Renters' Voices: The Lived Experience of Young Adults Renting in Wellington City

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Abstract

In this research project I explore and give voice to the experience of rental life for a group of young adults aged 18-25 years, renting in the private rental sector (PRS) in Wellington city, New Zealand (NZ). In the current economic climate, renting has become increasingly unaffordable, with insufficient supply creating a pressured market, extremely difficult for tenants to navigate. This study, based on an ontological and epistemological foundation of critical realism, and using reflexive thematic analysis (RTA), explores rental life for 14 participants through focus group interviews. It considers ways an asymmetric power imbalance in landlord/tenant relationships plays out in the lives of tenants. How landlord/tenant power dynamics influence the ability of participants to obtain security and a sense of home within their rental housing, with ongoing implications for mental health and wellbeing. It also considers how participants respond to their relative powerlessness with resistance and through strategies to maximise success.

Four main themes and 10 subthemes were produced. The participants experienced ongoing high levels of difficulty and stress. They did not consider their rental properties to be homes although considerable evidence of home-making practices was evident. A lack of security, autonomy and agency within their rented dwellings could be seen as eroding their sense of home and wellbeing. In response participants formed strong bonds with each other, their lack of security in housing apparently compensated for by security in each other, and the emergence of a nomadic urban culture. The power imbalance in landlord/tenant relationships frequently resulted in conflict around maintenance and repairs. Participants chose carefully which battles to fight, frequently avoiding conflict. A high level of mobility was evident as a strategy for avoiding conflict and achieving better quality housing. Fixed-term tenancy contracts while considered normal created major difficulties for participants. The Tenancy Tribunal was used in cases of serious difficulty, and some incidents of everyday resistance were evident, however, open resistance to landlord power was absent, a mark of the powerlessness of tenants in a system which relies on tenants to police it, while being simultaneously vulnerable to landlords through their need for positive tenancy references.

Keywords: Renting, Young Adults, Power, Home, Resistance, Strategies

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This project has been reviewed and approved by the Massey University Human Ethics Committee: Northern, Application NOR 22/23. If you have any concerns about the conduct of this research, please contact A/Prof Fiona Te Momo, Chair, Massey University Human Ethics Committee: Northern, telephone 09 414 0800, x 43347, email humanethicsnorth@massey.ac.nz

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Chapter 1: Introduction and Literature Review

In this research project I explore the experiences of rental life, giving voice to a group of young adults aged 18-25 years, renting in the private rental sector (PRS) in Wellington city. Over the past decade, house prices in NZ have risen dramatically in comparison to incomes, with simultaneous large year-on-year increases in rents (Javed & Squires, 2022, 2023; Johnson et al., 2018). An overall shortage of housing in some areas has increased demand for rental housing to an extreme level, Wellington city being one such area (McKee, 2021). The Wellington housing stock is old and young adults are typically offered the worst housing available (Te Ora, 2022). Landlords, knowing that demand is extreme among young renters, can maximise profits by offering poorly maintained properties for high rents (Cropp, 2017; McKee, 2021). This high level of demand is driven by the presence in the city of multiple tertiary institutions, resulting in thousands of students in need of rental housing (McKee, 2021; Te Ora, 2022). At the same time, labour laws have increased the precarity of employment for young people with many forced to accept casual contracts or to work as contractors without employment security or benefits (Ewertowska, 2020; Hearne, 2020). This puts young adults in a difficult position as they attempt to find and pay for expensive, yet poor-quality, housing, often with limited financial resources, in a market characterised by a shortage of affordable rental housing, and intense competition.

Early or 'emerging adulthood' is the time when many individuals experience independent living for the first time (Lister, 2006), this typically occurring between the ages of 18 and 25 (Arnett, 2007). Throughout this report I use the term 'young adults', as it fits comfortably in the vernacular, this referring to adults of 18 to 25 years, who are the focus of this study.

Young adults go through a period of intense development as they explore and adopt the responsibilities and practices of adult life. For many young people in western neoliberal democracies such as NZ, their first experience of independent living is likely to be within the PRS (Lister, 2006). The skills of independent living, including negotiating and maintaining a tenancy, must be learned and practiced, as part of a successful transition to adulthood (Lister, 2006).

There is little research into the lived realities of renting in NZ, and in particular the difficulties that young adults face as they negotiate the challenging housing sector. Rental

housing can be understood from two distinct points of view; that of the landlord, and that of the tenant. The landlord's interest in rental housing often takes the form of a financial investment, rooted in government regulations and economic policies. It is understandable then that landlords prioritise the protection of their investment, however they see fit, to maximise profit. In contrast, tenants come to rental housing seeking homes, secure bases for living, homemaking, and community, these being essential for physical and mental health and wellbeing (Fox, 2007). The competing interests of landlord and tenant come together in the landlord/tenant relationship; a relationship that in the socio-political context of anglophone countries such as NZ, Australia and the United Kingdom (UK), is characterised by an inherent power imbalance in favour of the landlord (Byrne & McArdle, 2022; Chisholm et al., 2020).

This research will explore the experience of renting for a group of young adults in Wellington city. It will begin with a discussion around the financialization of housing in western neoliberal democracies, including the UK, Ireland and Australia, and then specifically in NZ. The financialization of housing forms the economic background that has created a rental housing crisis in the PRS, within which young adults must negotiate their housing journey. The study will then explore literature around the difficulties that young adults face in creating secure homes within the rental sector, and the importance of the concept of home as a foundation for healthy wellbeing and development. These difficulties are often a product of asymmetric power relations between landlords and tenants; a power imbalance that is well documented in landlord/tenant relationships (Byrne & McArdle, 2022; Waldron, 2022). The literature around power is extensive. In order to make sense of the power dynamics at play in the landlord/tenant relationships within this research, Lukes' (1974, 2004) theory of power known as the 'three faces of power', will be used as a tool for analysing tenant experiences, as has proven useful in other research (Chisholm et al., 2020). This study will focus on the ways in which this power imbalance plays out in the everyday lives of tenants. In particular, how power influences the ability of young adults to obtain security and a sense of home within their rental housing, with ongoing implications for their mental health, identity, autonomy, and overall wellbeing. Finally, it will consider some of the strategies adopted by young adult tenants in response to their position of relative

powerlessness. This will include strategies for maximising success while minimising conflict, and a discussion around resistance in its various forms.

It is important that the fundamental difficulties and issues of inequality experienced by young adults in the PRS are given voice. A deeper understanding of their lived experiences, and the power dynamics at play in their tenancies, will add to the general understanding of the pressures that young people face in the current economic climate as they attempt to establish themselves as independent adults, living and working in NZ.

The International Financialization of Housing

To understand the tenancy related pressures young adult experience, it is necessary to first consider the state of the PRS in general. The rental housing situation in NZ closely mirrors that in other anglophone democracies such as the UK (K. McKee et al., 2017), Ireland (Hearne, 2020), and Australia (Hulse et al., 2019; Morris et al., 2017), where neoliberal government fiscal and housing policies of the 1980's, favouring free-market competition and reduced government regulation, have led to a financialization of the housing market (Byrne, 2020a; Eaqub & Eaqub, 2015; Hearne, 2020), with a strong PRS. The financialization of housing has been defined in simple terms as "the expanding and dominant role of financial markets and corporations in the field of housing" (Leijten & de Bel, 2020, p. 94). A special report to the United Nations General Assembly (Farhar, 2017) explains that globally, huge amounts of capital investment in housing markets have changed housing into a commodity in many countries; used as both source of security, and as a means of accruing wealth. This has had an enormous effect globally on the accessibility of adequate housing, considered a basic human right according to the Universal Declaration of Human Rights (United Nations, 1948); housing being increasingly prioritized as a means of increasing wealth, rather than as a place for people to live. Financialization results in house prices increasing to unaffordable levels creating tight markets with tremendous competition, increasing the vulnerability of those with less resources, and therefore increasing opportunity for discrimination (Leijten & de Bel, 2020).

In England, Ireland and Spain, financialization has led to housing becoming unaffordable, with the possibility of homeownership moving beyond the reach of most young adults (Byrne, 2020a). The current generation, who face this predicament have been coined 'Generation Rent' (McKee et al., 2017; Waldron, 2022). Waldron (2022) contends that

Generation Rent as a concept, not only describes those shut out of homeownership, but has developed to incorporate associated inequalities in employment and welfare, and thus has become representative of intergenerational inequality (McKee, 2012; McKee et al., 2017). Hearne (2020) describes Generation Rent as the new housing precariat due to the precarious and insecure nature of the housing and employment options available to them. This precarity represents a major source of insecurity in the lives of young adults, most of whom have no choice but to rent in the PRS where the levels of rent are unaffordable, competition is intense, and the quality of housing is poor (Hearne, 2020; Lister, 2006; Waldron, 2022).

In Ireland, in response to these difficulties, the number of young adults aged 18-34 years, who live at home with their parents, has increased from 44.1% in 2013 to 62.4% in 2021 (Eurostat, 2021). In the UK, homeownership for those aged 25–34 years, has dropped from 55% in 1996 to 34% in 2016 (Cribb et al., 2018). In England, around 50% of the PRS is made up of young adults aged 16-34 years (McKee et al., 2017). This data represents a change in housing trajectory pathways for young adults, many of whom have no pathway out of the PRS and into homeownership, the impact of which increases the stigmatisation and marginalisation of young adults within society (Cole et al., 2016).

In Australia, rental housing is generally considered to be of a high standard (Baker et al. 2016). Survey data show that only 8% of Australian tenants report that their rental properties need urgent repairs, with 20% reporting issues with damp (Choice et al., 2017). However, affordability, insecure tenure, and discrimination are issues in the Australian PRS (Baker et al., 2016), with significant impact on tenants in terms of mental health and wellbeing. Difficulties around affordability and security of tenure, create a culture of fear, including fear of eviction, blacklisting and general adverse consequences, among Australian tenants (Choice et al., 2017). Significant increases in Australian house prices in recent years have led to rental housing in state capitals becoming increasingly unaffordable. Survey findings reveal that the lowest 40% of income earners must pay between 50 and 85% of their income per week to rent there (Choice et al., 2017). There is intense competition for rental housing, with little security of tenure; 83% of tenants were on short term leases of less than 12 months, with 20% on month-to-month rolling leases. 42% of those under 35 years had moved home 11 times or more. The point is made that “Australia is moving from

a nation of homeowners to a nation of renters" (Choice et al., 2017, p. 8), with little protection for tenants around affordability or security.

The Financialization of Housing in New Zealand

NZ has followed other western neoliberal democracies in allowing the financialization of housing to become normal. Changes to housing and tax regulations in the 1980's, made rental housing an attractive investment (Eaqub & Eaqub, 2015; Howden-Chapman, 2015). Over time, increasing private investment in the housing sector has contributed to significant increases in house prices and rents. The number of renters has steadily grown as increasing numbers of people are shut out of the unaffordable housing market (Eaqub & Eaqub, 2015; Johnson et al., 2018). It is estimated that around 581,000 households, around 37% of households, lived in rented dwellings by 2017 (Johnson et al., 2018).

There is a lack of reliable up-to-date data around housing in NZ. Housing data is extracted from the five-yearly population census, as well as from Government, institutional and private research projects. The March 2023 census is in process at the time of writing. The previous 2018 census was conducted online for the first time and approximately 700,000 people or 17% failed to complete a census return (Stats NZ, 2019), with only 75% of 15–29-year-olds completing a census form (Stats NZ, 2019).

The housing market is dynamic, with significant changes happening over short periods of time. This is particularly true of the past four years, which included the Covid 19 global pandemic. NZ has had the fastest global increase in real residential land values (Hickey, 2023), with house prices rising to unprecedented unaffordable levels (Javed & Squires, 2022, 2023). In the 1980's house prices were an average of three times the average annual NZ income (Eaqub & Eaqub, 2015), a value that was considered affordable. By December 2021 house prices had reached an average of 13.8 times the average income (Javed & Squires, 2022), a number that fell to 11.2 by late 2022 (Javed & Squires, 2023). The current decline in house prices is an apparent market correction due to higher interest rates introduced by the Reserve Bank of NZ to curb high inflation, however, as reported by Javed and Squires (2023), affordability of housing has also continued to decline, due to these higher mortgage interest rates. A government report released in 2018, before this latest rise in house prices and rents, makes the point that the 'Kiwi dream' of owning a house has passed (Johnson et al., 2018). The report states that there appears to be an equality divide

developing in NZ between those who own property and those who do not. In 2018, NZ home ownership rates had fallen to a 60 year low with 64.6% of households owning their own homes. A percentage that has decreased from a high of 73.8% in 1991 (Stats NZ, 2020a). Stats NZ (2020a) comment that this decline is even greater in the 20- to 40-year-old population. The percentage of 25 – 29-year-olds owning their own homes had dropped from 60.5% in 1991 to 43.7 in 2018 and is likely to have dropped further in the years since. A simultaneous decline in state housing provision (Hickey, 2023; Howden-Chapman, 2015) has contributed to a situation where competition for rental housing is intense in many areas. Johnson et al. (2018) state that, of the approximately 150,000 new households created over the last 10-year period, around 70% will be renting households. In total, the percentage of rental households who rent within the PRS has risen from 60% in 1991, to 83.5% in 2018 (Johnson et al., 2018).

Rents have followed house prices rising significantly and, in recent years, rising faster than wages (Johnson et al., 2018), now representing on average the highest rent to income ratio in the world (Hickey, 2023). Bond data indicates that the turnover of tenancies is also high, the average tenancy in NZ lasting just over 2 years, with the most common type of tenancy being a 12-month fixed-term contract (Johnson et al., 2018). Johnson et al. (2018) state that in a tight rental market with high tenancy turnover and limited supply, there is little incentive for landlords to work at retaining tenants long-term through the curbing of rent increases or improving the quality and maintenance of their tenancies.

NZ has excess winter mortality compared to other OECD countries (Howden-Chapman, 2015). This is due in part to the inadequate quality of much of NZ's housing stock (Howden-Chapman et al., 2023). Because of NZ's temperate climate, building standards of the past did not focus on heating, insulation and ventilation (Siebers et al., 2009). This has left a legacy of cold, damp, mouldy houses, factors linked to cardiovascular and respiratory diseases (Howden-Chapman et al., 2023; Siebers et al., 2009). These houses are often rented to those at the bottom of the housing sector, exposing low-income tenants to increased health risks (Johnson et al., 2018). The Residential Tenancies (Healthy Homes Standards) Regulations 2019 legally oblige landlords to insulate and ventilate rental properties, and to provide an acceptable source of heating in the main living area. The retrofitting of properties to bring them up to these new standards is currently in progress.

