



Grandparent
Army Report

The International Longevity Centre – UK (ILC-UK) is a futures organisation focussed on some of the biggest challenges facing Government and society in the context of demographic change.

We ask difficult questions and present new solutions to the challenges and opportunities of ageing. We undertake research and policy analysis and create a forum for debate and action.

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Executive summary

Grandparents provide immense support to parents and grandchildren in the UK. With the cost of childcare increasing and both single and two-parent families much more likely to be working, this assistance is vital. They help with financial aid, care-giving, and skills and hobbies.

In this report we've looked more closely at the type of support given and how grandparents feel about providing it. Close relationships between grandparents and their children and grandchildren are beneficial to all. They must be encouraged and supported, so we have set

out some recommendations for government, employers and education providers that would support achieving this. We hope it goes some way to showing the importance of grandparents and how they can be better acknowledged.

This report finds that

- **37%** of parents in Ageas's 2016 Grandparent Army Tracker (GAT) Survey rely on financial support from grandparents to help with the cost of taking care of children.
- Of the grandparents in the GAT survey who provide childcare, the most common things they financially contribute towards are toys and hobbies, leisure and recreational activities, holidays and pocket money.

- The price of childcare in the UK has increased in recent years, with the cost of a part time nursery place for a two-year-old increasing by **20%** from 2011-2016. This means the support grandparents give to parents is vital.
- **65%** of grandparents in the GAT survey provide some form of childcare.
- The median number of hours of care provided by this group is **11.3**.
- Grandparents in England who provide care for grandchildren are more likely to still be in work than those who did not provide any care.
- **44%** of parents in the GAT survey rely on grandparents for help with their children's activities or teaching them skills.
- **56%** of grandparents in England who provide care for grandchildren strongly agree that they are appreciated for their caring.
- **59%** of grandparents in the GAT survey who provide care are not aware of the scheme to share parental leave pay with parents.

Methodology and approach

The research for this report includes a review of academic and 'grey' literature, which considers the current policy environment and provides some context for the role of grandparents in modern-day UK family life. It informed our views on how wider trends are impacting on grandparents and the support they give parents and grandchildren.

The majority of this report sets out the findings of Ageas's 2016 Grandparent Army Tracker (GAT) Survey. This is an online survey of 1,001 grandparents in the UK and 1,301 parents of children aged 18 and under. The data on

grandparent respondents was filtered to show only those who provided regular childcare (196 grandparents). As such, the survey results may not be representative of the wider population. However, this is the most recent and detailed survey of grandparental support in the UK and offers a valuable insight into our sample of care-providing grandparents.

From the survey and the wider literature, the main themes of this report were identified. They include financial support, caregiving support, skills and hobbies support and how grandparents feel about providing care.

In addition, this report includes analysis from Wave 7 of the English Longitudinal Study of Ageing (ELSA) - a longitudinal, nationally representative survey of ageing and quality of life of people aged 50 and over in England. This is the largest, most robust sample of the English population aged 50+. The obvious limitation of ELSA is that the figures only represent England. However, the way we have used this data is for illustrative purposes only, and we would expect the rest of the UK to be broadly similar.

Introduction

This new report shows the reality, complications and nuances behind the all too common electioneering slogan ‘hardworking families’ – that vision of the traditional nuclear family with both parents tirelessly working to support and provide for their children.

Behind many of these ‘hardworking families’, there is a growing army of grandparents ‘stepping in’ and ‘stepping up’ to the role of caring for their grandchildren. With more mothers working than ever before, coupled with the rising costs of childcare, ‘keeping it in the family’ has never been truer for childcare provision today.

Grandparents have become the single biggest source of childcare after parents themselves, allowing more parents to work and reducing the costs of childcare. How we support and reward this growing unpaid army, reconcile the increasing need for the over 50s, 60s and 70s to work longer, and shape and expand family friendly policies for all, remains subject to debate.

We have explored the contribution of grandparents in the UK using new survey data and analysis to investigate the financial, care giving and recreational support they offer. We provide fresh insights into how grandparents are coping with their ever expanding role which makes them one of the most important elements of a child's life and development and a real support to parents. This report highlights that a large number of parents rely on grandparents to teach grandchildren new skills or activities.

Despite all of these contributions, society still doesn't recognise the important role of grandparents. Whilst they neither ask for, nor

expect much they deserve acknowledgement and, where appropriate, support to allow them to continue providing their invaluable assistance.

As a result, we are calling for a re-examination of a number of areas where greater provision and support could be provided for grandparents today.

In the UK, our modern families may have changed and evolved in their age profiles, geographical distribution and working arrangements, but some traditional arrangements continue and new areas of family reciprocity are emerging. We need new policies and initiatives to keep up to date with the realities of modern family life. We should not assume grandparents

will automatically meet any childcare gap, but neither do we have universal provision of childcare that would allow the end of a care-giving role for grandparents.

Background

Grandparents have always played an important role in providing support for families and grandchildren, but changes in family structures, domestic and international migration, childcare policies and labour force participation have all led to this role being reshaped.

