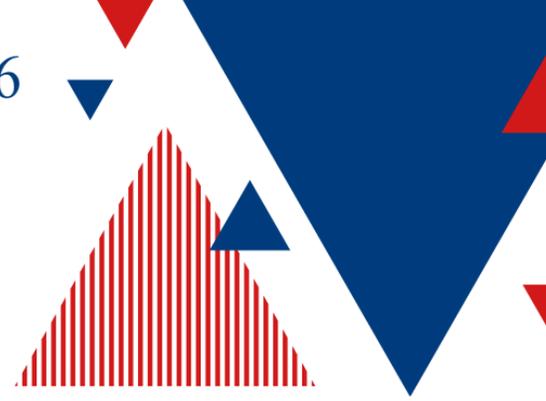




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MOVING UP, MOVING OUT, AND MOVING ON:

Understanding Housing Transitions among L-O-U Residents



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³ The Lafayette-Oxford-University People's Summit (LOUPS) is a broad-based coalition of individuals and organizations from across the L-O-U community, formed in November of 2024 to help raise up the voices of everyday people in the L-O-U community, and imagine a healthier, happier, and more vibrant community that puts its people – rather than profits – first.

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Introduction

Few matters are as consequential to a person's life chances as their access to safe, quality, affordable housing. Research shows that housing is (1) closely associated with access to job opportunities and our ability to remain gainfully employed; (2) central to the formation and durability of our social networks; (3) tethered to our access to key community resources like transportation, food, and healthcare; and (4) fundamental to our health and wellbeing (see, for example, Briggs 1997; Burgard, Seefeldt, and Zelner 2012; Conley 2001; Cutts et al. 2011; DeLuca 2019; DeLuca and Rosenblatt 2017; Desmond 2016; Desmond and Gershenson 2016; Desmond and Shollenberger 2015; de Souza Briggs 1998). If access to safe, quality, affordable housing is a gateway to opportunity, then the lack of safe, quality, affordable housing poses a barrier to success.

Our 2020 report examined the scale and scope of housing insecurity in the Lafayette-Oxford-University (L-O-U) community (Thomas et al. 2020). **Housing insecurity** is defined as the limited or uncertain availability, access to, or inability to acquire safe, stable, adequate, and affordable housing (Cox et al. 2019). In that report, we centered our analysis on the **affordability gap** within the L-O-U community - the gap between the wages necessary to afford housing without being housing cost-burdened, and actual income of the typical worker in the L-O-U community. Drawing inspiration from the National Low Income Housing Coalition's (NLIHC) annual *Out of Reach* report, our 2020 report calculated the local **housing wage** for Lafayette County, or "the hourly wage a full-time worker must earn to afford a modest rental home at HUD's fair market rent (FMR) without spending more than 30% of their income on housing costs, the accepted standard of affordability," (from Aurand et al. 2020). Our 2020 report found that "rising rents have far outpaced low-wage workers' earnings, resulting in a housing



climate in which even modest housing units are out of reach for a large share of our county's residents," (Thomas et al. 2020: 9).

For this current report, we turn our focus toward **housing transitions**, defined as people's movements through and between various forms of housing. Here, we examine whether, how often, and why residents in the L-O-U community move between housing. Our 2020 report made use of publicly available data from government agencies including the US Bureau of the Census and the Department of Housing and Urban Development (HUD). That data made clear the objective experiences with housing insecurity that many L-O-U community members, including our most vulnerable populations, regularly face. Yet Census-level data is less useful for understanding *how* people navigate their experiences with housing insecurity and how they make sense of those experiences. To understand how people make sense of their experiences with housing insecurity, we need qualitative data. In this report, then, we make use of both original survey and interview data collected from L-O-U residents who attended a free, full-day People's Summit on Housing that took place in April of 2025.

Our analysis finds that attendees' *housing transitions* were commonplace. Nearly 45 percent of those we spoke with are **frequent movers**, defined as individuals who have moved three or more times in the past five years. Over 20 percent have moved four or more times in the past five years. Our data also shows that affordability was the most common reason given for these transitions. Specifically, we found that people moved because their rents were too high, and they were seeking relief. Some of those seeking more affordable housing had success in finding it. Yet many did not. For a few interviewees, this lack of success in finding affordable housing in the L-O-U community ultimately forced them to relocate elsewhere.



Additional interview data from a subsample of survey takers centered on how they make sense of their movements, and the broader housing landscape of the L-O-U community. Those we interviewed understood their housing transitions as a kind of disconnect between their expectations for securing safe, quality, affordable housing within the L-O-U community and their inability to ultimately find such housing. We term this disconnect **housing hysteresis** (see Bourdieu 1990, 2000 and 2015). Interestingly, we found this disconnect was as pronounced among higher-income earners as it was among lower-income earners. Even those individuals who we might assume can afford the higher rents associated with the L-O-U housing market still indicated that obtaining safe, quality, affordable housing felt out of reach for them and others like them.

Our interviews also found that L-O-U residents relied upon *folk wisdom* to explain the disconnect between their expectations for housing opportunities and the actual opportunities they encountered (see Nall and et al 2024). We can think of **folk wisdom** as the knowledge and experience that comes from ordinary people, rather than knowledge that comes from experts. For many, their folk wisdom centered on the increased presence of *gameday housing*, a secondary-home market tied to the presence and strength of the University of Mississippi's football program.

Finally, we found that in addition to affordability, L-O-U residents' housing transitions are structured by at least three additional forces: (1) a shared perception of unresponsive and irresponsible landlords, (2) a person's access or lack of access to inheritance or other forms of familial wealth, and (3) a person's knowledge of and ability to navigate a local 'whisper network' of available housing.



In what follows, we outline some of the research on housing insecurity and housing mobility. We then present the results of our analysis of both survey and interview data. We conclude this report with recommendations for local housing advocates, groups, and community-based organizations, as well as ordinary citizens seeking to make the L-O-U housing landscape more just and equitable for all.

Background

This research aims to understand the housing transition experiences of L-O-U residents. *Housing transitions* refer to people's movements through various forms of housing. While housing transitions may indicate housing instability (e.g. DeLuca and Rosenblatt 2017, Kim et al. 2017, and Broton and Goldrick-Rab 2013), not all movements are forced. Often, individuals and households who move from one place to another are exercising their own agency and seeking greater opportunity (see Kim et al. 2023, DeLuca 2019).

Nevertheless, accessing and maintaining housing is a challenge for many Americans. And, research makes clear that housing transitions - both forced and voluntary - contribute greatly to a whole host of social, economic, and health-related outcomes. For example, the federally funded **Housing Choice Voucher Program** (also known as Section 8) helps low-income families, elderly persons, veterans and disabled individuals afford housing in the private market. Program participants can, in theory, choose any eligible housing unit, including single-family homes, townhouses, and apartments and the program partially subsidizes their rent, paying it directly to the landlord. Section 8 gives eligible individuals and households a degree of mobility, allowing them to relocate to neighborhoods with greater access to essential services and resources (DeLuca and Rosenblatt 2017; Ellen and Steil 2019).



Recent research shows that young children in families who qualify for and receive housing vouchers are substantially more likely to attend college and earn higher incomes as adults (Chetty, Hendren, and Katz 2016). Yet for older children, the effects are lessened or nonexistent. Still other research finds that children of all ages in households who receive housing vouchers benefit from greater exposure to opportunities found in neighborhoods with lower concentrations of poverty (Kim et al. 2023). In their analysis of a targeted housing mobility program in Baltimore, sociologists Stefanie DeLuca and Peter Rosenblatt (2017) found that the combination of targeted housing vouchers with counseling services and other policy efforts helped low-income families move to more integrated and affluent neighborhoods in school districts with more qualified teachers and fewer poor students. These children and their families are then able to take advantage of the greater access to resources and other forms of social and community support that are more present in these integrated and affluent neighborhoods.

The Housing Choice Voucher program, the nation's largest form of rental assistance, enables roughly 2.3 million low-income households to afford decent, stable housing. Still the program remains dramatically underfunded. Only about 1 in 4 eligible households receive any rental assistance (Acosta and Gartland 2021). Households who do succeed in obtaining a voucher must still endure long wait times before receiving assistance. According to a recent report from the nonpartisan Center on Budget and Policy Priorities, assisted households on average wait around 28 months. In Mississippi, assisted households can expect to wait even longer - 30 months, or two and a half years (Acosta and Gartland 2021).