It is notable that in most of the literature reviewed for this study, relating to low-income poor-quality rental housing, the health and safety risks are discussed in terms of older adults, or babies and children (Johnson et al., 2018; Siebers et al., 2009). The impact on young adults, who tend to be offered among the poorest quality housing (O'Sullivan, 2022), is generally not articulated. What is sometimes mentioned is a narrative around poor quality housing as a rite of passage for young adults, particularly if they are students (Action Stations & Renters United, 2018; McNeilly, 2018). Christie et al. (2002), in research on student housing in the UK, argues that the origins of this narrative are rooted in the idea that students were considered middle or upper class, and therefore spending time in squalid housing would give them insight into the lifestyle of the lower class. In NZ the narrative of the student flat as a rite of passage is romanticised (Donovan, 2022), however, as Donovan (2022) explains, young adults now face an economic reality that is much starker and more difficult than young adults in previous generations. O'Sullivan, in discussing the findings of a nationwide survey around student energy poverty (Clark et al., 2022), states that "the perennial idea that living in cold student flats is a rite of passage in New Zealand needs a long-overdue rethink" (O'Sullivan, 2022, para. 2).

A housing trajectory involving long-term renting is a departure from the previous norm in NZ where, for many, renting was a temporary first step on the pathway to homeownership (Johnson et al., 2018). With pathways to home ownership increasingly closed to young adults, the renting life is becoming a permanent way of life. This change in trajectory has major implications for the younger generation. Tenancy difficulties have the potential to profoundly affect the physical and mental health, and wellbeing, of young adult tenants (Clark et al., 2022; Cropp, 2017).

There is a gap in the literature around the lived experience of young adults in the PRS, particularly in relation to precarity, insecurity and unaffordability (McKee et al., 2020). It is difficult to quantify issues such as anxiety and other mental health difficulties that may develop in response to living with high levels of stress and pressure. Madden and Marcuse (2016, p. 67) state that "the sense of being ground down can be overwhelming", arguing that housing difficulties magnify anxiety across other areas of life.

The financialization of housing has created a dichotomy of purpose within the PRS, which both directly and indirectly impacts tenants in their ability to make their rented dwellings

into homes. For landlords, rental properties constitute an investment to be maximised and protected (Eaqub & Eaqub, 2015). For tenants, rental properties are the places where they live their lives and actively engage in homemaking (Bate, 2018). In NZ and other western neoliberal democracies, the rental property as an investment, is prioritised over this need of tenants to make create homes (Eaqub & Eaqub, 2015; Farhar, 2017).

The inherent tension that exists between the physical dwelling as both a financial asset owned and controlled by the landlord, and as a home, with all that the concept of home encompasses for the tenant, has also been the subject of research in the wider western world (Bate, 2020; Byrne, 2020; Byrne & McArdle, 2022;) and, to a lesser extent, within NZ (Chisholm et al., 2017, 2020). Home is an important concept and must be included in any study around housing (Fox, 2007), as it is a key factor in the lives of tenants. Related to this, and of overriding importance, is the inherent power imbalance that underpins the landlord/tenant relationship, making the production of home possible, difficult, or impossible, in a rented dwelling (Soaita & McKee, 2019). I will next discuss the concept of home, before considering landlord/tenant power relations, and finally considering tenant strategies in the face of this power imbalance.

Home

Home as a concept, has been studied from within a wide range of disciplines; from housing studies to gender studies; by sociologists, phenomenologists, psychologists, architects, urban planners, and more, each with differing focus and perspectives (Blunt & Dowling, 2006; Fox, 2007). For this reason, Meers (2021, p.1) argues that the concept of home meets the definition of an "essentially contested concept" as defined by Gallie (1955). An essentially contested concept is a concept where there is no accepted conclusion or unifying theory as to the correct understanding of the concept, and no way to logically resolve the inherent difficulties or differences in viewpoint and understanding (Meers, 2021). Fox (2007) states that a home is a house plus an x-factor. It is this x-factor which is different for each individual, made up as Fox explains, of social, cultural, emotional and psychological elements. Blunt and Dowling (2006, p.2) state that "home is a place/site, a set of feelings/cultural meanings, and the relations between the two". Home is therefore a complex concept which can be understood in a multitude of ways which differ between individuals, both within cultures, and between different cultures.

This research will consider the importance of home and the difficulties associated with making home in rented dwellings for a group of young adult tenants. It uses a conception of home following the definition given by Fox (2007) above, where a sense of home is built around a house, in this case a rented house, an x-factor represented by a set of factors important to each participant, and the relationship between these elements. Considering the lived experience of these participants will allow them to voice their own perspectives on their experience of home in their rented dwellings including how they go about home making, and the difficulties they encounter in doing so.

There is general agreement in the literature that home is extremely important in the lives of individuals (Bonnefoy, 2007). In its ideal form, a home is a secure base from which important activities and processes are undertaken (Blunt & Dowling, 2006). The World Health Organization definition of healthy housing as presented by Bonnefoy (2007), considers healthy housing to consist of four interconnected dimensions; home, dwelling, community, and immediate environment. In this hierarchy, home is the core dimension and represents a place of safety, which has vital psychosocial benefits, including the development of attachments and identity. Any external element which intrudes into this place of safety diminishes the psychosocial benefits of the home (Bonnefoy, 2007). The second dimension, that of 'dwelling', represents the physical environment of the home. The physical dwelling constrains or enables the activities of its inhabitants by its structure. Bonnefoy (2007) explains that issues such as building leaks, cold, damp, and mould, create difficulties for the inhabitants that may have a directly detrimental effect on their physical and mental health, safety, and wellbeing. Factors that detract from the positive psycho-social elements of a home are considered more important in the experience of a home's inhabitants, than are the positive factors from which the home is constructed (Kearns et al., 2000). Research suggests that a few key factors are responsible in many cases, some relating to the material dwelling, with others relating to the landlord/tenant relationship. Factors include security of tenure (Bate, 2018; Byrne & McArdle, 2022), poor living conditions (Bonnefoy, 2007; Chisholm et al., 2020; Soaita & McKee, 2019), difficulties around maintenance and repairs (Soaita & McKee, 2019), intrusive or controlling landlord behaviour (Byrne & McArdle, 2022), and affordability (Bate, 2018). Each of these factors will be

explored in the next section, followed by a discussion around the way that tenant ideals and expectations influence their response to such difficulties.

Factors that Detract from Tenant Quality of Life

Within the literature, security of tenure is considered a key factor in terms of quality of life for tenants (Byrne & McArdle, 2022), with research showing that security and stability of tenure protects mental health (Li et al., 2022). As indicated above, the average length of tenure in NZ has been shown to be just over two years (Johnson et al., 2018). Changes to the Residential Tenancies Act 2020 mean that landlords can no longer evict tenants for no valid reason on 90 days' notice, although this may change after the next election (Neilson, 2023). Current legislation allows landlords to evict tenants if they are selling a property, undertaking major renovations, or want the property for personal use, effectively allowing legal room for landlords to evict tenants if they choose (Newton, 2018). The onus would be on the tenant to make a Tenancy Tribunal claim if they believed they had been illegally evicted.

Changes to the Residential Tenancies Amendment Act 2020, also mean that fixed-term tenancies now roll over into periodic tenancies if tenants choose to remain in their rentals longer than 12 months, theoretically giving tenants increased security of tenure. However, young adults typically rent in groups (Waldron, 2022), and if a single tenant leaves a tenancy, it triggers the signing of a new fixed-term tenancy, denying the longer-term occupants the rights of a periodic rental agreement. It seems from online commentary, that property management companies are aware of the tendency for young adults to rent in groups, with some advising landlords to only rent to groups of tenants who will be guaranteed to change some aspect of their tenancy from year to year thus forcing a change of fixed-term tenancy (CutlersRealEstate, 2020). Cutlers Real Estate (2020) advise landlords not to rent to groups of friends or students from the same courses but instead to rent to mixed groups who do not know each other and will finish their studies at different times.

Secure occupancy, that is, the ability to choose where to live, to be able to make a home, and to stay in that home as long as is desired (Hulse et al., 2011), is fundamental to human ontological security (Byrne, 2020; Easthope, 2004; Hiscock et al., 2001). Giddens (1990, p. 92) defines ontological security as "the confidence that most human beings have in the continuity of their self-identity and in the constancy of their social and material

environments". Ontological security forms a foundation from which individuals feel safe and free to practice autonomy, and to develop a strong sense of self-identity. However, as Giddens (1991, p.73) points out, security which is based on the secure routines and patterns of life can be threatened and broken, leading to a state of anxiety and "fear of the future". Giddens speaks of 'fateful moments' where individuals become aware that they must make decisions which have high risks associated with them, and therefore huge potential consequences and penalties. Fateful moments create a sense of alarm as the sense of continuity in the ordered events of life is threatened. Such alarm and anxiety have become a standard part of life for many tenants who have little security of tenure and face great difficulty and uncertainty within tight competitive rental markets (Chisholm et al., 2017; Choice et al., 2017).

Individuals need security in their home environments which goes beyond the need for adequate shelter; homes should be secure places of refuge that individuals can return to when faced with the difficulties of life (Hiscock, 2001). As well as a foundation for ontological security, homes are places where social reproduction occurs, where the practical activities of daily life and the routines of care for self and others are founded (Byrne,2020). Security in the form of a home is an important foundation for the development of identity, control, and autonomy; these factors arising as a natural result of feeling safe and in control of one's environment, are important for psychological wellbeing (Easthope, 2004). Hiscock (2001) argues that it is the invulnerability a person experiences in their home environment that allows them to develop autonomy and "elaborate" their identity. This invulnerability is threatened by the intrinsic nature of living in a dwelling owned and managed by someone else, with security dependant on the landlord and the ways in which the landlord operates. Byrne and McArdle (2022) describe this interaction of landlord power with the tenants' need for security, as a key factor in curtailing tenant agency, effectively limiting the choices and actions available to them.

Insecure tenancies also have a profound impact on the lives of tenants from the point of view of the difficulties associated with moving. Even when a tenant is not moving there is a constant awareness that they might need to move at any time (Easthope, 2014). When life is unpredictable increased energy is required to cope with anxiety and uncertainty, with less energy available for other important positive aspects of development and wellbeing

(Hiscock et al., 2001). Moving is time consuming, expensive, and very stressful, particularly within tight rental markets where it may not be possible to find somewhere affordable, available and appropriate to live (New Zealand Union of Student's Associations (NZUSA), 2022).

Soaita and Mckee (2019, p.149) describe the reality of frequent moving as "the continual assembling, de-assembling and reassembling of a sense of home across residential spaces", with continual disruption potentially leading to decreased wellbeing for tenants, due to increased anxiety, depression and alienation; alienation arising from the loss of social and community connections, as neighbours and neighbourhoods are changed with each move (Stats NZ, 2020b).

Affordability is reported as a major issue for young adult tenants and is a key factor governing the choices available to them. A recent survey (NZUSA, 2022) found that students flatting in Wellington spent an average of 56% of their income on rent, for low quality housing. Students have little choice, with better quality accommodation even more expensive, and competition for anything decent, intense. There is a clear discrepancy between student incomes and the cost of living, which is hugely influenced by high rents, far out of proportion to student incomes; rents of 30% of income being considered affordable in NZ (Murphy, 2014). The survey found that two-thirds of students reported regularly going without food, healthcare, or clothing, when needed (NZUSA, 2022). Lack of money is made up for by extra hours working where possible, which decreases focus on study leading to poorer academic achievement (NZUSA, 2022). Gharibi (2018) in a nationwide survey of NZ students, found that students who work between 20 -30 hours a week to support themselves, suffer considerably more psychological distress than students who work 10 hours or less. Bate (2018) argues that difficulty covering housing costs is linked to a diminished sense of the rental property as home.

Poor-quality housing is also a major issue. Young adults often rent housing of the poorest quality in the PRS (Cropp, 2017; Seah, 2022; Stats NZ, 2020b). A nationwide survey involving 522 tertiary students (Clark et al., 2022) found that large numbers of students live in housing below minimum recommended standards for healthy living, many reporting that their flats are cold, damp and mouldy with 34.9% reporting mould in their flats larger than a piece of A4 paper and 65.3% reporting that they always feel cold in their flats (NZUSA, 2022;

Stats NZ, 2020b). Two thirds of the 522 students surveyed by Clark et al. (2022) reported that they could see their breath inside their homes. Before 1978 housing in NZ was not legally required to be insulated, however, changes to the Residential Tenancies Act 2019 now require landlords to retrofit insulation, making rental properties easier to heat, and therefore improving living conditions. However, StatsNZ (2020b) found that 74.1% of students do not use heating when cold, due to an inability to pay heating costs.

Alongside the poor quality of rental properties is the issue of getting landlords to make adequate and timely repairs. A nationwide survey found that 67% of NZ tenants report living in rental properties that need maintenance or repairs (Stats NZ, 2015). Unlike homeowners, renters are dependent on another party, their landlord, to have repairs made.

Soaita and McKee (2019) contend that living in poorly maintained and 'broken' rental properties, diminishes the qualities of home, changing the rental from a home into a shelter, from which tenants reluctantly move on; a process described by Soaita and McKee as the de-territorialisation of the home. Soaita and McKee eloquently speak of "the agency of broken things" and argue that broken things act to strongly capture attention, increasing daily frustration and insecurity. "It is not so much about the human being unable to clean, but the floor resisting cleaning through its own properties" (Soaita & McKee, 2019, p. 153). Further, poor maintenance is a continual reminder to tenants of their powerlessness relative to their landlords, and their landlords' concerns.

Another difficulty reported by tenants is that of intrusive landlords. Regulations around the frequency of inspections, and the notifying of tenants, are sometimes ignored, with tenants subject to the periodic intrusion of landlords in a variety of ways (Waldron, 2022). Intrusion or surveillance of any kind into the privacy and security of a home, decreases the tenants' sense of security and autonomy, which are essential for wellbeing (Easthope, 2014). This issue is not widely discussed in housing literature but is a prominent feature in the small amount of tenant narratives recorded (Waldron, 2022) and may therefore be an important yet underreported reason that tenants have difficulty creating a sense of home in rental properties.

The way a tenancy is experienced relative to the expectations of the tenant is also a determinant of tenant satisfaction. A recent NZ survey of students found that dissatisfaction

around housing was a significant factor associated with psychological distress (Gharibi, 2018). Somerville (1997, p.226) states that "home is physically, psychologically and socially constructed in both real and ideal forms". Ideals and expectations around the concept of home are profoundly important in the way a home is created and experienced by its inhabitants (Handel, 2019; Soaita & McKee, 2019; Somerville, 1997). A home which meets or exceeds ideals is experienced differently to a home where ideals and expectations are not met. Handel (2019) states that it is essential to understand the material or physical reality of a dwelling, to understand the experiences of those who live there, as the two are deeply connected. A tension exists in the minds of the inhabitants, between the ideal home and the reality of the home forming the context against which expectations and therefore disappointments are experienced daily. This includes all aspects of the home from the material dwelling to the relationships between tenants and with the landlord.

