There's a crisis of coddling in American families.

It's evident in the frantic efforts of parents who write their children's college-application essays, then provide long-distance homework hand-holding after their kids hit campus.

We see it in the millions of 20-somethings who have moved back in with mom and dad. And we notice it in the workplace, where entry-level employees expect bosses to look after them the way their mothers do.

These signs of "extended adolescence" have been building for years, of course, yet the answer isn't as simple as "Just let go already!" Family dynamics in our culture have been changed by divorce, the high cost of living, latchkey childhoods, and the trend of delayed marriage and parenthood. As a result, while some young adults today may indeed need extra coddling, parents are struggling to find the right balance.

Leslie Park, a travel agent in Washington, D.C., says she didn't know what to do when her son, now 25 years old, was living at home several years ago "and spent half his day sleeping and the other half watching TV. I'd go to work and he was just going to bed. I'd come home and he was just getting up."

She recognized, though, that he was "floundering and kind of lost," and opted to err on the softer side of tough love -- insisting that he enroll in college courses, while letting him slowly chart a course for his life. In time, he got himself together. He's now a film editor in New York, though like countless 20-somethings in that expensive city, he's still getting financial help from his parents.

Ages 18 and 21 are no longer the true entry points into American adulthood, as more young people today take soul-searching breaks after college or put off starting their "grown-up" lives. A 2003 poll by the University of Chicago's National Opinion Research Center found that most Americans think adulthood begins at about age 26.

Understandably then, many parents don't know when and how to disengage, which can leave their kids overly dependent into their thirties and forties.

"Everyone wants to know the rules," says Susan Wechsler of Chevy Chase, Md., who has two daughters, ages 29 and 30. "Am I being too hard? Am I being too soft?"

Young adults also feel torn. Courtney Reilly, 28, moved back into her parents' Manhattan home in 2001 while in graduate school, and has remained there ever since. "There's a stunted independence of 20-somethings today," she admits. "I finally have my career settled. I really have to move on." Still, she calls living at home "a great deal" that's hard to walk away from.
At QuarterlifeCrisis.com, a Web site for angst-ridden 20-somethings, one recent posting was from a 22-year-old who has returned to his childhood bedroom. He feels like a loser, but hoped female chat-room visitors would reassure him that living with his parents is "no big deal" -- or even "sexy." One woman was empathetic, but added: "Sexy? Let's not get carried away."

On the positive side, many parents today have close bonds with their adult kids, and both generations benefit, says educator Susan Morris Shaffer, co-author of the new book, "Mom, Can I Move Back in With You?" But she finds too many parents become their adult kids' lifestyle-subsidizers, bail-out specialists and chore-completers.

Among guideposts from parenting experts:

**Let kids master their own domains**: Colleges are noticing that today's parents -- so accustomed to speaking for their children to teachers and coaches -- often ask all the questions on freshman-orientation tours. In response, some colleges now hold separate tours for students and parents.

Social worker Linda Perlman Gordon, who is Ms. Shaffer's co-author, has a 22-year-old patient who always e-mailed her term papers home to her parents for editing. Now out of college, "she doesn't know whether she can count on herself," Ms. Gordon says.

Students from high-pressured, upscale households are more sheltered today than even five years ago, says Lisa Jacobson, founder of Inspirica, a New York-based tutoring and test-preparation firm. Parents have been micromanaging these kids' lives for so long that the kids often are unable to cope with disappointments and rejections. Parents have to let children develop life skills.

**Ground them in reality**: Young adults today often expect to have a lifestyle that equals the way their parents are living in middle age. "They should know that to get from A to Z, you've got to go through all the letters in the alphabet," Ms. Shaffer says.

She knows a judge who interviewed a young law-school grad for a job. When the judge asked whether the applicant had any questions, he had only two: "How casual is casual Friday?" and "Can I leave work early to ride my bike home before rush hour?" Given his sense of entitlement, the young man didn't get the job.

**Keep yourself in check**: Divorced parents sometimes shower adult children with material support, or welcome them into their homes as "roommates." This can slow a child's maturation.

Likewise, new technologies have changed family relationships. Decades ago, 20-somethings may have checked in with parents once or twice a week. Today, with cellphones and e-mail, interactions can be constant. Sure, there are benefits to this hyperaccess. But if an adult child is calling about every splinter and every wardrobe decision, back off.

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