



Mom and dad pay my rent, but we want to live together

RELATIONSHIPS, FAMILY/KIDS, MONEY, REAL ESTATE

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By [Brette Sember](#)

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BRIEF

If you are on the young side of the age spectrum and your parents are helping you financially, you aren't alone. A [new study](#) found that 40% of millennials get financial assistance with living expenses from their parents. It's great to have parents willing to help, but your lack of financial independence also means they've got some say in what you do. Which means that if you want to move in with your boyfriend or girlfriend, things can get dicey if your parents are helping you pay your rent.

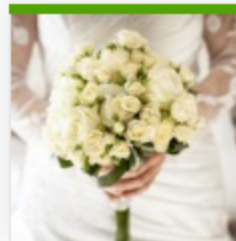
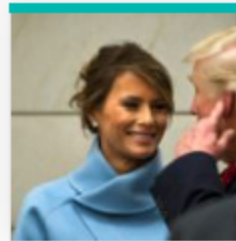
The importance of being honest...

Honesty tends to go a long way with most parents, so tell them you're planning to move in together and ask if you can still count on their help. They may ask you pointed questions about your partner's income and their expected contribution to the bills, so it's useful to come prepared with a plan for how you'll be sharing expenses. Your chances of success are likely to increase if your parents see that you've budgeted, and understand exactly how much financial help you need.

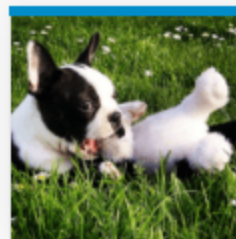
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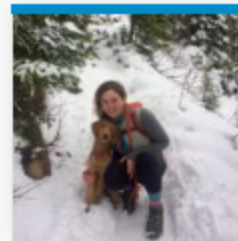
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If you demonstrate that you've thought things through and have a plan for moving towards financial independence, you'll likely impress the folks—and after all, at least you aren't still living in their house.



...even if it hurts

As long as we're being honest, we all know some parents are never going to approve of you living together because of moral or religious objections. The aboveboard thing to do is tell the truth and find a way to supplement your income or cut your budget so you don't need the money your parents are going to refuse to give you.



You may be tempted not to tell them. But even if you live hundreds of miles away, there's a good chance they're going to find out at some point, which could cause even more backlash than if you just bite the bullet up front.

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About Brette Sember

[Brette Sember](#) is a former attorney and author of more than 40 books, including *The Divorce Organizer & Planner*, *The Complete Divorce*, *How to Parent with Your Ex*, *The Essential Supervisor's Handbook*, *The Complete Credit Repair Kit*, *The Original Muffin Tin Cookbook*, and *The Gluten-Free Guide to Travel*. She writes often about law, parenting, food, travel, health, and more. She blogs at [PuttingItAllOnTheTable.com](#).

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