

# Prepping your child for leaving home

In essence, parents have been doing this all along in their own particular fashion: getting their children prepared for an independent life. Yet there still seems to be a myriad of skills that must be learned before they will finally be ready to move into that adult world, be successful, and lead enriching lives. While the level of skills learned by young adults will vary, the following are typical life skills that parents should address with their children.



## Assess your teen's readiness to leave home

According to a recent study, the trend for remaining at home with parents was up by 51% in 2010 from 1998. Why? One reason is that more young adults are continuing their studies, and therefore the expense of post-secondary education plays a role. This study also suggests that young adults wait longer to marry and have children, which may delay independence. It is essential for parents and children *together* to determine when the time is right for leaving home. While there may be plenty of good reasons for older children to live at home, most parents do not want a lack of adult life skills to be the determining factor.

## Teach positive lifestyle choices

Being *responsible* for one's own life is the core issue when it comes to leading an independent life. Parents may worry that once a child is on their own they are going to forget to do laundry, live on frozen pizza, and party all the time. If young adults can get into the habit of doing chores (such as laundry) for themselves, cooking healthy meals, and making positive decisions about how they spend their time, they will have the edge they need to make the transition to independent adulthood.

## Address money matters with your kids

Younger workers typically earn entry level wages that increase over time. Yet low starting wages leading to debt does not have to be part of the picture for all young adults. Parents need to discuss if mortgage debt is something their children are ready to commit to, and they must certainly address credit cards and unnecessary debt that can impact a teen's financial future. Basic accounting skills, budgeting, and making sound financial decisions are all part of the money skills that older children will need in order to thrive on their own.

## Encourage healthy relationships

Relationship issues can emerge from a variety of dynamics: a roommate who is notoriously late with rent, a love interest that isn't willing to commit, or a boss who is a bully. Parents hope that their children grow up to know the sweetness that comes from positive relationships, but also know how to navigate relationships that turn sour. Strength of character, forthrightness, dignity and trustworthiness are all traits that will get your children through the rough patches. Taking time to teach your children about making healthy choices is critical to their future success in life. Knowing that their parents provided them with the right skills to cope with independent life will give teens the start they need. Children should also understand that even though they brew their own coffee and sleep in their own bed, they can always pick up the phone to call Mom and Dad for advice, or speak to a counsellor through their Employee and Family Assistance Program.