

# Making the best of grown kids return to nest

By Mary Ann Milbourn

SANTA ANA, Calif. -- "Mom and Dad, I'm home," used to be joyous words for parents as their kids returned for a visit.

But increasingly, it's "Mom and Dad, I'm moving home," a phrase that often sets off much angst and soul-searching as parents find themselves having to figure out a whole new set of rules for living with their children, now as adults.

Should Junior pay rent or help out with utilities and groceries? What about requiring Sally to do the laundry, look in on Grandma or do other chores?

If the 20-something moved home because he or she lost a job or is financially burdened with student loans, is it fair to ask for any contribution?

Experts say there is no right answer because the dynamics of each family are different. The important thing, they say, is to have a plan, preferably in writing, that spells out the new relationship.

It can be as simple as a contribution toward household expenses, or it can be chapter and verse, but the reunited family needs rules.

"Especially in these tough economic times, because people are getting back together," said John Graham, a University of California at Irvine marketing and international business professor.

Graham studied the move-back phenomenon -- both of the younger generation and the aging -- in his book "Together Again, A Creative Guide to Successful Multigenerational Living," which he co-wrote with his sister, Sharon Graham Niederhaus.

He notes that before World War II, three or four generations typically lived in the same house. After the war, families went their separate ways.

"The [new] attitude in this adult world was nobody owes anybody anything after you are 18," he said.

That began to change in the early 2000s with the dot-com bust as the boomerang kids began to return home. In many places, it was exacerbated by the sudden run-up in housing costs at the same times incomes lagged.

The 2006 census reported that 52 percent of 18- to 25-year-olds nationwide were living at home, Graham says.

For these families, he says, it's important to set up a plan, just like a business agreement, for sharing the house. He acknowledges this may be easy to say but hard to do, especially with children who feel entitled to be taken care of or who just won't live up to an agreement.

For some families, it's not the moving back that's the problem, it's the kids who never leave. Linda Barlow, a

certified financial planner in Santa Ana, Calif., said her kids stayed home through college and afterward.

Once they completed school, Barlow decided it was time for them to take some responsibility and began charging them \$25 a week for rent.

"It was just to establish a baseline as a symbol," she said. "That money wasn't going to fall out of the sky, so they were going to have to get a job."

But not everyone needs formal rules. B.D. Goyal of Irvine, Calif., says his daughter Ena moved back home with her daughter after a divorce 10 years ago. They never set up any rules.

"She voluntarily contributes," he said. "She does the groceries, the laundry, does practically everything."

