

PERSONAL FINANCE

How to Get Your Grown Children to Move Out

The number of adults who live with their parents has been increasing for decades. For many, that's a good thing. But if you'd like to uproot yours, here's how.



Getty Images

If your adult children are still living in your home past when you thought you'd have the place to yourself, well at least you're not alone. Nearly a third of Americans between the ages of 18 and 34 (and more than half of those 18-24) live with their parents, according to data from the [U.S. Census](#). And those numbers have been steadily increasing over the last 60 years. (The pandemic gave those numbers a boost in 2020, but they've retreated somewhat in 2021; see table below for a deep dive)

Many people like these multigenerational arrangements. They can be mutually beneficial, financially and practically speaking. But sometimes there's an unpleasant imbalance. The progeny doesn't pull their weight around the house, say, or just generally impedes what many parents expected to be their "empty nest" years – the reasons are myriad.

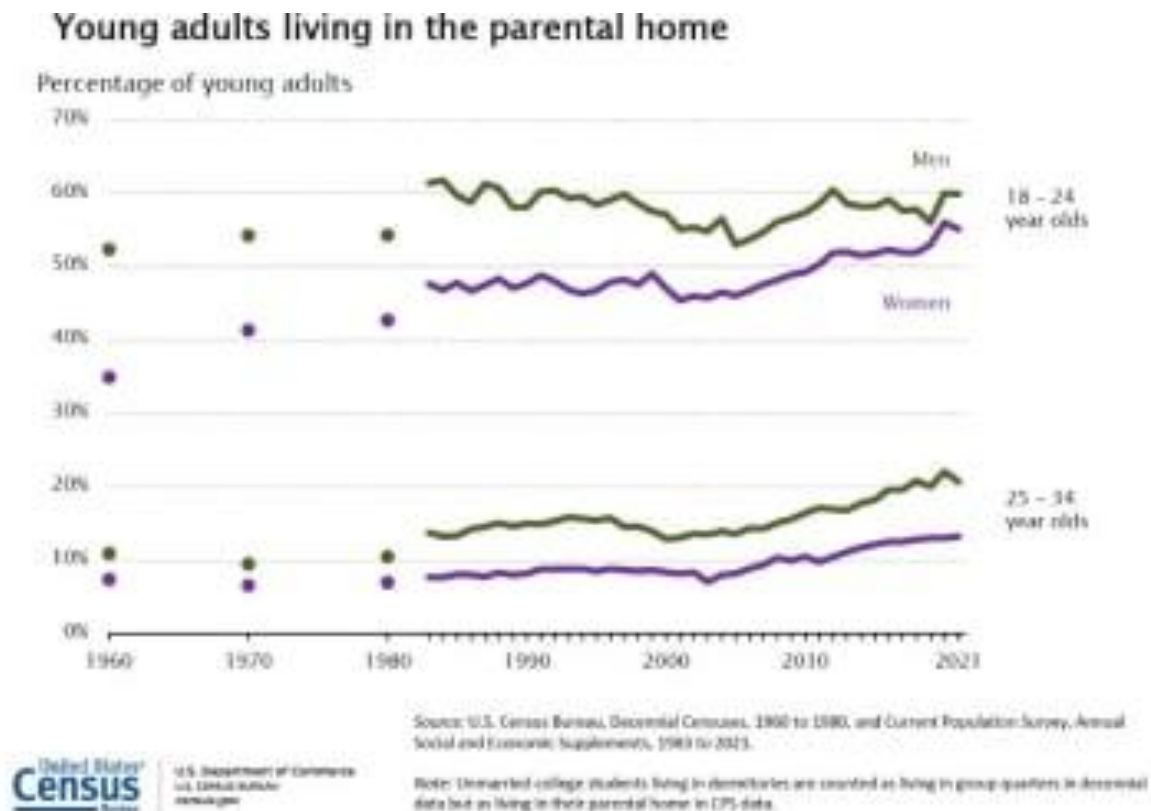
What if you want yours to move out, and they've rooted themselves firmly in your basement? What can you do? Therapists and financial advisors have some recommendations; most of them involve collaborative negotiations, reasonable expectations and an assisted pathway to your offspring living on their own. You could charge them rent, but covertly set some of the money aside to help them pay for their own home, for example.

Sometimes that's not enough. Sometimes it takes tough love and drastic steps. Sometimes – yes – the police might even get involved. Read on for some specifics.

Both Gen Z and Millennials Are “Failing to Launch”

The generations that have drawn most attention of late for being unending dependents are younger millennials and now members of Gen Z. But going back through time, no generation can claim to be fully independent of its parents. In 1960, in fact, nearly 23% of people between 18 and 34 lived in their parents’ home.

The arrangement is so common, in fact, that therapists have a name for it: “failure to launch.” And they’ve developed strategies for parents to help the not-so-young ones along toward establishing themselves and enabling them to live on their own.



