

MEET THE FAMILY

ANTHONY CARUSO, 75, AND TERESA CARUSO, 69

THE FAMILY

Anthony Caruso and his wife, Teresa

WHERE THEY LIVE

Huntington Station

BIGGEST AFFORDABILITY CHALLENGES

Property taxes, home maintenance, the rising cost of food



NEWSDAY / STEVE PROST

Anthony Caruso, 75, of Huntington Station worked for Con Edison for 43 years — except from 1967 to 1969, when he was in the U.S. Army.

Those years as a tank driver based in Germany made him eligible for a reduction on his property taxes. Without it, he says, he wouldn't be able to afford to stay on Long Island.

Caruso was a gas and electric technician before he retired in 2006. He and his wife, Teresa, 69, who has been a homemaker, live off a little more than \$40,000 a year, he says.

Caruso says he gets about \$2,000 a month from his Con Ed pension and about \$1,400 a month from Social Security. Teresa gets a few hundred dollars in Social Security as well. He also draws down from a 401(k) when required and when necessary, he says.

"It's really not enough for everything how you want to live when you retire," he says. "It's tough. Thank God I have my own house."

The Carusos' brick ranch in Huntington Station was built by his father. After his father died at age 50, Caruso lived there with his mother and eventually purchased the house from her. It's paid off, but even so, the property tax bill and home maintenance expenses drain their finances, they say.

Without his tax reduction, they would owe about \$11,000 a year; with the reduction,

they pay \$6,000, he says.

The couple is able to pay bills, but they say they have begun to rely weekly on the Long Island Cares food bank for help with groceries.

"It's a little bit of a struggle, but we manage," he says. "The hardest thing with the economy is everything is going up."

Before Caruso broke his femur three years ago, the couple volunteered several days a week, he at the senior

center in Huntington "serving coffee and things of that nature" and she at a thrift store. But since his injury, they've had to give that up.

Teresa has taken over most of the maintenance of their lawn and their house, they say.

"If it's not one thing, it's another," she says.

"Basically, we stay home," Anthony says. The Carusos live near the Walt Whitman Shops. "So we'll go there and

“It's really not enough for everything how you want to live when you retire.”

— Anthony Caruso

we walk around the perimeter on the inside.”

On Tuesdays, he goes to the veterans center in East Northport, and in the warmer seasons he participates in their gardening project, helping to grow broccoli, kale and other vegetables for the center.

Teresa is Anthony's second wife; his first wife died of ovarian cancer, he says. Between them, they have three grown children, only one of whom still lives on Long Island.

In the past, their one annual splurge had been to take a cruise when they could find a good fare, they say.

"We usually call periodically. They always give money off. Anthony gets money off as a veteran," Teresa says.

Last year, they took a trans-Atlantic cruise and saw Normandy and Paris. That indulgence may have to go, they say.

"I don't know about the future," she says. "Now everything is so expensive."

MEET THE FAMILY

CHRISTINA ETIENNE, 28



NEWSDAY / STEVE PROST

Christina Etienne's greatest goal is something previous generations may have taken for granted: being able to afford to move out of her parents' house by the time she's 30.

"I want my own space," says Etienne, 28, who lives with her mother and stepfather in Freeport. "Knowing that 30 is kind of creeping up on me and I'm still living at home . . . My generation is pressed."

Etienne is single and working full time installing solar panels. She's paid \$19 an hour. If she works a full 40 hours, her gross pay would be \$760 a week, or \$3,290 a month, before taxes. But some weeks

THE FAMILY

Christina Etienne, single, lives with her parents

WHERE SHE LIVES

Freeport

BIGGEST AFFORDABILITY CHALLENGE

Moving out of her parents' house

she doesn't work a full 40 hours due to weather or other issues beyond her control.

"Certain seasons are better than others," she says. "Cold, raining, sun goes down sooner. Those few extra hours make such a difference. If I work 8

“Knowing that 30 is kind of creeping up on me and I'm still living at home ... My generation is pressed.”

— Christina Etienne

a.m. to noon, I'm only getting

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