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Staying in Place: Narratives of Middle-Income Renter Immobility in New York City

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Abstract

Existing research has enumerated why people move; this article responds to recent calls for increased focus on residential immobility – or staying in place – by focusing on why and how middle-income renters remain immobile as housing costs change around them. This article examines how middle-income renters make sense of housing cost change and their ability to remain in place. Using thirty-two semi-structured interviews with middle-income renters in New York City, this research analyses housing narratives to understand the financial and social complexities of remaining in place. Middle-income renters who are intentionally immobile explain how they stay in their neighbourhood area by making financial trade-offs and negotiating landlord relationships to avoid rent increases. Within a broader narrative of inevitable price displacement, this demonstrates how structural processes of urban housing and urban change manifest in the housing narratives of middle-income renters as they act to defer their own displacement and actively hold their place in changing neighbourhoods.

Keywords

middle income; residential mobility; immobility; neighbourhood change; rent

Introduction

In New York City (NYC), like many world and American cities, housing cost increase may lead residents to move from a high rent or move out of the city altogether. For middle-income renters, perceptions of increasing costs and scarcity of suitable units contribute to individual residential mobility and immobility. Middle-income renters are uniquely challenged as they balance their desire to stay in increasingly expensive neighbourhoods with the increasing financial burden of non-housing expenses and incomes that do not keep up with costs. For those

who stay, remaining in place is an active and intentional, though tenuous, process of taking action to forego relocation or displacement.

This article focuses specifically on the experiences of middle-income renters in NYC and how their perceptions of housing cost and neighbourhood change impact their rationale for paying more to stay in place. While their income does not qualify them for many housing policy programmes (Marom & Carmon, 2015), they increasingly experience financial squeeze impacting their ability to pay rent (Quart, 2018). In U.S. cities, the percentage of middle-income households has declined, but the number of middle-income renters has increased (Pew Research Center, 2016).ⁱ By focusing on immobile middle-income renters' tactics for staying in place, and by understanding how they relate their perceptions of their housing cost change to their own actions, we can better understand the conundrum of being middle-income in an increasingly polarised city - no longer in the middle, but at the top of the bottom.

Desmond et al's (2015) urban renter mobility theory hypothesises that middle-income renters are immobile relative to lower income populations. While previous research emphasises residential mobility, particularly displacement and eviction, encountered by low-income and marginalised groups (Desmond, 2016; Newman & Wyly, 2006; Wyly et al., 2010), middle-income mobility is less well understood. Importantly, middle-income renters may mobilise their social, political and financial capital to secure housing in ways that lower-income groups may not (Boterman, 2012; Glass et al., 2014).

This article seeks to answer two questions about the process of remaining immobile: How do middle-income renters make sense of their immobility as actively staying, or passively stuck? How do they explain their ability to remain in place?

Using interviews with thirty-two middle-income renters, this article identifies conditional complexities arising when renters explain their mobility, their rationale for renting, and the trade-offs that enable them to stay in NYC. Immobile informants explained immobility as if it was an investment in place, gaining the benefits of prolonged access to a neighbourhood. This article analyses these narratives within existing literature on the role of renting in structural models of urban change, new conceptualizations of residential mobility, and the financial stretch encountered by some middle-income Americans. This enquiry illuminates how middle-income renters understand residential immobility in NYC: like treading water, stuck in a temporary fix for as long as it lasts.

Residential immobility, mobility, and displacement

Residential mobility literature focuses on whether and how frequently people move to new addresses within the same urban area. These intra-city moves are typically associated with quality of life, preference, family size change, and are not typical of moves for work (Coulter et al., 2016). Prior research has focused on modelling the causes of residential mobility in general and for different demographic groups. Economic theories of residential mobility operate at varying scales of analysis: disequilibrium theory's causation is household-housing mismatch, whereas Tiebout's theory of sorting centres the neighbourhood's bundle of resources as cause (Clark & Van Lierop, 1987; Tiebout, 1956). City-wide population analyses of residential mobility find that people sort into geographically homogeneous clusters when they move, based on income (Musterd et al., 2016) or race (Clark, 1991). These generally assume that households are choosing to move.

Others conceptualise residential mobility as involuntary. Involuntary mobility can include eviction and other forms of displacement (Desmond et al., 2015); involuntary immobility may

result from being unable afford to leave a declining area (Andersson & Hedman, 2016).

Structural approaches to urban dynamics attribute these spatial processes to legacy and zoning regulations (Rothstein, 2018) and spatial patterns of disinvestment (Smith, 1979)

Recent conceptions of residential mobility consider both mobility and immobility as important parts of understanding lifetime residential mobility; previous research focused only on instances of mobility. Halfacree and Rivera (2012) argue that residential immobility is not necessarily a passive or natural state of stasis but may be a repeated and intentional decision to stay; Coulter and van Ham (2013) present prolonged inability to execute desired moves as another explanation of stability. Coulter et al (2016) call for a focus on residential mobility within a whole life context, considering immobility as not simply ‘not moving’ but as an active process of staying in place.

