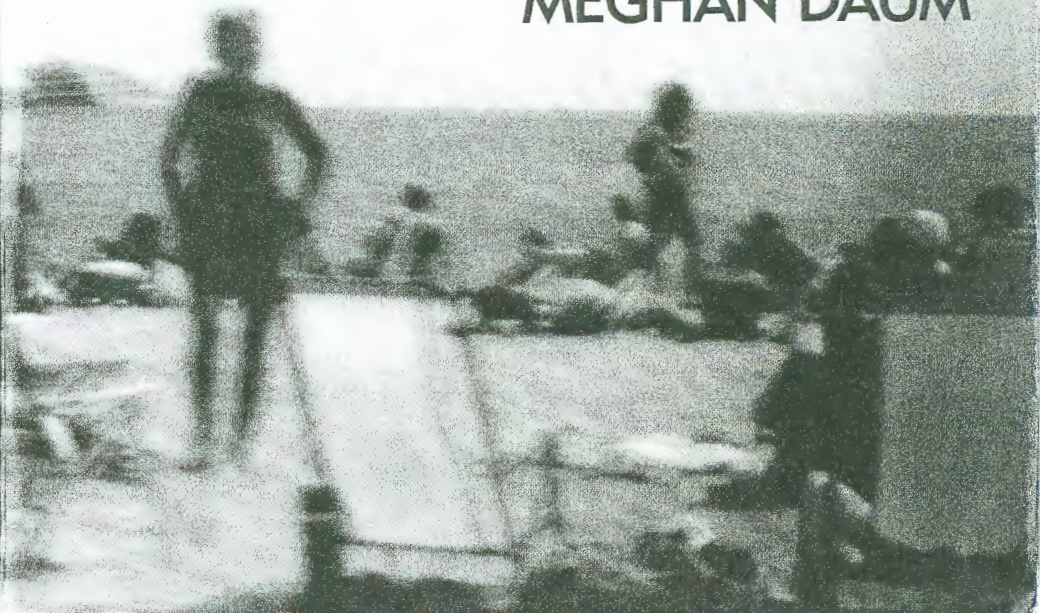


**MY
MISSPENT
YOUTH**

Essays by
MEGHAN DAUM



MY MISSPENT YOUTH

It's a good thing we don't own any. We can't afford them. Besides, they're not as timeless as they once were.

MY MISSPENT YOUTH

Earlier this summer I was walking down West End Avenue in Manhattan and remembered, with a sadness that nearly knocked me off my feet, just why I came to New York seven years ago and just why I am now about to leave. Certain kinds of buildings seem almost too gorgeous to belong to the actual world, or at least the present-day world. Given the aluminum siding and brickface that proliferates throughout most of the United States, I'm always amazed that massive, ornate residences like 838 West End Avenue, with its yellow façade and black hieroglyphics, or 310 Riverside Drive, with its gargoyles and cornices, are still standing and receiving mail delivery and depositing kids in and out of the front doors like pretty much any domicile anywhere. When I was growing up in northern New Jersey, just twenty-five miles away from Manhattan, I had no concept that actual people could live in such places. My first inkling came when I was seventeen. I walked into an apartment on the Upper West Side of Manhattan and decided, within two minutes, what the controlling force of my life would be.

It was the summer of 1987, and I was in the process of learning how to drive a stick shift. My father is a composer and he allowed me to drive him to Manhattan in our Plymouth Horizon in order to drop off some lead sheets to a music copyist he worked with. The music copyist lived

MY MISSPENT YOUTH

on West End Avenue and 104th Street, in a modest four-room apartment in a 1920s-era building. The moment the rickety elevator lurched onto the sixth floor and the copyist opened the door, life for me was never the same.

