

Bringing Up Your Adult Children without Losing Your Mind

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You've raised your children. You've put them through school. You've given them the values and skills they need to make it in the world. So, why are they still living in your house? Calling you for advice every two minutes? Asking you for a loan for the fifteenth time this year? No matter how much you love your adult children, if you sometimes feel like moving and not giving your children your new address, you are not alone.

Years ago, by the time an older person retired, their children were settled in the world. Now, with more people marrying and having families in middle age, with housing and other prices sky high, and with employment less certain than it was when workers stayed at the same job for decades, adult children are increasingly facing crises in their families and careers at the same time as their parents are beginning to experience the physical, emotional, and financial challenges that can come with older age. Assistance between parents and adult children can be a wonderful way to tie families together and make them stronger. However, if the result is more than occasional anger, guilt and frustration on one or both sides of the generation gap, it may be time to reconsider your relationship with your adult children.

Every family situation is different, but by keeping some things in mind you may be able to make your life and that of your adult children easier.

It is acceptable, and even helpful, to set limits on what kinds of and how much assistance you are willing to give your adult child. It will not help your adult child if you do not have the emotional or physical stamina or financial wherewithal to care for yourself because you have given so much to your children. How much babysitting time per week are you physically able to provide and still have the time and energy you must have to meet your own needs? How much can you lend per year without impoverishing yourself, especially considering that as you age your medical and other costs may increase substantially? Are there emotional or family problems that you are not trained or emotionally able to hear or offer advice about? By setting clear guidelines as to what you can and cannot do, you help your child by letting them know what they will need to do for themselves. And just as when your children were younger, there may be times when you are more helpful to them by forcing them to solve a problem on their own.

You don't need to solve all your children's problems, especially if they do not ask for your help. We all want our children to have happy lives and our grandchildren to be raised properly. It may be that you disagree strongly with the way your grandchildren are being raised. It may make you feel guilty and sad that your children and grandchildren do not have as comfortable a life as you had at their time of life. You may feel responsible if your children are having emotional or marital difficulties. Sometimes adult children want

to solve their own problems and need the opportunity to do just that. Sometimes a lifestyle that you would not want makes your children happy. How do you know when to intervene? Each situation is unique of course, but you may wish to ask yourself “Is this a dangerous situation?” Questions you might want to ask yourself include “Are my children’s or grandchildren’s physical or emotional well being endangered?” “Do my children not have the basic necessities of life or just the things I wish they had?” “What is the worst that could happen if I don’t intervene?”

Be aware of the legal and financial ramifications of your decisions about helping. What may seem to be a simple solution could have significant consequences. For example, moving in with your children or having them move in with you could affect their or your eligibility for needed public benefits. Starting an education account for a grandchild and putting it in your grandchild’s name could make them unable to receive scholarships or school loans. Giving or loaning your children significant amounts of cash may affect tax liability. Putting your children’s real estate or other assets in your name could create liability or affect your eligibility for benefits. Putting your home in your children’s name could leave you homeless if the adult child decides to sell the house. Before making a major move, check it out with a lawyer or other professional who can advise you about potential consequences.

Know where you and they can get help if their problems are beyond your capacity to solve. Problems involving domestic violence, substance abuse, significant debt, and other similar factors require professional assistance. Your help, however well-intentioned, may be contributing to the problem by allowing your children to avoid seeking the help they really need from counselors or others. One way you can help is to let your children know that you care about them and that you believe they need to find professional assistance. Having information as to where they might go can be a positive way to get them on the right path. These are some resources that can be of help:

- * In an emergency, of course, you should call the Bedford Police at 911.
- * A good place for you to start when you think that mental health or substance abuse may be involved is Bedford Youth and Family Services, available by calling 781-275-7727.
- * The Bedford Council on Aging is always available if you would like to talk about your own feelings and the difficulties that you are experiencing as a result of your children. The COA also offers a free legal clinic if you have questions about potential consequences of your actions. If you need help, call us the Council on Aging at 781-275-6825. Remember, you are not alone in trying to cope with your adult child’s problems.