

NO MORE EMPTY NEST

**ADULT CHILDREN ARE
MOVING BACK IN WITH MOM
AND DAD. ARE THEY CASH-
STRAPPED, OR SIMPLY
UNWILLING TO LIVE WITHOUT
YOUR PLASMA TV?**

BY MARISA LASCALA

PHOTOGRAPHY BY CATHY PINSKY

I AM TWENTY-FIVE YEARS OLD AND I LIVE AT HOME.

As in, my childhood home, not my own. Right now, I have no plans to move out. I get along great with my mom, I'm keeping my expenses low, and I have much more space than I'd be able to afford by myself—and I just can't see any reason to trade all that in for a big, fat rent bill. The only time I feel bad about it is when I see the pitying looks in the eyes of old classmates and their parents who, during the half-minute "catch-up" conversation at the grocery store, ask me if I'm still living at home (and, believe me, in Westchester they *always* ask). When they give me the how-sad-for-you gaze, I want to respond with, "So, how much have you burned up on rent that you will never, ever get back?" But I think that could be construed as rude.

Besides, I have another reason for staying at home: my sister, two years my senior, who lives in the room right next to mine. "Living at home is both a privilege and a curse," my sister tells me. "I have luxuries like a washer/dryer at my disposal, food that magically appears in the refrigerator, and the chance to try and save up money. At the same time, when I first meet people, I feel embarrassed telling them I still live at home. Financially, there is no way I can move out, though. So, for now, I'm staying put."

"I'm not in a rush to have you girls move out," our (incredibly patient) mother says, but sometimes I can see her mentally converting my room into a home gym.

My sister and I are hardly the only post-college "kids" who haven't yet made it out of the nest. Today, more than eighteen million of us live at home with Mom and/or Dad. The number of young adults who still live with their parents has increased by fifty percent since the '70s, according to research conducted by the Network on Transitions to Adulthood, a group

dedicated to studying this age demographic. This county is far from the exception. With average one-bedroom rents of \$1,260 per month and median condo prices of \$360,000, it's no wonder the amount of young adults choosing to stay with their parents here is four percent higher than the national average.

Delaying certain markers of adulthood, i.e., moving out, getting married, having children, is a phe-



Donna Tirella loves living with her mom, Lorraine

nomenon that has not escaped national media attention. We've been called everything, from *Time* magazine's cutesy epithet of "twixter" (named for being "betwixt and between"—but please don't call me that) to "boomerang kids" (as in, the boomers sent us out into the world, but we came right back). In England, we're called "kippers," an acronym for "Kids in Parents' Pockets Eroding Retirement Savings" (love you too, Mom). One thing is certain: we're not going away any time soon. But instead of shrugging us off with a finger-wagging admonish-

ment like, "They just won't grow up," as *Time* did on its cover, it might be more worthwhile to take a look at who these young adults are and why they're not vacating their parents' basements.

NOT YOUR GEN-X SLACKER

ACCORDING TO A 2006 REPORT PREPARED BY THE Westchester County Department of Planning, about one-third of locals age eighteen to thirty-five live at home with their parents. And it's not just the eighteen-year-olds; forty-six percent of those living with their parents are over the age of twenty-six. Just who are these young adults who won't pack up and get out? The images that most often come to mind are those of grinning, impish figures who stubbornly refuse to give up the party life and accept grown-up responsibilities (think Matthew McConaughey's character in *Failure to Launch*), or of apathetic slacker types most often associated with Generation X (more Ethan Hawke in *Reality Bites*, only transport him to his childhood bedroom). The reality I've found doesn't closely resemble either type.

Meet Donna Tirella, twenty-four, for example. Still living at home in Ardsley, she's perky, pretty, and professional. On the day we meet, she slides into the chair across from me, admitting, "I'm exhausted." Why? She had just spent hours grading state-required exams for Ardsley Middle School, where she is in her second year as a teacher's assistant for seventh grade and special education classes. In her spare time, she's finishing up a master's degree at Mercy College. Not exactly what I'd call slacking.

Of the approximately 65,000 eighteen-to thirty-five-year-olds still living at home in the county, more look like Tirella than like Hawke: educated, employed, and, from what I've seen, motivated. As you would expect from an affluent county like Westchester, most have gone to school. The county's Department of Planning notes that forty percent are college-educated, and five percent have a master's or some other professional degree. Fifty-nine individuals even have doctorates.