There was nothing particularly fancy about the place. It was a standard prewar with moldings around the ceilings and, most likely, porcelain hexagonal bathroom tiles that were coming loose. Although I'm not sure if there were faded Persian rugs on the floors and NPR humming from the speakers, it was just the sort of place for that. The music copyist and his wife had lived there for almost twenty years and although rent was the furthest thing from my mind at the time, I can now surmise, based on what they probably earned, that the apartment was rent controlled, perhaps \$300 per month. It's now difficult to imagine a time when I didn't walk into someone's apartment and immediately start the income-to-rent ratio calculations. But on that summer night, standing in the living room of this apartment, looking down on the streets whose voluptuous, stony buildings formed the shore to the river that so famously keeps *here* safely away from *there*, my life was changed forever. I mean no melodrama in this. From that moment on, everything I did, every decision I made, every college applied to or not applied to, every job taken or not taken, was based on an unwavering determination to live in a prewar, oak-floored apartment, on or at least in the immediate vicinity of 104th Street and West End Avenue.

I've always been somebody who exerts a great deal of energy trying to get my realities to match my fantasies, even if the fantasies are made from materials that are no longer manufactured, even if some governmental agency has assessed my aspirations and pronounced them a health hazard. Lately, my New York fantasy has proven a little too retro

MY MISSPENT YOUTH

for my own good. Though I did come to New York immediately after college and lived, believe it or not, within four blocks of 104th Street and West End Avenue, it wasn't until recently that I began to realize that I wasn't having quite as good a time here as I once did. I say this as someone who has had a very, very good time in New York. I say this also as someone who has enjoyed a good deal of professional success here, particularly considering that I am young and committed to a field that is notoriously low paying and unsteady. But low pay and unsteadiness never really bothered me all that much. I've historically been pretty good at getting by on what I have, especially if you apply the increasingly common definition of "getting by," which has more to do with keeping up appearances than keeping things under control. Like a social smoker whose supposedly endearing desire to emulate Marlene Dietrich has landed her in a cancer ward, I have recently woken up to the frightening fallout of my own romantic notions of life in the big city: I am completely over my head in debt. I have not made a life for myself in New York City. I have purchased a life for myself.

As I write this, I owe \$7,791 to my Visa card. To be fair (to whom? Myself? Does fairness even come into play when one is trying to live a dream life?), much of those charges are from medical expenses, particularly bills from a series of dental procedures I needed last year. As a freelance person, I'm responsible for buying my own health insurance, which is \$300 per month for basic coverage in New York State. That's far more than I can afford, so I don't have any. Although I try to pay the \$339 per quarter charge to keep a hospitalization insurance policy that will cover me if some major disaster befalls, I am often late in paying it and it gets canceled. But lest this begin to sound like a rant about health care, I will say that medical expenses represent only a fraction of my

troubles. I need to make an estimated quarterly tax payment next month of \$5,400, which is going to be tough because I just recently paid back \$3,000 to my boyfriend (now ex) who lent me money to pay last year's taxes, and I still owe \$300 to the accountant who prepared the return. My checking account is overdrawn by \$1,784. I have no savings, no investments, no pension fund, and no inheritance on the horizon. I have student loans from graduate school amounting to \$60,000. I pay \$448.83 per month on these loans, installments which cover less than the interest that's accruing on the loan; despite my payments, the \$60,000 debt seems to actually be growing with each passing month.

It's tempting to go into a litany of all the things on which I do not spend money. I have no dependents, not even a cat or a fish. I do not have a car. I've owned the same four pairs of shoes for the past three years. Much of the clothing in my closet has been there since the early 1990s, the rare additions usually taking the form of a \$16 shirt from Old Navy, a discounted dress from Loehmann's, or a Christmas sweater from my mother. At twenty-nine, it's only been for the last two years that I've lived without roommates. My rent, \$1,055 a month for a four-hundred-square-foot apartment, is, as we say in New York City when describing the Holy Grail, below market. I do not own expensive stereo equipment, and even though I own a television I cannot bring myself to spend the \$30 a month on cable, which, curiously, I've deemed an indulgence. With one exception, I have not spent money on overseas travel. All of this is true, just as it is true to say that there have been times when I haven't hesitated to buy things for my home—some rugs, a fax machine, a \$200 antique lamp. There are even more times—every week, for instance—that I don't hesitate to spend money in a social capacity, \$45 on dinner, \$20 on drinks. I make long-distance phone calls almost daily

