'Boomerang kids' are the new normal. Here are the financial ground rules.

How to set expectations around paying rent and more for adult children newly living at home.

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(Washington Post illustration; iStock)

Column by Michelle Singletary

They’re back.

The boomerang trend is no longer an exception. It’s the reality for a generation of college graduates and young adults struggling to find their financial footing.

Nearly half — 44 percent — of U.S. parents with adult children ages 18 to 35 say a child has moved back home at some point, according to a recent poll by Thrivent, a financial services company.

But not every kid returning to their old bedroom is in a budget crisis. While 55 percent are moving back out of economic necessity, others are choosing to live with their parents to focus on long-term financial goals, such as saving for a down payment on a place of their own.

For the majority forced back by financial strain, it’s no surprise that the top reasons include the high cost of housing and job loss or reduced income. Even when young adults are employed, their entry-level wages have struggled to keep pace with the cumulative inflation of the past few years.

Nationally, average rent for a one-bedroom apartment is $1,644, according to Apartments.com. For those living in expensive states, monthly rent payments are substantially higher. The average in California, the District of Columbia, Massachusetts and New Jersey is over $2,200. In New York, the average is more than $3,000.

The median sales price for a new home was $422,500 in April, according to the Census Bureau and the Department of Housing and Urban Development.

Then there are the surging gas prices resulting from President Donald Trump's war with Iran, compounding a broader inflation rate that has hit a three-year high.

All of these factors make it incredibly hard for young adults to launch. For many families, economic interdependence is the most practical way to get by.

Still, there's a difference between providing a safety net and enabling financial immaturity.

I received this question from a parent: "Dear, Michelle. My adult child is back home from college with a full-time job and not contributing to the household. They've objected to my request. Now what?"

I suspect this parent didn't set any ground rules at the start. That's a mistake, says Gene Elder, a financial consultant at Thrivent.

Parents should focus on the "why" of the move first, Elder said.

"I think our point of view on this is it's coming from a place of love," he said. "They don't want their kids to fail. That's why they are giving the help. But in some cases, this could also be a detriment if the support goes on too long. You want to really balance short-term support with long-term independence. And the goal should really be to use this period to build towards financial stability and not delay it."

You also don't want the assistance to drag you down.

Yet a staggering 76 percent of boomerang kids say their parents have never communicated how much supporting them affects the parents' long-term financial planning.

This silent sacrifice can be costly.

According to the Thrivent survey, 43 percent of parents are willing to slash their own everyday spending to help their adult children.

"Most families don't have that frank conversation," Elder said. "You have to say, 'Hey, we are willing to make this sacrifice, but it is impacting us.'"

Whether your child is back out of necessity or as a strategic move, you need to pair compassion with a clear plan. Here are some situations your boomerang adult child may be facing, along with my advice for handling them:

Situation 1: They're carrying massive student loans

If you don't need the money, let them live at home rent-free.

They, in turn, should devote most of their net income to paying down their loans. Debt that might take decades to pay off could be wiped out in just a few years.

But there needs to be accountability. This means they should not be spending much on going out with friends, shopping or vacations. That's the price of the financial breathing room you're giving them.

Part of the plan should also be transparency. Monitor their progress in reducing the debt. I suggest monthly updates.

Keeping communication open with regular check-ins to see if they're on track helps the adult children stay aligned and avoid any misunderstandings, Elder said.

Situation 2: They're overwhelmed with consumer debt

Same as the previous advice, with the same "trust but verify" approach. This is especially crucial because far too many people are stuck in credit debt purgatory.

Of those carrying credit card debt, fewer than half — 48 percent — have a plan to pay it off, according to a Bankrate survey released this year.

If your child is returning to pay down this type of debt, their budget needs to reflect that they are treating this as a priority. And here's a bonus: Paying it off will also help boost their credit score.

Situation 3: They aren't earning enough to survive on their own

This may not be a temporary situation, so it's important to have a candid conversation about how long this living arrangement may last.

More than half of boomerang parents expect the arrangement to last at least a year, reinforcing that these are no longer short-term stays, according to the Thrivent survey.

If your child is out of work or underemployed, don't set them up for failure with an unrealistic deadline to move out. Be flexible.

Dive deeper

Pew Research Center data shows that living in a multigenerational household can be a strong safety net. Specifically, Pew's analysis found that the poverty rate in these shared homes was significantly lower than in other living arrangements.

If your adult child can't contribute financially right now, there are other ways to help, such as by cooking, cleaning or maintaining the property.

Situation 4: They want to save for a major goal

In this scenario, the move back home isn't a bailout but a hand-up.

Perhaps they are trying to build a healthy emergency fund or save for a down payment on a home, which is a smart move.

In the Thrivent survey, 34 percent of young adults say their primary reason for living at home with their parents was to save for a down payment.

If you can afford it, forgoing rent will help them reach that goal sooner.

Elder says some of his clients charged rent but took the money and put it in a savings account without their child's knowledge. They returned the cash to their children when they moved out, which I think is a generous gesture.

Such a plan helps the young adults build the financial discipline they need to live on their own, Elder said.

A LendingTree survey found that 16 percent of homeowners received down-payment assistance from their parents, a figure that jumps to 27 percent for Gen Z buyers. Dive deeper

But if you can't afford a direct cash gift, or if doing so risks your retirement, providing a rent-free room allows you to provide assistance without compromising your financial future.

Situation 5: They want to come home for help, but your budget is stretched thin too

Thrivent found that parents are willing to adjust their lifestyles to support their adult children by cutting back on dining out, entertainment, travel, home improvements or new car purchases. Nearly 1 in 5 would reduce personal savings or their retirement contributions.

However, if the cuts are too deep, you have to speak up. Sit down and figure out what your young adult can afford to chip in to keep the household running without derailing their savings or debt-paydown goals.

Draft a written agreement that outlines exactly how you will split the bills. It's only fair that they contribute, at least in part, to the basic household expenses they help increase.

Situation 6: They're acting like a guest rather than a roommate

This brings me back to the reader's question.

This is not the time to be timid. If your child is gainfully employed, charging rent should not be up for debate if that is what you want or need.

Your roof, your rules.

Understandably, housing an adult child won't work for everyone due to job locations, limited space or toxic family dynamics. But if you have the room and the patience, welcoming them home isn't enabling them; it's partnering with them, provided there's a mutually agreed-upon plan.