

# Not Sorry Works

The Real Question

Home Ownership

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**Margie** [00:00:00] So I'm a total COVID cliché. And when the interest rates dropped, I became a COVID refugee and bought a house in Vermont. And I think especially as ideas of rites of passage and family and, like, divorce rates soaring, people not having kids, blah, blah, blah - it felt like the first rite of passage into adulthood, which sounds weird, but I'm unmarried and I don't have a child. And then it also made me feel abundant and protective at the same time. Like: I bought this with all this intention to have everybody there, and then all of a sudden I'm like, "I don't want people messing up my house." It's very weird dichotomies of like: generosity and building a home and then all of a sudden realizing everything costs money [laughs], like, wild amounts of money. And I think the other weird thing, too, is it makes you feel insecure and secure at the same time. Secure in that you always have this place - like, no landlord's going to kick you out, and then insecure that at any given moment, you know - and this happened to me in April in Vermont - the heat and hot water went out and I had a date coming over, and all of a sudden, it snowed, in Vermont, in April. And so at the same time, I'm like, "I always have this place and I don't have to worry about my neighbors." And then it was like also - I don't know, it's another level, it's like you have another pet or a child that has a personality and a temperament. So yeah, it makes me feel lots of weird things. But there's no better sleep than laying my head down in a home that I just purchased.

[Intro music plays]

**Casper ter Kuile** [00:01:38] I'm Casper ter Kuile.

**Vanessa Zoltan** [00:01:39] And I'm Vanessa's Zoltan.

**Casper** [00:01:41] And this is The Real Question.

[Intro music fades out]

Even though she doesn't say her name, that is the voice of my dear friend Margie, who I can attest to being incredibly generous with her physical space because she invited me and Sean to host a Sing Along Christmas Party in her house, before she moved to Vermont. But I can also really hear what Margie's saying about wanting to *protect* the space that you now have and this interesting dichotomy of security and insecurity. And I know there's a lot of questions wrapped up in home ownership. Obviously, the question of wealth and privilege, the question of colonization, of race and racism - there's many, many angles to this conversation. The question I want to ask today is whether owning a home is something I should want?

**Vanessa** [00:02:42] Well, I'm so excited to talk to you about this, Casper. But before we jump in, we just want to thank our amazing Patrons: Danielle, Samantha, Marie, Molly W., Pamela P., and Jane W. Thanks to all of you who are supporting us on Patreon, and please feel free to

join that amazing party that is going on there. And if you're someone who doesn't like to go to parties, you know - stay home. We get it. Stay home and listen to podcasts.

**Casper** [00:03:10] [Casper laughs] I feel like each of these people is some sort of spy. Especially people like Molly W., Pamela P. Like - you get a sense of who they are, but you never know the full story. I love that.

**Vanessa** [00:03:20] Oh, see - whenever I see someone's name and then first initial, I feel like I'm in the third grade again. Like, "Was it Emma W. or Emma P.? Emma P. - Oh, I knew it was Emma P." [Casper laughs]

So, Casper, what's going on is that you want to buy a house and you're like: should I even want to? Is that correct?

**Casper** [00:03:40] So here's the deal. I learned a really important part of my marriage is the monthly logistics meeting. Instead of badgering Sean with like 100 questions at 10:30 p.m. when we're both about to go to sleep and I'm like, "Should we go to Italy next year? Like, what if we hosted these friends for dinner on Monday?" I contain all of those questions in a two hour meeting every month, and it is a great joy for me, and I think, Sean, that when I have that impulse to ask those questions, I put them in the agenda instead.

But in part of those conversations, we talk about our finances. And as we've made progress on paying off loans, we're also starting to think about one day owning a home and saving up for that. That's a long way to go, but it's the kind of like obvious next financial step, I guess - at least the one that I kind of expected that, that would be our next step. But at some point, I kind of looked around as we'd been living in our apartment in Brooklyn for two years, and we hadn't painted - like, we'd invested some in furniture and things. But I suddenly realized, like: at the rate of our savings, like, we're going to be here for a really long time, and why do I keep thinking of this is an in-between place? I'm always so focused on the future that I know I trip myself up by not being present here and now. And so why wouldn't we paint? In fact, why would we ever move? Like, if we like this building, we've built fun relationships with our neighbors. It's in a good location. Like, why would we try and save and then end up with all of these extra stresses and, you know, I have to start fixing plumbing and I suck at plumbing, so why are we even thinking about buying?

