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## Am I Too Old to Be Moving Back Home With Mom and Dad?

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By **SUE SHELLNBARGER**

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Moving back in with your parents in your 20s is one thing. But what about when you're over 40?

More people in their 40s and beyond are moving in with their aging parents because of a financial or health setback. “This is kind of a hidden group,” says Steven Wallace, associate director of the Center for Health Policy Research at the University of California, Los Angeles. They expect to be well-established in a career by midlife and thinking ahead toward retirement; then lightning strikes, in the form of a job loss, injury or illness.

Living with Mom and Dad at midlife comes with a heavy stigma and may force painful adjustments in family roles. Deborah Graves moved in with her 87-year-old mother, Jacqueline Graves, in Flossmoor, Ill., last year after a layoff from her 20-year job as a clinical laboratory technician and an unsuccessful job search. Now, she is juggling new demands on her time, including college courses in medical coding, a 20-hour workweek in a department store and driving her mother to medical appointments. She cooks one or two meals a day for her mother—a task “I wish I didn't have to do,” says Ms. Graves, 58 years old.

She misses her old friends and church, about 35 miles away. But when she goes out, Ms. Graves says, “Mom wants to know, ‘Where are you going and when will you be back?’ That's my biggest challenge—having to account for my time after being independent all my life.”

Jacqueline acknowledges the tensions. “We're working on that,” she says. She loves having her daughter home but realizes it is stressful for her. “I try to offer a lot of support, mentally and spiritually,” she says.

Ms. Graves focuses on the positive. She recently reconnected with an old friend who lives nearby. And when she and her mother watch TV shows such as PBS's “Poldark” together, Ms. Graves says she enjoys the company.

In California, adults ages 50 to 65 living with parents rose 68% from 2006 to 2012, an even greater rise than the 56% increase in people ages 18 to 29 living at home, Dr. Wallace says. National data show a similar trend, and the numbers are continuing to increase, based on 2014 census data.



Myrna Jensen, left, moved back to her hometown of Portland, Ore., to live with her mother Elizabeth Bonar, center, while looking for a job. Ms. Bonar cared for Ms. Jensen's daughter, Jilene, after school. PHOTO: MYRNA JENSEN

Some of the increase comes from adult children caring for aging parents, but financial hardship is driving the trend, too, Dr. Wallace says. The number of people who are 45 and older and unemployed for a year or more remains 2.3 times higher than in 2007, before the recession, according to Bureau of Labor Statistics data.

Kristie Harris, an employment specialist with Jewish Vocational Service, a San Francisco nonprofit job-training agency, says having to move in with parents deepens the emotional damage that joblessness causes, and turns family roles upside down. "Self-care falls by the wayside," she says; many people stop socializing with friends.

Meanwhile, when aging parents suddenly have to support a middle-aged child, they "worry about their own financial stability," says Matthew Weis, senior director of National Able Network, a Chicago nonprofit provider of career coaching and training for the unemployed. They wonder: "Will the utilities go up so much that I can't afford it? Will they be a drain on me?"

To help things go smoothly, parents and adult children should discuss expectations in advance, says Susan Newman, a social psychologist in New York and author of "Under One Roof Again." How much privacy will adult children have? Will they keep parents informed about their whereabouts? Who will pay the bills? How much food will be shared? How much personal time should each generation expect to get? Dr. Newman advises talking through even small things, such as who will put gas in the car.

Myrna Jensen decided to return to Portland, Ore., her hometown, and find a new job after her position at an Anchorage, Alaska, tourism agency was eliminated. Her parents, Elizabeth and Kurt Bonar, welcomed their daughter and their 11-year-old granddaughter Jilene, into their ranch-style home.

Ms. Bonar, 70, refused to let her daughter pay rent, so Ms. Jensen contributed by repainting the interior of their house and working in the yard, pruning, planting, weeding and removing some old shrubs. Digging out the stumps with a shovel relieved stress, Ms. Jensen says. "You can only job-hunt for so many hours a day before you go crazy."

Ms. Bonar cared for her granddaughter before and after school. Ms. Jensen worried that getting Jilene to do her homework might be a battle for her mother, but Ms. Bonar used a firm hand, requiring Jilene to finish studying before playing. "I wouldn't be doing Myrna any favors if I let her get away with anything," Ms. Bonar says. Ms. Jensen says Jilene, now 14, has bonded with her grandmother, and as a result has another adult she can confide in. "The more people a child knows she can talk to, the better off she'll be," she says.

Grandparents' availability to help with child care is the silver lining for many families. Children can benefit if their grandparents refrain from indulging them and follow



Ronald Curiel, 34, moved back to the New York City home of his 62-year-old mother, Oilda Jimenez. She worries about him when he stays out late; he presses her to give up white rice and coffee. PHOTO: RONALD CURIEL

parents' rules on discipline, Dr. Newman says.

After six months, Ms. Jensen found a job as a marketing specialist at the Oregon Food Bank, then stayed with her parents for another 10 months to save money. By 2014, she was able to buy a house nearby. Ms. Bonar still cares for Jilene before and after school.

Sometimes such living arrangements lay the groundwork for stronger family ties. At first, Oilda Jimenez, 62, didn't want her 34-year-old son, Ronald Curiel, to move back in with her. Mr. Curiel had been living independently for nearly a decade, sharing an apartment in New York City and starting a family with his fiancée, when he injured his back in 2013 lifting boxes at his job as a retail-store manager. Disabled by chronic back and leg pain, he lost his job and his fiancée, and drained his savings trying to pay the bills while building a business as a marketing consultant.

Now, Mr. Curiel says he misses his privacy and says his mother sometimes treats him as if he were still a teenager, worrying when he is out late at networking or social events. He presses her to stop eating white rice and swap herbal teas for her beloved coffee, to help keep her diabetes and high blood pressure under control.

Their relationship has become stronger, though, Mr. Curiel says. He used to resist her rules and focus only on getting out of the house. But seeing her care for his 3-year-old daughter, who stays with him often, has sparked new respect for her parenting skills and the sacrifices she made for him and his two siblings, Mr. Curiel says. He sometimes prepares dinner for her when she returns from her job as a home health aide. And while Mrs. Jimenez resists much of her son's dietary advice, she says she is glad he has moved in.

Parents and adult children need to let go of old wounds. Everyone has changed over time, Dr. Newman says. Living together "is an opportunity to form an even closer bond, and to accept each other for who they are."

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