Staying in place or being stuck in place points to the voluntariness of residential mobility – is staying a choice or a limitation? Desmond et al. (2015) present a framework of renter residential mobility and immobility as being voluntary or involuntary, theorizing that different renter income groups experience different combinations of mobility and voluntariness. Primarily focusing on the involuntary process of eviction and displacement, they also frame middle-income renters as immobile: hypothesizing that they are unable to pay more for housing and therefore unable to move (Desmond et al., 2015). Existing research on middle-income renters in different urban housing regimes cites unwillingness to give up an advantageous ‘deal’ on a good apartment as a limitation on mobility but also a choice to remain in place (Scanlon, 2015). Choosing to stay in place, on the other hand, may result from connectedness and attachment to neighbourhood (Clark et al., 2017). This article seeks to understand the complexities of

residential immobility from the perspective of middle-income renters in a city with a high-cost housing market.

Political economy of urban housing markets

The spatial manifestation of residential immobility and mobility is situated within the housing system itself, including housing cost dynamics of urban real estate. While urban housing can be framed as a purely economic or a natural process of urban change, recent approaches to urban housing cost dynamics situate housing within a political-economic framework (Aalbers & Christophers, 2014). This focuses on the power relations and inequalities reinforced within housing, and more broadly, within urban real estate.

Political economic perspectives on urban change are theorised as part of a broader process of competition and inequality creation (Smith, 2008; Wyly, 2019). Aalbers and Christophers (2014) call for applying a political-economic lens to housing because, while it is a commodity in terms of being bought and sold, the processes of its exchange reproduce capital flows, social relations, and the ideals of capitalism. Housing is a uniquely spatial commodity given its durability as a product and its fixity in location. Harvey (1974) theorises that, through a process of housing exchange, landlords exploit their ability to create unique commodities that maintain a monopoly over rental price for particular classes of renters. These properties then reinforce and recreate class differences amongst those who rent. In NYC, these processes are associated with gentrification, super-gentrification, and displacement (Halasz, 2018; Newman & Wyly, 2006).

Tenure difference (renting or owning) is not only theorised from the perspective of landlord power, but also from the lifetime inequalities that stem from tenure. Forrest and Murie (1995) highlight how homeowners accrue value on an initial investment while renters continue to

pay higher prices, noting the dynamic price of rentals versus the fixed price of owned property. Literature suggests that long-term renters experience decreasing wealth opportunity impacting their long-term and intergenerational social mobility (Arundel, 2017; Rothstein, 2018). The act of renting defines longer-term housing and financial opportunities for renters.

Research on processes of housing exchange point to the underlying ideals of residents in addition to the underlying structures which define the urban landscape. Aalbers and Christophers (2014) emphasise that the ideals of capitalism are reinforced through the processes of exchange in housing markets. However, these ideals may not be fully visible to actors within the capitalist system, leading to false consciousness or holding the belief that actions are self-beneficial while unaware they are actually exploitative and act to maintain a capitalist system from which they do not benefit (Chatterjee, 2012).

Middle-income urban residents and social capital

Literature on the middle-income demographic, especially in the U.S., points to two changes which inform a household's financial ability to remain in place: first, the increasing cost of housing, childcare, and education, which exceeds income increases, especially impacting people under 40 (Seligson, 2019; Warren, 2006); second, changing spending behaviour, focusing on lifestyle (Weinberger et al., 2017). Sometimes referred to as a middle-class stretch or squeeze, recent research demonstrates that the highest income groups have had notable increases in income, while the lower 90 per cent has had dramatically less growth (Quart, 2018). These relative income equality changes are paired with changing expectations of access to middle class lifestyles and housing aspirations, which are decreasingly viable for many middle-income households (Crawford & McKee, 2018). This growing inequality, particularly driven by the highest-income earners accruing wealth, is one of the ways to explain middle-income stretch

(Desilver, 2018); other measures have identified a decreasing relative size of the middle-income group in the U.S. (Pew Research Center, 2016).

Middle-income households encounter affordability challenges and value-based challenges as they live in cities. A 2009 report pointed to the challenge of housing affordability for middle-income residents in NYC (Bowles et al., 2009). Cost burdens have been rising for middle-income renters across the U.S., with notable increases between 2011 and 2018; at the same time, the top quintile of renter incomes have increased outpacing the second, demonstrating increasing inequality between above-median-income renters (JCHS, 2020). Scholarship notes how housing policies recognize middle-income residents' housing affordability problems, addressing them in limited ways (Marom & Carmon, 2015). However, programmes in practice are few, their price for residents is high, and the lotteries for middle-income affordable units are competitive (Bellafante, 2017). Further, debates question the morality of funding middle-income housing when low-income households are not fully subsidised (Ellen, 2017; Paulsen, 2017). While policies may begin to serve middle-income renters, policymakers may not believe middle-income households should rely on public benefits.

