

# Parenting Adult Children Living at Home

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When twenty-three-year-old Mark was asked why he was still living at home, Mark quickly replied, “Where else can I get free rent, home cooking, cable TV, and free laundry? I’d be a fool to live anywhere else.”

Mark summed up the attitude of many young adults. For them the question is not, *Why are you living at home?* but rather, *Why should I live anywhere else?* Can you blame them? With the rising cost of housing, a new car costing between \$20,000 to \$40,000, and the typical age of first marriage rising into the mid to late twenties, young adults will find some good reasons to accept an opportunity of free room and board, and parents need to be ready.

Earlier generations of young Americans had plenty of reasons to move away. Many were getting married before they turned twenty. The federal government saw to it that many left home for military service. Others moved out to get away from conflicts with their parents, or to prove they were “grown up.” Besides, most segments of society expected it. Leaving home was the normal thing to do. Not anymore.

The military draft ended. More and more do not marry immediately after high school or at all. And society no longer expects young adults to make their own way by the time they reach their twenties.

Sometimes a few years at home after high school or college works fine. As parents you may be happy to have your young adult at home, and the financial savings makes sense. By living at home, your son or daughter may be able to save enough money to fund a college education or to make a down payment on a small home.

Many parents and their adult children fondly remember their years living together after the children reached adulthood. Those kids could have easily made it on their own, but both they and their parents wanted the pleasures of living together. As one parent put it, “We had the privilege of living, working, and associating with our children as adults. It was a special time in our lives.”

Other adolescents aren’t quite ready to tackle life alone after high school. Although they could probably make it if they had to, they could suffer difficult setbacks in the process. Instead of forcing them out prematurely, some parents decide to give their young adult children a couple of years at home to gradually ease into adulthood and test out their increasing autonomy.

If an extended stay at home has a clear purpose and the young adult is willing to live by a few rules around the house, it can be a great experience. But don’t jump to the conclusion that this is always the best option. Some young adults stay at home to avoid taking responsibility for their lives. Some abuse drugs and alcohol,

refuse to find a decent job, sponge off their parents, or defer the development of mature relationships outside the family. Instead of employing the convenience of living at home to ease into new responsibilities, they use it to avoid cutting the cords of dependency on parents and moving into the adult world.

There are no precise rules for deciding which young adults should stay and which should go – or when. But the main principle for a parent to keep in mind is this: You need to help your young adult avoid dependency so he or she will keep growing toward emotional, spiritual, and social maturity.

The parents of twenty-one-year-old Scott realized they had fallen into a dependency trap. During a weekend workshop on parent-teen relationships, they asked if they could talk with Bruce about their son.

Three years after graduating from high school, Scott was still living at home. He had taken a few courses at a local community college and held a couple of part-time jobs, but wasn't motivated to do much more. He came in at all hours of the night, slept until noon, then lounged around the house for a while before heading off to spend the day with friends.

“Scott is basically a good kid,” his parents explained, “but we are getting worried. He doesn't seem to know where he is headed, and what's worse, he doesn't care. If we ask him to do anything around the house, he's 'too busy.' On Saturdays his radio blares his music until we can't stand it anymore. If we ask him to turn it down, he slams his door or turns the radio completely off. We don't want to push him out before he is ready, but it seems like we're just giving him free room and board so he can do whatever he pleases. If he had a job, it wouldn't bother us so much, but he's getting a free ride and we're getting all the headaches.”

After a few sessions with a counselor, Scott's parents sat down with him and discussed their concerns. At first, Scott assumed this would just be another lecture to ignore and soon forget. But when they told Scott that within a month he would have to come up with a definite plan for either a job or more schooling, and he would have to implement the plan by the next semester in order to continue living at home, he got the message. Within three weeks he had a full-time job. When Bruce saw them a year later, they reported that things were going well. “Scott is banking over \$400 a month and is much more helpful around the house. Recently, he even started talking about finding an apartment with a friend.”

## **Staying in the Nest**

Let's separate live-at-home adults into four rather distinct categories.

