

## **Juxtaposing Dreams and Loss: The Lived Experience of Homeownership and Foreclosure**

**Amy B. Murphy-Nugen  
Donna Hensley Beck**

***Abstract:** Symbolically and historically, the attributes associated with homeownership are positive; however, in light of the 2006 housing crash and subsequent 2008 financial crisis, scholars and laypeople continue to reassess the sacred position homeownership holds in U.S. culture and the market economy. Using an interpretative phenomenological analysis, this study explored the meanings that five former homeowners associate with the lived experience of foreclosure. The findings reveal a juxtaposition that intersects the hopes and dreams of homeownership with the grief and loss of foreclosure. This polarizing experience uncovers the need for innovative policy and practice interventions. A discussion of implications for social work policy and practice include strengthening the bridge of micro- and macro-level interventions and addressing hopes, dreams, disenfranchised grief, and loss in the context of homeownership and foreclosure.*

***Keywords:** Homeownership; foreclosure; interpretative phenomenological analysis; American dream; disenfranchised grief; micro-macro bridge*

A white picket fence, a lush green yard, a welcoming front door, a family room where relatives and neighbors gather to share the mundane, celebrate milestones, and comfort one another in time of need. These images evoke the quintessential homeownership experience that culturally defines the American Dream. Conversely, a contrasting image is painted when describing the nightmare experience of foreclosure—a broken fence, an overgrown or brittle brown yard, a bank notice on the door, boarded-up windows, and shelter for criminal activity.

In the United States, the word homeownership conveys many social, economic and political meanings. Homeownership is regularly cited as evidence of achieving a substantial part of the American Dream (Burchell & Listokin, 1995; Ronald, 2008), it symbolically communicates information about one's social status and stability (Schwartz, 2014), and it provides financial benefits in the form of tax breaks and other incentives (Johnson & Sherraden, 1992; Stegman, Quercia, & Davis, 2007). In contrast, the word foreclosure conveys both financial and symbolic loss of one's hopes and dreams. Foreclosures result in housing and financial instability (Pettit et al., 2009; U.S. Department of Housing and Urban Development [U.S. HUD], 2009), individual and familial displacement (Martin, 2010; Saegert, Fields & Libman, 2011), loss of wealth in the accumulation of home equity, increased crime (Apgar & Duda, 2005; Immergluck & Smith, 2006), psychological distress (Pickover & Slowik, 2013; Taylor, Pevalin, & Todd, 2007), community disruption (Immergluck, 2009), and an eroding property tax base (Pew Charitable Trusts, 2008; Vidmar, 2008). These outcomes reflect both micro and macro

phenomena, underscoring the need for social work practitioners and researchers to assess and intervene at both policy and psychotherapeutic levels.

## Literature Review

### Micro-Macro Context: The Personal is Political

Between 1995 and 2005, 12.5 million individuals became new homeowners in the United States (Corporation for Enterprise Development [CFED], 2008; Joint Center for Housing Studies, 2006). This ten-year span represents the largest period of homeownership expansion post-World War II (CFED, 2008; Joint Center for Housing Studies, 2006). This substantial growth in homeownership occurred in an environment that offered low-interest rates, new loan products, and relaxed financial regulations (Schwartz, 2014; U.S. HUD, 2009). In 2006, the U.S. housing bubble burst placing “millions of homeowners and thousands of communities” in a historic foreclosure and financial crisis (CFED, 2008, p. 3). Homeownership rates of owner-occupied units peaked in the fourth quarter of 2004, reaching a high of 69.2% (Joint Center for Housing Studies, 2012). Following the aftermath of the 2006 housing crash, the rate of homeownership began to drop. At the end of the second quarter of 2015, homeownership rates of owner-occupied units dipped to 63.4%, which is the lowest level in approximately 48 years (U.S. Census Bureau News, 2015). Conversely, as homeownership rates dipped, foreclosures increased. Nationwide, at the end of the peak of the housing boom in 2004 through the stabilization of the foreclosure crisis in 2014, estimates indicate there were nearly eight million completed foreclosures (CoreLogic, 2015). Currently, 427,000 homeowners are still in some stage of foreclosure, and a total of 464,995 homes were foreclosed upon in the 12 months preceding March 2016 (CoreLogic, 2016). A growing body of research establishes a relationship between the relaxed financial regulatory environment and the housing crash that began in 2006 (CFED, 2008; HUD, 2009; Schloemer, Li, Ernst, & Keest, 2006; Tetreault & Verrilli, 2008). Evidence also indicates that the foreclosure crisis unearthed critical weaknesses of the financial sector in the U.S., which played a significant role in the economic recession that started in 2007 and impacted economies around the globe (Friedman, 2010; Glaeser, 2010; Solow, 2010; Stein, 2010; Temin, 2010; Treas, 2010).

When the U.S. housing market crashed in 2006, it ushered in an economic crisis that would become known as the Great Recession, and the country turned to economists and business professionals to provide explanations and forecast the fallout (Friedman, 2010; Glaeser, 2010; Goodhart, 2010; McCarty, Poole, Romer, & Rosenthal, 2010; Solow, 2010; Stein, 2010; Temin, 2010; Zingales, 2010). Most of the discussion centered around traditional finance-oriented domains of business and economics; however, the crisis disproportionately impacted vulnerable populations—populations that often fall out of the purview of traditional financial and economic domains (Hinze, 2011; Waddan, 2010). For example, recent data demonstrates the lingering and lopsided effects of the housing crash. From 2007 to 2010, lower-income and middle-income families lost 41% and 39% of their respective wealth following the Great Recession compared to a 17% loss of wealth for upper-income families (Pew Research Center, 2015).

Given the primary mission of the social work profession is to “enhance human well-being and help meet the basic human needs of all people, with particular attention to the needs and empowerment of people who are vulnerable, oppressed, and living in poverty,” (National Association of Social Workers [NASW], 2008, para. 5), it is important for social work scholars and practitioners to analyze and respond to the fallout from this crisis. As a profession committed to addressing both person and environment, social work is uniquely positioned to strengthen its micro-macro bridge and respond to the policy and individual challenges associated with this issue.

