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# Second-Generation Parenthood: A Panel Study of Grandmother and Grandchild Coresidency Among Low-Income Families, 1967–1992

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*This paper reports findings of a national study of low-income coresident grandmothers and grandchildren between 1967 and 1992. A small increasing minority of women was found to reside with their grandchildren in low-income families over the study period, although the proportion of those who did declined as they reached retirement age. More than half of ever coresident low-income grandmothers (N = 776) were second-generation parents for three or more years. The majority (64 percent) was Black.*

*Among ever coresident low-income grandmothers in 1992 (N = 521), being Black and being single increased the likelihood of being a second-generation parent. Previous low-income coresidency also predicted low-income coresidency in 1992. Further, older low-income second-generation parents were more likely to reside in skipped vs. three-generation families, as were those outside the South. The author argues that low-income coresident grandmothers may be adversely affected by time limits associated with the Personal Responsibility and Work Opportunities Act of 1996. Changes to the PRA and the Earned Income Tax Credit are discussed.*

This paper reports findings about coresident grandmothers and their grandchildren among low-income families. In general, the family form of second-generation parents, that is, caregiving grandparents and their grandchildren, has become more common among elderly households over the past several decades (Kornhaber, 1996). In 1970, over 2.2 million or about 3.3 percent of children under the age of 18 lived in grandparent-headed households; by 1993, nearly 3.4 million or about 5 percent of children under the age of 18 did (U.S. Bureau of the Census, 1994). By 1997,

according to reports of a U.S Census Bureau study, 3.9 million or about 5.5 percent of all children lived with their grandmothers (Nasser, 1999). In 1993, approximately 12 percent of African-American children lived in the home of a grandparent, compared to 6 percent of Hispanic children and 4 percent of white children (Mullen, 1995). Meredith and Roe (1993) estimated that between 30 and 70 percent of children lived with grandparents in some cities with large low-income African-American populations. And in a study of elementary school enrollment records, Burton (1992) found that grandparents were raising sixty percent of African-American students under the age of 12.

The increase of second-generation parenthood reflects in part longer and more active spans of older persons. In addition, contemporary trends in marriage and childbearing, economic disparities and disruptions, and public health problems contribute to the trend (Dressel, 1996; Jendrick, 1994b; Johnson, 1985; Pearson, Hunter, Cook, Ialongo, & Kellam, 1997; Pruchno & Johnson, 1996). Common reasons for grandparents to be raising their grandchildren include the widespread use of drugs and alcohol, HIV infected children, parental neglect, abuse and/or abandonment, divorce, death of a parent by illness, suicide or accident, and parental mental or physical illness or incarceration (Hearing, 1992). On the whole, grandchildren present second-generation parents and support systems with a formidable array of health and social problems. These problems are particularly acute for low-income grandparent caregivers about whom more needs to be known.

The study reported here focuses on grandmothers because their present and projected survival rates far exceed those of grandfathers with children aged 20 or greater, while modestly exceeding those with children aged 19 or less (Uhlenberg, 1998). In addition, when both grandparents are alive grandmothers are more likely than grandfathers to be parenting their grandchildren (Chalfie, 1994). Further, about three-fourths of grandparent caregivers are between the ages of 45–64, a time when mothers again may have to make decisions balancing work and family that most working men are less likely to face (Spain & Bianchi, 1996).

The study focuses on low-income families because many such grandparent caregivers encounter problems obtaining public

assistance, qualifying for foster care payments, and making ends meet. Furthermore, the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRA) makes federal aid, Temporary Assistance for Needy Families (TANF), available only if poor teen parents and their children reside with the teen's custodial parent or other responsible relative (*CQ 1996 Almanac*, 1997). For lack of alternatives, in many instances the responsible person will be a grandmother and a small but nonetheless significant percentage of them will reside in low-income families.

Results of the study are meant to suggest program and policy responses to meet the socioeconomic needs of this at-risk group of grandmothers. For example, time limits for cash assistance, Medicaid, and Food Stamps imposed by PRA may need to be reassessed in light of length of time the grandmothers are found to coreside with their grandchildren (Flint & Perez-Porter, 1997). Also, to the extent coresident grandmothers are found to be unmarried or in their pre-retirement years, the availability, scope, and adequacy of the Earned Income Tax Credit may also need to be reassessed (Mullen, 1995).

