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A personal point of view...

Meet the Roommates: Mom and Dad

ALENA NOVOA

I've always had difficulty with change, but my 20s have been a particularly unsettling phase for me – one that has presented a challenging learning curve. The transition from student to “Now what?” after I graduated from university set me off into a mini quarter-life crisis. I was forced to re-evaluate my goals, redefine my identity and adapt to a new chapter as a quasi-grown-up.

Nonetheless, I feel somewhat reassured by a statistic I came across in the *Financial Post* that indicates I am a fortunate exception to the norm: “The average university student leaves campus with close to \$28,000 in debt, and takes an average of 14 years to pay it off based on an average starting salary of \$39,523.”¹ I managed to graduate without any debt and found a job in my field, which I have held for over a year now.

Having endured many unknowns and uncertainties during this period, the one thing I knew for sure was that I wanted to avoid debt at all cost, even if this meant doing things differently from my peers. Many of my friends who, like me, have taken the first steps on their career paths have already moved out of their parents' homes. I, however, have made it a goal to save enough to invest in my own property. Until that time comes, I have chosen to continue living with my parents.

My mindset has perhaps been influenced by my father, who owns several properties that he rents out to university students. Over time, I have developed an aversion to the concept of renting. Spending money every month on something that a stranger will benefit from, rather than saving or investing that money, seems ridiculous. Of course, I am lucky enough to have

the option to still live at home, thanks in part to the good relationships I cultivate with both my parents.

Living at home has its challenges, especially when your parents are divorced. Since I work in downtown Montreal, I stay at my father's nearby condo during the week. I visit my mother in the suburbs most weekends. Commuting between my two homes is not always an easy task. I often equate my life to that of a nomad. Most people I know have personalized their rooms to create their own private sanctuary. I've never really felt compelled to do the same in either home, perhaps because I am never in one place long enough to make the effort. As a person gets older, the need for privacy becomes stronger and territorial instincts kick in. It would be a lie to say I haven't felt a bit of social pressure to move out, as I watch my friends venture one by one out of their parents' homes. But, of course, most of them are renting...

Despite all this, I still feel I've made the right decision to stay at home. This past year has been a lesson in patience, as I figured out that nothing stays the same. To face this reality, I practise how to stop worrying and how to live in the moment and accept that there will always be unknowns in life. I am grateful for the support and unconditional love of my parents. Needless to say, I still dream of the day that I will have my own place to decorate and personalize.

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¹ Jeff Lagerquist (2012), “Student Debt: Average Payback Takes 14 Years,” *Financial Post*, <http://bit.ly/Okon4p>.

