

Entries onto Public Assistance among Children Living with Grandparents*

Peter David Brandon
Department of Sociology
University of Massachusetts–Amherst

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Abstract

Considerable increases in the numbers of grandchildren in grandparent-headed households have prompted concerns over their economic wellbeing and grandparents' access to public assistance. Using data from the Survey of Income and Program Participation, I profile the economic wellbeing of grandchildren in grandparent-headed households and estimate the risks of welfare entries. Findings suggest that family structure is pivotal to understanding differences in economic disadvantage and welfare entries of grandchildren in grandparent-headed households. Although grandchildren in grandmother-only no-parent-present families are the most likely to be poor, they are not the grandchildren most likely to enter into welfare. The grandchildren who are most likely to enter into welfare live in grandparent-headed households with single mothers present.

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In contrast to 30 years ago when approximately 60% of children lived only with married parents and siblings (Hernandez, 1993), more than 50% of children now grow up with only one parent, or with parents who cohabit, or with adults other than parents (Furukawa, 1994). The changes in children's living arrangements are important to study because children's wellbeing is related to the types of households in which they are raised. Children in female-headed households, for instance, are poorer, more prone to welfare use, more likely to drop out of school, and less successful when they become adults than children living in two-parent households (Garfinkel & McLanahan, 1986). Other research suggests that children living with both biological parents who cohabit are less likely to receive welfare than children living with single mothers or mothers cohabiting with unrelated males (Brandon, 1999). Also, studies suggest that children in foster homes do worse at school and later in adulthood than do children in parental homes (McDonald et al., 1993). Overall, compelling evidence suggests children's development, school achievements, economic wellbeing, and later adulthood relate to their living arrangements.

Far from understood, however, is the relationship between children's wellbeing and living with grandparents. Yet, 5.5 million children live with grandparents and, among children who live with neither parent, most live with grandparents (Hernandez, 1993; Furukawa, 1994). Although only a fraction of all children live in the households of grandparents with no parents present,¹ the numbers are still large (3.9 million in 1997) and constitute a major nonparental living arrangement (Lugailia, 1998).

Despite the data showing that many children live with grandparents, few studies have examined whether grandchildren in grandparent-headed homes face economic risk factors similar

to those faced by children in parent-headed homes. Among those factors is vulnerability to welfare participation. Studying welfare entries is only one way of comparing economic risk factors between grandchildren in grandparent-headed households and those in parent-headed households. However, comparing risks of entry across the types of households is important given the high rates of poverty among grandchildren in grandparent-headed households and the increasing numbers of grandchildren living in grandparent-only households.

I hypothesize that some grandchildren are more prone to welfare entries than others because family structure across grandparent-headed households will vary and thereby alter the resources available. For instance, higher poverty rates among grandchildren in grandmother-headed households compared to grandchildren in two-grandparent-headed households should lead to a higher risk of welfare entry for the former compared to the latter. I test these hypotheses using data from the Survey of Income and Program Participation (SIPP), which allow me to identify precisely the living arrangements of children and relate welfare entries for each living arrangement to the characteristics of the heads of households and the grandchildren.

BACKGROUND AND THEORETICAL UNDERPINNINGS

Increasing numbers of children live in grandparent-headed families. In 1970, 3.2% of children lived in a household headed by a grandparent, but by 1997 the percentage had risen to 6%, implying a 76% increase over the 27-year period (Casper & Bryson, 1998). Increases occurred among all types of households headed by grandparents regardless of the presence or absence of children's parents, though increases were greatest among children with only one parent in the household (Casper & Bryson, 1998). The number of grandchildren in households headed by grandparents with only mothers present increased by 118% from 1970 to 1997, while those living with only fathers present increased by 217%. In contrast, smaller increases occurred

among those living with both parents present (53%) and those living with neither parent (37%).

Since 1990, the greatest growth has occurred in the number of grandchildren residing with their grandparents only, with neither parent present. By 1997, a third of families headed by grandparents did not contain either parent of the child, and about 670,000 children across the United States lived in a grandmother's home with neither their grandfather nor a parent present (U.S. Bureau of the Census, 1998).

The increase in children living with grandparents has not gone unnoticed. Scholars have documented the growth in grandparent-headed households, reasons for the growth, and grandparents' caregiving practices (see Burton, 1992; Chalfie, 1994; Dowdell, 1995; Dressel & Barnhill, 1994; Jendrek, 1994; Joslin & Brouard, 1995; Minkler & Roe, 1993; Fuller-Thomson, Minkler, & Driver, 1997; Rutrough & Ofstedal, 1997; Shor & Haslip, 1994; Minkler, 1988). Likewise, policymakers have created laws that would strengthen the rights of grandparents to raise grandchildren and debated their access to welfare programs (U.S. Senate, Special Committee on Aging, 1992; U.S. House of Representatives, Select Committee on Aging, 1992).