Other literature identifies how middle-income households deploy social capital to find and retain housing. Research on how middle-income people find homes in competitive markets point to social capital, which enables people to find and secure housing through their social network connections, but is attributed to 'luck' (Boterman, 2012). However, findings also identify the challenge of being stuck in a 'good deal': benefiting from lower rent in a below-market unit, but unable to move due to inadequate resources for market-rate housing (Scanlon, 2015). This article contributes to understanding middle-income housing experiences by

identifying the ways that increasing inequality, social capital, and below-market rent impact the residential mobility of middle-income renters.

Data and Method

To understand how middle-income renters negotiate residential immobility in the context of housing cost changes, this article analyses narratives of how middle-income renters make sense of their current housing. In semi-structured interviews, middle-income renters explained why they rent and how they stay in NYC.

This study focuses on NYC, a renter-majority city with many neighbourhood change processes and high residential mobility, and thus many renters who encounter neighbourhood change as part of their moving decisions. In 2017 NYC, 12 per cent of low-income, 16 per cent of middle-income, and 23 per cent of high-income renters had moved in the last year (NYCHVS, 2017), excluding eviction and other low-income mobility types (Newman & Wyly, 2006). NYC's unique housing market, characterised by extreme housing cost and inequality, has different types of rental housing available to middle-income households renters including: market-rate, rent stabilized, and affordable. Market-rate apartments have no price or income regulations. Rent-stabilised apartments (45 per cent of total rental units in NYC in 2018) have maximum legal rents defined by the city (NYU Furman Center, 2014). Individual units may de-stabilise to market rent if the tenant's income or rent exceeds the city-set limit (Collins, 2020). Affordable housing is government-funded housing allocated by lottery for income-based rent; about 20 per cent of NYC affordable housing is designated for moderate- and middle-income residents (Glen, 2017).

Three neighbourhoods were selected for recruitment based on their relative density of middle-income residents and different statuses of gentrification. Inwood, Manhattan has mostly

pre-war high-rise housing. The west side of Inwood has scenic parks and the east side has lively Dominican street life. During the research period a density increase plan was approved for Inwood. Park Slope, Brooklyn is characterized by tree-lined brownstone streets and adjacent to Prospect Park. Now identified as family-oriented and affluent, it underwent dramatic changes and gentrification in the early 2000s and has been classified as super-gentrified (Halasz, 2018). Nearby neighbourhoods vary in demographics and gentrification status. Ridgewood, Queens has significant Polish and Puerto Rican populations, with rowhouses and six-family homes. Residential areas show signs of recent in-movers, with cupcake and coffee shops, while commercial-area streets include lively conversation in chairs outside Latinx establishments. While Ridgewood has not had recent zoning changes, discussions of downzoning and development have been ongoing as adjacent Bushwick, Brooklyn gentrifies.

Neighbourhood-specific listservs, message boards, and snowball sampling were used to recruit participants. Due to sampling approach, participants also came from many areas outside of these neighbourhoods (see Figure 1). Informants include 32 middle-income renters screened for age (25 to 64), duration of residence (at least 4 years), household income (80 per cent to 165 per cent of HUD's NYC Metropolitan Area AMI for 2017), and involvement in household housing decisions. Screening criteria limited participation to working-age adults with incomes, however, actual interviewees were between 30 and 50 years old. Despite only 35 per cent of middle-income renters between 30 and 50 years old in NYC identifying as white, the majority of these informants do (author analysis of iPUMS (2020)). Immigration status was not part of the screening criteria for this project, however, six informants' narratives included immigration. This article represents a majority-white, majority American-born, perspective on middle-income renter immobility in NYC

[Table 1 near here] [Figure 1 near here]

Semi-structured interviews in July-November 2018 were audio recorded and participants were compensated for their time. Informants were prompted to tell the story of the places they lived in the city. Transcribed interviews were coded to identify emergent thematic elements. Narrative analysis provided insight into why and how specific factors impacted residential mobility, particularly those decisions guided by perception, preference, and belief about an area (Rosen, 2017). Relevant narrative elements were analysed to summarise the range of mobility tensions experienced by middle-income renters with respect to housing cost. Analytical focus was narrowed to the eighteen informants who were actively staying in place, or intentionally immobile. Table 1 presents demographic and household information for interview participants and intentionally immobile informants. To protect the confidentiality of informants, identifying information is not included with quotations.

