

Lessons Learned From Living in a 90-Square Foot Apartment with Felice Cohen

LESS HOUSE MORE MOOLA

We help the tiny house community use their lower housing costs to build financial independence.

With Laura Lynch



Full Episode Transcript

With Your Host

Laura Lynch

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Are you ready to break free from a conventional life and achieve financial independence through your version of tiny living, but you're feeling stuck trying to figure out the money part? Does the pressure to conform to societal norms make it even more difficult to embrace an unconventional lifestyle?

Well, you're in the right place.

I'm Laura Lynch, host of the Less House More Moola Podcast, where every Thursday, I'll bring you captivating interviews with individuals who have successfully made the transition to tiny living. They defied expectations and are thriving in their unique lives.

We'll also dive deep into industry resources to address common financial concerns on your tiny journey. Together, we'll explore the emotional and practical aspects of pursuing an alternative lifestyle. I'll describe a clear framework for project planning and cash flow management. Our goal is to intentionally build financial security and make a positive impact through our alternative American dream.

So, gear up for an exciting and empowering journey to create a life that truly resonates with you. Let's dive into today's episode and take the first steps towards financial independence and purpose through tiny living.

Laura Lynch: Well, Felice Cohen, thank you so much for jumping on the Less House More Moola Podcast, super excited to talk to you today. You and I connected, actually another financial planner pinged me about you, and then I watched your YouTube video, which was riveting, and I can definitely see why that got a lot of attention.

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You lived in 90 square feet, which is, when you talk about tiny, like pretty micro I would say, which I guess is kind of normal for New York. People live in all kinds of small spaces.

Melanie Copeland, who was on the previous episode and I were talking about this, that tiny living has been around for a long time, it just didn't have a following. So, I'm super excited for you to share your story with us.

Felice Cohen: I'm happy to be here, thank you.

Laura Lynch: So, tell us, why did you choose that tiny living space that was 90 square feet?

Felice Cohen: Well, this was before tiny living was a thing, and I didn't move in there because it was tiny, I moved in there because the low rent allowed me to quit my stressful job as the Chief of Staff to the president of Hunter College and finished writing my first book.

So, that was my why, and it was a book about my grandfather who was a Holocaust survivor, and he had been working on it for years. And then he got cancer and he's like, "Come on, you need to finish this book for me."

And it wasn't even going to be a book really at the beginning. It was just kind of taking down his story, and then it kind of built up, and I knew I wouldn't be able to finish it at the rate I was going with my job.

I was working 10, 12 hours a day, I was still as a professional organizer, organizing some clients and trying to get bike rides in, and I knew I had to quit my job. And the only way I could afford to quit my job was to find a place to live that was affordable, and in New York City, that's pretty hard.

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And I wanted to try living in Manhattan, and I thought, I'd been working, I wanted to use my savings, but I didn't want to spend all my money. And through a friend, another organizer, she had a friend who had this tiny apartment, and I went and looked at it and it's pretty tiny. I mean, 7.5 by 12 feet.

And I, as an organizer, her place was a mess, but I could see the potential. It had high ceilings and I thought it's only for a year. I could just do it for a year. I never thought I'd be there five years, but it was great. It was the best thing I ever did.

Laura Lynch: That's amazing. You were co-writing this with your grandfather, your book, is that right?

Felice Cohen: He was telling me his story and now, I was yeah, writing it.

Laura Lynch: So, did you get to be in-person with him during that process?

Felice Cohen: Yeah, so we worked on it for years. I was still in college when it first began because I had found out about my maternal grandmother who had committed suicide. And when I asked why, because I had no idea, I was in college and it was because of what had happened in the Holocaust.

So, I wrote about her story, and that's when he said, "I want you to tell my story." So, we'd worked on it off and on for years when I'd visit him in Brooklyn or in Florida.

And so, I remember the day the book came out, it was finally done, and I called him up and he was so excited, I was so excited. I was crying on the street in Manhattan, and because of living in that tiny apartment, that enabled me to spend the time to really finish that book.

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And what's amazing is because of that tiny apartment and the video getting tens of millions of views, his book sold around the world.

Laura Lynch: Oh my gosh.