Pearlmutter’s (2002) embrace of the mantra that the “personal is political” can help with understanding how systematic and regulatory failures result in individual homeowners experiencing the causes and consequences of foreclosure. Further, Wakefield (1988) notes social work’s unique ability to alleviate micro-level psychological and macro-level economic deprivation. This strength of our profession is further amplified in the recent unveiling of the American Academy of Social Work and Social Welfare’s Grand Challenges Initiative. The initiative is promoting an overall agenda that requires a deeper connection between the micro and macro levels in order to achieve “individual and family well-being, and, a stronger social fabric,” which ultimately results in a “just society that fights exclusion and marginalization, creates a sense of belonging, promotes trust, and offers pathways for social and economic progress” (American Academy of Social Welfare and Social Work [AASWSW], n.d., para 5).

Homeownership is an integral piece of the social fabric of American society. Yet the macro policies governing homeownership have not fully considered the micro-impact on the individual. Further, foreclosure prevention and intervention responses are traditionally limited to financial considerations and exclude addressing psychological well-being. The absence of a holistic micro-macro approach has resulted in an unjust society where vulnerable homebuyers have been marginalized, isolated, and politically and psychologically disenfranchised.

### **Setting the Scene for Policy Disenfranchisement**

U.S. housing policy represents a complex interaction of real estate, finance, construction, and low-income advocacy interests (Johnson & Sherraden, 1992; Radford, 1996; Ridenour, Weld, & Elson, 2012; Sherraden, 1991). Although piecemeal policies existed prior to the 1929 Great Depression, the first comprehensive housing policy began during the New Deal when special interest groups jockeyed for acceptance of their competing agendas (Radford, 1996). The pattern of privileging special interests of industry over the rights and needs of individuals has continued in our most recent housing crisis. Since 2008, various programs have been introduced at the federal level to mitigate the foreclosure crisis. Yet most of the foreclosure intervention programs have relied on voluntary participation of lending institutions and have experienced underwhelming levels of effectiveness (Schwartz, 2014; United States Department of Treasury, 2015). The disconnection in housing policy and foreclosure response failed to fully address the needs of homeowners—both in restoring their financial situation and their psychological well-being (Treas, 2010).

Comparing the government's response to the financial sector with its assistance to individual homeowners, the following example demonstrates how the disconnection permeates through the micro-macro continuum. In the aftermath of the 2008 economic crash, Congress passed and President George W. Bush signed into law the Housing and Economic Recovery Act (HERA) of 2008. A key program of HERA was Hope for Homeowners, which provided \$300 billion in Federal Housing Administration (FHA) guarantees to incentivize lenders to refinance delinquent home mortgages (National Low-income Housing Coalition [NLIHC], 2012; U.S. HUD, 2008, n.d.-a, n.d.-b; Wheelock, 2008). The juxtaposition of size, scope, and success between HERA and the Troubled Asset Relief Program (TARP) is notable. TARP, also passed in 2008 as part of the Emergency Economic Stabilization Act, provided \$700 billion to financial institutions to mitigate the losses experienced during the economic crash (Jimenez, 2010). HERA was, in theory, the homeowner equivalent of the large-scale bail-out offered to banks and other financial institutions through TARP; however, homeowners were not offered an equivalent level of intervention. HERA was intended to provide relief to 400,000 homeowners, but by September 2009 only 94 loans nationwide had been refinanced (Congressional Oversight Panel, 2009). With its voluntary structure, HERA failed to provide proper incentives to encourage lenders to participate meaningfully. The financial industry was made whole while the financial needs of individuals were inadequately addressed and their psychological well-being was completely ignored. This experience may be described through concepts of *disenfranchised grief*.

In his theoretical framework, Doka (2002) defines disenfranchised grief as the denial of the right to grieve. Although this framework is inherently concerned with death, there is relevance to significant losses—such as one's home (Doka, 2002). Further, Doka (2002) contends that disenfranchised grief is inherently a politically derived experience. From his perspective, society sanctions who has the right to grieve and who must keep their grief invisible. In this manner, access to grief becomes a social justice issue—some individuals are empowered and supported in their grief while others are not. Attig (2004) expands upon Doka's (2002) theoretical framework suggesting that,

Disenfranchisement of grief is a serious social failure in several distinct respects. Some have urged that it is a failure of empathy, which it surely is. But it is not merely that; it is deeper and more serious. Disenfranchisement of grief is a political failure involving both abuse of power and serious neglect. (p. 200)

Although Attig discusses disenfranchised grief from a political lens, his conceptualization is limited. He suggests the denial for some to grieve is a political act; however, additional political disenfranchisement has occurred in the recent housing and foreclosure crisis.

### **Setting the Scene for Psychological Disenfranchisement**

Symbolically, the idea of the American Dream is explicitly intertwined with the homeownership experience. Woven together, cultural notions concerning the American Dream—including ownership, freedom, self-reliance, mobility, optimism, or hope—are by virtue transferred to homeownership (Doyle, 1992; Dunn, 2006; Mest, 2008; Ronald, 2008). The concept of social and economic mobility is deeply embedded in the American

Dream, which is underscored in the belief that hard work results in financial success. The manifestation of this workforce effort is often a home, which also serves as a status symbol (Ronald, 2008). For example, in a recent advertisement, a loan originator challenged potential homebuyers to be brave because that is how the American Dream can be attained. While images in the ad depict American heroism and dreams achieved, Rodriguez (2015) recounts a voice that compels Americans to show their bravery, to achieve the American Dream, by literally and figuratively buying into homeownership:

The American Dream is terrifying. American history is the history of the scary thing being the exact thing we have to do: cross that ocean, walk on that moon, fly. None of this makes rational sense. It only makes American sense. Here, the hard things show us who we are. Leaving your job to start your own thing. Having a kid when you still feel like a kid. Signing a 30-year mortgage on a home. Scary? Sure. But no match for our colossal self-belief. We're supposed to do scary. Without scary, we don't get to be brave. Buy in. (Quicken Loans, 2015, 0:00)

In this ad campaign, homeownership is equated with some of the most iconic moments in U.S. history, including flying and walking on the moon. The viewer, or American consumer, is commanded to put aside any reservations about doing the hard, scary thing, in order to fulfill achievement of the American Dream. Similar to the ethically questionable marketing messages and loan products that were offered in the period leading up to the 2006 housing bust and subsequent Great Recession, the institutions responsible for gatekeeping and ensuring individuals meet underwriting standards are once again using powerful symbols and language associated with the American Dream to sell, commodify and, sometimes, manipulate people's hopes and dreams (Treas, 2010).

