

Christian Financial Expert Dave Ramsey: ‘Don’t Pay Your Adult Children’s Bills’

For years, renowned Christian financial expert Dave Ramsey has been instructing people on how to build wealth God’s way.

Ramsey understands that Christian parents love their adult children very much. He is a father of three, and they are happy, functional adults in their 30s.

But Ramsey, an eight-time national bestselling author and host of the “The Ramsey Show,” says parents aren’t doing their adult children any favors by paying their grown kids’ bills.

However, nearly half of all Americans are doing just that, Ramsey wrote in an article. And, he says, they need to “watch out when the safety net becomes a hammock.”

“My friend and bestselling author, Andy Andrews, says our goal as parents is not to raise great kids, but to raise kids in such a way as to create great adults,” Ramsey says. “When parents protect their child from pain and do not let them experience the consequences of their bad decisions, they set them up to repeat the same mistakes over and over again.

“Psychologists call this ‘enabling.’ Teachers call this ‘helicopter parenting.’ Whatever it’s called, the data is now in that suggests this approach is a big parenting failure.”

In a recent article written for The Hill, Daniel de Vise wrote that parents, on average, pay more than \$1,100 of their kids’ bills each month and that 25% of millennials have their parents pay for their housing.

Ramsey isn’t heartless, and he says he is all for parents providing their adult child who has been hit with some hard

times monetary assistance.

"Illness, divorce and other calamities could give parents an opportunity to temporarily provide support and maybe even a place to live," Ramsey says. "This act of love is not a problem, nor has it ever been. The problem occurs when these full-grown adults continue on [taking] indefinitely.

"You may have heard that an eagle builds its nest of large thorns, then lines the nest in down to protect the eggs and first-born eagles from the thorns. As the baby eagles mature, the mother begins removing the down, making the nest a thorny, uncomfortable place to live. ... In other words, an eagle who does not leave the nest at the appropriate time eventually becomes known as a turkey."

Hard work, Ramsey says, brings dignity, and "there is dignity in being an adult who stands on their own two feet."

Ramsey also says we also rob our children of that dignity and not only keep them from being the best they can be, but such an attitude for children is where society begins to transform into a "bunch of soft, whining, entitled brats in grown-up bodies."

The problem is that this has become the norm in our culture, especially after the COVID pandemic. And our culture has unfortunately shifted its attitude to pity these individuals, claiming the parents and society are to blame.

In reality, however, it is the children who have no toughness because they haven't stepped into uncomfortable situations that force them to do something for themselves.

"They have lived such sheltered, comfortable, luxurious lives," Ramsey says. "They're triggered by mere words and must be provided 'safe spaces' because their whole lives have been way too safe.

Psalm 128:2 reads, "For you shall eat the fruit of the labor of your hands; you will be happy, and it shall be well with you."

In his book, "Men Without Work," Harvard-trained economist Nicholas Eberstadt says that there are 7.2 million able-bodied males between the ages of 25 and 54 who are not only unemployed, but they are not even looking for work and are supported by parents, girlfriends, their spouses or the government.

 Depression, addiction and suicide prevail in these people. "We as a group have stolen their dignity," Ramsey says.

The answer? Ramsey says put down the safety net.

"When you clip their wings, they lose their dignity," Ramsey says. "We should not remove consequences. We should intentionally engage in hard things and acts of noble service at personal loss. ... Others-centered rather than self-centered people have the best lives." {eo}

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