Are you supporting or enabling your adult children?

Once upon a time, not too long ago, the age of 18 marked the entry into adulthood. It was the age when many young people left high school and entered the workforce. They were old enough to serve in the military and in some countries, vote and legally consume alcohol. By their 20s, our parents and grandparents were usually living independently, making their own decisions and mistakes, earning an income, entering committed relationships and having children of their own.

This is no longer the case. In 2014, a U.S. study found that for the first time in more than 130 years, adults aged 18 to 34 were more likely to be living in their parents' home than they were to be living in their own households. This trend continues. More recent research shows that today's 20-somethings have made fewer transitions to adulthood than their parents and grandparents did at the same age.

What's happened? It's not just a different economy with fewer opportunities and more contract work, high student debt or soaring rents and housing prices that's causing this generational shift. It's also not that young people don't move out, they do. They just seem to bounce right back home again. It's because there's been a shift in thinking by parents.

The new normal

It's no longer a stigma for young adults to live at home or have their parents support them. In fact, it can be a sound financial decision to help pay down student debt or save for a home. However, it can also be emotionally and financially damaging if parents are dipping into their retirement savings or grown children are refusing to accept adult responsibilities. Parents walk a fine line between setting their children on the path to success and interfering with their growth by becoming enablers.

How do parents know if they've crossed that line and become enablers? Here are some signs:

- Adult children expecting or demanding things from their parents – financial support, or gifts.
- Constantly bailing adult children out of difficulties or solving their problems.
- Absolving children of consequences.
- Sacrificing financial security or freedom for an adult child.
- Being afraid of "hurting" one's child or losing their love.

Supporting without enabling

All parents want their children to be happy and successful. Sometimes it makes financial sense for an adult child to temporarily live at home and sometimes crises occur that cause families to come together – a romantic breakup, job loss or health issues. Here are ways you can support your adult children while maintaining balance and encouraging independence:

- **Set a time limit** on how long adult children can remain at home.
- **Have everyone contribute.** Insist that your adult children pay their way. If employed, they should pay for room and board. If not, they should take over some household responsibilities.
- **Set boundaries and ground rules.** Your adult children should not expect you to do their laundry, clean the house, make meals or do all the shopping. Neither should they feel entitled to have friends over without asking or have access to your car 24/7.
- **Limit your financial support to needs, not wants.** Your adult children want a better car, the latest electronic device or a weekend away with friends, let them pay for it. Encourage them to live within their means and work to finance luxuries. Expect loans to be paid back. Also, give within your means. Don't dip into your retirement savings, remortgage your home or take on an extra job to finance your child's lifestyle. If you are making sacrifices to help your child attend grad school or pay down student debt, let him or her know the impact on you.
- **Don't jump in and solve their problems.** Young adults especially need to develop resiliency and problem-solving skills and they can only do this by learning from their mistakes.

If you or your adult children need financial advice or resources, or require coaching or counselling, contact your Employee and Family Assistance Program.