Within this research I will consider the participants' experience of home in relation to a number of factors including the physical structure of their dwellings, participant ideals and expectations, and the power and practices of landlords.

Power

Underlying and intrinsic to the reality of rental life is the power imbalance between landlord and tenant; with landlords holding more, although not all, the power (Byrne & McArdle, 2022). This asymmetric power relationship has been widely documented as being of profound importance in the lives of tenants, with the potential to significantly affect mental health and wellbeing (Easthope, 2014; Soaita & McKee, 2019). The landlord controls who can live in the property and for how long, the value of rent, the state of the property in terms of appliances provided, maintenance, repairs, and improvements. Landlords also dictate other factors arguably important to human wellbeing such as whether tenants can own pets (Power, 2017). In tight rental markets with limited supply of affordable housing, landlords have reduced incentive to maintain their properties to a high standard (Byrne & McArdle, 2022; Johnson et al., 2018), and can operate under a paradigm of minimizing costs through minimizing maintenance and improvements, while maximising profits through use of short-term fixed tenancies with annual rent increases. Tight rental markets which increase difficulties for tenants also increase tenant vulnerability, potentially causing tenants to become more dependent on their current landlords, and less likely to fight for

their tenancy rights (Byrne & McArdle, 2022). Further, factors which causes tenants to acquiesce to landlords, reinforce landlord power, fostering a culture of non-compliance among landlords regarding tenancy regulations.

It is important to understand this asymmetric landlord/tenant power relationship, particularly in how it affects the lives of tenants. Byrne and McArdle (2022) argue that this power imbalance is a key factor in constraining tenant agency. Tenants are unable to challenge their landlords around tenancy issues, even when within their rights to do so, as upsetting the landlord potentially puts the future of the tenancy, as well as future tenancies, in jeopardy; tenants requiring positive landlord references to secure new tenancies (Newton, 2018).

Scott (2001) defines social power as the intentional use of causal powers to affect the conduct of others, a process that is frequently seen in the forms of either force or manipulation; manipulation being defined as the power of an actor to change another actor's choices. Scott further argues that "power can be effected without being exercised" (Scott, 2001, p. 5). Therefore, to be in a position to exercise power over another actor is to have power over them, and the anticipation of this use of power is enough to significantly affect the actions of the less powerful. Chisholm et al. (2020, p. 142) describe the power of an actor to change the actions or "course of events" for another actor as a type of domination.

The concept of power, and its application across many aspects of human existence, has been extensively studied and theorised (Gaventa, 2006). The 'three faces of power' as formulated by Lukes (1974; 2004) and developed by others, such as Gaventa (1980), provides a useful basis for understanding interpersonal power relations. Lukes (1974) added a third dimension to what had previously been argued was first unidimensional (Dahl, 1957), and then two dimensional (Bachrach & Baratz, 1970). Lukes argued that power is multidimensional and must be understood to be operating on different levels. The first face or level of power is power operating at an overt level. Two actors compete over an issue, with one prevailing over the other. The second face of power is where power limits the courses of action available to the powerless. This is where an actor may choose not to instigate conflict because they perceive that they may be powerless to control the negative consequences in the face of the relative power of the other party. The third face of power is

where power shapes what the powerless believe to be true about the inequalities they are experiencing, normalizing their experiences and thus maintaining their powerlessness even though they may be unaware of it (Lukes, 1974, 2004).

Gaventa (2006, p. 29), in discussing the three levels of power in a broader societal context, defines them as “visible power: observable decision making”, “hidden power: setting the political agenda”, and “invisible power: shaping meaning and what is acceptable”. Gaventa (1980) argues that inequality and the relationship of power to powerlessness work to stop fundamental issues causing and maintaining inequality from being recognized. “Power is at its most effective when least observable”, (Lukes, 2004, p. 1).

The theory of the three faces of power (Lukes, 1974) and its use and development by Gaventa (1980) has been critiqued by other writers (Giddens, 1979; Layder, 1985; Shapiro, 2006). The third face of power is particularly difficult to investigate, as it is invisible in nature, meaning that while power theoretically works in this way, it is difficult to analyse exactly what is happening in any given circumstance. Shapiro (2006) argues that individuals have multiple competing interests. Failure to act to protect one set of interests may not reflect constraint, but instead reflect the higher valuing of a different set of interests.

Layder (1985) and Giddens (1979) critique Lukes for how he handles the issue of structural power versus agency in considering power relations. Layder (1985, p. 132) defines structure as “an ongoing set of reproduced relations between particular social groups”, those relations being of an “ongoing, organized and relatively enduring” nature. Layder explains that power is a key feature of such social structures, as it is the relative socially endowed power of each group that reproduces the social structure. Structural power can be understood as the resources each social group possesses which give them their power relative to other groups. Applying Layder’s argument to landlord/tenant power relations it can be seen that landlords as a group are backed by the regulatory power of the state, but also by a kind of social or cultural power given to them by virtue of a society that values commercial rights over human rights (Fox, 2007). Tenants also have regulatory power and rights, however due to asymmetric power relations between the parties may be unable or unwilling to exercise these rights (Byrne & McArdle, 2022). Both parties have a different and competing interests in the rental property, and an essential need for each other, however, in a conflict between the parties, the tenant’s vulnerability in terms of the need for safe

affordable housing may constrain their actions, creating a situation where the landlord, with more resource and less need, will usually win over the tenant, who will back down to protect their fundamental interests (Byrne & McArdle, 2022; Chisholm et al., 2020).

Layder contends that Lukes (1974) uses structure and agency inconsistently depending on the circumstance he is examining. Layder argues that by its nature 'the three faces of power' examines power as it is exercised by one party over another but does not consider the resources of structural power that each party holds, which create the power asymmetry intrinsic to the situation. In this way Lukes ties power to agency while largely ignoring the issue of structural power.

The NZ research of Chisholm et al. (2020), applies Lukes' three faces of power (Lukes, 1974, 2004), to the issue of landlord/tenant power relations. Their framework describes how the three faces of power may be manifested and recognized within this relationship. The first face, representing visible power, is manifest in open dissatisfaction and attempts by tenants to change conditions. The second face representing hidden power, where dissatisfaction is evident, but conflict is not evident and where tenants do not share their issues and concerns with their landlords. The third face, representing invisible power, is characterised by tenants who are satisfied with conditions that are obviously not satisfactory, and again no conflict between landlord and tenant is evident. Chisholm et al. (2020) go on to describe what kinds of research questions might elicit such information; questions such as, are tenants asking their landlords to carry out maintenance and repairs, and if so, are repairs carried out? Whose will prevails in obvious disagreements? Do tenants experience difficulties that they do not report to their landlords and if so, why not? What problems are normalized by tenants, that they would likely address if landlords and tenants had equal power?

The rental system in NZ relies on the tenant to report to the landlord any problems with their rental property (Chisholm et al., 2020). If the landlord chooses not to meet their obligations the onus is on the tenant to report the issue to the Tenancy Tribunal for mediation and resolution. The Tenancy Tribunal is funded by interest from the $500 million of tenant bond money invested in the Residential Tenancy Trust Account (Johnson et al., 2018). Although this money is paid by tenants, 90% of claims to the Tenancy Tribunal are brought by landlords (Johnson et al., 2018), highlighting the power imbalance in the landlord/tenant relationship. Byrne and McArdle (2022) argue that tight rental markets with

resultant insecurity of occupancy for tenants, undermine the use of regulatory power within the PRS. Chisholm et al. (2017) explain that the extreme insecurity experienced by NZ tenants undermines the usefulness of healthy home standards under the Residential Tenancy Act 2019 because the act relies on tenants, in precarious housing situations, to police it through the Tenancy Tribunal. Two main reasons given by tenants for not reporting valid issues to the Tenancy Tribunal are fear of rent increases and fear of eviction (Chisholm et al., 2017; NZUSA, 2022). Tenants fear that if landlords are forced to improve rental properties to a healthy standard, the rent will subsequently increase, and/or the disgruntled landlord may make the tenancy difficult potentially leading to eviction (Chisholm et al., 2017, 2020).

Use of the Tenancy Tribunal increases risk to tenants in other ways. Tenants have a need to protect their long-term interests within the PRS. Tenants who bring claims to the tribunal have their names publicly accessible unless they win their case and are granted name suppression (Tenancy Services, 2023b). There is fear that future landlords will find out that they have used the Tribunal and be reluctant to rent to them (Newton, 2018). Also, as previously stated, tenants rely on landlord references to secure new tenancies. Using the Tenancy Tribunal, puts future tenancies at risk if disgruntled landlords choose to provide poor references, a prospect which is potentially catastrophic in an already difficult rental market.

In a PRS with extreme competition for housing, research shows that tenants are unlikely to take the legal pathways open to them (Chisholm et al., 2017). This might especially be true for young adult tenants who for many reasons, including inexperience, lack of knowledge of legal rights, and lack of social capital, are likely to be at an increased disadvantage relative to their landlords (Lister, 2004). Byrne and McArdle (Byrne & McArdle, 2022) contend that older more experienced tenants are more likely to fight to protect their tenancies, while younger tenants are more flexible having fallback options such as returning to their family homes.

An understanding of the power relations at work in the landlord/tenant relationship is key to understanding the experiences of young adults within the PRS. As has been discussed, power constrains and shapes tenant agency in profound ways. Byrne and McArdle (2022, p. 140) state, “the power to terminate a household’s access to their home is deeply

significant". The question of why tenants do not fight harder to ensure their rights are upheld, and their needs met, has been thus far considered within the context of the tenant's powerlessness relative to the landlord. The next section of this discussion will consider ways in which tenants resist landlord power, and some of the strategies they develop and use to do so.

Strategies and Resistance

The exercise of power brings the possibility of resistance to that power (Scott, 2001). This resistance may, but not always, be in the form of conflict. Lilja and Vinthagen (2018, p. 211) state that resistance can be about "desperately opposing one's precariousness". They argue that resistance is intertwined with power such that it must always be understood in context with power, autonomy, and agency; a relationship known as the power/resistance nexus. This relationship is always oppositional and dynamic, changing with each use of power, and each reaction to that power.

When power is asserted, the less powerful have multiple courses of action available to them (Lilja & Vinthagen, 2018). First, they can comply. Scott (1985, 1990) argues that this is the most common reaction to power. He contends that more powerful actors have systems of surveillance, rewards and punishments, of which the less powerful are aware, therefore having an awareness of the consequences of their actions. Compliance is often the safest course of action. Tilly (1991, p. 601) eloquently describes compliance to be a "pursuing of personal agendas by manoeuvring among obstacles, obstacles put in place by other people and by past experience".

Second, the less powerful actor can express their resistance in the form of subtle, small-scale acts, known as everyday resistance, a concept introduced by Scott (1985). Scott argues that small-scale everyday acts of resistance have the benefit of avoiding attention, thus making them safer than outright conflict, showing a level of "tactical wisdom" (Scott, 1989, p. 90). McArdle and Byrne (2022, p. 213) describe everyday resistance as everyday acts carried out in order to "undermine power". For tenants this might take the form of acts such as decorating within their rental or hiding pets from the landlord. McArdle and Byrne state that this type of resistance might not even be recognised as resistance by the tenant. Everyday resistance then is an individual exercising of agency by the tenant, in opposition and resistance to the asymmetric power dynamic they find themselves subject to.

Third, there is the possibility of full-scale conflict in whatever form is necessary to counter the power that has been applied. This is a high-risk course of action. Ultimately the use or even potential use of power, is known to powerfully constrain the agency of those who are subject to it. Scott (2001) argues that it is awareness of vulnerability in the more powerful actor that allows less powerful actors to switch from acts of compliance to outright rebellion. Tenants therefore are unlikely to engage in conflict, unless there is a perceived vulnerability on the part of the landlord.

Research by Lister (2004) found that young adults in the English PRS regain their sense of control and fairness in their tenancy relationships through use of social strategies. In this context strategies can be understood to be a form of resistance, a deliberate response to power and constraint (Morgan, 1989). The strategies discussed by Lister (2004) include economic strategies such as the withholding of rent until repairs are complete, but also less obvious social strategies which Lister describes as not intended to achieve specific outcomes but to increase the tenant's sense of control and fairness. Such strategies are indirect and nonconfrontational and therefore hold less risk to the tenant, essentially a form of everyday resistance in the face of powerlessness.

Lister (2004) describes the strategic use of carefully controlled social exchange as a useful strategy used by young adults for asserting tenancy rights. This may take the form of consistently friendly and positive interactions with the landlord, often through a group appointed spokesperson, an approach Lister (2004, p. 322) describes as "pleasant and persuasive". When tenants choose to resist landlord power they may also choose to do so in subtle personal ways, such as calling a landlord by their first name.

Mobility is a strategy used by young adults in response to their powerlessness to effect change within their tenancies (Lister, 2004; 2006). Tenants become increasingly frustrated when repairs and improvements are not carried out and use the completion of fixed-term contracts as an opportunity to move on in the hope of finding somewhere better. This strategy is so non-confrontational, given that moving at the end of a fixed-term contract is expected, that it potentially remains invisible. The tenancy ends and the landlord may not even be aware that the tenants have left in frustration. The issue under dispute is never rectified but left to the next tenants to experience and cope with. This is stressful for

tenants however, with the need to keep moving on adding to their sense of insecurity and difficulty in producing a sense of home (Soaita & McKee, 2019).

In summary, this review which focused on both power and a sense of home in rental housing shows that there is a gap in the literature concerning young adult renters. Emerging adulthood is a key life stage as it is the time when most people experience independent living for the first time. The PRS in Wellington, is a difficult environment for this type of experience and development to occur. Gaining a deeper understanding of the difficulties that young adults live with is important, as these difficulties have tremendous implications for the mental health and wellbeing of a large, understudied, and arguably vulnerable portion of the population.

Research Aims

This study will focus on exploring three features of rental life for young adults.

1. How asymmetric power imbalance in the landlord/tenant relationship plays out in the everyday lives of these tenants.
2. How landlord/tenant power dynamics influence the ability of young adults to obtain security and a sense of home within their rental housing, with ongoing implications for mental health, identity, autonomy, and overall wellbeing.
3. Identifying strategies adopted by young adult renters in response to their position of relative powerlessness, including strategies for both maximising success and for resistance.

