



Growing Up in the Big City: The Transitions to Adulthood in New York

Jennifer Holdaway

MacArthur Research Network on Transitions to Adulthood, June 2005

Excerpt from Work in Progress

“ This chapter focuses on the ways in which the high cost and low availability of housing in New York City affects the transition to adulthood. How do the high costs of housing and the tendency to remain living with family of origin affect the sense of independence and maturity among young people? How does the desire to live independently affect the other transitions to adulthood, such as marriage, completing an education, and finding full-time work? Similarly, what does the diversity of immigrant, racial, and ethnic backgrounds in New York mean for young people as they enter adulthood?

The real estate market makes moving out of the parental home problematic. With some lucky exceptions (young people who moved to New York for well paid work or who inherited property from their parents), our respondents often mentioned the high cost of housing when asked about the challenges facing them. Annabel is a 29-year-old, white, Jewish woman who works as an administrative assistant in Manhattan. She has an associate’s degree and earns a salary in the high \$20s. When we interviewed her, she had just moved in with her boyfriend. They plan to marry in a year or two.

Interviewer: What would you say is the biggest challenge people your age are facing today?

Annabel: Just getting out on your own. Salaries, they don’t pay. The rents and everything are ridiculous. I was looking for an apartment, we were looking at one bedrooms starting at \$900, not including anything. Are you insane?

This presents a problem for those who place a high importance on having their own place. But, interestingly, the expectation of independent living varies considerably by ethnic group, and seems to be stronger among our native-born respondents, regardless of their class or race-ethnicity, than among the children of immigrants. Asked what is the biggest challenge facing young people today, Laura, who at 24 was proud to be able to take over the rent payments on her parents’ apartment when they moved back to Puerto Rico, replied:

Probably the responsibility of their job, having to pay the rent, I mean, I have a girlfriend that’s my same age, and she can’t afford to move out because she doesn’t make enough and she doesn’t feel that she’s an adult, because she’s still with mommy and daddy...and that’s a very big pressure that you have, to prove that “I’m an adult, I can live by myself.”

Our native-born respondents, regardless of race, are more likely to see moving out of the parental home as an important marker of adulthood. Although circumstances force some to return, they generally regard it as a temporary situation. Respondents from immigrant backgrounds stay at home longer and experience less

anxiety than the native born about not being able to move out. For them, financial pressures often mesh with cultural expectations. Aviva, a Russian Jewish respondent, ... had happily moved in with her parents and planned to stay for some time:

It's free. Nice living conditions, and you live with our parents. In our culture, it's like, it's not like our thing. It's not like you're 18 and you move out... Like American people do it different. So it's not like such a burden. And it's not weird that I'm 24 and I'm living at home or anything like that. ... I have a good relationship with my mother. I like being here with her, knowing her and my brother also. We have our independent lives, but it's nice to come home at night sometimes with them...

For a small, but significant, number of the children of immigrants, multigenerational living is a permanent or at least open-ended condition, sometimes continuing after marriage and childbearing. ... Parents retire and their children take over the rent payments or mortgages. In other cases, a grandparent takes on child care, enabling young adult parents to work. Often, especially if the children are married, family members live on different floors of the same building, with unmarried children taking the basement. ... These respondents see multigenerational living not as avoiding adulthood but as being responsible and mature. Many talk in terms of repaying their parents for the care they received as children:

To me, it wouldn't be realistic to have had my mother work two jobs and support me with my daughter and do all that she has done for me so that I can attain what she couldn't attain, for me to push her away and to go and form my own life and live high on the hog...

The more pervasive expectation of independent living among the native born... makes it harder for native minorities to get a foothold in the property market. Native blacks and Puerto Ricans arrived in the city earlier and were obliged to live in segregated neighborhoods, often with high poverty rates. A combination of low incomes and discrimination in mortgage lending meant that few blacks and Puerto Ricans could buy homes in the period when many white families did... As a result, few have inherited property from their parents, although this is common for native whites who grew up in New York. ...

These patterns of family life and property ownership have important implications for other aspects of the transition to adulthood. Employment and earnings are closely tied to education, ... and the quality of the early education one receives in New York is very dependent on where one lives. The majority of good schools are located in neighborhoods that have high rates of home ownership, and parents who can afford to buy into them put their children at an advantage. By buying homes, and therefore good school districts, some immigrant families can offset their own lack of education and give their children a head start in life.

Young people who stay at home longer can complete college with less pressure to work or incur debt and can also save for their own place, giving them more financial security when they finally do leave home. Living with parents can also make it possible to combine parenthood with continuing education or full-time work. Finally, free child care from in-house grandparents

relieves the financial strain and is more reliable than a babysitter. ...”

* * *

Research Network on Transitions to Adulthood
University of Pennsylvania, Dept of Sociology
3718 Locust Walk
Philadelphia, PA 19104-6299
215-898-1569 - PHONE
www.transad.pop.upenn.edu