The Benefits of Staying at Home

Multigenerational living has a long history. Tara Unverzagt, a certified financial therapist in Torrance, Calif, rejects the idea of “failure to launch,” suggesting there is no failure at all. Unverzagt notes that adult kids staying at home peaked in the 1940s and then dropped to the lowest in the 1960s and has been rising ever since. “In the 1940s, culturally, no one questioned adult kids living at home,” she said. “Humans are social creatures and extended families living together actually makes a lot of sense. And not living together is a very ‘American’ concept. Around the world in many cultures, it’s common for adult kids to live at home or for parents to live with adult kids.”

Indeed, immigration may be contributing to the increase in multigenerational households in the U.S. According to a study by the Pew Research Center, much of the growth has been driven by

groups, including Asian, Hispanic and Blacks, who are more likely to live in extended families, particularly if they are immigrants.

Unverzagt said a friend of her daughter's, who is about 26 years old, is moving out of his parents' home to live with friends. The parents, who are immigrants, "were very upset and couldn't understand why he would move out. They especially couldn't understand why he would pay so much for rent when he could live with them rent-free."

Adults With Their Parents Are Better Off Financially

People living in extended families are less likely to be poor, the Pew report says. And most people cite financial concerns as a reason for their living arrangement. This is especially true as rents rise and the cost of buying homes is spiking out of reach, particularly for first-time buyers, at the same time many struggle to pay student loans.

Another major reason cited is caregiving, including adult and child care. The parents of these young adults can watch the grandchildren while their parents work, for example, and the young adults can help their aging parents.

Jerrold Shapiro, a psychology professor at Santa Clara University, said he has neighbors who are a couple in their sixties or seventies whose son has custody of his two children. The son and his children live with the couple, who take care of their grandchildren while their son works.

"They're delighted," Shapiro said.

In fact, 57% of adults living in multigenerational households reported the experience as very or somewhat positive, compared to just 17% who said it was somewhat or very negative, with another 26% saying it was neither positive nor negative.

"If it's working for everybody, I kind of go by 'if it ain't broke, don't fix it,'" said Shapiro, who wrote a book, *Finding Meaning, Facing Fears Living Fully Twixt Midlife and Retirement*. "You can explore what the downside risk is There is always in every relationship, there is always a homeostasis, a balance between the need for security and the need for freedom."

Interestingly, parents in the Pew survey were more likely than their adult children to see the living arrangement as positive (60% vs 52%) while at the same time, were more often the ones paying the rent or mortgage.

But You Want Them Out

That said, this scenario is not for everyone. Maybe you don't think it's good for your kids. You're in that 17% looking for a way out.

Some older adults want their little birdies to leave the nest. They feel they've done childrearing and want their offspring to live independently. In the Pew survey, 23% reported that their living situation was stressful all or most of the time, while 40% said it was stressful some of the time. Just 36% said it was never or rarely stressful.

"If the kids are home because the parents are clinging or because the kids don't have the confidence or are fearful to go out on their own, that should be addressed," Unverzagt said. "Piling guilt and shame on top doesn't really make sense. Understanding where that fear and

lack of confidence comes from does make sense. And supporting the transition, even if it takes 'longer,' especially in the crazy world we live in today, can be a normal process for many."

The dynamics in some multigenerational homes can become psychologically unhealthy. Shapiro noted some family members may become stuck in expected roles that were created when they were children. Depression, anxiety and suicidology can increase. "The emotional toll is great," he said. "The feeling is we have to get some time alone."

How to Get Them Out

So how can you encourage this to happen? Yes, there is the option of changing the locks or going to court, but those should be the last resort. Let's try nice, first.

Ideally, it's a mutually agreed process with realistic goals and expectations. "First, you need to have clear communication," Shapiro said. The second step is to set a date, a realistic date for the move, giving the kids enough time to prepare and find alternative arrangements.

"The problem is people tend to go nuclear right away, as opposed to trying to figure out what's going to work," he said.

Specific Help Toward Independence

Bobbie D. Munroe, a senior planner and investment advisor in Atlanta, said helping the adult kids become independent is the key.

"Everyone needs a hand up sometimes," she said. If you let your adult children move back home, she suggested, having an agreement from the start about how long this will last and what their responsibilities will be.

"How much money will they contribute? What housework will they do?"

Even with children who never moved out, you can give them a good start toward independence. She shared the following outline:

- Food – That is up to them. They can eat peanut butter and jelly.
- Lodging - I suggest that a parent help with any deposit (which they may or may not get back) and pay the full rent for 1-3 months. Then pay half the rent for 1-3 months. After that they are on their own.
- Transportation – Make sure they have a reliable vehicle as they walk out the door. Not exotic, certainly not new, just reliable. America is built for cars and getting to work without one is usually nearly impossible. If rapid transit is an option, get them a pass for 2 months.
- One other BIG item: HEALTHCARE!!! If a child gets hurt or sick and doesn't have healthcare, a parent may feel responsible and come out of pocket (even though legally it is not their problem). If they know in their hearts they will step in with financial support, they should do it from the outset. Make sure the child has coverage from work (and I mean make sure, not just a 'sure, yeah' from the child). If they don't, pay the premium for them (have the bills come to your house). If the child is young with low income, they can probably get a very low premium from the marketplace. Of all the things I recommend, I think this is the most important."