The hope of achieving and realizing the benefits of homeownership is often part of this dream (Beracha & Johnson, 2012). In the process of finding a home, making an offer to buy, finding a mortgage, and acquiring a home, people move toward their hopes and develop goals in order to make the dream a reality (Clapham, 2010). This process ideally culminates in a home, a place to gather as a family and to make a life together. The experience of home holds the celebrations of milestones and regular day-to-day living for a family. Snyder (2002) further posits that hope theory includes the idea that goal attainment leads to better life satisfaction and less profound dissatisfaction. The theory states that this trajectory toward goal attainment begins early in life and is critical for success.

In contrast, grief is an experience that affects most humans and has many common factors that are troubling to people experiencing loss (Wilson, 2014). Although grief is often associated with the death of a loved one, the experience of loss may also occur with other life events such as job loss or loss of material goods (Papa & Maitoza, 2013). The symptoms of grief include extreme sadness, rumination or excessive thinking about the loss, and the experience of feeling emptiness and sadness for a period of time (American Psychiatric Association, 2013). The loss of home may create a loss of belonging (Clapham, 2010; Tognoli, 2003). The loss of one's place, in the context of home, may impact people's attachments and the view that people have of themselves and the world in which they

function (Ben-Yoseph, 2011; Bowlby, 1980). Further, the loss of one's home can have profound psychological consequences resulting in disenfranchised grief. Pickover and Slowik (2013) report that the involuntary loss of one's home may be a significant contributor to prolonged grief and psychological distress—including suicidal ideation and depression.

Disenfranchised grief may be further explained when viewed through our culture's death and bereavement rituals. Psychological distress has the potential to be magnified when access to traditional rituals are limited by the unacknowledged grief experience. Rituals around the death of a loved one are thought to aid in the recovery process for the bereaved by making a public acknowledgement of the death and change in status of the bereaved (Castle & Phillips, 2003). In most communities in the United States, a bereaved person is surrounded and supported by loved ones, friends, and community members (Reeves, 2011). In situations of disenfranchised grief, Attig (2004) theorizes that people experiencing stigmatized loss may oppressively accept the idea that they are not entitled to grieve. For example, the shame associated with foreclosure has the potential to silence the grief experience (White, 2010). Attig (2004) discusses this idea in his work and calls it an *ethical failure* in that it creates disenfranchised grief through a lack of respect. This ethical failure disallows public recognition of the loss, and the lack of respect dictates to the individual where and how they will grieve. When people are isolated from the public ritual of grieving, they may want to retreat to the private space of their home (Attig, 2004). Yet when one loses a home, the sanctuary of the private domain is lost. Much like the death of a loved one, the place of home containing the traditions, celebrations, and memories of gathering is lost.

Neimeyer and Jordan (2002) associate *empathetic failure* with disenfranchised grief. Attig (2004) explains that this is a failure to recognize and to acknowledge a profound loss, which leads to the inability of a person experiencing loss to restore to a former, healthier state of functioning. This former state included the capacity for hopes and dreams. In essence, the result is the person experiencing loss is subjected to disenfranchisement twice—first, in their overwhelming loss of their home and second, in the lack of social support that contributes to an inability to return to a former state of hopefulness.

Given the sacred and symbolic place homeownership holds in the United States, the privileged position of ownership in housing policy, and the relatively unexplored personal experiences associated with foreclosure, an opportunity exists to develop knowledge in this critical area of scholarship. The purpose of this study was to address this significant gap in the literature in an attempt to explore how homeowners make sense and meaning of losing their home in foreclosure.

## Methods

The primary research question of this inquiry was: *What are the meanings that homeowners associate with the lived experience of foreclosure?* Driven by the research question's proposition to explore the meanings homeowners associate with the experience of foreclosure, a qualitative method was required to allow for deep and thick descriptions to be collected and analyzed (Denzin & Lincoln, 2000). Specifically, interpretative

phenomenological analysis was the chosen research approach used to guide this exploration (Smith, Flowers, & Larkin, 2012). This project was approved by the Indiana University Institutional Review Board.

### **Research Design and Rationale**

Interpretative phenomenological analysis (IPA) combines three philosophical foundations—phenomenology, hermeneutics and idiography—to approach qualitative and experiential research (Smith et al., 2012). Phenomenology provides a philosophical approach to study experience, hermeneutics is a philosophy concerned with interpretation, and idiography encapsulates a philosophical stance of the particular (Smith et al., 2012). This three-legged philosophical stool provided the foundation to explore and interpret the particular experience of homeowners who lived through foreclosure.

### **Data Collection**

One of Heidegger's prominent contributions to hermeneutic philosophy is the concept of fore-structure (Smith et al., 2012). Fore-structure, or the researcher's previous knowledge and experience of the phenomenon, consists of three parts: fore-having, fore-sight, and fore-conception (Benner, 1994; Ginev, 2013; Smith et al., 2012). Fore-having, or pre-understanding, recognizes that an individual interprets a phenomenon through past experiences and knowledge (Ginev, 2013). Fore-sight describes the existence of a pre-existing lens, or perspective, in which any particular individual views a phenomenon (Benner, 1994). Fore-conception acknowledges that an individual holds preconceptions about how the phenomenon will unfold (Benner, 1994). To attempt to mitigate the interference of the ever-present fore-structure, Heideggerian philosophy suggests researchers be transparent about their pre-understandings of the phenomenon of study (Smith et al., 2012). For the purposes of this research study and in keeping with IPA methods, the researcher's pre-understandings of foreclosure were examined in order to inform the potential influence on data collection. To further demonstrate transparency and coherence, and as a strategy for triangulation, the researcher maintained field notes and a reflexive journal to not only clearly illustrate the research process but also provide transparency of the author's subjectivity and bias (Yardley, 2000).

