Picking up Where Public Support Leaves Off:
Grandparents' Money, Time, and Space Contributions to Children and Their Families

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In 1984, demographer Samuel Preston focused our attention on the growing divergence in public support for elders and children. On the one hand, elders were seeing improved levels of well-being, thanks primarily to popular and well-funded programs like Social Security and Medicare. At the same time, children were becoming increasingly vulnerable because their well-being was tied to that of their families, many of whom faced growing difficulties making ends meet.

At the crux of Preston's argument was the "generational equity" debate: Are we forsaking children in our public agenda in favor of supporting our elders? More than twenty years later, this question still has relevance. It is increasingly difficult for many parents to adequately support their children, particularly in light of demographic and economic trends. Because of increases in childbearing outside of marriage and the prevalence of divorce, one-fourth of all children now live in single-mother households, many of which have incomes far lower than other households with children (Casper and Bianchi 2002). Rising levels of economic uncertainty have made it increasingly difficult for mothers and fathers to find work and earn an adequate living wage to support their children (Annie E. Casey Foundation 2005).

Despite the dire state of public funding for children as outlined by Preston and other adherents to the "generational equity" debate, there is growing evidence that *grandparents* may fill in the gaps where public spending falls off. Rather than pitting the old against the young as

in the "generational equity" debate, it may be more useful to shift our focus to "generational interdependence," or the notion that generations work together for the success of all (Minkler 1991). With families serving as the primary means of support to children in our society, grandparents may indeed be important guardians of their grandchildren's well-being. Yet, we still know very little about how families negotiate such intergenerational support or the full extent of the contributions grandparents make to their grandchildren's lives.

In this paper, we attempt to shed light on these issues by examining the ways in which grandparents contribute to their grandchildren's well-being. We use multi-generational data from the Panel Study of Income Dynamics Child Development Supplement to study three types of "transfers" between grandparents and their grandchildren: providing financial support, spending time together, and living together. Our goals in this paper are to first document the extent of support provided by grandparents to their children, and then, to examine factors which raise the likelihood of such support. We are especially interested in the impact of the "needs" of children and their parents, as well as "abilities" of grandparents to help.

Background

The research on grandparental involvement in children's lives has flourished in the last twenty years, yet it remains limited in significant ways (Aldous 1995). First, existing research has tended to focus on select groups of grandparents, such as grandmothers, African-Americans, and "surrogate parent" grandparents, rather than understanding grandparents as a whole and their contributions across generational lines (Szinovacz 1998). If grandparents are serving as the "second line of defense" in children's lives, we might anticipate seeing evidence of this across many family types, therefore requiring a more comprehensive examination of this role. Second, research on intergenerational transfers has also typically focused on only one dimension of

support donated across generations within families (Soldo and Hill 1993). Money tends to be the primary focus of research on intergenerational exchanges (Soldo and Hill 1993), perhaps because economists have dominated this area of study and have focused nearly exclusively on monetary transfers. By maintaining such a narrow focus on how families work together to the benefit of children, we may be missing the complete picture of support that grandparents provide in their families. Finally, studies have failed to explore the factors that all generations may introduce in a family that prompt grandparental transfers of assistance. Existing research has shown that grandparental involvement in grandchildren's lives may vary according to the needs of the child and parent generations (Heymann 2000) or even how satisfied a grandparent is with their grandparent identity (Reitzes and Mutran 2004). Without considering the complexities across generations that may facilitate grandparents' involvement as the "second line of defense" in their grandchildren's lives, research cannot adequately inform the development of policies for families in need of support.

This paper will address the aforementioned shortcomings by providing a more comprehensive investigation of the important role that grandparents and other relatives play in the lives of children. This study makes use of nationally representative survey data that enable the consideration of three generations of family members (children, parents, and grandparents) and three dimensions of intergenerational transfers (money, time, and coresidence). Using the life course perspective, this study theorizes that the generations are interconnected and that the negative life events and difficulties experienced by the younger generations prompt the older generations to help with such needs. This study will thus broaden our knowledge of the life circumstances under which grandparents provide support, as well as why some forms of support are provided in lieu of others. In essence, this study will help us understand whether or not

grandparents are fulfilling the role of "second line of defense" in children's lives and the mechanisms and constraints through which this happens.

Data and Methods

The main thesis of this study is that families are interdependent and grandparents may be an important source of support for children and their families, especially in response to the negative life events and needs of the younger generations. This paper explores the often hidden investments of money, time, and coresidence from grandparents on behalf of children through quantitative analyses using multigenerational data from children, their immediate families, and in the case of coresidence, from their grandparents, too. The data source for the analysis is the Panel Study of Income Dynamics (PSID), and its 1997 Child Development Supplement (CDS-I). The PSID is a nationally-representative, longitudinal study that began in 1968 by researchers at the University of Michigan with a sample of 5,000 American families (Hill 1991) and as of 2005, comprised nearly 7,400 families because of split-off households and the addition of new sample respondents (Panel Study of Income Dynamics 2005). Because the PSID has followed the original study's families[1] continuously since 1968, it has become one of the best sources of longitudinal and nationally representative data collected from individuals and their family members in the United States. The Child Development Supplement (CDS) to the PSID was initiated in 1997 to explore the youngest PSID generation, children age 0 to 12, and those who care for them. The children of the CDS were drawn for the sample based on their family's participation in the main PSID sample. The CDS is nationally representative and, for most children, is connected to the longitudinal family data collected since 1968 in the main PSID study, allowing links between children, their parents, and even their grandparents, in a nationally

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[1] Although the PSID data were collected annually from 1968 through 1997, by 1999 it was switched to biennial data collection.

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representative and longitudinal data set. In the CDS-I, data were collected from 3,563 children (Supplement 2005).[2]

The sample used in this analysis is based upon the 3,563 children surveyed in the 1997 CDS, with the exclusion of those children in the new immigrant sample, thus reducing the sample to 3,234 cases. Analyses of monetary transfers from grandparents were further restricted to those children who had data on such monetary transfers from relatives (n = 3,218). Analyses of time children spent with grandparents (and other relatives) were further restricted to those children who completed time diaries in 1997 (n = 2,584). Finally, analyses of coresidence included 1) all children in the CDS who were not in the new immigrant sample (n = 3,234) and 2) those children who had data available from grandparents in the sample (n = 2,242) to understand grandparent-specific coresidence.