How family structures are changing the role grandparents play

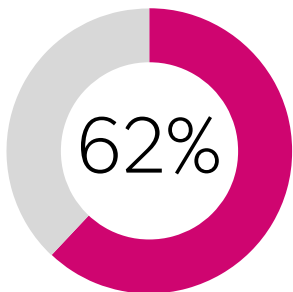
The number of women and mothers in work has grown over the last few decadesⁱ and, as a result, both parents are often working for at least some of the time their children are not in an

educational establishment. For example, before a child is old enough to start school, before or after the school day, or during school holidays. As a result, many families rely on grandparents to provide childcare to their children.

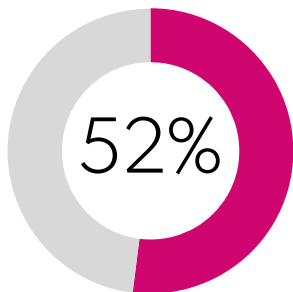
Over the same time, there has been a concerted push by

Government to extend working lives through policies such as raising the state pension age, abolishing the compulsory retirement age and legislating against age discrimination in the workplaceⁱⁱ.

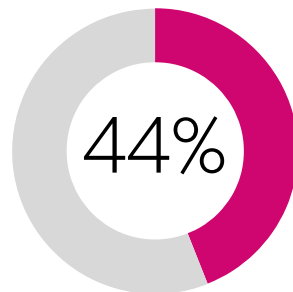
These measures have been implemented because of the importance of our more mature workers to the UK's overall economic health and to allow everyone to work for as long as they want to. However, as more and more grandparents remain in employment, it means there



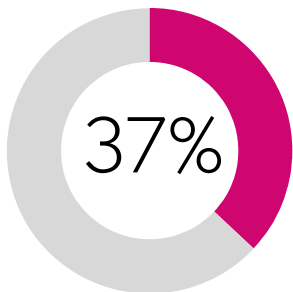
of over 50s in England have a grandchild/grandchildren*



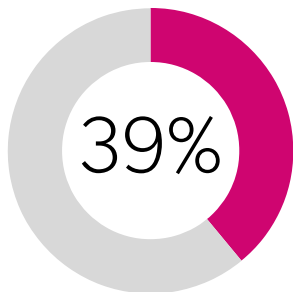
of grandparents in the Ageas survey who provided childcare expect nothing back from their children for caring for their grandchildren†



of parents rely on grandparents for help with their children's activities or teaching them skills†



of parents in the Ageas survey rely on financial support from grandparents to help with the cost of taking care of children†



of the grandparents who provide care for their grandchildren are currently in work*



of the grandparents who provided care in the Ageas survey, the median hours of care per week was

11.3

*Source: English longitudinal study of ageing, wave 7). †Source: Ageas survey.

will be fewer grandparents available to provide care for their grandchildren.

How attitudes and policies towards childcare have changed

As family structures adapt and there is greater reliance on grandparents to provide support, there has been a change in attitudes and policies towards childcare. Historically, children were looked after by a parent (usually the mother), or other family membersⁱⁱⁱ. But, since the late 1990s, there has been a move towards more formal provisions of childcare as more mothers returned to work.

With the introduction in the late 1990s of free early years education

(i.e. the voucher scheme entitling all four year olds to a free school place), Sure Start centres and tax credits for childcare costs^{iv}, formal childcare became both more available and more affordable. However, there remains significant demand and, maybe even expectation, for informal care provided by grandparents^v.

Other factors impacting grandparental support

Moving from town to town, or county to county can also affect the levels of support grandparents are able to offer their children and grandchildren. There are obvious benefits to living close to family members and the consequences of living considerable distances apart means the frequency and amount of contact and childcare

that can be provided is lessened.

The number of people moving from region to region in England and Wales has remained relatively steady since 1975^{vi}, with 2.85 million residents moving from one local authority to another in England and Wales^{vii} during 2015.

International migration may have also impacted grandparental support for grandchildren in the UK.

Recent years have seen a record high in net migration figures, with longer-term trends showing an increase in net migration^{viii}. The majority of migrants to the UK are of working age, which could indicate there will be more families in the UK who are unable to rely on grandparental support

to provide care^{ix}. The number of grandparents living abroad who provide financial support is unknown.

There are also significant numbers of British grandparents who live outside of the UK, although exactly how many have moved from the UK to another country is difficult to define (a result of differences in how each country defines a 'migrant', differences between countries in census collection, and many expats still being registered citizens in the UK^x). Nevertheless, studies have estimated that in Spain, for example, 53% of the 990,000 UK nationals living there were aged over 50^{xi}. This indicates there are many grandparents who live abroad.

As a result of these two population trends some interesting and unexpected insights about the nature and provision of grandparental care in the UK today have been identified. A survey commissioned by the Daycare Trust found that 5% of parents had used a grandparent who normally lived abroad as their main form of childcare in the last six months – a surprisingly high figure^{xii}. They also report that this figure “is only slightly higher among minority ethnic groups”, indicating that grandparents who usually live overseas are used as a main source of childcare by both white UK families and minority ethnic families. In other words, this group of caregivers is likely to be made up of both UK-born grandparents who have retired

overseas, and non-UK born grandparents who still live in their country of origin.

In what ways do grandparents provide childcare?