In keeping with the attempt of IPA to invite research participants to extensively describe the lived experience of going from homeownership to foreclosure and to build initial rapport, semi-structured interviews began with the following question: "Can you tell me how you came to be a homeowner?" Additional broad, open-ended questions followed. The full interview schedule reflected questions posed by Smith et al. (2012) representing descriptive, narrative, structural, contrasting, evaluative, circular and comparative inquiries. Where necessary to elicit deeper and richer meanings, appropriate prompts and probes (Van Manen, 1990) were used—for example, "Can you tell me more about that (experience, situation, etc.)?" "What do you mean by (specific word, phrase, etc.)?" "Why?" "How?" "Tell me what you were thinking or feeling when (experience, situation, etc.)". The researcher digitally recorded each interview. Interviews lasted from 68 to 91 minutes. The researcher's goal was to conduct each interview as a "conversation with a purpose" (Smith et al., 2012, p. 57).

Yardley (2000) provides some examples of how a researcher may demonstrate sensitivity to context, including familiarity with relevant theoretical and practice literature, empirical data, sociocultural setting, participants' perspectives, and ethical issues. The researcher was familiar with not only the theoretical and practice literature that focuses on housing and foreclosure but also the literature on phenomenology and hermeneutics. In addition, by nature of her professional and practice background, the researcher is acquainted with relevant empirical data on housing and foreclosure. Further, the researcher is connected with the sociocultural context and anecdotal participant perspectives related to housing and foreclosure. She was also sensitive to power differentials between researcher and participant and incorporated empowering and emancipatory language and behavior into interactions with participants. The researcher encouraged participants to identify interview locations in which they would be most comfortable and where confidentiality would be maintained. One participant chose to meet in a private room at a local library, two participants identified local restaurants for the interview, and two others chose local coffeehouses.

### **Data Analysis**

Data was analyzed using the six-step model of Smith et al. (2012): reading and re-reading, initial noting, developing emergent themes, searching for connections across emergent themes, moving to the next transcript, and looking for patterns across cases. Although the data analysis was conducted by one researcher, the six-step process is immersive and integrates layers of triangulating and data-checking. Yardley's (2000) evaluative criteria for rigorous qualitative research includes commitment and rigor which are manifested through the researcher's "in-depth engagement with the topic; methodological competence/skill; thorough data collection; depth/breadth of analysis" (p. 219). By its very nature, IPA is concerned with deep exploration of a particular phenomenon. Further, IPA provides a sound methodological framework to elicit thorough data and an immersion in data analysis. This process reflects the conceptual framework of the hermeneutic circle: the researcher moved back and forth from interpreting a "part"—a single word, phrase, interview, or episode—to the "whole"—a sentence, complete text, research project, or complete life—in an attempt to extract deep understanding of one's lived experience (Laverty, 2003, p. 39; Smith et al., 2012, p. 28).

### **Participants**

There are three common ways a purposive sample is identified in qualitative studies: a) referrals, b) network contacts, and c) snowballing (Smith et al., 2012). In an attempt to maximize opportunities to identify potential research participants, all three purposive sampling techniques were used. The researcher worked through a number of intermediary and service delivery organizations to identify possible participants. Out of this extensive outreach effort, only one of the five participants was identified. The remaining four were identified through referrals from individuals who were aware of the research and who shared the research invitation and study information sheet with friends, family members, and colleagues. Homogeneity of the sample was achieved by ensuring that all research

participants had experienced foreclosure, which was the only inclusion criteria for the study. A \$20 gift card was provided to each participant.

The five participants were females, with three women being over 60 years of age, one woman aged 42, and one aged 28 at the time of the interview. Three women were married, and two were divorced. One participant was Black, and the remaining participants were White. All five participants were employed in some type of helping or social service profession. Each participant experienced a pivotal life event that preceded their foreclosure—including a terminal cancer diagnosis, divorce, experience with predatory lending practices, and a costly bug infestation. Four participants resided in Indiana, and one lived in southern Illinois.

### **Findings**

Research findings reveal profound emotional connections between homeowners and their homes and a deep sense of psychological loss when homes go into foreclosure. Three unifying themes associated with the experience of moving from homeownership to foreclosure emerged: hopes and dreams, transition from hopes and dreams to grief and loss, and grief and loss. Accounts of homeowners reflect the disparate emotional high associated with homeownership and the psychological low of losing one's home. Prior to further articulating the juxtaposing themes of hopes and dreams and grief and loss, it is helpful to understand the parts of the sum context of the research participants. Accordingly, a brief contextual profile is provided for each participant in the order they were interviewed (see Table 1). To protect confidentiality, all individuals are identified by a pseudonym, and some personal information like geographic location or employer was modified. The researcher tried to maintain the authenticity and integrity of the lived experiences; therefore, de-identification modifications were only made when necessary.

Two participants were first-time homeowners. Most of the homeowners purchased their homes in the late 1990s and early 2000s. Only one purchased her home post-2008 economic recession. The first foreclosure occurred in 2004, and the last one was finalized in 2013.

Mortgage payment amounts varied over individual housing tenure. The average mortgage payment at the time of home purchase was \$746 with a low of \$350 and a high of \$1,500. Two of the mortgage payments remained consistent from time of purchase to foreclosure; however, two of the mortgage payment increased significantly. Heather's mortgage payment increased by 100% from the time of purchase (\$350) to the time of foreclosure (\$700). Dorothy's mortgage payment increased by 66% from the time of purchase (\$600) to the time of foreclosure (\$1000). The average housing tenure was 7.1 years with a range of 2.5 to 13 years. All but one homeowner experienced a change in mortgage servicer over the life of the loan.