Felice Cohen: So, it was almost fate that I moved into that tiny apartment.

Laura Lynch: That's so cool. So, did having that tiny space allow you to be geographically closer to him?

Felice Cohen: It did. I mean, I was living in The Bronx before and then I ... but by that time they were in Florida full time.

Laura Lynch: Okay, got you.

Felice Cohen: What it enabled me to do was travel, because I didn't have a huge overhead, literally. So, I could fly out to Florida or talk to him on the phone.

Laura Lynch: Awesome. Good. So, you kind of made this major transition of moving into that smaller space based on that big why of having more time to work on another project.

You were working on that project and your tiny space allowed you to work on that project. How did your friends and family react to you moving into this teeny tiny space?

Felice Cohen: Well, they thought I was crazy because again, this was before living tiny was a thing, but when they saw, first of all, how happy I was and how less stressed I was and how efficient I could be and how productive, and you wake up and it's like, "What am I doing today based on what I want to do today?"

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So it was, “I want to go for a bike ride, I want to go to a yoga class. I want to ride for five hours; I want to do whatever.” So, living tiny allowed me to live my life how I wanted to live it.

And so, at first, they snickered and then they thought, “Well, wait a second, what are we doing wrong?” And you know, I grew up in a huge house and I always thought one day I would live in a huge house.

But what I realized from living tiny was I don't need a huge house. I want to live large in my own way. And that was doing the things I love to do.

Laura Lynch: It's that shift of mindset, of putting your dollars behind what you really want to do instead of just putting your dollars in the default.

I always talk about this default path, this prescribed American Dream, and we all just work so hard to stay in that prescribed path, but we never think about whether or not it actually is what we want to do with our dollars.

Felice Cohen: Exactly.

Laura Lynch: So, you were there for, you said five years. So, what did you learn about yourself in that amount of time?

Felice Cohen: That I don't need as much as I thought I did, and how much more happy I could be with less. You think I need all these sweaters, you really don't. You think I need all these and all this, and you really, we wear the same things all the time. And you know, I love to do projects, I love to do art.

And when you're in a limited amount of space, and even if you're in a big space, I just moved my friend who had so much

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stuff, and she's freaking out because she's overwhelmed by the stuff. And we have projects we think we want to do. And at the end of the day, you have to look at what your priorities are.

And I had to reevaluate what my priorities were. I made shrinking into art. I didn't need all these other things I was saving, these scraps and pieces and I thought, "What do I really want to focus on?" And it makes you really look at your priorities, and one of my biggest priorities is my family.

So, with having a low overhead, I could travel, I could visit family. I love going to the theater. So, I was kind of just seeing what do I love to do? And when I work with a client, that's what I ask people, "What do you love to do? And then why don't you do it more often?"

And it's usually because of stuff, because we have to work to pay for the stuff, we have to clean the stuff, we have to organize the stuff, and at the end of the day, we don't even have time to use it or wear it or eat it or read it. I think that was it. It was kind of a wakeup call.

When I had moved in, I had put 77 boxes into storage and every year I stayed, I went back to storage and got rid of stuff and got rid of more stuff. And that's one thing I would help clients go to storage.

You don't remember what's in storage. You're paying month after month, and it's just a hole. It's just like a hole in your pocket of money going through.

Laura Lynch: Yeah. I interviewed, Where's BabZ, Barbara Talisman a few episodes ago, and she's doing the house-sitting thing. And it was fascinating to hear her talk about how every time she

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comes back to her storage unit, which is in Chicago, she keeps getting rid of that stuff.

And you're exactly right. You don't even remember, I mean, just think about our attention span. We don't remember what we had for breakfast, much less what we put in storage. So, shifting that priority to less.

And you're right, we wear our favorite things over and over again, my husband says, "Just give me the top of the pile.". Well, the top of the pile always ends up at the top because it comes straight down to the dryer. So, just figure out what your favorite things are and just keep those things.

And I think it's about sunk cost. We know that we spent money on these things and we feel like we want to get the value out of them, but that's actually a psychological fallacy that we have because we'll continue to throw good money at that sunk cost and never actually get the value of it.

And the way that we do that is by then putting it in storage, and throwing more money at that thing that we're never actually going to use because we spent money on it to begin with.