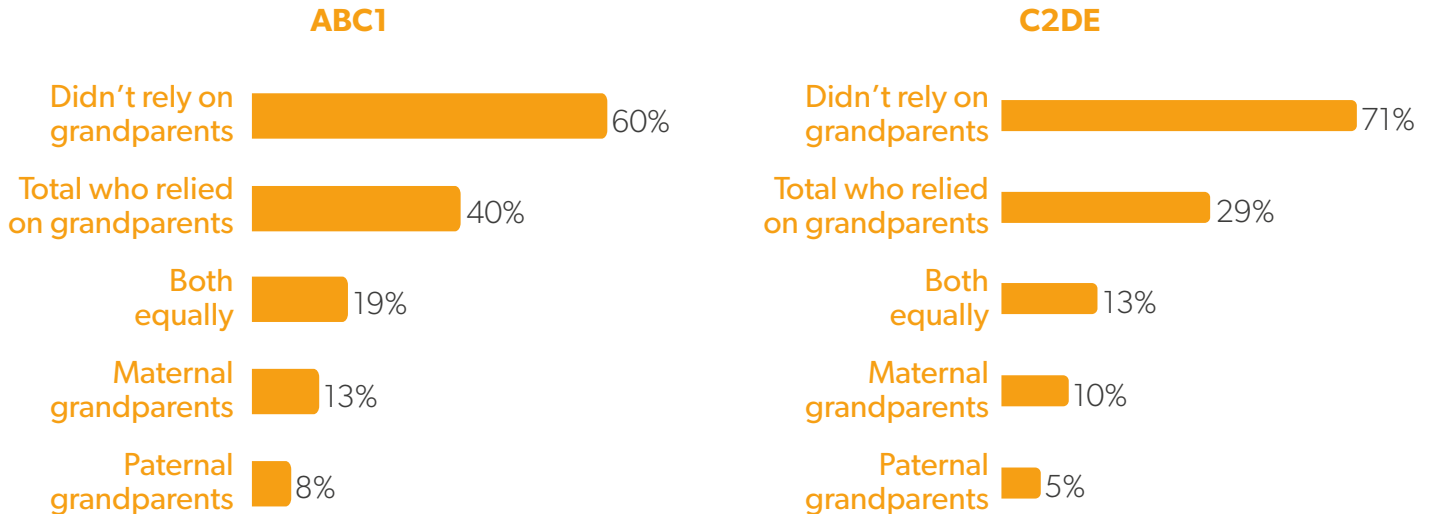
- **As the primary source of childcare for pre-school children.**
- **Before and after school, and during school holidays.**
- **As an additional source of care, on top of formal childcare.**
- **As a source of emergency care, for example due to parental illness.**

Financial help

As well as providing care, grandparents are happy to provide financial support to parents and grandchildren. In the GAT survey, 37% of parents said they relied on grandparents in some way to help with the costs.

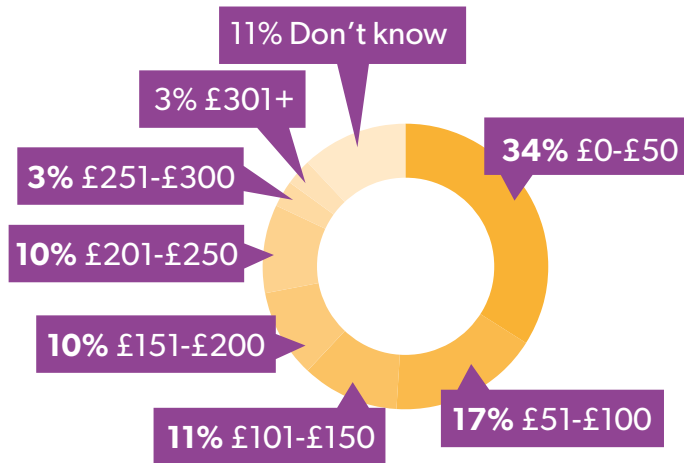
When broken down by occupational class, we see that parents on higher incomes are more likely to receive financial support from grandparents, with 40% of parents from occupational categories ABC¹ relying on financial help from grandparents, compared with 29% of parents from C2DE.

Parents who rely on grandparents helping with the cost of taking care of children (e.g. cost of raising children or own costs such as bills, loans).



Other research shows that higher income families are the least likely to receive help with childcare from their grandparents, while grandmothers from low incomes were most likely to provide childcare for their grandchildren^{xiii}. Moreover, the latter are the most likely to either stop working or cut back on their work hours to care for grandchildren^{xiv}. Whilst not directly comparable, these studies could indicate that grandparents from higher-income families are more likely to help in terms of financial contributions, whereas grandparents from lower-income families are more likely to help in terms of providing childcare.

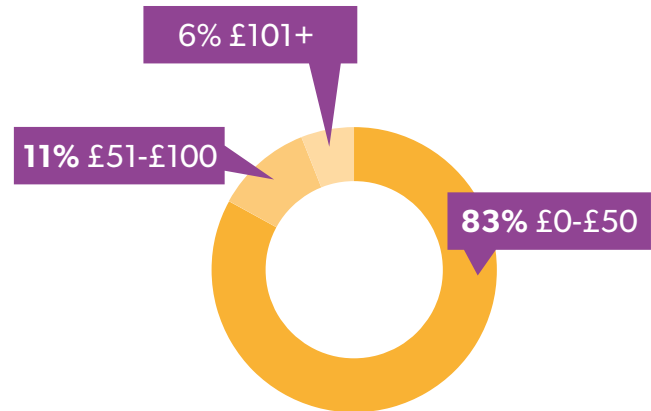
How much do parents think their parents spend in total per month when taking care of the children.