And so I kind of wanted to interrogate, I guess, this cultural expectation, at least for someone with the privileges and the possibilities that I have, that the next step in my kind of adulting journey is to buy a house.

**Vanessa** [00:05:28] I love questioning assumptions and narratives and looking at them and being like, "Wait! Why? I always thought I had to do this by this time. *Do I?*" So I think that this question is just such a wonderful one to bring. And I feel like one of the many things that you're questioning is this like quintessential idea of the American dream, where by using the system of capitalism, you can actually eventually escape it and like own your own home, away from the bank, and like be on the frontier and have your property and be able to shoot anyone who comes on to it. Right? [Casper laughing] Like that - it's like *yours*, and *you* own this slice of land. And we know that like that is a completely arbitrary idea, about who owns land and what a deed is. And so I feel like even though part of what you're doing is questioning the

trajectory of your own life, you're also questioning just all of these social and financial instruments and norms that have come to create this reality.

**Casper** [00:06:28] Yeah. And it's so interesting because like - although I think it's something like 65% of Americans own their homes. And there are countries with even much higher rates than that. There are also major economies like Germany, where that rate is something like 50%. Or Switzerland where it's something like 40%. And so the kind of assumption that I have lived with, and I think many of us do, isn't even true elsewhere around the world. So it's first of all, on principle, I think a good thing to question it. But I also think specifically for me, you know - obviously I have family in a different country. Buying in one place also has this sense of like eternity or like this is our forever choice, and I'm very hesitant about that because who knows what the future brings. And like also the markets are not clear, and climate change, like - there are so many, I think of, of the rules that are laid down about the future, which I'm not even so sure about.

So, yeah, it feels like a principle thing, but then also like a very practical thing.

**Vanessa** [00:07:29] I will say I wonder two things about the statistics you brought. One is that even though 65% of Americans, quote unquote "own their own home," what percentage of their homes they actually own? [affirmation] I wonder how much like, debt to equity ratio is owned by individuals in America versus banks? And I assume that banks actually own quite a number of homes of those 65%? And, I also wonder if part of why places like Germany and Switzerland have lower home ownership models is because they have social safety nets. So there's more protection before a landlord can kick you out. They have to give you more warning than they do here, right? [affirmation] There are just all sorts of systems in place to protect renters that we don't have in the United States.

**Casper:** Yeah.

**Vanessa:** And I wonder if that is in your calculation. If part of you thinks, "oh, I'll be able to retire more safely if I don't invest in a house, if I do invest in the house" - like how much of this is an existential sort of *emotional* decision for you? And how much of this is like: looking at actuarial tables and like guessing how old you live [Casper chuckles] and based on a conservative rate of the market, when and where is the - you know? I often find my emotions on big questions like this so overwhelming that I'm like, "let's look at the math!" And I'm wondering where you are on that scale.

**Casper** [00:08:49] Oh, I'm fully in the emotional basket. Like, I haven't even looked at the numbers - in part because we've [laughs] not made a huge amount of progress on the savings. Like, it's such a - it's such a new thing still, I think in terms of our goals, because we both just had a ton of student debt and that has been our priority kind of financially.

So yeah, it's not even based on like a financial question. It's really a, an emotional one of like: what would I want? You know, is it a place that's forever? And of course, I'm not even asking the question of like, "What my husband wants?" But I do think me figuring out what I want will help us know, right? It'll contribute to us figuring out what's the right thing for us as a, as a couple.

**Vanessa** [00:09:30] Well, and I think you brought this question to the right friend, because I can financially justify most emotional decisions. [Casper laughing] So we'll come to an emotional decision and then I'll be like, "Do you know what, that makes great financial sense Casper?"

