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When Mom Picks Out Your Apartment for You



Shopping for an apartment can be a real drag. Who really wants to slog through endless open houses, face off in bidding wars or contend with a co-op board? Wouldn't it be easier if someone else could do it for you, like, say, your mother?

A parent who is footing some — or all — of the bill might worry that an inexperienced millennial will make an unwise investment without a guiding hand. In a tight housing market, decisions need to be made fast and co-op board applications can be complicated. Who better to streamline the process than Mom and Dad, who have been down this road before?

Many parenting experts and psychologists recoil at the idea of parents usurping this rite of passage in the name of expediency. But parents and their real estate brokers insist that many young people today don't have the time or experience to single-handedly find and purchase an apartment in such a high-stakes real estate market. They appreciate all the help they can get.

“Parents are very involved in their children’s lives,” said Adie Kriegstein, a saleswoman for CORE real estate with clients who have hunted and haggled on behalf of their offspring. “So of course they think they know what the child needs.”

Sherry and Joseph Karas, who divide their time between a one-bedroom apartment in Gramercy and a home in Bernardsville, N.J., picked out and paid for apartments for their daughter and son, both of whom had been paying high rent for small spaces in Manhattan. In 2014, the couple selected a studio in Gramercy for their daughter, who was then 25.

Two years later, when their son was 26, they found him an alcove studio in Greenwich Village. In both cases, Ms. Karas did most of the apartment hunting, scouring listings, visiting properties and sending photos of the apartments to her children.

“It’s almost like I tell them, ‘I know what I’m doing, get out of my way,’” said Ms. Karas, 62, an interior designer. (Mr. Karas, 61, is a financial adviser.)

On two occasions, Mr. and Ms. Karas made offers on apartments that their daughter never saw, even though she lived and worked in New York City. They lost both those apartments in bidding wars. The studio they ultimately bought needed work, but it was in an elevator building, a feature the Karases wanted. “To this day, she won’t say it’s the most fabulous place she’s ever had,” Ms. Karas said of her daughter, who works in sales.

When the Karases bought their son’s apartment, Ms. Kriegstein represented them and had very little interaction with their son. Mostly, he existed on email threads. “We’d put together a list, and his only response would be ‘I kind of like these,’” Ms. Kriegstein said. Ms. Karas would visit the apartments and then report back to her son, who works in sales and travels during the week.

“The whole process of buying an apartment in New York City, it’s overwhelming for them,” Ms. Karas said.

After learning that their mother had spoken with a reporter, both children declined to be interviewed, requesting that their names be withheld because of agreements with their employers.

You have to wonder, is all this parental help actually helpful? The process of buying a first home is not all bad. Ducking out of work to see a listing is inconvenient, but also a bit of an adventure. Maybe you make a rookie mistake — the apartment is too dark or too expensive. But next time around, you know better. When you delegate a life experience to someone else, “you’re less happy, you’re less grown up, and you’ve acquired no skills for the next purchase,” said Julie Lythcott-Haims, the author of “How to Raise an Adult.”

Ms. Lythcott-Haims argues that an unpleasant experience like flying into town for a weekend to see a dozen apartments or arguing with your landlord about the rent “is not just part of life, it’s what makes a life.”

Moving is messy, but years later you remember the night you used a frying pan as a plate because everything else was in boxes after your second move in two months. You also remember the knot you got in your stomach when you finally made an offer on an apartment, and stayed up all night agonizing over the decision.

“To leapfrog over the entry-level experiences of life deprives you of something,” said Laurence Steinberg, a psychology professor at Temple University and the author of “Age of Opportunity: Lessons From the New Science of Adolescence.”

Dr. Steinberg suspects that parents step in and take charge because of a natural, albeit misguided, urge to protect their children from suffering. “We don’t want our children to experience pain,” he said. But the pain of buying an apartment is hardly unbearable “and maybe there’s something to learn from it.”

Parents have a long history of hovering, and not necessarily to the detriment of their children. Franklin D. Roosevelt’s overbearing mother, Sara, bought and built a townhouse for her son and his young wife, Eleanor, with another one for herself right next door. President Roosevelt turned out pretty well anyway.

Very wealthy people often dispatch personal assistants to handle chores like looking for an apartment. Perhaps this is an extension of that — Mom doubles as a concierge, and one with a wealth of knowledge.

A parent who is a more experienced shopper “can see the big picture,” said Marsi Gardiner, a saleswoman for Brown Harris Stevens who has worked with many families that shop this way. “Their experience is added value.”

Consider Rose Franco, 53, a saleswoman for Town Residential. Her son, J. J. Franco, 25, spends half the year on the road playing minor league baseball for the Chicago White Sox. Last fall and winter, when Mr. Franco was home during the off-season, the two of them looked for a one-bedroom to buy but did not find one.

Mr. Franco is now in North Carolina, but that has not stopped the hunt. Ms. Franco says she will make an offer if the perfect apartment comes along while he is away, since such apartments sell fast. Utter the phrase “helicopter parent” and Ms. Franco balks. “I like my children to make their own decisions,” she said. “In this specific case, I’m more hands on because it’s partly my investment, too, and he trusts my judgment.”

But when does the help end? Several brokers said that some parents handle apartment renovations, too. Ms. Karas, for example, updated her daughter’s kitchen and added a bedroom wall to her son’s apartment. “Neither child could handle that,” she said. As an interior designer, she had longstanding relationships with contractors and understood how to get permits and approval from a co-op board.

Renovating a co-op “is a huge deal,” she said. “I wouldn’t wish it on my children to go through that process. I wouldn’t expect it of them.”