



All Contributions Totally Necessary

sharing the load of household expenses

Whether a residence is owned or rented, someone has to pay the bills; and often this is left to the main bread-winner. A good portion of their salary goes towards the rent or mortgage, stocking the food cupboard, covering utility costs and much more. When young children are in the mix, there may be school fees, books, uniforms and clothing; not to mention allowances. Maybe not all kids hitch a free ride, some having to help around the place to earn their pocket money; but, of course, this still comes out of someone's income. Fair or not, carrying the load is a responsibility that should have been anticipated and accepted as the price of bringing up a family.

Once those children become young adults, however, one would hope there should be less strain on the purse strings. Finishing high school, many will enter the workforce, and ought to start contributing. Before they do, though, that first pay cheque is a wonder to behold for them and will likely disappear completely in an extravagant splurge as a reward for all those years of study and surviving on a mere pittance. With luck, this will be a one-off and they will eventually start managing their finances more sensibly.

Unfortunately, suddenly having a regular source of income provides more scope for the selfishly inclined. They probably regard their ability to fund the extras themselves compensation enough – at least the parents don't have to shell out for tickets to rock concerts and designer clothes anymore. Maybe not, but the ones still living at home continue to eat the food, burn the electricity; and a fair few still pay nothing towards the cost. Well, they're only young might be the reaction of doting if naive carers; they'll learn. Actually, no they won't; not until they realise that life from there on in isn't a charity dip. A new school has begun; and this one needs to teach true values, the kind associated with an independence funded out of their own pockets.

Should they decide to leave home and set up somewhere else, especially if they are sharing with friends, they will have to pay their way; so why should living at home be any different? They really do need to start paying board. The amount of their contribution shouldn't be crippling - unless the idea is to drive them away - and timing of the payment ought to coincide with their receipt of wages. If they are paid fortnightly or monthly, insist that they put in the equivalent of one week's board times the number of weeks' wages. This means from the moment they receive their pay and in advance. Fail to do this and you'll find they have run out of money before the next pay cheque; and pretty soon the arrears will start mounting up.

How much is best decided by friendly negotiation; if that's possible. A fixed sum may be the way to go; a better option, I believe, would be a percentage of their salary; perhaps 10%. Whatever, the amount needs to reflect the cost of them continuing to stay at home,

and be at least a token of the expense they will incur should they move out and live elsewhere. Having to allow for a regular outlay that they can't spend on other things will introduce them to the real cost of living. No more freebies, pay as you go, and responsibility for debts are essential lessons to be learned. Your job as carer is to kick-start this mentality.

Being too soft on these apprentice adults for too long will not only be doing them no favours; but you will also be making a rod for your own back. Those who continue to sponge on your generosity will be there forever with their hands out. Failure to correct this soon enough and those dreams of finally recouping past expenses, maybe even seeing the bank account creeping into the black at long last; neither of these are likely to materialise. As for the kids, that's how they will remain – into their thirties, forties and beyond: absolutely hopeless with money, always in debt, and a burden on themselves and everybody else.

Make them pay their way as you have had to. One day, hopefully in the not-too-distant future, they will thank you for it.

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