



## Introduction

### HOMEOWNING

What—or Who—Are You Waiting For?

Ever since I was a little girl, I've played house. It started with my kindergarten friends. We'd meticulously build our "home" during playdates, using the ends of coffee tables and couches as lumber, and blankets and pillows as roofing. Sometimes the "roof" caved in when a treacherous G.I. Joe hailstorm hit our make-believe town. But in those days, one loud cry to Mom or a good old-fashioned big-sister thumping repaired the roof instantaneously.

Eventually, I graduated to a more sophisticated version of playing house when, at age eighteen, I briefly moved in with my older, more "mature" boyfriend. Tommy was twenty-three and owned his own home in small-town Iowa. Oh, did I think we were well on our way to adulthood.

Tommy let me decorate the bedroom just the way my little heart desired. The rest of the house, well, that was his playroom.

Still, I proudly scrubbed the bathroom spotless from time to time, ferociously vacuumed the living room, and slaved in the kitchen, perfecting my new, delicious meal of Crock-Pot-cooked pork chops in mushroom soup.

In some regard, I kind of had it made back then. It was Tommy's place, so he incurred the mortgage and all utility bills. Meanwhile, I cleaned and cooked when I pleased. It was fun. After all, I was still *playing* house.

Oh, yes, all was peachy, except that when any major blowup happened, one of us would storm out. And since it was clearly Tommy's home, you guessed it—I was usually the one who was sent packing. I'd gather up all my valuables, which consisted mainly of a closet full of clothes and shoes, toiletries, and a pillow, and shove them into my rundown car in the middle of a freezing winter night. I always had the safe haven of my sister's house, which she shared with her husband and two sons. Their nicely finished basement supplied me with a warm shelter and a blow-up mattress when I needed to crash for a few nights—or indefinitely.

Those early years of playing house with a man were a telescope into a future I knew I did not want—a life peppered with unpredictability and insecurity. It revealed how I didn't want to depend on a man for my happiness and security. I wanted a partner—not a man to take care of me the way a father takes care of his child—and a home where my opinion and feelings could be heard without fear that my stability might crumble beneath me.

I yearned to feel safe and protected. I wanted to feel confident about my future. To attain this goal, I realized I would need to

knit a safety net for myself. This way, my security couldn't be abruptly pulled out from underneath me. If I made it, stitch by stitch, it was mine to keep.

I trusted a small collection of loving and dependable friends and family members for emotional support when everyday life dealt me too many crappy cards. I didn't want to rely on any one person to provide my security in life. I wanted to be a woman who was happy, capable, and financially stable on her own. I could lean on friends, family, and mentors for help or advice. It felt important to me to have a safety net that would never fail me, and I knew that had to come from within.

And that's just what I set out to do in my twenties: build a good career, form strong friendships, and travel the world. But life began to shift as I broached my thirties. Financially, I was taking a tax hit from the government for making a modest but decent salary as a single woman.

Life began to shift as I broached my thirties. Financially, I was taking a tax hit from the government for making a modest, but decent, salary as a single woman. My accountant advised me to find a write-off. Kids weren't an option, so a house was the wisest investment.

Emotionally, I was feeling ready to share my life with someone and nurture my more domestic side. It was a side I'd neglected in favor of tackling corporate America and securing my financial future. Now my nesting instincts were resurfacing. I wanted to learn to cook and host grown-up dinner parties in a home I could be proud of. I also wanted a dog. Landlords and roommates compromised my options. And so, both financially

and emotionally prepared, I decided I would buy a home—even if I had to go it alone.

I entered my new world with much trepidation. Information about loans, down payments, taxes, and contractual obligations was dizzying and confusing. But beneath my anxiety, the anticipation of really purchasing a property all on my own pulsed through my body. This was a chance to grow and prove to myself that I was capable of anything I set my mind to.

Six months later, while I was still looking for the right home, I met Ken. I thought I'd met my Mr. Right. He moved quickly to infiltrate my time and my life. But as ready as I was to make a life together, I couldn't just give up the life I'd built before, the life I'd delicately chiseled over thirty years. I was careful to balance my independence with my newfound coupledness, and to continue my pursuit of buying a home alone.

About three months into our relationship, I was sent into a whirlwind. Ken, as it turned out, revealed he was against the whole idea of my buying a home alone. I was both bewildered and jolted by his response. My independent spirit kicked me in the gut, pleading me to fight for its preservation.

The intense argument that ensued revealed the truth: Ken had just suppressed his hurt and disappointment that I was thinking of making such a commitment without him. He wondered how he fit into my life . . . or *if* he did.

I felt suffocated. I needed him to support my dream, not hold me back from it. It was a feat I needed to accomplish for my emotional well-being. I encouraged him to be a part of it, not

financially, but by remodeling the home into a place we could both be proud of and perhaps eventually share. Instead, he saw the process as a monumental gesture that threatened our future, and believed that I didn't need him.

I didn't put an offer on any of those initial condos. None of them were quite the right fit. Turns out, neither was Ken. The upside was that all the second-guessing I grappled with about buying a home on my own instantly evaporated with the dissolution of my relationship. I was reminded of what my heart already knew: Sharing life adventures and responsibilities with a partner is a gift, but it doesn't ensure happiness or security. You do. So what—or who—are you waiting for?