**Casper** [00:09:43] But honestly, this is what I'm learning about people who do work with money, like finance people. They often do exactly that. Like, [affirmation] they'll be like: what really matters is how you feel about it. I mean, to a limit. But like there are all sorts of ways to make figures match your feelings. So.

**Vanessa** [00:10:02] Yes! That is what I learned in business school. [Casper laughing] Whenever you *can*, right, you should start with the decision of: what do you want?

**Casper** [00:10:10] Yeah. Yeah. So, a lot of that emotional desire comes from my own experience, right? Like, I grew up in a house that my parents owned, and this is my first kind of object or text that I'm bringing, which is a photograph, which I think you're looking at, of the front door of the home that my parents owned as I grew up. And they bought the house when I was five until just a few years ago when, when my parents sold it. And it's this big blue front door. It has this curved top and - the picture that I have is of my mom, like looking through it, welcoming you in. Because this was, I think, the home page of the bed and breakfast website that my mom especially ran throughout much of my childhood. Renting out one or more of the rooms in the house.

And like this blue front door, signifies so much of what my family means to me. Like this color blue was also a color that was everywhere in the kitchen. It's the kind of, like, family color. It represents not just safety, but also *warmth* and connection and a vibrancy, and joy, and love and being part of something bigger than myself. And it was such a wonderful - so privileged to have a joyful childhood, by and large. And it was this incredible launch pad out into the world. And to know that that big blue door was always there, right? That sense of home, of something to return to, has just always meant so much to me.

And it was strange when it came time for my parents to sell this, this house, because it did feel like a chapter closing or like some sort of solid ground shifting. They have a wonderful new house, but it's not the same, right? It doesn't have that landing pad or that sense of origin that this blue door represented. And I think, you know - I don't have any immediate plans to have children. But, whether it's nieces and future nephews, whether it's friends, whether it's other members of the community in which we would live, I love this idea. Just like Margie said, to like, have this generous hosting capacity. To welcome people in, for this to be a place of joy, and comfort, and, and safety for the people in my life. And so I want that. I want that.

**Vanessa** [00:12:21] I mean, that obvious question to me is: aren't *you* that? Aren't *you* the big blue door? [Casper chuckles] Since I've known you, you've lived in a lovely apartment in Cambridge and then a dorm room, and now this apartment in Brooklyn. And I have felt equally welcome in all three places. And so, yeah. Aren't you the big blue door?

**Casper** [00:12:46] Ah, I mean, that's first of all, that's very nice to say. And I do think, of course, ultimately, you know, the spirit of a place is so dependent on like who's in it and I do, I do really hear that. But there's also... I don't know, I think a place can also shape a person.

Like, if you feel really connected to a place and - not just connected to it, but responsible for it, and that you're caring for it at a level of which, you know, as a renter, the relationship is different. You know, I live in an apartment building and there's some things that I'm not responsible for and I call the super to help fix it. But, I can imagine that my level of care with a space that I felt was mine, or that I had pure responsibility for, would be different, and that that *can* translate. Plus, frankly, the freedom to use the space in that you want to - you know, like in the dorms we were officially not allowed Christmas trees, and I did it anyway. Shh, don't tell anyone but like - I was breaking rules to make the kind of space that I felt would be welcoming to people. And that's never fun to feel like you're breaking rules, right?

**Vanessa** [00:13:49] Or is it?

**Casper** [00:13:50] I mean, unless you're having a really good time [laughter]. But the point stands that it wasn't a space that I could make mine and therefore fully be myself in to welcome other people in. So there, there were some lines where I think it is a little trickier than just saying like, "well, as long as you're there, it's fine."

**Vanessa** [00:14:08] Yeah, of course. I would just say that, like, wouldn't those same limitations come with owning a house? That, you know, you wouldn't be able to fix certain things until you had enough money in order to afford them [affirmation], whereas you can just call the super.

**Casper** [00:14:22] Yeah. I mean, it does come with downsides, right? That responsibility also means that you have to pay for all of the things that need to be, you know - the roof that collapses or, the flood damage that comes or, you know, whatever else may befall.