Mean £105.68

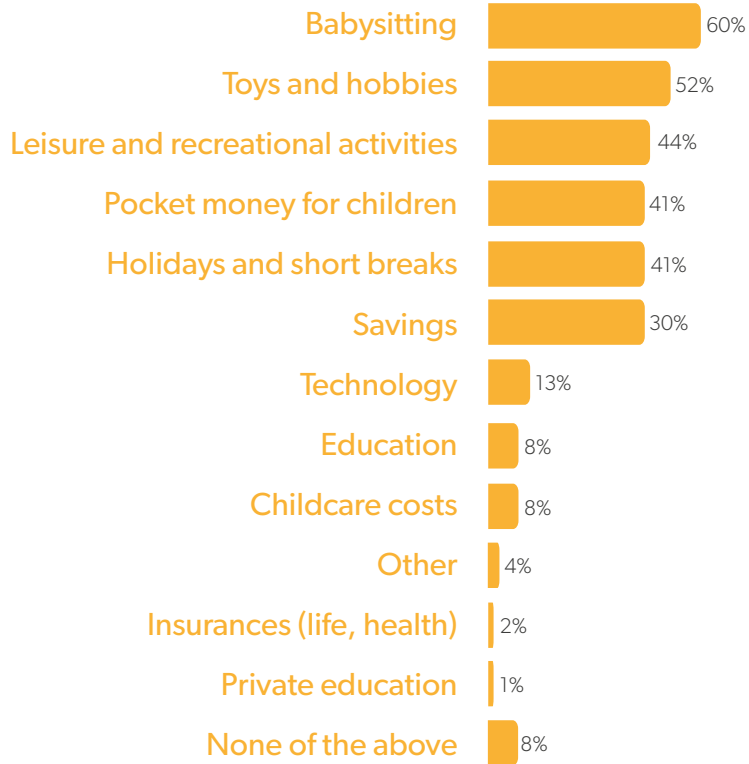
Source: 2016 Grandparent Army Tracker Survey

How much do you spend on average on caring for your grandchildren each month?



Source: 2016 Grandparent Army Tracker Survey
Note: Any figure below 25% should be read as indicative only due to sample size.

What do grandparents financially contribute towards for their grandchild/grandchildren?



Source: 2016 Grandparent Army Tracker Survey

Note: Any figure below 25% should be read as indicative only due to sample size.

In the table we report the proportion of the grandparents in the survey who contributed to each item

According to the GAT research the vast majority of grandparents who provide care (**83%**) say they spend £50 or less a month on their grandchildren. However, only **34%** of parents think grandparents spend £50 or less. It seems many parents overestimate how much money grandparents spend each month on caring for their children, with the mean average amount being £105.68.

Should grandparents receive remuneration for their contributions?

Only **4%** of the grandparents in the GAT survey who provided care received a financial payment from parents for it. On top of this, only **9%** of this group received 'out of pocket' expenses (for example travel money or costs for activities). Significant numbers of grandparents are regularly contributing both financially and by providing free childcare. It could be assumed that grandparents should receive remuneration for this. However, the grandparent respondents of the GAT survey who provided care reported little enthusiasm for being remunerated. In fact, over half (**52%**) stated they "did not want anything in exchange as I enjoy it", and a quarter

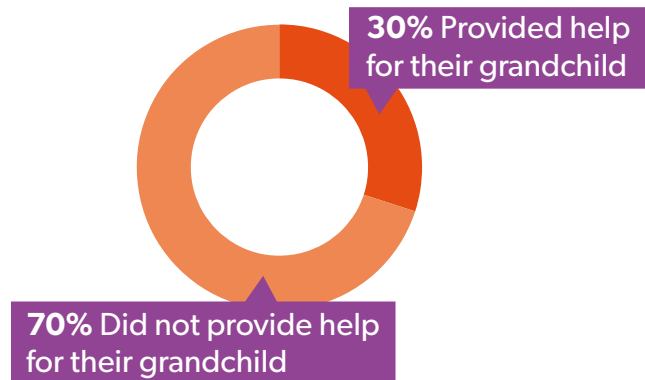
(**21%**) stated, "I just want my children to thank me". No respondents agreed with the statement, "I would like to be paid £X an hour".

Help with caregiving

Grandparents are invaluable in helping parents with childcare. Since the late 1990s many families' access to formal childcare has improved due to increased availability and affordability. However, there are signs that this access could be becoming more restricted. For example, in 2016, there were 59 local authorities which had a shortfall in free early education places, increasing from 23 in 2015^{xv}.

