



Mind the Baby, Boomer

Sydney Morning Herald (Australia)

April 13, 2024 Saturday

Print & First Editions

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Section: GOOD WEEKEND; Pg. 10

Length: 4042 words

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Body

Who's looking after the kids? Increasingly it's an army of grandparents, recruited through love and financial necessity, winning hearts while battling exhaustion (and the occasional injury).

It's 2am, midwinter. Down the hallway, our newest housemate is sobbing. "Mama," he howls. "Mama." Inconsolable. I wake, panicked. A second later, fast footsteps. The sobbing subsides. I never thought I'd be a grandmother (bad genes, kids who won't be bossed). And I certainly had no clue I'd be one of a generation of men and women in their 50s, 60s, 70s and beyond who are stepping up to support Australia. We are the grand army, a workforce bound to be unpaid yet rewarded with grubby hands stroking our cheeks, small metal cars flung our way in a tot's tempest, snot, snot and more snot, and the soft, slow breaths of approaching sleep. Often with endless instructions: "Come!" I can't recall my own kids being so bossy, at least not at two. When you tell people that one of your kids is finally having a baby, those who are already grandparents and claim to know, respond uniformly: "Grandparenting is so much better than parenting because you love the babies. Then you get to give them back." Liars. We do not give them back. They live with us. Sure, it's about love. But now, it is also about money.

In the last census, the Australian Bureau of Statistics revealed an increase of just over 20 per cent in the number of three-generation households, from 275,000 in 2016 to 335,000 in 2021 - and that was before the cost-of-living crisis. Our family contributed in its own small way. A few years back, I suggested to my husband that we sell the family home now that our kids were in their late 20s. Cue eye-roll: "They'll be back." He was right. Our 30-something school-teacher daughter and her IT specialist partner were living with us in a bid to save for a mortgage when their first child was born. It changed all our lives. I wish I could properly explain how it feels to put your newborn grandchild in a pouch and go for long walks while his exhausted parents sleep. Here's the closest I can get: you feel your heart beat alongside the baby's. You are flooded with awe and love ... and backache. They bought a house and moved out. Repayments soared; they moved back in, now with two in tow. Tenderness and exhaustion. Four adults at different life stages. Two tiny, transfixing tyrants, now four and two. We've all lived under the same roof ever since. We're in the midst of the biggest intergenerational transfer of wealth Australia has seen - more than \$1 trillion over the past two decades, according to Productivity Commission commissioner Lisa Gropp - and it will be even bigger in the next 20 years. That includes transfers not just because Boomers are dying but also because Boomers are living. Yes, it's the bank of Mum and Dad - funding their kids for their first home. But the

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transfer also includes what experts describe as intergenerational housing - Boomers sharing their homes with their children and grandchildren.

Economist David Richardson, 72, of progressive think tank The Australia Institute, father of three, grandfather of two, says he and his partner decided not to sell the family home when their kids grew up and moved out. "You never know when they are coming back," he says. As it turned out, one of his children returned at 30 with a border collie. Another, aged 38, arrived with her own kids last Christmas. Grandparents contribute more than housing; they're often part of the permanent care arrangements for their grandchildren. Lyn Craig, a professor of sociology at the University of Melbourne, turned to HILDA, the annual Household Income and Labour Dynamics in Australia Survey, to explore what's truly going on. What did she find? Grandparents are there before school, after school, on school holidays. They mind the grandkids on set days. They're the emergency backup for sick kids. They're in reserve for date night. Grandparents get the job done.