And so, if we just cut our losses, say, "Okay, I'm done losing money, and all this stuff, I've been totting around with me for my entire life, and I don't want to lose another penny on it, and I'm just going to move on." I think that that can be very freeing to just realize that that's a natural psychological fallacy that we have.

Felice Cohen: Yeah. I know my dad will have like an old boombox or an old stereo from 1982 or something. He goes, "Well, I spent

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good money on it.” And I said, “That was like 40 years ago. It's useless, it's taking up space, it's taking up real estate.”

Laura Lynch: And I think that comes from that scarcity mentality that many of us passed down through our family and the history, my grandparents, going through the depression and whatever. And they tended to keep a lot of things around because you never know when you might put that thing to use.

And I think a lot of the thoughts around reduce, reuse, recycle, and regenerative thought definitely encourages us to make good use of things and not be so apt to throw things away. But there has to be kind of a balance there for sure.

So, from there you wrote a book, *90 Lessons for Living Large in 90 Square Feet*. So, yeah, awesome. So, we'll have the link to that in the show notes.

So, even though you're no longer living tiny now, you continue to speak on this topic, and obviously, the book is still out there and people are reading it and getting to collect those lessons that you learn. Why do you continue to focus on this?

Felice Cohen: Well, my apartment now in New York is five times bigger, which sounds huge, but it's under 500 square feet. When I moved into that little larger apartment, I brought the tiny living with me. So, I wasn't going to fill this new space with more stuff because that wasn't my goal.

My goal was really to still live how I wanted to live. And yes, I had a little bigger space, and I still speak about the benefits that I got from it because I'm still living with them.

And it's that mentality of when we buy, do we need all this, and it's about helping other people make that decision, whether it's

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just about clearing out clutter or whether it's about actually making a move to a smaller space.

Now, I never tell anybody live in a 90 square foot apartment, because that was insane. I mean, it was crazy. I mean, it was like the circumference of my Honda Accord, that was not easy. But I'm asked, "Could I do it again?" And I say, "No."

That time of my life, it was perfect and I loved it. Were there days I said, "I wish I had a kitchen, or I wish I had a couch?" Sure. But it's about figuring out what your priority is. What do you want to do with your everyday?

If you want to have a big couch and hang out, maybe living tiny is not your thing, but you can even live smaller because it's about reducing your stress. You talked about what's this American dream and my dad was a bankruptcy attorney, and we learned early on that that American dream can turn into a nightmare. You miss a mortgage payment, the kids need braces.

And so, this dream we think we want might not be the dream. I mean, for me, what I'm always selling is time. That's the most important commodity. It's time. How do you get more time? Well, if you don't have a ton of stuff, then you're not looking it; if you're not losing stuff, then you have more time to focus on what you want to do.

And if your overhead isn't that much, you don't have to work as hard at that job. And we pay these monthly cable bills and cell phones and all these different things, and it's like, "Well, wait a second, do you really need that?" So, it's about figuring out your priority. And it starts with the easy stuff, and then put your stuff.

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Laura Lynch: I think that that's a really great point about time. I have been recently really thinking a lot and writing some about how really the ultimate goal that we all have is autonomy, meaning control over our time.

And really, even when we think about the concept of retirement, really what we all want is autonomy, ASAP. We all want control of our time. That's the ultimate thing that feels so good, is when we get to make choice about where we spend our time.

And reducing our overhead is an opportunity for us to get more of our time where we get to make those choices. So, I think that that is the ultimate why for tiny living.

And you talked about that from a book writing perspective, more time. And you talked about also other people that you've worked with helping them prioritize. Besides the time piece and obviously, the financial benefits, what do you think are some other whys that people choose this path?

Felice Cohen: Well, when I speak at tiny house festivals, I get all kinds of people who come up and there are people who are in their twenties and thirties who want to pay off their college debt. And they say, "I just want to do it for a year or two." And I say, "That's great, that's a good why."

There are people who are retired or looking to retire and want to be able to travel, and you can hitch a tiny house to the back or take a van or whatever you want to do. And that's another why.