First, some kids see the wisdom of saving money or continuing their education while living with their mom and dad. They intend this arrangement to be temporary, lasting only until school is over or until some other clear goals, such as graduation, a job, or a down payment for a house are met. These young adults aren't remaining dependent to avoid the real world, and they don't create needless conflicts at home. They are studying appropriately or holding steady jobs and are helping to pay their own way. It is clear they want their independence; they are simply delaying certain aspects of that process until they have a better economic foundation. This is a healthy and normal arrangement.

A second group of live-in adult children are young men and women who want to delay entrance into the real world because they don't want the responsibilities that come with being independent. They want to remain in a state of economic dependence; they want the privileges of adulthood without the responsibilities. Instead of using their extended stay as a launching pad into adulthood, they use it to prolong their adolescent dependencies.

Although these live-at-home adults may try to convince themselves or others that they could “leave if they wanted to,” their confidently stated affirmations may be mere illusions designed to hide their fears of failing

or stepping out on their own. Letting this type of young adult continue living at home can do more harm than good.

“Boomerang kids”<sup>1</sup> comprise the third group. These young adults leave the nest and start out on their own, but then encounter a crisis or setback that drives them back to the safety of home. Some marry and divorce quickly; some return home after the tragic death of their spouse. Others, when faced with the sudden loss of a job or a serious health crisis, see no other option than to go back to living with mom and dad. A year or two earlier, these kids were coping nicely with adulthood; they hadn’t given a thought to returning home. But suddenly they are no longer able to cope and have no other place to turn.

The final group of live-at-home young adults might be called the “marginally functional.” These young men and women have serious psychological problems and are not able to cope in the adult world. Some may have schizophrenia or experience psychotic episodes; others suffer from a variety of serious social and emotional disorders. Some may have been traumatized while in military service and never fully recovered. Others abused drugs for so long that they can no longer function well in society. These young adults may pose the most difficulties for parents. They are unable to cope on their own and live independently, and their dependency may be permanent.

## **The Boomerang Child**

Late one evening, Sam and Joanna received a tearful phone call from their daughter, Glenna. After four years of marriage, Glenna’s husband had walked out on her and taken their only car to head for another state. Glenna was left with two young children, the younger in diapers, and less than \$200 in the bank. She had no job, and there was no way she could pay the rent that was coming due in a few days.

Sam and Joanna got out of bed and drove over to be with their daughter. They listened to her painful story. Glenna admitted that she and Jim had been having some marriage problems, but she never believed he would leave her and the kids. What was the matter with him? What had she done wrong? How could she tell little Nathan that his daddy had gone? And how could she pay the rent?

After a couple of hours of tearful and supportive listening, Sam and Joanna assured Glenna they would help. They suggested she cancel all of their credit cards immediately so Jim couldn’t run up any more bills. Then Sam told Glenna, “We would be happy to have you stay with us until you can get back on your feet. We don’t have a lot of room, but we can get by for a while.”

“Really, Dad?” Glenna replied gratefully. “I don’t want to be a burden on you, but I don’t know what else to do.”

“That’s what we’re here for, honey,” encouraged Joanna. “We can talk about the details tomorrow, but know we’re standing with you.”

Over the next several days, Sam, Joanna, and Glenna made arrangements. Joanna offered to babysit the children when Glenna found a job. They didn’t expect her to pay rent, but they did ask her to share the food expenses. Glenna set aside everything else she earned toward buying a car, and then started saving money to rent her own place.

Boomerang kids present unique challenges for parents. These adults were used to confidently functioning on their own; they enjoyed independence. Crushed by a failed marriage or the loss of a loved one, and pressed by financial realities, many adults like Glenna feel forced to return home, sometimes with a child or two. But even in such circumstances, a wise parent will need to negotiate some things. Where will the

children sleep? Who will handle the babysitting? If the boarding adult child has children, whose limits – parents’ or grandparents’ – will be enforced? Who will discipline the children?