Every Sunday night, Kylie and Nehemiah Melsom drive from Cranebrook to Mount Druitt in western Sydney with their three kids in the back of their Toyota LandCruiser. They are on their way to the home of Kerry Ann and Chris Seath, Kylie's parents. Sunday night family dinners happen across Australia. But after this family enjoys its Sunday roast, Kylie and Nehemiah leave the boys and return to Cranebrook for the working week. Kylie, 40, is in customer service at Toyota with a 7am start, while Nehemiah, 45, is a workshop manager at another Toyota outlet, with a super early start as well. They both work near Sydney's CBD, which requires leaving at 5am for the minimum hourlong drive into the city. To manage that early start for the family, the kids - Nehemiah, Charlie and Aston (12, 10 and 8) - stay with their grandparents until the following Friday night, going to school from there each day. In winter, the boys stay Friday nights, too. Kylie and Nehemiah return to Mount Druitt for dinner every night, cooked by Kerry Ann, 65, and Chris, 69. On Saturday morning, the boys each head to a different soccer field for their games, so parents and grandparents head in three different directions, too. For a while, all three generations lived together. Then the young family rented. "And it was just not really getting them anywhere," says Chris. Adds Kerry Ann: "Paying rent, achieving nothing. So Chris and I decided. We had a chat and said to them, 'Why don't you just move back in here? And save your money to buy your own house.'" This is not exactly how Chris remembers it. "The first thought that came to my mind was divorce," he jokes. Sounds like he's teasing, but there's no question living in a house with a bunch of small children is taxing. "I do enjoy the rare occasion that Kerry Ann and I have some time together, but then I do miss the kids when they are not here." They all lived together for a while, then Kylie and Nehemiah bought their Cranebrook house and moved out. Eight years later, the younger couple are well into paying off their mortgage. Chris and Kerry Ann renovated their Mount Druitt bathroom to cope with the increased traffic. And the kids? They talk to their parents in the morning. They talk to them at night over dinner. Grandmother and mother talk all the time. It's an extraordinary act of generosity, one which causes a little jealousy among the younger couple's friends. "We'd be nowhere, really, without them," son-in-law Nehemiah says of Chris and Kerry-Ann. Still, the weekday routine is hard, says Kylie. "I hate leaving the kids. But it's what we need to do. We get in and we do what we need to do to get it done. When I'm having a moment, I internalise, get quiet and try not to think about the kids ... The boys hang out to see us when we get home."

The numbers reveal that the use of grandparent care outstrips all other forms of childcare in Australia. As the University of Melbourne's Lyn Craig explains, of children under 12 who are in some form of care, nearly half are looked after by their grandparents. And of all grandparents, about 70 per cent provide some sort of care. Grandmothers with high qualifications and full-time jobs are among those helping out, picking the grandkids up at dawn so their adult offspring can dash off to work. Some do it five days a week. Myra Hamilton, associate professor and principal research fellow at the ARC Centre of Excellence in Population Ageing Research in Sydney, has studied grandparents for years. In 2015, she surveyed more than 200 of them. Nearly three-quarters of them had changed shifts to help out, half had reduced their working hours, and one in five had changed jobs to be a carer. Hamilton says while grandparents have always participated in the care of grandchildren, the big difference today is that we're living longer, so doing more of it. And because both parents tend to work these days, we're needed more. "More mothers are participating in paid work [but] fathers aren't doing any more childcare, and formal childcare services are still hard to afford or access for many families," Hamilton says. As a result, "We have seen a trend towards the use of grandparent childcare while both parents are at work." When she asked grandparents about the main reason they were providing childcare, "They said it was to support their daughters and daughters-in-

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law to work, and to support their children to earn, save and get ahead." The University of Newcastle academic Julia Cook spent three years interviewing people who are donors and recipients of family financial assistance. She interviewed 80 people for a longitudinal qualitative study and has been back to each person twice. Half are from migrant backgrounds with a strong cultural norm to help each other out no matter what. That includes grandparents uprooting themselves from halfway around the world to assist. Cooking, cleaning, "just making life easier for the new parents, and it helps the daughter get back to work quickly". Across her interviews, she sees a common theme: "Grandparents are financing the next stage [of their children's lives], not with cash but with labour." Sometimes cash is king, though. Research from industry fund REST Superannuation in 2015 revealed nearly a third of grandparents planned to spend some of their superannuation paying private school fees for their grandchildren. I have an old friend who pays for private school fees for her three grandchildren. It's about \$60,000 a year. Good thing her savings are in healthy shape. The youngest is just school age, so it's into the foreseeable future. She's also on tap for a whole range of after-school activities. Laura Perry, professor of education at Murdoch University in Western Australia, says she knows of no research in this area: "But I know many grandparents who are doing this. I have colleagues and acquaintances and they have colleagues and acquaintances."