with no thought to peak calling hours or dime-a-minute-rates. I have a compulsive need to have fresh-cut flowers in my apartment at all times, and I'll spend eight or ten dollars once or twice a week at the Korean market to keep that routine going. This behavior may be careless, but it is also somewhat beside the point. In the grand scheme of things, the consumer items themselves do not factor heavily; it's easier to feel guilt over spending \$60 on a blender, as I did last month, than to examine the more elaborate reasons why I reached a point where I found it impossible to live within my means.

Once you're in this kind of debt, and by "kind" I'm talking less about numbers than about something having to do with form, with the brand of the debt, all those bills start not to matter anymore. If I allowed them to matter I would become so panicked that I wouldn't be able to work, which would only set me back further. I've also noticed that my kind of debt takes a form that many people find easier to swallow than, say, the kind of debt that reflects overt recklessness. I spent money on my education and my career. These are broad categories. There's room here for copious rationalizations and I'll make full use of them. I live in the most expensive city in the country because I have long believed, and had many people convinced, that my career was dependent upon it. I spend money on martinis and expensive dinners because, as is typical among my species of debtor, I tell myself that martinis and expensive dinners are the entire *point*—the point of being young, the point of living in New York City, the point of *living*. In this mind-set, the dollars spent, like the mechanics of a machine no one bothers to understand, become an abstraction, an intangible avenue toward self-expression, a mere vehicle of style.

I grew up in the kind of town that probably comes as close to defin-

ing a generalized notion of the American Dream as any. It's an affluent, New Jersey suburb whose main draw is its good public school system. As in many well-to-do suburbs, if you're not in need of K-12 services, there's not much in it for you, and so virtually no one between the ages of eighteen and thirty-five can afford or has reason to live there. The result is that the teenager is king. He sets the cultural and intellectual standard for the community. Moreover, he does so without the benefit of any adult influence other than his parents.

As I try to sort out the origins of my present financial situation, I always come back to the feelings I had as a teenager in the suburbs and the ineffable hankering I felt to access some kind of earthier, more "intellectual" lifestyle. When I was growing up in the 1980s, the cultural hegemony of my world was mired in a 1950s sensibility that came directly out of the parents' nostalgia about their youths. I went to parties in junior high school where we actually danced to *The Big Chill* soundtrack. Kids wore Bermuda shorts and seersucker shirts. Unlike the self-conscious vibe of the world I entered later in college, there was nothing ironic in any of this. We knew no one older than ourselves or younger than our parents—no college or graduate students, no single professionals, barely anyone who worked outside of a corporate structure. Therefore the teen agenda looked a lot like the parental agenda, which was, even though it was the late 1980s, pretty much an Eisenhower-era paradigm: college, work, marriage, return to suburbs. As adolescents we were, for better or worse, the staple crop and chief export of the place. Realtors have been known to drive prospective home buyers throughout the town and point out houses in which kids have gone to Ivy League colleges.

My family was in a unique situation because we lived off of my

father's income as a freelance composer. Although I never had the sense that we were poor, I now realize that we must have, at certain times anyway, come pretty close to it. The main reason I never felt poor was that my parents, who had experienced their own kind of lifestyle epiphany when they were first exposed to academic settings, had an aesthetic value system that was less a reflection of having or not having money than with, in our opinion anyway, good taste. Unlike the neighbors, who had expensive wall-to-wall carpet and furniture sets from Seaman's, we had wood floors and oriental rugs, and I grew up believing that we were superior because of it. Even when I got older and began to run into my financial problems, I never had a conscious desire for a lot of money. I was never interested in being rich. I just wanted to live in a place with oak floors.

