

Young, educated and struggling

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By Mariel S. Clark and Karn Dhingra

Lauren Mitchell uses her own body to teach medical and nursing students how to perform breast and pelvic exams. “It’s me, a glove and some lube,” she says.

However, as a 23-year-old freelance gynecological teaching associate, or GTA, Mitchell doesn’t consistently earn enough to cover basic needs. Her rent, student loans and grocery bills often swamp her – forcing her to lean on her boyfriend for support and use discarded clothes to satisfy her fashion bug. Although she is a college graduate helping to train the next generation of doctors, Mitchell cannot afford health insurance. She has even stopped buying birth control pills. Like many New Yorkers, she is young, well educated and struggling.

A resident of Williamsburg in Brooklyn, Mitchell says she “still lives like a student.” Her main source of income is an irregular pattern of GTA sessions. Depending on how many students Mitchell instructs she can take home from \$125 to \$300 for a few hours of work. But she can go days without a call.

She travels to her jobs via public transportation, always choosing the cheapest option: \$1.35 for the bus instead of a cab. But getting to her jobs in places like Newark, N.J., and the Bronx can sometimes take three hours.

The paychecks often fall short. When med schools are busy, so is Mitchell and she can earn \$3,000 a month. During the summer, Mitchell doesn’t get many calls for her training services and makes as little as \$1,000 a month. She picks up other work speaking at women’s health conferences and is currently looking for a steady part-time job to help make ends meet.

Mitchell admits her boyfriend, an information-technology administrator, is her financial safety net. He is able to cover the majority of the \$1,700 monthly rent for their one-bedroom apartment. Mitchell chips in what she can. During a “good month,” she contributes \$700 toward the rent. During a “bad month,” she can only afford \$300 to \$400. Mitchell says she doesn’t let her boyfriend in on how bad her financial situation is.

The end of each month is always the hardest time for her financially, Mitchell says, forcing her to cut back so she has enough money to buy groceries. “That’s when I don’t go out at all,” Mitchell says.

The end of the month is also when Mitchell pays off student loans that run \$173.19 a month. At that rate it will take her 10 years to pay off the \$19,000 she owes from her education at Hampshire College, in Amherst, Mass.

Sometimes, Mitchell’s cost cutting can put her at risk. Because she cannot come up with \$180 a month to be part of her boyfriend’s health insurance plan, she goes unprotected. Similarly, she stopped using birth control pills to save \$53 a month, turning to less expensive options.

A lover of clothes, Mitchell has found economical ways to be fashionable. She often borrows outfits from her two sisters. She also makes use of what she calls “hippie Christmas,” when wealthy students and professionals toss out perfectly good or sometimes even new clothes after getting a fresh haul during the holidays. Mitchell says the clothes end up at Goodwill or other thrift stores – or sometimes just in the trash. She calls it “collecting.”

Friends say that Mitchell’s plight is typical of recent college graduates not willing to forgo their passions and ideals for a 9 to 5 job.

“What Lauren is doing is very exciting and important,” says Chelsea Miller, Mitchell’s friend and classmate from Hampshire College. Miller says their professors and educational experience encouraged them to pursue their desired careers even if they might be unconventional.

She also believes that Mitchell can cope with the financial constraints of her occupation. “She’s good at appropriating money for when and where she needs it to get by,” Miller says.

As for the economy, Mitchell doesn’t worry about recent Wall Street declines affecting her nest egg because she can’t lose what she doesn’t have. “I’m not able to save a dime,” Mitchell says.

Determined not to let her money struggles best her, Mitchell has picked up part-time work tutoring New York public school students who are at risk of dropping out of school. Because she’s a freelancer, it takes 30 days for the money to reach her. So in December her hard work will pay off when \$3,000 hits her mailbox almost all at once.

“That’s going to be a great day,” Mitchell says.