If your son or daughter doesn’t have a job, you may not expect him or her to get one within two weeks. But you should expect active job seeking after the immediate shock of a divorce or death has passed. You also need to talk about your role in finances. Since the major motivating factor for returning home is financial, it is probably unrealistic to ask him or her for rent. But you should see steps toward self-support and independent living. To accomplish this, your son or daughter must reach the point of either paying you monthly rent or putting that amount away in a savings account in preparation for a return to independent living.

After basic questions are settled and things are going better, talk over how long your child will need to stay. Most responsible young adults won’t abuse your support and will want to leave as soon as possible. When they are emotionally refueled and financially able, they are anxious to be on their way. A few might need help to take that big step again.

## **Marginally Functional Young Adults**

Twenty-year-old Carol ran away from home during her senior year of high school. After spending three years on the streets of Los Angeles, she ended up back on her parents’ doorstep, a broken and disturbed girl. She had lived through drugs, prostitution, and everything imaginable. Severely depressed, in poor health, and with a vacant stare in her eyes, Carol was a shell of the daughter her parents had once known.

Twenty-four-year-old Gerald had been an adequate student in high school, but never fit in socially. He spent most of his time reading or taking care of his pets; solitary activities helped him avoid social contact. His ideas were a little “off the wall.”

Gerald began studies at a local university but dropped out and returned home after two years because he felt out of place and couldn’t concentrate. His parents assumed Gerald would settle down, “grow out of it,” and either go back to school or get a job. But several years later, Gerald was still living at home, reading, listening to music in his room, and occasionally wandering around town. By now his parents realized Gerald had some serious problems and took him to a psychiatrist.

Due to their severe emotional problems, there is no way Carol and Gerald will be able to face life on their own. Although neither of them will necessarily have to be confined to long-term institutional care, they both need extended professional help if they are ever to function in society.

Advice for parents with adult children like Carol and Gerald is beyond the scope of this booklet. Applying the principles here will not help these young adults make it on their own.

Fully functional young adults can be nudged into adulthood by sensitive parents who are willing to encourage them and also set some limits. Marginally functional adults, however, may not have the ability to safely live independently. They need professional help and may need life-long assistance. If parents push them out of the house, they may end up homeless, destitute, or in a psychiatric hospital.

Parents should seek out treatment options that provide medical care, long-term psychotherapy, and individualized social services. The adult child may need a period of inpatient psychiatric hospitalization. Only within the context of quality professional assessment and planning will parents be able to find the resources available for their child and plan well for the future.

## Arranging an Extended Stay

Fortunately, few parents have to struggle with the serious, chronic problems of marginally functional adult children. For most parents, their questions revolve around getting along with their young adult who, although fully capable of independent living, wants to live at home either for a brief or an extended period of time.

Here are some things for you as parents to consider when making decisions about whether your young adult should live at home. Clear guidelines can make life much easier for all concerned.

Since young adults live in their parents' home for different reasons, you will always need to consider whether having your son or daughter live at home is the best option.

Young adults have different personalities and needs. The apostle Paul told members of the church at Thessalonica that they should "warn those who are idle and disruptive, encourage the disheartened, help the weak, be patient with everyone" (I Thess. 5:14, New International Version). Unruly or idle young adults need to be warned, not protected from the consequences of their actions. Reserved, fainthearted, or timid young adults need encouragement so they can gain confidence to move out on their own. The truly weak, those who really cannot cope by themselves, need extra support.

Suppose your high school son indicates he doesn't plan to go to college and tells you he will look for a job after he graduates. His plan is to "just hang around town for a while and see what happens." Or suppose your daughter plans to take a course or two at a local college, live at home, and look for a part-time job. Should you accept these plans, say nothing, and hope for the best? Or should you immediately announce that their days at home are numbered? Conversely, would you, without warning, inform your recent high school graduate you are selling your four-bedroom house and moving into a condo, and that he or she needs to find a place in two months? Hopefully not! But you do need to talk over some mutual expectations.