The analyses in this paper provide an initial look at the extent of exchanges from grandparents to children. In an effort to provide a broad view of the types of support given by grandparents, we focus on simple dichotomous indicators of whether children receive any time or money from their grandparents and also whether they lived in their grandparent's home. In other work, we consider each type of exchange in greater detail to determine the quantity of time and money transferred across generations (Elliott, 2008). For the present analyses, we use logistic regression to model the determinants of receiving any money or time from grandparents, or living in a grandparents' home. Because children are the unit of analysis in this study, we use the child-based weight in the 1997 (CH97PRWT). Also, to compensate for the complexity of having data from multiple children in the same family in the sample, final models were run in

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[2] Although 3,563 children were preserved in the CDS-I sample, 83 of these children were later identified as non-sample and not a part of the PSID.

SAS by applying clustering controls using family identifiers through the proc surveyfreq, proc surveylogistic, and proc surveyreg commands.

Dependent Variables

Money. Each year, the PSID asks both the household head and spouse whether in the previous year they received any money from outside relatives, and if so, how much they received. From the 1997 interview, we create a dummy variable that indicates whether or not a child's household received any money from outside relatives in 1996. Only 16 children were missing family data on monetary transfers received from relatives, so a total of 3,218 children were included in analyses of money transfers from relatives. Overall, 10% of the 3,218 children in the sample lived in households that received money from relatives in 1996. While we would have preferred to have a measure referring specifically to money received from grandparents (rather than "other relatives"), research has shown that most money donated within families is downward, from the oldest generation to the younger generations (Soldo and Hill 1993). Therefore we feel this provides a good approximation of financial support from grandparents.

Time. We measure whether or not a child spent any time with a grandparent in the past week using time diary data from the CDS. The 24-hour time diaries were administered to 2584 children on both a weekday and weekend day during a 1-week period in 1997. From these data, we can identify spells of time in which a child was engaged in activities with grandparents. [3] Overall, 37.8% of the children in the sample in 1997 were engaged with grandparents during the week of the time diary data collection.

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[3] Data are also available for each child that report whether grandparents were present and available, but not engaged with the child in an activity. An example of "engaged" time would be reading a book to a child rather than simply being in the company of a child reading a book to him or herself. We have decided to focus solely on "engaged" time, as the measure reflects greater involvement with the child and may be reported more reliably. .

Coresidence. A dummy variable was created to reflect whether or not a child was living in a household headed by their grandparent in 1997. These households may or may not include the child's own parents. This measure was designed to reflect the provision of housing by grandparents, so it does not include coresidence occurring when a grandparent comes to live in the child's home.   Among the 2,841 children in the sample with valid grandparent data in the PSID, 6.1% lived in a grandparent-headed household in 1997.

Independent Variables

Most of the independent variables in this study represent the needs of children's immediate families, as well as the needs specific to the children themselves (Table 1). This enables analyses of the impact of the needs of children and their families on the provision of assistance from grandparents. Most data on children in the CDS are reported by the primary caregiver who is defined as the adult in the household most responsible for the child's care and well-being. This is usually designated as the mother in the household, secondarily as the father, and often in coresidential households, as the grandparent (usually the grandmother).

Table 1: Definitions of independent variables in the study

Independent Variables	Definitions
Child's Families' Needs	
Children's families' income	0 to $700,021; *[Defined as the reported family income in 1996; Excluded in coresidential analyses.]*
Children's families' education	0 to 17; *[Defined as the highest number of years of educational attainment of either the mother or father of the child; Excluded in coresidential analyses]*
Children's families' social capital	0 to 3; *[Defined as reports that the primary caregiver would seek assistance from extended family in three hypothetical scenarios.]*
Mothers' age	14 to 65 *[Mothers' age in 1997; in a few cases, information for mothers were missing and age of fathers was used]*
Presence of parents in household	Mother only; father only; neither parent present; *[Both parents present is the excluded category; Excluded in coresidential analyses.]*
Primary caregivers' employment status	No paid employment; low part-time (1-20 hrs); high part-time (21-35 hrs); full-time (36+ hrs); *[Collapsed categories for hours worked per week. Excluded in coresidential analyses.]*
Primary caregivers' physical health	Excellent/very good/good health (1); fair/poor health (0) *[Excluded in coresidential analyses.*
Number of children <18 in family	1 to 9 *[Number of children under 18 in the same family unit as the child]*
Program participation	Yes (1) or no (0); *[Reported by the primary caregiver about the child's participation in either WIC or the Federal Free Lunch Program at the time of*

	survey].
Child's Needs	
Child's age	Preschool (4-5); younger school-age (6-9); older school-age (10-12); *[Infants/toddlers (0-3) are excluded category.]*
Child's general health status	Excellent (5); very good (4); good (3); fair (2); poor (1) *[Reported by the primary caregiver about the child]*
Child's Disability status	0 to 3 possible ways in which child is limited (sports/play; school/day care; schoolwork) *[Reported by the primary caregiver about the child]*

The analysis of coresidence will also include data about the PSID grandparents in order to clarify how grandparents' own *abilities to help* may matter for coresidence with grandchildren (Table 2). Unfortunately, the data on time and money transfers do not allow us to unambiguously identify which grandparents are involved in those transfers, so we cannot incorporate their characteristics into the analysis.

Table 2: Definitions of grandparent independent variables to be used in the coresidence analysis

Independent Variables	**Definitions**
Grandparents' income	0 to $560,916; *[Defined as the highest reported family income of either PSID grandmother or PSID grandfather in 1996]*
Grandparents' education	0 to 17; *[Defined as highest number of years of educational attainment of either grandparent]*
Grandparents' age	29 to 87 years old; *[Defined as the highest age reported by either PSID grandparent]*
Grandparents' work hours	0 to 160 *[Defined as the highest reported weekly combined work hours of heads and wives among PSID grandparents]*
Grandparents' health status	Excellent, very good, good health (1) OR fair or poor health (0); *[Defined as the highest self reported health by heads or wives among PSID grandparents]*
Single grandmother	Yes (1) or No (0). *[Defined as whether or not the grandparent is a single grandmother in 1997].*

Control Variables

Control variables will be included in the models that may be relevant to the study, but are not anticipated to be relevant theoretical predictors (Table 3).