In what emerged as the major misconception of the subsequent twelve years, I somehow got the idea that oak floors were located exclusively in New York City. This came chiefly from watching Woody Allen movies. I wanted to live someplace that looked like Mia Farrow's apartment in *Hannah and Her Sisters* (little did I know that it *was* Mia Farrow's apartment). To me, this kind of space did not connote wealth. These were places where the paint was peeling and the rugs were frayed, places where smart people sat around drinking gin and tonics, having interesting conversations, and living, according to my logic, in an *authentic* way. As far as I was aware at seventeen, rich was something else entirely. Rich meant monstrous Tudor-style houses in the ritzy section of my town. Rich were the handful of kids who drove BMWs to school. I had the distinct feeling that my orthodontist, whose sprawling ranch house had front steps that were polished in such a way that they looked like they were made of ice, was rich. None of these particular trappings

of wealth held my attention. In fact, nothing outside of the movies really held my attention until that night in 1987 when I saw the apartment on 104th Street.

How different the ride down that clanking elevator was from the ride up! Like a lover to whom you suddenly turn one morning and feel nothing but loathing, my relationship to my suburban town went, in the time it took that elevator to descend six floors, from indifference to abhorrence. With all the drama and preciousness of a seventeen-year-old girl, I now realized the pathetic smallness of my world. I now saw the suburbs, as I announced to my father, "for what they really are." The suburb/city alliance was, in my opinion, an unequal partnership between parasite and host, a dynamic permanently tainted by a sense that although the suburbs cannot live without the city, the city would hardly notice if the suburbs were all spontaneously irradiated by a tyrannical dictator of a distant star system.

Worst of all, the suburbs were a place from which escape held little romance. Unlike the kid from the small midwestern or southern town who saves up for bus money to come to the big town, the suburban New Jersey teenager who sits in her bedroom, listening to 1980s Suzanne Vega records and longing for some life that is being vaguely described in the songs—"my name is Luka, I live on the second floor" (could this be on 104th Street?)—doesn't elicit much sympathy. But I persevered, planning my escape through the standard channels: college selection. I'd seen the music copyist's apartment during the summer between my junior and senior years of high school and so applying to college that fall became a matter of picturing the apartment and wondering what kind of college an inhabitant of such an apartment would have attended.

My logic, informed by a combination of college guidebooks and

the alma maters of those featured in the *New York Times* wedding announcements, went something like this: Bryn Mawr rather than Gettysburg, Columbia rather than N.Y.U., Wisconsin rather than Texas, Yale rather than Harvard, Vassar rather than Smith. My ranking system had nothing to do with the academic merits of the schools. It was more a game of degrees of separation from Upper West Side house plants and intellectualism. Somehow, Vassar emerged as the most direct route. After all, Meryl Streep, a girl from suburban New Jersey, had gone there (and later played Woody Allen's ex-wife in *Manhattan*), as well as the Apthorp-dwelling Rachel Samstadt in *Heartburn*, a character based on Nora Ephron, a personal role model of mine, not to mention a real life resident of the Apthorp. I also had some vague notions about getting myself into a position where I could become a writer, and this had something to do with being "artsy." So in a manner particular to restless suburban girls who consider themselves "different" and "unconventional" in much the same way that protagonists in young adult novels are portrayed, I was so consumed with going to a particular kind of artsy college and mixing with a particular kind of artsy crowd that I could do nothing during my entire senior year of high school but throw wads of paper into a wastebasket from across the room and say "If I make this shot, I get into Vassar."

I made the shot. I went to Vassar. It was either the best move of my life or the biggest mistake. I'm still not sure which. Though it would be five years until I entered my debt era, my years at Vassar did more than expand my intellect. They expanded my sense of entitlement so much that, by the end, I had no ability to separate myself from the many extremely wealthy people I encountered there. For the record, let me say that a large part of that sense of entitlement has been a very good thing

MY MISSPENT YOUTH

for me. Self-entitlement is a quality that has gotten a bad name for itself and yet, in my opinion, it's one of the best things a student can get out of an education. Much of my success and happiness is a direct result of it. But self-entitlement has also contributed to my downfall, mostly because of my inability to recognize where ambition and chutzpah end and cold, hard cash begins. Like the naïve teenager who thought Mia Farrow's apartment represented the urban version of middle-class digs, I continued to believe throughout college that it wasn't fabulous wealth I was aspiring to, merely hipness.