Continued growth in the number of children living with grandparents is expected (Casper & Bryson, 1998). How these grandparents make ends meet without turning to welfare, especially with a rate of poverty (27%) that is half as high again as the poverty rate of children in parents' homes (U.S. Bureau of the Census, 1998), is perplexing. Evidence suggests that welfare use among them is disproportionately high (Casper & Bryson, 1998; Chalfie, 1994; Fuller-Thomson, Minkler, & Driver, 1997; Harden, Clark, & Maguire, 1997; Rutrough & Ofstedal, 1997), though this evidence may overstate the use if samples contain individuals who have prolonged spells of receipt. In any case, despite rising numbers of grandchildren in grandparent-headed households and the high rate of poverty among them, no past studies have investigated whether going onto

welfare is a strategy that grandparent-headed households use to ensure sufficient resources.

I hypothesize that entering onto welfare, defined as applying for and receiving either food stamps or Aid to Families with Dependent Children (AFDC) benefits, depends upon the resources available to grandparents when grandchildren move into their homes. The family adaptation literature and family stress theory suggest that families adapt when confronted with increased pressures on limited resources (Sorensen & McLanahan, 1990), like providing for an additional dependent. Adaptations can include increasing labor supply, cutting back on expenditures, moving to cheaper housing, or, as this study posits, going onto welfare (Conger & Elder, 1994; Aaronson, 1995; Yeung & Hofferth, 1998).

Decisions by grandparents to go onto welfare to support grandchildren will depend upon many factors, such as education, wealth, earnings, job flexibility, health, help from friends and relatives, and cultural norms (Moffitt, 1994). However, the family structure of grandparent-headed households will also affect the participation decision. Even if the costs of raising grandchildren and the characteristics of grandparents were identical for all grandparent-headed households, welfare use as an adaptation should differ by family structure.

Grandmother-only headed households and mother-only headed households with unmarried grandmothers present, both different types of female-headed households, will most likely have fewer earners because spouses are absent. Moreover, these households, compared to two-parent and two-grandparent households, will lack spouses who could provide child care. Even if single mothers work more while grandmothers care for grandchildren, they may still need welfare to offset the costs of having only one income to support a grandmother and grandchild. Thus, children in two- and three-generation female-headed households should face higher risks of welfare entries compared with children in two- and three-generation households headed by

married parents or by married grandparents, respectively.

Heretofore, no study has examined welfare entries among multigenerational households from a family adaptation perspective. This perspective, however, explains differences in welfare entries among parent- and grandparent-headed households. Accordingly, entries onto welfare should differ across combinations of family structure and household types. The family-structure-household-type combinations are defined in the methods section. If entries reflect variation in resources by family structure and household type, then the risk of entry onto welfare should be lower for households headed by both grandparents than for those headed by grandmothers only.

Overall, pursuing this line of inquiry increases our knowledge about grandparent-headed families' adaptations to raising grandchildren in the presence or absence of parents and expands the family adaptation and welfare literatures. The latter has only recently begun to explore use of welfare among multigenerational families (Moffitt, 1992; Moffitt et al., 1998).

METHODS

Data Description

To test whether the risk of entering onto welfare differs among grandparent- and parent-headed households, I use data from the 1992 and 1993 panels of the SIPP. The panels are 36-month longitudinal, nationally representative, stratified random samples of the U.S. population. Respondents are interviewed every quarter over a period of up to three years. At each interview a household informant is asked to provide detailed demographic, employment, income, and household composition information for every member of the household for each of the past four months. Included in this information are the number of families in a household, the composition of each family, and the relationship of each person in the household to the head of the household. Thus, the SIPP provides the detailed month-by-month data I need.

The survey design permitted identifying children under 18 in the sample, their parents, if present, the month children entered the survey, and, if the children left, the month they left. I could also identify the specific month that a child received AFDC or food stamps along with the monthly earnings, employment, occupation, and disability status of the head of the household. Hence, I could track when children began receiving AFDC or food stamps and relate those entries to types of households and the demographic and economic characteristics of households. Because the survey also identified the state in which the child resided each month, I affixed the annual state-specific unemployment rate and maximum AFDC benefit for a family of three.