Table 3: Definitions of control variables in the study

Control Variables	**Definitions**
Race	White, non-Hispanic; Black, non-Hispanic; Hispanic; Other; *[White, non-Hispanic is the excluded category.]*
Gender of Child	Boy (1) or Girl (0).

Findings

   Money.   Monetary donations are perhaps the easiest way for grandparents to assist children and their families. It requires minimal effort to give money and does not require living near the children. For example, one study found that grandparents were more likely to send money to their grandchildren when they lived far away, yet were in close contact with them (Silverstein and Marenco 2001). However, grandparents' abilities to provide monetary assistance to children and their immediate families may be affected by the overarching economic inequalities that exist in society; those who have more money may also be more likely to receive it. Are children in need more likely to receive money because of such need, or do those with the most family and childhood security have more access to money?

   While the PSID does not specify if the money received by children and their families is a loan or a gift, the bivariate results reveal that the likeliest to receive monetary donations are those children who have the greatest needs in their family lives (Table 4). Children who receive transfers of money from relatives are more likely to: have lower family incomes; have younger mothers; have single mothers; have primary caregivers who work fewer hours; have primary caregivers in poor health; participate in government programs (WIC and free lunch); and are themselves younger. Contrary to our expectations, transfers of money from relatives are associated with having fewer children under 18 in the family (Table 4).

   When examining descriptive findings for African-American and white children and proportions who received money from relatives, a few differences emerge (Table 4). White children are more likely to have received money from relatives than black children (10.9% compared to 7.6% overall). Also, white children with primary caregivers in poor health, and

with fewer children under the age of 18 in the family, are more likely to receive money from

relatives, while these factors are not significant for black children (Table 4).

**Table 4: Percent who Received Money from Relatives by Children's and their Families'
Characteristics for Overall Sample, African American, and White Children (1997)
(Weighted; Clustered)**

	Overall Sample n = 3234	African American n = 1431	White n = 1614
TOTAL	**10.3%**	**7.6%**	**10.9%**
Children's Families' Needs			
Children's families' income			
Less than $15,000	15.8%[*]	12.2%[*]	22.4%[*]
$15,000-$29,999	14.8%[*]	6.6%[*]	16.5%[*]
$30,000-$44,999	9.5%	2.4%	11.4%
$45,000-$69,999	7.0%	2.6%	7.8%
$70,000 or more[a]	7.5%	1.3%	7.8%
Children's families' education			
Less than high school	10.3%	7.6%	15.5%
High school	10.8%	11.7%[^]	10.3%
Some college	10.4%	4.6%	11.9%
College and post college[a]	9.8%	3.9%	9.7%
Extended family social capital (no)	10.6%	9.3%	11.3%
Extended family social capital (yes)	10.2%	6.1%	10.7%
Mothers' age			
14-19	26.5%[^]	7.0%	42.3%[^]
20-24	20.1%[***]	12.4%[*]	21.1%[**]
25-29	13.7%[*]	11.4%[^]	16.0%[*]
30-34	8.8%	3.9%	10.1%
35-39	8.4%	9.6%	8.1%
40+[a]	6.8%	3.9%	6.9%
Single mother (no)	8.7%[*]	3.5%[**]	9.5%[*]
Single mother (yes)	14.4%	10.1%	17.1%
Primary caregivers' employment			
No employment	12.4%	9.4%	12.5%
Low part-time (1-19 hrs/wk)	12.9%[^]	8.1%	15.1%[^]
High part-time (20-34 hrs/wk)	8.5%	7.1%	8.0%
Full-time (35+ hrs/wk)[a]	8.6%	6.5%	9.6%
Primary caregivers' health (fair/poor)	20.6%[^]	12.4%	28.8%[^]
Primary caregivers' health (exc/v.good/good)	9.6%	6.8%	10.0%
Number of children < 18 in family			
One	13.2%[*]	7.7%	14.4%[^]
Two	10.3%	4.4%	10.3%
Three	9.7%	11.0%	10.3%
Four or more[a]	7.0%	8.3%	7.1%
Program participation (no)	9.4%[^]	4.9%[*]	9.8%[*]
Program participation (yes)	12.9%	9.5%	16.8%

Children's Needs			
Child's age			
Infant/Toddler (0-3)	15.1% ***	8.8%	16.3% ***
Preschool (4-5)	11.8% **	7.4%	12.1% **
Young school age (6-9)	8.7% *	6.6%	9.3% *
Older school age (10-12)[a]	5.4%	7.8%	5.0%
Special education (never)	10.7% *	7.1%	11.4% **
Special education (now/ever)	5.7%	12.0%	4.5%
Child health (fair/poor)	11.1%	4.3%	14.8%
Child health (excellent/very good/good)	10.3%	7.7%	10.9%
Disability status (no)	10.3%	7.6%	10.9%
Disability status (yes)	9.8%	6.9%	10.5%
Behavior problems (internal/external)			
First and second quartile (0-5)	10.9%	8.3%	11.2%
Third quartile (5-10)	8.7%	5.7%	9.7%
Fourth quartile (11+)[a]	10.8%	8.6%	11.5%
Control Variables			
Gender			
Boys	9.9%	7.2%	10.2%
Girls	10.8%	8.1%	11.6%

a. Reference category for chi-square significance tests.
b. Significance is noted as follows: ^ (<0.1), * (<.05), ** (<.01), ***(<.001).

Table 5 presents logistic regression results for the money transfer model for all children and also separately by race. Controlling for all other factors, African American children are significantly less likely than white children to receive money transfers from relatives (p<.001). This is consistent with the work of Shapiro (2004) who finds that transfers of money and assets within African-American families are not necessarily downward: African-American families with young children often reported transferring money upward to support older relatives. Among African American children, those whose primary caregiver is a grandparent are much less likely than others to receive financial support from relatives. This makes sense since in these cases, the grandparent caregivers are probably providing complete support for these children, but are unlikely to be receiving financial support from other relatives. As we will show below, many more African American children live with grandparents (22%) compared with

white children (3%), so it is not surprising that there would be fewer financial transfers across households including African American children and their grandparents.

