

When You Have to Raise a Grandchild

Last update: December 9, 2011

Summary

This arrangement may be new to you, but you are far from alone. About 2% of children in the U.S. are being raised by grandparents (almost 6% of African-American grandchildren). So millions other people are there ahead of you to figure out how to deal with the special problems, and to enjoy the special rewards.

Starting off on the wrong foot

In most cases, a grandparent steps in to raise a grandchild when the child's parent has died, has been incarcerated, has suffered a serious physical or mental illness, has fallen into substance abuse, or has bottomed out financially. As the parent of that person, you have already suffered, perhaps severely, and perhaps over a long period of time. As the child of that person, your grandchild has also suffered, maybe more than you have.

Your new relationship has therefore been born out of trauma. This is not a good way to start. Both you and your grandchild may be needy, and both of you may be unable to supply what the other needs. Having one another can help, but it can also add to the overall sense of disruption. There is an inevitable adjustment period as each gets used to the other's quirks and foibles, preferences and habits, friends and activities, as each gets used to a new physical arrangement and a new routine, as each adapts, perhaps, to giving up things both tangible and intangible (like elbow room, and privacy). You have to expect it to be hard, especially at the beginning.

Your grandchild should almost certainly have a counselor to talk with in confidence — preferably a psychologist specializing in child or adolescent issues. You should probably have a counselor of your own. If you cannot afford it, talk to the Social Services department in your city, county, or state, and to the guidance office at your child's school — a certain amount of free help is probably available to you. Even if you need to handle this privately, many therapists offer sliding fee scales that let people pay what they can afford, or they even do a certain amount of work for free.

But even with outside counseling, expect the transition to be difficult. Prepare yourself to be patient, and encourage your grandchild to be patient, too. Prepare to offer forgiveness, too, and to ask for it. Love and forgiveness alone do not solve all problems, but they are often a necessary ingredient.

Issues to address first

Even under the best circumstances, yours is a difficult job, because it is two jobs at once. You have most or all of the responsibilities of a parent, but you are still a grandparent. Perhaps neither you nor your grandchild want you to give up the benevolent grandparent role, but you are also responsible for making important parental decisions, for assuring that things like nutrition and proper recreation and homework are taken care of, and that discipline is imposed when needed. It may take each of you a while to get comfortable with this dual role.

In terms of your new, parental responsibilities, there are several things that you should make sure get taken care of quickly:

- **School arrangements.** You need to make sure you understand your grandchild's academic standing in all subjects, his or her schedule (for school, for extracurricular activities, and for getting to and from school). You should meet individually with all of your grandchild's teachers and with someone from the guidance office. If your grandchild has had to change schools, talk to people in the old school first, so you understand any pre-existing problems or strengths, and then the new one, so you can relay any pertinent information.
- **Other activities.** What teams, clubs, church activities, and other organized or informal groups does your grandchild participate in? Are there any private lessons or tutors? Again, if your grandchild is now living in a new neighborhood, replacements need to be found for these activities.
- **Medical issues.** Talk with the pediatrician or clinic your grandchild has most recently visited. Make sure you have as complete a medical history as possible, and talk with the child's new doctor (if there is a new one) about any medications, vaccinations, medical conditions, and other issues you might need to deal with.
- **Friends.** Without being overly intrusive, try to get to know your grandchild's friends — at least any friends he or she seems likely to keep. Knowing the friends will tell you a lot about your grandchild, and will help you identify which of them are more likely to help, or which will obstruct, your grandchild's progress.
- **Professional counselors.** As noted before, your grandchild is going through a major transition, probably a traumatic one, and one that he or she may feel partly responsible for (even if there is no reason to feel that way). Arranging for some kind of counseling could be the very best thing you ever do for him or her.
- **Websites and other resources.** Useful books and on-line resources exist for kids living with grandparents. A few are listed in the notes at the end of this paper.

Financial and legal issues

If you are using some version of RetirementWorks® II software for your financial planning in retirement, then you can easily make plan adjustments to reflect the addition of one or more grandchildren to your household. Clearly, your finances will change, perhaps drastically. And there are things you need to check into:

- Some living expenses will increase. But your grandchild may also be eligible for food stamps, aid to dependent children, and other government programs. Your local welfare office can explain what he or she is entitled to. You may also be eligible for income tax exemptions, deductions, and credits that will help a bit.
- You need to allow for additional medical expenses from time to time, or preferably for the ongoing cost of health insurance for the grandchild(ren).
- If the grandchild seems to be a candidate for college, you might want to think about putting something aside for that purpose, if you can.

