



Interim report / June 2009

# The Poor Relation? Grandparental care: where older people's poverty and child poverty meet



## Grandparents Plus: for children and extended families

Prepared for Grandparents Plus and the Equality and Human Rights Commission (EHRC) by Julia Griggs, Department for Social Policy and Social Work, University of Oxford. Funded by EHRC.



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## Contents

<b>01. Key Findings</b>	<b>1</b>
<b>02. Introduction</b>	<b>3</b>
<b>03. Background</b>	<b>4</b>
<b>04. The wider study</b>	<b>5</b>
<b>05. Britain's changing families</b>	<b>8</b>
<b>06. Findings</b>	<b>9</b>
<b>07. Discussion</b>	<b>19</b>
<b>08. Conclusion</b>	<b>21</b>

We would like to thank Geoff Dench who has carried out the British Social Attitudes Survey analysis for this project. He is a sociologist and co-author of 'Grandparenting in Britain'(2002) and 'The New East End' (2006), and the editor of 'Grandmothers of the Revolution' (2000) and 'The Rise and Rise of Meritocracy' (2008).

## 01. Summary of key findings



# 1.5m

grandparents  
are under 50

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### Age

**Grandparents are getting older.** But there are two very different experiences of grandparenting in Britain today. This is determined by socio-economic and income status.

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### Class

**Working class women are four times more likely to become a grandparent before their 50th birthday** (21.5% compared to 5.3%) and more than twice as likely before their 60th birthday (56% compared to 26.4%) than middle class women.

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### Income

**Overall grandparents are getting poorer.** The proportion of all grandparents with grandchildren aged under 16 who are living on low incomes increased by a third between 1998 and 2007 (from 18% to 26%).

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### Four-generation families

**Working class grandparents are more likely than middle class grandparents to belong to four-generation families.** These families are also amongst the poorest with higher levels of great-grandchild poverty.

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## Single grandparents

The proportion of single grandparents has doubled from 8% to 15% between 1998 and 2007. 36% of single grandmothers are aged under 55.

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## Financial hardship

Single parenthood is intensifying for some families. A growing proportion of single grandparents have children who are single parents themselves (31% in 1998 rising to 38% in 2007). These families are particularly at risk of financial hardship.

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## Employment

There is a direct correlation between a mother's employment and whether her own mother is alive. This is evident even without knowing what kind of support the grandparent may be providing.

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## Childcare

Working age grandmothers on low incomes are most likely to be providing the childcare. They are also more likely to report that they have given up or reduced work in order to do so and are under the greatest pressure to combine work and care. Additionally, although they are not the poorest grandparents (the poorest are those who are dependent on pension income), they are also the group most likely to report that they are finding it difficult to cope financially, suggesting that it may be the struggle of combining work and care which is significant here.

## 02. Introduction

### An incomplete picture



# 14m

grandparents in  
Britain, but what is  
their contribution to  
modern family life?

We have an incomplete picture of family life in Britain. We are not yet fully aware of the scale of the contribution that the UK's 14 million<sup>1</sup> grandparents are making, what an important place grandparents have in supporting modern family life<sup>2</sup>, how that contribution varies within the wider population of grandparents and the factors that determine it. The grandparental contribution is being shaped over time by demographic and social change. Our ageing population, growing family diversification and mothers' increased labour market participation are all key drivers. These changes in turn impact upon grandparents' own (financial) well-being.

This interim report takes the first steps towards filling this knowledge gap. Using new British Social Attitudes (BSA) Survey data<sup>3</sup> it begins to build a more comprehensive picture of Britain's grandparent population; looking at how it has changed over the last decade, and what financial implications becoming a grandparent might involve. In doing so it lays an important foundation for further work exploring the relationship between grandparenting and economic hardship.

## 03. Background Poverty in Britain



# 30%

of retired people  
were living in  
poverty in 2007

**Poverty amongst those at either end of the age distribution represents a significant problem in today's Britain<sup>4</sup>. 30% of retired people, a proportion higher than any of its Western European neighbours, were experiencing income poverty in 2007, as were 23% (2.9 million)<sup>5</sup> of its children<sup>6</sup>, a figure unchanged in 2009<sup>7</sup>.**

It is not simply the hardship faced by those currently experiencing poverty that is a cause for concern, but also its 'permanence' in some people's lives<sup>8</sup>. A growing body of evidence now demonstrates the persistence of poverty both across the lifespan (those experiencing hardship as children often going on to be 'poor' adults and retired people) and generations of the same family (the 'cycle of deprivation')<sup>9</sup>. This serves to 'trap' successive generations through disadvantage; the barriers to social mobility, (spatial, educational and health inequalities) meaning that most people remain in the same quarter of the income distribution as their parents<sup>10</sup>. This raises interesting questions about how we can better understand, and thereby tackle, the intergenerational nature of poverty.

## 04. The wider study



**The dual problems of older people's poverty and child poverty in the UK have proven to be huge challenges.** However, it is not the purpose of this study to look specifically at the extent of poverty, but rather to explore the shape and nature of deprivation for those grandparents (and grandchildren) who are particularly vulnerable; identifying, where possible, the interaction between older people's poverty and child poverty. This is done through a combination of quantitative data analysis and literature review, using a two stage approach.

The first part of this staged analysis (the initial findings of which are discussed in this interim report) employs new data from the British Social Attitudes (BSA) Survey to explore how the picture of grandparents and grandparenting has changed over the last decade (from 1998-2007). Here we examine the relationship between grandparents' characteristics (who they are), the grandparent role (what they do), and their experiences of economic hardship. In particular we consider grandparents' demographic characteristics and economic activity status as well as the single/couple status of parents; all factors which earlier research demonstrates are central to the grandparent role and their poverty status<sup>11</sup>.

While information about grandparental activity was only collected in 1998, thereby limiting the evidence we are able to cite here, a considerable amount of new time-series data about grandparents is also available which enables us to link their characteristics and financial well-being; this is then placed within the contextual picture provided by 1998 activity data. Data analysis provides a foundation on which we can build the second stage of the study, the literature review. It is during this second phase that we will begin to explore links identified between grandparenting and economic hardship in earlier studies, focusing in particular on a number of grandparent groups for whom these links are particularly acute.

While BSA data analyses allow us to build a clearer picture of Britain's grandparents and their financial well-being, it is only through detailed examination of the literature that we can start to understand the processes that underlie the interaction between grandparenting and poverty. Also, we can then identify any significant gaps in the evidence base, pointing the way towards priorities for future research.