Chapter 2: Methodology and Method

Methodology

This qualitative research project takes the ontological and epistemological position of Critical Realism (CR). CR was developed by Roy Bhaskar in the 1970's and 1980's (Fletcher, 2017), and has been further developed by others since. CR is an antipositivist philosophy of science combining an ontologically realist position with a relativist epistemology (Archer et al., 2016). There is an underlying ontological belief that reality exists independently of human observation or knowledge. It is acknowledged however, that what can be known about reality "is always historically, socially and culturally situated" (Archer et al., 2016, para 9), and in seeking to understand the social world through social science and research, some understandings "will be closer to reality than others" (Fletcher, 2017, p. 182). What is known about society can be deduced from exploring the lived experiences of people. In engaging with experiential knowledge through a theoretical lens, CR seeks to understand the causal mechanisms behind social realities. (Fletcher, 2017).

CR was chosen as an appropriate paradigm for this study because it is well suited to research that captures and explores lived experiences. CR considers lived experience as a valid perspective, allowing the reader to understand what it is like to live in various situations. Theory is used in CR as a tool which aids in the interpretation of these experiences (Braun & Clarke, 2022a), with the aim of understanding the ways in which society is structured. In this study I will consider the participants' experiences in relation to theoretical understandings of both home and power, enabling a deeper understanding of the role these factors play in landlord/tenant relationships.

Method

This project began with the production of a research proposal based around a literature review related to renting in the young adult population, and the related topics of home, and interpersonal power relations. The proposal was approved by both my supervisor and the Massey University Human Ethics Committee. Cultural consultation was undertaken through discussion with Dr Pita King, to ensure that the research was planned and carried out with appropriate consideration to te ao Māori; the Māori people being tangata whenua of NZ.

Setting

The study was limited to the PRS of Wellington city, a city portrayed in the media as having an extremely tight housing market (Te Ora, 2022). The city contains several tertiary institutions, creating a situation where large numbers of young people compete for rental housing in a relatively small area. Choosing one specific geographic location for the study ensured that all participants face the same market conditions as they negotiate tenancies, recognizing that the experiences of tenants in other housing markets may be quite different. Further, I as the researcher have contacts within the young adult community in Wellington and am familiar with the city and its housing. Wellington was therefore an ideal setting both for the research aims and from a practical standpoint.

Sampling and Recruitment

Sampling

The inclusion criteria for this study was anyone renting in Wellington city, aged between 18-25 years old; this being an accepted age range representing emerging adulthood (Arnett, 2007). No potential participant who met the inclusion criteria was excluded. Convenience sampling was the chosen sampling method, as it was not considered important to achieve social, cultural, or economic diversity within the sample of participants. Snowball sampling, a form of convenience sampling (Braun & Clarke, 2013), was also used as discussed in the next section.

Recruitment of Participants

It was originally anticipated that participants would be recruited in three ways.

- First: Initial recruitment would occur from a pool of young adults already known to the researcher. This was how the first focus group was formed.
- Second: Snowball sampling was used, with participants asked to share an Instagram advertisement (Appendix D) with their friends, and to invite anyone interested to share it further.
- Third: Advertising on social media using the Instagram advertisement (Appendix D)

It became apparent that the second recruitment strategy was not particularly successful. The Instagram advert was shared and seen extensively, however, only one individual, outside the initial focus group, expressed interest in participating and could not be interviewed as I did not have ethical approval for individual interviews. This situation

prompted an ethical amendment, and approval was obtained to conduct either individual or focus group interviews as appropriate. The Instagram advert was altered to reflect this change. Interestingly, after being offered an individual interview this participant, and one other contact who was known to me, went back to their flats and recruited focus groups from their respective flatmates.

This was unplanned but tremendously beneficial for the research. As revealed in the research data, talking about tenancy difficulties is a normal and frequent practice for young adults. It was a natural progression for these participants to share the study with their flatmates, and arrange to be interviewed together as a flat, in their home environment. I had intended to recruit participants and put them into focus groups. Allowing this process to be driven by the participants resulted in deeper access to realities of flatting life than would have been otherwise possible. I was privileged to experience four discussions about rental life, in situ, in the way that they frequently happen between flatmates in daily life.

The fourth focus group was recruited through advertising (Appendix D) on two online social media sites servicing the Wellington rental market. A further participant was recruited, and she subsequently recruited her flatmates forming a final focus group. This group also requested to be interviewed in their flat.

I originally planned to interview participants in a neutral space such as a library, an option offered to all participants. Having interviewed the first group, who were known to me, in their flat, I realized the benefit of including this ethnographic element to the research. I was able to see for myself the context the tenants were talking about, and the tenants remained relaxed, in control of their environment, and happy to freely share their experiences. Stewart and Shamdasani (2015) contend that focus groups which have an ethnographic element such as this one, produce deeper data, because they tap into groups who naturally experience the research topic together in their lived environment. When the participants who were not known to me also expressed a desire to be interviewed in their flats, I agreed knowing it would benefit the research. Interviewing participants in their flats was included in my ethical approval, provided safety procedures were implemented. As per my safety protocol, I informed my supervisor where I was going and when, and contacted him when I was finished to let him know I was safe.

The Instagram advertisement (Appendix D) asked potential participants to email a project specific email address. In reply participants were emailed a copy of the project Information Sheet (Appendix A) including contact information for tenancy support services. When participants confirmed participation, options were given as to the choice of venue and dates/times for an interview. It proved difficult to find times that worked for all potential participants as many of them had work and study timetables to work around. Eventually I let each potential group know which weeks I could travel to Wellington, and they picked a day and time that worked for them.

Participants

Demographic data

14 participants took part in the study. All demographic data was produced by the participants who self-identified in terms of gender, ethnicity, and employment. Demographic information was collected in writing on an anonymous form to protect participant privacy (Appendix A). Demographic data is described as follows:

- Gender: four males, 11 females
- Ethnicity: one NZ Māori, one both NZ Māori and NZ Pakeha, one British, 11 NZ Pakeha/European
- Age range: from 20 to 25 years
- Employment: five full-time students, one unemployed, seven full-time employment, one part-time employment
- Number of tenancies including the current one: Range from 1 to 5. 45 tenancies in total across all 14 participants.

All participants were either undertaking tertiary study in Wellington or had previously done so. None of the participants had grown up in Wellington, all travelling there from other regions.

Sample Size

Sample size was determined with consideration to the concept of 'information power' (Malterud et al., 2016). Information power considers and reconsiders sample size based on several factors inherent in the research project. In this project factors in favour of a larger sample size were the novice status of the researcher and the intended use of RTA. Factors

in favour of a smaller sample size were the potential difficulties of recruiting participants, a high degree of specificity around the research questions, the nature of the data to be collected, and the passion with which young people communicate on the subject, which was likely to lead to high quality rich data.

In practice, it proved difficult to recruit participants within the limits of my ethical approval. If I was to repeat the research, I would seek initial approval for a broader recruitment strategy; the time constraints of the ethical approval process made it difficult to adapt once the process was underway.

Although recruitment was slow, the interviews were extensive and full of rich data. The first interview was carried out about a month before interviews two and three, with the final interview conducted a month after that. After four interviews with 14 participants, I had reached saturation both in terms of the volume of data I could analyse in the time frame available, and in considering the rich content of the data.

Data collection

Focus Group Interviews

Focus group interviews involve groups of participants being interviewed together in a facilitated discussion on a given topic. They began as a practice in sociology in the 1940's and have been used within many disciplines since (Stewart & Shamdasani, 2015). In theory, interactions between focus group participants have the potential to stimulate a wider range of ideas, memories, and discussion than might be elicited from an individual interview (Breakwell et al., 2012). In agreeing or disagreeing with each other participants are likely to produce a potentially broader data set. (Stewart & Shamdasani, 2015). A limitation to using focus groups is that the data may become too broad if discussion is not kept on a relevant course. Also, groups may be dominated by single strong individuals. This was something I as the interviewer actively managed, by refocusing the discussion when needed, and by specifically asking the opinions of quieter group members.

Stewart and Shamdasani (2015) state that the quality of focus group data will depend on how freely participants express their opinions and ideas, and this freedom will be dependent on how comfortable they feel. By holding interviews within their own homes, with groups made up of friends and flatmates, the interview process was very comfortable

for the participants, as evidenced by the large amount of rich data. Once assured that their privacy would be protected, the participants showed a tremendous amount of passion in speaking about their lives as tenants.

Focus groups were chosen for this research, because they cover a wide range of participant experiences, within a limited number of interviews; the 14 participants in this study having a total history of 45 tenancies between them. Focus groups also seemed a natural fit for young adult renters due to my observation that tenancy issues are a frequent topic of conversation within this demographic.

As discussed, four focus groups were conducted. These were composed of one group of two and three groups of four participants. All groups of flatmates except group one which included Sally, a close friend of the flatmates who was also renting in Wellington.

I began each focus group by introducing myself and my research. I checked that everyone had read the project information sheet (Appendix A) and reiterated that participant contribution to the study was voluntary and would be kept completely anonymous. Contact information for a variety of culturally appropriate, local, tenancy support services, was handed out. I started each session with a Karakia. The participants signed consent forms (Appendix B), recorded demographic data and chose pseudonyms, which were recorded separately to protect participant privacy.

Analysis

Data analysis within this study was undertaken using RTA, a flexible qualitative research methodology developed by Braun and Clarke (2006) and widely used across many research paradigms. RTA is a methodology well suited to both the CR ontological and epistemological foundations of this study, and the research aim of exploring the experiences of young adult renters in their relationships with their landlords. It was chosen because it enables flexibility in capturing rich detailed experiential data (Braun & Clarke, 2013). RTA generates and allows for the interpretation of themes from within the data, and it was anticipated that its use would allow some of the complexities of the landlord/tenant relationship to be elicited and explored. RTA is particularly appropriate for research with an experiential orientation because it focuses on exploring “the participants contextually situated experiences,

perspectives and behaviours" as truth (Braun & Clarke, 2022a, p. 8), a focus which aligns with a CR perspective.

An important element of RTA is the reflective process of the researcher, and their relationship to their research (Braun & Clarke, 2022a). I as the researcher come to this research from an inside position in that I am the mother of three young adults, who all rent in the Wellington PRS. I have supported my children through many challenges and changes of tenancy; my 24-year-old daughter has just moved into her 6th flat. In doing this research I wanted to explore some of the difficulties I had supported my children through. In accepting my biased position, it was important to remain as neutral as possible in the interviewing process. As some of the participants were known to me, my position as a mother was obvious, and I think advantageous in that the participants seemed to feel safe to share freely with me. It was also an advantage in that I was aware of what type of issues might be occurring and could therefore lead a more focused discussion.

Transcription

I audio recorded and transcribed the focus group interviews myself, using orthographic transcription, a process that transcribes spoken words and speech sounds but does not attempt to record other features of speech such as volume or speed (Braun & Clarke, 2013). Data was anonymised with participant names and identifying details changed to protect their anonymity. Names of landlords, streets, pets, and any other feature that could be used to identify any party in the research were also changed.

Transcription of the focus groups data was a difficult process. The participants knowing each other well, spoke about their experiences as groups, interweaving narrative, finishing and inserting details into each other's sentences. It was challenging to produce a cohesive passage of transcription while accurately attributing dialogue to the multiple participants who were speaking.

I use the term landlord throughout this discussion. Although the terms landlord and property manager are not gender neutral, they are the accepted terms for the respective roles, used in mainstream NZ vernacular in 2023, and are used by the participants for landlords of all genders.

The Process of Reflexive Thematic Analysis

RTA in practice is a multistep process, often with six phases. Details of the process are described here as explained by Braun and Clarke (2018), and as carried out in this analysis.

- Phase One: Familiarisation with transcription data involving careful repeated reading and noting of items of interest relative to the research aims. Undertaking the transcription myself increased my familiarisation with the data.
- Phase Two: The generation of codes. Codes were chosen to describe features of interest. Codes were both semantic, reflecting surface meaning, and latent, encapsulating underlying meaning. Coding was undertaken using NVivo, software developed to aid the coding process. This phase produced 52 codes in the first phase of coding. The process was repeated and the number of codes reduced by removing codes that reflected the same idea, or were not well supported by the data.
- Phase Three: The generation of themes (Braun & Clarke, 2018). The codes were grouped together to generate themes chosen to reflect underlying meaning relevant to the research aims. I printed out the previously coded material and assigned what I thought was the essential concept expressed in each coded quotation (Braun & Clarke, 2022b). Each concept was given a different coloured sticky note. I continued this process until no new themes were generated. This gave me a total of eight themes.
- Phase Four: The eight themes were examined, discussed with my supervisor, and considered in relation to the research aims. Discussion and collaboration are considered a useful tool in RTA (Braun & Clarke, 2022a). After careful reflection I decided that these eight concepts were better represented by four central themes containing 10 subthemes, relevant to the research aims, and well supported by the data.
- Phase Five: The four themes and 10 subthemes were defined and named as presented in Table 1.
- Phase Six: This report was produced, including data extracts supporting each theme in chapter 3, and an analytic discussion of the themes in relation to both the research aims and background literature, in chapter 4.

Chapter 3: Findings

Introduction

The participants in this study were very generous in sharing details of their tenancy experiences, which are presented in this chapter as much as possible in their own words, with key quotations chosen to represent these experiences as fully as possible. The majority of quotations are presented as separate blocks, regardless of length, to make them consistent and easier to follow. The chapter is not intended to be a discussion of the themes although some commentary is necessary to provide an explanation of the extracts presented. The following chapter, chapter 4, will discuss these findings in more detail, as they relate to the literature and the research aims of this study.

Several stories were shared which were extraordinary and deserved presentation in a more complete way. Some of these cover multiple issues from several themes. I have chosen to present them within the context of the theme that best sums up the central issue of the experience, as I understand it, but acknowledge that lived experience is complex, and these experiences could have been presented in many ways. Findings from four main themes and 10 subthemes are presented in this chapter, as shown in Table 1 below.

