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with Elisabeth Kübler Ross**

As someone who works in the field of grief and loss every day, I have come to realize that next to those we love and our own health, our home is one of the most primal relationships we have. It represents our dreams, our roots, and is the constant backdrop to our lives. To lose your home to a natural disaster or a man-made disaster is truly one of the most underestimated losses we can suffer.

For most people in grief, they may deal with a loss of a loved one, a marriage, a pet, and all of these losses occur within the context of their safe haven that they can retreat to every night. But when you lose your home, the rug is literally pulled out from under you; and, you suddenly find yourself unanchored in a way that you have never imagined.

When I was nine-years-old we lived on the Gulf Coast and in 1969 Hurricane Camille struck. While my parents and I were safe at a shelter, our house was completely decimated by the Hurricane. Because the house was literally covered by the tide there was no insurance that would pay for the flood damage. I was unbelievably sad and utterly grief stricken. I also felt some form of shame that somehow my father could have or should have prevented this with more insurance, better insurance, living somewhere else. As we traveled from one temporary place to the next, I looked at his pained face throughout the ordeal.

Years later, he shared with me that he felt very much like I did; grief stricken and somehow ashamed that this shouldn't have happened and you're not supposed to lose your home. In the past few years I've seen these pained faces so many times again on television. Now I'm watching the faces of people who have lost their homes not because a hurricane has devastated them but because they find themselves in the midst of a financial devastation.

In the midst of this global financial crisis, for those who lose their homes, many people feel shame that they have failed. If they don't internally feel it, they externally sense the debate that goes on around them. How did this happen to them? What is their level of responsibility? Was it their fault, or the fault of those who provided a bad mortgage that never should have been issued in the first place? Some may feel a sense of betrayal by bankers and mortgage brokers who assured them they could afford a home. Imagine having to turn to your wife, to your kids, to have to leave the place that you have come to know as home. The emotional toll left behind is a whole other matter.

This does not even begin to cover those who feel the frustration from a government that may find a solution to a current financial crisis – but not in time to save them from losing their home. And the last group that is truly the unknown are all those who are getting behind in their payments, waiting for the other shoe to drop – knowing their house is about to go into foreclosure – living with a loss that is about to happen. For these people, the anticipatory grief is no less painful than the grief they will feel when they do lose their home.

You only have to look at the faces to know the grief is real because the loss is real.