## LITERATURE REVIEW

The 1990s witnessed increasing scholarship and research in the area of grandparent caregiving in general (Burnette, 1997; Burton, 1992; Dowdell, 1995; Dressel & Barnhill, 1994; Jendrick, 1994a; Joslin & Brouard, 1995; Minkler & Roe, 1993; Shore & Hayslip, 1994). Despite this research, relatively little is known about what characterizes second-generation parenthood or coresident grandparent households, particularly in regard to low-income families (Kelley, 1997). Much of the related research relied on small nonrandom samples in particular geographic areas (Thompson, Minkler, & Driver, 1997), while an earlier national study of grandparents (Cherlin & Furstenberg, 1992 [1986]) used a representative sample of children aged seven to eleven in 1976. Three recent national studies in particular have a direct bearing on the research reported here.

In the first study bearing on the present research, Chalfie (1994) used data from the March 1992 Current Population Survey (CPS) and examined skipped-generation households, that

is, those comprising grandparents and their grandchildren with neither of the child's parents present. She found that more than three-fourths (77 percent) of the caregivers were between the ages of 45 and 65 and that while three-fourths were married, only 63 percent of the grandmother caregivers were married. In addition, the majority of grandparent caregivers (68 percent) were White, while 29 percent were Black. Proportionately, however, midlife Blacks were nearly twice as likely as Whites the same age to be grandparent caregivers: 9 percent of Blacks vs. 5 percent of Whites. Finally, Chalfie found that 41 percent of grandparent caregivers were poor or near-poor (100–149 percent of poverty), but provided no information about income by race, marital status, or sex.

Fuller-Thompson, et al. (1997) is the second study having a direct bearing on the present research. Using the second wave of data from the National Survey of Families and Households (NSFH), Fuller-Thompson, et al. found that 10.9 percent of grandparents had reported raising a grandchild for at least 6 months. Many of these grandparents further reported far longer-term commitments, nearly one-fifth (19.8 percent) for ten or more years. Second-generation parenthood cut across gender, class, and ethnic lines. Nonetheless, single women, Black, and low-income persons were disproportionately represented. Women and Blacks had approximately twice the odds of becoming caregiving grandparents. Fuller-Thompson, et al.'s study was limited in that data were gathered within a relatively short time span, namely 1992–1994. Hence, like Chalfie's (1994) cross-sectional study, Fuller-Thompson, et al. provide no information about how characteristics of grandparent caregivers vary over time.

Caputo (1999) is the third study having a direct bearing on the present research. Using data from the National Longitudinal Surveys of Labor Market Experience (NLS), Mature Women's Cohort, Caputo reported that 21.6 percent of the sample had grandchildren living in their households for at least one year between 1967 and 1992 and the majority of these were Black (56.2 percent). In addition, 51 percent reported that grandchildren had lived with them for one or two years, while nearly 31 percent reported that grandchildren had lived with them for five years or longer. Caputo also reported that in 1992, when about a fifth of

the study sample was 65 years of age or older, number of children excluding grandchildren, race (being Black), and number of years of previous second-generation grandparenthood were positively related to the likelihood of becoming a coresident grandparent. In addition, in 1992 younger women and those residing in more affluent families were more likely to be coresident grandparents. Among coresident grandparents in 1992, younger women, those in more affluent families, and single women were more likely to be living in three-generation rather than skipped-generation households. By using income status as an independent variable, Caputo did not profile low-income second-generation parents, nor did he identify predictors of grandmother and grandchild coresidency among low-income families as he did for families in general.

The present study also uses the NLS, Mature Women's Cohort, that is, aged thirty to forty-four in 1967, to fill some of the gaps in previous research. Specifically, it addresses the following questions of this cohort of women between 1967 and 1992:

1. What were the defining characteristics of low-income coresident grandmothers and their grandchildren?
2. What was the trend in the proportion of respondents who were coresident grandmothers or second-generation parents?
3. What sociodemographic factors affected the likelihood of coresidency among low-income families?
4. Among low-income second-generation parents, what sociodemographic factors affected the likelihood of residing within three-generation vs. skipped-generation households?

Answers to these questions can be used to guide policies and programs thought to increase the likelihood that low-income coresident grandmothers successfully negotiate a second generation of parenthood.

## DATA AND METHODS

Study data came from the National Longitudinal Survey of Labor Market Experience (NLS), Mature Women's Cohort, a nationally representative sample of 5083 women who were ages 30 to 44 in 1967 when they were first interviewed. Respondents were

interviewed on a continuing basis between 1967 and 1995, and they were asked a range of questions regarding labor market experiences, human capital and other demographic characteristics about themselves and their family circumstances. The most recent data available for the study reflected circumstances of respondents through 1992, a total of fifteen survey years. Documentation about the sample was found in the *NLS Handbook 1995* (Center for Human Resource Research, 1995).