It is important to note the positionality of the interviewer and researcher. As an educated, middle-to-upper-middle-class white female renter, many interviews were peer-to-peer interactions between interviewer and informant. Active questioning was used to ensure that coded language - part of peer interaction - was clearly understood as informant story and not interviewer interpretation. The following represents what informants indicated were their perspectives, challenges, and contingent trade-offs.

Results

Informant narratives were closely tied to their status as renters and their perceptions of living in a city with extreme housing costs. Often using extreme language - ‘everything around me has skyrocketed’ – they pointed to their tactics of remaining in place, the contingencies of prolonged renting and tenancy, and the importance of remaining in their neighbourhood.

Informants lived in a variety of neighbourhoods (see Figure 1); this article treats the concept of neighbourhood as the area that a resident considers their neighbourhood.

Intentionally immobile middle-income renters explained their immobility as a combination of being stuck and staying. Some explained they were stuck as renters and choose to stay in place. Others reported that they were stuck in an unsuitable unit to stay in a good neighbourhood. While intentionally immobile informants explained myriad characteristics which rendered a neighbourhood desirable, this article specifically focuses on the mechanics of remaining in place and not on the attributes informants remain for.

Three themes arose as both the reasons for immobility and the tactics for remaining immobile. First, perceived constraints of tenure immobility, or inability to transition to homeownership, enabled them to remain in neighbourhoods they wanted. Second, the complexity of staying in one unit over time highlighted relationships with landlords who granted them long-term affordability. Third, the motivation to remain in a desirable neighbourhood was linked to the desire to keep their place in the neighbourhood, positing that if they left, increasing housing costs would prevent their return. The interrelatedness of tenure, landlord, and place defines a change in middle-income renters' experience in cities which is unique to their position – not displaced racially or culturally, but simultaneously financially displaced and embedded. These accounts take into consideration the complex entanglements between location, housing attributes, and household finances.

Stuck as renters: constrained by and to tenure

The determination that ownership was impossible informed many renters' decisions about where they lived and how they allocated household finances. Many immobile informants explained that they were constrained to being renters because of a lack of affordable ownership

housing in the place they wanted to live. For some, the idea of ever buying in NYC was unfathomable; for others, ownership had seemed possible, but after rapid housing cost increases, renting was the only way they said they could remain in their neighbourhood. Some explained seeing a decreasing opportunity to buy in their neighbourhood over time, identifying the moment when it became impossible for them to buy nearby. To account for this, many narratives juxtaposed saving for the future with making financial decisions to enable a desired quality of life right now, as renters. Quality of life was treated as a place-based attribute in these narratives, something attainable but at great expense, both in the present and with respect to future plans. This section details how renting enabled desired outcomes while constraining residential mobility.

One rhetorical device of immobility due to tenure was the narrative of housing costs changing so rapidly that plans to buy in a neighbourhood had become infeasible. Many informants explained that they became constrained to being renters as their neighbourhood changed faster than their ability to buy in it. Several longer-term residents, who had lived in their neighbourhoods for eight or more years, had considered buying a home in their neighbourhoods in the past but saw housing prices and competition out-pace their plans feasibly buy there. They explained that now, these neighbourhoods may never be accessible to them as homeowners, or even as renters if they were to re-enter the market to move to a different apartment. Because of the rapid change in housing costs since they moved to the neighbourhood, they continue to rent to stay in place, trading the opportunities of mobility or homeownership for the stability of location. As one informant said: ‘So, we went from finally living in a place and loving a place where we could possibly own and see ourselves [living for a long time], to very quickly never seeing the light of day on buying something ever again.’ For these middle-income renters,

housing cost change has not displaced them from their neighbourhood but has limited their tenure mobility if they stay in place.

Many renters expressed their tenure mobility as limited by the NYC housing market as a whole. They could only be renters because they thought it was impossible for them to ever have enough savings for a down payment. The 'I could never afford to buy' narrative justified reallocating household finances to support renting in a desirable location. Renters used more of their income to rent in places they wanted to live instead of saving to buy. Informants explained a specific tension between their cost of living in a particular place and their ability to meet long-term financial obligations, like student loan payments; and longer-term financial goals, like saving for homeownership or for their children's college. One informant disclosed how their desire to live in a nicer apartment in a nicer neighbourhood is affordable in the short-term, but has resulted in putting longer-term financial goals on hold

While [the general cost of living] is affordable day to day, it would be better if we could save more... [This is the] decision we made in moving to a bigger, nicer place and a more desirable neighbourhood. But it [has meant] not being able to pay down debt and save for buying something. It's like a treadmill.