Most frustrations reported by parents of live-in young adults stem from failure to establish clear guidelines early in the process. If you don't talk about it, your young adult may assume he or she can stay at home indefinitely, often without sharing the responsibilities of living in a household. Worse yet, many late adolescents assume they can come in whenever they please, play their music as loud as they want, and keep the house in any condition they like. Then, when parents start complaining about the loud music and the messy rooms, they get furious.

The vicious cycle goes like this:

1. The young adult child fails to live up to the parents' unspoken or unenforced expectations.
2. The parents respond by nagging, complaining, or threatening.
3. The adult child accuses the parents of "treating me like a child."
4. Both parents and child become increasingly frustrated until someone explodes.
5. Someone withdraws or vows to do better, but the cycle soon repeats again.

By the time a child graduates from high school, parents should have already had a number of conversations about the future. As a parent you should know if your son or daughter plans to go to college, work, marry, join the military, and so forth. But you may still need to initiate a couple of deliberate discussions to make sure you thoroughly understand his or her plans, especially if those plans include living at home. Your

conference can usually be carried out casually and in an almost offhand way. But several important issues must be discussed with adult children:

1. Why do they want to stay at home?
2. Have they considered other living arrangements?
3. What do they see as the pros and cons?
4. How long might they want to stay?
5. Have they thought about what it might be like living at home as a young adult?

You also need to think about your needs and those of other children. Consider the following:

1. Were you planning to use your child's room for a study or an extra bedroom?
2. Does your family's financial situation allow continued financial support for your young adult?
3. Do you and your spouse agree this would not be a step backwards for your son or daughter?
4. Have your other children been planning on a bedroom for themselves, more access to the family car, or being the oldest child home after their sibling leaves?

Let's say you have decided it is feasible for Mike, your adult child, to live at home. Now it's time to discuss more specific questions and guidelines to govern the relationship. You will need to come to an understanding on questions such as:

- Will Mike maintain a full-time or part-time job?
- Will he pay rent? If so, how much and when? *When* becomes important because many late adolescents assume they can pay mom and dad last, if they have any money left over.
- Will you set limits on Mike's noise, music, smoking, or alcohol use in the home?
- Will you set limits on having members of the opposite sex in his bedroom?
- Will you assign Mike regular chores and work around the house? Will you have expectations on how or when the work is done?
- What level of tidiness will you expect in his room and throughout the house?
- Will he have access to the family car? If so, will he pay for gas and insurance? If not, is he prepared to buy his own car, walk, or ride the bus?
- Approximately how long does he think he may want to live at home?
- Does he have a game plan and goals to work toward and motivate him?
- If you are going to continue contributing financially for him, how much will that be and until when? Will you require Mike to pay you back?

If your child isn't used to taking responsibility, some of these questions may come as quite a shock. Some young adults react to even the suggestion of rules or limits with, "Aw, come on. Don't treat me like a child!" But it is not "treating someone like a child" to expect an adult to pay rent. It is not "parental" to rent out a room to non-smokers only. And it is not infantilizing to agree with your daughter, now a guest boarder, that she is not to leave a mess in the shared rooms of the house. To put it another way, the guidelines you follow with live-in young adult children are agreements between adults.

You can avoid many conflicts by telling your son or daughter, "We are happy to have you live here a while longer. But since you are a young adult now, we need to discuss your privacy and ours. You have the right to your own life. But we also have a few needs. We have no desire to treat you like a child, and if we were renting a room to a stranger, we would have a few guidelines. We aren't talking about rules that parents set for children. We are talking about guidelines for adults living in the same house."

Don't be surprised if emerging adult children have trouble understanding this. They may think being adult means being able to do anything they please. Listen carefully to your child's feelings and truly do your best to understand. Give reassurance of your love and your lack of desire to control them. Then restate your position: you accept having him or her live with you, and there must be a few rules.

Husbands and wives have rules; roommates have rules; landlords and tenants have rules. You are not setting down these rules to train children; you are treating them as adults. You want them to have the freedom to run their own lives, and you want the same privilege. They have the option of living with you under a few conditions or finding a place where they like the arrangements better.