I had some kid in ... he was going to college, and he said, "I want to live at a tiny house and I don't want to live in a dorm." And I thought that was interesting. And I think some people it

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could be for being green, to be more ecological. And those are all reasons.

And I think you have to have your reason, and it's going to be unique to you because there are going to be moments when you're living tiny and you think, "What was I thinking?"

I remember the very first night, I freaked out. I had 23 inches between the mattress and the ceiling, and why am I living here? And one day I don't have a kitchen. What was I thinking? And I would remind myself of my why, I want to finish my grandfather's book.

And look, he was in the Holocaust for five years. What he lived through, this was nothing. And so, having your why, whatever it is, that will help you in the long run.

And it doesn't have to be permanent. People can do it for a year. You can rent a place for a month and see how you feel. Life is about transitions and different chapters in your life. Try it.

Laura Lynch: Sure. I think this current housing environment that we are in right now, where the cost of housing is so high and interest rates being up as well, it definitely puts a little bit of a lens on this whole conventional path that we all have grown up with and have some expectations around.

I talk about this as mimetic desire. This is a desire that we have that just mimics what we see in the world around us. We don't know what we want when we become a human person. And so, we tend to look around for others to give us cues about what we want. And yet, there's trade-offs, there's trade-offs to everything you choose.

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So, for folks that are in a more conventional path or feeling the pressure to follow a more conventional path, do you see that as having some specific tradeoffs? And you've definitely experienced both ends of the spectrum. What do you see as the trade-offs take a more conventional path?

Felice Cohen: Well, I mean, I think there are definite trade-offs. I mean, if you're living in a big house with ample space, then your trade-off is that you get all this space, but your time might be a little more tied up with having to work to pay for that space and not having the time to do the things you really love to do.

But when you live tiny and you have more time, then your trade-off is, "I can't lounge on a big couch. I can't have 20 people over for dinner." I mean, there are different trade-offs and nothing has to be forever. Nothing's carved in stone. So, I think you figure out what your priorities are, and you look at the trade-offs.

I used to have a friend who would come over to my apartment and she lived two blocks away at a bigger apartment, but my place was cozier. So, we kind of squish on a beanbag or a chair, whatever, and we'd watch a TV show or a movie.

And yeah, it was a little different. We weren't lounging on a big couch, but the point is, I was with a friend having fun, regardless.

Laura Lynch: Awesome. So, who do you see tiny living being a good fit for these days?

Felice Cohen: I think it's for anyone who's open to it. If you're struggling with debt, if you're feeling overwhelmed, if you really want to write that book and you just don't have the time to do it, if you're

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free of children or other responsibilities, then it might be an interesting challenge for you, an opportunity to try.

And there are different places. There are some tiny homes like camps or different places to try it out. It's a less expensive way to live and it gives you more freedom. I think it's for anyone who might be sick of the grind.

Look, I only thought I was going to do it for a year, and I stayed because I loved it. I thought this was ... I don't want to stop. And the only reason I left after five years was I was evicted.

I was on Good Morning America, and the landlord saw me and thought, "You're not on the lease." I was sub-leased, I didn't know. So, it worked out. All that money I saved from rent and from buying stuff I didn't need because I had no place to put it. I was able to buy an apartment.

Laura Lynch: What a great transition from Good Morning America to eviction court.

Felice Cohen: Yeah, that was really fun.

Laura Lynch: Very stressful, I'm sure.

Felice Cohen: It was very, we went to housing court and then the landlord's attorney after we negotiated, they said I could stay a few more months. The attorney said to me after it was all said and done, he said, "I saw the video, I love what you did with the place." I was like, "Thanks."

Laura Lynch: Oh my gosh, for real. Amazing. Do you think this is a good solution, particularly for creative professionals.

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My tiny houses out in Albuquerque, New Mexico, which has a lot of artists there, and I really get the sense that those folks are really focused on space from a studio perspective, and they think maybe slightly less about their living space and more about their working space.

So, you being a creative professional, do you think that that low overhead kind of partnered with that efficiency of space is a good fit for creatives?

Felice Cohen: 100%. I worked in my apartment, I made these shelves. I made one shelf into a desk and I could work there, but because of my low overhead in the small space, sometimes you want to go out. And in New York City, it's like your backyard, there's Starbucks and all these places. But I actually got a membership at a place called Paragraph, a writer's studio.

