

How to Kick Your Kid Out of the Nest

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Marion Presser Kurn and Mike Kurn, of Manalapan, N.J., were so very close to having an empty nest. Their two eldest children appeared to be launching successful careers, and their youngest daughter had just graduated from a local community college. Reality first intruded when their 28-year-old daughter Cheryl, who was in New York chasing her dream of a life in television, found that part-time contract work wasn't enough to pay the bills, and she moved back in. Next up: their 25-year-old son Matt, who had studied criminal justice and become a cop, one of the few rock-solid gigs around in this economy. Then he announced he was "rethinking his career," and he quit. Welcome back, Matt. Meanwhile, like so many recent college graduates, their 21-year-old daughter Jodi, is struggling to find the right job, so she's still at home.

For now, all three are working at Mike's gym. In the meantime, the elder Kurns have seen their grocery bill skyrocket and have even had to absorb a spike in their electric and gas tabs. The elder Kurns had hoped to be focused on saving for retirement by now.

"There's no point in kicking them out," says Marion, 54. "Where would they go?"

Indeed, that's a question many parents are struggling with as the worst job market in a generation and burgeoning student debt conspire to drive huge numbers of adult children back home to mommy and daddy. According to a 2009 survey by Peter D. Hart Research Associates, more than one third of workers under age 34 are living with their parents. And guess what? Parents of college kids face decent odds that Junior will need his old room back: MonsterTRAK, a division of Monster.com, found that just 54 percent of companies planned to hire new college grads this year, compared with 76 percent in 2007.

Making matters worse is the fact that young adults also face more debt than ever — average undergraduate student-loan debt is at a record high of \$22,700, according to the College Board, and undergrads also carried sky-high credit card debt last year.

All of which means you shouldn't be surprised when your daughter's moving van heads straight from the sorority house to your doorstep. Here's how to make the best of the situation and help ease your children out of the homestead. (Also, check out these [tips for getting along](#) with your boomerang brood from a kid on the opposite side of the fence, the writer of the popular [\[Stuff\]MyDadSays Twitter feed](#)).

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Ground Rules

If you hope to ever get your kids out of the house, you need a plan in place *before* they move back. That plan should set a move-out deadline and define what they need to accomplish while they're home, says Christina Newberry, co-author of *The Hands-On Guide to Surviving Adult Children Living at Home*. Newberry speaks from experience, having twice moved home to live with her parents in her 20s. She suggests families agree to a policy for everything from overnight guests to sharing the TV and the house computer. Do not baby your children, she warns. "If you treat them like a kid again, you're not helping them — you are creating a lifestyle that they won't be able to maintain when they leave," she says. "Your job is to get them to where they don't need you anymore."

If your adult child works, set limits for what you are willing to pay for around the house (HBO? Yes. Their cell phone? No.), and agree on a specific date to start paying rent and an amount. A useful rule of thumb for how much to charge is 10 to 20 percent of take-home pay, which is less than the 30 percent the average person spends on rent, but enough to be meaningful to both parents and kids. Don't feel right taking your child's money? Use rent payments as a carrot by promising to hand the money back at the scheduled move-out time.

Sarah Kini, 24, recently moved from an apartment she shared in Boston's South End to her parents' house in Cambridge because her job just didn't pay enough. At her mother Joanne's request, Sarah is depositing the \$800 she previously paid in rent into her savings account to be used toward an MBA; Joanne says she'll check Sarah's bank statements to make sure she's depositing faithfully. She also plans to remove her daughter's iPhone from her group phone plan and ask her to pay for gas on the borrowed car.

If your adult child doesn't work, consider offering a work-for-rent arrangement that means something to you financially, such as mowing the lawn, paving the driveway, or painting the house. When James Peel, 24, moved home to Dallas after college in 2008, he helped his father, Bill, fix the family's deck, an estimated \$700 job if they'd hired a carpenter.

Job Search

After your twentysomething moves in, you need to make it their job to *find* a job. Applying for one job a day is a reasonable rule, says Abby Wilner, a researcher in higher education at the Pell Institute and co-author of *Quarterlife Crisis* and *Quarterlifer's Companion*. Your adult child should be networking, going to job and industry events, contacting his alumni association, and researching target companies, rather than just applying to online job postings, she says.

If you're itching to open your BlackBerry and share your contacts, tread lightly. "It's a serious mistake for a parent to take that over unless the kid really wants it," says Jane Isay, author of *Walking on Eggshells: Navigating the Delicate Relationship Between Adult Children and Parents*. Adult children in their 20s who are starting to assert some independence may not want your help, she says. A laid-off thirtysomething, however, might have the maturity to welcome the gesture. Also, as hard as it is to be objective about your offspring, try to make a judgment: Is your daughter ready for an interview with your old pal who is now head of sales at a big corporation? Or is the smarter path to ask your friend to recommend a younger salesperson who could give her some advice?

Asking your adult children to join your LinkedIn or other work-related social network can be helpful. But if you make the offer, do it with care. Let your business contacts know in advance that your child might be emailing them. And warn your young job applicant, a charter member of the Twitter generation, that it's not cool to send a mass email to your contacts.

And while you may have to endure some eye rolling, review the basic rules of networking, such as how to use informational interviews and the importance of writing thank-you notes. Nudging your grown kid to change his job-search direction can help, too. Peel was having no luck finding a position at a public relations firm after an internship failed to turn into a full-time job. So his mother, Kathy, who runs a coaching firm, organized a family meeting to brainstorm. During summers and holiday breaks, James had worked in retail outlets and enjoyed sales work, so he tweaked his resume and cover letter to highlight his sales skills. Their efforts paid off when James landed a sales job at Guitar Center in Dallas. The family is now working on a budget to help him move out.

Tough Love

If a year passes and your child is still a permanent fixture on the couch, it's time for a change, especially if he or she isn't putting in the time and effort to find a job and move out.

A career counselor, with fees that range between \$500 and \$2,000, may be worth the cost to get your child back on track. A counselor can assess your children's skills, clean up their resumes, and create career-action plans to get them moving. Hallie Crawford, an Atlanta-based career counselor, says it's often her job to push adult kids to take an entry-level job — even if it isn't their dream job — to get them started.

Parents also need to be unafraid to kick their kids out so they can grow up and start their own lives — even if it means they have to work a McJob and live with three roommates, says Jane Adams, a social psychologist and author who coaches parent-adult child relationships.

Susan, of Albany, N.Y., came to the reluctant conclusion that kids need a firm shove out the door. "My advice is to make it so uncomfortable at home that your kids flee," she says. "By being too soft you are enabling them to stay." After moving home in April, Susan's 25-year-old daughter decided she really didn't need to work, so she quit her retail job. Her room was a mess, and she had recently

started inviting a new boyfriend home every evening. For Susan, who requested that we not use her last name, the boyfriend was the last straw. She imposed a 10 p.m. guest curfew.

Guess what happened? Her daughter moved out within a week.

Sure, in this economy, your kids have a fairly strong financial incentive to return to the nest. But some things are more powerful than money.

Got kids at home? Or have you moved in with your folks? Tell us your story. Please log in below and leave us a comment.

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