

When Grown Children Move Back Home

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Summary

A grown child might move back in with you for your sake (you need financial support or help with the tasks of daily living) or for his or her own sake (problems because of a divorce, a lost job, a bankruptcy, etc.). Either way, it is a big change for everyone involved. The best way to work it out depends, of course, on the situation and on the people involved. Still, there are some general ideas you should consider.

We suggest that all parties involved read this document, then discuss together the issues that it raises.

Points of view

There are other situations like this, but no other situations *exactly* like this.

Having a child live with you is in some ways just resuming the relationship that existed when the child was young ó except that the child is not young any more. After living away, maybe for a very long time, s/he is a different person ó older, and with a raft of new experiences that you were not part of. Your child is not the same person any more, and the relationship is not quite the same relationship. If any of you expect (or try) to fall into the old patterns, there will be a rude awakening somewhere along the line.

Yet you are not just roommates, either. Strangers or even friends who choose to live together generally have a degree of separateness that family members don't have. This separateness can be good ó it's easier to set boundaries, and to respect them. Expectations are limited. Adult family members living together can fall into the trap of assuming that such boundaries needn't exist, or that unspoken expectations are going to be met.

All successful relationships are built on respect. Even love is not enough. Each party must respect the others' needs and wishes, and each should look for the same kind of respect in return. When this happens, almost any circumstances can be made to work. When it doesn't happen, even outwardly favorable circumstances can lead to disaster.

What's the timeframe?

The first thing that needs to be understood is the timeframe. Consider these questions:

- Is the arrangement expected to be for a specified period of time? If it is open-ended, is it expected to be a fairly short time, or a pretty long time?
- What if more time than expected turns out to be necessary? Is this acceptable, or even possible, for all parties?
- If it does turn out to be longer than planned, will additional adjustments need to be made? (For example, if the child is coming to help you, when should temporary arrangements s/he made be changed to permanent arrangements? Or if the child is the one who needs help, at what point, for instance, do temporary sleeping arrangements become unacceptable?) At what date will it be prudent to start thinking about new arrangements?

- If continuing to live together is simply not a workable option over the long haul, what is the outside date by which a different arrangement must be made, and what is the date when everyone should start working on it?

Financial issues

Although you are still family, you have probably had separate finances for a long time now, and in most cases it should stay that way. A child returning to the family nest is usually not a dependent, or at worst is probably only partially or temporarily dependent. For the sake of everyone involved, financial arrangements that are clear and fair should be worked out at the very beginning.

Expenses are usually the biggest problem area. In general, people who live together should share expenses equally, or in some other equitably proportionate manner.

For instance, in a situation where the child is moving in mainly for the sake of mutual convenience and companionship, and neither party is particularly in need of help from the other:

- Both parties should expect to benefit financially ó since it is cheaper to maintain one household than two.
- If rent is being paid, it should be shared. But if a mortgage is being paid, the owner is building up equity while the other person is not, so it would not normally be equitable for both parties to just split the mortgage and home maintenance costs; a home owner should usually receive a rent payment from the other party.
- While all parties should continue to pay for their own personal expenses (clothing, entertainment, hobbies, gifts, etc.), many expenses tend to be shared. These would include utilities, groceries, common household supplies, and the like. A fair way of splitting such costs should be found ó again, with everyone feeling that they are better off than if they were paying totally on their own.

However, where one party needs help, it is perfectly fair to put a value on that help:

- If your child moves in to help take care of you, it might be quite reasonable to allow him or her to live rent-free, and perhaps even for you to cover some or all of the extra cost of utilities, groceries, and so on. Again, both parties come out ahead financially in this case: your child gets rent-free living, and you get services from someone you trust at a cost far less than you would have to pay an outsider.
- Conversely, if your child is living with you because he or she is financially needy and cannot afford to pay a financially fair share, then the difference can be made up in services. Every home has chores to be done and maintenance to be attended to. An adult child can earn his or her keep by taking over more of these items.

Of course, fairness is often more complicated than a balance between expenses, or between expenses and services. It's not just a question of who gets what, and who pays what, but of other questions as well. For example:

- Who can afford it better? This is not just a matter of who has more income, or who has more money, but also a matter of the future. If you are sure you have

plenty of money to last for your lifetime, perhaps you can afford to take on a larger share of the financial burden. Or perhaps the opposite is the case.

- Are there old issues that come into it? All adult families have histories ó often ones that involve large sacrifices made, or obligations incurred. If everyone agrees on the nature and scope of these, they can be taken into account. But watch out if people have different memories or are making different assumptions!
- What about the people who aren't there, especially children besides the one moving in? If you are too generous with one child, it may mean that another child will later have to bail *you* out. Or if you spend all your savings taking care of one, others may lose their inheritances. By the same token, if one child is helping you out in a substantial way that another child doesn't, the first child may deserve some special consideration ó in your will, perhaps, or in some other way. Or perhaps if one child becomes the caregiver, another child or children could help pay out-of-pocket expenses, so as to make a reasonably fair contribution.