There were 31,211 children who were younger than 18 years of age in the SIPP panels. This was the final sample size after excluding children living in foster or other relatives' homes, living independently, or living in grandfather- or father-only households. Combined exclusions amounted to about 4.8 percent of all children in the survey. Of the 31,211 children, about 94 percent were present at the beginning of the panels. The remaining children entered the survey later. Of these, over 90 percent began living in households within the first six months of the survey. Over the course of the panels, 13 and 18 percent of children lived in households that took up AFDC and food stamp participation, respectively.

Variables

The dependent variables "AFDC" and "food stamps" are indicators coded one if use of the programs began during the survey and zero otherwise. Months of nonprogram use for each child in a household were arranged in temporal order, beginning with the first month the child appeared in the survey and ending when program use began or when the survey ended. The variables "AFDC" and "food stamps" are censored when coded zero and thereby indicate that a child was still "at risk" of coverage by the programs.

My chief independent variables indicate the relationship of a child to the head of the household. After examining this relationship, which included confirming the absence or presence of a parent, and establishing guardianship of the child if neither parent was present, I classified a child as living in one of six possible households. A child could live in a household headed by: (1) married parents, no grandparents present; (2) unmarried mothers, no grandparents present; (3) unmarried grandmothers, no mothers present; (4) unmarried mothers, grandmothers present; (5) married grandparents, no mothers present; and (6) at least one grandparent, mothers present. If entries reflect variation in resources by family structure and household, type then the risk of welfare entry should be lower for households headed by both grandparents only than for those headed by grandmothers only. To determine if AFDC or food stamp entries differ between children living with grandparents and children living with married parents, the variable indicating that children live with married parents only is omitted from the multivariate models.

The SIPP lacks data on possible causes of welfare entries such as drug addiction, mental illness, or sudden incapacitation of a household head. However, a variable is available, “disability of head,” which is coded as a dummy variable indicating whether a household head is unable to work due to a disability. I also include the head’s level of educational attainment as an indicator of human capital. Other independent variables include the age of the child, age and race of the head of the household, household income, home ownership, and receipt of social security.

Statistical Model

Possessing monthly data on the living arrangements of children permitted me to use a discrete-time duration model that estimated effects of the variables noted on the probability of a child receiving AFDC or food stamps. I assume that a continuous time, proportional hazards

model has generated my observations, but because the data are grouped into monthly intervals, I use a discrete hazard model to estimate the contribution of the independent variables to the hazard. Prentice and Gloeckler (1978) show that a discrete hazard model generates unbiased estimates of the coefficients of a continuous time proportional hazards model.

In the discrete hazard model, the time until the child receives AFDC or food stamps has a discrete distribution with values at 1, 2, 3, and so on, indicating the month in which the household entered. The hazard of the child becoming covered at some point between month t and $t + 1$ is assumed to be constant over the interval between t and $t + 1$, although the hazard may vary from one time interval to the next. In discrete time, the hazard is the conditional probability that the child will exit in month t given that he or she has not left before month t . In a direct analogue to the proportional hazards model (Cox, 1972), I assume that independent variables multiplicatively increase or decrease the hazard of exiting the household. Thus, the hazard rate for a given set of independent variables, X_1, X_2, \dots, X_k , is $P_t = 1 - \exp[-\exp(\alpha_t + \beta_1 X_{1,t} + \beta_2 X_{2,t} + \dots + \beta_k X_{k,t})]$ (Prentice & Gloeckler, 1978). The parameters of the model are estimated using GLM, the generalized linear model (McCullagh & Nelder, 1989). The dependent variables, “AFDC” and “food stamps,” are assumed to have a binomial distribution with mean P_t . The mean of the dependent variable is linked to the independent variables through the complementary log-log function $\ln(-\ln(1 - P_t)) = \alpha_t + \beta_1 X_{1,t} + \beta_2 X_{2,t} + \dots + \beta_k X_{k,t}$.

Right censoring (a child does not receive during the risk period) is easily accommodated by the Prentice and Gloeckler (1978) discrete hazard model. Left censoring, however, would present a problem for hazard models that cannot be fully solved. About 16 percent of children in the sample were already on AFDC or food stamps when the survey began and thus these children and households had to be discarded from analyses.

Unobserved heterogeneity can also bias coefficients of the hazard model, particularly those specifying the behavior of the hazard over time. The estimated hazard rate becomes biased toward negative duration dependence (Heckman & Singer, 1984). I adjusted for unobserved heterogeneity embodied in the omitted variables by introducing into the Prentice-Gloeckler (1978) model a gamma mixture distribution to summarize unobserved individual heterogeneity as proposed by Meyer (1990).

