

Are You a Boomerang Kid?

Have you attempted to live independent from your parents and now find yourself either living at home again or considering that possibility? There are many reasons why you may find yourself in these circumstances such as unemployment, college debt, credit card debt, high rent, and other factors. Whatever the reason, here are some tips to help navigate this journey.

1. Take the initiative. Living at home after having some independence is a challenge for everyone. Taking the initiative by sharing the rationale for moving back home helps them to understand your plans and demonstrates your maturity.
2. Respect your parents and their home. Showing respect is a sign of maturity and is especially important if there are younger siblings. While you may be an adult, you have a responsibility to respect the house rules and to abide by them.
3. Pay rent. While one of the reasons for living at home is to lower your expenditures, you still need to share household expenses. Another person in the house means higher utility bills. Discuss with your parents what a reasonable amount is. Use this exercise as an opportunity to learn how to manage money and to live within a budget.
4. Assist with the grocery bill. If you eating meals at home, you need to share in the cost of providing groceries. Besides, it will help you to realize all the costs involved in establishing your own residence.
5. Help with household chores. You're a family member, not a guest. Find ways to assist around the house. Do laundry. Clean the house. Help with the lawn work. Assist with meal preparation and clean up.
6. Use this time to pay down college loans. Living at home typically means lower living costs. Invest extra funds into college loan payments.
7. Practice good financial stewardship. Develop a realistic budget and then learn to live on it. This lays a good foundation for life on your own.
8. Begin a savings plan. Economists state that starting early to save builds a future next egg. A few dollars a month invested wisely will yield a great return.
9. Be a good role model. If you have younger siblings, remember they are watching you. Provide them with an example of a Christ-centered life. Spend time with them, helping with homework, cheering their accomplishments, and building good memories.
10. Plan a date for you to move out. Set a date for leaving and work toward establishing your own residence. Due to the current economy, it may be necessary to revisit the plan, but continue to work toward your goal of independence.

11. Express appreciation. Let your parents know how much you appreciate their willingness to allow you to live with them again.

As an adult child living at home you'll encounter some challenges. With preplanning and good communication the relationship will work to the benefit of everyone.

	Male			Female		
	Total population, 25-34 years old	Number living at home	Percent	Total population, 25-34 years old	Number living at home	Percent
1960	10,896,000	1,185,000	11%	11,567,000	853,000	7%
1970	11,929,000	1,129,000	10	12,637,000	829,000	7
1980	18,107,000	1,894,000	11	18,689,000	1,300,000	7
1985	20,184,000	2,685,000	13	20,673,000	1,661,000	8
1990	21,462,000	3,213,000	15	21,779,000	1,774,000	8
1995	20,589,000	3,166,000	15	20,800,000	1,759,000	8
1998	19,526,000	2,845,000	15	19,828,000	1,680,000	8
1999	18,924,000	2,636,000	14	19,551,000	1,680,000	9
2000	18,563,000	2,387,000	13	19,222,000	1,602,000	8
2001 ¹	19,308,000	2,520,000	13	19,527,000	1,583,000	8
2002 ²	19,220,000	2,610,000	14	19,428,000	1,618,000	8
2003 ³	19,543,000	2,631,000	14	19,669,000	1,375,000	7
2004 ⁴	19,553,000	2,720,000	14	19,587,000	1,559,000	8
2005 ⁵	19,656,000	2,660,000	14	19,632,000	1,587,000	8

¹ Data as of March 2001 and 2002 population control based on Census 2000 and an expanded sample of households designed to improve state estimates of children with health insurance.
² Source: U.S. Bureau of the Census, Table 21-2008.
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