Not every parent can afford these things, Munroe conceded. But she added that initial expenses might be offset, at least partially, by the money saved in things like groceries and utilities once the adult child has moved.

Don't Make Living Home Too Comfortable

Certified financial planner Jim Kinney said the key is to "Make it more desirable to live somewhere else than to live at home."

"There needs to be a formal living agreement, similar to a lease agreement they would sign in the outside world," Kinney said. "That should start with charging room and board. 40% of take-home pay is perfectly reasonable. If you need the money, then the rent can go toward sustaining your household. If you don't need the money, then put it toward the child's goals."

For example, he added, if the reason your offspring are living at home is student debt, the parents can put the rent toward paying it. Or, if appropriate, the rent could be used to create an emergency reserve fund. "I would advise doing this surreptitiously," Kinney said, "while they work toward the same goal on their own."

Of course, asking for money might represent an inversion from the current situation: where the parent is giving an allowance or other subsidy on top of housing. That's a problem, too. "Avoid the temptation to help with financial strains" counsels Kinney. "What adults do when they face financial shortfalls is they take a second job, start a side gig, learn a new skill, etc. If you help them by picking up their auto insurance, or car payment, you take away the only motivation they have to improve their own earning potential and skills."

Escalating Rent to Stay Home Longer

Beyond the basics, creativity can also help encourage independence. For example, certified financial planner Mark Berg said he has a client who allowed his kids to live in his home rent-free for six months after graduation. Then, the rent was to begin at \$400 a month, doubling every four months. "The client's oldest son moved in after graduation," Berg said. "He is at \$800 a month and just about to his \$1,600 a month. He's moving out this summer."

Flexibility is Helpful

Shapiro said he knows a family with two adult children at home. Both had finished college. One was working while the other was still looking for a job. The parents concluded they needed the house to themselves.

The parents gave their children until July 1. The one with the job said that was doable. The other said she might need more time if she wasn't working soon. She asked them to give her until Sept. 1 if she wasn't working by a certain time. The parents agreed.

It turned out that the daughter soon found a job and both were out before July 1. But, Shapiro noted, the key was that the parents were flexible and the children were reasonable.

Using Rent to Save for a House

Another family he knows persuaded their adult child to move out by agreeing to help pay the rent.

Shapiro said he knows yet another family with a 27-year-old son who moved back home after grad school. He's working, and the parents are collecting a percentage of his salary as rent. But they're putting the money into an investment account to go toward buying the son a house. "They're very savvy people," Shapiro said. "It seems to be working fine for them."

When They Just Won't Leave

But sometimes — rarely — "going nuclear" is the only option left.

Shapiro said he knows some parents who "worked on it and worked on it," but their son wouldn't leave. His addictions likely fed into this terrible situation. Desperate, the parents ultimately sold their house from under their son and moved to another city. "None of the three of them was good at negotiating things," Shapiro said. This situation was "way out of the norm."

What's The Law About Getting Adult Children Out?

Lyne Ranson, a family lawyer in Charleston, WV, said each state has its own laws in this area, so you should check your state's. Beyond that, she said, "If you have a lease or rental agreement with specific terms with your child then he/she is treated as any other tenant would be. They are served with a legal document which may be referred to as a notice to quit, then notice of eviction with usually 30 days to move out. Failure to do so and they would have to appear in court before a judge or be evicted by law enforcement officer."

Ranson said the courts may consider facts specific to your situation, such as:

- Did you invite the child to live with you? If so, for how long? This may make him a guest not a tenant.
- If you ask him to leave and he refuses. as with any guest you could file trespassing charges against him.
- Did they agree to purchase groceries, pay certain utilities, do maintenance or labor for you in exchange for living in the home? If so, the child may argue that he or she has done that and kept his end of the agreement up.

In general, Ranson said, if your child is in your home well into their 20s or 30s with no intention of leaving, depending on your state law, you may have the following options:

- File an ejectment action in circuit court – this starts the process of getting non tenants evicted from your house.
- File an unlawful detainer action – after you've asked the child to leave and they simply won't, try this lawsuit.
- File a legal action known as forcible retainer- this requires the parent to state he/she did not consent to the child coming back and living in the house.

If the situation becomes unbearable and the worst happens — your child becomes physically or verbally abusive toward you — Ranson said you can go to court for an emergency protective order or call the police and file charges of domestic assault or battery.

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