FINDINGS

Descriptive Statistics

Table 1 defines the variables that are used in the analyses and presents descriptive statistics for the entire sample of 31,211 children.

[Table 1 about here]

Descriptive statistics showing the variation in characteristics of children across the family-structure-household-type combinations are provided in Table 2. For example, the ages of children vary across households. Children who live with at least one grandparent heading a household with mothers present, or who live with mothers only with grandmothers present, are younger than children who live with married parents, mothers only, or grandmothers only. Among children who live with parents, no grandparents present, those living with mothers only are about the same age as those living with two parents only.

The racial composition of children also varies across family-structure-household-type combinations. When children live with mothers only, grandmothers only, or two grandparents only, rather than with married parents only, they are more likely to be minorities. Except for Hispanic children living with grandmothers only, Hispanic children are more likely than are white children to live in households other than two-parent households. Children who live with at

least one grandparent heading a household with mothers present or with mothers only with grandmothers present are more likely to be black than children who live with married parents, mothers only, or both grandparents only. Among those living with grandparents, no mothers present, those living with grandmothers only are over twice as likely to be black than are those living with both grandparents only. The other characteristics of children, such as gender (unreported) and childhood disability (Table 2) varied little across households.

[Table 2 about here]

More of the variation in these data are generated by differences in characteristics of heads of households and family structure rather than by differences in the characteristics of children. Table 2 shows that grandparent heads of households work less than two-parent heads of households, with grandmothers who head households working the least. Obviously, grandparents are older than parents and predictably: their attachments to the labor force are weaker; their disability rates are higher;² and, their levels of educational attainment are lower. Although working fewer hours than married parents, both-grandparent-only households work slightly more hours than mother-only and mother-only households with grandmothers present.

The economic resources available to households vary by household type and family structure as well. These data verify findings by Casper and Bryson (1998) that poverty rates among grandchildren in grandparents' households are higher than among children living with two parents, although children in mother-only families are more impoverished than grandchildren in households headed by at least one grandparent with mothers present. Considering the fewer reported work hours, it is unsurprising that the incomes of grandmother-only families are lower than the incomes of other household types. For example, household income of grandmother-only families is about half that of two-grandparent-only families with no mothers present.

Differences in home ownership rates by family structure and household type are striking. Children living in two- and three-generational female-headed households are twice as likely than children in two-parent households to live in rented homes rather than owned³ homes. As Table 2 shows, these are also the grandchildren who are more likely to live in low-income households. Home ownership rates no doubt reflect differences in assets and economic advantages among heads of households, although it could also measure length of time that heads of households have lived in an area and their access to private social supports.

Children in grandparent households are much more likely to live with adults who receive social security than are children in parent-headed households only. Receipt of social security is highest among grandmother-only households and both grandparent-only households with no mothers present. Heads of these households are more likely to be older or disabled and therefore eligible for social security payments; widowhood may also explain the higher rates of social security receipt among grandmother-only households.

Over the course of the panels, 3,745 children became AFDC recipients and 5,618 children became food stamp recipients in any given month (Table 1). As Table 2 shows, the risk of entry onto either program is lower for children living with two parents only or with both grandparents only than for children living with mothers only, grandmothers only, or mothers with grandmothers only present. The hazard models show that variation in economic resources and the family structure of households are key factors accounting for the differences.

Hazard Models

Table 3 presents coefficients from the discrete proportional hazard model predicting the risk of a child living in a household that starts AFDC or food stamp participation. For the hazard models, I restrict the sample to children in households that in any given month have incomes less

than 200 percent of the poverty line. This subsample, numbering 8,355 children, more accurately reflects the population of low-income children who are eligible for public assistance programs in any given month.⁴

Rates of entries onto AFDC and food stamps. My hypothesis is that family structure combined with the type of grandparent-headed household will generate differential rates of entry onto AFDC and food stamps. In other words, differences in family structure across alternative types of three-generation households will produce differences in economic approaches to providing for dependent grandchildren, including entry onto the AFDC and food stamp programs. For instance, by living with a spouse who is equally invested in his or her child or grandchild, a married parent or grandparent head of household has more flexibility to work and earn more than a single mother or grandmother head of household. A single mother or grandmother might want to work rather than receive AFDC, but without a husband who could provide child care or work more himself, increasing her hours of work is difficult. Increasing age and declining health among single grandmothers may also render other adaptations impractical, such as moving to cheaper housing or expanding their social support networks.