Though there were lots of different kinds of kids at Vassar, I immediately found the ones who had grown up in Manhattan, and I learned most of what I felt I needed to know by socializing with them. In this way, my education was primarily about becoming fully versed in a certain set of references that, individually, have very little to do with either a canon of knowledge as defined by academia or preparation for the job market. My education had mostly to do with speaking the language of the culturally sophisticated, with having a mastery over a number of points of cultural trivia ranging from the techniques of Caravaggio to the discography of The Velvet Underground. This meant being privy to the kind of information that is only learned from hours spent hanging out with friends in dorm rooms and is therefore unavailable to those buried in the library trying to keep their scholarships or working at Stereo World trying to pay the bills. It is to have heard rumors that Domino's Pizza has ties to the pro-life movement, that Bob Dylan's mother invented White-Out and that Jamie Lee Curtis is a hermaphrodite. It is to never wear nude panty hose, never smoke menthol cigarettes, never refer to female friends as "girlfriends," and never listen to Billy Joel in earnest. It is to know at least two people featured in the *New*

MY MISSPENT YOUTH

York Times wedding pages on any given Sunday and to think nothing of putting \$80 towards a bridal shower dinner at a chic restaurant for one of these people. It is to know that anyone who uses the word "chic" is anything but. It is to know arugula from iceberg lettuce, Calder from Klimt, Truffaut from Cassevetes. It is to be secure in one's ability to grasp these comparisons and weigh one against the other within a fraction of a second, to know, as my Jewish Manhattanite friends put it, "from stuff"—to know from real estate, from contemporary fiction, from clothing designers and editors of glossy magazines and Shakespearean tragedies and skirt lengths. Name-dropping was my drug of choice and I inhaled the stuff. By the time graduation came, I'd earned a degree in English, but that seemed incidental to my stellar achievements in the field of "from stuff."

I still wanted to be a writer. And with my ever-evolving sense of entitlement, that seemed more possible than ever. When I graduated in 1992, I followed a herd of my classmates into Manhattan, many of whom moved back in with their parents on Park Avenue. I got myself an entry-level job in publishing, and, along with a couple of friends, rented a five-room, prewar apartment with chipping paint on 100th Street and Riverside Drive, a mere four blocks from the scene of my 1987 epiphany. I was ecstatic. Such expert marksmanship! Such rich rewards for thorough research and careful planning. My job, as an editorial assistant at a glossy fashion magazine, paid \$18,000 a year. The woman who hired me, herself a 1950s-era Vassar graduate, told me that she hoped I had an independent source of income, as I surely wouldn't be able to support myself on my salary. But I did support myself. My roommates, an elementary school teacher who was making \$19,000 a year and a film student who worked part-time at a non-profit arts organization, support-

MY MISSPENT YOUTH

ed themselves too. We each paid around \$550 per month and lived as recent graduates should, eating ramen noodles and \$.99 White Rose macaroni and cheese.

Looking back, I see those years as a cheap, happy time. It was a time at which a certain kind of poverty was appropriate; anything ritzier would have been embarrassing. Our neighborhood was a place for people who knew the city, for people *from* the city. Unlike the west seventies and eighties, which I've always experienced as slightly ephemeral, mall-like and populated by those who've come from elsewhere, the residents of this neighborhood seem to give off a feeling of being very deeply rooted into the ground. It's also a place that has absolutely no investment in fashion. No matter what the decade, there's an odd 1970s quality to the neighborhood. It's a place where you can still find people wearing corduroy blazers, a place that has always made me think of both the television show *Taxi* and the cover of Carole King's *Tapestry* album. Though I was living completely hand-to-mouth, I loved my neighborhood and looked forward to moving ahead in my career and one day being able to afford my own place in roughly an eight-block radius. From my position at the time, that seemed well within the range of feasibility. It was 1993, I was twenty-three, and I'd received a raise so that I was earning \$21,000. I had no idea it was the closest I'd be to financial solvency for at least the next decade.