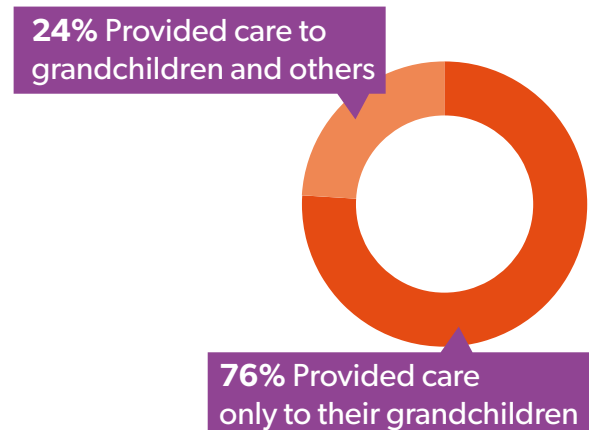
The cost of a part-time nursery place for a two-year-old in the UK has increased by **20%** from 2011-2016 (adjusted for population change) with the average cost now £116.77 a week^{xvi}. Citizens Advice found that for parents working irregular hours, such as shift work, the current childcare system often fails to meet their needs^{xvii}. In these situations, grandparents are a vital lifeline for parents who want or need to work and have dependent children who require childcare.

Over 50s who are grandparents and provide care for their grandchild



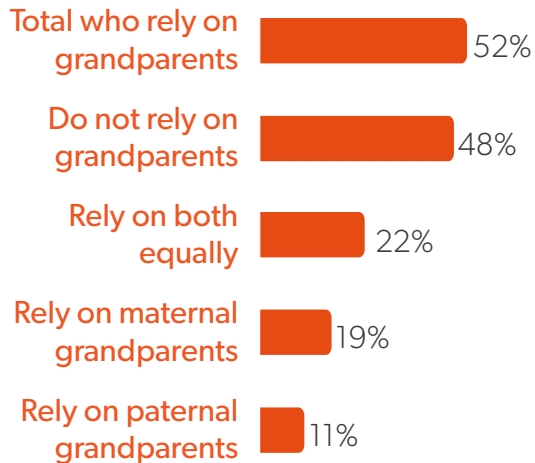
Source: English Longitudinal Study of Ageing Wave 7, 2016

Grandparents who provided care only to their grandchildren

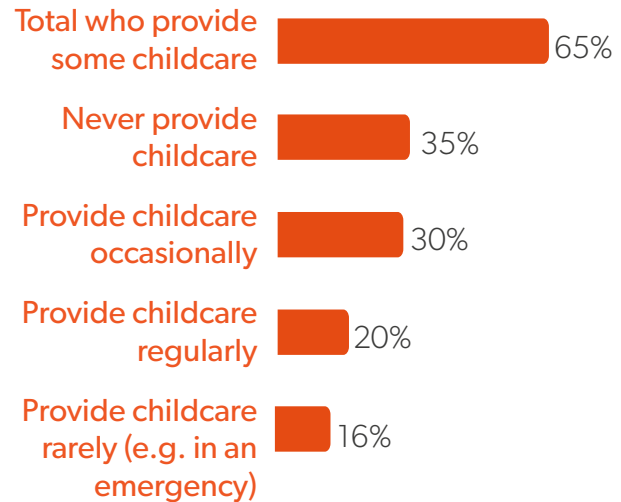


Source: English Longitudinal Study of Ageing Wave 7, 2016

Who do parents rely on when it comes to taking care of their children?



How many grandparents provide childcare for their grandchildren?



Large numbers of families in the UK rely on grandparents to look after their children, whether it is regular, planned childcare to allow parents to work or to provide much-needed childcare support in case of an emergency.

Using the GAT survey data, we can see that:

- Of those grandparents in the survey who provide childcare, **45%** do so for an average of 1-10 hours a week, with **55%** providing on average 16 hours or more of care each week^{xviii}.
- **66%** provided care in the day, **35%** in the evenings and **36%** at the weekends.
- The two most popular reasons given as to why grandparents provided care was that they enjoyed spending time with their grandchildren, and because the parents were working.
- The median number of hours spent caring each week by the grandparents in the survey was **11.3**.

Balancing work and caring for grandchildren

Long term labour market trends in the UK have seen an increase in the number of older people working - in particular, an increase in older women who continue working^{xix}. Analysis of the English Longitudinal Study of Ageing found that 30% of grandparents over 50 were employed, which represents a significant minority^{xx}. Of the grandparents who did provide care for their grandchildren, 39% were currently in work^{xxi}. Grandparents in England who did not provide any care were less likely to be in work, with only 29% of them in employment^{xxii}.

This shows that many grandparents will be balancing work and their wider family. Ensuring a healthy balance between employment, caring for grandchildren and their own leisure time is essential. Juggling these priorities may become harder for grandparents who are physically frail or have other health conditions.

How we support the wellbeing of grandparents and continue to promote and reward their contribution will be critical if parents are to continue relying on them for support.

Help with skills and hobbies

Grandparents provide support for their grandchildren's development by teaching them skills, sharing hobbies with them and taking them to activities.