- Conversely, depending on the events that led to your caring for your grandchild, there may be life insurance proceeds, Social Security benefits, or other sources of income or assets from your child (the grandchild's parent). Perhaps the grandchild's other grandparents, or other relatives, are in a position to help financially, or by providing other kinds of support (child care, clothes, toys, etc.) that will save you money on certain expenses.
- You may need new life insurance, or need to change the beneficiary on existing life insurance, to make sure your grandchild is provided for if you should die before he or she is an adult.
- You should also review your will (or draft a new will, if you don't have one yet).
- If you are not already the legal guardian of your grandchild, perhaps you should be. Even adoption might be in order. Talk with your lawyer or, if you can't afford one, your local social services agency or legal aid office.

As important as your grandchild is, though, you should not mortgage your entire financial future to him or her. Even if you are not yet retired, someday you will be and perhaps for reasons and at a time not of your choosing. If you overspend now, you may end up destitute later. But if you work harder (more hours, or more jobs, or delay retirement), you might wear yourself out faster, and you might not be there to provide the face-to-face presence your grandchild probably needs very desperately, and will continue to need.

These are not easy trade-offs to make, and perhaps you will try several different ways of balancing the increased demands for income vs. increased demands for time, before you find one that works well enough. As we said before, expect to need to be patient.

Where to get help

Although you are probably in for many unanticipated joys, you also have substantial new burdens and not just the need for more money and more time, but also strains on your ability to cope. You have been a parent before, but not to this child, and not in today's ever crazier environment. Meanwhile, you may not be as physically robust and energetic as you once were. If you can get help, take it. There are lots of possible sources:

- Family, both your own and your child's in-laws. If people offer to help, let them. If they don't offer, ask. You have already taken on the lion's share of the responsibility; it is appropriate for others to pitch in.
- Community, church, and school organizations. There are agencies to help families that are stretched financially, and there are more of them that can supply personal involvement than those that can supply cash. Many groups sponsor activities that offer fun, companionship, exercise, education, and/or other benefits. You probably haven't been tied into the youth services and activities in your area and it's time to get educated about what's available.
- Your grandchild's friends. Kids want to be with other kids, especially their friends. If you know and approve of your grandchild's friends, you can comfortably allow them to entertain one another without your help. Time that the

child spends with friendsø families is time you can use to take care of what you need to do, even if thatø just resting up for when your grandchild returns home.

- Social service agencies. If your grandchild has problems of his own ó delinquency, addiction, physical or mental disorders, etc. ó you may already be in over your head. Get help from your municipal, county, or state child services agency, and let them help you coordinate the services and support you need.
- Grandparent support groups. Since you are almost certainly not the only person in your community facing these issues, look for an existing grandparents support group to join. If there isnø one, try to locate a few other grandparents raising their grandchildren, and start one. At the very least, seek out advice from others in your area who have gotten into this ahead of you. Their situations are bound to differ, but just as surely, they will have some ideas that can help you out.
- Your child. If your own child is still alive (which is the typical situation), try to stay in contact with him or her, even if the relationship is touchy. It is possible that the issues that led to your taking care of your grandchild will be resolved eventually. But even if that is not in the cards, your child will know things about your grandchild that you donø, and you can benefit from that knowledge. And whatever your own relationship with your child is, and whatever your grandchildø relationship with your child may currently be, at some point your grandchild may want to know his parent better. Your keeping channels of communication open, even if just a little bit, can be a big help down the road.

For More Information

- *Papers available from this same source:*
 - òWhen Grown Children Move Homeö
- *Websites (etc.) for grandparents:*
 - Grandparents United, at <http://www.gu.org/>, which also offers state-by-state information and guidance about specific state and local programs.
 - Grandparents.com, at <http://www.grandparents.com/gp/home/index.html>
 - The Foundation for Grandparenting, at <http://www.grandparenting.org/>.
 - AARP Foundation GrandCare Support Locator, at: http://www.giclocalsupport.org/pages/gic_db_home.cfm.
 - òGrandfamilies: Grandparents Raising Grandchildren,ö at: <http://life.familyeducation.com/grandparents/family/29678.html>.
 - Most states have websites that address these issues. Google the words Grandparents Raising Grandchildren, along with the name of your state, and you are likely to find several useful resources, plus references to local support groups.
 - Many books are available on this subject. Visit your library or bookstore, or go to Amazon.com and search for: Raising Grandchildren.

- **Websites (etc.) for grandchildren:**
 - Susan Kent, *Let's Talk About Living with a Grandparent*, available at your local library, bookstore, or online bookseller.
 - Living with Grandparents at:
http://www.kidshealth.org/kid/feeling/home_family/grandparents.html.
 - How to Live with Grandparents as a Teenager from WikiHow, at:
<http://www.wikihow.com/Live-With-Grandparents-As-a-Teenager>.