Marisa Cohen regrets spending \$12,000 on one year of rent for a city apartment.



Another common misconception about young adults is that they have a cavalier attitude toward working; not interested in a career, they're happy to simply bounce from job to job, avoiding long-term commitments and doing whatever will keep them in beer money. But most young adults living at home aren't just loafing about on the couch. The Department of Planning notes that the unemployment rate for this group is only seven percent, and professions of all types are represented, including those in the fields of medicine (show me the person who goes into medicine for the beer money), law, finance, and education, along with jobs in service, retail, and administration. It's not a generation of young adults unwilling to work, as opposed to the prevailing view of Generation X.

Oh, and if a few of you parents out there might be thinking, "My kids have already moved out; I've got nothing to worry about," here's a statistic for you: forty percent of young adults who leave home wind up returning at least once, so don't go turning that bedroom into an office just yet.

ADULTHOOD STICKER SHOCK

I KNOW THERE'S ONE MAJOR REASON I won't move out, and I'm reminded of it every month, when Wachovia mails me a statement outlining my anemic bank balance. And, though I may look at the bottom line and cringe, I know I'm actually lucky—at least I'm in the black. Most college graduates are hit with a perfect storm, a terrible trifecta that makes moving out a financial impossibility: student loans, credit-card debt, and low entry-level salaries.

For starters, a college education comes none too cheap these days. According to The College Board, the average 2005-2006 tuition for a four-year private college costs \$21,235 annually, and a four-year public college tuition is \$5,491 (a six to seven percent increase over the previous year). Tamara Draut, author of *Strapped: Why America's 20- and 30-Somethings Can't Get Ahead*, says most students graduate with loans in the range of \$20,000. "This is a different economic story than thirty years ago," she says.

"Over the past two decades, college tuition has more than doubled. That means it's rising much faster than the average family income." With tuitions so high, grant money doesn't cover as much as it used to. Draut notes in her book that the maximum Pell Grant award in the 1970s covered three-quarters of a college tuition; today it covers only a third.

Nina Marino, twenty-five, a nurse at White Plains Hospital, considers college loans her primary reason for living with her parents. She decided, after graduating from Binghamton in 2003, that she wanted to pursue a career in nursing, prompting her to enroll again

While attending NYU, Sabina Cieszynski stayed at home to save money.



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at the College of New Rochelle. "I wasn't working when I was in Binghamton, and now that I've graduated again I have student loans," she says. "I am basically ninety thousand dollars in debt."

Perhaps Marino, and others like her, should have given college a pass if it means living with Mom and Dad for an extended period of time while playing catch-up with student loans. A really bad idea, experts say. "College is much more necessary than it used to be," Draut says. College may be unaffordable for young adults, but it's also imperative, she says, if they ever want to make enough money to move out.

The outlook once they graduate is not so rosy, either. Basically, for the average price of \$20,000, young adults are granted admission into the lowest rungs on the job market, where they are then given the privilege of competing for the lowest entry-level salaries. When the prize of a full-time job is finally captured, it might not live up to all its promises. Earnings for this age group have not kept up with rising costs. "It's been pretty flat," says Draut. "If you look at one type of person, say, a college-educated male aged twenty-five to thirty-four, and compare his wages now with thirty years ago and adjust for inflation, it's pretty much the same. And young adults today are stuck in entry-level positions longer."

Between her college tuition for Pace University and her master's degree from Mercy, Tirella estimates that her student loans will total \$36,000. Her salary as a full-time teacher's assistant, however, is \$29,000, of which she takes home about \$21,000. "It's not really enough to live on," she says.

Certainly not here. Westchester Residential Opportunities, Inc., a non-profit housing association, notes that an individual must have a yearly income of at least \$50,400 to afford the average one-bedroom apartment in Westchester without taking on a "housing burden" (defined as spending more than thirty percent of personal income on housing). The most recent US Census reveals that just fifty-six percent of twenty-five- to thirty-four-year-olds in the county have

reached this income level, and only a quarter of residents under the age of twenty-five have. The numbers fare better for those looking for a \$914-a-month studio: seventy-one percent of local twenty-five- to thirty-four-year-olds make the required \$36,560 to afford it, along with thirty-nine percent of those under twenty-five.