This narrative approach shows a trade-off between long-term financial goals, like paying off debt, and short-term gains, here, living in a desirable place. As they explain this decision, they raise their own concerns about whether they are being individually responsible as they focus on their day-to-day satisfaction. Though they desire these short-term benefits – nicer place in a more desirable neighbourhood - this perpetuates the cycle of living for short-term gains at the expense of long-term outcomes. In this way, informants explained a recreation of their current social and financial status through the actions they are taking to live in this desired place. It also demonstrates how this renter has enough resources upon which to draw to make 'good-for-now'

housing feasible, though they present this decision as making their future housing possibilities less clear.

Finally, perceiving that they cannot own is how they explain remaining in rentals long-term; renting is the way they can feasibly stay in place. Many informants speculated about the lifestyle trade-offs they would need to make if they believed that owning a home was a feasible short- or medium-term goal, contrasting it to their actual neighbourhood and housing choices. One said: 'I probably would have been a little more frugal in terms of thinking about renting a place because I would have been saving to buy, but it just feels really out of my league to think about buying in a neighbourhood that I'd want to live in.' The either-or rhetoric in this statement demonstrates how some renters saw a limited possibility of owning, and given their inability to achieve that, made housing decisions that eliminated the possibility of owning from their speculations. By defining themselves as someone for whom buying is 'out of [their] league,' they re-create a particular order wherein they remain a renter.

In these ways, renting was a constraint on these immobile middle-income renters: renting enabled them to remain in places where they could not afford to buy.

Stuck in this apartment: the complexity of remaining

Recognizing they were stuck as renters, informants described the active process of staying in their current apartment. They explained uncertain futures by focusing on their relationship with their landlord, highlighting their landlord's role in their immobility, the power they deploy to retain their housing, and the disempowering moments that revealed the tenuousness of renting. While intentionally immobile renters explained the tactics of how they stay in place, many noted their own replaceability.

Rhetoric around landlord relationships highlighted themes of benevolence, seeing positive intentions in landlord actions. Many renters explained that they can stay immobile because their landlord keeps rent affordable to good tenants. One-third of informants said that their landlords, many of whom lived nearby or in their building, just liked having good tenants. In more extreme cases, informants explained how their landlord treated them as family, showering their children with gifts and affection. They explained the lower rent and stability of their rentals as the result of this personal relationship. In this narrative, both landlord and renter benefited from the relationship.

Informants also noted other types of landlord benevolence. Some felt they could break a lease prior to its formal end date without incurring a penalty. Others said their landlord would be accommodating if they were unable to pay rent on time. One informant situated this in the context of an in-demand neighbourhood, saying that their landlord would easily replace them if they left before the end of a lease:

After we had been here quite a few years [and] had that relationship with our landlord, [we] knew that we would be able to break a lease if we had to...it was probably more at a specific time... when there was this particular boom in rentals and in people coming into Park Slope and when prices went up considerably... [we were sure that] the landlord was confident they would be able to find somebody quite quickly.

Themes of displacement and replacement highlighted the limited nature of this benevolence: landlords would benefit even if tenants left.

Displacement narratives highlighted specific positive qualities of current landlords. Informants contrasted their current housing stability with previous experiences of displacement due to maintenance, renovations, and rent increases, contrasting their current landlord with others. They recounted friends who were priced out of their apartments and long-term-owned buildings they had seen converted into higher-cost properties. '[Our landlord is not] demanding,

he's not raised our rent, which is significant. Because that is a rarity around here as you can imagine.'

In addition to having benevolent landlords, informants also described their ability to remain in place as a function of their power over their rental. This took different forms in different types of housing, with distinctions between the experience in market rentals, market rentals in stabilized buildings, and stabilized rentals.

In market rentals, where renters knew their landlord personally, informants described how they managed their own rent by avoiding rent increase triggers. Many did not want to raise their landlord's awareness about maintenance or other problems, fearing rent increases due to repairs or investment. Minimising alarm about physical problems with their apartment would keep rent stable. By managing their landlord's perceptions and expenses, they highlighted their agency in the landlord-tenant relationship. In market rentals in rent-stabilised buildings, power came from the awareness of being a higher-paying renter than other building residents. An informant without a lease noted power in their informal situation: while they technically had no legal recourse over their landlord, they were willing to report their landlord for building violations because they were paying more than other tenants in the building. Even in the face of technical insecurity, they felt stable enough in their housing to claim legal recourse. For stabilised renters, power came from knowledge of the legalities of rent-stabilisation and advocacy for legal treatment. Through their awareness of the system and judgement of their landlord's next step, these renters crafted narratives where they were active participants in remaining in place.

