

# Caregiver's Corner Column (September 2015)

## Grandparents Raising Grandchildren...The Grandest Gift of All

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Being a grandparent comes with many benefits...the joy of spending time with grandchildren, the gift of teaching life lessons, passing along family traditions and values, and sharing stories that will live on for generations to come. But for some grandparents, aside from the benefits mentioned, being a grandparent is layered a little differently, and due to a multitude of circumstances, their role takes on the additional responsibility of “caregiver”--more specifically, “grandparent raising a grandchild”.

In the United States today, there are approximately 5.8 million grandparents living with a grandchild, and of that number 2.4 million are the primary caregiver and are typically the grandmother. Most grandparents, having raised families of their own, never anticipated finding themselves in this situation—a situation that often times comes at a great personal sacrifice to one's physical, emotional and financial well-being.

Imagine for a moment, being a working adult, perhaps having raised your own family, and now you find yourself raising a grandchild. You are literally “back in school”, at parent conferences, learning how to do “today's” homework, covering an occasional recess or lunch duty, setting doctor's appointments, involved in your grandchild's extracurricular activities, and trying to keep up with today's technologies to keep your grandchild safe. And as your grandchild grows, you recognize that there are many questions to answer, conversations to be had, feelings to validate--you realize that this journey will likely have lots of twists and turns, and that building up your grandchild's self-esteem AND taking care of yourself, is priority number one.

Fortunately, there are an increasing number of resources available to grandparents finding themselves in this position—making this experience as *fulfilling* as possible, for both grandparent and grandchild. Both online and in our communities, the list of resources continues to expand, meeting the growing needs of grandparents. Such resources include: AARP's Grandfamilies Guide, the National Family Caregiver Support Program, and our locally run Mental Health Foundation, Caregiver Resource Network and our Area Agency on Aging of West Michigan.

For many grandparents, a second thought is never given to taking on this responsibility, this *labor of love*, but often times they overlook taking care of their own health and well-being.

Parent Magazine offers the following tips to grandparents raising grandchildren:

1. Take care of yourself-finding the time to take care of your own physical and emotional health is critical!
2. Make sure you have proper health coverage for yourself and your grandchild.
3. Consult the professionals regarding financial planning, life insurance, etc.
4. Consult with a family law specialist regarding your legal status (i.e, guardian, POA, etc.)

5. Take advantage of tax breaks--there are ways to qualify for tax credits if your grandchild is under the age of 17.
6. Start an education fund—look into a 529 Plan.
7. Don't forget YOUR own retirement plan--many grandparents sacrifice all financially, finding themselves struggling as they age.
8. Seek help when YOU need it—whether financial, respite, spiritual or support from friends, find the support you need!
9. Stay Positive!

Finding oneself in the role of parenting again can be overwhelming, but this experience can also be extremely rewarding as well. Having the opportunity to guide and influence your grandchild's future so significantly, is a real gift that many will never experience. Grandparents bring a wisdom and "lessons learned" approach to parenting in a way that many new parents haven't yet acquired. This selfless message of love and sacrifice these grandparents give to their grandchildren, is a gift that is just priceless!

*Caregiver's Corner* is provided as a public service of the **Caregiver Resource Network**. The Caregiver Resource Network is a collaboration of West Michigan organizations dedicated to providing for the needs and welfare of family and professional caregivers within the community. Funded by the Area Agency on Aging of Western Michigan with Older American's Act Title III-E, Family Caregiver Support funds. For more information consult our website at [www.CaregiverResource.net](http://www.CaregiverResource.net) or call toll free at 1-888-456-5664.