Other research examining evictions, housing closures, and other forced movements finds that these kinds of housing transitions amplify already deleterious conditions for individuals and households. Desmond and Gershenson (2016), for example, found that housing insecurity affects



individuals' ability to maintain stable employment, which in turn exacerbates their already insecure housing status. Elsewhere, Bates et al. (2019) examined long-term effects of housing transitions and found that precarious housing experiences when young shapes a person's housing experiences and housing opportunities even into late-adulthood. Even seemingly stable housing can suddenly become uncertain for individuals as they struggle to maintain ties to their community, and manage their own health and wellbeing (Bates et al. 2019).

This research makes clear that housing insecurity is a pervasive condition for millions of Americans. Housing transitions often, though not always, result from housing insecurity. When housing transitions do result from housing insecurity, those transitions can further disadvantage already economically marginalized groups (Kim, Burgard, and Seefeldt 2017; Pattillo 2013). Low-wage workers, for example, are most likely to experience unexpected expenses that can disrupt their ability to pay rent, and therefore lead to forced transitions (see Desmond and Gershenson 2016). Low-paying jobs often do not provide time off for employees to seek additional support for their housing insecurity, thus workers may have to choose between keeping their low-paying jobs or keeping their homes (Desmond and Gershenson 2016).

Larger structural forces also shape the ability to find and maintain safe, quality, affordable housing. Late twentieth century economic transformations - including the slashing of the social safety net, the offshoring of high-paying manufacturing jobs, the shift to a more service-oriented economy and the low-wage work associated with it, and the erosion of workers' rights - have put home ownership out of reach for many, even as the terms and conditions around home ownership have become more favorable for most Americans across the twentieth century (see Harvey 2007, McClure 2005, Piketty 2017, Sharp and Hall 2014). These structural forces are shaping the housing landscape within the United States and abroad. Researchers in the UK,



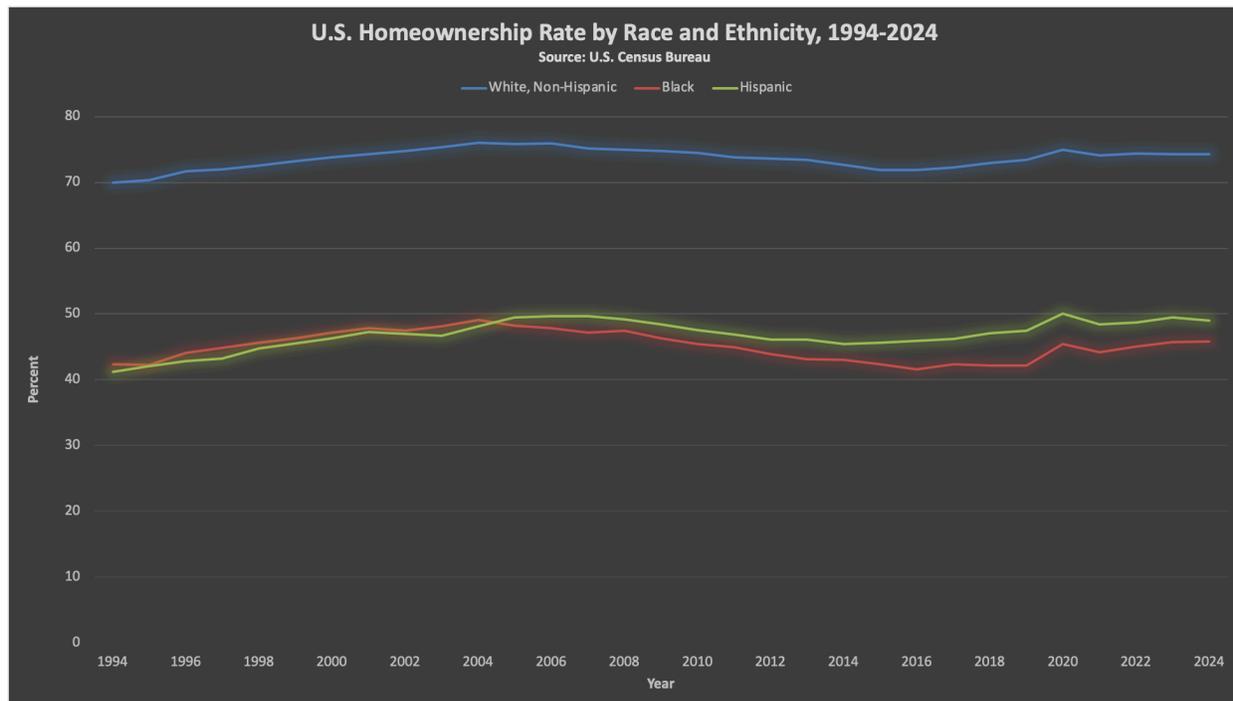
for example, found that the aforementioned economic transformations resulted in a reduction in social housing and the acceleration of the private renting sector (PRS) (Hoolachan et al. 2016). Consequently, young people in the UK - and especially those who are poorer - face greater difficulty securing affordable, quality housing (Hoolachan et al. 2016).

The United States housing market is unique for the role racism has played in shaping people's access to safe, quality, affordable housing (see Gordon 2009, Orser 2014, Massey and Denton 1993). Even today, nearly 60 years after the 1968 Fair Housing Act was signed into law, Black and Latino renters experience greater risk of eviction and housing instability than White renters (Rosenbaum & Friedman, 2024). Black and Latino renters are also more likely to face monetary sanctions and predatory legal fines, leading to an inescapable cycle whereby unstable fines and fees lead to greater housing instability, which leads to even more sanctions and results in even greater housing instability (Pattillo et al., 2022).

Racism within the housing market also affects the experiences of minority home owners. Nearly 75 percent of White households are owner-occupied, compared with just 49 percent of Hispanic households, and 45.8 percent of Black households (see Figure 1). Moreover, Black and Latino homeowners are at greater risk of unemployment and underemployment, and therefore more likely to default on their mortgage payments and experience a forced move (Cornelissen & Hermann, 2023).



Figure 1: U.S. Homeownership Rate by Race and Ethnicity, 1994-2024



Source: U.S. Census Bureau, Homeownership Rates by Race and Ethnicity: Non-Hispanic White Alone in the United States [NHWAHORUSQ156N], retrieved from FRED; <https://fred.stlouisfed.org/series/NHWAHORUSQ156N>.

The COVID-19 pandemic exacerbated existing racial inequalities within the US housing market. During the pandemic, Black and Latino renters and home owners were more likely to experience job loss than their White counterparts, and consequently were more likely to fall behind on their rent and mortgage payments (Cornelissen & Hermann, 2023). A significant number of young people, and especially young people of color, were forced to move back into their parents' homes during the pandemic (Kajta et al., 2022). Black and Latino college students experienced greater levels of housing and food insecurity, resulting in a decline in their academic performance and increasing their risk of dropping out of school altogether (Glantsman et al., 2022, van Stee et al., 2024).



Housing Insecurity in 'Town and Gown' Communities

Most research on housing insecurity in the United States centers on populations and communities in large metro areas. Fewer studies examine the forces and conditions that shape housing experiences in places like Lafayette County and Oxford, Mississippi. Here, the absence of large-scale industries, entertainment options, social services, and other forms of sociability more common in urban environments constitute an oft-ignored context in which people's efforts to secure safe, quality, affordable housing play out. At the same time, the economic, cultural, and social footprint of the University of Mississippi, the state's flagship public institution, shapes Oxford and the surrounding area.

The term '**town and gown**' has a lengthy history dating back to the medieval period. Today, it largely refers to the dynamic relationship between a college or university (the "gown") and the community in which it is situated (the "town"). This relationship is economically, socially, and culturally complex, and often fraught with tensions.

Some research employs the term *studentification* to better understand how housing is shaped by this complex relationship. **Studentification** describes the replacement of a group of established or permanent residents with a transient population of college and university students (see Pickren 2012). Smith et al. (2014), for example, describe how the development of student-centric housing and retail spaces affects the quality and availability of housing for residents of the community in which a college or university is situated. On the one hand, student-centric housing provides students with a more permanent status within the communities where they attend school. On the other hand, student-centric housing drives up the prices of the greater housing market, resulting in higher rents and less affordable housing for everyone (Pickren 2012, Smith et al. 2014).



