

Topic: The ups and downs of my family through the economy

Abstract: The hard times and difficult situations through time in the economy has effected my family tremendously. My brothers and I performed part time jobs to help out. My mother lived a poor life and always wanted better for her children. My mother was willing to do whatever it took in order for her children to have what they needed. My mother had a hard childhood and had to drop out of school to work. I have two uncles who went to Vietnam. All of my aunts and uncles went to college and got some sort of degree or certificate. My mom bought homes when the economy was good and when it crashed she basically lost everything.

Keywords: Extreme poverty situations, six years, affected, full time student, part time job, mother, hard worker, migrant workers, lived, two bedroom home, ten children, no toothbrushes, Vietnam, very successful, criminal justice, drop out, father, Gavilan College, relapsed, arrested, purchasing homes, married, steady job, mortgage, responsibility.

The Ups and Downs of my Family through the Economy

I live with my mother, step father, and two older brothers currently. Growing up I never really lived in extreme poverty situations but my brothers and mother have. Over the last about thirty six years of the economy's ups and downs changing has effected my family both negatively and positively. Me on the other hand, I just try to help as much as I can when they need it but it's kind of hard to be a full time student and manage a part time job also. My mother being the hard worker, student, and mother she always has been doesn't see a problem with me having a part time job also and that I should.

My mother was raised very poorly. She always wanted better for her children, and she would do whatever it took to always give us what we needed to survive. She was born in Hammond, Indiana in 1956. She was the sixth out of ten children. All of my aunts and uncles were born in different states because of the reason that my grandparents were migrant workers. Wherever there was field workers needed across the U.S that is where

my grandparents would travel to, with all their children. They lived in two bedroom homes at times with the bathrooms outside they were so poor, just a hole in the dirt and a skinny shelter shed for privacy. They would bathe by boiling water in a pot and rinsing like that, if they were lucky they had shampoo if not just a bar of soap and hardly ever toothbrushes, and the girls used potato sacks for feminine products. Also by the time mostly all of my aunts and uncles reached the age of four they were working in the fields as well and home-schooled. The reason why my grandparents did this was because they needed the money and were always on the move. My mom also told me that when they were younger and would work in the fields my grandma would take their checks away. She would use whatever money she needed for the bills, then if there was any left, which was hardly any she'd give it to them to buy food. Being migrant workers they didn't make much money anyways. As a result of my grandparents raising them this way they are all now very successful and their children are as well.

Two out of four of my uncles went to Vietnam to serve our country, and college after for computer engineering. One actually did fight in the war, the other one didn't. My other two uncles both went to college for law enforcement and computer technology also and preceded life-long careers. All five of my aunts and my mother also went to college for teaching, criminal justice, computer technician, and other degrees. Most of my older aunts and uncles are now retired and had an excellent retirement plan so are living pretty well off that.

My mother had my first brother at the age of twenty-one in Houston, Texas January 31st, 1976. The next three years went on as she and her boyfriend raised my brother and went to night school to receive her high school diploma. She had to drop out

of high school when she was sixteen because my grandmother needed her to work. Also during this time she was working as a fast food manager and my brother's father was working as a hair dresser. My second brother was born three years later. About two years later my brothers' father never being around, going out with other women, and my mother busting her butt to work and go to school, by then she had started college, they separated and she moved to Gilroy, California with my brothers. While she lived in Gilroy she had her own apartment with my two brothers most of the time when they would go see their father. At this time she was attending Gavilan College and working at Baha Burgers as a manager but didn't make quite enough to pay the rent. Then she found another job cleaning offices at night, but her and my brothers lived in her car. My brothers were so poor they would go to school with holes in their shoes, and clothes that wasn't washed at times. The middle brother would often go "dumpster diving" to look for cans and bottles to try to get extra money for food. My mother would and never has been on welfare, they did whatever they could as a family to survive. They lived like that for about five months then my mother met my father. When my mother met my father she was on her way back to look at an apartment in Hollister, California. After about a year of them being married and living together in our apartment they conceived me.