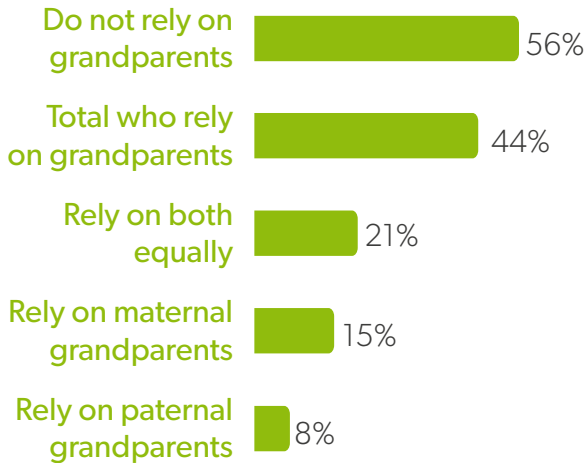
In the GAT survey over **40%** of parents said they relied on their parents in some form to help with activities or travel arrangements related to activities.

Unfortunately, this could imply that parents have less time to participate in hobbies with their children or to take them to activities although grandparental help is arguably beneficial to the overall development and wellbeing of children.

An American study found that participating in structured clubs can lead to better performance at school, and more participation in sports was associated with higher 'social competence' (i.e. the ability to get along with others)^{xxiii}. Another UK study found that the involvement of grandparents in their grandchildren's lives is associated with higher levels of wellbeing for grandchildren^{xxiv}.

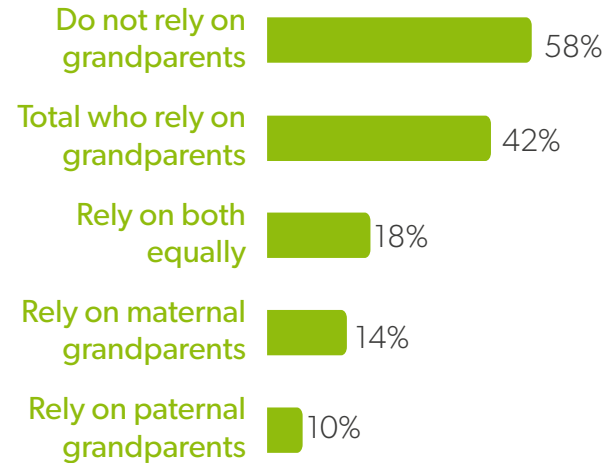
However, further research has found that when a grandparent is involved with parent and toddler groups, the grandparents providing care often felt unwelcome^{xxv}. Whilst it is not true for all of these clubs it is important for these groups and activities to be inclusive towards grandparents.

Do you rely on grandparents for help with your children's activities or teaching them skills (e.g. teaching them maths, cooking, sewing)?



Source: 2016 Grandparent Army Tracker Survey

Do you rely on grandparents for help with travel arrangements (e.g. picking them up from school, taking them to swimming lessons)?