**Vanessa** [00:14:37] I just think that these are two different kinds of security. Right? Like, my parents live in an apartment and they're being forced to move out of their home for a few months. Right? Because some repairs need to happen. And like: if you own a house, like a pipe might explode and you might have to do that, but you're not being told from on high that like, these are the dates - you're in a little bit more control of that.

**Casper:** Yeah.

**Vanessa:** And my parents do not consider this a great time for them to have to move out of their apartment for a couple of months. And so I, you know, I understand that sense of, like - things are never up to us, right? Even if you own a home, it's not up to you. [affirmation] But like in theory, if you get a good mortgage, like - the interest rate is fixed and it is slightly, maybe, more up [affirmation] to you. Unless you're from where I'm from in California, when a mudslide can just take your house away at any moment.

**Casper** [00:15:35] Yeah, I mean, that is a good reminder. Like, it's one of those things in life that gives you a *sense* of control, but like: it's not actually control. It's part of the story that we tell of like, "Oh, I'm becoming an adult and I have this responsibility and like, I'm building security," but like - who knows what's going to happen? I have such different reactions in my head, in my heart, like in my head it totally makes sense. I'm like, yeah, just rent. Like, you don't have to make this decision right now. You *can't* even make this decision right now [laughs]. Like so... But like I look at this picture and like, my mom's got a beautiful, like,

summer wreath on the front door, and I know that there's people sitting at the kitchen table and, you know, we had boarders who lived in the three rooms on the top floor when we were very small and like, it extended our sense of family. And we had so many people from all around the world come and stay in the home. And I remember serving breakfast to Japanese tourists who had bed and breakfast guests, and our Israeli mom living with her son who needed a place to stay like - there was just life lived in this space in a way that it wouldn't have if we were renting. I just, I feel [affirmation], feel that. Or at least the permanence of it allowed that hospitality to grow.

**Vanessa** [00:16:50] Well, they're just like - there weren't rules about how many keys you could give away. I am obviously allowed guests in my rental, but I feel like if people were constantly coming in and out, right, like - a landlord would get involved. Like you're not allowed to just sublet and you're not - right? Like there are all sorts of rules and regulations and for good reason. Right? Like they rented to you with your credit score and whatever else. But yeah, you *can't* do something like that in a rented space.

**Casper** [00:17:19] Yeah. Yeah.

**Vanessa** [00:17:20] But do you want to do stuff like that? [Casper laughs] Do you want to run like a B&B out of the attic of your future house?

**Casper** [00:17:27] I mean, I do now remember me at like 14 being so frustrated that there's some unknown man in, like, turquoise underpants ironing his trousers at, like, 6 a.m. as I'm getting ready for school. You know, I don't want to paint some idyllic picture that it was never annoying, because it was plenty annoying. But, I do think the values that that gave me or that sense of hospitality - and I think it's a big part of my marriage as well, is like - that's something Sean I love to do together as host people. You know, whether it's just dinner or drinks at home to like bigger parties, it's something that we really feel like creatively engaged with. Like we love to bring people together and give an experience that kind of feels special in some way.

So I'm seeing that maybe it's helpful for me to untangle a little bit this kind of concept of owning a home and the practice of hospitality, that they're different things. And of course, you can own a home that is not as sizable as my parents was, with all of those extra rooms that people live in. Right? Like, that's frankly unlikely for me. So, yeah, maybe there's even an extra category of like: yeah, home ownership in principle, and the particular home ownership that I grew up in. Like, those things are not the same. And then this other thing that's separate is this commitment to hospitality and wanting to welcome people into whatever space we or I am living in. Yeah.

**Vanessa** [00:18:51] So rather than making it about home ownership, how would you feel if you made a list of, like: how you envision your life in ten years? [affirmation] And if it's like, "people being in and out all the time" -

**Casper** [00:19:04] Vanessa lives next to me in New York -

**Vanessa** [00:19:05] Exactly, right. [Casper chuckles] Like whatever it is, right - and then, like, have those conversations and make decisions based on that. Like, it's very important to me

that we have a home where my mom can move in if she ever wants to. And whenever Peter and I envision the future, that is always tacked on to the end of the conversation. I'm like, "and there has to be space for my mother," just regardless of whatever we do, and I don't know what we'll do, like, there *has* to be space for my mom. So I wonder if it's like: there *has* to be space to host or whatever else. There *has* to be space to garden, whether it's a community garden or not. And if you're renting and the community garden shuts down, you guys start looking at moving.