### *Measures*

Respondents who reported a grandchild when asked about their relationship to each of the other household members at the time of the survey were classified as second-generation parents or coresident grandmothers. Low-income respondents were those with family incomes less than one-half the median family income based on the population sample in the survey year.

Duration of coresidency was determined by the number of years in which respondents reported that at least one of their grandchildren lived in the household at the time of the survey. A respondent's age in 1992 was determined as her age at the time of the first interview in 1967 plus twenty-five. Education reflects the highest grade she completed through 1989, the last year this data was reported. Marital status was coded 1 = single (including separated, widowed, and divorced women), 0 = married, with spouse present. Previous research indicated that coresidency was more likely among single grandmothers. Race was coded 1 = Black, 0 = Other. Previous research indicated that Black women were disproportionately caregiving or coresident grandmothers than those of another race. Region was coded 1 = South, 0 = Other, to maintain consistency with previous research. Work effort comprised the number of weeks worked (in units of 10) between survey years.

Since the NLS defined household members in relation to respondents, data was not available to determine if a respondent's child who resided in the household was also the coresident grandchild's parent. For purposes of household type, three-generation households (coded as 1) were nonetheless construed as those in which the grandmother resided with her own children and with her grandchildren. Skipped-generation households (coded

as 0) comprised those in which the grandmother resided with her grandchildren, but without any of her own children. A related household measure comprised the number of coresident grandchildren, that is, those grandchildren who resided in the grandmother's household at the time of survey.

### *Procedures*

Only those respondents for whom all relevant information was available were included in the two eligible study samples used in the multivariate analyses. The first study sample comprised ever coresident or second-generation low-income grandmothers ( $n = 521$ ) between 1967 and 1992. Logistic regression analysis was used to compare odds ratios of eight correlates on coresident vs. non-coresident low-income grandmothers in 1992. Correlates or predictors, delineated above, were selected for inclusion in the regression model on the basis of theoretical significance and empirical findings of previous research. These were age of respondent, marital status, race, education level, region of the country, number of children excluding grandchildren in the household, weeks worked between 1992 and the prior survey year 1989, and years of low-income grandparenthood through survey year 1989. The second eligible study sample comprised only low-income coresident grandmothers in 1992 ( $n = 85$ ). Logistic regression analysis was used to compare odds ratios of the same set of correlates on three-generation vs. skipped-generation households, with one exception. Number of grandchildren was used instead of number of children in the household.

### LIMITATIONS

Use of the NLS, Mature Women's Cohort, limited this study to a nationally representative sample of American women between the ages of 30 and 44 in 1967. Since the cohort was not representative of all adult women, generalizability about low-income grandmothers (and by extension low-income grandparents) was compromised. In addition, since the NLS data files contained no information about respondents' grandchildren living outside the household, the study sample is not representative of all low-income grandmothers of comparable ages. Despite these limitations, study findings provide a basis of comparison with previous



research and thereby add to the growing body of knowledge about coresident grandparents and second-generation parenthood. Results are nonetheless presented and implications for policy discussed with these limitations in mind.

## RESULTS

Table 1 shows defining characteristics of low-income grandmothers and grandchildren. As Table 1 indicates, 15.3 percent of the population sample ( $n = 776$ ) resided with at least one grandchild in a low-income family between 1967 and 1992. Nearly two-fifths (38.1 percent) of ever coresident low-income grandmothers reported that their grandchildren lived with them in one or two of the fifteen survey years, while 11.1 percent reported likewise in ten or more survey years. More than half (64 percent) of ever coresident low-income grandmothers were Black.

In 1992 more than half (59.3 percent) the coresident low-income grandmothers lived with one grandchild, while 35.2 percent lived with two or three grandchildren. Of reported grandchildren in 1992 ( $n = 150$ ), over one-third (33.7 percent) were between the ages of five and twelve, while nearly another third (32 percent) were between the ages of thirteen and eighteen. In addition, a sizable majority of coresident low-income grandmothers (81.3 percent) were between the ages of fifty-five and sixty-five, while nearly one-fifth were over sixty-five years old.

In 1967, a sizable majority of coresident low-income grandmothers (93.1 percent) were between the ages of thirty-six and forty-five, while the remainder was relatively young, between the ages of thirty and thirty-five. Of coresident grandchildren ( $n = 86$ ), the majority (77 percent) were under the age of five, while the remainder were of grammar school age.