Nicki Hutley is the proud grandmother of Piper Rose, aged seven months. She's also an independent economist and a councillor on the Climate Council. In her early 60s, she's just stepped down as chair of the Economics Society of Australia. She's been a partner at Deloitte Access Economics; at Urbis before that, KPMG before that. Anyone who has ever met her knows she is no-bullshit, brandishing a direct gaze and fast facts on climate change, intergenerational wealth transfer and housing. Now she sees her two worlds colliding: that of full-time, highpowered economist and commentator, and that of doting first-time grandma. The family has yet to work out the times, hours and places, but Hutley and her husband Peter are determined to take on care for Piper, child of mid-30s-couple Emma, a training professional, and Jono, who works in corporate hospitality. No one has really visualised how this will work yet. "It's our pleasure to do it but then you have also got this responsibility," she says, mulling the pros and cons. "I can't say, 'We're going off on holidays and we really want our freedom.' We want to help them." Has she considered the impact if she ends up without the superannuation balance of her heart's desire? "I should be doing a cost-benefit analysis - the value of the joy I get from my granddaughter versus the income I might forgo," she says with a laugh, conceding: "It is a big decision for a lot of people." ABOUT A dozen years ago, Sue Robinson decided she'd had enough. She ran a small family legal practice in South Hurstville, deep in suburban Sydney. The practice covered everything: family law, commercial, probate, conveyancing. Robinson knew grandchildren were coming and decided to prepare herself. Sell the business. Work as a part-time consultant. "I was looking for a slower life, I was ready to smell the roses," she says. She did all that. Two minutes later, she found herself working three days a week - looking after her eldest child's eldest child. Smell the roses? More likely, smell the nappies. Now 73, she has five granddaughters and a schedule that's only just come off the boil. From a peak of three full days a week, picking up and dropping off children across Sydney, she's now doing one full day a week with a four-year-old, two extra afternoons a week with the others and is the emergency backstop for her two daughters, one a journalist, the other a senior public servant. "Yes, I found it exhausting but I carried on and bit the bullet," she says. "Because I worked pretty much from the birth of my own children, I felt a need to do payback." We compare war injuries. She's not sure she can blame her upcoming shoulder reconstruction on heaving hefty grandchildren; I, on the other hand, allocate every single twinge to throwing my tinyish grandchild in the air and catching him while forgetting, as my physio instructs, to switch on my core. How did Sue find the shift from full-time, high-intensity work in the legal field to looking after the grandkids? "I focus on not just caring for them but educating them. From a very young age, we started to have a word of the day, just those sorts of things. I am highly motivated to ensure they are learning as best they can."

I've known Punita Boardman, a unionist and activist, for years. She bought a beautiful house in Lismore, then sold it on the eve of that town's biggest ever floods. Her daughter Akira, who worked in then-Victorian-premier Daniel Andrews' office during the pandemic, had heard her mother rave about Broome, in Western Australia, where she'd spent time, and decided to move there. Punita was staying at a friend's during the floods when Akira rang to tell her the news: she'd met a bloke and they were expecting a baby. (Her friends joke Akira had manifested her desires.) Might her mother move to Broome, too? "I was at a crossroad and really, the baby always wins," Punita says. Grandma moved to Broome. Grandma loves baby Iluka, now 19 months old. "I'm available seven days a week," she jokes. On the two days Akira works - as an adviser to a Labor MLA - Punita, 64, hangs out with Iluka for eight