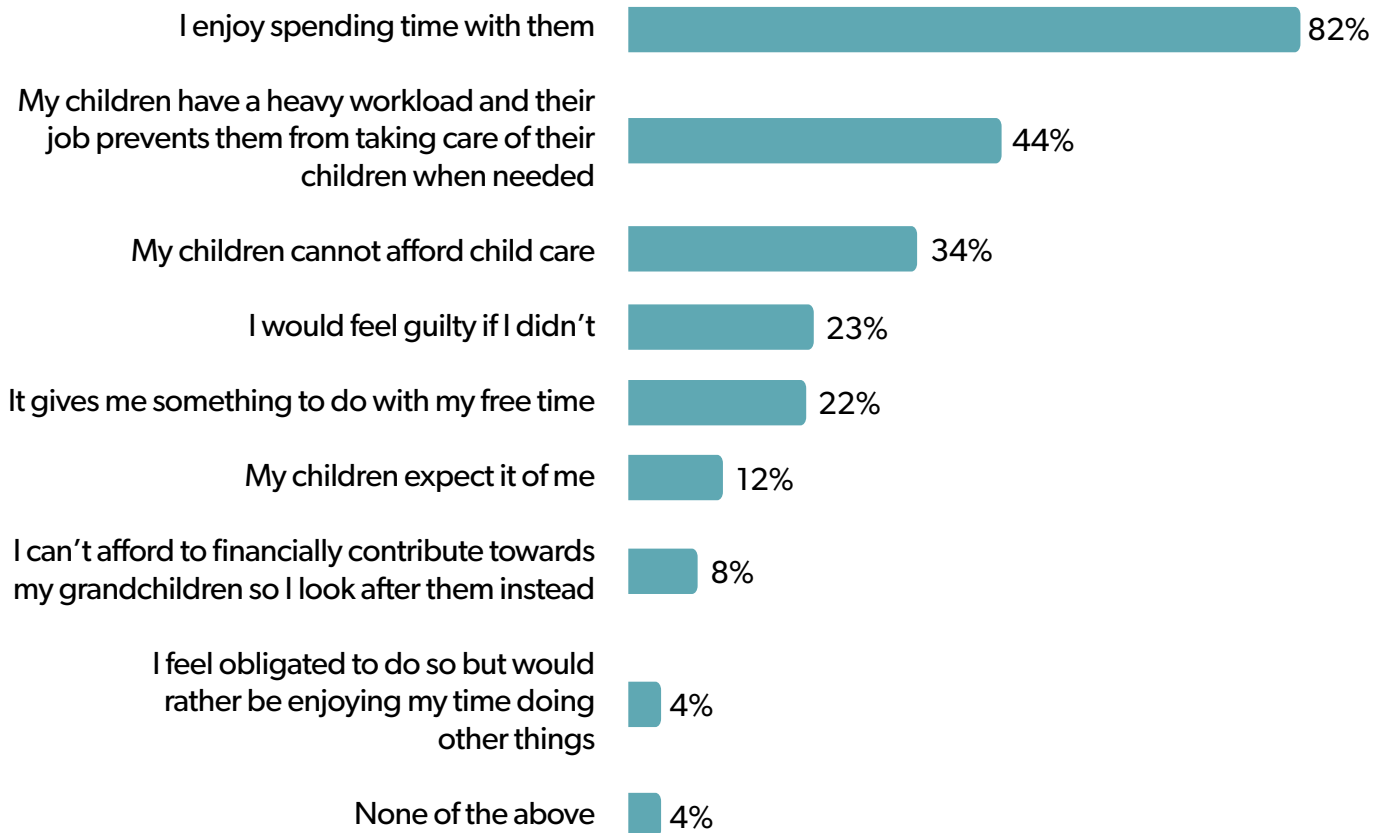


Source: 2016 Grandparent Army Tracker Survey

How do grandparents feel about caregiving?

The majority of grandparents enjoy caring for their grandchildren, and the GAT survey data indicates their lives are positively affected by doing so.

In fact, **83%** of respondents who provided care stated that neither they nor their partner retired early or gave up work to help with childcare, and **82%** of this group stated they simply enjoy spending time with them. The table below shows why grandparents provide childcare for their grandchildren and most care for their grandchildren out of altruistic intentions or because they enjoyed doing so.



Source: 2016 Grandparent Army Tracker Survey

Note: Any figure below 25% should be read as indicative only due to sample size.

These results are reinforced by analysis of ELSA. On the question of whether they are satisfied with what they have gained so far from caring for others, **98%** of those grandparents who care for their grandchildren either agree or strongly agree^{xxvi}. In addition, 96% either agreed or strongly agreed that they had been adequately appreciated for their caring efforts^{xxvii}.

By comparing two types of grandparents who are carers, we found that:

- Those who gave care to grandchildren were more likely to say they were satisfied than those who gave care to people other than grandchildren (for example a spouse or a sibling).
- **55%** of grandparents who provide care for their grandchildren strongly agreed they were satisfied with what they had gained from caring.
- **45%** of those who provide care for others felt the same.
- **56%** of grandchild carers strongly agreed that they had been appreciated for their caring.
- **45%** of grandparents who cared for others strongly agreed they had been appreciated.

Research has shown that caring for grandchildren can be beneficial to both physical and mental wellbeing, although it is important to get the balance right. Grandparents who provide care to grandchildren can find themselves with a greater sense of purpose in their life^{xxviii}, but putting in long hours of caring, and contributing more hours than they would like, can be detrimental to their wellbeing.

One study found that grandparents who felt they were providing longer hours of care than they wanted found it stressful^{xxix}. Studies from the US have also found that grandmothers who provide more than 30 hours a week in care for their grandchildren have higher levels of depression^{xxx}.

Providing more care than grandparents want can also impact on their own marriages – the more childcare provided by grandmothers, the lower the levels of marital satisfaction^{xxxi}.

Recommendations

The importance of grandparents is recognised in public policy. In 2011, the Government announced that working-aged grandparents who care for grandchildren aged under 12 can qualify for National Insurance credits, which can boost their pension during retirement^{xxxii}.

However, a recent freedom of information request from Royal London found that just 1,298 people in the UK claimed these National Insurance Credits between September 2015 and September 2016, which averages just two grandparents per constituency^{xxxiii}. The number of people making these claims or who are even aware that this additional support is available is clearly very concerning.

In 2015 the Government announced that grandparents who are still in work will be allowed, from 2018, to share parental leave pay if they help care for

grandchildren. The GAT survey found that **59%** of grandparents who provided care were not aware of this, although **37%** of grandparents who provide childcare and are aware of the scheme would not consider making use of it.

The low levels of understanding about this policy are echoed in responses by parents. **53%** surveyed were not aware of the scheme. These percentages need to be much higher if the policy is to have any real impact.

With increasing numbers of women and older people working

International examples of grandparental policies



In **Germany**, parents are able to transfer their parental leave to a grandparent. This is applicable if the parent is a teenager or seriously ill or disabled^{xxxiv}.



In **Hungary**, grandparents are allowed transferable leave, if the grandchild is cared for in the home of the grandparent^{xxxv}.



In **Portugal**, grandparents are eligible for up to 30 days leave a year, as well as receiving a financial allowance, to provide care to an ill child if their parents are not able to (if they have used up their own parental leave or if they have work commitments)^{xxxvi}.

Also in Portugal, grandparents can receive a financial allowance if they live with the grandchild and the mother is aged 16 or under^{xxxvii}.

We recommend

For Government

- Grandparents, and other carers, should be allowed statutory leave of up to 10 days a year to provide emergency care for a grandchild (or other dependent) if they are sick. This would be an improvement on the current situation where it is left to the discretion of the employee to allow 'reasonable' time off.
- When the planned policy for shared parental leave for grandparents was announced, the then-Chancellor of the Exchequer George Osborne MP stated that a consultation would begin in early 2016. This has not yet materialised and we urge the Government to commit to plans to open this consultation.