Coefficients for the family-structure-household-type variables under “AFDC Entry” in Table 3 support my conjectures that low-income children in these living arrangements face higher risks of entering AFDC compared to children in two-parent only households. Children with single mothers in households headed by at least one grandparent face the highest risk of entry relative to those in two-parent only households, followed closely by children with grandmothers in households headed by single mothers. Thus, the children at greatest risk of entry are indeed grandchildren in low-income households, but they are also children who live with single mothers who head households or head subfamilies within households headed by at

least one grandparent.

Grandchildren in low-income households headed by both grandparents only or by grandmothers only also face higher risks of entering AFDC compared to children in two-parent only households. However, the risks faced are lower statistically⁵ than the risks faced by the grandchildren described in the preceding paragraph. Furthermore, grandchildren in low-income households headed by both grandparents only or grandmothers only face about equal risks of entering AFDC as children in low-income households headed by mothers only.

Hence, controlling for economic resources and characteristics of heads of households and children, findings suggest that grandchildren in households headed by both grandparents only and by grandmothers only with no mothers present are the least likely among grandchildren who live with grandparents to begin receiving AFDC. This finding is found despite the greatest growth in children living with grandparents occurring in households headed by both grandparents only or grandmothers only and in spite of high poverty rates in these two types of households (U.S. Bureau of the Census, 1998). The low risk of AFDC entry among grandchildren in grandmother-only households is especially noteworthy considering that these households have the weakest attachments to the labor force, the highest rates of disability, and the lowest levels of household income (see Table 2). In the conclusions, I remark further about this finding.

[Table 3 about here]

A similar pattern of grandchildren in grandmother-headed households with no mothers present possessing low risk of receipt is repeated for the food stamp program. Findings suggest that grandchildren in grandmother-only households face lower risks of food stamp entry than grandchildren in households headed by at least one grandparent with mothers present, or in households headed by mothers only with grandmothers present. In addition, grandchildren in

grandmother-only households with neither parent present face lower risks of welfare participation than children in households headed by mothers only.

Broadly interpreted, these findings suggest that grandchildren in grandmother-only households with a mother absent—an understudied yet increasingly common type of female-headed household—face lower risks of going onto AFDC and food stamps than children in three-generation female-headed households or three-generation households headed by both grandparents with a mother present.

Not all entry patterns onto AFDC and food stamps are alike for all family-structure-household-types, however. In contrast to the AFDC entry coefficient, the food stamp entry coefficient suggest that grandchildren in both-grandparent-headed households only (no mothers present) face a lower risk of entering onto food stamps than do children in two-parent-only households. The lower risk of food stamp entry among grandchildren in both-grandparent-headed households illustrates the impact that the family structure of a household has on the risks of welfare entries. Even though parent- and both-grandparent-headed households only are identical from a standpoint of food stamp eligibility, the estimated coefficient suggests that the rates of participation will differ depending on family structure and household headship.

Effects of other covariates on entry rates. Turning to the other independent variables, Table 3 shows that several increase the risks of AFDC and food stamp entries. Children in households headed by blacks are more likely to take up AFDC compared with children in households headed by whites. If children and heads of households are disabled, the risks of entering onto AFDC or food stamps are higher than the risks of entering among children and heads of households who are not disabled. And clearly, work hours are associated with the risk of public assistance participation. Table 3 shows that children living with heads who worked

more are at less risk of AFDC or food stamp entry than children living with heads who worked less. Finally, the more generous a state's AFDC benefits, the more likely children are to live in households that enroll in that program.

Other predictors decrease the risks of entries. As children and heads of households grow older, the risk of receiving AFDC and food stamps falls. Education has a similar negative effect. Children living with heads of households who graduated from high school or possess higher levels of education are less likely to use AFDC and food stamps compared with children living with heads of households who are high school dropouts. Likewise, increases in household income lower the risk of receiving welfare. Higher income affords households certain advantages, including more private resources with which to adapt to the increase in dependents. Adaptations might include purchasing child care, readjusting work schedules, and drawing upon savings.

CONCLUSIONS

Comparing the economic wellbeing of children in grandparent-headed households with the economic wellbeing of children in parent-headed households is difficult because comparisons require the inclusion of all types of grandparent-headed households and the identification of family structure within households as well. This study addresses these complications and generates comparisons that are increasingly sought by lawmakers and researchers.