Despite having benevolent landlords and agency in their rent, renters experienced powerlessness at lease renewal. The belief that a landlord could displace a tenant through selling

or by increasing rent appeared in housing narratives when landlords were incommunicative, highlighting how they were only a month or a lease renewal away from displacement. This was uniquely experienced by market-rent households; rent-stabilized households had legal protections. While few informants explicitly experienced threats of displacement from their current apartments, the spectre that they might be displaced was constant, particularly for renters who did not have a legal claim to their home beyond that stipulated in annual or month-to-month leases. As one recounted: ‘I kept asking her for the lease renewal and she wasn’t giving me one, and so I thought she might be interested in selling the place, so I got worried that I might have to move.’

Further complicating their role as term-limited tenants, multiple informants expressed that they thought their landlords or neighbouring building owners were right to cash in on their real estate investment, even as it might lead to their own displacement. By applauding landlord’s success in ownership, sales, or increasing rent, they are labelling their own displacement or unaffordable housing as a natural and unavoidable process. This narrative recreates the market ideals of making a good investment: informants praised it even when it was not their own success.

Taken together, these demonstrate the active role middle-income renters describe in their narratives of housing stability. Faced with potentially increasing rents, they highlight the benevolence of their landlord and the mutually beneficial relationship in their tenancy. They amplify their own power over remaining in place by foregoing maintenance, situating themselves relative to other tenants, and operating within a legal system they understand. However, they also describe landlord actions through the pervasive narratives of displacement or replacement. Ultimately, these narratives demonstrate how this cohort deploys social capital to intervene and

negotiate problems, while recognizing the ultimate power of their landlord: ‘Even if we’re friendly, she’s still the landlady. She still sometimes doesn’t fix stuff and she still holds our fate in her hands.’

Staying in the neighbourhood: valuing place over housing

The core narrative of intentionally immobile informants was the objective of staying in their current neighbourhood. Explanations of neighbourhood-scale immobility were framed within their understanding of how market forces limited their ability to move nearby. ‘A great deal for the neighbourhood’ and ‘we can’t afford something that fits us better’ led informants to linger in crowded or unaffordable housing. While explaining how market forces limit their mobility, all also expressed an active choice to continue to remain in place. Preferences, the ability to ‘make it work’ every month, and limited interest in other housing options created the limited options of staying or moving far away. An all-or-nothing narrative complicates the immobility experienced by these renters as they choose to stay for the neighbourhood but remain stuck as renters or stuck in their apartment.

Informants described having a good deal within their neighbourhood as scarcity: an opportunity not to be missed. Perceiving that a unit was below market rent for an area, larger than average, or in a great location, informed renters’ narratives of wanting to stay, even if the unit was too small or too expensive. Informants highlighted the uniqueness and luckiness of their housing. Finding a ‘good deal’ was difficult and since they had, they would stay. This was reinforced by explanations of extreme competition within the market, perceived housing shortages, and concerns about the implications of moving.

For those living in rent-stabilised or affordable apartments, the drive to remain in place was even stronger, as moving to market housing would be a new financial burden. Even renters

who had trouble making rent payments planned to stay in regulated apartments because they saw them as a long-term, non-financial investment in a place - a financial struggle for now, but housing stability and quality for them and their family in the future. Holding on to a good unit, good rent, or good deal was a reason remain in an otherwise exclusive area.

In addition to remaining in place because of general shortages of affordable units, many explained that apartments of a similar size or quality and price were hard to find nearby. They talked about their neighbourhood as a housing market that they could not feasibly re-enter but could remain in:

None of those [nearby neighbourhoods] are places that we could afford as much space as we currently have.

Unless we really moved farther out, into a completely different neighbourhood, we really wouldn't have any more space [but] we would potentially pay less in rent.

Many people suggested that their current housing quality was higher than other housing with the same price in their area. While some explained their low rents due to rent stabilization, special arrangements with landlords, or a month-to-month lease with no anticipated times for rent increases, these near-term benefits of remaining in place became constraints in the longer term. Entrenched middle-income renters actively stayed in place, even as their housing quality diminished or their household grew.

Remaining in these desired neighbourhoods did not always generate desirable social outcomes. For example, informants expressed that remaining in their apartment meant going out less because the nearby restaurants were so expensive or finding the free alternatives to costly local activities. In one case, a renter pointed to the mismatch between apartment size and community belonging: hosting a child's birthday party required inviting the whole class, but their

apartment was too small and party venues were too expensive. In big and small ways, the benefits of the neighbourhood did not play out completely for these stayers.

Neighbourhood composition and gentrification also contributed to narratives of staying in place. Some informants raised ethical concerns about moving to a neighbourhood they could afford which was potentially or actively gentrifying. As a majority white group of renters, they saw racial displacement occurring and did not want to be part of it. As one renter said: ‘I feel bad about displacing people of color who need assistance and who have deep multigenerational roots in the neighbourhood. But I don't feel as bad about displacing [conservative working-class white people]. And that must be bias on my part.’ Informants also noted their role in incremental housing cost change in a neighbourhood. One informant discussed their household’s decision to become single-income to preserve their stabilized apartment: ‘...when you leave the person that comes next to you won't have a regulated apartment, you will have deregulated it because of your high income.’ Through narratives of responsibility for their role in displacement and increasing rents, informants linked their immobility to avoiding others’ displacement.