Table 1. *Participant Demographic, Personal, Housing, and Mortgage Characteristics*

	<b>Linda</b>	<b>Helen</b>	<b>Dorothy</b>	<b>Heather</b>	<b>Jessica</b>
<b>Demographic, Personal</b>					
Age at home purchase	53	53	47	27	26
Age at foreclosure	61	60	52	40	28
Age at interview	67	65	62	42	28
Marital status at foreclosure	Married	Divorced	Divorced	Married	Married
Race	White	White	Black	White	White
Employer at home purchase	Not-for-profit community dev. org.	State agency	University, professional school	Correctional facility	Fast food restaurant
Pivotal life event	Cancer diagnosis	Divorce	Predatory loan	Refinance based on inflated appraisal	In-laws move in; associated bug infestation
<b>Housing Characteristics</b>					
Location of home	Central IN	Southern IL	Northern IN	Central IN	Central IN
First-time homebuyer	No	No	No	Yes	Yes
Purchase year	2000	2002	1999	1999	2011
Foreclosure year	2008	2009	2004	2012	2013
Years in home	8	7	5	13	2.5
<b>Mortgage Payment</b>					
Purchase (\$)	1500	450	600	350	830
Foreclosure (\$)	1500	550	1000	700	830

**Unifying Experience of Homeownership: Hopes and Dreams**

In the beginning of their homeownership experience, all participants expressed positive associations with their home. Linda said, “It was wonderful.” Heather acknowledged that, “Oh, it was great, at first.” Helen was enamored with her home and the perceived hopes it offered for her family. She “loved it at first sight” and dreamed about a “big yard for the kids to play in.” Dorothy also expressed an emotional connection to her new home:

*I loved the whole process. I loved the thought of bein’ a homeowner. I loved the house.*

The participants’ homes came to represent much more than bricks and sticks. Homeowners shared accounts of meaningful familial celebrations and community gatherings. Memories and the physical space known as “home” became intimately intertwined. Linda recalled:

*I was very fortunate, again, because of my circumstances. I can remember every Christmas Eve having 40, 50 people over for a dinner. Most of ‘em were folks from other countries or—didn’t have family here, and we just had a huge amount of fun...and then we’d follow-up in the summer, and it was always, “We’ll go to Linda’s place.” We’d have big picnics out in the side yard. It was a source of fun, of enjoyment. It wasn’t just a domicile for a place to live. It (home) was part of the living.*

Heather also fondly recalled the memories associated with her home:

*I would think about Christmases, and the birthday parties that we had, and friends coming over and laughing, all the stupid silly things we did, and family being over there, family and friends who've passed away. Thinking of things that we did there. All those memories would just come back. I know those memories are still--they're all in my mind. They're not in that house. When I would think of the house, I would think of all those things. It would always come back to that.*

For Heather, her home became the embodiment of her family:

*When you came home from work, even the smell--everybody has a certain smell. The smell of the house, it would just be like this is home, no matter what.*

*It would be either a candle that I lit, or my [laughter]—a perfume that my daughter wears, or a cologne that my husband wore. You could smell that. The smell of my dog being in the room, or whatever. It would just—you just walked in. Those were the smells. That's my family [laughter].*

In expressing their dreams regarding their homes, participants expressed a shared hope of the perceived freedom associated with ownership. The hopes Helen associated with homeownership underscored the importance of ownership and accessibility:

*I think a lot of it is you've finally got something that belongs to you. It's just exciting to actually look at all these places, and find something that you can actually—you think you can afford, and go with it.*

Dorothy lit up with satisfying laughter when recalling what the initial experience of homeownership meant to her:

*It was mine. [Laughter]*

All of the homeowners had hopes of customizing the homes to make them their own. Redecorating and designing the home was associated positively with ideas and hopes about experiencing freedom of self-expression and ownership of a meaningful asset—cornerstones of living the symbolic American Dream. Linda spoke excitedly about her plans to rehabilitate her historic home and how these actions increased her self-worth:

*Oh, having the old homes in the city— and being able to knock down walls and refurbish and see all of the wonderful craftsmanship—it gave you a sense of pride and dignity.*

Heather equated homeownership with freedom—being able to do what she wants without having to ask permission. Like Linda, these actions were associated with a hopeful and positive sense of self.

*Just the fact that I could have my own design, my own—I could be creative in the house, if I wanted to. I could paint it. I could change the carpet, if I wanted. Hanging things on the wall, remodel it, if I wanted. I could make a kitchen into a bedroom, if I want—just having that freedom to do that, and to not have someone*

*over you, saying no. I think it was freedom, to get to—and you thought, “I’m growing up. I have my own place now.”*

Jessica, almost word-for-word to Heather’s sentiment, expressed how she also associated homeownership with the aspirations of making the home her own:

*... if I wanted to do something, I didn’t have to run it by anybody. I could just kinda do what I wanted to do. If I wanted to paint the wall, I could paint the wall; I mean, things like that, just having that freedom.*

### **Transitioning from Homeownership to Foreclosure: The Juxtaposition of Hopes and Dreams with Grief and Loss**

Yet for all of the participants, whether due to a terminal diagnosis or a predatory loan, the excitement, dreams, and hopes they had associated with homeownership shifted to feelings of grief and loss at the time of foreclosure. Linda’s terminal diagnosis abruptly put an end to familial and community gatherings when she subsequently lost her home to foreclosure:

*Lots of memories. Then, all of a sudden, within the course of a year, I’m told—I’m probably gonna die. I no longer have a job cuz I can’t do it—and lose a home. The person I was no longer existed. It was tough.*

Heather, through different circumstances than Linda, lost the ability to use her home as a gathering place. Through noted shame, her family became disconnected and isolated from friends and family:

*...because not only did we already have all this debt, our house is deteriorating. We have raccoons in our roof that we’re trying to get rid of. We have water. We now need a new roof. Now, the house that I once loved is also—I’m starting to be shameful of it. I’m inviting less—because we can’t remodel because we can’t re-mortgage. All of these things are going through my head. I’m going to be stuck here.*

The many dreams of redecorating and refurbishing a home faded for these homeowners. Heather expressed how the dreams and hopes that were once communicated to her about homeownership begin shifting to a new realization of worry and the absence of freedom:

*I think, at first, our parents are telling us, my husband’s parents are telling us, “This is what you want.” I think that’s what I thought. Okay, this is freedom to do whatever I want—until all of these things start happening to the house. It’s taking a little less freedom because I have to worry about things that are happening to the home. I don’t know how much they’re gonna be. I know we can’t fix it, whether electric, plumbing, whatever. We’re gonna hafta call or talk to somebody else to fix it.*

Like Heather, the hopes Helen once dreamed of began shifting to the burdens of homeownership:

*Sometimes it was just the upkeep of trying to—we had a pretty big-sized yard, going home and trying to push the mower and mow, after you've worked all day. Come home to that, and not having the money that you needed to do the little things that you would've liked to've done, or purchased, or whatever. It was pretty well, you have enough to make the payment, to buy a few groceries. You make just maybe \$100.00 too much to get any kind of assistance. It's just kinda hard.*