### **Grandparent and grandchild poverty: high-risk groups**

Historically the contribution grandparents make to their grandchildren's lives has been under-estimated and under-recorded. Yet we know that this contribution can vary widely from occasional childcare support through to substantial periods of regular childcare to enable parents to return to work; from grandparents being an ad-hoc source of advice and counselling to critical interventions to avert or manage family crises; from being a ready source of parental support, to fully taking on the parenting role when parents are no longer able to fulfil that role themselves. The cosy (stereotypical) image of the benevolent, middle class grandparent with the resources and time to 'spoil' their grandchildren is familiar for some but it does not reflect the reality for many.

There are also some grandparents that we know are more likely to be misrepresented by this stereotype than others, that are considerably more likely to be playing a larger role in the lives of their grandchildren, and are more likely to be experiencing financial hardship (sometimes as a direct result of this contribution). These grandparents support families (or grandchildren) who are themselves at greater risk of poverty: single parents and their children; families with a disabled parent and/or child, black and minority ethnic families and children without parental care.

Although little research has been conducted specifically looking at grandparents and grandparenting within these families, we know enough about their significance to understand why it is important to identify, and begin to fill, the gaps in our knowledge.

### **Family and friends ('kinship') carers**

Family and friends (kinship) carers are those who take on the full-time care of children who are not their own. Within this group three out of four experience financial hardship<sup>12</sup>. Much of the existing literature highlights the strain placed on household resources by the (often unexpected and unprepared for) financial burden of dependent children<sup>13</sup>. The arrival of a young child in their household may well interfere with grandparents' work arrangements, in some cases leading to the grandparent reducing hours of paid employment, leaving the labour market, or if retired, to the depletion of any capital set aside for retirement<sup>14</sup>. There are also clear and important links identified in existing literature (much of it from the US) between the demographic characteristics of those most likely to become kin carers and poverty. In the US young, lone parent grandmothers, particularly those from black and minority ethnic groups, (those who are already at greater risk of poverty) stand the highest chance of being called upon to take on full-time care of their grandchildren<sup>15</sup>.



### **Single parent families**

There is similarly some evidence relating to the role grandparents' play in single parent families and their experience of hardship. We know, for instance, that lone mothers are more likely to rely on grandparent care than formal childcare, valuing the flexibility and reliability this affords them<sup>16</sup>. In some cases childcare provided by grandparents enables single mothers to go out to work, to work more hours and earn more<sup>17</sup>, reducing the likelihood of their grandchild living in poverty. There is also evidence that grandparents provide practical, emotional and (importantly) financial support to their lone parent children<sup>18</sup>. A large body of evidence demonstrates the links between lone parenthood and poverty, as well as the particular financial strains encountered immediately following a separation - grandparents it seems, provide a 'buffer' against these difficulties<sup>19</sup>. While we know that grandparents (more often maternal grandmothers) often take on greater responsibilities for childcare when their grandchild's parents have separated<sup>20</sup> there is little evidence about any trade-offs that they might make in doing so, in terms of both the short-term (their work and income), and the longer-term (their savings and pension) consequences for their own financial security.

### **Families with a disabled child and/or disabled parent**

The body of evidence relating to grandparents' role in families where one of the parents or the child has a disability is far smaller. What we do know is that these families are more likely to experience poverty themselves, with disabled children being described as 'the poorest of the poor'<sup>21</sup> and 93% of families with disabled children saying that they experience financial hardship<sup>22</sup>. Additionally some families experience multiple disadvantage, for example three out of ten families with disabled children are single parent families<sup>23</sup>. Difficulty obtaining appropriate formal childcare makes sustaining employment problematic for parents and puts increased pressure on grandparent carers<sup>24</sup>. Studies looking at specific conditions, such as autism, tell us that grandparents perform a multitude of tasks, providing emotional, practical and financial support to parents<sup>25</sup>. These studies also contain reports from grandparents, which suggest providing childcare results in lost (earned) income<sup>26</sup> and personal freedom<sup>27</sup>.

### **Black Caribbean, Pakistani and Bangladeshi families**

There is little UK evidence specifically relating to black and minority ethnic grandparents' financial well-being, even less to Black Caribbean, Pakistani and Bangladeshi grandparents, groups of particular interest to this study. However, there is a clear association between belonging to a black or minority ethnic family and experiencing poverty; evidence shows that this is particularly acute for older (widowed) women<sup>28</sup>. We also know that over half (51%) of black and black British children live in poverty compared with 27% of white children<sup>29</sup>. Children with white, coupled parents have a 14% risk of being in poverty, Bangladeshi children in coupled parent families have a 66% risk<sup>30</sup>. Additionally we know that Pakistani and Bangladeshi women face particularly high employment penalties while Black Caribbean women are less likely than white women to be employed<sup>31</sup>, and that a lack of affordable, culturally sensitive formal childcare deters Pakistani and Bangladeshi women from using it<sup>32</sup>. Studies exploring grandparenting in minority ethnic families more generally, suggest that additional pressures may arise from cultural norms common to Black Caribbean and South Asian (Pakistani and Bangladeshi) cultures<sup>33</sup>, which emphasise family unity and place expectations of emotional, practical and financial support on all generations.

## 05. Britain's changing families



# 4 and 5

generation families  
are becoming more  
common in the UK

**The UK, like many other industrialised countries, faces a considerable future challenge in its rapidly ageing population,** brought about by a combination of falling fertility between 1970 and 2000<sup>34</sup> and declining mortality rates<sup>35</sup>. While the resulting shift in the dependency ratio – a growing proportion of the population dependent on working age taxpayers – has highly significant economic consequences<sup>36</sup>, this same demographic trend has impacted on the structure of families, making them longer and thinner; producing a growing number of four-generation (child, parent, grandparent, great-grandparent) and even five-generation families.

Over roughly the same period of time another shift has been taking place, also changing the shape of Britain's families. While the ageing population represents a vertical shift (a stretching and narrowing), there has also been a corresponding horizontal one, marked by a growth in single parent and step-families<sup>37</sup>.

These combined trends have considerable implications for family life, and for grandparents' role within it. Firstly, longer life expectancy means that people are spending longer as grandparents. Secondly, this same trend has resulted in a larger number of 'sandwich generation' grandparents, that is, those with both living parents and grandchildren, some of whom will also have dependent children living with them. Lastly, family breakdown and reconstitution mean that now, more than ever, grandparents are facing the difficulties of maintaining contact with 'absent' grandchildren, or forming relationships with non-biological ones. These two trends, vertical and horizontal, have meant added complexity for many, and greater demands (particularly for caring) on some.

The implications of these trends for grandparents, as well as inter-population differences, are explored in this report by way of analyses of British Social Attitudes Survey data.

