

The New Normal: Hanging in There

By [Denise Schipani](#) Sent: Monday December 12, 2011



Wasn't it supposed to be **easier** by now?

I'm 45 years old, my husband is 42. We have college degrees, professional careers, and years of work behind us. And **we're struggling**.

Whereas our parents struggled to attain their spot on the middle-class ladder, then remained there, we're hanging on to our rung **with both hands, white-knuckled**. And we're not alone. Millions of families like us feel pinched as living costs rise, and our **earning power stalls**.

My problems aren't the sort that make the news. Our mortgage isn't **underwater**; we don't have blockbuster debt. But the **bigger things we desire**, and thought we'd qualify for by now—an updated kitchen, a newer car, a **robust retirement** portfolio, bona fide **sleep-through-the-night** sense of security—seem to **hang just out of reach**, on the next rung of the ladder.

Maybe what we're dealing with here is the **new normal**. I know there's no Job for Life with a pension and a gold watch at the end. So maybe what I need is an attitude adjustment: refocusing not on what's gone wrong for us that's out of our control, but **what we've done right** about the things that *are* in our control.

Take our house, for example, a **humble 1950 home** that cost a good *\$100K* less than our bank was willing to lend us. What if we'd taken the **hefty loan** that the cheery, red-faced mortgage guy had offered back in 2003? I shudder to think.

Then there's our natural frugality. Our **savings cushion** is on the thin side, but it's there. And we're diligent about saving a bit for [the kids' college](#), a bit for our future.

It's not sexy. It's not splashy. It's not even fun, being boringly, middle class-ly responsible. But if this is new normal, maybe we need a **new kind of muscle** to hang on to our rung of the ladder, or maybe I can flex my grip a little bit. After all, it looks like we'll **be here for a while**.

What's normal? How is the definition of “normal” shifting for you?

Denise Schipani blogs at [Confessions of a Mean Mommy](#). Her new book, [Mean Moms Rule: Why Doing the Hard Stuff Now Creates Good Kids Later](#) (Sourcebooks, 2012) is available for pre-order now.

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