I'd been told I was lucky to get a job at a magazine—I had, after all, graduated into what was being called the worst job market in twenty years—and even though I had little interest in its subject matter, I didn't dare turn down the position. Within my first week on the job, I found myself immersed in a culture that was concerned entirely with money and celebrity. Socialites sat on the editorial board in

MY MISSPENT YOUTH

order to give input on trends among the extremely wealthy. Editorial assistants who earned \$18,000 managed to wear Prada, rent time-shares in the Hamptons, have regular facials, and pay thousands of dollars a year for gym memberships and personal trainers. Many of them lived in doorman buildings in the West Village or Upper East Side, for which their parents helped foot the bill.

This wasn't my scene. I felt as far away from my *Hannah and Her Sisters* fantasy as I had in the suburbs. I didn't want to be rich. I just wanted to live in New York and be a writer. Moreover, I wanted to be a writer in New York immediately. After a year of office work, I decided that an M.F.A. program in creative writing would provide the most direct route to literary legitimacy. I applied to exactly one program, Columbia, which, not coincidentally, happened to be located in my neighborhood. It's also the most expensive writing program in the country, a fact I ignored because the students, for the most part, seemed so down-to-earth and modest. Unlike my Prada-wearing, Hamptons-going colleagues from the magazine, Columbia students, in their flannel shirts and roach-infested student housing, seemed as earnest and unrich as I was, and I figured that if they could take out \$20,000-a-year loans, so could I. Even as I stayed at Columbia for three years and borrowed more than \$60,000 to get my degree, I was told repeatedly, by fellow students, faculty, administrators, and professional writers whose careers I wished to emulate, not to think about the loans. Student loans, after all, were low interest, long term, and far more benign than credit-card debt. Not thinking about them was a skill I quickly developed.

If there is a line of demarcation in this story, a single moment where I crossed the boundary between debtlessness and total financial mayhem, it's the first dollar that I put toward achieving a life that had less to

MY MISSPENT YOUTH

do with overt wealth than with what I perceived as intellectual New York bohemianism. It seems laughable now, but at the time I thought I was taking a step down from the Chanel suits and Manolo Blahniks of my office job. Hanging out at the Cuban coffee shop and traipsing over the syringes and windblown trash of upper Broadway, I was under the impression that I was, in a certain way, slumming. And even though I was having a great time and becoming a better writer, the truth was that the year I entered graduate school was the year I stopped making decisions that were appropriate for my situation and began making a rich person's decisions. Entering this particular graduate program was a rich person's decision. But it's hard to recognize that you're acting like a rich person when you're becoming increasingly poor. Besides, I was never without a job. I worked for an anthropology professor for \$9 an hour. I read manuscripts at \$10 a pop for a quack literary agent. I worked at a university press for \$10 an hour. Sometimes I called in sick to these jobs and did temp work in midtown offices for \$17 an hour. A couple of times I took out cash advances on my credit cards to pay the rent.

There were a handful of us who were pulling these kinds of stunts. My roommate had maxed out her credit cards in order to finance a student film. I knew several women and even a few men who were actively looking for rich marriage partners to bail them out of their debt. One aspiring novelist I know underwent a series of drug treatments and uncomfortable surgical procedures in order to sell her eggs for \$2,500. A couple of promising writers dropped out of the program and left the city. These days, when I talk to the people who left, they give off the sense of having averted a car crash but by the same token, they wonder if they'd be farther along in their careers had they stuck it out. But this

MY MISSPENT YOUTH

question of sticking it out has less to do with M.F.A. programs than with the city in general. Whether or not one is paying \$20,000 a year to try to make it as a writer, New York City has become a prohibitively expensive place to live for just about anyone. Although I've devoted a lot of energy to being envious of Columbia classmates whose relatives were picking up the tab for their educations, it's now becoming clear to me that assuming the presence of a personal underwriter is not limited to entry-level jobs at glossy magazines or expensive graduate programs. These days, being a creative person in New York is, in many cases, contingent upon inheriting the means to do it.

