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# The Home Buying Decision

David Brooks    JAN. 6, 2017

I've been thinking about the big decisions in life: How do people choose careers, colleges, spouses and towns. Of those decisions, buying a home ranks with the most difficult.

It is difficult *emotionally*. Like a lot of the biggest decisions, it is more emotional than coldly rational. People generally don't select a house; they fall in love with it.

Part of that falling-in-love process is aesthetic: the sense you get within 10 seconds of walking into a place that it just feels happy and right. Part is aspirational: When people fall in love with a house, they aren't really falling in love with the walls and the roof; they are falling in love with a beautiful vision of their future lives.

That process of falling in love is confusing and mysterious. When you're buying a house, you're making a stressful major financial decision based on a set of emotions you can't control, don't fully understand and can't pin down in any concrete way.

Cupid's housing arrow has a tendency to strike you unawares. You walk into a place and just start behaving differently. You find yourself talking about where you're going to put your furniture; you feel defensive when the Realtor mentions some of

the place's flaws; you feel the urge to brag about the house to your friends; you feel comfortable walking into the bedrooms and bathrooms, even on the first tour; you feel bereft at the thought of not having it. You're just buying an object, but your heart is suddenly on the line.

Choosing a house is also difficult *psychologically*. The whole process forces you to separate what you think you want from what you really want. Realtors have a phrase, "Buyers lie," because at the start of the process so many people don't know what they desire.

You may have dreams of being the sort of person who has a fantastically eclectic house, filled with beautiful and exotic objects and where you can host squads of people for big dinners and parties; and that you can have a house that is a crossroads for diverse populations.

But when you actually survey the homes you are drawn to, you realize that you in fact love your privacy; that you don't care enough about interior design to spend years searching for the fascinating *objets*; that in real life the thought of neighbors constantly coming over fills you with exhaustion; that a sense of quiet, tranquillity and privacy is more important to you than the frenetic chaos that comes with running Grand Central Station.

House hunting is *cognitively* challenging. At some point the inspections, the appraisal and the price negotiation impose cold rigor on this hot process. You don't know what the seller (that jerk!) is thinking, or how exactly you are getting shafted in the process (though you are!). At some point the head has to check and set boundaries on the heart, employing certain mental tricks to self-distance. For example:

How do you make the major decisions about offers and conditions? Pretend you are advising a friend, not yourself.

How do you know you've fairly sampled the market and haven't missed a better house somewhere out there? At the start, tell yourself you're going to see 50 homes total. Visit 18 without making an offer on any of them. Then make an offer on the next house that's better than the first 18.

How do you force yourself to remember in the middle of a negotiation that you've got to be willing to walk away? Remind yourself that this is not a narrow-framed binary buy-or-not-buy choice. There are many other housing options out there on the market.

Finally, house hunting is *morally* difficult. This is where Donald Trump comes in. We've become a ferociously fragmented country. People move close to people just like themselves. Every town becomes a cultural ghetto while Americans become strangers to one another and the civic fabric lies in ruins. People feel more comfortable in their insular neighborhoods, but self-segregation is damaging to one's own open-mindedness and to the country at large. In 2017 it's probably necessary to put a moral onus on realty decisions, to be seriously bothered by the temptation to talk about diversity but move to homogeneity.

The process of house hunting focuses your attention on the wrong things. It focuses your mind on the features of the house rather than on the features of your life. Think of all the people who fall for some expansive far-off home, without counting the cost of a long commute. They've got a happy home but a miserable existence.

It focuses on the features of the house, not on the social relationships that will happen in them, which is all you'll remember decades hence. Choosing this or that house has only a moderate effect on joyfulness. The neighborhood you choose, and the social fabric you enter, is more important than the structure you adore.

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