## 06. Findings

### Beginning to build a new picture



The proportion  
of single  
grandparents  
has doubled  
in 10 years

Findings from this analysis mean we can begin to build a new picture of Britain's grandparents, the significant contribution they make and the hardships they face, exposing considerable differences between the reality of grandparents' circumstances and their familiar stereotypical image. This study has found that there are broadly two very different experiences of grandparenting in Britain and this is determined by socio-economic and income status. This polarisation of experiences, which splits the grandparent population along class<sup>38</sup> lines, appears to have been shaped by a number of equally polarised trends in family formation and diversification.

Here we pick up on just three key themes emerging from the analysis, each of them central to grandparents' experience of hardship, all of them marked by this socio-economic divide. For each of these themes we begin by looking at the wider picture then focus on the experiences of those grandparents at the 'polar extremes'.

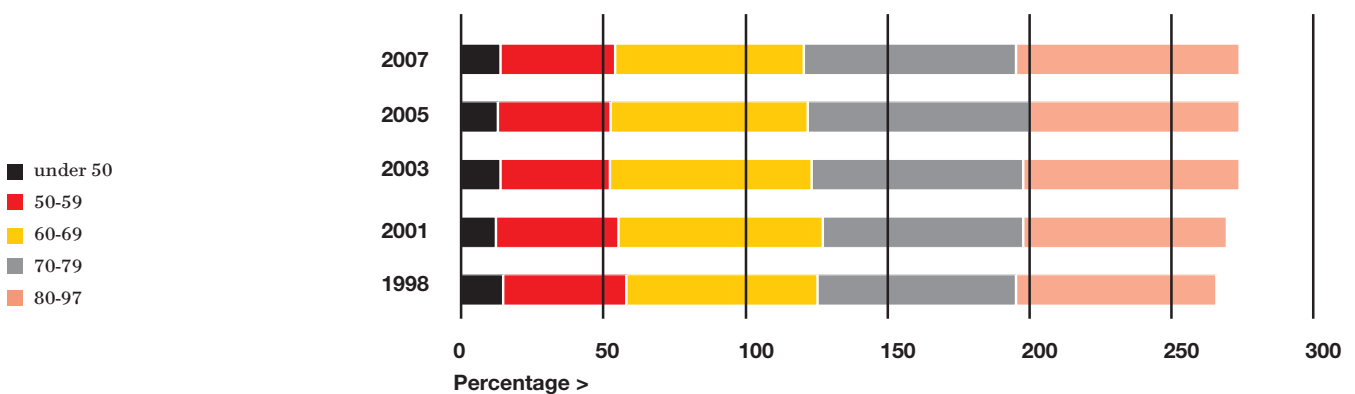
## The ageing grandparent population and the importance of class

As introduced above, the demographic trends underlying Britain's ageing population have also brought change for its grandparents. While increased life expectancy and falling fertility rates mean people are now spending longer as grandparents to a smaller number of grandchildren<sup>39</sup> they are also more likely to have parents of their own to care for and grown-up children living in the family home. The UK's growing number of older residents is also reflected in the expanding population of grandparents (from 27.6% of BSA respondents in 1998 to 28.4% in 2007) and by the fact that, overall, they too are ageing.

As demonstrated in Figure 1 the proportions of older grandparents, those aged 70 – 79 and those aged over 80 have continued to expand. In terms of actual numbers it has been estimated that there were approximately 4.8 million<sup>40</sup> grandparents aged under 60 in 2007; this included around 1.5 million very young (under 50) grandparents. 7 million grandparents, half of the grandparent population, are aged under 65. As well as reflecting rising life expectancies this trend is also a product of a gradual increase in the age of mothers at first birth (the UK now having the highest average age, 29.8, in the OECD<sup>41</sup>).

Figure 1

## Changing proportions of grandparents in the population by age 1998-2007 (percentages)



However, this broad trend conceals an important divergence between grandparents belonging to different socio-economic groups, a difference particularly pronounced for grandmothers; women from a working class background being four times more likely to become a grandmother before their 50th birthday (21.5% compared to 5.3%) and more than twice as likely before their 60th (56.0% compared to 26.4%) than those from middle class groups. This class difference is most pronounced for the youngest age groups, with the proportion of middle class women aged under-40 who are grandmothers falling from 4.5% in 2001 to 0% in 2007, while the proportion of very young working class women who are grandmothers rose from 2.3% to 5.1% over the same period. Overall, adult working class women are twice as likely to be grandmothers than middle class women (40.4% and 21.8%).

**Grandparents are getting older. But there are two very different experiences of grandparenting in Britain today. This is determined by socio-economic and income status.**

Figure 2a

## Changing proportions of grandmothers in the female population by age and class 2001-2007- middle class women (percentages)

