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My Story

When a House Is Just a House, and Family Means Home

By NEIL REISNER

The man who delivered the foreclosure papers was all business.

He met my wife, Ruth, in the driveway as she was bringing the kids home and gave her the papers. She signed, sighed and told Jolie and Aleeza nothing's the matter, let's go inside.

It's not as if we were surprised.

My parents told me, "Be good, work hard and you'll have more than we do."

For years now, I've realized it was a lie.

I did those things and face the possibility (likelihood, even) that I'll lose it all.

I know there are many people like me out there, still struggling after the country's economic collapse, trying to reconcile what could have been with what is.

I'm not ashamed or embarrassed.

What I am most is annoyed. At myself, at everything I could have done differently.

I'm 60 years old, came of age as a long-haired, antiwar, hippie sort who did pretty much everything there was to do at U.C.L.A. in the early 1970s and remembers most of it.

After earning a graduate degree in journalism at Columbia University, I spent 25 years at daily newspapers in New Jersey and Florida and these last seven, have worked in academia.

Along the way, there has been a 23-year marriage and two daughters, both smart and talented. Jolie, 16, is artistic; Aleeza, 11, is certain she'll be an anthropologist or research psychologist and write fiction for young adults on the side.

In many ways we have lived good, full lives.

The thing is, we were so busy living we didn't think enough about how life might get less kind and where that might take us.

We didn't set aside enough for savings, retirement or college tuition.

When Ruth and I married in 1989, I had been a reporter at a suburban New Jersey paper for eight years. She ran an independent bookstore and would

later go back to school for a master's in social work. At the start, we earned enough for rent, food and outings to local watering holes, but little more.

We weren't in it for the money anyway; we loved our work and believed we were making a difference in our little world.

It was a middle-class life revolving around our local Jewish community, with a lot of friends to share Passover Seders and Yom Kippur fasts, births, birthdays, bar mitzvahs, weddings and funerals.

We were able to buy a condo and a few years later parlayed that into a cozy little house.

Extravagances?

Meals out, books, tickets to see Bruce Springsteen and the Grateful Dead.

Each summer, we rented a spartan, lakeside cabin in Maine where we read and maybe indulged in a little shopping spree at the outlet stores in Freeport.

Even so, there were moments when a still, small voice inside my head whispered that all was not right.

We lived paycheck to paycheck, used credit cards more than we should have, bought lunch at work when we could have made our own.

It was easy to ignore the whispers because we seemed to be moving upward. I took a job at a bigger paper in New Jersey and then spent a year on the road teaching journalism seminars. When Ruth got pregnant, I joined at The Miami Herald, where my new reporting job meant less travel and more time for the family.

We bought a house and four years later parlayed it into the much nicer place where we now live.

I got a substantial raise when I moved to The Miami Daily Business Review. After staying home with our firstborn, Ruth got her Florida social work license and a job.

For the Jewish holidays, we flew back to New Jersey to be with our friends and once or twice a year, visited my parents in California.

We ate out a good deal and took the girls to Disney World a few times.

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When our older daughter started school in 2003 we sent her to a Jewish day school because we wanted our children to get the religious and moral education parochial schools offer; when her younger sister turned 5, we enrolled her, too. In summers, we sent them to a Jewish sleep-away camp in northern Georgia.

Ruth left social work and took a job at the day school's library to offset some of the tuition costs, but even with generous scholarships, school and camp set us back nearly \$20,000 a year.

Not one of these things felt extravagant at the time, but taken together, I can see now, they left us with no cushion when events beyond our control took over.

In early 2005, my father was found to have inoperable cancer and I lost my job at The Miami Daily Business Review to shrinking ad revenue and declining profits.

Each month I flew to Los Angeles to be with Dad. I knew the trips were beyond our means, but I was pretty sure I wouldn't think, "What a waste of money to spend time with my father this past year." He died in mid-2006.

Fortunately for us — we thought — housing values kept climbing and credit was cheap. It took no more than a phone call to get an interest-only home equity loan for which we probably didn't qualify, given that I had just lost my job, and three-quarters of our income.

No matter. Our house was appraised at \$400,000-plus, so it made perfect sense to refinance. Or so we thought.

About then, all those balls we'd been keeping in the air started falling on our heads. The real estate market collapsed and our \$400,000-plus house became a \$200,000-minus house, leaving a mortgage payment that today sucks up more than 40 percent of our take-home pay.

After six months out of work, I was offered a full-time position at Florida International University, where I had been an adjunct. And while I love teaching, it meant a \$25,000 pay cut.

Ruth was laid off from her job at the Jewish school's library. Within days, she got a social work job, but by then the economy was plunging and she was soon out of work once more. Not until mid-2011 did she

find her current job working with impoverished Holocaust survivors. It's fulfilling work, but it's also \$6,000 less a year than she had been making.

Desperate, we borrowed what we could from our life insurance policies to stay afloat, but it wasn't enough.

Then, five months ago, the process server turned up in our driveway.

How long it will still be our driveway is hard to say.

The house is probably lost, though we continue to negotiate for a mortgage modification and have retained a lawyer.

Our credit score has plummeted and we're contemplating bankruptcy.

We eat at home and have become expert at making soup out of leftovers. We borrow movies and books from the library instead of paying \$10 for a ticket at theaters.

Thrift stores have become Ruth and the girls' go-to haberdashers, and I'm clothed for a year with a couple of pairs of jeans and a growing collection of 50-cent, garage-sale Hawaiian shirts.

Maybe people will think we're wrong for this, but we've decided to keep the girls in private school and send them to camp. If it comes down to losing the house or getting them an education we believe in, we've decided we'll have to give up the house.

Our only travel is an occasional weekend, courtesy of Florida real estate companies, which delude themselves into thinking we'll buy one of their time shares if only they offer us free accommodations and tickets to Disney World.

For a long while, the mood at home was dismal.

We didn't fight, but those easy conversations between Ruth and me ceased, replaced by abrupt exchanges about who is picking up which girl, what's for dinner and why aren't the kids doing their homework.

For a long time we numbed our minds and cut ourselves off from each other with music, TV, computer games, books, text messages or sleep.

When things seemed as if they couldn't get worse, the bathtub sprang a leak.

Finally, I couldn't stand it any more.

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One afternoon, something went off in my head — I think I was listening to an NPR show, but can't even remember any more.

We can recriminate ourselves for our mistakes, but that changes nothing. We can be angry at our misfortune and take it out on one another, but that doesn't help, either.

So, I suggested we try happiness.

It's tough, but the four of us try every night to tell one another about something in our day that made us happy.

We make small gestures: a \$4 bouquet of flowers from the drugstore; an unasked-for cup of tea; an unexpected kiss.

That's all we can do: Shrug our shoulders. Live our lives. Try to make one another smile. And wait to see how it turns out.

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