Requiring partial rent or room and board is one good way to help young adults take responsibility. When emerging adults claim they can't afford it, parents may need to help them take a look at their lifestyle. For example, many young adults are driving nice cars, wearing designer clothes, spending weekends at sporting events, or skiing in the mountains while telling their parents they can't afford to help with the rent or find their own place. If they are enjoying that kind of lifestyle but cannot afford to pay rent to their parents, they may need to change! Proverbs 10:5 says, "He who gathers crops in the summer is a prudent son, but he who sleeps in harvest is a disgraceful son." It also says, "Laziness brings on deep sleep and the shiftless go hungry" (19:15). Young adults clearly need to take major responsibility for their own financial needs.

In addition to establishing some guidelines, it can be extremely helpful to discuss each other's expectations. The point is not to interrogate, but to clarify, understand, and avoid disappointment. Asking a few more questions may be helpful, such as:

- Are you planning to eat meals with us?
- Will you attend church with us? Regularly or occasionally?
- Do you plan to attend family gatherings and functions with us?

## **What To Do When They Won't Go**

Some young adults don't seem to have a clue they are wearing out their welcome or failing to take responsibility for their lives. After an initial settling period, a live-at-home adult child may start enjoying home a bit too much. You may not see any planning to strike out independently.

Several indicators may suggest it is time to have another conversation to help your young adult take greater steps toward independence. These may include that he or she:

- has lived with you for more than a year after finishing his or her education.
- has not held a steady job for several months to a year.
- does not seem seriously committed to earning a decent living in the immediate future.
- is unable to prioritize and handle personal finances.
- shows early or middle adolescent attitudes and characteristics such as alternating between independent and dependent phases, resenting you, and frequently getting into quarrels.
- does not show evidence of maturing emotionally and spiritually, or taking responsibility for his or her life.
- has no medium- or long-term plans.

If several of these are true, adult children have either reached the time when they should be setting out independently, or parents have failed to establish and carry through on some reasonable expectations. Assuming the problem is not with the expectations, parents should raise their concerns.

If it's time to talk with your son, Matt, begin by asking him how long he thinks he would like to stay. This puts the ball in his court, gets him thinking, and lets him know that you are serious. Without giving the impression you want to kick him out, you have started the discussion.

When young adults say they are perfectly happy to stay indefinitely, parents need to be more direct, stating why it is either for the child's good, the parents' good, or both that they make plans to move out. They need to hear that they must start considering other options.

If Matt says he wants to stay until he finds a place to rent, or saves a little money, ask, "How long do you think it will take you to do that?" A reply of "I don't know" can be met with a statement such as, "We aren't comfortable with such an indefinite time frame." If Matt answers, "A year or two," you might counter with, "Six months sounds a little more realistic to us. That would give you time to put away some money (or find a job or an apartment), but still not rush things too much." A definite but realistic time frame is one of the best ways for parents to tell a young adult they are confident he or she can take greater responsibility in life, and at the same time draw realistic boundaries with precise expectations.

If your daughter cites lack of money as an excuse for staying home, say you would be happy to help her plan a workable budget. If she still doesn't see how she can get started, you might offer to pay her first month or two of rent, but make it clear she will be on her own after that. The issue here, of course, is not whether you can afford to pay her expenses; the issue is her need to take responsibility for her own life. You should not enable her failure to grow up by giving her money indefinitely; she is old enough to earn it for herself. If you do enable her, you are depriving her of the opportunity to develop into an emotionally and a spiritually mature human being.

## **Summary**

Living at home as a young adult can be a necessary, profitable, and enjoyable experience. However, parents need to be sure these arrangements are good for them and for their adult child. Wise arrangements will give parents time to enjoy an adult relationship with their child, and will give the young adult additional time to consolidate his or her personality and get on solid financial footing. But arrangements that perpetuate



childhood dependency will actually cripple young adults and should be modified or terminated for the welfare of adult children and their parents.

## References

1. Okimoto, J.D. & Stegall, P.J. (1987). *Boomerang kids*. Boston: Little, Brown, & Co.

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