

# The Effects of Baby Boomers Raising Grandchildren

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*“The Boomer” is a column written for adults nearing retirement age and those already in their “golden years.” It will also promote reader interaction by posting e-mail responses and answering reader questions. E-mail your questions or topic ideas to [thefoxboomer@gmail.com](mailto:thefoxboomer@gmail.com).*

I have fond memories of going to the Jersey Shore to visit my Nana and Pop. I remember being 7 or 8 years old hoping my week-long stays would turn into something longer so I could keep riding the boardwalk rides, swimming in the ocean and fishing in the inlet.

But alas, mom missed me too much and at the end of the week my parents would come and pick me up.

Going to my grandparents was an escape, a time to enjoy the summer and forget about the chores my parents required at home. But a growing number of children don't have this escape and grandparents' homes are turning into permanent residences.

The number of children living in a grandparent's home has increased significantly over the past decade, according to 2010 data from the U.S. Census Bureau. The report also showed 4.9 million children (7%) under the age of 18 live in grandparent-headed households--an increase from 4.5 million living in grandparent-headed households 10 years ago.

Having to suddenly be responsible for children can be emotionally and financially hard on boomers. While it can bring great joy, raising another family isn't part of most boomers' retirement plans.

Janis Marler, a social worker in Ocean County, N.J., answered the following questions to shed more light on the growing trend of grandparents parenting.

**Boomer:** What is causing this recent surge in grandparents raising grandchildren?

**Marler:** There are several: a decline in the number of traditional foster parents, an increase in the number of reports of child abuse/neglect due to various factors like parental substance abuse, mental illness and incarceration and death or deployment of a parent.

There has also been a philosophical shift within the child welfare system that values placing a child within the family. In October 2008, President Bush signed into law the "Fostering Connections to Success and Increasing Adoptions Act" which mandates all

Child Protective Service agencies seek to identify and provide notice to grandparents and other relatives removed children within 30 days of removal from parental custody. This allows the relatives--primarily grandparents--the opportunity to intervene before the child is placed in non-kin foster care.

Boomer: Are there public benefits available to these grandparents and the children they raise? Are there support groups?

Marler: The answer to the first part of the question is yes. However, the type of assistance and the amount differs depending on various factors. For instance, if a child is removed from parental custody by Child Protective Services, placed with kin and is deemed eligible for federal foster care payments while living with relative caregivers, and if the agency has determined that return home and adoption are not appropriate permanency options for the child, then the family would be eligible for Kinship Guardianship Assistance payments. But states are not required to opt in to this federal program.

Benefits such as Temporary Assistance for Needy Families (TANF), child welfare provisions, and others are interpreted in a state specific manner, with the amount of benefits varying state to state. Licensing requirements as a means of securing benefits for kin providing foster care are also problematic because many provide care on an informal/private basis (non-involvement with child welfare system). Others are not able to attend classes that would certify them as foster parents due to time constraints from work obligations and child care issues.

Many grandparents raising their grandchildren struggle financially and many are not aware of the benefits they are eligible for.

One-third of children being raised by grandparents and other relatives are in families with incomes below the poverty level. This is double the child poverty rate in parent-child families.

A close friend of mine, now 70, began raising her now 12-year-old granddaughter solo 10 years ago due to parental substance abuse and neglect. Her annual income is almost \$2,000 below the current poverty threshold for a family of two. Several years back, she was forced to sell her home and purchase a condominium in a mixed community rather than in a more affordable senior development because seniors with minor children tend not to be permitted to reside in those communities. Housing is yet another challenge for grandparents raising their grandchildren.

In addition, her meager financial resources are quickly expended on such things as property taxes, association fees, water and utility charges and credit card payments (something she is forced to use in order to make ends meet). When all is said and done, she is left with less than \$1,000 per year, less than \$100 per month for such things as food, clothing, haircuts, school supplies, as well as home and car maintenance. And,

like so many other grandparents raising grandchildren, child support is more times than not, not forthcoming.

The answer to the second part of the question is yes: there are support groups for grandparents raising grandchildren. The AARP has a website that lists resources for grandparents raising grandchildren, including support groups, in each state:  
[http://www.grandfactsheets.org/state\\_fact\\_sheets.cfm](http://www.grandfactsheets.org/state_fact_sheets.cfm)

Boomer: How does one go about getting legal guardianship over their grandchildren? Is there legal/financial help available for those who cannot afford it? What are the parental rights?

Marler: There are four methods by which a grandparent usually receives legal custody of a grandchild: temporary relative custody, guardianship, dependency; and adoption. Temporary relative custody is just that—done on a temporary basis, at least initially.

If a grandparent needs legal counsel and cannot afford it, many regions have Legal Aid Societies that provide advice for those financially eligible.

Boomer: What life changes can grandparents expect when raising their grandchildren?

Marler: . As one member of our support group puts it, "You lose your freedom and your friends." Social isolation is common. Friends your age, often times retired, start to disappear as they realize that you are no longer just a grandparent, but are parenting for the second time.

Grandparent caregivers are no longer able to just get up and go. Friendships are not the only relationships impacted by this new role, other family members such as adult children may become jealous of the amount of time their parent spends raising a grandchild. That is why support groups are so crucial; grandparents find out that they are not alone in the work they are doing and can establish new supportive relationships with people that share their common struggles.

Boomer: Raising a child can be a very emotionally stressful time for any parent. Given the age difference with most of these grandparents, how do they deal with the daily emotions and stress?

Marler: Raising a child at any age can be stressful at times and parenting at an older age bring more challenges. More than 1 in 4 these older parents have a disability and may be unable to attend to their own medical needs due to lack of child care, respite care or adequate health insurance. They are frequently stressed at a time in their lives when they did not expect to care for children. In addition to social isolation, they may also be burdened by feelings of shame and guilt about their adult children who are unable to parent.

One of the ways they cope is through faith/spirituality—through prayer, church attendance, Bible reading. Support group attendance is extremely helpful as they can share their feelings in an empathetic and understanding environment. Some say it is sheer determination--they have no choice but to cope!

I should mention that even with all the challenges grandparents raising their grandchildren face, most would not have it any other way. These folks are really unsung heroes.

Read more: <http://www.foxbusiness.com/personal-finance/2011/07/21/effects-baby-boomers-raising-grandchildren/print#ixzz1Yj2akMQd>