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hours. Water play. Books. Makes his food, changes his nappy. Akira, 28, comes home at lunchtime to breastfeed. When Akira's not working, everyone hangs out together. When Akira tells people her mum lives with them, they're shocked: "They say stuff like, 'I couldn't imagine living with my mum, we'd drive each other crazy.' " That's not what's happening here, though. "We have this special connection and closeness and companionship. It feels natural and really right. I haven't felt any loneliness and I can share the real-time moments with her." The added benefit of a full-time, open-armed grandma? "I don't have to go to the toilet with a baby on the floor in front of me." Does it put pressure on Akira's partner, Jeremiah Riley, a 42-year-old Yamatji man who is chief executive officer of native title corporation Jidi Jidi? Maybe not. Akira and Iluka share a bed; Riley sometimes takes refuge up the hallway; Grandma closes her bedroom door and doesn't hear a thing. She and I chat about what it was like when we were young mothers, when sharing the bed with your baby was all the go. In my family, the five of us shared a room until the eldest was 10 (sure, no privacy, but everyone slept well). Mother and daughter Boardman shared a bed until Akira was seven. Punita tells me there are still differences between the way Akira was raised and how Akira is raising Iluka. When Akira was ready to start solids, Punita was puréeing, grating, grinding everything from scratch. Akira does a mix-and-match combination of fresh and pre-prepared food for Iluka. "I needed to bite my tongue on that one but also adjust my attitude," Punita says. "I think I was being evangelical. I'm not stewing apples until I am blue in the face now." Do they ever argue? "C'mon, we are mother and daughter, we have a go at each other but not dramatically. It's those day-to-day things, those little decisions about what you prioritise." Now Iluka eats what everyone else is eating - including, sometimes, three breakfasts. How long will Punita stay? "I wouldn't say forever. A lot of things come into consideration. Broome is a hard place to live. It is so remote and so isolated. It is basically desert by the sea." For now, though, she's staying put.

Turns out, despite utter devotion, grandparents have a tipping point - one that can be quantified. Jennifer Baxter of the Australian Institute of Family Studies says that after 20 hours of childcare a week, grandparents start to get resentful. That's easy to imagine - it's not that you don't love these squishy darlings, my god you do, but you are also so tired. Decades worth of tired. I speak to a few families for this story who end up deciding they don't want me to use their names. Mostly they're afraid of hurting those they love. One grandmother tells me she feels used and abused, expected to be on call for care all the time. "There is a selfishness because we are readily available ... I feel as if we are bringing up [small] children all over again," she says. This wasn't how she imagined life would be in her 60s. Another tells me it's the constant noise that kills her. And the mess. So much mess. One adult daughter - my own, as it turns out - says she feels as if her parenting is being observed the whole time. Observed and judged. Baxter says if this kind of care wasn't available, we'd see fewer mothers of under-tuos returning to work. It's not just that childcare is expensive and hard to come by. Mothers want their under-tuos to be loved in a way that's less industrial than many contemporary childcare centres can manage. "Grandparents are very integral to managing that workcare connection," says Baxter. "Goodness knows what would happen to shift-working families if grandparents weren't available." Baxter's research during the COVID-19 pandemic shows that grandparents love - love - looking after their grandchildren but are also conflicted. "It energises them, yet it exhausts them." They also need flexibility. "They need to be able to take leave for caring or access part-time work. They want to keep a foot in the door, brain engaged beyond babies, a weekly pay packet in the pocket." Jessica Rudd, chair of The Parenthood, which lobbies for paid parental leave, universal access to early childhood care and family-friendly workplaces, observes the federal government taking steps to make childcare more affordable. "But there are still families for whom the cost is prohibitive or places are unavailable, so parents with young children are pulling grandparents in as additional unpaid care," she says. "This puts a significant strain on family relationships. What used to be a novelty - 'You get to spoil them then hand them back' - has become a return to the frontline of nappy-changing and cutting up fruit." And there are flow-on effects: "Care of grandchildren can be quite a physical burden, not to mention a mental load when you're at the end of your working life and were looking forward to a cruise, joining a book club, working on the garden and making use of your super." Did she ask her own parents, former prime minister Kevin Rudd, now Australia's ambassador to the United States, and businesswoman Theresa Rein, to pitch in when she had her own children? "I'm sure if I asked Mum and Dad to drop everything and come home to help they would, but I generally don't because I know the work they're doing is important."