In general, the needs of the children's immediate families are more likely than the child's own needs to prompt transfers of money from extended family members, though the patterns often differ by race. In particular, for whites only, the presence (or absence) of parents is an important factor in the transfer of money from relatives outside of the household to the children's families. White children who live only with single mothers are more than twice as likely to receive transfers of money from relatives (p<.01), while those who live only with single fathers are over three times as likely to receive financial transfers (p<.05). In contrast, for African American children, this aspect of family structure is not associated with money transfers. However, African American children from poorer households and those with younger mothers are marginally more likely to receive financial transfers than other children (p<.10) (Table 5). For both white and African American children, other immediate family needs are significantly associated with receiving money from relatives. Children with primary caregivers who are in poorer health are more likely to receive money from relatives than others (p<.001). Also, children whose families participate in government subsidized programs are over one and a half times more likely to receive money from relatives than children who are not on such programs (p<.05) (Table 5).

Age is the only characteristic of the children themselves that is predictive of a greater likelihood of receiving money from relatives, and this is significant only for white children: Younger white children are more likely to live in households that receive money from relatives than are older white children. (Table 5). In contrast, African-American children are more likely to receive money from relatives if they are older (age 10-12) (not significant).

Table 5: Logistic regression model: Child's family received money from relatives (1997) (Weighted; Clustered)

	Overall Sample		African-American Children		White Children	
	Coefficient	Odds ratio	Coefficient	Odds ratio	Coefficient	Odds ratio
Children's Families' Needs						
Children's families' income	-2.200E-06	1.000	-4.000E-05 ^	1.000	-1.380E-06	1.000
Children's families' education	0.114 *	1.121	0.116	1.123	0.081	1.084
Extended family social capital	-0.048	0.953	-0.625	0.535	0.022	1.022
Mothers' age	-0.024	0.976	-0.056 ^	0.946	-0.023	0.978
Presence of parents[a.]						
Single mother	0.883 ***	2.417	0.458	1.581	0.851 **	2.343
Single father	1.042 ^	2.834	0.278	1.321	1.185 *	3.271
No parents	-0.841	0.431	-0.273	0.761	-0.772	0.462
Primary caregivers' employment[b.]						
None	0.358	1.431	-0.447	0.640	0.301	1.351
Low part-time (1-19 hrs/wk)	0.380	1.462	-0.641	0.527	0.503	1.653
High part-time (20-34 hrs/wk)	-0.130	0.878	-0.406	0.666	-0.248	0.781
Primary caregivers' health	-1.077 **	0.341	-0.839 ^	0.432	-1.214 **	0.297
Number of children < 18 in family	-0.107	0.899	0.096	1.100	-0.109	0.896
Program participation	0.525 *	1.690	0.608 *	1.837	0.512 ^	1.669
Children's Needs						
Child's age[c.]						
Infant/Toddler (0-3)	1.029 ***	2.799	-0.177	0.838	1.193 ***	3.296
Preschool (4-5)	0.828 **	2.288	-0.145	0.865	0.945 **	2.573
Young school age (6-9)	0.447 ^	1.563	-0.465	0.628	0.601 *	1.824
General health status	0.053	1.054	0.017	1.017	0.118	1.125
Disability status	0.021	1.021	-0.247	0.781	0.081	1.084
Control Variables						
Grandparent is primary caregiver	-0.451	0.637	-2.680 *	0.069	0.484	1.622
Race[d.]						
Black, non-Hispanic	-0.962 ***	0.382	n/a	n/a	n/a	n/a
Hispanic	-0.641	0.527	n/a	n/a	n/a	n/a
Other	-0.051	0.950	n/a	n/a	n/a	n/a
Gender (Girl)	0.060	1.062	-0.010	0.990	0.158	1.171
Constant	-2.951 **		-0.849		-3.059 *	
Adjusted R-square	0.110		0.135		0.116	
N size	3,218		1,431		1,614	

a. Excluded category is two-parent family arrangements.
b. Excluded category is full-time work.
c. Excluded category is older school age children.
d. Excluded category is white, Non-Hispanic identified children.

Significance is noted as follows: ^ (<0.1), * (<.05), ** (<.01), ***(<.001).

Overall, the findings thus far indicate that the needs of children and their families are important determinants of money being donated by relatives. It is notable that white children are more likely to receive money from relatives than black children, which is consistent with the findings of other studies (Hogan, Eggebeen, and Clogg 1993; Lee and Aytac 1998).

Time. Time is a precious commodity, that some have argued is as valuable or even more valuable than money to families (Bittman and Folbre 2004). Its value to families with young children can range from the basic need for reliable child care while pursuing paid work, to the desire to spend more time eating family dinners or reading an extra story at bedtime. In a society that prioritizes time invested in paid work over time invested in family care (Folbre 2001), children and their families often fall short.

Grandparents, however, may be able to and may want to invest in time with children when the children's parents are unable to do so themselves. What is unclear is the motivation for such investments. Are grandparents more likely to spend time with children who have greater family and personal needs for adult supervision, or are grandparents simply more likely to spend time with children with whom they have closer affective ties and bonds?

Table 6 presents a descriptive overview of the ways in which children spend time with family members, friends, and non-relatives over the course of a given week. The time diary data have been summarized and adjusted to produce weekly estimates of time spent in a wide range of activities and with a variety of other people. Our focus is on time spent actively engaged with grandparents and other relatives. When examining with whom kids spend time in a given week, children are most likely to report spending time with mothers (96.5%), non-relatives (presumably teachers and care providers) (83.5%), siblings (80.1%), and fathers (76.8%). Children were next

most likely to spend time with friends (57.2%), grandparents (37.8%), and other extended family members (35.6%).

