



**What if** your child is strapped and can't pitch in financially? Then she needs to contribute to the household in other ways, like cooking and cleaning.

If you feel guilty about collecting rent from your own children—not that you should—then “salt away the money they give you and present it to them when they're ready for a big purchase, like a car or a down payment on a home,” says Diane McCurdy, a Vancouver financial planner and author of *How Much Is Enough? Balancing Today's Needs with Tomorrow's Retirement Goals*. (Don't tell them you're doing this, though, or you'll undermine the process.)

But what if your child is strapped for cash and can't pitch in financially? “Then the child needs to contribute in other ways,” says McCurdy, adding that “it's better to agree on specific contributions rather than expecting the child to be on call 24/7.” Here's a sample list: mowing the lawn and vacuuming weekly, cooking dinner twice a week, being responsible for personal laundry.

Lynn suggests you loan money to children who don't have the means to pay rent, rather than simply waiving it. “Put the deal in writing, even if you never expect them to pay you back,” she advises. “You don't need a lawyer to do this—a simple letter of agreement should suffice.” Though such formalities may seem harsh, Lynn notes that “dealing with grown kids on an adult level helps them think of themselves as adults, which is what you want.”

Of course, it's possible your child will resist your attempts to engage her as an adult, says Dr. Shirley Vandersteen, a chartered psychologist in Edmonton. “It's common for kids to revert to childlike behavior when they return to the parental home. The old family system reasserts itself.” Vandersteen says it's

up to the parent to lay out a plan with a timeline. “Just for a little while” doesn't qualify. “I'd like to save for a down payment for a year” gets full marks.

Once your child has settled in, you'll soon discover whether she's sticking with the program. And if the date does pass and she's still clicking the TV remote on your couch? “As a last resort, you can bring in a mediator or other professional to help break the impasse.” With a little luck and planning, though, you won't face this scenario. “Given the chance,” says Lynn, “most adult children feel better about themselves when they act like adults.”



## Welcome back, daughter

What to do when your kids move back home

By Gabrielle Bauer

**Y**our son lost his shirt on the stock market and needs a place to stay. Your daughter has decided to quit her job and take a course to upgrade her skills. *Mom, Dad, can we move back in with you guys for a while?*

Roots and wings, they say, is what all parents should give to their children. But all too often, grown children's attempts at flying the coop land them right back in the nest. “It's a common phenomenon in today's society,” says Kathy Lynn, the Vancouver-based author of *But Nobody Told Me I'd Ever Have to Leave Home*. “With today's smaller families, there's more space in the home. In my generation, we moved out to get our own bedroom.”

Kids will often move back home after college or university before heading out for good, says Lynn. In other cases, grown children run into unexpected trouble, like a job loss or relationship breakup, and view the family homestead as a place to regroup. Still others decide to pursue further education and don't have the means to support themselves while doing it.

Nothing wrong with lending such children a hand, says Lynn. “But be sure they're moving back as adults, not as kids.” Your offspring should pay room and board and partake in chores such as yard work and repairs. “Our kids were back for a year or two after university,” Lynn recalls. “They paid 25% of their gross income as rent, to a maximum of \$100 per week, and were expected to help with cooking and cleaning.”