**Casper** [00:19:52] It's so funny you say that, because when we moved in here - we'd come from the dorms, so we had like zero furniture and, I would not let us buy a couch that was not a fold out couch. I was like, "We need a double bed. People need to be comfortable when they come and stay here." We had precisely like four months with that couch before COVID, so it's had maybe three or four guests. But like - I was so happy that before we even had all that like lighting in our space, we had had guests sitting on that couch, and it was such - you're helping me to see that like that was a principle commitment. It wasn't, "oh, it would be practical," right? Because the couch is not that pretty [laughing]. But like, I needed it to be a fold out couch and like I would not would not budge on that. And now I get why, because I absolutely share that sense of like: no, people need to be able to sleep in our one bedroom space.

**Vanessa** [00:20:42] Yeah. So I wonder if you only rent places that lets you paint your front door, right? Like or if you have, you know, like, a Monica and Rachel frame in that blue shade that you like hang on the outside of your door. Right? Like some -

**Casper:** Oh, I love that.

**Vanessa:** - I mean, in Judaism there's like a really helpful tool for this, of the mezuzah, right? Like when I moved in, we have storm doors and so you can't, like, nail and mezuzah in. And so Peter went and made me - like, handmade me - this piece of wood that we could, like, double sided tape on and then the first time my father came to visit, I had him say the prayers and like hang up my mezuzah, right? And like, that makes the house a home to me, is when I have my mezuzah up. And so I wonder if you can like - I don't know, you're Jew-ish. Just start putting up a mezuzah and make it that color.

**Casper** [00:21:35] I do love thinking about that color. And it was even interesting, like - as my parents moved into this new place, they purposefully chose a different color. Because they were like, we're going to go red, you know, we're going to go something very different because this is a different home and it's a different stage in life. But like, I want to hold on to that blue. I'm like, "No!" [laughing] I'm taking that with me.

Yeah. And I mean, we did just, you know, we just signed another two year lease and we decided we're going to paint the whole thing, even though we'll then be responsible for painting it all back if we ever leave, which I'm sure we will at some point. And it's a huge amount of effort and some expense, but it totally has changed even how I'm thinking about the space, or like how much I allow myself to feel at home. So, that feels like at least an easy, small win, within the bigger conversation. Yeah.

**Vanessa** [00:22:21] Yeah. Well, Casper, I feel like we have figured out that there are probably some ways to get that blue door, regardless of renting or owning. So let's now look at your second text.

[Transition music plays]

**Casper** [00:22:54] So Vanessa, for my second text, I'm bringing one of my favorite writers, Walter Brueggemann, who is a Christian scholar of the Hebrew Bible, and he really is most known for his work on the prophets. I love his writing on Jeremiah, for example. And this particular quote that I've chosen is from a book called *The Prophetic Imagination*, where he has this wonderfully insightful way of reading like biblical texts, which I've never honestly been that connected to - they haven't felt like mine. I, you know, eh. But he makes them come alive and, with relevance and like power and persuasiveness - that it's just like, it's exciting to read whatever he's writing. And what he's doing in his kind of analysis of the prophets is looking at patterns of how society changes.

So he looks, for example, at that, that when you have cultural change, the first thing you need is *grief* at the things that are *wrong*. Someone has to point out what they are and we have to collectively grieve it. Then the next stage, once we have grief, then there is space to imagine something different. And only once we've imagined something different can we start to implement it or to build it. So he has kind of this, this narrative that he establishes by looking at the prophets. And he keeps pointing out this distinction that the prophets point to between a human royalty, right - so like kings and queens who, you know, have dominion over people, and a kind of godly equality or a, a justice and an even and equal distribution of power. And so this is the quote, after a lot of talking, that I want to bring as my second text. So he writes: "The very kings who could not cope with the thought that an end might come, could also not imagine a new beginning."