Elsewhere, the geographer Taylor Shelton analyzed housing market trends and the emergence of *gameday housing* within Starkville, Mississippi, home to Mississippi State University. **Gameday housing** refers to secondary homes - mostly condos - that are purchased for primary use as housing for home football weekends and other short-term rental situations (see Shelton 2021). Drawing from multiple data sets including the US Census Bureau, construction permits, and local property ownership records, Shelton (2021) examined the rise of gameday housing, finding that between 5 and 10 percent of all housing units in Starkville are now gameday homes. Moreover, Shelton (2021) found that most of Starkville's net housing growth over the past two decades resulted from gameday homes that remain vacant for most of the year. Within some Starkville neighborhoods, Shelton (2021) found that gameday housing made up 75 percent or more of the housing units.

Like Starkville, Oxford, Mississippi's gameday housing holds a significant share of the local real estate market. Having so much of the local housing market - even just 5 percent - tied up in homes that are limited-use and largely vacant drives up the cost of housing for the entire area and contributes to the pricing out of lower-income residents whose pay cannot keep up with the increase in rents of the limited supply of marginally affordable housing units. By focusing our analysis, then, on Oxford and Lafayette County, we aim to shed important light on how people experience housing insecurity, including how they navigate trying to find and maintain safe, quality, affordable housing, in non-metro, town and gown communities like ours.



Research Design

This research makes use of survey and interview data with L-O-U residents who attended a full-day People’s Summit on Housing in April of 2025. Attendees were given the choice of participating in an exercise meant to identify the various places they have lived within Lafayette County, Mississippi. Along with this exercise, participants were asked to complete a brief survey that collected basic demographic information, as well as information on their housing transitions. Participants were also asked if they would be willing to participate in a follow-up interview with members of our research team. Our research team then used a flexible coding strategy (see Deterding and Waters 2021) to analyze both the survey and interview data for patterns and themes that would help us understand whether, how often, and why L-O-U residents move through housing.

The L-O-U People’s Summit on Housing

The first L-O-U People’s Summit on Housing took place on Saturday, April 5, 2025 in Oxford, Mississippi. The summit was planned and organized by L-O-UPS, a coalition of individuals and organizations from across the L-O-U community with a shared interest in making L-O-U’s housing landscape more just and equitable for all. According to materials advertising the event, the summit intended “to address the ongoing housing crisis within the L-O-U community” and to provide “a chance for all of us to engage in the work of building a better, more equitable, and sustainable housing landscape for everyone who lives and/or works in Lafayette County.”¹

The summit was heavily advertised through social media, email, word of mouth, and the distribution of promotional material around Oxford in the months leading up to the event.

¹ The lead author of this report is a member of LOUPS, helped to plan and organize the all-day summit, and presented some local data on housing insecurity in one of the morning sessions that day.



Attendees were encouraged to register in advance and to notify organizers if they were in need of childcare, which the organizers provided for free. Roughly 90 people pre-registered for the event, and an additional 20 to 30 individuals dropped in during the day's events.

Morning activities were held at St. Peter's Episcopal Church on the downtown Oxford Square, beginning with registration and light refreshments around 8:30AM. At the conclusion of the morning sessions, registered attendees were directed one block west to the Burns-Belfry Museum and Multicultural center, where they were provided a free boxed lunch along with a screening and discussion of *Renter Revolt*, a short documentary on the Kansas City Tenants Union.² After lunch, afternoon activities were held at First Presbyterian Church in downtown Oxford. Across the day, approximately 120 L-O-U community members attended the L-O-U People's Summit on Housing. Many of those who attended stayed for the entire day.

Sample

Those who attended the all-day People's Summit on Housing have a vested interest in housing. Most if not all believe housing insecurity is a serious matter of local concern, and many are frustrated with what they perceive as a lack of concrete actions by local government to meaningfully address those conditions. Some of those who attended the People's Summit are themselves housing insecure, or have experienced housing insecurity at some point in their lives.

Of the roughly 120 people who attended the all-day summit, 29 participated in the mapping exercise and completed the brief survey associated with it. An additional two participants completed the survey after the summit, but did not complete the mapping exercise. Both the mapping exercise and the brief survey were administered by the lead author of this report and volunteer staff at the event whom the lead author trained. The survey collected basic

² Access to the film can be found here: <https://www.documentaries.org/films/renter-revolt/>



demographic information, and information on the number of times participants have moved in the past five years. The survey, administered through Qualtrics, also collected any reasons participants were willing to provide about the circumstances surrounding those moves.

Survey participants ranged in age from 20 to 89 years old, with a median age of 36 (see Table 1). Roughly two-thirds of those surveyed are White, and many are well-educated with nearly 84 percent having earned a Bachelor’s degree. The median income was \$56,500 per year, yet the range in incomes was wide. Roughly 1-in-4 earn less than \$24,000 per year, and another 1-in-4 earn over \$97,000 per year. Despite their high educational attainment and modest incomes, the majority of survey respondents indicated they are renters.

Table 1: Survey Respondent Characteristics Compared to Lafayette County, MS (n=31)

	Respondents	Lafayette County, MS
<i>median age</i>	36	30.9
<i>median income</i>	\$56,500	\$64,334
<i>% white</i>	64.5	68.7
<i>% women</i>	51.6	52.1
<i>% men</i>	38.7	47.9
<i>% B.A. degree or higher</i>	83.9	44.3*
<i>% renters</i>	67.7	36.8
<i>% moved 3+ times over past 5 years</i>	46.7	n/a

Source: American Community Survey, 2023 5-Year Estimates. (*) denotes for those ages 25 years or older



Upon completion of the survey, 17 individuals indicated interest in speaking with us further about their housing experiences. We began reaching out to those individuals in June of 2025, and were ultimately able to complete interviews with 13 of them (see Table 2).

Table 2: Interview Respondent Characteristics compared to Lafayette County, MS (n=13)

	Respondents	Lafayette County, MS
<i>median age</i>	41	30.9
<i>median income</i>	\$65,000	\$64,334
<i>% white</i>	53.8	68.7
<i>% women</i>	61.5	52.1
<i>% men</i>	38.5	47.9
<i>% B.A. degree or higher</i>	100	44.3*
<i>% renters</i>	61.5	36.8
<i>% moved 3+ times over past 5 years</i>	30.8	n/a

Source: American Community Survey, 2023 5-Year Estimates. (*) denotes for those ages 25 years or older

Those who agreed to speak with us reflect a wide range of housing experiences, from long-time home owners to working-class renters. They range in age from 26 to 89, with a median age of 41. Just over half of our interview respondents are White. While roughly 30 percent have not moved at all over the past five years, another 30 percent have moved three times or more over that same period. The median income of our interview respondents is \$65,000. About 25 percent earned less than \$32,000 per year, and 25 percent earned over \$90,000 per year.

We make no claims about the statistical generalizability of our sample. By virtue of their attendance and participation at the People's Summit on Housing, we can surmise that those with



whom we spoke are largely (1) concerned about housing insecurity, (2) worried that not enough is being done to address housing insecurity, and (3) willing to at least come to a community event centered on housing insecurity in the local area. While this may reflect the concerns and worries of many other L-O-U residents, we cannot say that their concerns and worries are representative of L-O-U residents' housing concerns and worries.

Our data, then, cannot possibly offer any statistical conclusions about L-O-U residents on the whole, but that is hardly the purpose. Rather, our qualitative data aims to understand the range of people's concrete experiences with housing insecurity, and how they make sense of those experiences (see Small 2009). In this way, our data complements the demographic and economic data we used in our 2020 report to describe the scale and scope of housing insecurity within the L-O-U community (see Thomas et al. 2020). The findings we present here, then, lend important insight into how L-O-U community members understand housing insecurity, including their efforts to find and maintain affordable housing. Where appropriate, we couple the analysis of our qualitative data with secondary data at the city, county, or state levels to provide additional context and insight.