This is one side of a tipping point, however, as many suggested that they had immediate or longer-term plans to leave. This balance seemed active in the explanations of many renters, returning to the theme of why people rent:

... I realise that it all just comes with the bigger decision of we really want to live here. And we might change our minds. At some point the balance might tilt, the balance isn't worth it, and we move out somewhere, who even knows where we'd go. But it's all something that can change based on circumstances and time.

Taken together, these demonstrate the balance between satisfying preferences and creating a sense of scarcity of housing through their own housing narratives. Underlying these themes is the narrative of scarcity of middle-income affordable and suitable housing in places where these renters wanted to live, which locked them into their current units.

Staying in the Neighbourhood but stuck renting this apartment: the price of immobility

Intentionally immobile middle-income renters make sense of their immobility as the result of their own actions, however temporary and tenuous. ‘Hanging on’ was a recurring theme for many renters – while they alluded to their uncertain futures, they remained active in the pursuit of staying in place. Contradictions within these narratives point to uncertainty of future immobility and the fissures and fractures of an income group no longer equipped to maintain a lifestyle they aspire to. This section analyzes the ways that this form of immobility complicates existing frameworks of residential mobility and informants’ own objective of retaining a place for themselves in the city.

Contrary to residential mobility models, actively immobile middle-income renters place value on not leaving their current neighbourhood. Existing models anticipate mobility occurring when housing does not meet household needs or when better amenities and neighbourhood goods exist at lower costs. While informants acknowledged better housing opportunities as owners outside of the city or as renters in neighbourhoods they do not consider ‘good locations,’ they leveraged their resources to remain in place. While some parts of narratives appear to be irrational, trading long-term financial well-being for short-term location gains, informants did not express that they were on the losing end of the negotiation. They gained desired benefits of location which was only affordable to them as renters. While a few intentionally immobile informants did have affordable-to-them housing that met their needs within their budget, the common theme remained that they would not move from neighbourhoods which would be prohibitively costly to re-enter.

Remaining in a neighbourhood even as prices became less hospitable was an objective for intentionally immobile informants. This supports Desmond et al.’s (2015) middle-income

renter immobility model: enough income to stay in place, but not enough to move. However, this article adds that income is not the extent of enabling immobility: the combination of income, adaptable household finances, landlord relationships, and knowledge of renter protections enable middle-income intentional immobility. Discussing their active tactics and passive relationships whereby they had agency to avert displacement – at least within their own logic – demonstrates that they are not passively awaiting inevitable pricing out but are actively engaged in maintaining a way of life for themselves. Their active role in remaining in their neighbourhoods by remaining in their current apartments demonstrates how they make sense of their immobility as a result of their own actions to stay in place, thus they are participating in an active process of ‘hanging on’ (Scanlon, 2015). Note that survivor bias may be present: informants may represent the remainders of a cohort otherwise displaced.

While they had different ways of negotiating their continued immobility, informants described their power over the narrative of their housing. They explained their relational power to maintain a relationship with their landlord and avoiding actions they believed would trigger a rent increase. Controlling the narrative of their unit, they chose whether a landlord would be invited to intervene, balancing overdue renovations against the risk of having to pay for them in increased rent. Rent-stabilised informants deployed their knowledge of the regulations which enabled their continued residence, protecting themselves from displacement due to legal rights violations and protecting their unit from de-stabilisation. These demonstrate how this cohort of renters explained their role in enabling immobility: as the result of the power they had to participate in their future housing.

These actions were in the context of a market described as prohibitively expensive to re-enter. Informant’s stories reflected structural theories of urban change: seeing class-monopoly

rentals reframing their neighbourhood for a different calibre of renter; being aware of their own unit's disinvestment as a way their landlord would profit from their replacement. Market-rate renters said they could not afford a new unit in their neighbourhood, highlighting that newer units were not for 'people like them.' For those with stabilised or regulated rent, moving to a market rental would require higher rent. Informants weighed costs and benefits of staying versus the risk of re-entering the market. As much as they acted to remain in place, the stretch of remaining immobile showed its fissures as social goals were not fully achieved, and the idea of investment completely reframed. Middle-income renter explanations of the day-to-day experience of remaining in place, with housing costs changing around them, shows how they observed and lived through theoretical ideas of rent gap and class-monopoly rent.

