

# When the recession forces grown kids back to the nest, some ground rules are in order

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Do the fights sound familiar? When grown children move home, it can be all too easy to fall back into old patterns.

Home alone? Not likely, if you're an empty nester with a recently downsized adult child. Chances are, that kid's decided to move back in to wait out the recession. Such arrangements can be stressful both for parents who've gotten used to having privacy and quiet, as well as the kids who've gotten used to being independent.

Before you both fall back into your old roles of rebellious adolescent and nagging parent, know the ground rules for how to share the same sandbox in peace. To promote harmonious living, here are 10 rules for the parents, and 10 for the kids.



## Rules for Parents:

1. Sit down with your child and set financial expectations, says Scott Palmer, financial adviser and co-author of "First Comes Love, Then Comes Money." Talk about the realities of the recession, and help your child come up with a financial plan to help reduce her debt. Offer to help with her job search.
2. Don't hold your child to the old rules like curfews, Palmer says. This isn't high school, and things have changed.
3. Don't be your child's ATM, Palmer says. "They need to learn to budget and live within their own means," he says.
4. Don't place blame on your child, says Mary O'Connor, founder and executive director of the Family Assessment Counseling and Education Services. "There should not be any shame or finger pointing," she says. If you have a lot of resentment, you may want to reconsider your decision to let your child move home.
5. Have a family meeting every week or so, and make attendance mandatory, says Upper West Side couples therapist and psychologist Dr. Ingrid Schweiger. It's a great time to air grievances and discuss how things are going.
6. Tell your kid when you're going out and coming back, O'Connor says. You don't have to give them your exact schedule, but let them know where you'll be and when you'll be returning.
7. Maintain your own social schedule and normal routines. "Don't fall into the 'Oh, we'll stay home with him so he won't be alone trap,'" says Schweiger.
8. Set ground rules, put them in writing and make sure everyone involved has a copy of them, Schweiger says.
9. Hold onto your own financial goals. "Don't let them slip through your fingers in an effort to help your kid," Schweiger says. "There must be some balance."
10. Respect your child's space. That means not going into his room to "straighten up." "You wouldn't just barge into your roommate's room and tear it apart," Schweiger says. "So respect the area that your child will be occupying within your house."

## Rules for Kids:

1. Be appreciative, says Dr. Carole Lieberman, a Beverly Hills psychiatrist. "Your parents didn't have to rescue you," she says. "Appreciation is not too much to ask for when they're saving your butt."

2. Remember that it's their home, and respect their privacy, Lieberman says.
3. Pick up your toys. It goes without saying, but your parents will love it if you don't leave dirty towels, dishes and clothes lying around.
4. Don't get too complacent. Keep looking for a job, Lieberman says.
5. Party out of the house, O'Connor says. "You don't want to have a beer party at your parents' house," says O'Connor. Go to a friend's place instead, or have the party out.
6. Make some kind of financial contribution, however small, O'Connor says.
7. Live your own life and be a good roommate, but don't feel that you are responsible for your parents' happiness or fulfillment, Schweiger says. "It is natural to begin to feel responsible for your parents' relationship with each other, but this is not your role as a child," she says.
8. Maintain boundaries. "It's important that you have your own support system and social life," Schweiger says.
9. Be a contributing member of the household. "Otherwise you enable the nagging parent and the resistant teenager to happen all over again," Schweiger says. "Grow up, you're an adult roommate now. Participate and contribute so the parent/teen dynamic doesn't repeat itself."
10. Though it's tempting, don't slip into inertia, Schweiger advises. Don't just sit in front of the TV. Get up in the morning. Go to the gym. Work on your resume. And take a deep breath. Remember, it's temporary.