Data Analysis

Interviews were conducted in person by the authors of this study, most often in teams of two, and they varied in length. Most interviews lasted nearly an hour, and all interviews were recorded with the permission of our interviewees. Interview recordings were then transcribed and coded using a flexible coding strategy (Deterding and Waters 2021). Using the interview guide, we coded large chunks of text corresponding to how respondents described their housing transitions and how they understand the concept of affordable housing. We then applied an analytic coding



strategy to better understand whether, how often, and why respondents moved. We met regularly to discuss our coding strategy, to identify any shared insights, and to put ‘flesh to bone’ around emergent ideas.

Findings

We set out to understand whether, how often, and why L-O-U residents move. Our survey data provides some insight into the first two questions, though we again want to caution against generalizing these results to the larger L-O-U population. Rather, these results lend insight into the range of housing experiences among our community members.

Affordability and Seeking Cheaper Rents

On the whole, about 62 percent of our survey takers moved at least twice in the past five years. Nearly 39 percent moved three or more times. Almost 1-in-4 moved four or more times in the past five years.

Table 3: Number of Moves in the Past 5 Years (n=31)

Did Not Move	12.9%
Once	19.3%
Twice	23.3%
Three times	16.1%
Four or more times	22.5%



While we do not have any local or statewide data with which to compare these exact figures, the American Community Survey (ACS) does ask respondents whether they lived in their current residence one year prior. Table 4 provides data from the 2023 ACS 5-year estimates on the share of residents at the national, state, and county, and city levels who did not live in the same house one year ago.

Table 4: Share of Households Who Did Not Live in the Same House One Year Ago

USA	12.7%
Mississippi	11.2%
Lafayette County, MS	19.6%
Oxford, MS	21.8%

Source: Table B07001, American Community Survey 2023 5-Year Estimates, U.S. Bureau of the Census

We asked respondents to provide us their primary reason for their most recent move, whether for a better opportunity, cheaper rent, or for other reasons. The majority of survey-takers indicated affordability as the primary reason for their last move (see Table 5). This indicates that *frequent movers* are doing so largely because they are seeking more affordable housing.

Table 5: Most Common Reasons for Last Move (n=31)

affordability/cheaper rent	58%
life changes (e.g. new job, divorce, children moved out)	22.5%
home purchase	6.4%



As a 23-year old Latino woman who has moved more than four times over the past five years explained to us, “There are no leases that are affordable for students to re-sign with affordable prices so students are forced to move every year.” Yet this is not only a challenge for students. Another survey-taker, a 27-year old White woman who has also moved more than four times in the past five years, explained to us that rents in Oxford were so high they could no longer afford to remain in the L-O-U community and were forced to move to Yalobusha County. Currently, they indicated to us they are unable to renew their lease in Yalobusha County and are on the verge of homelessness.

Affordability was also even a shared concern among higher-income earners. One respondent, a 26-year old White man with an annual income of \$130,000 - roughly double the median area income of Lafayette County - told us their last move to the outer edge of town was an effort to find something cheaper than the mostly-student occupied housing complex where they had been living. Another respondent, a 36-year old White man with an annual income of \$90,000 reported that their last move was into a shared living arrangement with a relative in order to save money.

While affordability was the most common explanation for why survey-takers had recently moved, it was not the only explanation. Often, even those seeking more affordable places also had other motivations for moving. For example, a 26-year old Black woman explained to us that they moved in part because their rent increased, but that also “the rent increase didn’t match the quality of the apartment nor the square footage. So I moved because the rent price elsewhere made more sense considering space.” Elsewhere, a 55-year old White woman explained to us that their most recent move, in 2017, was the result of a home purchase. “I was renting before



that,” they stated. “My mortgage payment is less than my two bedroom rental. I would not have been able to buy a house had it not been for an inheritance from my mother's estate.”

Given these findings on whether, how often, and why people moved, we wanted to know how L-O-U residents make sense of their housing transitions, and how they situate housing transitions within the larger context of housing insecurity in the L-O-U community. In what follows, we present those findings from our interviews with our subsample (n=12). When taken as a whole, our findings reveal L-O-U residents’ range of experiences with local housing conditions, as well as the range in how they make sense of those conditions.

Hysteresis

The sociologist Pierre Bourdieu describes **hysteresis** as a condition that arises in times of crisis, when a gap emerges and persists between the social expectations within a given social field and the objective (and changing) reality within that field. Under these conditions individuals can feel as though they are living through a different and unfamiliar time, where their taken-for-granted assumptions are no longer relevant to the situations they inhabit (Graham 2020; see Bourdieu 1990, 2000, and 2015).

Housing is a kind of social field in which various actors and groups negotiate who gets housing, what kind, how much, and at what cost. In this new century increasingly defined by enormous social, economic, and political turmoil, and in which home ownership and fair rents remain out of reach for many, we expect adults - and especially younger adults - to experience *housing hysteresis*, or a widening gap between what they expect from the housing market and what that market actually offers them. Mariah, a 26-year old graduate student, expressed this gap between expectations and reality quite succinctly: “I wish I knew how complicated it would



eventually end up. I don't think I had in my mind that I would experience some of the things that I've experienced with housing.”

While nearly all of our interviews revealed this general sense of hysteresis, many of those we spoke with also expressed a specific *housing hysteresis* around the mismatch between the actual cost of housing and what they expected to pay. Saul, 26-years old, moved from Washington DC to Oxford to enroll in a PhD program at the University of Mississippi. “Not knowing a lot about Oxford, I thought, it’s Mississippi. How bad can the rent be,” Saul told us. “I was really surprised when I found out that wasn’t the case.” While Saul was eventually able to find a rental unit he could afford, the quality was well below standard. “A lot of the places that are affordable are disgusting, just mold,” Saul told us. “The place I am at has bad mold, it’s not ventilated correctly. It doesn’t get a lot of sunlight.” For Saul, the high rents in Oxford do not seem aligned with what he believes Oxford housing, or even the city itself, has to offer. “I don’t see Oxford as a destination city where it is worth paying those higher rents,” he told us.

Shane, a 36-year old professional, expressed similar concerns. “People who are not here assume Mississippi is cheap,” Shane said. “Oxford certainly is not. And even the cheap places are cheap for a reason.” Shane also shed light upon how population growth and housing inflation have produced a bifurcated set of experiences between longtime residents and those who have tried to make a home in Oxford after the post-2009 recession.

These price increases have happened very recently, very quickly, and so there's kind of a generational divide in experiences where a lot of my older colleagues have very nice homes, or have two nice homes. Because they got lucky, you know, when they moved here. And it’s very frustrating to see somebody in my profession living much nicer than



me, having a second home. A lot of my colleagues have said the same thing that were hired recently. My friend's [boss] owned several investment properties. And she would tell my friend, “You should buy something as an investment.” Like, how can you be so tone deaf, you know? Like, you got lucky. You didn't do something smart. You just moved here when the football team was not doing great.

Shane’s frustration is palpable. It’s also rooted in empirical evidence. Drawing upon data from the American Community Survey 5-Year Estimates, Table 5 shows the increase in median home values for Lafayette County, Mississippi from 2013 to 2023.