The middle-income renters interviewed described this balance of staying in place as one that they considered to be the current best use of their resources in order to achieve the neighbourhood and location benefits they sought. However, the social culture of a good neighbourhood led to social expectations which many small apartments could not fulfil. The day-to-day experience of staying in a neighbourhood with inadequate housing highlighted observations that the neighbourhood was not for people like them. Some were stuck in apartments that were too small: too small to have a whole child's class over for a birthday party, or too small for two adults to work from home. Though they live in the neighbourhood, the physical context of their home reproduces their different status. For others, living in the neighbourhood means that they cannot buy housing nearby – staying in the neighbourhood reproduces their status as renters.

These contradictions suggest false consciousness in this cohort: they are choosing to ignore a process operating against their best interests, while seemingly unaware that their

financial trade-offs depleted them financially and their presence was at the expense of others'. However, informants saw complexity in the interrelationship between their rent and their landlords gain, and between their mobility and gentrification. Most recognized that renting was not ideal but was the condition for living in NYC. Informants also explained their role in perpetuating a system of renting and neighbourhood change. Some noted their role in housing cost increases, choosing to remain in a stabilized unit to protect it from deregulating due to vacancy, thus increasing building and neighbourhood prices. Others noted that potential moves to more affordable neighbourhoods would displace current residents and were more comfortable remaining in a place that was already gentrified. Many informants pointed to their own cost-benefit analysis, prioritizing the utility of location and recognizing alternatives they chose not to take. While their financial decisions to remain in place might seem to be acting against their interests, this rationale demonstrates their financial and social ability to elevate housing location over other goals. Neither unaware of their own part in the capital and displacement processes, nor fully self-destructive, many informants recognized the complexity by which they were able to stay and the costs to others which enabled them to do so.

Retaining a place in the city is central to immobile renters' descriptions of their desire to stay. In exchange for their rent and their efforts to keep it affordable, they gain prolonged access to their neighbourhood, as if investing in place. This is contrary to the commodification of housing and reframes their role from passive sources of investment income to active members of their neighbourhood, while recognizing they will have to leave if they can no longer pay. Place was prioritized to support their lifestyle, and remaining in place was, in their view, the only way to preserve their access in the future.

Discussion and Conclusions

It is important to note that many perspectives are not considered in this study. Renters who had moved from the focal neighbourhoods or who had become homeowners were not qualified for this study. As Newman and Wyly (2006) point out, studying displaced persons is challenging as they are no longer present at the site of interest. Investigating the experiences of middle-income renters who left the neighbourhood due to cost would elucidate the circumstances at the end of immobility. Additionally, this represented a majority-white experience; future research should intentionally focus on the experiences of non-white middle-income renters, to identify the ways that this income group's experiences intersect with different racialized and minoritized experiences. Finally, this article specifically focuses on how renters make sense of their immobility; while some existing research discusses neighbourhood features that inform desires to stay (Clark et al., 2017), further research should unpack the trade-offs these renters make to remain in place for social access, status, and middle-income community resources.

NYC is unique amongst American cities, which presents another limitation of this study. While it is a useful context for understanding the types of mechanics deployed by middle-income renters to stay in place, these narratives are contextually embedded in a city with amplified value of place, extreme housing costs, and polarization. As such, these findings may not be directly applicable to a different place. Future research should investigate these experiences in other cities with middle-income renters, rental cost increases, and rapid gentrification. While anecdotal reports of similar tactics of immobility exist in other cities, further research into the specific ways that renters encounter price changes in other cities is necessary to assess the generalizability of these findings.

Middle-income renters explain a complex relationship between housing cost and their residential mobility. Their housing narratives include conditional constraints on mobility,

focusing on the combination of factors that keep them in place and enable them to avoid moving. This adds complexity to the concept of immobility as an active and conditional process. The goal of prolonged access to neighbourhood via renting was clear in these narratives of immobility, elevating the value of place and immobility over more-affordable alternatives. Though most said they could not afford homeownership, they could rearrange finances to pay higher rents. This demonstrates polarization of social and financial capital; these middle-income renters had adequate resources to participate in place but not in ownership. Higher rent or interventions in rent increases are steps taken to keep their spot in now-exclusive neighbourhoods. In these ways, individual narratives of agency and power over housing accompany the expectation of price increases. The role of middle-income residents in high-cost cities like NYC changes as their neighbourhoods change into places for only high-income renters and owners. In this examination of middle-income immobility, long-term opportunities for middle-income urban residents have narrowed. Through their actions to remain in place, they limit their future social mobility by compromising wealth accrual for neighbourhood access. By continuing to rent, they reproduce their tenure status as renters. This may signal a change in the income status required to remain in a high cost city as perceived opportunity for middle-income housing narrows.

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ⁱ “Middle-income” is defined relative to national or local median income. Author calculations, where possible, adjust income relative to housing size.