- There are low levels of awareness of both the planned shared parental leave for grandparents and the eligibility of national insurance credits for grandparents who provide childcare.

Government should therefore actively increase the visibility of these schemes for both parents and grandparents. Information should be disseminated through primary schools, places that provide early years' education and carers organisations.

- As **5%** of parents rely on grandparents living outside of the UK for childcare, the negotiations to leave the European Union must ensure

accessible and visa-free travel between EU states must remain in place for those providing child care to family members based in the UK.

For employers

- The number of older workers is increasing, and our analysis shows that grandparents who are still in work are more likely to be caring for their grandchildren than those who have retired. Therefore, all employers should automatically review the working arrangements of employees who have grandchildren and offer flexible working.

For education providers and others

- As being close to grandparents has been found to improve children's wellbeing, more grandparent and toddler clubs should be introduced. Alternatively, grandparents could be invited to join parent and toddler clubs where appropriate.
- If it is a grandparent who is taking a child to or from either nursery or school, both local authority and private providers should ensure that grandparents are made to feel welcome and not uncomfortable.
- Schools should be more aware of the role grandparents play in caring for children after school as well as the role they play

in teaching them skills. They should therefore look to involve grandparents more in school feedback, for example parents evenings.

Conclusion

This report has demonstrated the support grandparents across the UK give to both their children and their grandchildren. They are a 'hidden army', helping families to get by in the UK today. Nothing demonstrates this more than the statistic from the GAT survey which shows that, despite everything they do for their families, when asked about remuneration for taking care of their grandchildren, **73%** of the grandparents who provide care stated they do not want anything more than a thank you for their time, effort and resources.

Many UK grandparents are invaluable providers of care

In modern Britain, grandparents who provide care, however frequently, are a lifeline. Today there are more parents in work than ever before. This means that for many families it is the grandparents that enable parents to work and, ultimately, provide a better quality of life for their children. This role is particularly important with the increase in childcare costs, leaving full-time or part-time professional childcare out of financial reach for many families.

Up and down the country, grandparents are providing a range of childcare, whether it is regularly after school, during school holidays or just in an emergency.

And their help goes beyond childcare

This report, and the survey that informs it, looks beyond hours of care and finds that in many other ways, grandparents support their children and grandchildren. A significant minority (**37%**) of parents rely on grandparents in helping with the cost of taking care of children. The most common items grandparents financially contribute towards are toys and hobbies, leisure and recreational activities and pocket money. Beyond direct financial support is the support in helping them with skills, or helping with giving lifts to activities and hobbies. With many parents working long hours, it is often grandparents who are the ones

to take grandchildren to extra-curricular activities, or to teach them invaluable skills for later life. Increased time spent between grandchildren and grandparents has been shown to be beneficial for the wellbeing of both parties involved.

Government and other bodies can support them better

The vast majority of grandparents enjoy the support they give. They do it for the love of their children and grandchildren. In the GAT survey, 82% of the grandparents who provided care gave their reason as because they enjoy spending time with their grandchildren. Moreover, in the English Longitudinal Study of

Ageing, 98% of grandparents who provided care agreed that they are satisfied with what they have gained from caring. However, just because they enjoy their care-giving does not mean they should not be supported better by Government and other agencies. Our policy recommendations lay out clear recommendations for Government, employers and education providers. We hope they are followed to ensure greater support for families in the UK. Not only will they benefit grandparents and grandchildren, but by making it less difficult to balance family and work life for UK parents, it will benefit the wider UK economy and society.

Endnotes

ⁱONS (2016) UK labour market: February 2016. Available at: <http://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/uklabourmarket/february2016> (Accessed: 4 November 2016).

ⁱⁱCrome, D.L., Loretto, W. and Bishop, W. (2015) 'Grandparents and later-life working: How grandparent care affects decisions around working and retirement'.

ⁱⁱⁱRutter, J. and Evans, B. (2011) Listening to Grandparents. Available at: <http://www.familyandchildcaretrust.org/sites/default/files/files/2.1.11%20Listening%20to%20grandparents.pdf>.

^{iv}Rutter, J. and Evans, B. (2011) Listening to

Grandparents. Available at: <http://www.familyandchildcaretrust.org/sites/default/files/files/2.1.11%20Listening%20to%20grandparents.pdf>.

^vRutter, J. and Evans, B. (2011) Listening to Grandparents. Available at: <http://www.familyandchildcaretrust.org/sites/default/files/files/2.1.11%20Listening%20to%20grandparents.pdf>.

^{vi}Champion, T. and Shuttleworth, I. (2015) Is Internal Migration Slowing? An Analysis of Four Decades of NHSCR Records for England and Wales. Available at: <http://www.spatialeconomics.ac.uk/textonly/SERC/publications/download/sercdp0176.pdf>

^{vii}ONS (2016) 'Internal migration, England and Wales: Year Ending June 2015'.

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Ageas is a leading provider of award-winning insurance solutions in the United Kingdom.

As a major insurer of older people, Ageas has a keen interest in understanding their needs and requirements. Our latest research outlines the impact grandparents have on the UK's economy and how they help working parents every day.

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