

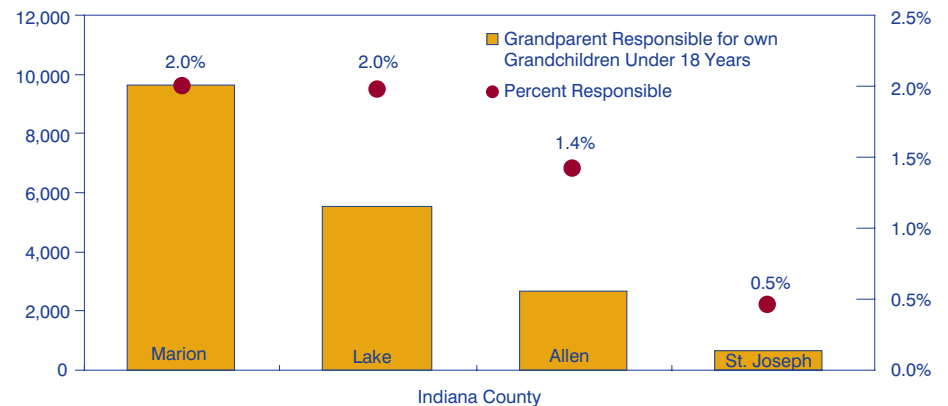
Raising Children ... Again

Indiana's Grandparents as Primary Caregivers

Whether one prefers 'Grandma,' 'Nana' or 'Mamaw,' a growing number of Hoosier grandmothers could theoretically have their grandchildren call them something else: 'Mom.' Three percent of all Indiana households (68,310 homes) consist of a grandparent and his or her grandchildren. While in some cases the parent is present, 57 percent of grandparents sharing a home with their grandchildren are indeed responsible for raising their children's children—a rising trend according to 2004 American Community Survey (ACS) estimates.

Between 2000 and 2004, the United States as a whole saw a 2 percent increase in the number of grandparents living with their grandchildren, but an up-tick of just 0.3 percent in the number of grandparents responsible for their grandchildren's care. Indiana meanwhile had a 4 percent drop in the number of grandparents living with grandchildren. None of these figures are statistically significant and could simply be the result of sampling error.

FIGURE 2: GRANDPARENTS RESPONSIBLE FOR GRANDKIDS UNDER 18, 2004



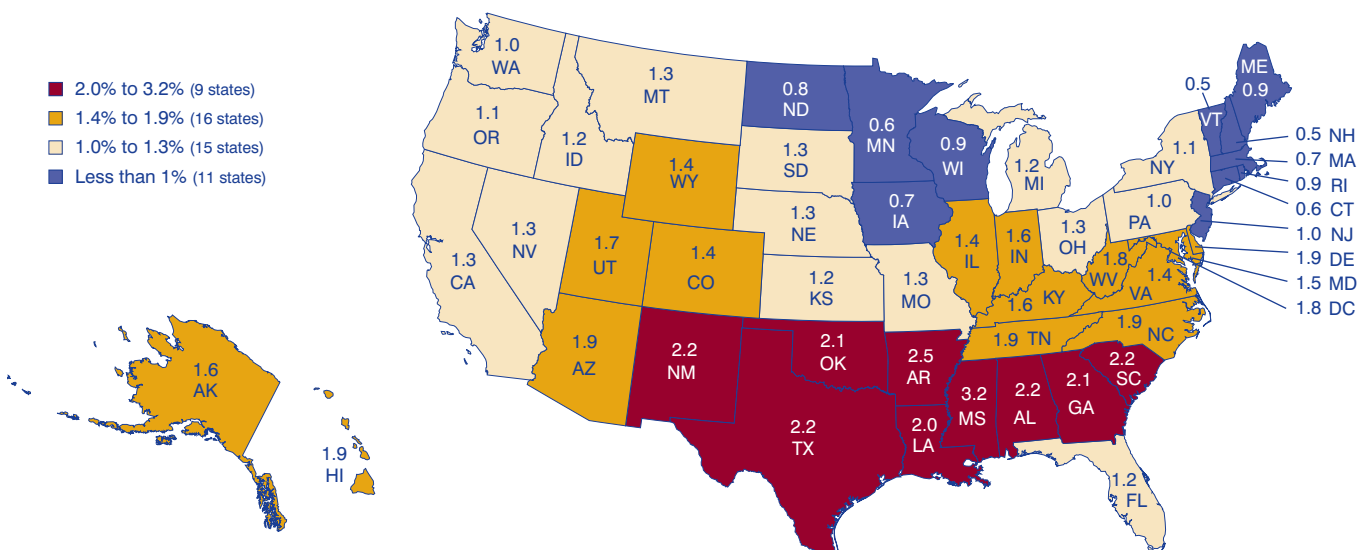
Source: IBRC, using U.S. Census Bureau data