Between 1967 and 1992, the proportion of respondents who reported that their grandchildren resided in their households gradually increased, but fluctuated within a narrow range, under 5 percent, for both low-income and above-low-income families. At no time did coresident grandparents constitute more than 10 percent of the population sample. Figure 1 shows the proportion of low-income respondents who reported that they resided with their grandchildren by year.

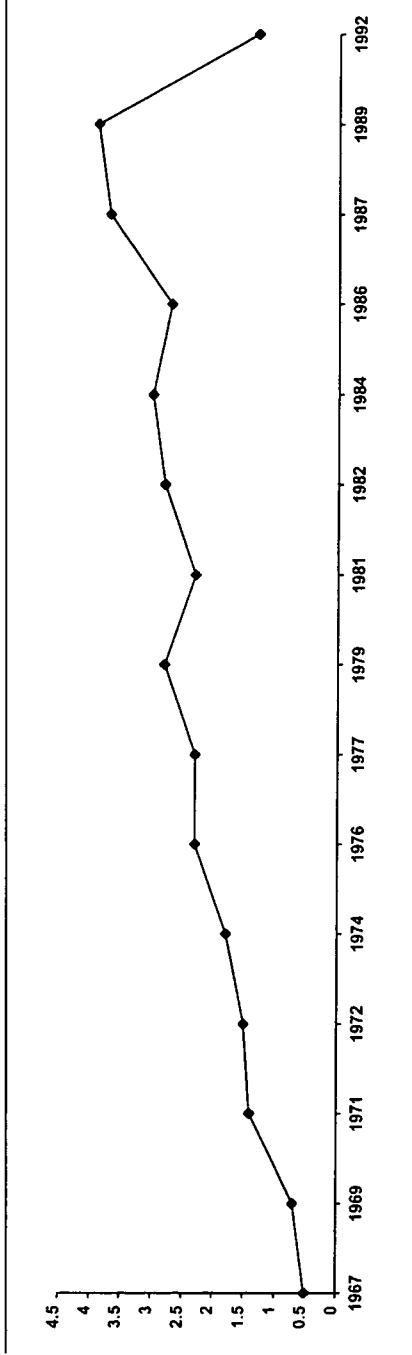
Table 1

*Defining Characteristics of Low-Income Coresident Grandmothers and Grandchildren*

<i>Variable</i>	<i>Percentage</i> <sup>1</sup>
Lifetime Incidence (n = 776)	
Percentage of population sample ever coresided with a grandchild in a low-income family	15.3%
Race	
Black	64.0
Other	36.0
Number of Survey Years of Coresident Grandparenthood	
One-two	38.1
Three-four	20.3
Five-nine	30.5
Ten-fifteen	11.1
Number of Grandchildren Among Coresident Grandmothers in 1967 (n = 86)	
One	69.0
Two-three	27.5
Four	03.4
Number of Grandchildren Among Coresident Grandmothers in 1992 (n = 152)	
One	59.3
Two-three	35.2
Four -six	05.5
Age of Coresident Grandmothers in 1967 (n = 58)	
30-35	06.9
36-40	46.5
41-44	46.6
Age of Coresident Grandchildren in 1967 (n = 86)	
1 year old or less	47.1
2-4	29.9
5-12	23.0
Age of Coresident Grandmothers in 1992 (n = 91)	
55-60	48.4
61-65	32.9
66-69	18.7
Age of Coresident Grandchildren in 1992 (n = 150) <sup>2</sup>	
1 year old or less	04.7
2-4	11.3
5-12	33.7
13-18	32.0
19-21	10.6
22-41	06.0

<sup>1</sup> Percents may not add to 100 due to rounding errors.<sup>2</sup> Two cases had missing values on age of the grandchild.

Figure 1  
*Low-Income Grandparents As Weighted Percent of Population Samples By Year.*



As can be seen in Figure 1, the percentage of low-income respondents living with grandchildren ranged from a low of 0.5 in 1967 (n = 58) to a high of 3.9 in 1989 (n = 193). There was an upward trend through the 1970s when respondents were in their late thirties and early forties. The trend flattened somewhat in the early to mid-1980s, but rose more sharply in 1987 (n = 196) and peaked in 1989 (n = 193) when respondents were in their fifties and early sixties. Only in 1992, when nearly one-fifth (18.7 percent) of the ever coresident grandmothers were over the age of sixty-five, did the trend decline to levels of the late 1970s and early 1980s.