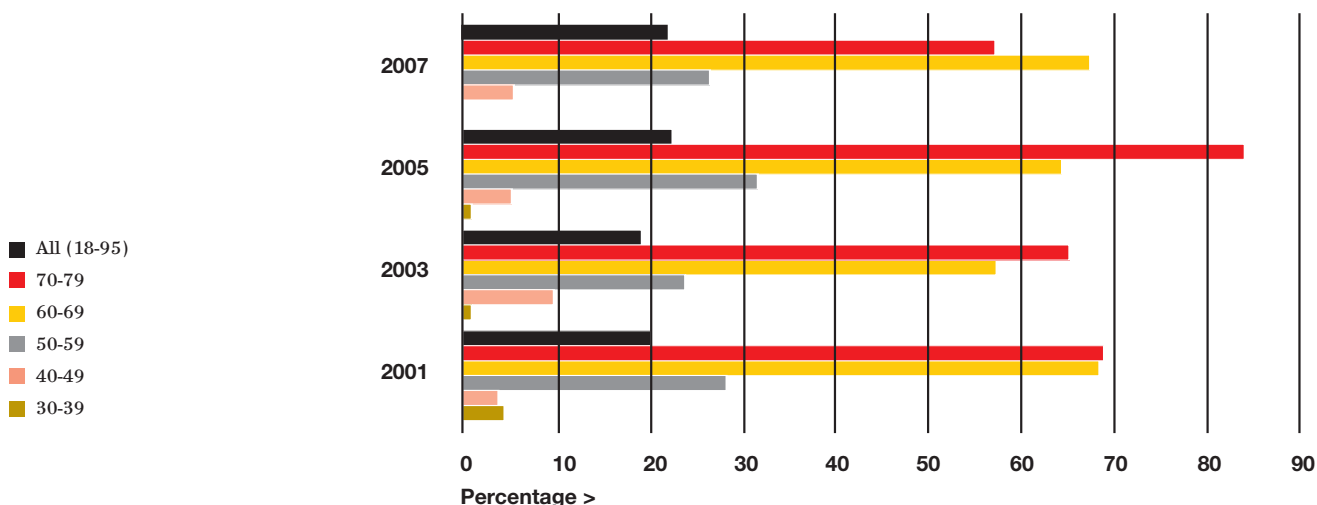
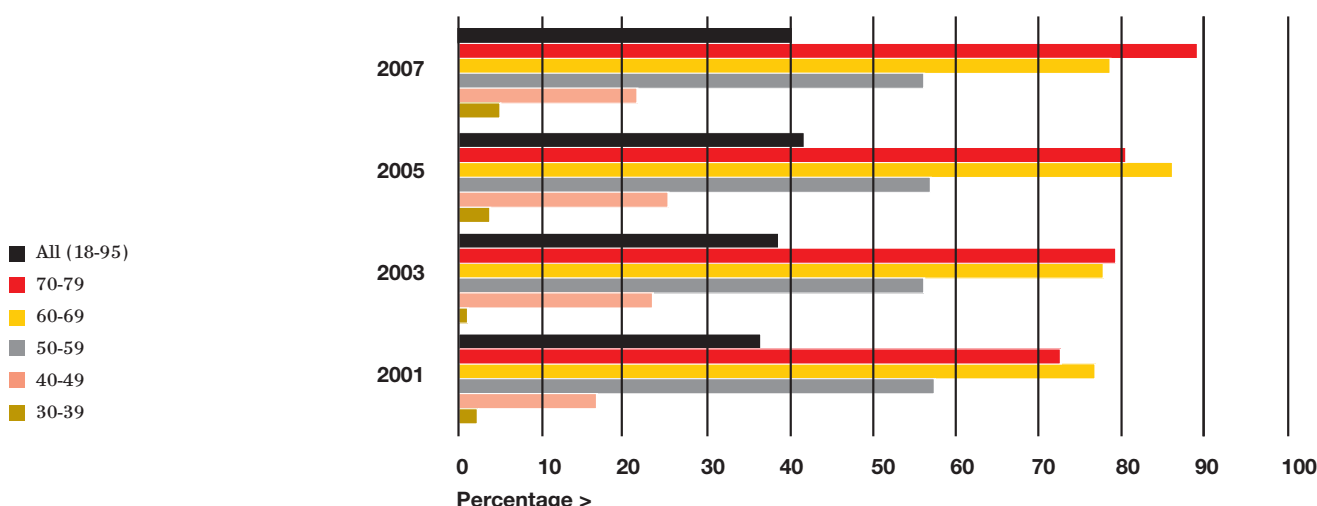


Figure 2b

## Changing proportions of grandmothers in the female population by age and class 2001-2007- working class women (percentages)



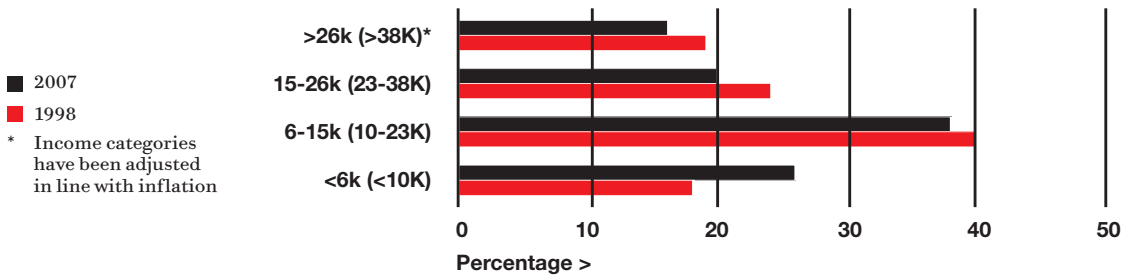
The identified polarisation is a result of class differences in the age at first birth and also the rate of childlessness (both higher among the middle classes). Grandparents from higher socio-economic groups tend to become parents at a later age, with their children adopting the same delaying behaviour. This is not generally true of grandparents from lower socio-economic groups; both generations being more likely to have children at a younger age. Therefore generally we find that middle class families tend to follow the 'beanpole' pattern, families getting longer and thinner, with larger age-gaps between the generations and less children per generation, while working class families are becoming increasingly 'compact', spreading across four (or even five) generations (see Figure 5). These separate trends each have their own implications in terms of grandparents' financial well-being.

**Working class women are four times more likely to become a grandparent before their 50th birthday (21.5% compared to 5.3%) and more than twice as likely before their 60th birthday (56% compared to 26.4%) than middle class women.**

With a larger proportion of people retired and dependent on pensions for longer periods of time older grandparents have become an increasingly time-rich, but resource-poor population. **Data shows that the proportion of all grandparents (i.e. including those below and above State Retirement Age) with grandchildren aged under 16 living on a very low household income increased by a third between 1998 and 2007 - from 18% to 26%. Overall, grandparents are getting poorer.**

Figure 3

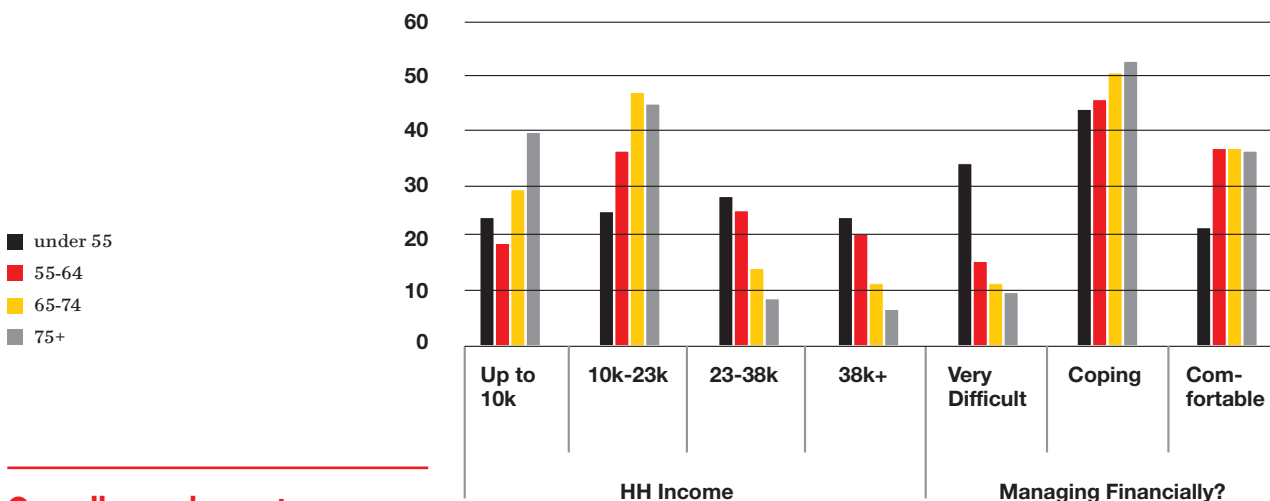
## Grandparents' annual household income 1998 and 2007 (rounded percentages)



Breaking this down by age (Figure 4) and adding in experience of financial hardship, it is clear that rather than the oldest grandparents struggling economically it is the youngest age group (under 55s) who are more likely to report finding it difficult to manage financially (despite their generally higher incomes). While some of these younger grandparents will belong to the 20% reliant on a benefit income<sup>42</sup>, figures (albeit tentatively) suggest that others are experiencing in-work 'poverty'.