Table 6: Percent of Children who Spent Time with Family, Friends, and Others by Selected Indices (1997) (Weighted; Clustered; n = 2,584)

	Mother	Father	Siblings	Friends	Grand-parents	Other Extended Family	Other non-relatives
TOTAL	**96.5%**	**76.8%**	**80.1%**	**57.2%**	**37.8%**	**35.6%**	**83.5%**
Children's age							
Under 5	98.4%	80.4%	69.3%	36.5%	48.4%	40.6%	65.4%
5 and older	95.2%	74.5%	87.0%	70.6%	31.0%	32.4%	95.2%
Children's race							
White, non-Hispanic	97.2%	85.7%	80.5%	59.0%	37.7%	32.0%	84.0%
Black, non-Hispanic	92.9%	44.8%	82.0%	49.5%	36.9%	50.8%	82.5%
Children's family structure							
Single mother	97.6%	29.4%	75.6%	57.2%	43.0%	43.5%	84.1%
Single father	53.1%	97.9%	67.4%	56.7%	25.3%	45.8%	95.0%
No parents present	59.6%	41.8%	58.2%	49.9%	64.4%	61.8%	86.8%
Two-parent family	99.0%	96.3%	83.1%	57.6%	35.0%	31.1%	82.7%
Child coresides with grandparent							
No	97.6%	78.8%	81.3%	58.5%	35.6%	34.2%	84.2%
Yes	72.0%	32.7%	51.8%	29.3%	87.6%	67.2%	67.1%

Only a little over a third of all children reported spending time with grandparents in the past week (Table 6). Not surprisingly, those most likely to report any time with grandparents were children without parents present in the household (64.4%) and those coresiding with grandparents (87.6%). Those most likely to report any time with other extended family were African-American (50.8%), those without parents present (61.8%), and those who coresided with grandparents (67.2%) (Table 6).

Table 7 looks in greater depth at the characteristics of children spending time with grandparents, not only for the overall sample, but also by race. In the overall sample, children who spend more time with grandparents tend to: have low to mid-range family incomes (between $15,000 and $45,000 a year); have parents with less than a college education; have younger mothers, especially single and teenage mothers; be under the age of 3; and coreside with grandparents (Table 7).

Table 7: Percent who Spent Engaged Time with Grandparents by Children's and their Families' Characteristics for Overall Sample, African American, and White Children (1997) (Weighted; Clustered; n = 2,584)	Overall Sample n = 2,584	African American n = 1,078	White n = 1,368
TOTAL	**37.8%**	**36.9%**	**37.7%**
Children's Families' Needs			
Children's families' income			
Less than $15,000	38.3%	31.1%	43.3%
$15,000-$29,999	46.3%**	55.8%**	42.0%$^{^}$
$30,000-$44,999	44.0%**	38.1%**	45.7%*
$45,000-$69,999	34.6%	29.2%$^{^}$	34.7%
$70,000 or more[a]	30.3%	14.7%	31.9%
Children's families' education			
Less than high school	52.1%***	55.7%***	44.9%$^{^}$
High school	37.4%$^{^}$	35.4%*	39.3%$^{^}$
Some college	40.7%**	29.7%	42.9%**
College and post college[a]	30.9%	19.9%	31.7%
Extended family social capital (no)	32.4%*	33.7%	30.5%**
Extended family social capital (yes)	40.4%	38.9%	40.8%
Mothers' age			
14-19	77.9%***	73.5%***	72.6%**
20-24	61.6%***	60.6%***	63.3%***
25-29	47.3%***	41.8%***	49.8%***
30-34	46.2%***	53.2%***	46.1%***
35-39	25.6%	15.9%	26.8%
40+[a]	20.9%	10.4%	22.7%
Single mother (no)	35.9%*	34.0%	36.2%*
Single mother (yes)	43.0%	38.8%	45.3%
Primary caregivers' employment			
No employment	34.2%	28.0%	34.9%
Low part-time (1-19 hrs/wk)	39.0%	28.5%	42.0%*
High part-time (20-34 hrs/wk)	44.9%**	51.5%	43.2%*
Full-time (35+ hrs/wk)[a]	33.6%	37.4%	31.9%
Primary caregivers' health (fair/poor)	24.3%*	25.6%	18.4%*
Primary caregivers' health (exc/v.good/good)	38.7%	38.8%	38.6%
Number of children < 18 in family			
One	49.3%**	33.2%	52.0%***
Two	37.2%	39.3%	37.1%*
Three	33.7%	31.9%	32.8%$^{^}$
Four or more[a]	29.3%	41.3%	19.0%
Program participation (no)	38.5%	39.2%	38.3%
Program participation (yes)	35.9%	35.4%	34.8%
Children's Needs			
Child's age			
Infant/Toddler (0-3)	51.0%***	51.8%***	50.2%***
Preschool (4-5)	37.6%*	39.9%*	39.0%**
Young school age (6-9)	32.9%	33.1%	33.0%*
Older school age (10-12)[a]	27.4%	24.3%	26.2%
Child health (fair/poor)	42.0%	30.1%	49.1%
Child health (excellent/very good/good)	37.7%	37.2%	37.6%
Disability status (no)	38.5%	37.8%	38.4%

Disability status (yes)	23.0% **	19.9% ^	22.5% *
Control Variables			
Relative-provided child care (no)	36.5% *	35.6%	36.5% **
Relative-provided child care (yes)	48.7%	43.4%	50.0%
Child coresides with grandparent (no)	35.6% ***	30.3% ***	36.4% ***
Child coresides with grandparent (yes)	87.6%	90.2%	83.9%
Gender			
Boys	36.9%	37.0%	36.2%
Girls	38.8%	36.9%	39.3%

a. Reference category for chi-square significance tests.
b. Significance is noted as follows: ^ (<0.1), * (<.05), ** (<.01), ***(<.001).

In contrast to white children, there is less variation by family characteristics among black children with respect to who spends time with grandparents (Table 7). Among white families more so than black families, those headed by single mothers, those who report more social capital from extended family members, those with primary caregivers in better health, those with only children, and those where a relative provides child care are more likely to spend time with grandparents (Table 7).

In order to understand which children are most likely to spend time with grandparents, Table 8 presents the results for logistic regression models predicting the likelihood of spending "engaged" time with grandparents for the overall sample and also separately by race. It is important to note that the sample has been restricted to children who *do not live* in grandparent-headed households. The descriptive tables demonstrate a strong association between time spent with grandparents and coresidence in a grandparent-headed household. Because, coresidence is explored in extensive detail in the next section, Table 8 focuses on children who do not live in grandparent-headed households (n = 2,406).