Keep in mind that rent money, which can be such a struggle to earn for young adults, doesn't contribute to long-term assets or equity; once it's gone, it's gone. Marisa Cohen, twenty-five, a human resources recruiter for Time Warner Cable, experienced this first-hand while earning her MBA from Pace University in the city. "When I moved into an apartment on the Upper East Side, I sold my car to pay for it," she says. "Now I regret it. I spent twelve thousand dollars on an apartment for a year, and it wasn't worth it. In the end, I ended up moving back home because I didn't have a job at the time, so now I have nothing to show for that whole year." Currently living with her parents in New Rochelle, Cohen is not about to make the same mistake twice. "I was thinking of moving in with my boyfriend, and we even looked at a few apartments," she says. "Then I thought, 'Why would I want to spend fifteen hundred dollars per month on rent when I can stay at home and save for another year and then buy something?' The payments might be higher, but at least then we'd have something to show for it at the end of the day. So I plan to stay at home for at least another year and save up."

Faced with big expenses, high loans, and meager paychecks, many young adults might not have enough to cover everything. Here's where the plastic factors in. Draut reports that seven out of ten young adults have credit cards, and the average debt among them is \$8,000.

Bobby Slavin, twenty-nine, a full-time projectionist at the Jacob Burns Film Center living in Yonkers with his father, says that even without high rent or a huge debt, his \$40,000 to \$45,000 salary is carved up between car payments (Can you think of a young adult living in Westchester without a car?), car

insurance, food, and a contribution to household expenses that he gives to his father. "I give my dad five hundred dollars a month," he says. "It's like having the landlord living with you."

He's lucky. At least he has health insurance. For many young adults, it's simply not a reality, causing healthcare costs to come out of the personal income that could otherwise be used on rent. "Getting a full-time staff position is much harder today," says Draut. "The temp market has grown considerably, and now lots of young adults are working on a freelance, project-to-project basis. It's hard for young adults to plan ahead or save, especially if their paychecks aren't stable." How can anyone be expected to live out on their own if they're not sure of their next freelance project, with the grim specter of mounting debt looming above them?

The answer is many can't—even if they want to. Val DiPippo, twenty-four, is fortunate enough to be ahead of the game, having landed a full-time position as a sales coordinator for the web division of Jupiter Media, an Internet company that publishes its own IT articles. Even with this bit of security, though, she still lives in her father's Eastchester co-op despite wanting to move out. "This was supposed to be a temporary situation," she says. "My plan was to move back home after college, get a job, and then move out after a while. I moved home, found a job—and now it's two years later.

"I'm a little embarrassed to be at home two years after college," she continues. "I get a lot of people saying, 'Well, why don't you just move out?'"

It's a good question. Why has she chosen to hang on for so long, given that she's less than enthused at the prospect of living at home? You guessed it: money. "The housing market terrifies me," she says. "It's so expensive, and it moves so fast."

Jamie Karia, twenty-five, is living at home in Scarsdale despite having a job as a staff psychologist at the Julia Dyckman Andrus Memorial Children's Center in White Plains. Though she declined to disclose her salary, she described >>

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her earnings as minimal. “Even if I wanted to move out,” she says, “I’d be living check-to-check. It makes it hard to manage things like maintenance, personal expenses, and any savings.”

Sabina Cieszynski, twenty-two, shares DiPippo’s unease about living at home in White Plains even though, she says, “I get along great with my parents and I love the home-cooked meals.” Cieszynski stayed at home while attending NYU and, though she graduated, she’s currently finishing up some pre-med classes. “NYU is expensive,” she explains. “With the train being right here, it was more convenient to live at home.”

Still, Cieszynski opines, “I think I missed out on part of the college life. I couldn’t really go out with my friends and stay at their places. I always had to go home to my parents.” She eventually plans to move out with a friend when she saves enough money. When I ask how she will be able to afford it, she says something that probably resonates with most young adults looking to move out: “I don’t know.”

PARENTAL CONTROL

THERE’S ANOTHER REASON SOME YOUNG adults might refuse to leave their parents’ homes: they just don’t want to. “I’m not interested in moving out at all,” says Tirella, the Ardsley teacher. “My family’s close. I don’t want to leave my mother. Plus, I get home-cooked meals, my laundry gets done, all that stuff.” That’s not all. She also has the benefit of living in a room with a drool-worthy walk-in closet, surround-sound entertainment system, and other amenities she might have to give up otherwise. It’s a sweet life. At least her family must think so. Like me, Tirella has an older sibling, twenty-six-years old, living across the hall from her (and her brother chooses to live at home despite having to share a bedroom with a college-aged brother).

