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By Ellen James Martin

“Smart Moves”

To find the right home, it's best to understand your emotions first

Christopher Dachi met the love of his life, a military historian, through an online dating site. Four years later, the couple is happily married, and he says the house they bought together contributes immeasurably to their feeling of fulfillment.

“As a single man, I would have been content staying in my little condo forever. But my wife -- who lived with me before we married -- felt extremely cramped in my apartment. She grew up in a rural area and longed for a big yard where she could garden and have pets,” says Dachi, a life coach who helps clients throughout the country fulfill their aspirations.

The ranch-style house Dachi and his wife selected met each partner's highest priorities. She wanted greenery, privacy and calm. He wanted to stay in Arlington, Va., close to the cultural attractions of Washington, D.C. Both would have been miserable with too steep a mortgage payment.

After a lengthy search, they discovered the perfect solution: a house on a large, heavily wooded lot in an unusually tranquil pocket of busy Arlington. The 1950s-era home was structurally sound. Yet because it had been badly neglected, they acquired it at a deep discount — leaving more than enough cash to remodel the place with their own skillful hands.

“We absolutely love where we live, especially the wonderful three-season sunroom we restored. My wife loves the setting. I love the spacious home office for my work. To my surprise, I've also come to love the garden and rustic woods,” Dachi says.

But after counseling nearly 100 clients during his six years as a life coach, Dachi says he's learned that acquiring a nice home doesn't necessarily translate to happiness.

In fact, he says an ill-conceived purchase can reduce life satisfaction and put heavy pressure on a marriage. This is especially likely if a couple overspends their budget or if one partner simply acquiesces to the other during the property selection process, leading to resentment down the line.

Here are several pointers for prospective home buyers: Think through the type of housing that would bring you genuine happiness. In his book, “Stumbling on Happiness,” Daniel Gilbert notes that most people are ineffective at forecasting what would make them happy.

“People know what it feels like to be happy, but they're very poor at predicting the sources of their satisfaction,” says Gilbert, a Harvard University professor of psychology.

Human beings are especially likely to misjudge the satisfaction they'll derive from having more money. One example is that within six months after winning the lottery, Gilbert notes that many winners are no happier than they were before, and that some have become miserable because of the complications the money brings.

“More money makes people happier if they're living under a bridge and can move up to the middle class. But making a lot more money doesn't make middle-class people a lot happier,” he says.

By the same token, moving from a modest home to a fancier property won't necessarily increase your happiness, unless it translates to meaningful improvements in your lifestyle.

A larger home could make you happier if, for instance, it provides more space for your grown children and their families to visit. In this case, the more spacious property would support your deep desire for more family solidarity.

- Understand how your upbringing could color your views on housing. As Dachi points out, many people are unaware of their underlying beliefs about what constitutes the “right” or “wrong” type of habitat. Often these beliefs are embedded in your subconscious mind from childhood and need to be unearthed if you're to avoid making poor choices.

For instance, suppose that you were raised by parents who were convinced it built character in kids to share bedrooms -- meaning you were confined to a bunk bed until graduating from high school. In adulthood, you might find yourself seeking a house with five bedrooms, even though you and your spouse need only three at most.

“Though they're unaware of it, people often try to replicate their parents' views or go to the opposite extreme when it comes to the home they choose to buy,” Dachi says. You're more likely to make an appropriate housing selection if you first identify the underlying emotions that drive your thinking.

“A brief discussion with your spouse or real estate agent could go a long way in helping you avoid an irrational choice,” Dachi says.

- Question the belief that a better home would heighten your self-esteem.

“The problem of low self-esteem is pandemic,” according to Dachi, who says many people think they'd feel better about themselves if they were to acquire a more impressive house or a prestigious ZIP code.

But people who believe their self-esteem would be enhanced through the acquisition of a McMansion are often sadly disappointed. In fact, they could begin to question whether they're truly liked by their friends or simply appreciated for their nice property.

What's worse is that the financial fears that often come with high mortgage payments can add tension to an otherwise good relationship with your partner.

“Buying a house is the single biggest financial decision a couple can make. And it's a known fact that money problems are a leading cause of divorce,” Dachi says.

- Consider buying a home when remarrying or blending a household.

As a single person, you could enjoy the same home for a lengthy period without feeling an itch to move. Yet, as Dachi says, when people marry they fare better if they sell their respective properties and start fresh in a third place. This is especially important when stepchildren are part of the package.

“If you move into someone else's house, you go outside your comfort zone, which can be very unsettling. Plus you're stuck with the other person's aesthetic choices rather than coming up with a new decor for your home,” he says.

Moving to a place where both partners feel at ease -- because it reflects the most important preferences of each -- represents an important ritual that can pave the way for a happier life. “It's a symbolic way of saying you're closing the door on the past and building a new life together,” Dachi says.