Likewise, the dreams that Jessica had for decorating and customizing her home never materialized:

*...because of my credit, and my student loans, and stuff like that, I could only afford so much for the house, so we had to take that into consideration.*

Helen's diminishing homeownership dreams started becoming more serious than not being able to decorate the home as she had hoped. She began worrying about long-term stability:

*I think what is in your mind from the beginning is I'm gonna have a place when I get older. I retire, I'm gonna have a place that's paid for, and I'm not gonna have to worry about that in my old age. A place where the kids can come back with grandkids and that type of thing. It changes.*

Once described as a place of freedom, Heather now saw her home as a symbolic prison:

*To feeling like you're a prisoner, almost. You're no longer free because you don't have the ability to sell it, because you can't sell it in the condition that it's in.*

As the youngest participant, Jessica dishearteningly articulated the elusiveness of the hopes and dreams she once associated with homeownership:

*You think it's your house, but it's not. It's the mortgage company's house. It's almost like you're still paying rent. Even though I could do what I want to the inside of the house—it still could be taken away.*

Buying a home is most likely the largest purchase any of the participants will ever make. Most participants did not feel like they were informed of basic knowledge concerning the home-buying process, refinancing, or general housing finance. Helen admitted she was disconnected from fully understanding financing the purchase of a house, "...a lot of paperwork to sign. A lot of it you don't even understand what you're signing, but you go ahead and sign it." Helen was focused on the hopes and dreams she associated with homeownership more than fully considering whether she would be able to financially sustain the mortgage:

*I don't think you do. I guess it's because you want it so bad, you think you can. I think in my mind, I knew all along that I didn't really think I could (afford it), but I went ahead and did it anyway.*

Helen was driven by recapturing hours from her day. She had a long commute, was often tired, and wanted to buy a home that would give her some control over her daily schedule.

Even though she had reservations about her ability to make her mortgage payment, her desire to be closer to work overrode any of those considerations:

*I think it's always there in the back of your mind, you're wondering how you're gonna keep up with it....Down in your heart you're not sure you can actually make it, but you want it so bad that you're willing to try it. I think that's how a lot of people lose their home.*

Helen led a difficult life. From her perspective, homeownership offered an escape from these challenges, and she dreamed that it would lessen the burdens she felt intently. In pursuit of the hopes and dreams homeownership represented, Helen disconnected from the reality of the tight financial margin she and her family experienced. Ultimately, Helen transitioned to foreclosure.

### **Unifying Experience of Foreclosure: Grief and Loss**

In its most fundamental and reductionist sense, a foreclosure represents the physical loss of a home. Yet the common, unifying pattern of foreclosure among the participants in this study revealed that this lived experience represents significantly more than a simple disconnection from a physical structure. A profound sense of psychological grief and loss was associated with foreclosure.

Linda consistently used the word “diminished” to explain how facing foreclosure and the related financial challenges made her feel:

*You lose your whole perspective of who you are. I mean, one day you're a successful person. You have family. You have friends. You have a good job. You don't worry about money. You are the one that is the caregiver, the nurturer—and then all of a sudden, you don't have the job, the profession. That's your identity. You don't have the home. You don't have the security. You're being told you're less than what you oughta be.*

Linda lost her sense of self—she was unable to save herself from foreclosure even though in her professional life, she was helping people to do the same on a daily basis. In addition to challenging her sense of self and personal security, the foreclosure caused Helen to grieve over the loss of her future plans:

*I think it all goes back, again, to the security thing. Getting older, and not having to worry about a home. A home is the biggest part, probably, of a person's life. It may not be much, but at least it's a place to sleep, a place to eat, and your family's there with you, whatever. If you don't have that, you really don't have anything.*

From Helen's perspective a home represents a fundamental aspect of a person's life. She goes as far as to say, “If you don't have that, you really don't have anything.” With similar magnitude, Dorothy equated the house with her life. When she lost her house in foreclosure, through a deep depression, she also lost her fundamental sense of self:

*It would be different had I just been one of these people who—I don't care about this. So what? They about to foreclose. I just go get me some place. No. This was*

*an investment for me. This was my life. For me, it was devastating. It was [pause] the worst thing that could have possibly ever happened to me.*

Heather was so intensely connected to the physical and emotional space of her home that when she lost it through foreclosure, she anthropomorphized the home and described the loss as a death:

*It is. It is a real sense of loss. I never thought I would feel like that, but yeah, it is definitely---but it's still there. It's almost like I would imagine people going through a divorce. It is almost like a death. That person's still living and breathing. The house is still there.*

When the foreclosure occurred, it also represented a deeply personal disconnection from her family—or, at least, the space she associated with her family:

*I felt like I was giving that up...and to know that it would be empty...My husband, he works over there every once in a while. He'll drive by it and just see all the curtains are still up. He'll tell me. There's just something. It's just too emotional for me. Because I know, now it doesn't have those smells. It has a musty smell to it...It's just too emotional to even—maybe later on I could do it, but not now.*

When Heather was asked how she would feel if she chose to go by the home, she again personified the home, “I would feel like I would have to apologize, or to—I would feel so remorseful. I know I would just bawl, just because it's almost like I gave up.” Heather's extremely emotional and raw response underscores the deep grief and loss she felt being disconnected from her home.

For the youngest of the participants, Jessica, her grief and loss experiences were multi-layered. Feelings of sadness, isolation, frustration and resignation underscore the loss of control Jessica experienced.

*I felt like crying. I felt sad, and I just felt—I almost felt—and I was still with the whole situation trying to work it out and felt like nobody was wanting to work with me. I was trying. I knew I had to try, so it's not like I was waiting till I was six months behind. I already knew. Probably in the beginning, it was very exciting, very wow, this is mine. Now, all of a sudden, it's not. It's just, I guess, the frustration. You think you have control in the beginning and then at the end, you realize how much control you don't have.*

Confounding the grief and loss experienced by the participants was shame that often manifested itself as social stigma and isolation. For the participants in this study, public shame often occurred in the context of bankruptcy proceedings, which were associated with discharging their mortgage loans. In this public and legal forum, the participants disclosed and were judged on their debt obligations and financial standings. In Linda's case, she felt the judge demonstrated minimal regard and prejudged her foreclosure situation, which was related to a terminal cancer diagnosis:

*...he showed no compassion. He asked some fairly striking questions, like, “Well, you've always had money. What happened? Did you just twitter it away?” There was a presumption that you did something wrong.*

*Finally, he says, "Okay, that's enough. We'll process this." It was, even at that point, it wasn't taking a look at everything that had been done or taking a look at the fact that I had tried to make this right. It was a presumption of "you're guilty of something."*

Heather's grief was also complicated by guilt, shame, and stigma, which were interwoven into her experience of foreclosure. The meaning she attached to the loss of her home was that it affirmed she was a bad, sinful person who had to confess her immoral behavior to family and friends—and, publicly, in court.

