

## When Hard Economic Times Hit Home

Shockwaves from the depressed economy force families to hunker down under one roof.

BY TROY ANDERSON

**J**EANIE TRUSLOW DOESN'T focus on the minutiae; she leaves that to the bean counters. What she knows is that her home is worth about half its pre-crash value, and her investment portfolio has "pretty much tanked." But her biggest concern is the welfare of the half-dozen children and grandchildren who are crammed into her townhouse in Manassas, Va.

At an age when Truslow, 62, hoped to retire and backpack through Europe, she finds herself instead in the unexpected role of matriarch of a full house. That includes her adult daughter Charlotte and 4-year-old grandson Siler; as well as her "daughter-in-love" Scarlet and Scarlet's three children — Andrew, 13; Kaylee, 11; and Maya, 4.

"Living with me for a few years allows them to get back on their feet and work toward a better life," says Truslow, a project coordinator at the 60 Plus Association.

In the sputtering U.S. economy, Truslow's story is all too common. According to the Census Bureau, the number of grandchildren living with grandparents shot up from 4.7 million to 7.8 million — a staggering 64 percent — between 1991 and 2009.

Reflecting the ravages of the Great Recession, 1 in 10 grandparents has a

grandchild living in their home. The phenomenon of children moving back in with their parents as they wait out a job-stingy economy has been well-documented. But the incidence of grandparents who are raising their grandchildren suggests a much deeper social impact. In some ways, the trend echoes the Great Depression, when families were forced to parcel out their children to various relatives who could afford to feed and clothe them.

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amount of children living with a grandparent.

Unlike previous downturns, the social disruption from this one has been profound. Seniors have been forced to support their loved ones by consuming their dwindling nest eggs. Parents working extra jobs or studying for a degree to get back on their

feet economically often find they are unable to spend adequate time with their children. The biggest culprit of the trend: the impact the turmoil spawned by the Great Recession has had on the American family. As people sold their homes, lost their jobs, and consolidated their dwellings, the number of "multigenerational households" grew at an alarming rate.

Census Bureau data show there were 5 million multigenerational households in the United States in 2000. Over the next eight years, that number rose to 6.2 million. Then the meltdown hit in late 2008, and by 2010, there were 7.1 million such



**ALL IN THE FAMILY** Charlotte McCoubrey, 24 (center), her son Siler, 4, and Charlotte's mother Jeanie Truslow (right) in Manassas, Va. Jeanie's townhouse hosts seven family members spanning three generations.

households. In June 2011, the Census Bureau estimated that 7.8 million U.S. children were living with a grandparent — a 64 percent increase since 1991.

Of course, some are families caring for aging parents under their roof. But the impact of grandparents raising their grandchildren has been profound, affecting neighborhoods, schools, and childhood development.

One recent MetLife study found that 62 percent of grandparents are now providing financial assistance for

their grandchildren. Many do so "to the detriment of their own current and future financial security," according to the study. Some grandparents feel they have no choice: Without their help, they fear their grandkids might end up in foster care.

"What do you do?" asks Jim Martin, chairman and founder of the 60 Plus Association. "Grandparents have to pitch in," he says. "They are usually more economically stable. But with what has happened in the last few years, they are struggling as much as their kids with the lost values in their homes and investment portfolios."

Dottie Lovell, 56, knows first-hand the strains of a multigenerational

household. She and her husband, Richard, have four generations living under their roof — including her 85-year-old mother Evelyn Demo, who has Alzheimer's, and her son Jason, 35, and his daughter Hannah, 9.

Richard, 61, is retired and collects a small pension. The couple has little savings, and they rent a modest home in Lafayette, Ind.

"When Hannah first started talking, she thought I was her mom," Dottie says. Yet as is typical for so many grandparents, Dottie says her only regret is that she would like to do even more. "I think you just have to step up to the plate because in today's world, these young kids need help." □

## Children Pay the Price

**W**hat price will future generations pay, as children grow up with grandparents as their substitute caregivers? That is difficult to say, in part because once grandparents take charge of children, they tend to fall off the social-services radar screen. Little research exists assessing the needs of children living with their grandparents.

Unlike foster parents, who often undergo extensive training to prepare them for their new parental role, grandparents are often asked to step up as caregivers with little notice and virtually zero preparation.

In May, the Administration for Children and Families, a division of the Department of Health & Human Services, released a study of the phenomenon in eight southern states, titled "Grandparents Raising Grandchildren, A Call to Action."

Noting the rising incidence of multigenerational families, the report suggested these children are better off than kids who have lost their family connections altogether. But it warns many children have already been traumatized by the time they reach a grandparent's loving care.

Children face many problems stemming from a downed economy and troubled parents:

- Developmental disabilities, including fetal alcohol syndrome
- Physical abuse and neglect
- Undiagnosed learning problems
- Antisocial behaviors, due to feelings of abandonment

The report warns that such children may be especially susceptible to being sexually active at a young age, and drug use and gang activity. It concludes: "Without appropriate early intervention services, the risk for educational and social failure among these children is very clear, and certainly avoidable."

— David A. Patten