When I was born, everything was well. My mother and brothers were out of poverty. My dad had a good job as a truck driver and my mother was continuing her college education. She earned many units in child development and criminal justice. Then earned a degree in child development and began to work for Fairview day care center at the migrant camp here in Hollister, California. A little before I was born and while she

was still pregnant with me she began to work at Pennington's pre school and became a director. After her six weeks of maternity leave was up, she began taking me to work with her. She made decent money there and so did my dad with his job. After this duration of time my mom had picked up a job position at the San Benito County Juvenile Hall. A year and a half later my father who was a recovering addict, relapsed and ended up being arrested and sentenced to twenty five years to life. My mother made barley enough money to support the apartment, her, my brothers, and I so she picked up a second job as a security job.

When I was about eight years old our apartment neighbor left a candle burning and her whole apartment burned down. Our apartment didn't burn down all the way, but had a lot of smoke damage. We had to move out of there right away. So my mother's boyfriend at the time now my step father, lived with his mother, taking care of her. She let us move in and my mom agreed to help with her mortgage while we stayed. My mom, my brothers, my step dad, and I lived with his mom for about six months. My mother was still very good friends with her old boss at Pennington's pre-school and they still talked so she suggested to my mother that she talked to her mother who was a real estate agent about purchasing a home for a reasonable price since the ,market was good. Mt mother then talked and got together with the agent. Son after that she found us a beautiful home for 123,000 in 1998. Our home has four bedrooms, two bathrooms, a full front and backyard, two living rooms, plus a dining room. I was eight years old and my brothers were twenty-two and eighteen. Both my brothers and I were so excited and appreciative. They also had jobs to help out my mother with the mortgage.

After the next about seven years my older brother got tired of living at home, had

met a girl, had a good paying job as a computer lab technician and wanted to purchase a home. He was ready to get married and start a family shortly after as well. When he had brought this up to my mother, since she always had the greatest credit and the best advice when it came to finances she offered to help him in any way she could. She offered also to help him with money from some of her savings to put the down payment on the house and have it be under both their names. That is exactly what they did. About six years went by, mortgage went up, my ex sister-in-law lost her job, and they ended up losing the home.

During the time my older brother was living in our house my mother had also helped my middle brother the same way to purchase a home in Gilroy, California. My brother, being a single bachelor living with a roommate who was around the same age was living the dream. For a couple years he kept a steady job as a preschool teacher and with the help of his roommate was able to keep up with the mortgage. He began to party with his roommate and friends every weekend and then his roommate lost his job so they couldn't pay the full mortgage anymore. So my eldest brother, ex sister-in-law, my two nephews, her son, his girlfriend, and their daughter who my eldest brother, the only one working was supporting all of them which is the reason why they lost their house were going to move into my middle brother's home and try to save it. Then the mortgage continues to rise and they couldn't pay it either since my eldest brother was the only one working. Then they had to move to Hollister and rent a home and my middle brother moved back home.

During the time my brothers were living in their homes my mother had purchased two other homes when the market was good. One home in Clovis, California, Three

bedrooms, two bathrooms, big kitchen, full back yard, living room, and dining room, I believe it cost about 100,000. The other home she purchased my uncle talked her into buying because he was doing the same thing in the same areas. In Fresno, she purchased a six-bedroom, two story home with three and a half bedrooms, and a swimming pool in the back yard for about \$159,000. The biggest mistake I think she ever made was renting the homes under housing. For a while everything went well, the renters always paid their rent and utilities, and always called my mother to let her know the statuses of the homes and if they needed anything. After a while when the economy started to crash again the renters started flaking out on their rent and utilities, not paying full amount so my mother would try to make up what they couldn't. this was very difficult for her to do though. One because it wasn't her responsibility, and two because she had helped out my step siblings as well with their finances and they didn't even follow through on paying her back. Unfortunately it wasn't long before she lost those homes too.

Since my mother's home as of about two years ago was appraised at \$490,000 her mortgage has sky rocketed. She hasn't been able to pay the mortgage currently for about eight months and we are on the verge of loosing our home. At this point they have tried hard to fore close our home but haven't because my mom and brother are trying to get the payment modified. She says even if it does get fore closed she doesn't want it because it was poorly built and is falling apart.