Table 1

Name and Description of Themes

	Name of Theme	**Description**
Theme One	Difficulty and Stress	The participants describe their tenancy experiences in terms of extreme difficulty and stress.
Subtheme	The Process of Changing Tenancies	The challenges of the process of changing tenancies
Subtheme	The Stress of Living in Poverty	The difficulties of living in poor-quality housing with limited financial resources
Subtheme	Young Adults Treated as Other	Participants describe feeling as if they are treated as separate class within society
Theme Two	Home	The difficulties of both being at home and homemaking within a rented dwelling

Subtheme	Sticking Together	The importance of a strong group of friends/flatmates who provide security for each other
Theme Three	Power	Participant experiences are embedded in a context of asymmetric landlord/tenant power relations
Subtheme	Tenant's Feel Treated as a Business	Participants express that their needs are secondary to their landlords' commercial interests
Subtheme	Tenancy Issues Ignored	Landlords ignore serious issues and tenant concerns including safety issues
Subtheme	Crossing Boundaries	Landlord crossing of personal and legal boundaries.
Subtheme	Structural Power	Regulatory and social power create the context of the PRS
Theme Four	Tenant Response to Powerlessness; Strategies and Resistance	Participant responses to powerlessness and difficulty through use of strategies and resistance
Subtheme	Strategies	Participant use of strategies to maximise success in the PRS and cope with tenancy issues
Subtheme	Resistance	Participant resistance to landlord power including use of the Tenancy Tribunal, compliance and everyday resistance

Theme One – Overwhelming Difficulty and Stress

The experience of renting in Wellington city as a young adult is described by the participants in this study, largely in terms of stress and difficulty. Many aspects of the renting process are described in this way, including finding and being accepted for a flat, negotiation with landlords around maintenance and repairs, poor quality housing, changing tenancies, and being treated as a separate class of society. These aspects will be considered within three subthemes as described in Table 1.

Not all the experiences discussed by participants were negative. A small number of positive comments were made, and positive landlord/tenant relationships referred to. The majority of what was shared however, focused on the difficulties and stresses these tenants experience on an ongoing basis.

The Process of Changing Tenancies

The participants in all focus groups spoke at length about the process and experience of moving flats, a process which represents a major source of difficulty and stress. For many participants this is described as an annual event, this high level of mobility both a necessity and a strategy, the reasons for which will be discussed in detail in subsequent sections. I have arranged the participants experiences around the stress of moving into a chronological sequence of events, to enable the reader to gain an understanding of the process in the way that the participants experience it.

The process of finding new tenancies was variously described by the participants in the following ways.

> Probably one of the most stressful things I've ever felt in my life. (Anna)
>
> So many people trying to look for houses at the same time. It's horrible. (Alex)
>
> It's the desperation as well. It's not just the competition, it's like, we literally make jokes all the time, 'ha ha, we could be homeless.' It legitimately is no joke though, like you have to find something. (Naomi)

On being asked what the experience of finding a flat in Wellington was like, one group of participants provided the following metaphor:

> You know that when the sea turtles hatch on the beach and there's just a swarm of them rushing for the sea. The sea is the flat. (Bruce)
>
> But the rental market is not as big as the sea. (Amelia)
>
> No. It's a pop up. It's a drop of water. (Anna)
>
> And there's already 20 turtles in the flat. (Sally)

This eloquent metaphor describes the frenzy and stress that characterizes the annual flat-exchange process in Wellington for young adults. Leaving the security of their previous

rentals the tenants rush en masse towards the ultimate goal of new and better housing. Amelia, Anna and Sally temper the metaphor with statements that show the extreme restrictions faced in the process. Unlike baby turtles, who head for the vast expanse of the ocean, the tenants rush towards a very limited supply of housing, only to find on reaching their goal that they have been outrun by the competition.

Beyond the goal of simply finding a flat, is that of finding a flat that meets minimum healthy living standards.

> It's a bit daunting doing it again cause again it's like, it's hard. It's hard to find a place. It's hard to find a place that's warm, that's up to healthy living standards. (Hannah)

When asked if healthy living standards were important Hannah replied:

> It should be for everyone... like, it shouldn't be something that's… the toss of a coin. You're looking at flats and it's like, oh well, is this one going to have black mould? Is this one going to have holes in the walls and floors?... It should be something that people think about. (Hannah)

In general, the participants describe beginning the process of looking for a new tenancy around two months before the anticipated move. However, stress around the idea of having to find a new flat grows and is increasingly discussed between flatmates as the year progresses. Annabell states, "I feel like it just hangs over you."

The participants describe a situation where many young adults in Wellington make their annual move in November at the end of the main academic year, leading to intense competition for housing.

> When the halls end, that's when all the first years start looking for flats over summer. So, they all want to move from a hall into a flat and it just gets insane the demand. (Annabell)
>
> Everyone is looking at the same time, so there's that massive rush. (Amelia)
>
> It just gets huge… there've been viewings with like 50, 100 people there. (Anna)

The participants explain that the tenancy contracts they are offered are generally 12-month fixed term contracts running from January or February. Because many students want to secure flats before heading out of the region over summer, in practice large numbers of flat exchanges happen in November, creating tremendous pressure and competition, and a fear of missing out. Consequently, many tenants sublease their new flats from November until their new tenancy agreements start in January or February. Then in the following November, they technically break their leases, for which they are charged breakage fees, even though they have lived in their flats for 12 months. Further, because they are breaking their leases, landlords externalize responsibility for finding new tenants onto them, making them responsible for advertising their flats and finding new tenants to replace themselves.

> I feel like, they know that, and it's like they want to capitalize on breakage fees because we're going to break it way early. (Naomi)

Competition for rental properties is so intense that the participants describe a reality where they feel immense pressure to take any flat they are offered.

> You have to take it, otherwise it's like desperation. You get so stressed out in those months. It was like a constant worry. (Naomi)

This pressure leads to tenants moving into properties which they are not comfortable living in.

> Moving in here was such a quick-fire decision because I wanted to be in the city, I wanted to study, and it was only after I moved in that I was like, oh, actually I don't want to live in a place that's so run down. (Hannah)

> I mean I feel like there's a power imbalance with the whole thing. You're kind of stripped of your autonomy… you get what you can get. You can't choose basically anything. You throw yourself into this whole flat hunting process, and it's like, the outcome's not really on your side. (Naomi)

> If you get a house, you just have to take it. (Anna)

This process is arduous and careful preparation is made to stay ahead of the competition. The participants in two of the flats describe the creation and use of flat curricula vitae (CVs).

> Over the last couple of years, we created a flat CV. So basically, all our information in one place, because landlords want things to be easy right… we would write a cover letter with all the property details on it, about us as a group, why we like their property and that sort of thing, and then have an individual profile of us all, our name, our contact details, our reference details and a little about us and what we do. (Amelia)

With tenants frequently responsible for finding new tenants, Annabell explains that you only get to officially apply to a flat if you are approved by the previous tenants. These tenants then forward a few CVs to their landlord who makes the ultimate choice:

> It's like a pool of 100, then a pool of five, and then to the landlord, and it's like, if she doesn't like you, or thinks your degree is trash, she doesn't want you. (Annabell)

On reaching this point the tenants must undergo an interview with the landlord or property manager. The participants from Focus Group Four described this interview process as "gruelling", "rude" and "judgmental". The property manager asked each of them what subject they were studying, to find out, as Annabell puts it, "who's doing a real degree,". This is justified on the basis that,

> I just want to know the kinds of people I'm letting live in this building. (Property Manager as quoted by Annabell)

Other landlords have rules which they use in the process of selecting tenants, adding an element of unpredictability to the whole process.

> There was a list of rules that we had to apply to, like one of us had to make over a certain amount of money in the year, and had to have… or studying towards, a government working job. (Nigel)

And rules which the tenants must abide by.

> No smoking, no candles, no incense. Nothing smelly. (Peter)
>
> No curry. (Jake)
>
> Yeah, don't cook smelly stuff in the kitchen. (Peter)

Having experienced extreme competition, and unsuccessfully applied for many flats, there is real pressure to take any flat which is offered.

> We just got lucky. So we came to a viewing, and we gave our flat CV, and we messaged them afterwards, hey we're really keen blah blah blah. We'd done that for twenty flats at this point, and she just messaged me one morning… if you're keen you need to sign these papers like now. (Annabell)

Fixed-term contracts cause difficulties around the timing of tenancy end and start dates. Participants discussed a choice between temporarily having no-where to live, or alternatively, paying weeks of rent at two tenancies. Double rent as an unaffordable difficulty to be avoided was discussed in all focus groups.

> I'd rather be homeless to be honest. I'd rather sleep on the couch for free and not pay rent for a week than pay like five hundred dollars for one week. (Annabell)

> I went somewhere in Wellington and there were three people just sleeping in the lounge because they were all in the same boat. Like they were all homeless at the same time. (Naomi)

> Sometimes you can't actually do it because my flatmates friends, all being at Uni, were sleeping in their cars. They didn't actually have a house… Uni had started, and they were just in their cars. (Valentina)

Amelia, Anna and Bruce described the stress they experienced when, having been offered a house which they loved, and having given notice at their previous tenancies, the landlord took offence at their desire to use the standard tenancy services contract rather than a landlord prepared contract, which could potentially be altered online. On signing both contracts and sending them to the landlord, the landlord withdrew the offer of tenancy.

> This is a huge red flag. What you've done is so disrespectful. We are withdrawing our offer of the house to you. (The Landlord's email as quoted by Amelia)

This type of situation creates extreme stress for tenants, who must negotiate with two landlords at once, current, and potential, and face the reality of finding a new tenancy immediately if the tenancy falls through, with the added complication of avoiding paying double rent or becoming temporarily homeless. There are other tenants involved who have

also given notice, in anticipation of moving into the vacated rentals, and face a similar predicament.

Anna had received permission to set up a sublease for the last couple of months of her previous lease which her landlord suddenly denied.

> We all had other leases that we were in the process of getting out of or filling, because otherwise we would be faced with a lot of double rent which we can't afford... I was hoping to only pay a week double rent, but we got closer to the time and then they were just like, oh, no, like you can't have people sublease. I had signed onto here, so I was freaking out...I don't have the money to not care about that... I was so freaked out I read the entire tenancies act, like residents' rights, because I was so frustrated. I knew something was wrong. (Anna)

When this type of situation arises tenants will sometimes take advice from, or make a claim to, the Tenancy Tribunal. Anna detailed the stress involved in making such a claim.

> It's again the stress of it… this isn't the only thing we've got going on. You've got a life, like work up to your ears trying to pay for this room… paying to get an uber to court, then, do I have clothes that make me look like a representable human, and what if we actually don't win, and do I have the mental capacity to deal with it right now. (Anna)

The Stress of Living in Poverty

Living in poor-quality housing with few options due to limited financial resources was variously described by participants in terms of extreme difficulty mixed with an element of despair. Several participants described living conditions that were negatively impacting their health. Damp, cold and mould were mentioned by three focus groups as causing ongoing difficulties.

> I'm just always sick, and it's just… so hard to even just do Uni and like work, because it just makes me so tired… I just want to sleep, and then it's like, I wake up in a damp and shitty room, and I'm still sick, and I go to the kitchen and the kitchen's just like mouldy, and I'm just like so over the floor, and I'm like, I hate this. (Naomi)

> Since moving to the house, I for some reason have literally constantly had a sore throat. Before moving to this house, I never really got sore throats, and my throat has been sore, like really badly sore every morning for the last like five months, and it just hasn't gone away. (Alex)

> I have quite bad asthma… It's been better since we got a heat pump, but like bro, I was coughing so bad, like I was gasping for breath…I think it's the cold air... especially in the mornings. Like if I wake up and there's cold, I just like, I can't breathe. (Annabell)

Naomi elaborated on how difficult her everyday life had become.

> The point I want to make is when you live like this. When you live like, working… a part-time job on top of Uni, like it completely envelopes you, and you have no time to do anything else because it becomes your existence. It's like, thinking about money, thinking about somethings wrong in the flat, there's like mould or I'm sick, or like, gotta go to the doctors, like you have no breathing space. Like it consumes your entire existence. It's just the fact that you live in a shit house, and you're poor. (Naomi)

> I'm sure when I get older, I'll still look back on Uni and be like, you know, it was really fun and stuff, but like living in it currently, it's just very draining. It's very very draining. (Naomi)

The financial pressure that accompanies renting in Wellington is something that was brought up and discussed in all focus groups. The participants pay a high percentage of their income to live in poor quality housing, a situation which creates tremendous ongoing pressure and stress.

> I'm taking out a loan to be able to afford to live here. Because I'm studying full time and that obviously hinders my ability to work… that part of like loans, living costs, hasn't really caught up to how expensive renting is getting… I'm just living from paycheck to paycheck. Just gas, food. I don't really have enough money for leisure… I just hate the fact that this is just the state that I'm living In. (Jake)

> When I think back to my mates in Christchurch, I get so jealous, like they go to UC and they have these beautiful flats and they can actually like not have to work on top of their student loan because their student loan is able to pay their rent, and they can pay their groceries with it, whereas like I said, my whole student loan goes towards my rent, and I still have to work part time. Yeah, it's like so much easier because they can actually go to class. They're not exhausted all the time. (Naomi)

Anabell and Naomi discuss their difficulties in finding affordable car parking near their flat, a situation which create ongoing difficulty. Their solution is to park on a suburban street, a bus ride away.

> Me and Naomi both have cars and we both park out in Haitaitai… You can catch the bus just across the road and go through the bus tunnel, pop out at Haitaitai, and then get into your car and drive back through the Mount Vic tunnel. (Annabell)

This process adds a layer of stress to everyday activities such as going to work or buying groceries.

> It's just such like an extra thing on the commute as well. If I've been out since 8am, then it's like, I can't just drive home. I have to drive to Haitaitai, wait for the bus. (Naomi)

> it's not the end of the world you know. We can catch the bus to Pak'nSave and lug our groceries back. (Annabell)

Young Adults Treated as Other by Society

Young adult renters in Wellington are a vulnerable population due to their continuing need for rental housing, low income and a lack of experience and social capital. Several participants expressed a feeling of being treated as a separate class within society, for whom healthy living standards are not considered important. This is justified by the idea that living in poor quality housing while young is a rite of passage.

> I think that students, or young adults, are kind of put in this weird section of society, where it's, you're not quite a teenager, you're not quite an adult… you're treated more like a teenager… it's harder to get the respect of somebody who has kind of

> power over you, as an adult, and see you as, you know, as a working part of society. (Hannah)

This is perceived as especially true for students. Anna states that "it's very very hard for students" and Salley adds that for students in particular "they've just got to take it". The idea that students are treated as children is expressed by multiple participants.

> In terms of power dynamic, it feels like asking your parents for money when you ask for things to be fixed when you're a student. (Jeb)
>
> It's like you get treated as if you're a child. (Hannah)
>
> The older generation are like, 'you guys are just complaining. You guys are just like, you're being too sensitive.' (Naomi)
>
> It's a rite of passage. (Valentina)
>
> It's a rite of passage but it's gotten soo much worse… It's like people don't know how bad the situation is. Like there's so much disconnect. Just like, deal with it. (Naomi)
>
> Like toughen up and get over it sort of thing. (Hannah)

The participants talk about feeling like a lower class of society. Jeb stated that poor living conditions in his flat make him feel "lower class". Strong language is used to describe a fellow student who works in administration for a property management company.

