

## Should Parents Charge Their Children Rent? Exploring Attitudes and Practices

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As more families seek to prepare their children for financial independence, a growing number of parents are considering whether to charge their children rent or household contributions, a new report from *Sky News* states. This approach varies widely, with some starting as early as childhood, while others wait until their offspring reach adulthood or start earning. The debate raises questions about how much, if anything, children should pay to cultivate financial responsibility.

Carole Fossey from Manchester charges her 21-year-old son £300 a month, which represents around 15 per cent of his income and 70 per cent of his actual cost to the household. Despite initial discomfort reflecting her own experiences when her parents asked her to contribute, Fossey feels this arrangement instils a sense of responsibility in her son. “I do think this generation of children is (sic) completely our fault for spoiling them are a little bit entitled sometimes and expect things to be provided that I would have never expected when I was that age,” she says.

Fossey’s son humorously labels the payments as “extortion” or “charity” when transferring the money, but the agreement aims to encourage better money management and a contribution to the family finances.

In the UK, attitudes towards charging adult children rent differ. According to a 2023 survey by Compare the Market, 61 per cent of parents require rent payments from their adult children, often to cover household bills. Views vary widely, with some parents reluctant to ask for contributions, while others believe it encourages financial discipline.

The practice of charging rent or contributions is, therefore, not just about offsetting costs but is viewed by many parents as an important teaching tool.