*It almost made you feel like—you're in the federal courthouse. That, in and of itself, is—that's where not great things happen. You're in a courtroom, so it did make you feel like you had committed a crime, in a way. You had to confess: yes, these are all my debts. I'm showing you everything.*

Heather's personal grief and vulnerability were also heightened—feeling that she exposed her personal finances in a public court. She no longer viewed herself as the once-perceived responsible, mature adult who, for 13 years, managed to meet financial challenges and major home repairs to maintain a household.

Despite the discomfort and shame of her public court appearance, Heather also acknowledged that seeing other families who had also endured financial challenges comforted her. In the space of public sharing and support, her sense of shame was lessened, yet the negative self-perception she accepted in the aftermath of losing her home was ever present:

*...just to know other people had to make that same decision as we did, and some people—the two ahead of us were in way worse condition than us. Medical bills and the husband—one of 'em had a heart attack, \$200,000 in medical bills. She was on disability. He was a truck driver. She was a nurse, at one time. When she went on disability, there was no way that they could make it. It was just like, "Okay, you're not a bad person. There are other people."*

Heather found some comfort, and her shame and grief was diminished upon validation that she was "not the only one." Yet Heather still found it difficult to inform family and friends about the loss of her home, underscoring the social stigma and isolation complicating her grief:

*I think I was still feeling a lot of shame from the bankruptcy. There was a few friends. It took me a long time to tell them. They knew we were moving to another community. They didn't totally know why. There was one friend in particular where, I sat her down and just cried. She said, "I'm just so thankful it's that and not that you're dying," because I wouldn't normally make a special appointment to see her. She's very good with her money. She's very responsible. I was afraid of how she thought I would look. I didn't wanna look bad, in her eyes, by making these decisions with my money."*

Like Heather, Jessica always considered herself to be a responsible person and took pride in her work ethic. When she was first married, she was employed as a restaurant manager.

Due to her heightened sense of personal responsibility, Jessica internalized shame through the foreclosure and bankruptcy process:

*...it's almost a little embarrassing cause people that know I lived there, they drove by it, and there's this big foreclosure notice. It makes me feel like a failure. I mean, just not being able to take care of my responsibilities. I don't wanna not pay my bills.*

Jessica felt stigmatized as her identity was reduced to what she perceived as one of the worst experiences of her life. Dorothy also noted the social isolation and lack of support she felt as she dealt with the loss of her home:

*I was really very hurt when I realized the depth of my depression that no one that I worked with seemed to be able to say, "Hey, you need help. You need to seek counseling or something." [Pause] Then, when I said, "Hey, I realize that I've been in a very deep depression." They're like, "Oh, yeah. We knew." Really?*

Dorothy ended up dealing with her grief and depression on her own after realizing that she was not feeling or behaving like she wanted.

### Discussion

This study captured the lived experiences of the research participants as they reflected on the significance of their hopes and dreams in purchasing a home and the poignant consequences of the grief that they experienced when foreclosure occurred. The participants provided the researcher insight into their hopes and dreams in the statements they made about their experience of homeownership. They reflected on the pathway to homeownership, including gathering resources, saving money, establishing criteria for the home they wanted, dreaming about the events that would happen in this place, and planning how they would make their home their own. When they lost their homes to foreclosure, they experienced the shattering of their hopes and dreams, some comparing the foreclosure to a death.

The hope of homeownership as part of the American Dream is associated with financial security, paying for children's college tuition, and retirement nest eggs (Aguirre & Martinez, 2014; Clapham, 2010). The attainment of this goal is transformative. The hopes and dreams of homeownership include a better life for the homeowners and their children and a stable place to grow and make memories. Aguirre and Martinez (2014) conclude that homeownership represents security for families, especially for their children.

In the current study, participants talked about their hopes. Helen talked about a big yard for her children to play in. Dorothy believed that the home would be an investment, and Helen stated that the home would be hers when she retired. From these statements, their hopes and dreams are apparent: happy, healthy children; secure financial status; and security for retirement. All of these visions of the future included the home that they had purchased, a place where their futures would be lived. As the participants moved from the realization of their hope of homeownership into foreclosure, their hope eroded into grief.

Disenfranchised grief was uncovered in the phenomenological interviews that highlight the themes of grief, shame, hopelessness, and isolation. Heather spoke of her shame as a sin when she was unable to repay her loan. All of the participants lost a place that they treasured and shared their lived experiences of loss. These personal tragedies were disclosed to very few people in their lives because of the deep sense of shame surrounding the events. The burden of this loss was not shared by those who might normally support them in a time of sorrow because of the disenfranchised grief.

Because of the shame associated with foreclosure, the grief experience may be silenced. The sacred space of home has been lost and no longer offers a refuge from the shame and grief experienced. In foreclosure, the space of home becomes contaminated by public shame, quite literally, as the failure is announced with a notice on the door, publication in the newspaper, and court proceedings to discharge the debt. In contrast to a death notice that compels others to send condolences and provide support, the notice of foreclosure may bring public shame leading to disenfranchised grief.

A major theme uncovered included the grief associated with the loss of a home that impacted each participant in very significant ways. The participants described the yearning for the homes that they had no more. Doka (2002) suggests that individuals experiencing loss may move through a transformative and resilience process that allows the person to transition from a yearning for something that cannot be recovered in the here and now to an acceptance of the new situation. Yet this process is complicated when the person experiencing the grief does not have the support from others in their caring network due to the shame and secrecy associated with foreclosure. Addressing the participants' grief was non-existent in the current context of services available in the foreclosure process.