> I always say that she's a class traitor. She's our age, she's young, but she's working in property. (Annabell)

Hannah summed up these feelings of disconnection from society and linked them to powerlessness and the poor quality of housing available to her as a student.

> I've talked to so many of my friends about it, where it's like, they feel like they have no power, and they're in this weird pocket of society where they're not quite, you know, they're just in this weird in between… you have to live somewhere. Where else are we gonna go? We have to live in these. (Hannah)

Theme Two: Home

Exploring the lived experience of home was one of the aims of this research. The participants perceptions and experiences of home and homemaking and are presented here in one main theme and one subtheme as described in Table 1.

Interestingly, while many aspects of home were discussed, the concept of home as such was not directly raised by any participant. When the researcher asked the question, "does your flat feel like home?" the question was greeted with surprise and a resounding "no" by many participants. A variety of explanations were given, beginning with the temporary nature of their tenancies.

> I definitely think it prevents some place feeling like a home, like the longevity of it, like yeah, and I think also, the general insecurity of knowing that you're going to have to find somewhere else. (Naomi)

> I feel in my head that I'm never going to, that this isn't long term, so this is how it is. (Annabell)

Lack of homeliness was also attributed to the poor state of the tenancies which the participants are unable to change.

> I think if they would fix little things like the door, and some paint chips, it would be way better. More homely…or let us do it. We can't change anything. (Valentina)

> I think it's the inability to change the space due to not being able to put holes in the walls, and hang stuff up (Bruce)

The participants described their run-down flats as feeling unclean.

> It does not matter how much you clean (laugh), and how much you decorate, how much you spend money on nice things. It's always going to look messy because of how old and run down it is, so it's kind of just like, you know, put posters on the walls, cover up the holes and all the imperfections… (Hannah)

> Like when you mop the floor in the kitchen and stuff, it's still dirty. (Valentina)

The participants discussed the ways in which they attempted to increase the sense of homeliness in their flats, through the homemaking practices they engaged in. The use of

possessions and decoration were identified as important homemaking elements, with possessions described as giving a sense of continuity across tenancies.

> I think curating your space, and a lot of the time it's the stuff you've collected, or over time, that moves from place to place with you, that makes you feel like you're making your own little home. (Bruce)

Possessions also create difficulties due to the temporary nature of the tenancies.

> Everything we buy is something that has to be thrown out or move with us, and anything it costs, we always have to consider, like, well, who owns it when we move (Anna), or are we just going to sell it and split the cost. (Sally)

> Every time I've moved I've culled a lot of my stuff just because it's too painful to move it. (Bruce)

The decoration of the space was considered important in increasing the feeling of homeliness.

> We decorate it a lot. We got rid of all the ugly stuff that was left here, and we like put up posters and we draw on the interior window and stuff like that, just to make it a bit more homey. (Nigel)

> We drew names out of a hat and then we painted each other which was cute. We all decorate our rooms as well, like make them into a home space which is quite nice. (Annabell)

The ability to go outside was mentioned by several participants as important to their sense of home.

> I reckon an outdoor area changes everything. You can plant, a flower. (Sally)

> And you're not confined to literally four walls. (Amelia)

Finally, all four focus groups discussed the importance of pets. Owning pets was seen as extremely desirable, although largely unavailable to them as renters.

> I've always thought we'd like to have an animal, like we'd like to have a cat, and at our last flat, like, there's no reason we couldn't have had a cat there, but we weren't allowed one… (Annabell)

> What would the cat destroy? It already looks bad you know. (Valentina)

While the participants in all groups expressed a desire to own pets, they acknowledged the extreme difficulty this would create in their annual search for flats, as very few landlords allow pets.

> You don't know how long you're guaranteed in that house… you don't know what might happen and you have to move on, and the selection of properties and landlords that feel the same way, is very small. (Amelia)

> You don't want to narrow an already incredibly narrow search. (Bruce)

A story was shared by Jeb which illustrates the difficulties tenants can experience around pets. Jeb was evicted for taking on the care of his mother's cat. His landlord would not allow him to find a tenant to replace himself and forced him to continue paying rent after his eviction, as required by his fixed-term contract.

> She wanted to hold me through from August till February, because that was my contract… It was fixed term, and I just said, I can't afford to keep paying double rent so, if you're happy, I'm happy for you to take my bond if that's going to tie this off, and so she took the bond. (Jeb)

Sticking Together

Woven throughout the interviews is a factor which seems important in the creation of home for these young adults; the formation and preservation of a group of flatmates and friends who live together and support each other. This was apparent in the way each focus group answered the interview questions together, with the various members weaving a narrative, frequently interjecting, filling in, and finishing each other's sentences, in what was clearly a commonly practiced group narrative. It was also apparent from descriptions of the moving process where with each move, a core of flatmates stick together in finding a new flat, filling gaps with other friends and acquaintances as needed, providing a sense of continuity,

security, and community across tenancies. Further, the flatmates clearly act together in working through their tenancy difficulties. Anna sums it up in stating,

> The people are very important to me. I'd rather be in a terrible flat with beautiful people than a mansion with terrible people. (Anna)

Annabell and Naomi had decided to leave Wellington due to the quality and affordability of Wellington housing. It is the prospect of leaving their group of friends which they described as being most upsetting to them.

> I think that's the most depressing part about it… because of the cost of living and housing crisis, we can't afford to stay close to one another. Like I know people end up splitting off anyway, but it's just the fact that immediately, like as soon as possible everyone's gapping it. (Naomi)

Theme Three: Power

Power is pervasive throughout many of the experiences shared in this research. It will be discussed within one main theme, and four subthemes as described in Table 1. There is a power differential in the landlord/tenant relationship (Byrne & McArdle, 2022), which is evident in many experiences shared by the participants. The participants are aware of this disparity, and their powerlessness relative to their landlords.

> The power imbalance between tenants and landlords, [is huge, (Anna)], to the degree that they feel that they can bully tenants because they know they won't do anything about it. (Amelia)

The participants express their perception that landlords frequently use their power to take advantage of tenants' vulnerability, ignoring and neglecting their responsibilities if they can get away with it.

> They're just so used to students being pushovers and not fighting back, they will at least try it and see if they can get away with. (Amelia)

> I think they play on what you know and what you don't know, and if you don't know, they're not going to offer it to you. (Rhonda)

You're a Business to them Effectively

Several participants expressed feeling as if their landlords treat them as a business rather than as people.

> You're a business to them effectively. (Peter)

> I think that it's a result of for-profit policy, rather than recognizing that housing is a human right… rather than landlords that care about people, it's just encouraging people who just want to exploit and rake in as much money as possible because they're being rewarded for it. (Naomi)

> They just don't care. They're just being greedy. They're just greedy greedy greedy. (Annabell)

> It's like stability is not profitable… it's like keeping people in flux is like profitable. (Naomi)

The following experience shared by Nigel illustrates both the tenants' vulnerability in relation to their landlord, and the type of difficulty tenants can fall into when people are treated primarily as a business commodity.

> Technically when I was leaving home I signed onto a flat that I never actually got to step foot in… the previous tenant gave me the lease for a full year's worth of tenancy, so I signed that, and then the landlord came in and two months later after I paid rent all summer to come and live in, I was moving in in a week, and then she called me and said, 'I've already picked people to move in, so you can't move in'. 'The lease you signed was for summer' … I paid rent every week, $250 every week for about two months, and then they wouldn't let me move in. (Nigel)

Nigel further explained that the landlord then attempted to retain her bond when the subsequent tenant complained of damages to the bedroom.

> Even though I had never stepped foot in the flat, they tried to take it out of my bond... I had to go then and prove to the Tribunal court that I had not been living there but had been paying rent, so it was not my fault that all these damages had occurred, and I think I got my bond back six months into that year. (Nigel)

There is a dehumanizing element to being treated in this type of way as expressed in this statement by Anna.

> She would've pushed, yeah, she would've pushed, if I had just rolled over and died, she would've been fine with it because it solved her issue. (Anna)

The participants in all four focus groups express their perception that landlords take every opportunity to make or save money, often at the tenant's expense. One landlord had required his tenants to clear the back yard of decades worth of rubbish left by previous tenants.

> There was a, a hoarder's situation out the back from all the previous tenants that we had unwittingly taken ownership of when we signed the lease… So, there was a few hundred dollars' worth…so, uh, we all had to band together and get rid of that shit. He helped with some of the money for the tip runs… We paid the majority of it. (Jeb)

Some of the participants describe landlords providing minimal services for which they extract maximum profit at their tenants' expense. Amelia and Anna had a landlord who provided a coin slot operated washing machine for the combined use of all the flats in the building.

> 14 people shared that one washing machine and dryer. (Anna)

They explained that it cost three dollars to do your washing and then three dollars to do your drying.

> And then see the landlord come in with his little coin bag and his key, and takes his little coins away… what is that money going towards? (Anna)
>
> Not fixing our house. (Amelia)

Examples were shared of landlords taking advantage in other ways as well. Nigel and Rhonda's flat was rented to them as unfurnished, yet the landlord was using it to store unwanted furniture. The flat is very small, so this created a problem for the tenants, who stored items under their beds and in the corners of the living room covered in sheets.

> When I walked in for the viewing it was all empty… the other guy who lived there before was like, 'we took all of their furniture and just stored it somewhere else'. They paid for storage for the furniture. (Nigel)

Anna expressed an objection to her landlord casual display of power in expecting tenants to come to his house to sign tenancy forms.

> This rich man, with his perfect life, and perfect three billion houses, made us uber to his house to sign the forms. We didn't own a car. He did and lived barely a five-minute drive away, and he made it, 'you can come to me.' What are we going to do? No we don't want the house? Drive to his house or be homeless? (Anna)

Tenancy Issues Ignored

The participants described the power imbalance with their landlords as frequently playing out in an ongoing battle around maintenance and repairs. All focus groups discussed experiences of having informed their landlords about serious tenancy issues, only to be ignored.

> They don't do anything. Ignore the little things. Every time we call them they don't do it. They don't care because they don't live here. As long as it's legally up to requirements then they're fine. (Valentina)

> They look at the flat and they're like, 'Oh yeah, there's a problem, but they don't really consider the fact that you're living there and like having to deal with it day to day. They're just like, 'I'll get back to you', and like, it needs to be done. (Rhonda)

Nigel and Rhonda had an ongoing issue around a leak in the bathroom.

> Right where the toilet is. Right when you're taking a pee it will drip on your forehead… It's your wakeup call at three in the morning. We mentioned it to the property manager before, and she said, 'we'll have to get someone round to look at it', and I'd be like, 'yeah that'd be great'… That was it. (Nigel)

In the following situation Hannah describes a situation where her valid concerns were completely ignored by her landlord.

> Slugs! I have a slug infestation in my room, seriously. There are holes in the floor that literally go underneath the house… We've talked to him about it. Last time he came

> over… we were like, oh yeah, there's a slug infestation in my room, and he was kind of like 'oh yeah, I think I know that's coming from behind the closet', and he just brushed it off. (Hannah)

Annabell shared her experience of waking up to find water coming through her ceiling and her subsequent difficulties in working with her property manager to resolve the situation in an appropriate way. I include an extended analysis of this event below. It shows the type of extended process encountered by participants when their need for their tenancy to be habitable and safe is completely ignored or resolved across a frustratingly extended timeframe.

> When I got my room leak… I said, 'hey, I haven't been able to sleep in my room', and they said, 'we'll give you 50 bucks off your rent', and I said 'hey, that's really nice, but I haven't been able to sleep in my room for a week'. I literally was woken up at 4am to wet feet because my roof was leaking on me in the night. Like it was bad. (Annabell)

As well as the issue of paying rent for an uninhabitable room, there was an issue around what constituted appropriate repairs.

> They told me that when it dried out they'd come in and they'd fix it all, and whatever, and they didn't, and they just didn't reply to me, and then I woke up one morning and it was just covered in mould, and I was like, Oh damn! (Annabell)

Annabell suffers from serious asthma and was not happy for the mould in her room to simply be painted over. She had great difficulty in getting the property management company to communicate with her over these issues.

> They refused to talk to me about it. I was like, 'hey, can't get a response'. And the admin person was like, 'yeah silly, the property manager will contact you'. And then she never did, and I kept calling and like, 'hey, I haven't heard from her, I haven't heard from her, what's happening', and then, when I issued the 14-day-notice I also included on the notice to actually communicate with me about my rent request from like six months ago and at that point they gave me another $150 off. (Annabell)

Annabell expressed strong emotions around her frustration at the slow progress and difficulty in getting the property manager to organize an appropriate repair.

> I said to them in my email, because I was getting really grumpy... 'come over the road, come into my room, lie on my bloody bed, and look up at the mould that I have to look at every morning when I wake up. Like, actually come here and look at it, like, I have to live with this', and they just don't care, and they just ignored it. (Annabell)

Annabell, Naomi, Alex and Valentina took this situation to the Tenancy Tribunal. The case was pending at the time of the focus group interview. Included in the case was the failure of the landlord to install a heat pump by the date required in the Residential Tenancy (Healthy Homes Standards) Regulations 2019.

Beyond having their tenancy issues ignored, the tenants report that at times they felt gaslighted by their landlords. Amelia and Anna described gaslighting in this context as the landlord either denying, downplaying or rationalizing the problem as normal. For example, Anna, Amelia and Bruce described their experience with a leaking fridge that was hardwired into the wall.

> It started leaking brown liquid, so we cleaned it out. Still leaking brown liquid. Quick email to landlord. Not a quick exchange. He goes, 'Oh, that's actually normal, my fridge does that'. And I'm like, umm, 'It's not normal'. (Anna)

The fridge was replaced after the tenants threatened to take the matter to the Tenancy Tribunal.

> The fridge guys said it was really horrible, and were like sad about the fridge in front of our landlord, which was heartwarming… It cried the whole way down the stairs with brown liquid….When it left and he saw the brown streak going down the stairwell, he said, 'someone's going to need to clean that up'… well I don't pay for the rent of the stairwell Fred, so I guess that's the washing machine money sorted…I'm not going to say that we were right, but we definitely were. (Anna)
>
> There was something wrong and it wasn't us (Amelia)

This same landlord did not believe the tenants when they told him there was a leak from their living room ceiling.

> When Emily was trying to explain to our landlord Fred about the leak he said, 'It doesn't look like it's leaking, send proof'. She had to take a video of a literal drip of water and send it to him.

Safety. Of serious concern is the issue of landlords ignoring tenancy issues that directly affect the safety of their tenants. Hannah described the experience of one of her friends whose landlord had dismissed her difficulties with a broken bedroom door.