But the striver in me never flinched. As I was finishing at Columbia, my writing career was giving off signs that it might actually go somewhere. If I hadn't been doing so well I might have pulled out of the game. I would have gotten a job, started paying my bills, and averted my own impending car crash. Instead, I continued to hedge my bets. I was publishing magazine articles regularly and, after a few months of temping at insurance companies and banks, scored some steady writing gigs that, to my delight, allowed me to work as a full-time freelance writer. After five years and eight different roommates in the 100th Street apartment, I was earning enough money to move to my own place and, more importantly, had garnered enough contacts with established Manhattanites to find myself a two-year sublet in a rent-stabilized apartment. The fact that I got this sublet through a connection from a Columbia professor has always struck me as justification enough for the money I spent to go to school; as we all know by now, the value of a rent-stabilized one-bedroom is equal to if not greater than that of a master's degree or even the sale of a manuscript to a publisher. And though I still had not hit the literary jackpot by producing the best-seller that would

MY MISSPENT YOUTH

pay off my loans and buy me some permanent housing, I still felt I'd come out ahead in the deal.

So it's not that I was sold a complete bill of goods. Things were going well. In 1997 I was twenty-seven, teaching a writing course at N.Y.U., publishing in a variety of national magazines, and earning about \$40,000 a year after taxes. (The teaching job, incidentally, paid a paltry \$2,500 for an entire semester but I was too enamored with the idea of being a college teacher to wonder if I could afford to take it.) Neither clueless suburbanite nor corporate, subsidized yuppie, I could finally begin practicing the life I'd spent so long studying for. I had a decent-sized apartment with oak floors and porcelain hexagonal bathroom tiles that were coming loose. Like an honest New Yorker, I even had mice lurking in the kitchen. I bought the rugs and the fax machine. I installed a second telephone line for fax/data purposes.

Soon, however, I had some hefty dental bills that I was forced to charge to Visa. I tried not to think about that too much until I ended up making a few doctor's visits that, being uninsured, I also charged to Visa. When April rolled around, I realized my income was significantly higher that year than any previous year and that I had woefully underestimated what I owed the IRS. Despite a bevy of the typical freelancer's write-offs—haircuts, contact lenses, an \$89.99 sonic rodent control device—I was hit with a tax bill of over \$20,000. And although the IRS apparently deemed sonic rodent control devices an acceptable deduction, it seemed that I'd earned too much money to be eligible to write off the nearly \$7,000 (most of it interest) I'd paid to the student loan agency or the \$3,000 in dental bills. Most heartbreaking of all, my accountant proffered some reason that my \$60 pledge to WNYC—my Upper West Side tableau couldn't possibly be complete without the NPR

MY MISSPENT YOUTH

coffee mug—was not tax deductible as advertised. In the months it took me to assemble that \$20,000 I had to reduce my monthly student loan payments from the suggested \$800 per month to the aforementioned \$448.83 per month, a reduction that effectively ensured that I wouldn't touch the principal for years. I continued to pay my \$1,055 per month rent, and made every effort to pay the phone, gas, and electric bills, the American Express bills, and the hospitalization-only medical coverage.