As Table 8 shows, the adjusted R-square for each model is fairly successful at explaining whether children spend time with grandparents (0.186), and particularly so for African-American children (0.265). With respect to being more likely to spend time with grandparents, for non-coresiding children overall, those whose families perceive more social capital from extended

family members (p<.001), who have younger mothers (p<.001), who have two-parents in their households relative to single fathers (p<.01), who have primary caregivers in high part-time employment (p<0.10), who have primary caregivers in good health (p<.01), who have families not participating in federal programs (p<.01), who are not disabled (p<.05), and who are cared for by relatives (p<.001) are all more likely to be spending time with grandparents than others. Children with primary caregivers in better health are 2.7 times more likely to spend time with grandparents, while children receiving child care from relatives are nearly 3 times more likely to spend time with grandparents than other children (Table 8).

In analyzing race differences, there are some distinctions between African-American and white children in their likelihood of spending time with grandparents. African-American children are more likely to be spending time with grandparents if their family educational level is lower (p<.01), if they report more extended family social capital (p<.05), if they have younger mothers (p<.001), if they have primary caregivers employed in full-time jobs relative to low part-time employment (p<0.10), if they have primary caregivers in better health (p<0.1; 2.4 times more likely), if they have fewer disabilities (p<.05), and if they are cared for by relatives (p<.05; 2.4 times more likely).

Table 8: Logistic regression model: Whether children spent time with grandparents (1997) (Weighted; Clustered; n = 2,406 children not residing in grandparent-headed households)						
	Grandparents					
	Overall		African American		White	
	Coefficient	Odds ratio	Coefficient	Odds ratio	Coefficient	Odds ratio
Children's Families' Needs						
Children's families' income	-2.060E-06	1.000	4.636E-07	1.000	-2.260E-06	1.000
Children's families' education	-0.045	0.956	-0.260 **	0.771	0.005	1.005
Extended family social capital	0.520 ***	1.682	0.479 *	1.614	0.611 ***	1.842
Mothers' age	-0.803 ***	0.923	-0.077 ***	0.926	-0.088 ***	0.916
Presence of parents[a.]						
Single mother	0.203	1.226	-0.014	0.986	0.248	1.281
Single father	-1.252 **	0.286	-1.049	0.350	-1.230 *	0.292
No parents	0.567	1.763	0.714	2.043	0.209	1.233

Primary caregivers' employment[b.]						
None	0.008	1.008	-0.763	0.466	0.117	1.124
Low part-time (1-19 hrs/wk)	0.232	1.262	-0.897 ^	0.408	0.449 *	1.567
High part-time (20-34 hrs/wk)	0.357 ^	1.429	0.014	1.014	0.420 *	1.522
Primary caregivers' health	1.011 **	2.748	0.887 ^	2.428	1.364 **	3.910
Number of children <18 in family	-0.091	0.913	0.015	1.015	-0.141	0.869
Program participation	-0.480 **	0.619	-0.016	0.984	-0.543 *	0.581
Children's Needs						
Child's age[c.]						
Infant/Toddler (0-3)	0.355	1.426	0.669	1.953	0.342	1.408
Preschool (4-5)	-0.003	0.997	0.156	1.169	0.182	1.199
Young school age (6-9)	0.026	1.026	0.101	1.106	0.103	1.108
General health status	0.082	1.085	0.077	1.080	0.027	1.027
Disability status	-0.890 *	0.411	-1.149 *	0.317	-1.050 **	0.350
Control Variables						
Relative-provided child care	1.093 ***	2.985	0.884 *	2.421	1.132 ***	3.102
Race[d.]						
Black, non-Hispanic	-0.296	0.744	n/a	n/a	n/a	n/a
Hispanic	0.131	1.140	n/a	n/a	n/a	n/a
Other	-0.275	0.759	n/a	n/a	n/a	n/a
Gender (Girl)	0.082	1.085	0.110	1.116	0.131	1.140
Constant	0.976		3.222 **		0.286	
Adjusted R-square	0.186		0.265		0.193	
N size	2,406		942		1,332	

a. Excluded category is two-parent family arrangements.
b. Excluded category is full-time work.
c. Excluded category is older school age children.
d. Excluded category is white, Non-Hispanic identified children.
Significance is noted as follows: ^ (<0.1), * (<.05), ** (<.01), ***(<.001).

Like African-American children, white children are also more likely to have spent time engaged with grandparents if they report more extended family social capital (p<.001), have younger mothers (p<.001), have caregivers in better health (p<.01; 3.9 times more likely), report fewer disabilities (p<.01), and are cared for by relatives (p<.001). In contrast to African-American children, white children are also more likely to spend time with grandparents if they reside with two parents rather than a single father (p<.05), if their parents work in high part-time employment (p<.05) versus full-time employment, and if they do not participate in government subsidized programs (Table 8). The most notable difference between African American and white children is that white children are more likely to be spending time with grandparents when

their primary caregivers are in part-time jobs, while this is not an important factor for African-American children. This suggests that grandparents are likely an important source of childcare for white parents, particularly mothers, who are employed at jobs for less than 40 hours a week.

Coresidence. In the overall safety net of assistance extended to children and their families, coresidence is often the last line of support. When donations of money and time from extended family members cannot keep children and their families afloat, coresidence may be the last resort. In keeping with our needs-based model of family investments of support, we anticipate that children whose families are in greatest need will be most likely to coreside with grandparents.

Indeed, the descriptive and multivariate findings reveal that children's coresidence in grandparent-headed households is associated with needs of the younger generations, and specifically, those of children's families. Table 9 presents findings that describe the incidence of coresidence for the entire sample according to selected individual and family characteristics. We find that the highest proportions of children who coreside with grandparents: have families with less income; have families with lower education levels; have younger mothers; have primary caregivers in poorer health; have single mothers; participate in government programs (WIC and free lunch); are younger (particularly if they are infants, toddlers, or preschoolers); and are identified as African-American (Table 9). Of additional note is the finding that the grandparents who provide a home to their grandchildren are themselves on less secure footing, being of a lower socioeconomic standing, in poorer health, and more often than not, single women. Such findings reflect how highly needs-based coresidence may be for children and their families, as well as the somewhat tenuous standing of the grandparent generation.

When examining patterns by race, the biggest difference that emerges is the higher proportion of African-American children who coreside with grandparents (22.3% of all African-American children, n = 179) compared to white children (3.2% of all white children, n = 40) or children of other ethnic backgrounds (n = 10). Because of the small numbers of white children who coreside with grandparents in this study, sub-sample analyses will focus exclusively on African-American children.