Table 6: Median Home Value, Lafayette County, MS, 2013-2023

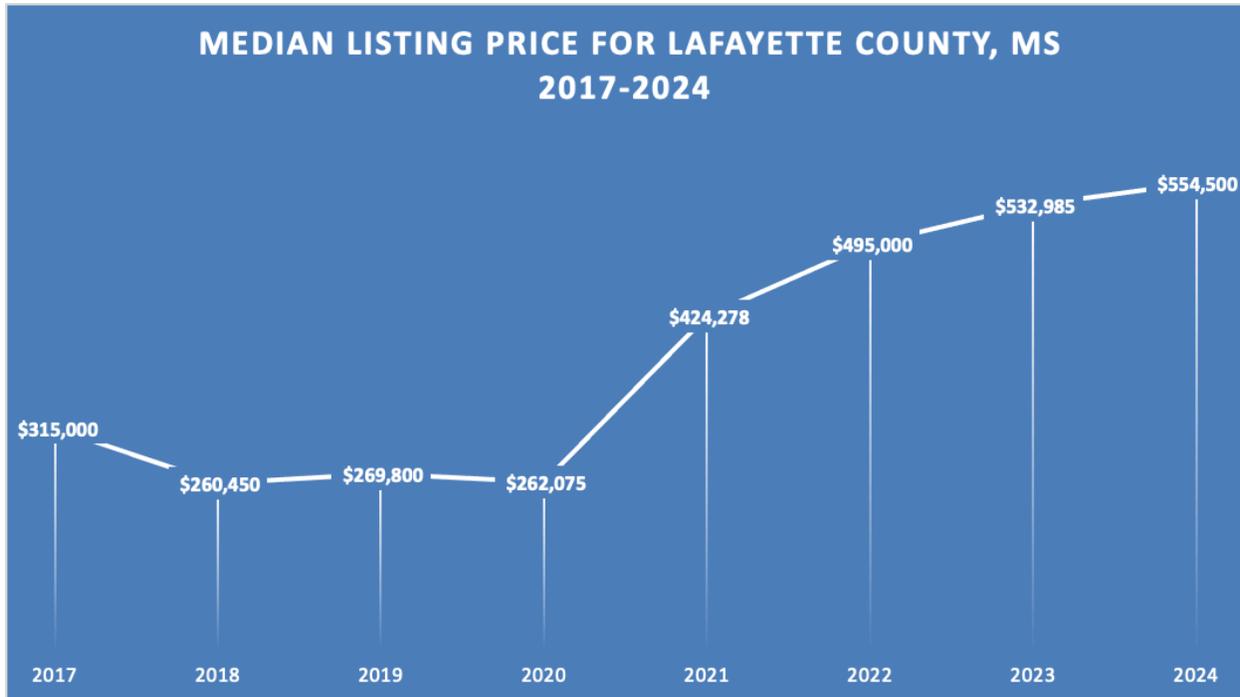
	2013	2018	2023	% Change (2013-2023)
<i>Median Value</i>	\$163,000	\$188,600	\$260,500	59.8

Source: American Community Survey 2013, 2018, and 2023 5-Year Estimates, U.S. Bureau of the Census

Home values provided by the American Community Survey are based on self-reported data, and as a result are subject to error. Some individuals may underestimate their home’s worth, while others may overestimate it. Though we do not doubt the veracity of this data, as it remains among the best available, in Figure 2 we provide another source of data less subject to self-reported errors in one direction or the other. Figure 2 shows the median listing prices for homes in Lafayette County, Mississippi from 2017 to 2024, provided by Realtor.com and the Federal Reserve Economic Database (FRED).



Figure 2: Median Listing Price, Lafayette County, MS, 2017-2024



Source: Realtor.com, Housing Inventory: Median Listing Price in Lafayette County, MS, retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/MEDLISPRI28071>, November 11, 2025.

Notably, the median listing price declined from approximately \$315,000 in 2017 to approximately \$262,000 in 2020. Since 2020 and the COVID-19 recession, however, listing prices have more than doubled, reaching over \$554,000 in 2024.

Lisa, a 55-year old professional, spoke to the rising costs of home ownership in her reflections on general expectations regarding the L-O-U community’s housing market, and the actual availability of affordable housing. “I think people outside of this community are always surprised when I tell them how expensive housing is in Mississippi,” Lisa told us. “It’s extraordinarily high for what you get, renters have no rights essentially here, and it’s really geared towards landlords.” Though Lisa earns well above the area’s median household income,



she tells us that today she wouldn't be able to afford the current house she lives in. "I couldn't even buy my house," she says. "I remember a real estate agent saying, 'Well, if you go up \$50,000 there are a lot more houses that would be open to you.' And I was like, 'Are you kidding me?' Like, I can't afford that." Reflecting on his own sense of these patterns, Shane lamented to us, "I want people to know how desperate it feels to try to live here."

Folk Wisdom and Studentification

Studentification describes the replacement of a group of established or permanent residents with a transient population of college and university students. Research on studentification is limited, and largely contained to the study of individual communities (Pickren 2012; Shelton 2021; Smith et al. 2020). Nevertheless, our interviews revealed some shared folk wisdom among our respondents concerning what they perceive as the studentification of housing in the L-O-U community.

Many of those we spoke with talked generally about the lack of single- and multi-family housing in the L-O-U community. Dennis, a 41-year old Black professional, moved to Oxford just over a year ago. He was taken aback by the lack of housing available for those with even a modest income. "There is not a lot of building or construction of single family or multi-family housing happening," Dennis said. "Of the housing that's getting built, it's mostly for higher income individuals with rents that are unaffordable." Dennis then connected his experiences to his own sense of studentification, and how it's unfolding within the L-O-U community. "There's very little rental housing available, in part because people buy houses in this town for second homes, vacation properties," he said. "Some people only come to Oxford for home football



games, and the housing is unoccupied for most of the year. So it's off the market and unavailable for people who work in this town and live in this town year-round.”

Though Dennis has not lived in Oxford long, his observations about the lack of housing stock and its relationship to the larger process of studentification were shared by interviewees who have lived in the L-O-U community much longer. Lisa, a 55-year old White professional, relocated to Oxford from a large southeastern city in 2010. “We need to build more housing, but the kind of housing being built is not solving the problem,” Lisa told us. “It’s expensive, and I don’t know who it’s geared towards.” Like Dennis, Lisa also connected the lack of available affordable housing to the expansion of the second-home market and its relationship to the University. “I have friends who live in neighborhoods where no one's there but them because of the football houses and the vacation houses,” Lisa said. “So it’s the university, but it’s also the college football aspect of it, too, that drives this.” Lisa referred to these homes not just as vacation homes, but as football homes. So, we asked Lisa to tell us what she meant by that term.

People just buy a house to come in for the game. So they're only in that house for, like, a few weekends in the Fall. Maybe they bought it originally for their child to live in during their time at school, and then they keep it as a vacation house. But it's really only for the Fall, for the football games. That's what I mean by football home. I think that the town could do more to discourage that. Or, at least to encourage them to rent it to people, because it shouldn't just stay empty most of the year.



Reflecting on what it must be like for some of her friends to live in a neighborhood of homes that are rarely occupied, Lisa said, “I think that’s terrible, that there’s no one there when they’re living there. I mean, what kind of community do you build when you just have that?”

Lisa’s comments on gameday housing reflect a kind of folk wisdom expressed by many interviewees. Gameday housing refers to a specific second-home market in Oxford whereby second homes are converted into short-term rentals primarily used for home football weekends. The US Census Bureau’s American Community Survey collects data on seasonal, occasional, and recreational housing. The most recent data from the 2023 ACS 5-year estimates show that of the more than 9,900 vacant housing units in Lafayette County, almost 48 percent are classified by the census for seasonal, occasional, or recreational use.³

The University of Mississippi belongs to the Southeastern Conference (SEC), among the most highly regarded college football conferences in the nation. Most, if not all, of the SEC schools have fanbases with a strong reputation for traveling to away games. On any given fall Saturday, the city of Oxford plays host to tens of thousands of out of town visitors. In October of 2024, city officials estimated more than 200,000 visitors came to Oxford for the university’s home football game against the University of Oklahoma (Schnugg 2024). A recent report by Visit Oxford, the city’s tourism department, estimated that across the 2024-2025 football season, home football games at the University of Mississippi generated more than \$325 million in economic impact.⁴

The impact of gameday housing was a sore subject for Mariah, a 26-year old Black graduate student.

³ See ACS 2023 5-Year Estimates for Lafayette County, Mississippi, Table B25004. https://censusreporter.org/data/table/?table=B25004&geo_ids=05000US28071&primary_geo_id=05000US28071#valueType|percentage

⁴ The report can be found here: <https://olemiss.edu/news/2025/01/economic-impact-of-football/index.html>



You have people from California, from New Jersey, from all these other places who will buy up a condo specifically for football... You don't live here throughout the year, you have this kind of vacation home, I guess. You don't mind, like you're all right. However, there are people here every day that need somewhere to live.

Mariah continued, expressing frustration at the role the University seems to play in driving the second-home market.

I've heard a lot from folks who are like, just regular local people who have been living here all their lives, and they even comment, 'Okay, it's getting a little hard out here.' And I see that, because there are no caps on enrollment here at the university... It's the optics, the image of what this looks like. You can't bring in all these folks and then they don't have anywhere to stay.