Figure 4

## Grandparents' annual household income and financial hardship by age 2007 (rounded percentages)



**Overall grandparents are getting poorer. The proportion of all grandparents with grandchildren aged under 16 who are living on low incomes increased by a third between 1998 and 2007 (from 18% to 26%).**

**Working class grandparents are more likely than middle class grandparents to belong to four-generation families. These families are also amongst the poorest with higher levels of great-grandchild poverty.**

Working class grandparents' greater likelihood of belonging to four-generation families (Figure 5) also has serious implications for grandparents' economic circumstances (Figure 6). Socio-economic drivers mean that four-generation families are also amongst the poorest with higher levels of grandchild poverty, reflecting disproportionate numbers of lone parents and higher rates of benefit receipt. The division of 'sandwich generation' grandparents' resources between generations may also have a negative impact on the financial well-being of four-generation families, for example, grandparents may not be able to provide sufficient childcare to enable their lone parent daughters to work because of the pressures of caring for an older relative. The heightened caring responsibilities many 'sandwich generation' grandparents face may well have a negative impact on participation in paid employment, and therefore their National Insurance contribution record and entitlement to a full state pension. These responsibilities may also result in a greater reliance on state benefits both before and after retirement.

Figure 5

### Three- and four-generation families by family type and social class, 1998 (rounded percentages)

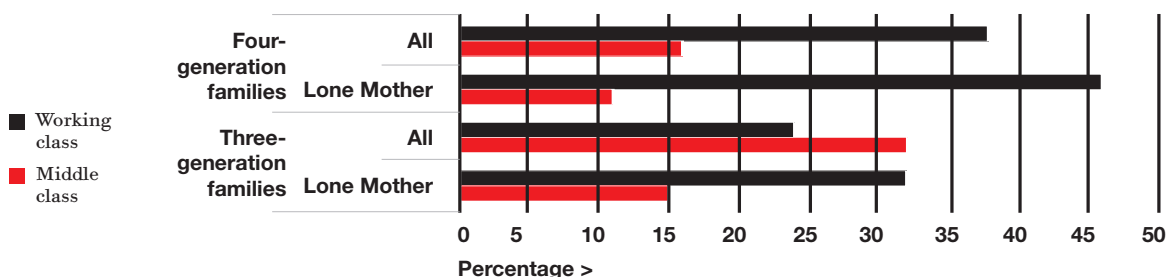
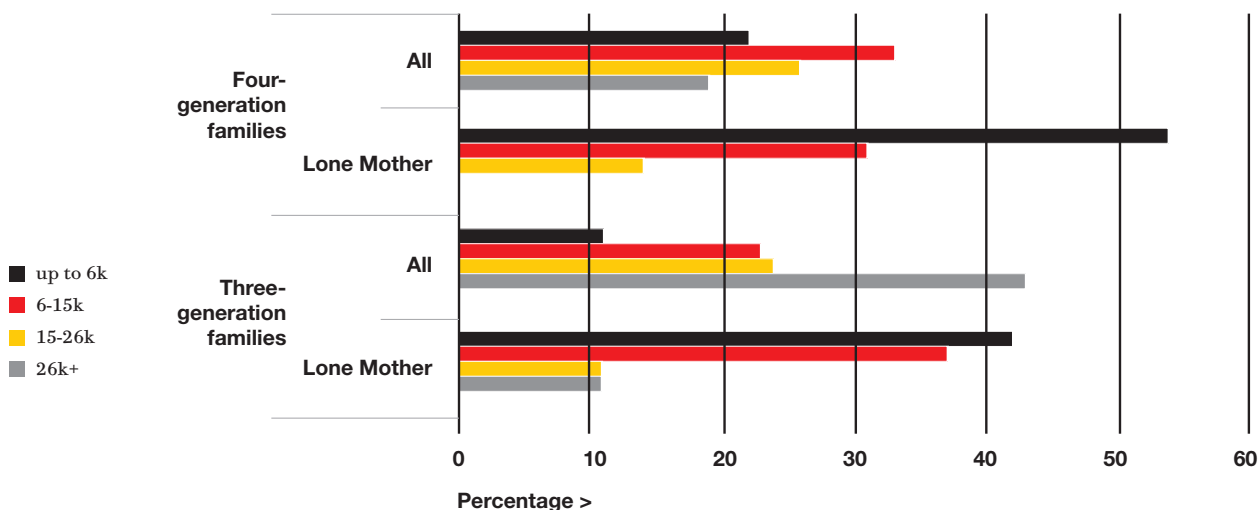


Figure 6

### Three- and four-generation families by family type and grandparents' household income, 1998 (rounded percentages)



### Single parenthood across generations

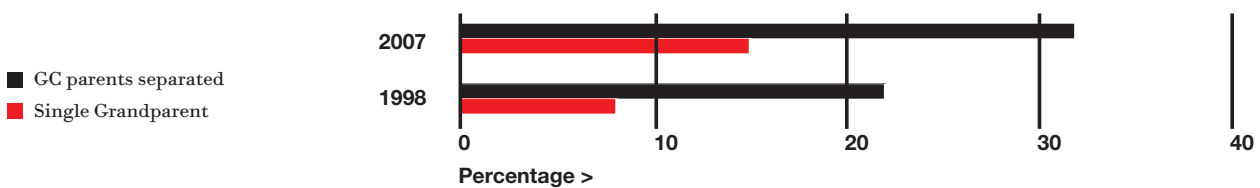
One of the most significant trends affecting the shape of Britain's families is the growth of single parent households; the result of rapidly rising divorce rates during the 1970s, 80s and early 90s, and (more recently) growing numbers of births to single women<sup>43</sup>. As a consequence a third of all children will spend part of their lives growing up in a single-parent household (90% of which will be headed by the child's mother).

Separation means considerable emotional, practical and financial strain for parents, but also often brings change to the lives of children's grandparents. While the non-resident parent's wider family may find they play a reduced role in the child's life, the resident parent often requires additional familial support during and following relationship breakdown. This is particularly true of working single parents, more than half of whom rely on grandparents for help with childcare<sup>44</sup>.