> So her door broke… it got stuck, it either wouldn't close or it would get stuck and she couldn't open it, and the landlord told her, like 'oh yeah that happens sometimes. If it gets stuck again just climb out onto the balcony and get out that way'. It's a two story… he said to climb out onto the balcony and climb down the house to get out of her room. (Hannah)

Wellington city is prone to earthquakes and a number of buildings require earthquake strengthening to bring them up to code (Wellington City Council, 2019). Amelia described living in a flat which required strengthening and where the landlord was required to place notices on the building advising tenants and others of this situation. The landlord had removed these notices before Amelia moved in, so she and her flatmates had been unaware that they were living in an unsafe building. This third story flat also had no fire exit. There was an exit door partway down the stairs to an external flat rooftop landing.

> We couldn't get out there because there was no key to that door. (Amelia)

Ironically the landlord had locked this door and taken away the key. This led to an interesting discussion around building safety.

> So why would you live in an unsafe building? (Interviewer)
>
> You don't select the flat. You take what's given to you by luck. (Anna)
>
> And you either, you get one and you're either in a position of, I just have to take it, I've got no other option, or the very thin variety of like, no, I'm going to keep looking… (Amelia)

Bruce makes the point that even though there are laws and regulations regarding fire and earthquake safety in buildings,

> Unfortunately, there's no repercussions, so landlords don't follow them. (Bruce)

> Or not enough people checking. (Amelia)

Crossing Personal Boundaries

A number of incidents were discussed around landlords crossing personal boundaries. Anna shared the fact that their landlord had called Amelia fat, stating that,

> She would fall through a hole in the floor in her room. (Anna)

Sally stated that this same landlord had suggested the flatmates, "hold the shower for each other" when the shower head was broken.

Sometimes landlords act in ways, both legal and illegal, which violate the personal space of their tenants. Amelia shared her experience of recovering from Covid and having the landlord come into her bedroom and take photographs.

> I was sick, and my room was just like a mess, cause I'd been in bed all day, and she just goes in there, takes a photo and I was like (*pause*), that feels weird. (Amelia)

Likewise, Hannah felt strange about having her landlord visit unannounced with a friend. The flat was managed by a property manager, but the owner treated it as if he could visit at will, a practice which is not legal.

> The actual landlord would, would just come over with his friend or whatever, um, and just like take a look around, you know, they were like speaking another language as well while they were there, and like, you know, that's, (pause), I personally just thought that that was a little bit rude… They could have been saying anything… (Hannah)

Most of the participants were clear that their landlords were generally very good about giving notice of inspections. There were some exceptions to this. Peter had a landlord who would come in and do maintenance work without letting the tenants know she was coming.

> Sometimes she would, but sometimes we got caught out, you know, and she'd just be there. (Peter)

Many experiences were shared where landlords used their power to bully or manipulate tenants to achieve their own ends. The participants in Focus Group Two are musicians. This

was known to their landlord when they moved into their tenancy. The landlord's husband threatened the tenants regarding noise and the next-door tenant.

> Stacey's husband came in and said, 'If you piss her off and she moves out, that's your fault and you're going to have to pay'. (Peter)

Peter explains that this meant they would have to pay the loss of rent if the tenant in the neighboring flat moved out, a threat which is clearly not legally enforceable.

Some landlords are seen as very nice people, but at the same time, do little to fix real issues with their properties. Confusion arises from this mixture of personal and professional roles, which becomes apparent when the tenants attempt to defend their rights and the power of the landlord is asserted.

> He's a nice guy. He's a really nice guy, and he comes across as a nice person… but like, in the past… I had challenged some things with him… He got quite hostile at that point. (Jeb)

It is also apparent when the tenants have their needs ignored by their personable landlord.

> The landlord that they have now is actually really nice. He's just not very aware of how crap the house is… Apparently, he's just never there. (Nigel)

The exchange below with Jeb around hush money illustrates the interplay of interpersonal relationships and power that can occur, and which the tenants are aware of. This is the same landlord who forced the tenants to dispose of years of rubbish from the back yard, and who has done nothing to fix the holes in the floor that allow a slug infestation.

> He gave us this couch for free which was really nice… but, umm, to some extent it feels like he's just giving us hush money sometimes (Jeb)
>
> So when you say hush money, what is the other side of that. What's he hushing up? (Interviewer)
>
> I guess all the things that are kinda wrong with this place, uh, that would warrant, you know, improvement, or just you know, potential for a third party, intervention… Or even like a healthy homes inspector. (Jeb)

Structural Power

Power disparity also plays out in the lives of tenants, beyond the landlord/tenant relationship. Structural power can be seen as playing a role; regulations allowing the development of rental properties which have inherent issues that create difficulties for tenants.

The flat which Nigel and Rhonda rent with two other flatmates, had been converted from an office, into a residential dwelling, resulting in an unusual layout with extremely limited natural light in the bedrooms. To counter this, glass walls had been inserted between the bedrooms and the living room. There was also an internal lightwell within two of the bedrooms, so the tenants literally look through a window at each other while sitting in bed, only a few feet apart.

> My door is all glass, so like, any light that's in the lounge, or if the curtains are left open, we just get the light straight through… It's not so much the privacy that's the issue. It's the light. (Rhonda)
>
> If I really want privacy, I just pop up the makeshift curtain. (Nigel)
>
> Like, we're sitting here right now. That's Maggie and Cyrus's room. You know, if they're trying to sleep and we're watching a movie or something, it's right against their wall… you can hear everything. No one can give each other space for anything. The only place you can probably get silence is the bathroom and then someone will come wanting to use the bathroom. (Nigel)

Theme Four: Tenant Response to Powerlessness: Strategies and Resistance

Tenants respond to their position of powerlessness relative to their landlord in a variety of ways which will be considered in this section in the form of two subthemes titled Strategies and Resistance.

Strategies

The participants discuss specific strategies which they use to maximise success in the PRS, and in coping with tenancy difficulties. Several of these strategies are presented here.

Common to all participants was a strategy of sticking together. It was clear from the interviews, that the tenants were in this together, providing each other a source of support

and security, as previously discussed. When asked how the participants support each other through their difficulties, Annabell answered,

> We talk to each other a lot. We always like to complain about the house, about how nice it's going to be when we live in nice houses, and we look at nice houses on Trade Me. I'm like, look at this one. Imagine living here. Yeah, we talk about it quite a lot. (Annabell)

This aspect of talking a lot about their tenancy difficulties was mentioned in all four focus groups as a common practice in their flats.

> We like to talk about it… Yeah, we like to complain to each. (Jeb)

This strong support of each other is evident in the way the tenants stick together as much as they can as they move from flat to flat. Sally describes her last rental move as "not as stressful" because she had long-term flatmates who "went as a group." It was evident that specific strategies around finding better flats develop as tenants gain experience in the flat hunting process. This includes working as a team in the process of securing new tenancies.

> Over time, tenants have developed ways that they know will help them. Like for us, over the last couple of years we created a flat CV. So basically, all our information in one place, because landlords want things to be easy right. If you give them a document that has… a cover letter with all the property details on it, about us as a group, why we like their property... an individual profile of us all, our name, our contact details, our reference details and a little about us and what we do. (Amelia)

Nigel uses her network of friends to try and secure a better flat for her group for the following year.

> One of my friends who lived in there, I told her six months before it was supposed to go down, can I live there. We'll take it over for you. You don't have to worry about anything. (Nigel)

The participants also work to support other young adults in the city. Anna supports others on what Amelia describes as "the daily."

> I try to fight for them, I look up their laws… if it didn't stress me out so much I'd have a business. Like, it annoys me so much. (Anna)

Having completed a Tenancy Tribunal application, Annabell reached out and encouraged other tenants in the building, who were having the same problems, to do the same.

> I even said to Henry, one of the flatmates who lived there, that we were going to Tenancy, and I could drop off an application. (Annabell)

Other types of strategies are also evident. On being asked how Nigel and Rhonda cope living with so little space and privacy, Ronda explained,

> We pretty much just leave… We might take little vacations back home to be honest, like I've just been gone for a month. Sally and Charlie went back for a couple of weeks.
>
> I'll go to my partners for like a week…We're on roster, like whose next due for a holiday. Stuff like that... It's not so much tension with each other. But it's like wanting to give each other the space. (Nigel)

Social strategies are also evident. The participants can be seen positively controlling their behaviour in order to influence their landlords, as illustrated by Focus Group Four's choice to remain silent in what they describe as an "inappropriate" and "rude" interview with their prospective property manager.

> We were sitting there like, don't say anything, don't say anything. We need this flat. (Annabell)

Amelia describes acting agreeably up until the point when the tenancy contract is signed.

> Before we signed anything and before we had paid a bond, we were just like, 'We'll do what you want'. (Anna)

Mobility in response to unresolved tenancy difficulties was striking as a strategy in this research. One participant mentioned having lived in a good flat for three years, but this was an outlier in this group. Every time they move flats, the participants describe hoping for something better, progressing in an upward spiral through the private rental sector, into better housing from year to year.

> They'll just go on in an endless circle. (Nigel)

The reasons for this mobility are explained in terms of poor-quality housing.

> Moving usually comes down to like… a necessity, like for us it was improvement of health. (Anna)

> Mental and physical. (Bruce)

> It would be a lot easier to stay here... I'm already here, It's close to everything, but if I can find somewhere better then I'll definitely move. (Hannah)

> I believe I'll gather enough experience and know how in how to avoid shit holes like this in the future. (Jeb)

Amelia states that she would be happy to stay "as long as the landlord starts to fix things." She comments on her observations of the landlord's relationship with her neighbour.

> Our neighbour downstairs, he has lived in that house for eleven years. So he has built a relationship with our landlord. And I think… she is more willing, and like accommodating to him because they have that relationship. (Amelia)

As both their means and their flat hunting skills increase, the quality of flats theoretically improves, however, participants describe effectively swapping one set of problems for another. Nigel describes her boyfriend's new flat.

> So, they escaped that flat this year and moved into a house, and it's a really nice house but it's just like old… has mould in every corner of everything. Like there's mould that grows on one of the flatmate's beds. Because his bed touches the wall that's to the exterior of the house, um, it's very cold there and so they turn the heater on all of the time… it's still better than the old flat, so they're like, 'we've made a huge improvement'. And I'm like 'Have you?' (Nigel)

Resistance

The participants describe resisting the power of their landlords in a variety of ways. When tenancy issues arise, and particularly when landlords ignore their responsibilities, tenants must choose whether to resist their landlords and fight for their rights, choose a lesser form

of resistance, or let the matter go and accept things as they are. The participants had much to share around their reasons for their choices in this regard.

The more experienced participants express that they have learned not to fight every battle. Bruce stated that you “pick your battles”.

> You learn what to fight real quick because it genuinely, because it has such a physical impact. (Anna)

> You have to figure out what’s most, I don’t know if threatening is the right word, but, (Amelia) imminent. Unsafe. (Anna)

Valentina and Rhoda described situations where they had chosen not to fight for their rights, justifying the choice even though there was frustration about it.

> I feel like if we did complain about those heaters, they wouldn’t do anything. It’s not a legal requirement. They didn’t do anything about the drawers and stuff so it’s like, I don’t think they’d do anything anyway. (Valentina)

> Honestly, I think that with the amount of hassle we’ve had with the tiny things that we believe are fully in our own right, when it comes to pushing boundaries a bit, it’s really not worth the effort I don’t think, because it’s probably not going to happen. (Rhonda)

The participants are willing to accept a lot of difficulties, in the knowledge that they will be moving on, and that they are maintaining a working relationship with the landlord that is vital for the future of their tenancy.

> I’m just worried that if you take it to the Tribunal and get offside with your landlord, then shit gets more difficult than the alternative. (Peter)

> We also don’t plan on staying here for another year… (Nigel)

The question of why tenants do not keep on asking for their rights and needs to be met was discussed in all the focus groups.

> I think a lot of them might be too scared. (Valentina)

Bruce explained that landlords have a list of tenants they will not rent to.

> If you push too hard or too often you get blacklisted, and the next time you try and find a flat… (Bruce)

Jeb explained his thinking around why tenants do not stand up for their rights.

> What you worry about, or what I worry about is more inspections, which is fine. We can handle that… but, potentially an increase in rent the next year by a lot more… so we are paying slightly less, um, on paper for what this house is, but when you look at this house in person you see everything that's wrong with it, we're paying too much. (Jeb)

Peter explains that things are very relaxed with their current landlord, in contrast to their previous landlord who had been very strict. The lack of action on his part reflects a desire to stay on good terms with the landlord. Amelia makes the point that tenants need good references from landlords for future rentals.

> You don't want to try the relationship with your landlord too hard because, it sucks but, you need them. If you want to get out of their house you need their civil recommendation. (Amelia)

The participants in this study only appear to fight for their rights when they are pushed beyond their limits, and their situation has become untenable in some way.

> In the end when she saw I was like fighting, and called the Tenancy Tribunal, she was like, okay, let me see what I can do, but I was like in my pyjamas in my bed on the phone having a harsh word with some adults and I was not happy, cause it was just like, you're trying to take advantage of me and I'm like 21 . (Anna)

When these participants do decide to fight for their rights, they describe basing their actions on knowing the tenancy legislation, having educated themselves, or having sought support from various tenancy services. The more experienced tenants describe feeling supported by their previous experience and knowledge of the law which now informs their decision-making.

> I was like, cool, I know somethings wrong so I'm going to write down every bit of the law that tells me it's wrong, and I'm gonna tell people who will fine them, and people who will hold people accountable who are above me. (Anna)

> The confidence with the phone has come with age, and knowledge that this is a, this is a pandemic of idiocy… you've got to do it yourself. (Anna)

Use of Tenancy Services and the Tenancy Tribunal. The major tool available to tenants in dispute with their landlords is to take advice or make a claim with the Tenancy Tribunal. This constitutes resistance on an open and more serious level. The participants describe using tenancy services after multiple attempts to fix their problems have failed.

> So I called tenancy services, and, um read them the emails that I had sent them regarding having people take over our sublease, and the guy said, you sound like your, like you've told me that you got permission from them, and that you made an agreement, you tell them that you don't accept them not accepting it, you would like to stick to your old agreement where you would sublease. So I did that. (Anna)

> I call tenancy on the phone and they kind of help…I've just had quite a few bad experiences, so… I don't want to be pushed around like this. It's not fair that we have to actually live like this. It's so stupid… I've also used the community law… I mean I had to wait for a while, but once I actually talked to the lawyers, they were really good. (Annabell)

Filing, or threatening to file, a case with the Tribunal brings immediate reaction from landlords.