Shane, a 36-year old professional, echoed Mariah's sentiment. "Football drives the housing market," he said matter of factly.

That's certainly the folk wisdom. And I think that's the case because it's become a more national brand, the team is doing well, and Lane Kiffin is sort of a celebrity coach. More people want to come for games, or retire here, or have a second home here. Or they're wealthy and they buy a place for their kids. I imagine there's more research showing a relationship between athletic performance and



housing prices. But it certainly seems to drive enrollment, which is another housing sort of issue. We have way more students than we can accommodate, and they usually have enough money to kind of deal with high rent. But that pushes everybody else even further out.

In addition to gameday housing driving locals and low-income renters further away from the city limits, many of our respondents also discussed predatory practices by landlords and property managers against the most vulnerable of renters, especially students. Lisa, for example, told us, “I think it's very landlord friendly. I don't think there's a lot of protections for renters.” Rachel, a 27-year old first-generation Latina, told us, “I think that the town can be a little predatory.” As an example, Rachel described how landlords do small repairs, or repaint a unit, and then use that as a reason to raise the rents. “They're always trying to pump money out of you in some way,” she said.

For Mariah, the timing of lease renewals was another form of predation, especially for student renters deciding where they will live in the upcoming academic year. “They definitely are preying on time crunch,” Mariah said, referring to landlords.

So with lease renewals, you get a renewal notice and this is like a quick turnaround. It's not like, ‘Oh, renew in July.’ No, they might send a renewal notice in November. I've barely been here, right? How do I know I want to stay here? Or they might send a renewal notice in February and say you need to send it in by March. But by March, it's spring break. It's midterms. I'm gone. So I can confidently say that it's preying on this kind of time crunch for students.



Our respondents' sense of predatory practices was especially strong when concerning international students. This is not surprising, given the rampant targeting of immigrants by the Trump regime, and the willingness of Mississippi public officials to lend state resources to aid the Trump regime's anti-immigration efforts. Sydney is from Latin America, and was the only international student with whom we spoke. Sydney's interview revealed many of the harsh realities international students like her face when trying to find, secure, and maintain affordable housing in Oxford, as well as the folk wisdom they share about their struggles. "Many international students don't know what affordable housing is," Sydney told us. "Just because we are here, we're supposed to be grateful. So [international students] don't speak up, because they think that they have to figure it out. And the system lets us know that we are not part of the conversation." During her graduate studies, Sydney took it upon herself to research affordability standards so that she could better advocate for herself and other international students.

I ran into a file that is the US affordability Housing Act. It says that your rent shouldn't be higher than 30 percent of your salary. So with that data, I went and I spoke to my graduate advisor, because they were asking me to support them with finding housing for some of the students. And I'm like, housing is now going up to \$800 to \$900 and they cannot really afford this. And they were like, 'Well, they just need a roof over their head.'

Sydney felt frustrated that their issues, and those of other international students like them, were not taken seriously. The University of Mississippi depends upon graduate student labor to



support its research and teaching missions. Graduate students at the University of Mississippi, including international students, teach core courses, support faculty research and creative activities, and contribute to the vibrant intellectual atmosphere of both the university and larger surrounding community. Yet as Sydney noted, they are underpaid and as a result they face enormous housing insecurity. Unlike their American counterparts, international students do not have many of the necessary networks or ties to Oxford and the surrounding community that would assist them in successfully navigating the housing landscape. “They don't have that social network before they come here,” said Mariah. As a result, they often sign leases on rentals, site unseen. This can open international students up to particular kinds of predatory practices by landlords and management companies. “You get here, what can you do?,” Mariah asked. “You've already signed the contract. You don't know how to navigate that, or you don't have the resources at that present moment to do so.”

Landlords/management groups

A convergence of economic, demographic, and political forces shape Oxford's housing conditions: a rising cost of living, increased housing demand driven in large part by an expanding college student population, and a lack of affordable housing stock to meet the needs of low- and modest-income households. Across our interviews, participants described a system in which access to affordable housing seems determined not only by their individual economic status, but also by a set of property owners and managers who operate by their own set of rules.

Parker, a 43-year old White professional, explained the difficulty many face in renting from the few large property management groups versus from a small, locally based landlord, “The best bet for a good landlord is someone local and who does not own or manage very many



properties,” she said. Parker’s observation is rooted in the belief that smaller, community based landlords are more responsive and accountable to tenants compared to large management groups and corporations, some of which are not even local to the area.

Mariah, a 26-year old Black graduate student, echoed this sentiment. Mariah currently lives in a townhome that she rents from a local landlord who owns just a few properties. Mariah describes her landlord as “invested in what they own.” Mariah contrasted her current landlord with large management groups she’s rented from before. “You never know how property management [groups] might work out,” Mariah said, indicating that property management groups do not have the same care or investment in their tenants as do more locally rooted, small-scale landlords.

Parker believes the neglect shown by large management groups is a structural effect. Management groups, she tells us, are “logistically overwhelmed by the number of properties they have, and they have, at some point, given up trying.” Parker sees the lack of effort on behalf of management groups as connected to an absence of “boots on the ground.” According to Parker, many of the larger companies that own properties in Oxford have little if any meaningful connection to the community tenants or neighborhoods they serve. This detachment, Parker tells us, allows for these corporate actors to remain ignorant of the consequences of their neglect.

Sydney, an international graduate student, described how this dynamic affected her experiences in trying to secure and maintain safe, affordable housing in the L-O-U community. Sydney used to rent an apartment in a large complex marketed toward students. She recalled an instance in which her apartment was broken into. When Sydney reported the break-in to staff in the main office of her complex, “they just looked away... they didn’t take any action.” Saul, also a graduate student, also described neglect from the larger property group he rented from. “They



take clear advantage... they know that's the only place that is under \$1,000 per month, and so they just let the place go.” Parker recalled from her own experiences renting from larger property management groups that many of the buildings they maintain “don’t even sort of come up to certain codes, but they know there are desperate enough people... [who] accept those conditions.”

In the eyes of our interviewees, large management groups and landlords exploit the economic vulnerability of Oxford residents. With housing demand so high, and supply so constrained, large property management groups and corporate landlords lack incentive to provide more than the bare minimum to their tenants. And, as our interviews reflect, some property management groups and corporate landlords even fail to meet that minimum standard of service.

Large corporate landlords are able to maintain a bare minimum standard in no small part because of the amount of housing stock they control. Examining data on various types of renter-occupied housing units within different sized structures from the American Community Survey’s 5-year estimates, we found that between 2013 and 2023 housing structures with 20 or more housing units account for the largest percentage growth among all renter-occupied housing structures in Lafayette County (see Table 7). Between 2013 and 2023, the number of renter-occupied housing structures with 20 to 49 housing units grew by nearly 102 percent. The number of renter-occupied housing structures with 50 or more housing units grew by nearly 82 percent.



Table 7: Renter-Occupied Housing Units by Type of Housing Structure, 2013-2023

Lafayette County, Mississippi							
	2013		2018		2023		Percent Change (2013-2023)
Renter-Occupied Housing Units:	6,392		7,495		6,806		6.5%
<i>1, Detached</i>	2,628	41.1%	2,946	39.3%	2,877	42.3%	9.5%
<i>1, Attached</i>	251	3.9%	312	4.2%	192	2.8%	-23.5%
<i>2</i>	723	11.3%	609	8.1%	588	8.6%	-18.7%
<i>3 or 4</i>	480	7.5%	614	8.2%	817	12.0%	70.2%
<i>5 to 9</i>	753	11.8%	825	11.0%	714	10.5%	-5.2%
<i>10 to 19</i>	680	10.6%	887	11.8%	631	9.3%	-7.2%
<i>20 to 49</i>	182	2.8%	376	5.0%	367	5.4%	101.6%
<i>50 or More</i>	203	3.2%	407	5.4%	369	5.4%	81.8%
<i>Mobile Home</i>	492	7.7%	519	6.9%	251	3.7%	-49.0%

Many of these large-scale apartment complexes also rent by the bedroom, rather than the unit. This allows corporate landlords and large property management groups to maximize profits. A 3-bedroom unit at Fair Market Rent (FMR) in Lafayette County rents for approximately \$1628/month.⁵ Yet in these large complexes, individual renters may pay \$1000 or more per bedroom, allowing landlords to double their profits for a 3-bedroom unit rented by the bedroom. Because these units are rented by the bedroom, they are priced well beyond what the median

⁵ See 2025 Fair Market Rent Documentation, Department of Housing and Urban Development (HUD), https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2026_code/2026summary.odn?&year=2026&fmrtype=Final&election_type=county&fips=2807199999.



wage-earning household in the L-O-U community can afford. A single-parent with two children would pay \$3000/month or more - more than half of their annual income - to rent a 3-bedroom unit in one of these complexes.⁶ The control over such a large share of Oxford's housing stock, coupled with the fact that much of this housing stock is priced well above what the typical L-O-U household can afford creates an enormous power imbalance tilted toward corporate landlords and other large-scale property management companies. This imbalance is ultimately harmful to residents of the L-O-U community, and especially so for those already economically disadvantaged.