Based on the study sample of ever coresident low-income grandmothers (n = 521) Table 2 shows the logistic regression results of coresident vs. non-coresident grandmothers in 1992. Age was inversely correlated with the likelihood of low-income coresidency, while marital status, race, region and number of years of previous coresidency were positively related to it.

Each additional year of age decreased the likelihood of low-income coresidency by 8 percent. Single ever coresident low-income grandmothers were nearly two and one-half times (Odds ratio = 2.47) more likely than their married counterparts to reside in low-income coresident families in 1992, while Black ever coresident low-income grandmothers were slightly more likely to do so (Odds ratio = 2.54) than their racial counterparts. Ever coresident low-income grandmothers living in the South were more than one and one-half times as likely (Odds ratio = 1.85) as those who lived elsewhere to reside in low-income coresident families in 1992. Finally, each additional year of low-income coresidency increased the likelihood of being a low-income coresident grandmother in 1992 by 17 percent.

Based on the sample of coresident low-income grandmothers in 1992 (n = 85), Table 3 shows the logistic regression results of three- vs. skipped-generation families. Age was inversely correlated with the likelihood of living in low-income three-generation families, while living in the South increased the likelihood of living in three-generation families.

Each additional year of age decreased the likelihood of living in a low-income three-generation family by 14 percent. Coresident low-income grandmothers living in the South in 1992 were more

Table 2

*Odds Ratios of Low-Income Coresident Grandmothers (n = 85) vs. Non-coresident Grandmothers (n = 436) in 1992, Among Ever Coresident Grandmothers*<sup>1</sup>

<i>Correlates</i>	<i>Odds Ratio</i>
Age	0.92**
Children (#, excluding grandchildren)	0.92
Education	1.08
Marital Status (1 = single)	2.47**
Race (1 = Black)	2.54*
Region (1 = South)	1.85*
Weeks Worked (10 <sup>-1</sup> )	0.97
Years Coresident Grandparenthood	1.17***
Max-rescaled R <sup>2</sup>	0.19
Hosmer and Lemeshow Goodness-of-Fit Statistic	4.98
	<i>df</i> = 8
	<i>p</i> = .76

<sup>1</sup> The combined n of 521 does not equal the lifetime incidence n of 776 in Table 1 due to deletion of cases with missing values on variables included in the regression model. Also due to missing values, the n of 85 does not equal the coresident grandmother n of 91 reported in Table 1.

\*\*\* *p* < .001, \*\* *p* < .01, \* *p* < .05

than three and one-half times as likely (Odds ratio = 3.75) to live in three-generation families than those who lived elsewhere.

## DISCUSSION

On the whole, findings reveal that during midlife, a small increasing minority of women was likely to reside with their grandchildren in low-income families, although as expected the proportion of those who did so declined as they reached retirement age (Chalfie, 1994; Fuller-Thompson et al., 1997). More than half of these low-income grandmothers assumed the responsibility of second-generation parenthood for three or more years, while previous low-income coresidency was a good predictor of current low-income coresidency. Further, in a given year, Black women with histories of second-generation parenthood

Table 3

*Odds Ratios of Three-Generation (n = 44) vs. Skipped-Generation (n = 41) Low-Income Households in 1992*

<i>Correlates</i>	<i>Odds Ratio</i>
Age	0.86*
Coresident grandchildren #	1.37
Education	1.05
Marital Status (1 = single)	2.09
Race (1 = Black)	0.71
Region (1 = South)	3.74*
Weeks Worked (10 <sup>-1</sup> )	0.95
Years Coresident Grandparenthood	0.91
Max-rescaled R <sup>2</sup>	0.19
Hosmer and Lemeshow Goodness-of-Fit Statistic	10.16
	<i>df</i> = 8
	<i>p</i> = .18

\*\* *p* < .01, \* *p* < .05

were more likely to be coresident grandmothers in low-income families than were those with histories of coresidency in general likely to be coresident grandmothers (Caputo, 1999). Finally, older low-income second-generation parents were more likely to reside in skipped-generation families outside the South and without benefit of income and other assistance from the child's parent.

