

Seniors and Adults Under One Roof: How to Succeed With This New Trend

Adult children are moving back home with mom and dad in record numbers these days. It's often not the child's choice, but rather as a result of circumstances, that parents and grown children find themselves as roommates once again.

The conditions that may force an adult child home include downsizing, divorce, the need to care for an aging parent, or money issues related to student loans or under- or unemployment. In 2010, the country's college graduates owed an average of \$25,250 in loans, according to [CNN Money](#). That is 5 percent more than the class of 2009 owed. The unemployment rate for the 2010 class was 9.1 percent, the largest on record. Compare that to the 20.4 percent unemployment rate for people who didn't go to college ([College Access & Success Project on Student Debt, 2009](#)).

No matter an adult child's education level, debt loads are high and income opportunities are increasingly limited. Therefore, many adult children are moving back in with their parents out of necessity.

The movement to migrate back to mom and dad's has been a few years in the making. [Bankrate.com](#) says that three-quarters of 2008 college graduates said they actually planned to move back in with their parents after graduation. In 2006, that figure was two-thirds, which is still a staggering number ([Collegegrad.com](#)).

"To a certain extent, it's a sign of the economy," says Certified Financial Planner Craig Skeels of Apex Wealth Management Group in Oxnard, Calif. "If it continues to be a prolonged recession with more cuts in jobs, we may see a lot more adult children moving back home than what we're experiencing today."

The adjustment for the parents and the adult child can certainly test the relationship. Mom and dad are at a new stage of their lives now compared to when the child was living at home before. If they aren't already retired, they are perhaps, at the very least, used to the freedom of not having children around. The adult child may have anticipated being out on their own at this point, and it could feel unnatural to be back in mom and dad's house. The latest census figures reveal that upwards of 80 million "empty nesters" are finding themselves with at least one grown child living at home. These adult children have been referred to as the "boomerang" generation.

Making the new living situation work

Both parties can make it work and even thrive if conversations and agreements occur before or at the beginning of the new living arrangement. [Troublewith.com](#), a website of Focus on the Family, offers these tips for a smooth integration and to minimize conflict.

- Discuss the terms – The sooner that ground rules and expectations can be established from both sides, the better. This can occur even before moving day arrives. Examples include overnight guests, loud stereos, chores, meals and food.
- Don't be afraid to ask questions – How long will the child be staying in the home? Is rent or a contribution to the household expenses a reasonable request? All relationships are better with good communication.

- Maintain a healthy relationship – Every situation is different, and some are quite complicated. Here are some tips for keeping the relationship intact:
 - Trust adult children to make wise choices. We all learn by making choices. The adult child needs to have the opportunity to make their own choices, even under the parents’ roof.
 - Try not to give advice unless it is solicited from the child. This may be difficult because the parent is aware of much more of the child’s life than it he or she were living outside the home. Again, the child needs the opportunity to grow on their own even though mom and dad are close by.
 - Communication is key. Regularly discuss how the situation is going. Everyone involved should be allowed to bring up issues, clarify expectations or simply clear the air.

Negotiate issues upfront and write them down if necessary. [Fox Business News](#) suggests creating a timetable for eventual financial independence. This can begin with fiscal responsibilities in relation to the household including food, utilities and gas for the car. Ultimately, the family needs to be on the same page and working toward a common goal. Fox Business News states in a comment to the parents, “Find the right balance between offering support and taking care of yourselves. You don’t need to fall back into the roles you each played during the years of active parenting –parents giving and the kids receiving. If the parents have been enjoying an empty nest, continue doing just that.”

Generally, the rules for the adult child will be very different than when they were growing up. As long as the grown child acts responsibly, such as holding a job, contributing financially or helping with meal preparation and household chores, he or she deserves the same liberty to come and go as any adult.

Respect for the personal boundaries and preferences of both sides is crucial to the success of this living situation. With predetermined boundaries, good communication and an agreement to revisit and, if necessary, adjust the arrangement along the way, parents and children can create a very comfortable home for all involved.

Moving back in to take care of aging parents

Source: Adapted from <http://www.eldercareteam.com/public/579.cfm>

If you are an adult child moving in with mom and dad to care for them on a regular basis, you should review this list of questions:

- How have disagreements and disputes been handled in the past? How well do you communicate? Patterns of communication were established in the past and are likely to become more rigid as time passes.
- How does everyone involved feel about this merging of families? This includes your parents, your spouse, your children, and of course, you. Be honest.
- How will you manage the financial side of living together? Who will pay for what? Work this out in detail before you move in to avoid misunderstandings and future bitterness on one side or the other.
- Will you have an equal voice in the home? It is your parents’ home, but you will also be living there. Agree on what kind of decision-making process will be used.
- Will you be able to meet your parents’ needs as they grow older and need more care? If you work, have you discussed what the options will be when your parents reach the point that they need someone with them during the day? Is there enough room for everyone to have some private space?
- If you’re moving back with children, will your parents respect your authority as the parent? Will they undermine or second-guess decisions you make about your children, or will they support your

position?

- What will you do with your own possessions that won't fit into their home? You will probably have some items you don't want to part with and that you might need one day to start an independent life again.
- Do you have, or will your parents give you, Power of Attorney to manage their affairs if and when they aren't able? You will be making a great mistake if you move in to care for an aging adult and you do so without the legal ability to make important decisions in the future. Do not move in without having Power of Attorney documents completed. Responsibility without authority should always be a deal-breaker.

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