Luck

Another dominant theme across our participant interviews is the consistent reference to luck. Those we spoke with overwhelmingly see their ability to find stable, secure, affordable housing as a matter of luck or chance. Our participants understand their housing transitions - both actual moves and potential moves - as largely out of their own control.

Shane has moved only once in the past five years since returning to Oxford for work. As a college student at the University of Mississippi, however, he moved multiple times. Recalling his previous moves in and around Oxford, including his return for work, Shane describes “[being] lucky” in the sense that he knew “a realtor who is nice, or... like, [had] a friend who's already in a place looking for a roommate.” For Shane, luck manifests as a kind of **social capital**, which broadly refers to the resources and advantages individuals gain from their social networks and relationships. In Shane's case, luck referred to a set of serendipitous relationships that led to him finding safe, secure, affordable housing, even if only for a short time.

⁶ In 2023, the median household income in Lafayette County, Mississippi was \$64,334. At \$3000/month, rent would constitute nearly 56 percent of the median household's annual income, making them severely housing cost-burdened.



Robert, 63-years old, is retired and has lived in Oxford for over three decades. His use of luck differed from Shane's, in that Robert's luck resulted less from serendipitous relationships than from established familial wealth. Robert described to us how he and his wife "were pretty lucky. We had some family help... the first house we bought with a loan that my grandparents helped- they financed the house." For Robert, his luck manifested as access to capital at a time when he and his wife were looking to purchase a home.

Robert's use of luck to describe access to economic capital and Shane's use of luck to describe social capital may appear at first glance as two separate matters. Yet we find both of their uses of luck to broadly indicate that the housing market in the L-O-U community functions largely as a closed society. The term **closed society** has traditionally referred to a society in which an individual's status is rigid and fixed, and there is little social mobility. Famously, the historian and former University of Mississippi professor James Silver described mid-twentieth century Mississippi as a kind of closed society whose institutions were organized around the enforcement of the state's official doctrine of White supremacy (see Silver 1964). Our use of the term closed society refers to the closure of the housing market to all but the most 'lucky' of L-O-U residents: those with enough wealth or social ties to access housing opportunities. Sydney, for example, is an international graduate student. Sydney described how their own access to family savings was the only means through which they were able to afford living in Oxford; once that money ran out, Sydney was no longer able to remain enrolled in her program. "[I had] some extra money from my parents," Sydney said. "Had I not had that, I don't think I could have done it. I mean, I know I couldn't have done it. And a lot of people don't have that privilege."



Emily, a 43-year old mother of two is employed full-time. Yet she described to us several experiences where she struggled to maintain safe, secure, affordable housing. Despite working full-time, Emily has moved six times in the past five years, and has even faced eviction from one of her homes. She currently has housing she shares with a roommate.

We asked Emily to tell us how she has managed to find affordable housing over the years. “I feel like it is sheer luck,” she said.

When I first moved in 2014 when I got divorced, I went to the rental company, to one of the realtors. She was like, “I think I have a great place for you.” And I loved it, and that worked. And then when I told her I needed to move out, she's like, “Well, we have this other property. Same rent, closer to town, a lot smaller, but I think this could work.” And I felt like she was really in my corner. And then I moved in with the person I was dating. They had a pretty high income and so could support me. I mean, they didn't have trouble because of their income. But then when I moved out, I think I still went through one of the [real estate] websites and was able to browse and find something that worked. And that was in 2019. Since then, it has felt like luck.

Emily continued,

I lived in my friend's spare room for six months, and I was looking for places. I had gone physically to look at a place, and I was on the Zillow app in my car about to go look at a place that would not have worked anyway. While I was on



the app, this new house was posted over in Thacker Heights and or off Thacker Loop, and I immediately called the direct number to the owner, a private owner. And I was already, like several people back in line. And it had only been posted for two minutes! So I called, and I went and met her within an hour. She said, “You know, some other people have already come and looked, and they seem like they want it, but if you can get me a deposit in the next hour it's yours.” So I had to, like, call and borrow money from my ex. We were still on talking terms, but I was like, “I need a place to live, and you're gonna help me out.” And so within two hours, it was done. But if I hadn't had that person that could write a \$1,200 check within an hour, I wouldn't have gotten that place.

Emily described to us the ‘luck’ involved in securing her current place of residence. “I was standing at work next to my manager one day and her landlord texted, ‘Do you know anyone that wants a two bedroom?’,” Emily told us.

And I was like, me! What's his number? And I got in touch with him. There were other people looking at it. We were able to put down a deposit before anybody else. But it really feels like if I had not been standing right next to her when she got the text, I would not be in this house.

Emily's experiences bring together both the good fortune of having access to economic capital and the good fortune of knowing someone who could point them toward safe, secure, affordable housing. But Emily's experiences also underscore how significant both economic and social



capital are for many residents seeking housing in our community. If Emily, who works full-time, is struggling to find and maintain safe, secure, affordable housing, how many others like her are as well? This question is not one we can answer with the data we currently have, but it is a question that must be answered if we are serious about making our community a place where all of its residents can call it home.

Conclusion

For this report, we used a combination of survey and interview data with attendees of a local housing summit to examine L-O-U residents' housing transitions. We defined housing transitions as a person or household's movements through various forms of housing. We focused our analysis on whether, how often, and why residents move between housing. Our sample of respondents is too small to make any statistical generalizations. And, because we recruited participants who were attending a housing summit centered on addressing housing insecurity in the local community, our sample is not necessarily reflective of the larger L-O-U population of renters, homeowners, and other housing stakeholders. Nevertheless, our respondents provide important insight into the range of experiences with housing transitions in our local community.

To the first two questions -whether and how often respondents move - we found that the majority of our respondents moved at least twice in the past five years. Some 45 percent are *frequent movers*, defined as those who moved three or more times during that five year period. Almost 24 percent moved four or more times in the past five years.

To the third question - why did our respondents move - about 58 percent indicated to us that the primary reason for their last move was affordability. Frequent movers, in particular, moved largely in an effort to seek more affordable rents. Concerns over affordability were not



confined to our lowest income-earners. Even high-income earners shared concerns about affordability. One of our respondents, a young professional earning well over the median income, reported that their last move was into a shared living arrangement in order to save money on housing.

Given these larger patterns, we also wanted to understand how L-O-U residents make sense of their housing transitions. How do they situate those transitions within the larger context of economic uncertainty, including housing insecurity, within the L-O-U community? To answer these questions, we relied upon interview data with a subsample of respondents we recruited from the local housing summit. Again, we stress that while our findings are not statistically generalizable, they do reveal a range of experiences we believe are likely shared among many individuals within the L-O-U community.

Nearly every respondent we spoke to described a general sense of *hysteresis*, a condition that arises at times of crisis when individuals experience a gap between their social expectations and the objective reality they are experiencing. (Graham 2020; see Bourdieu 1990, 2000, and 2015). Our respondents expressed a strong sense of what we describe as *housing hysteresis*. With rents climbing and dreams of home ownership further out of reach than ever before, those we spoke with expressed an ever-widening gap between what they expected the local housing market to offer them and what it actually provides. Their movements between housing, then, is an outcome of this hysteresis, as they search for quality affordable housing they believe *should* be available but in reality is in severely limited supply.