It is hard to know how to be a grandparent, at least for my generation. I had no role models - and nor did many of my friends. My mother was born in 1921. Her life expectancy was mid50s but she died at 62. I'm past that now - and hope to get, say, another 10 years. How do we learn how to be grandparents? Grandparenting class. I kid you

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not. One Friday night in late 2019, my husband and I turned up to said class at the local maternity hospital, Royal Prince Alfred in Sydney's Camperdown. We were there at our daughter's instruction. She and her partner had just completed the hospital's thorough antenatal courses and a grandparents' night class was offered as an optional extra. Grandparenting class. WTF was a complete stranger going to tell me, mother of three, about parenting? As it turned out, a lot. Everything you thought you knew about, for example and god forbid, cot death, is different. All the rules we were taught back in the 1980s had changed. And when I asked Jacquie Myers, midwife and registered nurse, why she was running these courses on top of the antenatal courses, she explained it was because those who were having their babies now, this new generation of newborn-wranglers, found it difficult to be frank with their own parents. What had she learnt from talking to these about-to-be-new parents? My translation of what she told us then was this: new parents want to be able to tell their own parents to bugger off. They're in charge, and grandparents need to understand that. That was 2019. Myers, 68, has a different message today, when dealing with families like mine who are all living under the same roof. Families like hers, too, as it turns out. Myers' own grandkid, 10-year-old Brooklyn, moved in with Myers and her husband Tony, 66, bringing his dad Saul, 38, with him. "Diplomacy is a new genre for grandparents," Myers says. "Children have to be diplomatic, too, and when they are not, grandparents should pull them into line." As she points out, it's a learning curve for all of us. "I constantly ask myself, 'Am I doing the right thing?'"

All Marg Jewell wanted to do was to be at her daughter Mel's side when she gave birth. Mel, a former federal public servant, and her husband, an IT consultant, were living in Tbilisi, Georgia, when Mel realised she was pregnant. The baby was due just as the COVID pandemic began. With the couple unable to return to Australia, Marg worked against time, politics, unpredictable border closures and non-existent flights to be with her daughter in a country where birth plans were not top priority. Meanwhile, her husband Rod was back in Melbourne, seriously ill. By some miracle, she managed to get back to Glen Waverley, amid a tide of border closures, to be at his side before he died. The new young family soon arrived back in Australia, too - to hotel quarantine, then in with Marg. The upheaval of new parent life, the dramatic return from Europe via Turkey, the death of a much-loved husband and father. It had been quite the time. Mel then discovered she was pregnant with her second child. Then her marriage fell apart. Now she stays home and looks after the boys. Her mother has returned to work as a much-loved teacher at a high school. Marg supports the family. "This is the best outcome I could have hoped for, for my boys," says Mel, in her early 40s. "I parent in a similar way to the way I was parented." Tensions come and go. "Friction comes because time is so tight. We co-parent and [Marg] is also still my mum. Even though we are very good friends, we still have a child-parent relationship at the core, which has built-in friction." Marg, who's in her 60s, says they get a bit testy with each other from time to time but "we work through that, despite all this being an absolute recipe for a disaster." The upshot? "I'm really grateful for a great many things that happened at that time. She got home with her little baby and she could come back here." Waves of love and support. However. Here was a house designed for an older couple, set up just the way they liked it. "All of a sudden everything had to change, the house was occupied by others." The hardwood floor, once a prized feature of the house, was now a site of magnetic tiles, little wooden bits and bobs, an absolute recipe for slipping and falling. Which is fine if you're four. Not so fine if you're 60 years older than that. Marg would love an extra bedroom. Still: "We do life pretty well together. We like the idea of looking after each other and looking after the generations together. Nuclear families are a recent concept."

As for our lot? I know when they all move out, the two darlings and their slightly-less-interesting parents, I won't miss the 2am wake-ups, rare now anyhow. But I will - most definitely, heartbreakingly - miss them. n

Load-Date: April 12, 2024