It was around this time that I started having trouble thinking about anything other than how to make a payment on whatever bill was sitting on my desk, most likely weeks overdue, at any given time. I started getting collection calls from Visa, final disconnection notices from the phone company, letters from the gas company saying "Have you forgotten us?" I noticed that I was drinking more than I had in the past, often alone at home where I would sip Sauvignon Blanc at my desk and pretend to write when in fact I'd be working out some kind of desperate math equation on the toolbar calculator, making wild guesses as to when I'd receive some random \$800 check from some unreliable accounting department of some slow-paying publication, how long it would take the money to clear into my account, what would be left after I set aside a third of it for taxes and, finally, which lucky creditor would be the recipient of the cash award. There's nothing like completing one of these calculations, realizing that you've drunk half a bottle of \$7.99 wine, and feeling more guilt about having spent \$7.99 than the fact that you're now too tipsy to work. One night I did a whole bunch of calculations and realized that despite having earned a taxable income of \$59,000 in 1998, despite having not gone overboard on classic debtor's paraphernalia like clothes and vacations and stereo equipment, despite having followed the urban striver's guide to success, I was more than \$75,000 in the hole.

There are days when my debt seems to be at the center of my being, a cancer that must be treated with the morphine of excuses and rationales and promises to myself that I'm going to come up with the big score—book advance, screenplay deal, Publisher's Clearing House prize—and save myself. There are other days when the debt feels like someone else's cancer, a tragedy outside of myself, a condemned building next door that I try to avoid walking past. I suppose that's why I'm even able to publicly disclose this information. For me, money has always, truly, been “only money,” a petty concern of the shallower classes, a fatuous substitute for more important things like fresh flowers and “meaningful conversations” in the living room. But the days when I can ignore the whole matter are growing further and further apart. My rent-stabilized sublet is about to expire, and I now must find somewhere else to live. I have friends getting rich off the stock market and buying million-dollar houses. I have other friends who are almost as bad off as I am and who compulsively volunteer for relief work in Third World countries as a way of forgetting that they can't quite afford to live in the first world.

But New York City, which has a way of making you feel like you're in the Third World just seconds after you've thought you conquered all of western civilization, has never really been part of the rest of the world. In that sense, I suppose it's foolish to believe that one can seek one's fortune, or at least one's sustenance, through rational means. I suppose that part of the city's magical beastliness is the fact that you can show up with the best of intentions, do what's considered to be all the right things, actually achieve some measure of success and still find yourself caught inside a financial emergency.

I have to be out of my sublet by September 1. Even if I tried to assume control of the lease, the landlord will renovate the apartment

and raise the rent to \$2,000. I told a friend about this the other day, hoping she would gasp or give me some sort of reaction. Instead she said, “That's cheaper than our place.” A two-bedroom apartment down the street rented for \$4,500 a month. A studio anywhere in Manhattan or the “desirable” parts of Brooklyn will go for an average of \$1,750. West 104th Street is totally beyond my means. Worse, 104th Street is now beyond the means of most of the people that made me want to live there in the first place. The New York that changed my life on that summer night when I was seventeen simply no longer exists.

Now, having taken all of this apart, I am determined to not put it back together the same way. Several months ago, on a day when the debt anxiety had flared up even more than usual, I arrived at the idea of moving to Lincoln, Nebraska. I'd been to Lincoln on a magazine assignment twice before, met some nice people, and found myself liking it enough to entertain the notion of moving there. But both times I'd discarded the idea of moving there the minute the wheels hit the tarmac at LaGuardia. Surely I'd never be able to live without twenty-four-hour take-out food and glitzy Russian martini bars. On this latest round of panic, however, I chewed on the idea for a while, decided that it was a good plan, and have pretty much continued to feel that way ever since. I can rent an apartment there for \$300 a month. I can rent an entire house, if I want one, for \$700. Full coverage health insurance will cost me \$66 a month. Apparently, people in Nebraska also listen to NPR, and there are even places to live in Lincoln that have oak floors. Had I known that before, I might have skipped out on this New York thing altogether and spared myself the financial and psychological ordeal. But I'm kind of glad I didn't know because I'm someone who has had a very, very good time here. I'm just leaving the party before the cops break it up.