What is significant, however, is that the number of Hoosier grandparents responsible for their grandchildren's care jumped 13.2 percent during those four years.

Over 56,000 grandparents in Indiana are raising their grandkids, or about 1.6 percent of the total population age 30 or older. Indiana ranks 15th nationwide on a numeric basis and 18th on a percentage basis. While Illinois, Ohio and Michigan have larger numbers of grandparent caregivers, Indiana tied with Kentucky to have the highest

percentage in the Midwest (see **Figure 1**). Of course, the Midwestern rates are lower than is typical of southern states; in fact, Mississippi leads the nation on the percentage of its population 30 and older who are responsible for their grandchildren with a rate of 3.2 percent, which is twice the Indiana rate. ACS data are also available for Indiana's four largest counties: The number of grandparent caregivers varies from 670 in St. Joseph County to 9,635 in Marion County (see **Figure 2**).

FIGURE 1: PERCENT OF POPULATION AGE 30 AND OLDER WHO ARE RAISING THEIR GRANDCHILDREN, 2004



Source: IBRC, using U.S. Census Bureau data

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More often than not, raising grandchildren turns out to be a long-term arrangement. While 20 percent of grandparent caregivers in Indiana were responsible for their grandchildren less than a year in 2004, the majority had cared for their grandchildren for three years or more—and almost 40 percent had been responsible for them for five years or more (see **Figure 3**).

Demographics

Roughly 64 percent of Indiana's grandparent caregivers are

grandmothers, almost 70 percent of them are married, 26 percent are age 60 or older, and the vast majority are white. Those who declared their race as white alone (and not of Hispanic origin) made up 76 percent of the grandparent caregivers under age 60 and 83 percent of those age 60 and older.

How old are the children under their care? We don't have data specifically for the children who are their grandparent's responsibility, but we do know that out of the 86,926 Hoosier children who live in a grandparent's home, nearly half (48.6 percent) are younger than 6 years old. An additional 31.6 percent are between 6 and 11 years old, while the remaining 19.8 percent are teenagers between age 12 and 17.

The Trend of Labor Force Participation

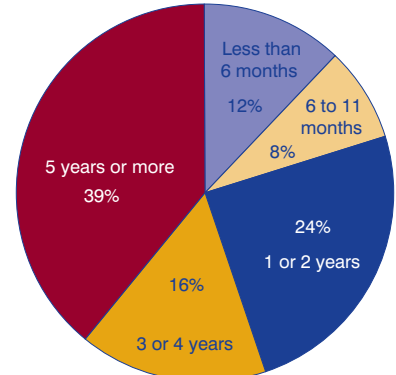
Since 2000, Indiana's percentage of grandparent caregivers who work soared from 61 percent to 71 percent (significantly higher than the U.S. rate of 59 percent). Meanwhile, the state's percentage of those in poverty has stayed about the same at 17.7 percent.

It is interesting to note that the vast majority of the state's grandparent caregivers in poverty are, in fact, under the age of 60. Of the almost 9,900 grandparent caregivers in poverty, 82 percent are under the age of 60. That equates to 20 percent of all grandparent caregivers in that age group; meanwhile, just 12 percent of all grandparent caregivers age 60 or older have income below poverty level.

Aging grandparents face many difficulties when raising grandchildren, including their own failing health; for example, 47 percent of those caregivers age 60 or older in Indiana have a disability. However, it is the younger set of grandparents who are more likely to be in poverty, struggling with the financial burdens of raising a second generation.

—Rachel Justis, Managing Editor, Indiana Business Research Center, Kelley School of Business, Indiana University

FIGURE 3: TIME GRANDPARENT HAS BEEN RESPONSIBLE FOR GRANDCHILDREN, INDIANA 2004



Source: IBRC, using U.S. Census Bureau data