

Broke, But Not Broken

Kendra Kavan

Thank God, was all I could think when my parents told me they were declaring bankruptcy. Maybe gratitude was a strange reaction to such a devastating proclamation, but to me, bankruptcy meant freedom. I was grateful that all of the phone calls from GreenTree Mortgage would finally stop coming. I was grateful that my parents could quit their second jobs. I was grateful to be poor again.

My parents filed Chapter 7 bankruptcy in fall of 2005, when I was a junior in high school. Chapter 7 basically means that all of your debt is forgiven, but that you have to give up all of your expensive things. Since we drove crappy vehicles and had a single credit card, the only major asset we had to relinquish was our house. In the United State's current financial crisis, losing your home to foreclosure has become an ordinary event; however, we were a little ahead of the curve.

Bankruptcy is usually thought of as synonymous with irresponsibility. I won't claim that my parents made flawless financial decisions (there was that sleek, black Ford Ranger my parents leased and the carpet they put in the TV room that they couldn't afford), but for the most part, they weren't irresponsible with their money; they just never really had much of it.

Owning our home had spoiled us and we, like every American family, thought we were simply enjoying what was owed to us: the three-bedroom, white house on the double lot. It was the first house my parents had ever owned, and they poured themselves into it mind, body, and soul. However, they bought the house at a time of fiscal stability that lasted until my dad lost his job. It was those three months of unemployment that sent my parents into the cycle of late monthly mortgage payments and second jobs.

Bankruptcy was freedom for me because it meant I could go back to being a student and a daughter, instead of the primary care provider. My parents worked at least fourteen hours a day, every day, for about eight months my freshmen and sophomore years, and did various jobs on the side after that. In their absence, I had to step up. I became the one who did the dishes, the laundry, and helped my younger brother with his homework. The responsibilities forced me to grow up through my self-centered high school days, but they also took their toll. In order to cope with the demands of home and being a 4.0 high school student athlete, I developed anorexia nervosa. I received help, but the counseling only added to our pile of bills. And the bills brought the fights.

My parents argued over money (or the lack thereof) all of the time. I never thought they were headed toward divorce ("Don't be silly, Kendra, divorces

are expensive," my mom would tell me, rolling her eyes), but I didn't think my parents liked each other much throughout those years. My mom was always telling me about all of the things my dad didn't do ("He never calls GreenTree," "He never contacts the bank"), and my dad was always complaining that my mom never gave him credit for the things he did do.

My poor baby brother, Nathaniel, was caught in the fragile years of junior high and spent most of his time ignoring the rest of us, lost in the world of fictional characters from Brian Jacques's books and *The Legend of Zelda*. While my body was being whittled away by anorexia, Nathaniel gained weight and he hated me for my disease. One of the few opportunities we did have for family time was on Sundays after 10:30 Mass, when we'd go out to eat. However, since we could only ever afford the fatty, processed food of Burger King, which I feared, I often drove separately or went to the restaurant without eating. "You're breaking up our family," Nathaniel would scream at me, his blue eyes glittering with anger.

I personally wasn't breaking up the family, but the strain of money in our lives was. Somewhere in the midst of the extra jobs, playing *The Age of Empires*, and the cross country meets, we lost sight of what mattered. Bankruptcy forced us to start over. We had to give up more than just our house; we had to give up the pride that had been holding us at 1121 West 12th Street for so long. And it was that hard hit of humility that brought us back to each other.

It wasn't all sunshine and roses, though. Declaring bankruptcy carries a stigma (not to mention the havoc it wreaks upon your credit) and surrendering your house and your pride doesn't save you from hurt feelings. Most people at school knew nothing of our bankruptcy, so that made things easier for me, but my parents faced scorn from their co-workers and our extended family. We clung to God and to each other and slowly, but surely, we learned to appreciate one another.

At the rental house we moved into, we all had to share a bathroom. One bathroom for four people may not seem like much of a sacrifice, but when you're used to two bathrooms and a tub that actually drains (the shower was not a usable one), it takes a bit of adjusting. The dilapidated rental forced us into closer proximity to one another and the lack of a house payment made the close quarters that much more enjoyable. With the passage of time, the wounds of loss hurt less and the depth of our gains began to show. My parents stopped fighting and became a more united front. And due to maturity or the experience, but probably a little of both, my brother and I grew extremely close.

Bankruptcy brought my family back to the basics. It forced us to start over and really evaluate all of the good things we do have, namely, each other. These days, we're still poor, but that's all: we're broke, not broken.