It's not all about the money, of course, or even all about fairness. Love and duty and sharing are all part of it, too. But these will flourish better where financial and basic living arrangements are established fairly, and understood clearly.

And in each family, this will mean something different. The important thing is that all of you agree as much as possible on what that is.

The new family dynamic

Your being a family does not guarantee that you can live together happily. Even if you grew up as a happy family, the same dynamic may not resume. Conversely, if there were problems in the home back in the old days, those problems will not necessarily return. Although there is a history that you must take into account, this is also a new situation.

Just as financial issues should be discussed squarely at the beginning, family dynamics need to be pondered and discussed as well.

This can actually be easier if things have changed a lot. If you are the parent and the child is moving in to take care of you, then the role reversal is so obvious that it almost cannot be ignored. If the child is the needier party at present, however, this situation may seem deceptively similar to the one during childhood: dependency, living under the parent's roof, the parent being boss again. But an adult child is not a kid any longer, and is accustomed to having his or her own life, and making his or her own decisions.

Regardless of which party is more independent and which requires more assistance, everyone should enter the situation as the moral equal of the others ó yes, even if the needier one helped create his or her own problems. A good living arrangement cannot be based on moral superiority and blaming by one party, and shame and guilt and subservience by the other party. It is never possible to begin over with a totally clean slate, but as noted earlier, the living relationship must be built on mutual respect. That may require forgiveness first, and if it does, it must be given ó if it can't be given, then it is better not even to begin the experiment.

Ideally, the sharing of living quarters between parents and adult children includes the same respect for one another's privacy, freedom, responsibility, and feelings that unrelated adult housemates offer one another. At the same time, it should involve the extra measure of consideration, helpfulness, and tolerance proper to the family connection.

The parent(s) should beware of being too parental. The child should beware of being too childlike. Curfews, for example, are inappropriate for adult children — yet simple courtesy dictates that people living together be considerate of one another's sleep and try to keep one another informed of their whereabouts. By the same token, the child should not necessarily expect the parent to pick up the tab for everything. The same rule of thumb applies: treat the other no worse than you would treat a housemate unrelated to you.

This is especially important if the child is still young (recently out of college, for instance). It is too easy for both parties to slip into the old ways. But it is time for such a child to become an adult, and a legitimate even if unequal contributor to the household, both financially and in other ways.

Settle it now

Only you together as a family can identify where problems are likely to occur, and then summon the mutual respect and affection necessary to avoid them, neutralize them, or flat-out defeat them. And this will only happen if there is the will on each person's part to do just that. If you cannot summon this will, then the experience will become bitter, and you are better off making other plans as quickly as you can.

Important: If you are still married (or, even more so, remarried), you need to have a long talk with your spouse or partner before discussing things with the child. Parents often have very different ideas about the overall advisability of having a child move back in — and even if they agree on that, there may be many differences in the financial and other arrangements that they prefer. Talking all of these issues out between the two of you first will help you clarify your own preferences. It is generally not a good idea, however, for you to decide everything and then present an inflexible united front to your child. Discussions with the child should be as open-ended as possible. But it will be helpful indeed if each of you, before getting into details with the child, knows the outside limits of what will be acceptable to the other spouse.

Additional practical considerations

- If necessary, check your homeowner's, health, and auto insurance to make sure that everyone (and everyone's property) is covered. Financial advisors usually recommend that if the person moving in is not already covered by health insurance through work or otherwise, that he or she be required to purchase individual coverage as a condition of joining the household. In some states, insurers are legally required to let you add a child to your own policy by paying a surcharge.
- There may be the opportunity for one of you to claim the other as a dependent on your federal and/or state taxes, and save some money.
- If the child is bringing home problems (such as substance abuse, for example) that you are not really equipped to deal with, just say no. Help arrange for a rehabilitation

program, or some other alternative. On the other hand, if there are problems that you think you can help manage, then prepare yourself to do so: look for counsel and other outside resources before your child moves in, and prepare to be a caregiver rather than an enabler.

- The situation is much more complex if the child is returning home with a spouse or life partner, and/or with children. Such arrangements can still work out fine, even over long periods of time, but both the financial and the personal issues are more complicated. This calls for more care and more discussion on everyone's part.
- Whatever agreements everyone comes to, consider putting them in writing (especially the financial arrangements). The purpose is not to bind everyone to a "contract," but rather to make sure that the initial understanding is clear, and to have a way to settle potential future misunderstandings if memories become fuzzy.

For More Information

- ***Papers available from this same source:***
 - "When You Have to Raise a Grandchild"
- ***Outside information (general):***
 - "Your Adult Kids Are Back ó Now What?" *Money*, January, 2007.
 - "What If Your Adult Kid Moves Back Home," *Consumer Reports Money Adviser*, June, 2004.
 - "When Kids Crowd Your Empty Nest," CNN Money
http://money.cnn.com/2003/05/02/pf/college/q_backhome/
 - [Under One Roof Again: All Grown Up and \(Re\)learning to Live Together Happily](#), by Susan Newman, deals mainly with relationship issues that arise when you live with your adult children ó whether they move in with you, or you move in with them.