These same trends are also evident for grandparent and parent respondents in the BSA data. Figure 7 shows that **over the last decade the proportion of single grandparents (the definition of which excludes widows for the purposes of the BSA analysis)<sup>45</sup> has effectively doubled, from 8% of those with non-adult grandchildren, to 15%** (a change that has particularly affected grandmothers). This coincides with a dramatic increase in the number of grandchildren whose parents are no longer together.

Figure 7

## Changing proportions of lone parents and lone grandparents (those with non-adult grandchildren), 1998 and 2007 (percentages)



Most of these single grandmothers are young; 36% of all under 55s were living without a domestic partner in 2007. Figure 8a shows that as the overall proportion of young grandmothers declines the group contains increasing numbers of single parents.

2007 BSA data also demonstrates that single grandparents are more likely to belong to a lower occupational class, as are the younger generation of single parents. 20% of single parents are middle class and 35% are working class compared to 38% and 23% of partnered parents respectively.

**The proportion of single grandparents has doubled from 8% to 15% between 1998 and 2007. 36% of single grandmothers are aged under 55.**



Figure 8a

Lone grandmothers as a proportion of all ‘young grandmothers’ (under 55s) and young grandmothers as proportion of all grandmothers 1998-2007

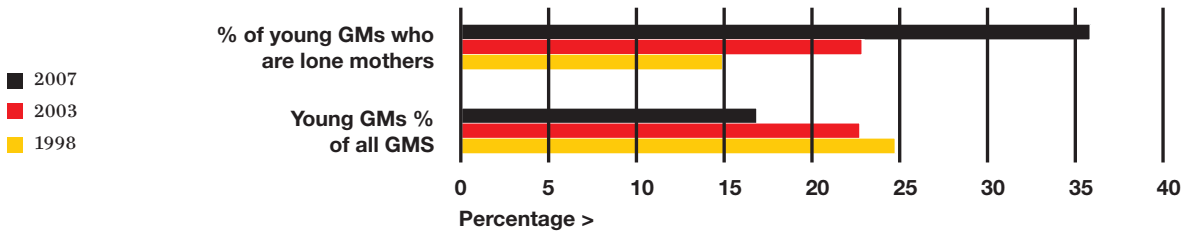
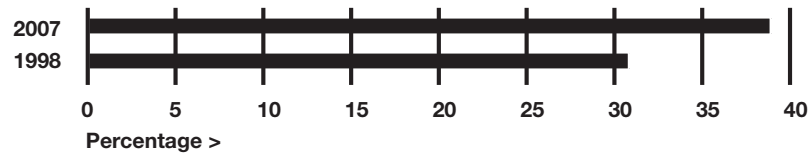


Figure 8b

Proportion of single grandparents with single parent children 1998 and 2007 (rounded percentages)

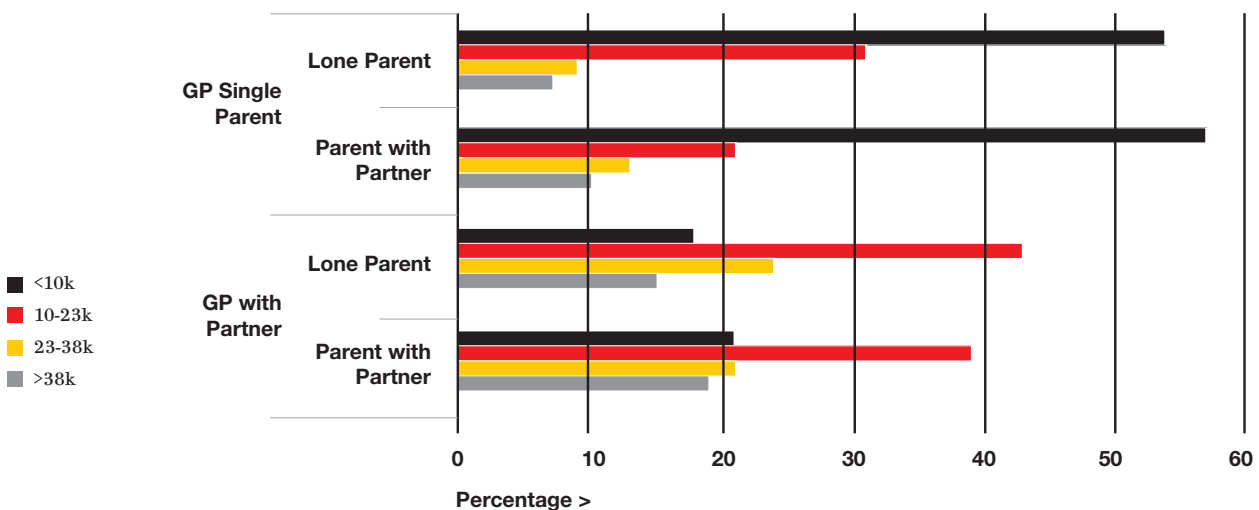


Single parenthood is intensifying for some families. A growing proportion of single grandparents have children who are single parents themselves (31% in 1998 rising to 38% in 2007). These families are particularly at risk of financial hardship.

A growing proportion of lone grandparents have children who are lone parents themselves (31% in 1998 rising to 38% in 2007). So multi-generation families in which grandmothers and mothers are lone parents are becoming more common and account for a growing proportion of working age grandparents. Single parenthood is intensifying for some families.

Figure 9

Grandparents’ annual household income by family configuration, 2007 (rounded percentages)



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**There is a direct correlation between mothers' employment and whether her own mother is alive. This is evident even without knowing what kind of support the grandparent may be providing.**

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Although the links between single parenthood and poverty are well-established<sup>46</sup> there has been little previous exploration of the impact of lone grandparenthood on economic well-being, likewise on families where more than one generation are single parents. Thus this analysis offers new insights into the relationship between lone parent status and poverty.

**Figure 9 shows that lone grandparents are significantly more likely to be living in poverty (with an income below £10K) than those living with a partner; in 2007 single grandparents were, on average, three times more likely to be managing on a very low income than their partnered or widowed counterparts.**

Furthermore grandparents, both single and partnered, whose children are single parents are considerably less likely to have a high income (over 38K) than those with partnered children.

This relationship no doubt reflects differences in income between dual and single earner households, and beyond this restrictions on the time single parents have available to work (as well as low benefit levels). Whilst two parents (or grandparents) are able to share work and childcare responsibilities, single parents and single grandparents often find it necessary to make choices between their responsibilities to their (grand)children and to the labour market. For some this means choosing between financial and time poverty<sup>47</sup>.