And so, I was able to be in this space with other writers and creative people and it was very conducive for writing. I was able to put the finishing touches on my grandfather's book, but the low overhead in my apartment didn't make it that stressful to be able to afford this place.

So, when you're creative and you want to get up, and you'd rather spend your time painting or writing or doing whatever you want to do, dancing, especially in New York City, especially New Mexico, anywhere, it was perfect because you could put a lot of your time and energy into your creativity.

Laura Lynch: Yeah. Creativity is an amazing thing. I was just really reflecting on Maslow's hierarchy of needs in the way we as humans, we go from basic shelter at the bottom and we start to work our way up through belonging, and love and creativity is really a higher order need, and something that you have to

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make space in your life for, you have to push out the basic needs or you get them taken care of.

Check those boxes in order to reach that time and autonomy to be creative. And yet it's so much more fulfilling than making sure you put a roof over your head. Being creative is just you're in that flow state.

And so, I just think that it is so beautiful for anybody who's able to focus their time on creativity because it just takes us to a higher level of ourselves.

Felice Cohen: Absolutely.

Laura Lynch: So, looking back, you transitioned into tiny, you kind of stuck with it in a slightly larger space, and then you had this major life change. How do you kind of view it overall looking back, and what advice do you have for people that are on the fence at this point?

Felice Cohen: Oh, I mean, it changed my life. You know, moving into that tiny space changed my life. I mean, my grandfather's book, like I said, sold around the world. I started writing other books. I just had my third book out and it allowed me to do the things I love to do. And that's really why we're here, to enjoy this journey.

And if you're on the fence, I mean, again, try it, rent a tiny house, live tiny for a little while or first try, see what you can get rid of. Maybe try decluttering a little because you talk about these hierarchies, but for me, it's the clutter.

If you see clutter all around, I can't focus. I need to get rid of clutter, I need to have things kind of less because clutter tells

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your mind you should be doing this, and that's going to make you feel bad. And then it's distracting.

You want to be creative if that's what you want to do. If you want to try to pay off debt, try it. Try it for a couple months. Again, you can always just switch. Like we go to a hotel, and we only bring three outfits and a couple of toiletries or whatever we bring and we're happy.

And we look around the hotel room, we're like, "This has everything I need." Especially you stay with those little suites, it's got a little kitchen and you wake up, you don't have to figure out what you're going to wear, it's easy.

So, if you look at it like that, maybe stay in a hotel for a week or something. I mean, it's expensive, but try it because you can always switch back.

Laura Lynch: And I think it can be a good, as you've pointed out a couple different times just a seasonal thing. You do it for a little while to stack up some cash that you can use to pay off debt or to focus on maybe getting yourself into the space that you wanted to long-term.

You were able to save up money while you're in 90 square feet to then ultimately buy your 500 square foot place. So, I think it can be a tool that we can use. It doesn't have to be a lifelong commitment forever, but it can be a tool that we use, another lever that we have in our life that we can pull.

Felice Cohen: Absolutely.

Laura Lynch: So, thank you so much for sharing your story with us, Felice. It was wonderful to hear your perspective on things.

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Please share with the listeners where they can find you, find your books, where they can follow you, all of those things.

Felice Cohen: Sure. Well, you can go to my website, felicecohen.com and that has all my links for Instagram and Facebook and all those things. And it's been a pleasure coming here. I love talking about going tiny or just living with less because what you get out of it, it's so free. And it's a wonderful feeling. So, thanks for having me.

Laura Lynch: Yeah. Well, thank you.

Well, that's it for today's episode of Less House More Moola. To access valuable financial tips and resources tailored to your tiny living journey, join our exclusive community at thetinyhouseadviser.com.

Here, you'll find a supportive network of like-minded individuals committed to helping each other navigate the challenges and celebrate the victories of embracing a minimalist lifestyle.

So, don't miss out on the opportunity to be part of this empowering tribe. Be sure to tune in next Thursday for another insightful episode of Less House More Moola, where we'll continue to explore practical solutions and inspiring stories to help you create the life you've always dreamed of.

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