Table 9: Percent of Children who Coresided with Grandparents by Children's and their Families' Characteristics for Overall Sample, African American, and White Children (1997) (Weighted; Clustered)

	Overall Sample n = 2,242	African American n = 741	White n = 1,383
TOTAL	6.1%	22.3%	3.2%
Grandparents' Characteristics			
Grandparents' income			
Less than $15,000	14.2%***	36.3%^	1.0%
$15,000-$29,999	5.8%**	14.2%	3.4%
$30,000-$44,999	6.5%**	11.7%	5.8%**
$45,000-$69,999	5.1%**	32.2%**	3.6%*
$70,000 or more[a]	1.3%	6.0%	0.8%
Grandparents' education			
Less than high school	11.4%***	23.0%	4.5%
High school	6.3%***	20.7%	3.9%*
Some college	6.0%**	25.5%	3.5%
College and post college[a]	1.7%	11.2%	1.3%
Grandparents' age			
<50	24.3%***	49.1%	14.0%**
50-59	5.7%	12.6%	4.5%*
60-69	1.8%	5.5%^	1.5%
70+[a]	4.2%	28.0%	0.9%
Grandparents' work hours			
No employment	6.1%	24.9%	2.6%
Low part-time (1-19 hrs/wk)	4.5%	18.5%	1.5%
High part-time (20-34 hrs/wk)	5.3%	14.4%	3.2%
Full-time (35+ hrs/wk)[a]	6.4%	22.6%	3.7%
Grandparents' health (fair/poor)	8.5%^	19.7%	3.7%
Grandparents' health (exc/v.good/good)	5.0%	25.9%	3.7%
Single grandmother	10.3%***	24.9%	4.5%
Single grandfather/Two grandparents	4.1%	19.1%	2.6%
Children's Families' Needs			
Children's families' income			
Less than $15,000	14.5%***	28.6%*	1.3%
$15,000-$29,999	8.7%***	19.5%^	5.2%*

$30,000-$44,999	7.5%***	12.9%	7.0%**
$45,000-$69,999	4.1%**	22.8%*	2.9%*
$70,000 or more[a]	0.8%	5.0%	0.4%
Children's families' education			
Less than high school	21.7%***	42.9%*	9.4%*
High school	7.3%***	13.9%^	5.8%**
Some college	4.1%*	16.2%*	2.3%
College and post college[a]	1.5%	4.3%	0.9%
Extended family social capital (no)	9.6%**	31.0%^	5.0%*
Extended family social capital (yes)	4.0%	16.6%	2.1%
Mothers' age			
14-19	54.5%***	81.1%***	38.0%*
20-24	18.6%***	41.1%***	12.1%**
25-29	9.1%**	17.2%	7.1%*
30-34	3.8%	22.6%	0.2%
35-39	1.6%	4.0%	1.5%
40+[a]	1.9%	7.3%	1.3%
Single mother (no)	3.4%***	21.2%	1.7%**
Single mother (yes)	14.3%	23.0%	10.2%
Primary caregivers' employment			
No employment	3.9%*	14.9%^	1.7%
Low part-time (1-19 hrs/wk)	4.1%**	28.0%**	0.5%
High part-time (20-34 hrs/wk)	15.6%***	46.3%***	9.7%***
Full-time (35+ hrs/wk)[a]	0.9%	5.0%	0.2%
Primary caregivers' health (fair/poor)	16.8%*	24.1%	8.9%
Primary caregivers' health (exc/v.good/good)	5.4%	22.0%	2.9%
Number of children < 18 in family			
One	9.9%	20.3%	7.5%
Two	4.3%*	18.4%	2.7%
Three	3.3%*	18.7%	0.8%
Four or more[a]	15.0%	31.7%	4.5%
Program participation (no)	4.6%***	24.9%	2.5%*
Program participation (yes)	11.1%	20.6%	7.0%
Children's Needs			
Child's age			
Infant/Toddler (0-3)	8.9%**	39.4%*	4.2%**
Preschool (4-5)	7.6%*	25.9%^	4.8%*
Young school age (6-9)	4.8%	14.3%	2.8%^
Older school age (10-12)[a]	2.9%	9.6%	0.9%
Special education (never)	6.2%	23.5%*	3.0%
Special education (now/ever)	4.9%	6.5%	5.1%
Child health status (fair/poor)	11.2%	12.7%	10.7%
Child health status (excel/v.good/good)	6.0%	22.7%	3.1%
Disability status (no)	5.8%	22.3%	2.8%
Disability status (yes)	11.6%	22.3%	11.0%
Behavior problems (internal/external)			
First and second quartile (0-5)	5.8%	23.4%	3.0%
Third quartile (5-10)	5.0%	17.1%	2.2%
Fourth quartile (11+)[a]	8.2%	27.3%	4.9%

Control Variables			
Gender			
Boys	6.6%	22.0%	3.3%
Girls	5.6%	22.8%	3.0%
Race/ethnicity			
White, non-Hispanic[a]	3.2%	n/a	n/a
Black, non-Hispanic	22.3% ***	n/a	n/a
Hispanic	7.9%	n/a	n/a
Other	7.1%	n/a	n/a

a. Reference category for chi-square significance tests.
b. Significance is noted as follows: ^ (<0.1), * (<.05), ** (<.01), ***(<.001).

Table 10 presents the logistic regression results for the determinants of coresidence with a grandparent. Model 1, which tests grandparents' own characteristics as predictors of coresidential situations, has an adjusted R-square (0.180), suggesting that the explanatory power of these characteristics is fair. However, when the children's families' characteristics are introduced (Model 2), the explanatory power of the model is greatly improved and quite good (adjusted R-square of 0.608). The model fit is further improved by restricting the sample to African American children only (adjusted R-square of 0.674) (Table 10).