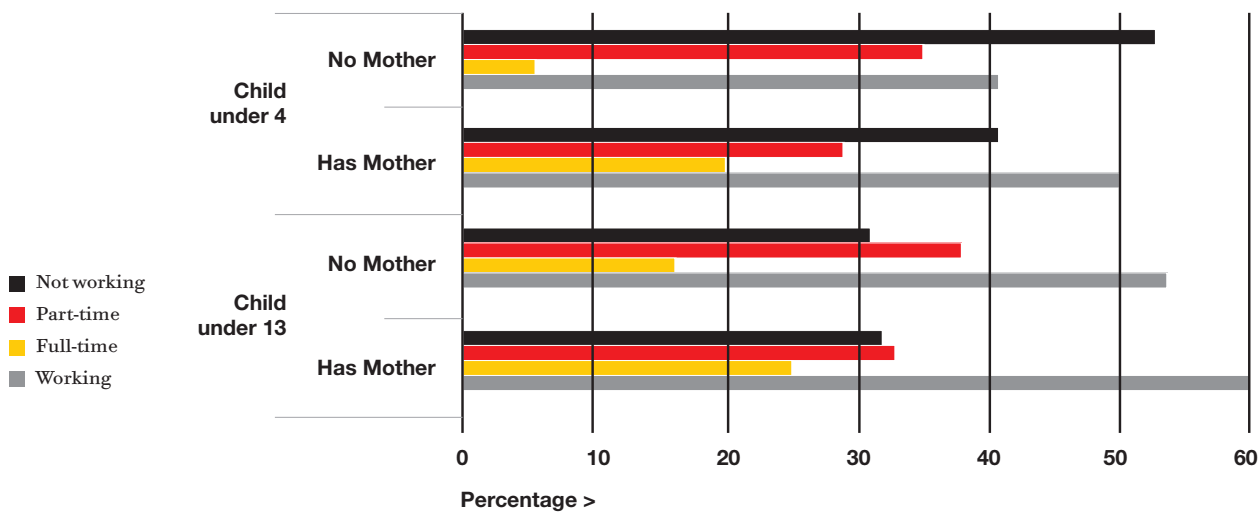
### **Grandparental employment and childcare**

We know from the literature that Britain's grandparents fulfil a multitude of tasks, providing high levels of childcare, particularly where their children do not have the support of a partner<sup>48</sup>. Evidence tells us this contribution has grown considerably over time, driven by the growing proportion of mothers returning to work<sup>49</sup>; figures from the Institute of Education indicate that grandparents now provide more than 40% of childcare for working / studying parents and over 70% of childcare at other times<sup>50</sup>. While the caring contribution they make is certainly substantial - estimates indicate that grandparents provide £3.9 billion of childcare<sup>51</sup> - nine out of 10 (92%) are not paid for the care they provide<sup>52</sup>.

While we know that mothers' employment (particularly where she is a lone parent) is facilitated by grandparent-provided childcare, we know little about the extent to which labour market activity is boosted by the presence of a grandparent. New BSA data, however, sheds some light on this relationship. Figure 10 clearly demonstrates that those women with living mothers are more likely to be working, and to be working full-time. Among mothers with children under four, 20% of those with mothers work full-time compared with 6% of those without; this goes up to 25% and 16% where children are under 13. These findings, although indirect, highlight the importance of grandparent support for working mothers. **Without even knowing what the grandmother does, it is clear that her existence has a positive impact on the mother's ability to work.**

Figure 10

## Mother's employment by whether own mother is alive 2007 (rounded percentages)

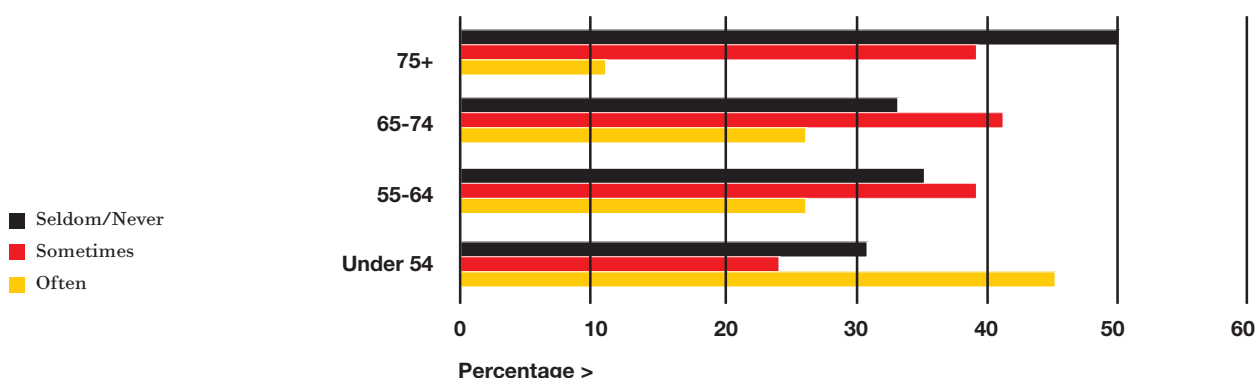


Although the BSA does not contain any new data specifically relating to grandparental activity, questions asked in 1998 contain rich data about what grandparents do and the sacrifices some make to provide care for grandchildren. New insights gained into the changing grandparent population can usefully be applied to further analysis of this data. For example, significant age and class differences identified in the new time series data provide a lens through which we can explore grandparental activity.

**When broken down by age it is clear that the highest levels of childcare can be found among working age grandparents**, with those in the highest age bracket (75+) providing the least. This, of course, ties in with the age of the child – those with the greatest need of childcare being those in middle-childhood (mothers being more likely to work than those with preschool age children).

Figure 11

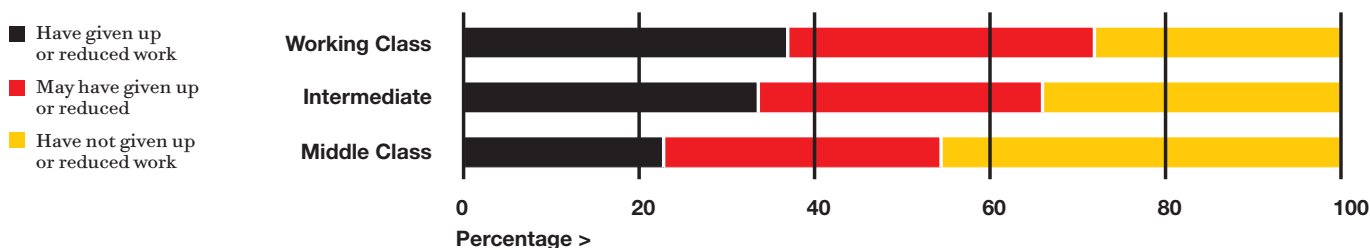
## Childcare activity by grandparent age, 1998 (rounded percentages)