Having distinguished among grandparent-headed households and family structure, findings on child poverty rates suggest that policymakers should address economic insecurity among grandmother-headed households only with grandchildren. However, findings also suggest that greater poverty among these grandchildren does not necessarily imply a greater risk of welfare use. These grandchildren and grandchildren in both-grandparent-only households,

despite having higher rates of poverty than grandchildren in households headed by at least one grandparent with a mother present, face lower risks of entering welfare than grandchildren in grandparent-headed households with a mother present.

Importantly, differences in family structure across multigenerational households explain differences in welfare entry rates. The children at greater risk of entry live in three-generation households that are headed by single mothers or by at least one grandparent with a single mother present as a subfamily head. Admittedly, households headed by grandmothers only are also female-headed and yet these households have the lowest risk of AFDC entry and second-to-lowest risk of food stamp entry.

Why do the grandmother-only headed households have the lowest risk of entry? Part of the answer is because grandmothers heading households, though the most economically disadvantaged, are the most likely to have older coresident grandchildren and the most likely to receive social security. Social security receipt combined with caring for older grandchildren may lessen the need for public assistance.

There are other explanations to consider as well. Perhaps children in grandmother-only households receive more private in-kind aid or income from kin? Or, maybe grandmothers have lived in the same neighborhoods for a long time and call upon neighbors for help? Possibly they are more likely, compared to parents, to view welfare negatively or to fear stigmatization? All are plausible explanations, but since none are testable with these data more research is required. In the meantime, these data suggest that children in grandmother-only households, despite greater impoverishment and disadvantage, were at the least risk of receiving welfare.

Since I find that grandchildren in grandmother-only households are at the least risk of entering onto welfare, my conclusions differ from those offered by Casper and Bryson (1998)

who found that grandmother-only households were more likely to receive welfare than were other grandparent-headed households. Conflicting conclusions should be expected because the dependent variable “public assistance” constructed by Casper and Bryson combined multiple welfare programs, e.g., AFDC, food stamps, school lunches, and public housing, whereas I constructed separate dependent variables for only two programs: AFDC and food stamps.

Combining public assistance programs, which do not treat all households alike, could indeed produce the findings reported by Casper and Bryson (1998). By analyzing separately two public assistance programs, I found that grandparent-headed households with single mothers present were more likely to enter AFDC and food stamps than were grandmother-headed households only. Furthermore, grandmother-only households may be at less risk of going onto welfare, but those who do enter are prone to longer spells of participation. If so, long-term dependency among the few would explain why grandchildren in grandmother-only households appear more likely to receive public assistance.

Overall, this study provides a better understanding of welfare entries among grandparent-headed households and informs policymakers about which grandparent-headed households confront poverty and which move onto welfare. They are not necessarily the same. The current policy focus, therefore, should shift from debating access to public assistance programs among grandparent-only headed households to discussing income support for grandparents who support grandchildren and single mothers and the role grandparents should play in preventing welfare dependency among coresiding daughters. Is more income relief for grandparents who support coresiding grandchildren and single mothers required, either through the tax code or public assistance programs? And, should grandparents bear responsibility for coresiding daughters’ lifestyles, which may include relying on welfare to get by? These are the critical policy questions

to address, particularly for three-generation, grandparent-headed households that face numerous challenges and exist in an era of welfare reform, which is not necessarily evolving with the needs of these households in mind.

This study offers policymakers new findings on which to base policy prescriptions for low-income households headed by grandparents. Until now, policymakers have had to rely on findings reported by small locale-specific studies that oftentimes omitted different types of grandparent-headed households or used nonrepresentative data. When policymakers had rarer studies that were based upon nationally representative data, unlike this study, those studies did not distinguish among programs. If the aim is to understand better whether grandchildren are at greater or lesser risk of welfare dependence when they live with grandparents, then investigating why some go onto welfare and some do not is important.

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Endnotes:

¹Henceforth, when I refer to households headed by both grandparents only, unless otherwise stated I refer to households in which both parents are absent.

²Disability rates among grandmother-only headed households is about two-and-a-half times the rate of mother-only households.

³An owned home means that the household reference person owns the home or is paying off a mortgage.

⁴Research documents the difficulties of identifying spells of public assistance program eligibility among households that can end in non-participation instead of participation. My sample restriction approximates spells of program eligibility because it is based on spells measuring a household's income relative to the poverty income threshold in any given month (Blank and Ruggles, 1996.)

⁵Statistical tests rejected hypotheses that there were no differences among coefficients for grandchildren in households headed by grandparents or in which grandparents were present.