So he's describing this kind of royal, like - this human impulse and especially a royal impulse of control, and of keeping things as they are. And by doing that, they actually don't allow something new to come to life, even if it could be better or more beautiful or more fair. And it really struck me as I was thinking about this question of home ownership, because, in some way, what I want with that vision of ownership and of having a home, is forever. Right? It's like "and then, that is done," right? Like, "don't have to think about that again. Now I just get to worry about, I don't know, some other like financial goal, or some other life goal to become truly adult." And Brueggemann is saying like: duh, no. Like, the very impulse to want to control, to want to own, to want to, to limit possibilities gets in the way of, of something more full of life coming, coming into birth.

**Vanessa** [00:25:42] Except that - I really think that you're attaching homeownership to this not being able to imagine an end might come, right? Like you can absolutely look at your home as a constant new beginning. Whatever it is - you plant tulips every fall and in the spring when they pop up, right, like, that's a new beginning. Or you repaint the guest space every couple of years or you, you know - you're so good at rituals, you like, host a maypole festival in your backyard every year and like, have a *new* group of friends, like, bless the house. Like, I just don't think that owning a house means an ending. It's so interesting to me that you are making that connection because you are Mr. Power of Ritual. Brilliant book by Casper ter Kuile. Like, just create rituals so it always feels new.



**Casper** [00:26:36] I mean, yes, I see the possibility of that. But I also think that human nature is incredibly... we get used to things, and it becomes harder and harder to imagine something being different. And, I think I know myself well enough that when I get used to something, letting it go is so much harder than not having had it in the first place. You know what I mean? So it's like a luxury, that once you have it, it's not a luxury anymore, it's standard. Honestly, like this is me having traveled a lot for my work - I could never go without the Delta Sky Lounge. I hate myself for saying that out loud, [laughing] but it's true. Because it changes your quality of travel experience so much that like not having the like free cup of tea and a quiet place to sit - like the times that I haven't flown with that particular airline, who I won't mention again, it's very, very, very different.

And so I think I know myself enough that I'm a bit of a spoiled brat. And like once I get used to this thing, like I *do* worry that I will not be able to imagine something different or that or that'll be so afraid of it that I won't even make space for its possibility because I'll become clutch-y and grabby and like I'm resistant.

**Vanessa** [00:27:52] So two things. One, I happen to know that you *are* okay without that lounge, because if it's cheaper for the company for you to fly on another airline, you do, right? Like - you actually are less of a brat. You enjoy being spoiled, literally who doesn't? Liars. Liars don't. But like, you're not a brat. You don't throw a tantrum when you don't get to be spoiled.

And, the other thing that I'll say is like: you're going to get attached to this apartment. It is entirely possible that you make this apartment a place where you can comfortably live for the next 15 years, and you could stop being able to imagine a new beginning. And like any good landlord is going to tell you, once you have a good tenant who's been in there forever, you don't get rid of them. And so people end up living in the same rental for 50 years, like lucky people. And so, you can do this, you know - be a king who couldn't cope with the thought that an end might come, in a rental or a house. [affirmation]

And so, again, I think it's about making this list of principles and then figuring out which of the principles you want to live toward. Or which of these situations is going to most easily allow you to live up to your principles?

**Casper** [00:29:10] Yeah, I'm really struck that it's - like, in some ways part of the human experience. Once there is safety and, you know, the structures of life that make things easier, which I'm so lucky to have, that actually that kind of consciousness, that kingly consciousness that Brueggemann describes, is going to settle in, whether you're, whether I am renting or whether I am owning. Like I feel like I need a lighthouse in my life that's just scanning the horizon for like, kingly, you know [laughing], just like - not allowing for new life to come through because I'm so set in things staying the same. I think about this all the time with relationships. We've talked about this, of like the more people I love, the more people I'm going to grieve. Anything that you feel good about can and *will* change. I watched *Eat, Pray, Love* last night, and I'm totally fine with watching it rather than reading it, so please don't come for me -

**Vanessa** [00:30:03] The book doesn't have Javier Bardem.

**Casper** [00:30:05] I mean, and that's all you need to know. Although that cute Australian guy who gets very naked at the end, I was like: I know you've dated men like this all through your life, but don't you want to just also date this one? Because he's very, very cute [laughing]. But anyway, like she talks about this sense of like: yeah, you love and it will end, right? Like you have to accept that the thing you love will die, that the, that the person you love, like - all the love that you have with the person will end in one way or another. And that's, it's - I guess it's just painful to accept that, that my kingly consciousness, as Brueggemann would call it, is wrong. Like it's just factually incorrect.