Younger (working age), working class grandmothers are among those most likely to be providing high levels of daytime childcare, they also have a higher likelihood of giving up, or reducing, paid work than middle class women (Figure 12). **When taken together with the findings in figure 4 it suggests that for at least some of these younger grandparents it may be the struggle of combining caring for their families with work which explains why they are finding it difficult to manage financially.**

Figure 12

## Grandmothers (of any age) who have given up or reduced work to do grandchild care by occupational class, 1998 (rounded percentages)



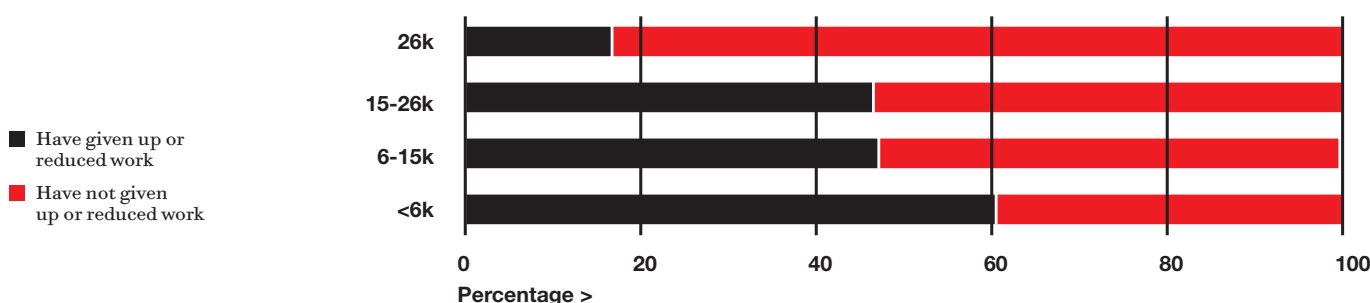
**Working age grandmothers on low incomes are the ones providing the highest levels of childcare. They are also more likely to report that they have given up or reduced work in order to do so and are under the greatest pressure to combine work and care. Additionally, although they are not the poorest grandparents (the poorest are those who are dependent on pension income), they are also the group most likely to report that they are finding it difficult to cope financially, suggesting that it may be the struggle of combining work and care which is significant here.**

For grandmothers from lower occupational class backgrounds regular childcare appears to be more compatible with working part-time than working full-time. Although they are more likely to give up work, or reduce the hours they spend there, (particularly those on the maternal line) they appear to work as much as those who do not provide childcare for grandchildren. The type of work included in these categories is more likely to be lower-status and lower-paid, so a reduction may not feel like a 'sacrifice', or, at least, may represent less of one.

This is not true of those from higher occupational classes. This group are (by definition) more likely to have 'careers' rather than jobs, being employed in professional and management positions. This type of employment, especially when high-status, can be highly demanding, requiring considerable commitment, leaving little time to help adult children with childcare. Where work is a central part of life, then there may be a certain reluctance to give it up. These grandparents are relatively unlikely to spend prolonged periods of time out of the labour market in order to meet caring responsibilities for their children.

Figure 13

## Grandmothers (of any age) who have given up or reduced work to do grandchild care by income, 1998 (rounded percentages)



Data also highlights the financial impact of caring; grandparents, particularly grandmothers, who have cut down on work generally have lower incomes with their combined household income (Figure 13) barely above that of those who are dependent upon the Basic State Pension. These grandparents are also considerably more likely to report difficulties managing on the income they have. Additionally, those who do give up work are less likely to have a complete National Insurance contribution record, and may find they need to supplement their income with state benefits.

## 07. Discussion

### Implications for the next phase of the project



Working class grandmothers of working age provide most of the childcare

These new analyses reveal the significant impacts divergent demographic trends have had on the financial well-being of grandparents, highlighting a sharp class divide in the grandparent population, one that appears to be growing over time. It is true that the growing proportion of middle class grandparents are older (over 75). They are less likely to provide childcare but may still be at risk of living in poverty because they are dependent on a pension. On the other hand you have working class grandparents who are more likely to be younger, are consistently providing regular childcare and who are also finding it hard to manage on a low income without the help of a partner.

With low income parents, particularly working, single parents, reliant on grandparent-provided childcare some grandparents are finding it necessary to make choices between dedicating their time to grandchild care and spending it in paid employment. This has a considerable impact on their financial well-being and runs counter to government efforts to increase the employment rate of those aged over 50 and the drive for us all to work longer as a result of pension reform. **This study suggests that grandparents, particularly working age grandmothers on low incomes are under pressure to combine work and childcare.**

However, this potential conflict has been under-recognised by policy-makers and as such little provision exists to make combining childcare and work easier for grandparents. Likewise, gaps in affordable formal childcare provision, particularly for disabled children or those with specific cultural needs/requirements, mean that parents aren't always able to achieve their preferred mix of formal and informal childcare. In such circumstances grandparents may not feel they have the choices about providing childcare that research has shown to be so important for the grandparent-grandchild relationship<sup>53</sup>.

In the second part of this study we want to look more closely at the links between grandparent involvement and hardship in families where the grandchild/parent has a disability, in single parent families and in Pakistani, Bangladeshi or Black Caribbean families. The need to explore and better understand the financial difficulties of Britain's kinship carers will also be addressed. Although this report (through analyses of BSA data) has provided an extremely valuable foundation on which to build our understanding of the interaction between grandparent and child poverty, we still have some way to go before we can fully understand the nature and the extent of the grandparental contribution in families who are particularly at risk of poverty.

## 08. Conclusion



Poverty is passed  
from one generation  
to the next

The data discussed in this report presents a new picture of an all too familiar story about the significant role Britain's grandparents play in family life today, providing support for their children and care for their grandchildren. This is a contribution that is valued within families, but little recognised outside them. It is also one, which for some grandparents, contributes to the financial hardship they experience.

It also presents a picture of change – of growing diversity within an already heterogeneous population – of time-rich, resource poor retired people and younger, (working age) working class grandparents (more often grandmothers) struggling to juggle the demands of paid work and (grand)childcare, perhaps also caring for older relatives and other children of their own still living at home. The implications of this change make tailoring an appropriate policy response all the more important.

The caring contribution and employment trade-offs that these grandparents make operate in a complex way with current political priorities, running contrary to some (e.g. raising the employment rates of the over-50s and extending working lives), while supporting others (e.g. increasing the employment rate of single parents). Both these policies are intended to prevent poverty through employment while reducing benefit dependency. However, what may actually be happening is poverty is passed from one generation to another. If policy is going to have a positive impact on the financial well-being of all generations, it is essential we recognise and reward grandparents for the time they spend caring for their grandchildren, as well as making sure work can be flexible and that it pays.

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