Efforts will need to be made to increase the capacity of second-generation low-income parents to obtain greater resources. Flint and Perez-Porter (1997) and Mullen (1996 & 1995) suggest several guidelines to assist advocates in their efforts to alter existing policies and programs now that states have primary responsibility for indigent families. First, it is less costly to provide small cash grants and Medicaid benefits to grandchildren in their grandparents' care than it is to provide foster care. Although the foster care payment rates are higher than public assistance benefit levels, legal custody of the child remains with the official charged with the protection of children. Hence, despite the financial attractiveness of kinship foster care, low-income coresident grandmothers who have such a responsibility do not have the authority to consent to

medical treatment or make other decisions a guardian or custodian is empowered to make. Kinship foster care may be viable alternative for those who anticipate a short-term relationship, but less desirable for those who anticipate a longer duration of coresidency.

A second way advocates can shape legislation is to encourage states to exempt readily low-income coresident grandparents from imposed welfare-related time limits. The PRA currently provides that TANF funds cannot be used to provide assistance to a family that includes an adult who has received such assistance 60 months. Unless exemptions are granted or the PRA 60-month time limit lengthened, low-income second-generation parents will need to weigh the benefits of receiving TANF assistance for themselves for a maximum of five years against the prospective need for long-term support for their grandchildren. Any previous use as first-generation parents will count against second-generation parents by further restricting the duration of their eligibility for public assistance. For younger second-generation parents, such an exemption is most imperative, given that the majority of them are likely to coreside with their grandchildren for three or more years and a sizable minority are likely to do so for five or more years.

Child-only grants may also help to offset some of the adverse consequences associated with the 60-month provision targeting adults. There is some evidence that children who receive aid when their parents do not constitute a growing share of the total welfare caseload in the country, more than doubling from 10 percent in the late 1980s, and that grandchildren living with grandparents are a significant portion them (Vobejda & Haveman, 1999). Whether child-only grants empower second-generation parents to make work- and family-related decisions in the best interests of the child or create a substratum of persistent poverty the PRA was meant to preclude is a subject for future research.

A third way advocates can shape related legislation is to insist that elderly and ill grandparents should automatically be exempt from welfare-related work requirements. The PRA provides states with flexibility in deciding good-cause exemptions from requirements that all adult TANF recipients must engage

in work or job training no later than 24 months, or to engage in community service after two months, of receiving assistance. Advocates can also ensure that states use their flexibility to assure appropriate exemptions from such requirements. Younger second-generation parents may need to work and might benefit from flexible job training and community service, assuming similar day care provisions are provided them as the PRA provides parents. Older second-generation parents, however, may be less suitable for training and/or work requirements due to health or related reasons and they and their grandchildren would benefit from exemptions.

Fourth, advocates and service providers should ensure that the Earned Income Tax Credit (EITC) remains a viable option for able-bodied working low-income coresident grandmothers and that these grandmothers know about and use it. The EITC is a refundable tax credit to working individuals with at least one "qualifying child," which includes grandchildren. A grandchild must be under age 19 at the end of the calendar year, a full-time student under age 24 at the end of the calendar year, or permanently and totally disabled at any time during the year regardless of age. Filing an income tax, however, is the only way to obtain the EITC. Many low-income families, such as some of those found in this study, might not be otherwise legally required to file returns. For example, married grandparents both under 65 and raising two grandchildren were not required to file a tax return for 1995 if their income fell below \$16,550. With this amount of earned income, these grandparents would have been entitled to a refundable credit of about \$2,000, but they would have had to file a tax return to receive it.

Created as part of the Tax Reduction Act of 1975, the EITC has enjoyed bipartisan support. Since the Republican take over of Congress in 1994, however, EITC has been continually targeted for reduction in scope and adequacy, if not elimination (Piven, 1998). Hence, advocates need to find support for continuation of EITC. Service providers and others with direct access to able-bodied low income second-generation parents can maximize the take-up rate of the program by ensuring such grandmothers know of the existence of EITC and what needs to get done to use it.



Fifth and finally for purposes of this paper, states should develop child-only Food Stamp grants. Under current law, grandparents and grandchildren are considered one household for Food Stamp purposes. This means that the income and resources of both the grandparents and the grandchildren determine the amount of Food Stamps, if any, the household receives. As a result, otherwise eligible second-generation parents receive little or no Food Stamps. Child-only Food Stamps would eliminate this bias against second-generation parents.

In conclusion, this study sought to contribute to the growing literature on second-generation parents, that is grandparent caregivers. In light of study findings, guidelines and recommendations to ensure greater economic security for low-income second-generation parents were presented. The Personal Responsibility and Work Opportunities Reconciliation Act of 1996 and the Earned Income Tax Credit were discussed.

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