Many young adults extol the virtues of these homemade creature comforts. “Take this morning, for example,” says Cohen, the HR recruiter. “I was able to go to the refrigerator and just find some-

thing to bring to work for breakfast. If I lived on my own, I'd have to do that shopping myself." What does Cohen do in return? "I try to run errands for my family. Yesterday, I picked up the dry cleaning for my parents. Or if my mom leaves a letter out, I'll go to the post office before work. Things like that."

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—Val DiPippo

It's not uncommon for young adults to stay home for these fringe benefits. "Postponing things like moving out, marriage, and kids just works out as part of a life plan now," says Jeffrey Arnett, editor of the *Journal of Adolescent Research* and author of *Emerging Adulthood: The Winding Road from the Late Teens through the Twenties*. Arnett is credited with coining the term "emerging adulthood" to describe this stage of life (which sounds a helluva lot better than "twixter" to me). "More people are getting more education. Premarital sex is accepted now, so sex is no longer an incentive to get married. And people only plan on having two or three children. So young adults can now say, 'I'll wait until I'm thirty to get married, have a couple of years with my >>>

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spouse, and start having kids at thirty-five.' That gives them all of their twenties for fun and freedom. They like having this time to not be committed to anyone or anything."

So how much fun (and freedom) are young adults having in the family home? Sometimes, just as much as if they were living on their own. "Part of the reason why it's so easy to live at home now," says Marino, the White Plains nurse, "is that I don't really have to answer to anyone. I can do what I want, and my parents are okay with that."

Other times, though, living at home is not so much fun, especially at first. "I have a great relationship with my parents and my two brothers," says Karia, the Scarsdale psychologist. "At first, though, it was hard to adjust after coming home from college. I was so used to being on my own, not really having my parents around all the time. And my parents had to be willing to give me my freedom. That was difficult for them to do."

DiPippo, the sales coordinator from Eastchester, agrees that living at home isn't always fun and games. "I feel like I'm back in high school," she says. "My father drives me to the train station and picks me up every day. I have a reasonable amount of freedom but I get bugged about things like cleaning my room."

And how do Mom and Dad feel? "This situation is fine," says Bobby Slavin's father, Robert Slavin, a retired postal worker and current bartender. "You can't always be alone when you want to, but for the most part, we don't get in each other's way."

South Salem writer and frequent *Westchester Magazine* contributor Judith Hausman called living with her twenty-four-year-old son a "parenting mine-field." Her son, a 2005 graduate of Connecticut College, recently moved into a Harlem apartment with two roommates. "When he was home, we had to figure out with him when to help out or not help out, whether he lives like a guest or a member of the family, how much guidance was needed in his job search, when I should keep my mouth shut, and all the financial issues, too," she says. >>

"I was willing to have him at home, >>

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but I was happy to have him move out. I think our relationship has recovered because of it.”

IF NOT AT HOME— WHERE?

SOME YOUNG ADULTS ARE LUCKY ENOUGH to have parents who are willing to subsidize a new apartment until they can afford it themselves. These fortunate sons and daughters get the best of all possible worlds: no heavy financial burdens, an independent lifestyle, and the advantages that come from living in the expensive New York Metro area. But for young adults whose parents can't help and who want to move out—to either rent or enter the real-estate market with a condo or co-op—there is another option: leaving the county altogether.

“We've completely lost the starter-home market in the New York Metro area,” says *Strapped* author Draut. “So people either have to take out a massive mortgage on a standard three-bedroom house or leave for someplace with a lower cost of living.”

And, it seems, many younger adults are choosing the latter. According to a report released in 2003 by the New York State AFL-CIO, our area has been “hemorrhaging” twenty- to thirty-four-year-olds in the past decade. Westchester saw 36,438 residents in this age group head for cheaper pastures, which translates to a near eighteen percent loss in young people. And these defectors are not just moving a little bit up north, where they can catch a bit of a break in rent. Rockland, Putnam, Orange, Dutchess, Ulster, and Sullivan counties have all shown a similar flight of young adults. Together, the seven counties have seen an eighteen percent decrease in this age group, which is three-and-a-half times the national average.

So, given the choice between putting up with me around the house, or having me move to Cando, North Dakota (where the median rent is only \$266/month), my mother assures me that she'd rather have me living too close than too far. And it's a good thing, 'cause I'm not going anywhere. 