Table 10: Logistic regression model: Child lived with grandparent (1997) (Weighted; Clustered)

	Model 1 - Grandparents		Model 2 - Grandparents, Family & Children		Model 3 - African American Children	
	Coefficient	Odds ratio	Coefficient	Odds ratio	Coefficient	Odds ratio
Grandparents' Characteristics						
Grandparents' income	-1.000E-05 *	1.000	-7.980E-06	1.000	-4.000E-05 **	1.000
Grandparents' education	-0.108 ^	0.898	0.066	1.068	0.321 **	1.378
Grandparents' age	-0.091 ***	0.913	-0.003	0.997	0.016	1.016
Grandparents' work hours	-0.009 ^	0.991	-0.015 ^	0.985	-0.010	0.990
Grandparents' physical health	-0.050	0.951	0.374	1.453	-0.045	0.956
Single grandmother	0.269	1.309	0.084	1.087	-0.040	0.961
Children's Families' Needs						
Children's families' income			9.927E-06 ***	1.000	8.000E-05 ***	1.000
Children's families' education			-0.249 *	0.780	-0.691 ***	0.501
Extended family social capital			-0.828 *	0.437	-0.501	0.606
Mothers' age			-0.143 **	0.867	-0.228 ***	0.796
Two parents not present			3.433 ***	30.965	6.057 ***	427.047

Primary caregivers' employment[a]						
None			0.960	2.611	0.065	1.067
Low part-time (1-19 hrs/wk)			0.841	2.318	1.279*	3.592
High part-time (20-34 hrs/wk)			3.232***	25.324	2.164***	8.705
Primary caregivers' physical health			-1.405**	0.245	-1.094	0.335
Number of children < 18 in family			-0.014	0.986	0.392*	1.479
Program participation			-0.410	0.664	0.296	1.344
Children's Needs						
Child's age[b]						
Infant/Toddler (0-3)			0.592	1.808	1.178^	3.246
Preschool (4-5)			0.417	1.518	0.752	2.122
Young school age (6-9)			0.050	1.051	0.572	1.771
General health status			-0.083	0.920	-0.238	0.788
Disability status			0.948	2.581	-0.111	0.895
Control Variables						
Race/ethnicity[c]						
Black, non-Hispanic			1.095**	2.990	n/a	n/a
Hispanic			-0.335	0.715	n/a	n/a
Other			0.694	2.002	n/a	n/a
Gender (Girl)			-0.003	0.997	0.222	1.248
Constant	4.649***		1.538		1.706	
Adjusted R-square	0.180		0.608		0.674	
N size	2242		2242		741	

a. Excluded category is two-parent family arrangements.
b. Excluded category is full-time work.
c. Excluded category is older school age children.
d. Excluded category is non-Hispanic, white children.
e. Significance is noted as follows: ^ (<0.1), * (<.05), ** (<.01), ***(<.001).

The first finding of note is that the characteristics of grandparents are not important predictors of which children are more likely to coreside with grandparents. While grandparents' income, education, age, and work hours are all significant in Model 1, their impact is attenuated once children's characteristics and those of their immediate families are introduced in Model 2. Work hours is the only grandparent characteristic that remains significant, and only marginally (p<.10). Also notable in Model 2 is the non-significance of the children's own characteristics: characteristics of children's families are the most significant predictors of coresidence with grandparents.

Among the most significant findings with respect to the needs of children's families are the importance of the presence of children's parents in the household and the employment status of the children's primary caregivers. Children were considerably more likely to be living in a grandparent-headed household if they did not live with both of their parents (p<.001), or if their primary caregivers worked in high part-time jobs (20-34 hours per week) rather than full-time jobs. Of course, we cannot determine from these data if the part-time work status of the children's primary caregivers is a determinant of coresidence (for example, stemming from a need for child care assistance) or if it is merely a consequence of the limited job opportunities available to individuals with tenuous economic and housing status. But, the association of part-time employment and coresidence suggests a somewhat insecure existence in children's families.

Other factors in children's families that are significantly associated with children living in grandparent-headed households include: having lower levels of education (p<.05); having younger mothers (p<.01); and having primary caregivers in poorer health (p<.01). Finally, as other studies have found, children who live in grandparent-headed households are more likely to be African-American (Bryson and Casper 1999). In this study, African-American children were 3 times more likely than white children to be living with grandparents (p<.01).

Looking at Model 3, which is restricted to African-American children, different factors emerge as significant. Most notably, for the African-American children, characteristics of grandparents and the children themselves emerge as significant. This differs from Model 2 among the overall sample, where the needs of children's families were the only significant factors. For example, for African-American children, grandparents with higher levels of education and those with lower incomes were significantly more likely to have grandchildren in their households (p<.01 for both). The African-American children who lived in grandparent-

headed households were also more likely to be younger: Infants and toddlers were 3.2 times more likely (p<0.1) to live in grandparent-headed households than older school age children.

However, as was the case with the overall sample, most of the factors of significance for African-American children originated with the needs of the children's families. Consistent with our expectations that needs and constraints are necessitating coresidence, African-American children were more likely to have coresided with a grandparent in 1997 if: their immediate families reported lower levels of education (p<.001); they had younger mothers (p<.001); they did not live with both parents (p<.001); they had primary caregivers who worked part-time (p<.05 for low part-time and p<.001 for high part-time) compared to those with primary caregivers employed full-time; and they had more children under 18 in their families (p<.05). Again, not having two parents in the household was a significant factor associated with coresidence with grandparents. Similarly, part-time work status of the primary caregivers was also a significant factor associated with coresidence of grandparents. Again, these findings point to the marginalized position in society in which children who coreside with their grandparents face: they are less likely to be living with their parents and are less likely to have caregivers working in jobs where paying for their own housing and child care is possible.

Conclusions

In this paper, we investigated three ways in which grandparents may contribute to the well-being of their grandchildren through financial support, spending time together, and living together. Overall, we find that when grandparents are providing housing to grandchildren, these children, their immediate families, and their grandparents are all experiencing the greatest levels of need and constraint in their daily lives. In contrast, grandparents' monetary support and time spent with grandchildren are less affected by structural constraints and needs. While structural

needs do help to explain why some children and their families are more likely to receive money

and time from grandparents (such as having a single parent or being an infant), there may be

other unmeasured reasons for such assistance, such as emotional attachments or family

preferences. Across all three measures (money, time, and coresidence), our findings show that

the needs of children's immediate parents and caregivers matter the most for drawing in

grandparents' assistance, more so than the needs of the children or the abilities of grandparents to

assist. Consequently, grandparents do appear to be picking up where public support falls off by

helping those grandchildren who have the highest needs for assistance, particularly in the case of

coresidence, where the alternatives may be particularly dire.

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