### **Implications for Bridging Micro-Macro Practice**

Notably, the unrecognized phenomenon that the participants disclosed represents an area for social workers to study and to develop strategies to ameliorate the impact on people who are suffering. Social work's macro-micro bridge highlights the need to address the contributing factors that occur when social policy is lacking and to simultaneously work to assist persons who have been impacted by injustice. The social work profession has always sought to instill justice where it is lacking. Home loss is not different than other forms of injustice. Policy must be developed at the macro-level as well as interventions at the micro-level in order to better serve persons who are experiencing such loss. This study supports significant emotional, social, and psychological implications for persons experiencing the loss of home through foreclosure. The AASWSW's grand challenges initiatives may further support this emerging research and practice agenda by providing a framework that encourages the development of scholarly research and evidence-based interventions to ameliorate associated micro-macro issues. The complexity of this phenomenon intersects almost all twelve of the AASWSW's grand challenges.

One major finding of this study is the juxtaposition between the hopes and dreams the participants articulated and the grief and loss they experienced when their dreams dissolved into heartache. Participants universally acknowledged that they considered homeownership a major goal and dream to be attained. They also provided heart-rending

narratives about the repossession of their dreams by financial institutions. This is similar to Doka's (2002) discussion regarding the attachments that humans develop for dreams and possessions. He reports that this is particularly true when our attachment to a dream is taken or never realized; the significance can be correlated to the person's assessment of the value of the possession including the sentimental significance. All of the participants noted sentimental attachments to their homes. They described their attachment to their homes as places where celebrations were held and memories made. Doka (2002) contends grieving associated with the loss of possessions falls outside of the grieving rules of American culture. The rules of grieving are cultural norms that are recognized and supported by customs, ceremonies and, in the macro arena, organizational bereavement policies. Disenfranchised grief, in general, and the loss of one's home, specifically, should be considered by grief counselors and psychotherapists (Mortell, 2015). Evidence-based practices should be developed to address the loss of one's home in macro and micro systems, and they should include interventions at all levels.

National standardized housing and foreclosure counseling content almost exclusively focuses on the financial nuts and bolts of the home-buying, foreclosure prevention, and intervention processes—minimizing emotional readiness and preparation (National Industry Standards Committee, 2012). In light of the data provided in this study, research regarding new homebuyers' hopes in the pre-buying process would be beneficial to determine how to best provide counseling regarding the reality of home buying while addressing the intensely emotional impact that these participants disclosed as they purchased homes. Given the prominence of the American Dream, many individuals will likely identify similar hopes and dreams as this study's participants. Additional research is needed to determine whether the associated hopes and dreams are a generalized phenomenon. As the financial readiness of a homebuyer is evaluated prior to home purchase, perhaps too, emotional readiness should be assessed.

Additionally, the development or modification of a grief scale to measure the psychological and emotional impact of foreclosure is needed in order to accurately identify areas that could be addressed in homeownership, foreclosure, and psychotherapeutic counseling programs. Because of the lack of public support for people who experience the loss of home and place in our culture as it relates to foreclosure, this loss is likely experienced in solitude. An ability to experience the support of others could help the grieving individuals recover more quickly and return to their former level of functioning (Blum & Kingston, 1984; Dupuis & Thorns, 1998). Consequently, one avenue for further study may include a mixed-method study that would include modified grief scales and qualitative interviews.

### **Limitations**

A common critique of qualitative research is that one cannot generalize the findings. Unquestionably, the findings from this research reflect the unique and collective experiences of the five participants; however, to critique the study as lacking generalizability is to fundamentally misunderstand the utility of qualitative inquiry. The purpose of qualitative studies, in general, is to seek a thick, rich, and deep understanding of a particular topic. Specifically, for this interpretative phenomenological study, the

intention was to elicit how homeowners experience foreclosure. Two substantial limitations that deserve critical reflection and discussion are: a) challenges identifying a sample, and b) gender representation.

***Challenges identifying a sample.*** The researcher anticipated and respectfully understood that potential participants might avoid the study due to feelings of shame, stigma, wanting to move forward from the experience, or declining to reflect on a potentially traumatic life event. The researcher acknowledges significantly underestimating these or other likely concerns (i.e., time, availability for interview, etc.) on the part of potential participants. Identifying participants represented one of the most intense and persistent efforts of the entire study.

Initially, in reflecting common practices of IPA, the researcher planned to interview six to 10 participants. While five participants may seem an inadequate sample, differences of opinion exist among phenomenologists regarding sample size. Due to its qualitative approach, IPA privileges quality, and not quantity, of interviews (Smith et al., 2012). Further, through the rigorous data analysis involved in the Smith et al. (2002) six-step process, the level of depth required for IPA analysis was achieved.

***Gender representation.*** Although a homogenous sample is often sought for qualitative research, the absence of the male voice is notable in this inquiry. The women in this study articulated their hopes and dreams of ownership as freedom—in terms of ownership and control but also in expression of self through decorating and designing their personal space. They spoke of their grief and loss as profound disconnection with identity, security, and stability. The meaning-making experience that men associate with homeownership and foreclosure remains unknown.

## Conclusions

Five women who transitioned from homeownership to foreclosure shared their meaning-making experiences. The findings of this analysis uncovered a juxtaposition of the hopes and dreams associated with homeownership and the grief and loss related to foreclosure. Reflecting the micro-macro bridge of person and environment, the findings revealed a shared experience of disenfranchised grief. Policy failures, in combination with the participants' pivotal life events, created an environment in which participants' hopes and dreams transitioned into psychological grief and loss.

A transformative opportunity exists to further strengthen current housing and foreclosure counseling programs by acknowledging the psychological dimension of disenfranchised grief. Objective discussions need to acknowledge the connection and the emotional attachment of home that exists for individuals. By addressing the psychological readiness and emotional significance that individuals place on the hopes and dreams of homeownership, thriving individuals and empowered communities are more likely to occur. Addressing issues of grief and loss is not a new concept for social workers; however, doing so in housing and foreclosure counseling presents an opportunity for ethical policy and innovative practice.

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#### **Author note**

Address correspondence to: Amy Murphy-Nugen, Department of Social Work, Western Carolina University, 4121 Little Savannah Road, HHS 312, Cullowhee, NC 28723.  
Email: [abmurphynugen@wcu.edu](mailto:abmurphynugen@wcu.edu)