**Vanessa** [00:30:45] So, Casper, can I offer one other theory of what I think a home or ownership or whatever would mean to you? You are such a relational person [affirmation]. Like, you are the person I know who like - you would be on the cover of Extrovert Magazine [Casper laughs]. Like, you love alone time and need your rest, but right - like, being around people just fills you up [affirmation]. And so you talked about this lighthouse of things to make sure that you don't become a king who, you know, can't cope with the thought of change. And I wonder if your investment in new relationships is that lighthouse, right? Like - people who challenge you and keep you on your toes and who are different from you and therefore, will be like, "uh, hey, that's a supposition that actually isn't true." Right? Like, you are not afraid of being friends with people who challenge you [affirmation]. And so I wonder if I don't know - I wonder if that resonates is like a version of a lighthouse, or what other ways you're thinking about setting up that lighthouse?

**Casper** [00:31:52] Yeah, I like that a lot. And I think in part, I mean, I'm glad, that's partly why we're friends, because I always come away smarter and more refined in what I think after talking to you. I think the thing I don't want to fall into is just this expectation that this is the next step. Like if we do one day end up buying a house, I want it to be for the right reasons and not because it's expected. Like, obviously, as a gay person, you know, I didn't think I would be able to get married for most of my life. And then when I did - like, it became legal two years before Sean and I got married - but my God, like we had talked about it so much like and what it meant and what parts of that tradition we felt really icky about and what we wanted to hold on to and how we were going to change it and all of that kind of stuff. And so when we decided to, I knew it was right for us. And I guess I don't want to fall into this as some sort of like "oh, it's the cultural expectation of what you do." Like, no - I'm not going to do it until like, we really know that we know.

**Vanessa** [00:32:51] So how will you know that you know?

**Casper** [00:32:54] My tummy will feel really good when I walk into a place [Casper laughs].

**Vanessa** [00:32:59] You know, there is actually a study about that? That people will buy a house within 5 minutes of seeing it. And that that's actually a good thing because what happens is - we've been shopping for houses our whole lives. Every time we walk into a house, we're like, "Oh, this makes me feel good, this makes me not feel good." And like, of course you should do house inspections and stuff, but actually that feeling in your tummy has been proven to be really effective with house satisfaction.

**Casper** [00:33:25] I love that. Because it's also - it's how I chose the college that I went to. It was not the, like, top, most fancy place that I could have gotten into, but I arrived on that

campus and I was like, "this is the right place for me." And I look back at my life and sure, I didn't have the most academic stimulating experience, but I did so much outside of class that shaped me and who I've become. I'm so glad I was there. I knew on our first date that Sean was different. Like, I've just had that feeling enough. And I have even, like - the apartment that we're in now. I didn't even see it when Sean was like, "we're renting it." I trusted his tummy feeling because I was like, if he feels good, I know I'm going to feel good. So that makes me feel very validated. And watch out houses, because if I get that feeling, I'm coming for you.

**Vanessa** [00:34:11] I'm coming for yah!.

**Casper** [00:34:12] Like, please, no one with cash offers get in the way first [Casper & Vanessa laugh].

**Vanessa** [00:34:18] I also just wonder if at one of your business meetings with Sean, you guys can talk about, I don't know - I don't know, some sort of like lever that gets pulled when you make that decision [affirmation]. Of like, let's say that you're trying to say for \$100,000 down payment, you're also saving to make sure that 10% of that down payment gets donated the second you make an offer so that there's some hoop you have to jump through. Or, or like, before you buy a house, you have to sell everything and go to Rome for six months [Casper laughs}. I mean, like, whatever it is, right? Like, I also wonder if you can work *into* [affirmation] that some other value.