We also learned that many of our respondents employ a kind of folk wisdom - knowledge gained from their own experiences - to make sense of their experiences in trying to acquire and maintain affordable housing. Many of our respondents view the quest to find, secure, and



maintain quality affordable housing as rooted in a process of *studentification*, whereby existing and new housing stock is increasingly oriented toward the university student population, leaving less housing available for more permanent residents. Anger, resentment, and frustration toward the rapid growth of gameday housing was common among those we spoke with.

Finally, our respondents' sense of housing transition was also rooted in their first-hand experiences with and second-hand knowledge of predatory landlords and property managers. People's quest to find good, stable housing was often dependent on their treatment by landlords and property managers. While some respondents' more positive experiences were with local landlords responsible for only a few housing units, the worst experiences were overwhelmingly with large corporate landlords and/or property management groups that maintain the largest housing complexes in the L-O-U community.

These findings are, on the one hand, not surprising. Many residents have, over the years and through a variety of mediums, expressed concern and frustration with increased housing insecurity across our community. Up to this point, however, there has been little if any concrete empirical analysis of people's actual experiences in trying to secure and maintain quality, affordable housing. Our report, then, offers first-of-its kind empirical evidence on whether, how often, and why people move within, and in some instances out of, the L-O-U area.

Recommendations

Our recommendations that follow are rooted in the empirical evidence we have presented in this report; they are aimed at community members, community organizers, and community-based organizations as much as they are aimed at local policymakers and elected officials. While public policy is necessary to resolve many of the issues and concerns raised in this report, our theory of



social change privileges collective action, community-based organizing, and social movements as the drivers of policy. Policymakers are ultimately beholden to the public, not the other way around. While our recommendations require some policy changes, ultimately we believe these recommendations are more likely to be implemented if they are put forward as a set of collective demands.

Our analysis demonstrates three predominant themes: (1) frequent moves are commonplace; (2) L-O-U residents share a belief that there is not enough affordable housing available to rent or own; and (3) L-O-U residents share concerns over studentification and predatory housing practices that tip the balance of power against ordinary renters and residents. Given the data and analysis presented in this report, we have three concrete recommendations for those working toward a more just and equitable housing landscape.

First, we recommend that the City of Oxford and Lafayette County jointly create, fund, and support an Office for Tenant Advocacy. This Office would be responsible for collecting and maintaining complaints made against landlords and property groups and serve as a resource for tenants residing within the L-O-U community, assisting them in locating legal representation in eviction and other rental housing-related proceedings. This office would also be responsible for hosting presentations, discussions, and other programming to increase tenants' knowledge and understanding of their rights, as well as the rights of property owners.

Far too many of our respondents described living in substandard housing conditions including mold and broken appliances. When they lodged complaints, our interviewees described their landlords as either unresponsive or slow to respond. Our existing legal structure around housing treats these issues as individual matters between a renter and property holder. Yet if these experiences are shared by renters across our community, then these are matters of public



concern. An Office for Tenant Advocacy, then, would help to hold both landlords and tenants accountable, and serve as an essential public resource for the thousands of households within the L-O-U community.

Second, we recommend that community members and community organizers demand that the City of Oxford and Lafayette County institute a vacancy tax for all housing that sits unoccupied for the majority of the year. Our survey and interviews indicate that a growing student population, coupled with the dramatic increase in second-homes, or gameday housing, is driving many residents to the outer edges of the L-O-U community or, in some extreme cases, out of Lafayette county entirely. Our Mayor's most common reply to these growing pains has been, "We get to live here." Yet our analysis shows that the Mayor's use of "we" obscures who gets to live here and who does not. Our analysis of ACS 2023 data shows there are nearly 4800 properties across the county classified for seasonal or recreational use. This represents a significant share of the local housing stock that is simply unavailable to full-time residents, many of whom transport, feed, clothe, and take care of the hundreds of thousands of visitors that come to Oxford each Fall for the University of Mississippi's football season. A vacancy tax on those unoccupied housing units would encourage owners to convert short-term rentals to long-term rentals, or to put those properties back on the housing market for potential homebuyers. A vacancy tax would also serve as an important revenue stream for the City of Oxford's affordable housing trust fund. Currently, the housing trust fund does not have any tax-based revenue stream, and as a result, it has very little funding available to make any meaningful impact on housing insecurity.

Finally, we recommend that community members and community organizers form and support a local tenants' union. Tenants unions are groups of renters and other housing advocates



who collectively organize to improve their housing conditions, to educate each other on their housing rights, and to lobby for more equitable and just housing policy. Broadly, tenants' rights to organize are protected by the First Amendment's guarantee of the right to assemble. More specifically the 1972 Uniform Residential Landlord and Tenant Act (URLTA) states, "Except as provided in this section, a landlord may not retaliate by increasing rent or decreasing services or by bringing or threatening to bring an action for possession after . . . the tenant has organized or become a member of a tenant's union or similar organization," (see Baltz 2024: 49). L-O-U renters make up roughly one-third of Lafayette County's population. In Oxford, renters are the majority (56 percent). Renters, then, if organized around their shared material conditions, would constitute a significant political force at the local level.

Most importantly, we encourage everyone in the L-O-U community to become more involved in the decision-making process behind our community's growth and development. Too many of those we spoke with for this report, as well as those we speak with regularly in our community, are angry and upset about the lack of housing and opportunity in our own community. Many feel that they are doing everything right, and still not able to make it in the place they call home. Emily, our 43-year old mom of two children, described to us the anger and despair she feels for having done all of the right things - working full-time, raising children, paying her taxes, and being a good citizen and neighbor - and still being housing insecure. "When I think about it, I get very, very angry," Emily told us.

Like, it really hits on this sense of absolute injustice. I mean, there were points where I was working 70 hours a week, 75 hours a week, and barely getting by.

And this was in, you know, like the 2015 market here. Not even in the past three



years. I moved out of my house in 2024 that I was renting for \$1200 a month. And now those same houses on that same street - same model, three bedrooms - are going for like \$3600 per month. That was just in the space of like, I started renting in 2021 and by 2024, they were going up. I just can't make sense aside from just feeling like whether it's landlords or our city leadership or the system as a whole, it will squeeze every penny out of people, even if it kills them to make more money. To have to fight to have shelter, especially if you're able bodied and working, and you know, doing all the things. And that doesn't even touch people who are not able bodied, who cannot go to work, and all. You know, it makes me very angry in my soul.

We remind our readers, and all of those who so generously gave us their time to contribute to this report, that anger is among the most important motivating forces for collective action and social change. The kind of anger Emily described above, and so many others felt, is a righteous anger rooted in the knowledge that our current situation is unjust and untenable. Contemporary American history demonstrates that when enough people get angry enough about a cause, their righteous anger ignites change. We hope this report, then, helps play a small part in stoking your righteous anger and moving you to work with others to make our community a place where everyone truly gets to live here, not just the privileged few.



Glossary

affordability gap: the gap between what is necessary to afford housing without being housing cost-burdened, and the typical wage of a full-time worker.

folk wisdom: the knowledge and experience that comes from ordinary people, rather than knowledge that comes from experts.

frequent movers: individuals who have moved three or more times in a five year period.

gameday housing: secondary homes purchased for primary use as housing for home football weekends and other short-term rental situations.

Housing Choice Voucher Program: also known as Section 8, this is a federally funded initiative that helps low-income families, elderly persons, veterans and disabled individuals afford housing in the private market by providing eligible persons with a partially subsidized voucher that is paid directly to a landlord.

housing hysteresis: the disconnect between a person's expectations for attaining safe, quality, affordable housing; and the objective reality of rising rents and an inadequate housing supply.

housing insecurity: the limited or uncertain availability, access to, or inability to acquire safe, stable, adequate, and affordable housing.



housing transitions: people's movements through and between various forms of housing.

housing wage: the hourly wage a full-time worker must earn to afford a modest rental home at fair market rent (FMR) without spending more than 30 percent of their income on housing costs.

hysteresis: the condition that arises in times of crisis, when a gap emerges and persists between the social expectations within a given social field and the objective (and changing) reality within that field.

social capital: the resources and advantages individuals gain from their social networks and relationships.

studentification: the replacement of a group of established or permanent residents with a transient population of college and university students.

town and gown: a phrase that expresses the dynamic relationship between a college or university (the "gown") and the community in which it is situated (the "town").



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