**Casper** [00:35:03] That's something that resonates so much and it's something I want to get better at. I feel we've made a good start. Like one of the best kind of finance tips that I learned was the kind of automated directioning of a paycheck straight into, you know, your account for future taxes and expenses, your account for savings, your account for charitable donations, so that the actual amount, you know, in your main checking account, is much smaller because you've already got those other things covered. And I want to be - I want to live the full reality of both my values and, and this question now, you know - yes, we'll be able to put something away for savings. But I also like - I do want to go live in Rome at some point for a month or two. And I want to make sure that we're supporting local organizations that, you know - that I feel like I'm a good neighbor, as well as other charitable causes. Like, I want to build all of that a little bit more smartly into our, into our finances.

And I know this wasn't a financial conversation, but that feels like a *values* commitment that gets expressed in finance. Rather than like looking at interest rates and things like that, which are more about, you know, smart numbers. Yeah. Because like, if it is the right decision one day, great. And if it isn't, I want us to have had a great time and living aligned with what matters to us, all through the meantime.

**Vanessa** [00:36:22] So we've talked about these like rituals and principles and I'm wondering if there's something at the top of your list that you want to do soon that will make this feel different?

**Casper** [00:36:34] Yeah, it's actually helping me understand why I'm so passionate about the dining table that we have, which is also my workplace. Because it's a really big table [laughs] and it's probably too big for the space that it's in, but it means that it can fit eight people comfortably around that table for dinner. And it, you know - it's the same thing with the

couch. Like, I want people to be able to be in our space. It's *not* just for me and my husband. It's for a wider community of people we love. And, that's what I believe a house is for. And so, those things are at the very top of my list. And then under that comes the piano so that there's always music. And under that comes, you know, some nice greenery space that I don't have to deal with unless Sean is traveling [Both laugh].

**Vanessa** [00:37:17] I hear how important the greenery is to you. [Casper laughs] I would like to reflect that back to you.

**Casper** [00:37:24] So I want to thank, not just the old front door of the house I grew up in, but also my mum who's like opening it because, she was the, the life and soul of that house and Walter Brueggemann for yeah, inspiring this conversation today.

**Vanessa** [00:37:38] And I would like to thank Katie Pfeifer from Boston, Massachusetts, who had something very wise to say to you right now Casper. Katie says, "whether you believe you can or not, you are right."

**Casper** [00:37:50] Ooh, thank you, Katie.

**Vanessa** [00:37:53] And I would love to solicit voicemails right now. We talked about how to break up with friends who are, like, objectively awful. And my next question is like: what do we do with friends who we're just, like, not feeling it these days?

**Casper:** Yes!

**Vanessa:** And so I would love if people sent in voicemails with their thoughts about that. I know I have been on the receiving end of that [laughs], of like being politely, slightly ghosted. Or when you have pulled away and it has felt really effective [affirmation] in your life. So please send in your voicemail to [RealQuestion@NotSorryWorks.com](mailto:RealQuestion@NotSorryWorks.com).

[Ending credit music begins]

**Casper** [00:38:32] You've been listening to The Real Question. We can only make this show thanks to your support, so please support us on Patreon at [Patreon.com/RealQuestionPod](https://Patreon.com/RealQuestionPod). It helps you feel part of the community in a whole new way, I promise. If you love the show, please tell your friends. Share the recent episode on your social. You can follow us on Instagram and Facebook @realquestionpod and on Twitter @therealqpod. We are a Not Sorry Production. Our executive producer is Ariana Nedelman. Our music is by Nick Bohl and we are distributed by Acast.

**Vanessa** [00:39:03] We'd like to thank Margie for our voicemail this week. Julia Argy, Nicki Zoltan, Molly Baxter, Stephanie Paulsell and all of our patrons. Thank you all so much and we'll talk to you next week.

**Casper** [00:39:12] Bye! Buh-bye.

[Ending credit music fades out]

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