> When we submitted our application they emailed us, and they were actually a little bit threatening in their language. They were like, 'You need to come and have a talk to us about this. This will damage relationships and things won't be good going forward'. (Annabell)

> 'Kindly we'll be taking you to court with the Tribunal if you do not replace this'. Tribunal gets called up. Fred manages to find a new fridge when he gets threatened by the law, and people who actually know their rights. (Anna)

> The only time that they ever offered for us to come over and actually speak to them about our stuff was after we submitted our Tenancy application. (Annabell)

Annabell, Alex, Naomi and Valentina were all party to a Tenancy Tribunal claim which was pending at the time of their interview. They were asked if they were worried about taking a case to the Tenancy Tribunal.

> Not really, but I feel like we are an outlier in that situation, yeah, because, especially for me, I've been messed on by landlords so many times that I'm actually quite excited to actually get some justice for it… They're just so negligent, like, it's just so obvious that they just don't care about us at all. (Annabell)

Everyday resistance. The participants also describe resistance on a minor level. Several everyday acts of resistance were mentioned and are shared here. Other examples are mentioned in the findings of previous sections.

The participants in Focus Group One had used their understanding of the changes to the Residential Tenancies Amendment Act 2020 to resist in a subtle but deliberate way. Bruce speaks about the need to create a home by changing the environment in the form of hanging things up. They had done this without their landlord's permission because they know they are legally allowed to do so, however, they did not discuss this with their landlord.

> I also slightly don't care if she finds out. I've actually painted a portion of a whole wall a different colour. (Anna)

Anna shares her decision not to call her landlord by her first name, a subtle act of everyday resistance.

> We also don't call her by her real name, her name is Anna, because I will not have the same name as my landlord. That just puts things into perspective. (Anna)

Several participants described resisting their landlords' ban on animals in their flats.

> I dog sit but I'd never admit it to my landlord. (Anna)

> There's a lady who keeps her dog in a pram. She like rolls it in the pram past the camera. (Nigel) With like the little hood up. Pretends it's a baby. (Rhonda)

> We've had stray cats walk in here. They've followed certain people into the house. (Anna)

Chapter 4: Discussion

Introduction

The discussion chapter is comprised of four main sections corresponding to the four main themes as listed in Table 1, with elements of the multiple subthemes discussed as and where relevant. The previous findings chapter articulated the participants' experiences relative to each theme. This chapter will consider and discuss relevant aspects of these experiences as they relate to the literature, and to the research aims.

There is some overlap between these themes. Power is a pervasive factor which flows through many of the experiences shared by the participants and is therefore relevant to many aspects of this study. Congruent with this, the participants' response to power is seen throughout all the themes. It has not been possible therefore, in discussing these themes, to keep them entirely separate from each other.

Difficulty Pressure and Stress

One of the first things that stands out when considering the shared experiences of the participants in this study is the extraordinary and high level of tenancy-related difficulty and stress they experience on an ongoing basis. This high level of stress is not widely discussed in the literature around renting, perhaps because there is a gap in the literature around the lived experience of young adults in the PRS (McKee et al., 2020). Having considered that ontological security is extremely important for factors such as the development of autonomy and identity, and therefore as a basis for positive mental health and wellbeing, it must surely be significant that young adults, such as the participants in this research, experience such high levels of insecurity and stress on an ongoing basis. The impact of stress on mental health and wellbeing is difficult to measure, and it is beyond the scope of this study to do so. The words of the tenants speak clearly on this matter however, the experiences they share telling a powerful story.

The process of moving flats as described by these participants is incredibly stressful, as Anna stated, one of the most stressful things she had ever experienced, and is undertaken by many young adults on an annual basis. High stress aspects include, finding and being accepted for new tenancies, intense competition, negotiating with outgoing and incoming landlords, and financial concerns around the timing of the ending and start of tenancies with the potential for paying double rent or becoming temporarily homeless. All of this is

intensified in the context of a tight rental market characterised by inadequate supply and unaffordable poor-quality housing, as described by Te Ora (2022).

The second major area of difficulty and stress centres around living in poor-quality substandard rental housing, with associated problems of cold, damp, mould, and general disrepair, creating tension with landlords, and resulting in general despair around the challenges of living in poverty. As Naomi stated, “It’s just the fact that you live in a shit house, and you’re poor”. This sentiment aligns with the statement of Madden and Marcuse (2016, p. 67) that feeling “ground down can be overwhelming”.

Financial stress is an ongoing reality for most of the participants, and particularly for the students. High rents out of proportion to income, create the need for work on top of study. Tremendous stress is experienced when tenancy situations develop in a way that forces a choice between double rent and temporary homelessness. This type of situation creates what Giddens (1991) calls ‘fateful moments’, where the participants become aware that their decisions have high risks associated with them, and therefore huge potential consequences. Fateful moments, such as these create a sense of alarm and anxiety, threatening the sense of continuity in everyday life. Several participants explicitly describe not having the financial resources to carry them through such situations with the consequences therefore potentially devastating.

Landlord/tenant relationships were described as a major source of difficulty and frustration, frequently but not exclusively around failure of landlords to effect repairs and maintenance in an acceptable and timely manner. The power dynamics around landlords and tenants specifically with regard to maintenance and repairs will be discussed in the subsequent section on power.

In summary, the following words are variously used by participants to describe their feelings about these tenancy difficulties; “stressful”, “horrible”, “desperation”, “daunting”, “hard”, “constant worry”, “stripped of your autonomy”, “freaking out”, “frustrated”, “so tired”, “I hate this”, “very, very, draining”, “completely envelopes you”, “consumes your entire existence”. These words are repeated here because they are a powerful statement from these young adults about their life experiences. They are summed up succinctly by Jake when he says, “I just hate the fact that this is just the state that I’m living in”. This high level

of stress and distress is the context in which society is allowing these young adults to live as independent adults for the first time. The consequences for their long-term mental health and wellbeing are uncertain but must surely be significant.

Young Adult Renters Treated as Other by Society

Three of the four focus groups discussed their shared perception that young adults are treated as a separate class of society, which is exploited and treated unfairly because of their age or life stage, a situation they feel powerless to change.

The student participants in particular described feeling disrespected, ignored, and an invisible social class, not fitting into either the teen or the adult world. At the same time, they expressed anger and despair at having to live in extremely poor housing for which they pay rents which are out of proportion to their incomes, throwing them into increasing debt. Many of them work long hours on top of full-time study, and are therefore not able to focus on their studies as they would like, or enjoy the social experience they expected University years would bring.

This situation could be considered a form of structural exploitation. Students are a vulnerable sector of society who generally due to their age and life stage, do not have the financial or social capital to meet the demands of the PRS while simultaneously undertaking full time study (Lister, 2004). They have a basic need to live in housing of a healthy standard, which does not make them sick, anxious, depressed, or financially destitute. As a group it could be argued that they are being financially exploited with this exploitation justified on the basis that it is somehow a rite of passage for young adults to live in poor quality housing (Donovan, 2022; O'Sullivan, 2022).

Poor quality housing as a rite of passage for young adults was mentioned by several participants, confirming reporting from literature and media, of the use of this narrative. (Christie et al., 2002; O'Sullivan, 2022). Several participants also described feeling treated as if they are children who are complaining about nothing. Naomi had a clear message she wanted to convey, that being that the situation is "much worse than people realise". The narrative of poor housing as a rite of passage justifies the status quo, meaning that there is no compelling reason to change the socio-political and cultural factors that allow the structural exploitation of students to continue, and thereby help these young adults, who

are expressing desperation at the degree of difficulty they live with. Awareness of the plight of students is slowly increasing, as seen in recent media reporting (Donovan, 2022; O'Sullivan, 2022) and a couple of important NZ studies (Clark et al., 2022; NZUSA, 2022). It remains for NZ society, and those in power, to take this issue seriously and do something about it.

Home

The literature around the concept of home reveals that while 'home' means different things to different individuals, it is an important base for security, autonomy, and identity, and foundational to good mental health and wellbeing (Hiscock et al., 2001; Li et al., 2022; Soaita & McKee, 2019). It is also clear that the production and maintenance of a sense of home is challenged by the realities of living in rented properties, which are owned and controlled by other parties. It was one of the aims of this research therefore, to explore the reality of the rental property as home, in the lived experiences of this group of young adults.

The participants perception of home can be summarized as, a place where they feel safe and secure, free from surveillance, which they can personalise as they wish, which isn't broken and doesn't make them sick, and isn't completely unaffordable, and which they can stay in as long as they would like to. These seemingly reasonable factors essentially represent issues of security, autonomy and agency (Soaita & McKee, 2019; Waldron, 2022).

The participants had difficulty associating the concept of home with their respective flats. The idea was met negatively and with some surprise in all focus groups. Only Bruce made a positive link, stating that his current flat was the closest to a home he had been able to achieve so far. Detailed discussion flowed around why this was so. It was apparent that the participants spent considerable time and effort attempting to improve the homeliness of their flats, through decoration and the artful use of possessions. Homemaking processes that in themselves show a need or desire for home.

The participants explain the lack of homeliness in their rentals in terms of lack of security of tenure, poor quality housing, not being allowed to change the environment, difficulty around owning possessions of choice, lack of outdoor space, and not being allowed to have pets; factors which are all reported in housing literature (Easthope, 2014; Soaita & McKee, 2019). The participants did not however, connect the practices of their landlords, their

landlord/tenant relationships, or the fact that the property is owned by someone else, with this perceived lack of homeliness; seemingly a contradiction given that they describe an overall situation where the failure of landlords' to address tenancy issues is a key factor in tenant decisions to move on.

Bonnefoy (2007) argues that any kind of intrusion into a home diminishes the psychosocial benefits of the home. It is interesting then that the participants do not articulate a connection between the intrusive practices of their landlords and their experiences of home. The erosion of home as a secure place, where agency and autonomy can be exercised, was evident in many experiences shared by participants. For example, Amelia, Anna and Bruce describe being very cautious in dealing with their landlord after almost losing their flat due to conflict around their tenancy contract. A tradesman visited the flat to do some work early in the tenancy and cautioned them, stating that the downstairs neighbour was close to the landlord and would inform her if they stepped out of line. This was described as particularly troubling, as having secured a flat with a private outdoor courtyard, they were keen to have friends over for dinner. Knowing that parties were prohibited by the landlord, itself an infringement of their enjoyment of their home, there was ongoing concern around how many friends constituted a party. Was eating and laughing outside over dinner a breach of their tenancy conditions? If so, would the landlord find out and attempt to evict them, or make life difficult for them? This was a cause of stress and anxiety and can clearly be seen as eroding their autonomy and sense of security. Easthope (2014) discusses autonomy in terms of various freedoms; freedom to be and to act as one chooses, free from the judgement or surveillance of others. It is easy to see how this sense of freedom to act in normal ways, in this case having friends over for dinner, has been lost to these tenants.

These participants were no longer students and on visiting the flat, it was obvious that they kept their flat in immaculate condition. The landlord was undertaking a program of two-monthly inspections, in which she would photograph every room. It was at one of these inspections where photographs were taken in Amelia's bedroom where she was recovering from Covid-19. While legally allowed, the frequency and intrusive nature of these inspections, is a direct reminder to the tenants of their landlord's power over the property, and over them as tenants, a factor which Soaita and McKee (2019) argue, erodes the

tenants' sense of the dwelling as their home. It is likely that these frequent inspections create a feeling of being surveilled by the landlord as discussed above, however, in discussing this, these participants asserted the landlord's right to photograph their rooms as normal practice and did not make this connection.

These visits were the only time the landlord would communicate with the tenants around maintenance and repairs. Frustration had developed as the landlord refused to address tenancy issues which were making life difficult for the tenants. For example, the bathroom extractor fan did not work properly, dripping water and leaving the bathroom ceiling completely mouldy. Underlying tension is evident between the landlord and tenants. The landlord chooses to protect her asset through frequent intrusive inspections and controls the tenants through the surveillance of the neighbour, however, is not willing to communicate or to fix aspects of the property that affect the tenants' daily lives. On consideration, it may be that the opportunity of using frequent inspections to communicate with the landlord, obscures the intrusive nature of the inspections for the tenants. Amelia, Anna and Bruce were six months into this tenancy, and were expressing growing frustration with this situation. The landlord's power and the tenants' relative powerlessness can clearly be seen as contributing to a decline in the tenants' sense of comfort and security in this rental property, factors which are important in creating and maintaining a sense of homeliness (Soaita & McKee, 2019).

The main reasons given for lack of homeliness by the participants were lack of security of tenure, and the poor state of their flats coupled with their inability to make meaningful improvement to their living conditions. These factors are intrinsically linked.

Lack of security of tenure must be considered in context. With NZ law changing to allow fixed-term contracts to roll over into periodic contracts after 12 months (Residential Tenancies Amendment Act 2020, s 59), tenants seemingly have increased security of tenure, however, this does not reflect reality for these participants. The issue of fixed-term tenancy contracts will be discussed in more detail in the subsequent section. The participants describe a process where their frequent mobility is linked to a desire to live in healthy housing; that being housing which is not cold, damp, mouldy, broken, and unaffordable. They variously describe the dream of finding housing which goes beyond these basic needs, featuring factors such as parking, outdoor space, reasonable and personable landlords who

fix things when they break. Beyond this again, and generally acknowledged to be out of reach, is a landlord who allows suitable pets. Annabell's description of her imagined future life in Christchurch, and group four's practice of looking for ideal homes online, is illustrative of this.

The divide between the ideal home in the minds of these participants, and the material reality of their houses, as discussed by Handel (2019), can be seen in these imagined futures, however, this divide between ideal and real was not explicitly discussed by any of the participants. It seems on close consideration, that it is not disillusionment over the reality of their flats in relation to some ideal they felt they might achieve that frustrates them, but the reality of the difficulties of their living conditions, and their inability to change this. The ideal flat is always somewhere in the future, and movement towards this ideal contributes to the high frequency of mobility.

The following details were described as part of the everyday experiences of various participants and are illustrative of their ongoing difficulties and frustration. Nigel and Rhonda describe the drip of water on their heads when using the loo as their "3am wake-up call". Amelia, Anna and Bruce describe the many colours of mould on their bathroom ceiling. There are no curtains or curtain fixtures in their living room and the window next to the heat pump doesn't close, so the flat is difficult to heat in winter. Hannah has slugs crawling over her belongings, coming from the hole in the floor in the corner of her room. Annabell, Naomi, Valentina, and Alex discuss the fact that their throats have been sore all year and Naomi has developed a nasty cough. They think it is because of the mould. They say that their place never feels clean no matter how hard they try to clean it. Chipped paint, carpet that was old in World War II. Fridges leaking brown goo.

Kearns et al. (1999) state that negative factors in a home have a greater impact on the people living there than positive factors. This is borne out in this study where the negative factors described are clearly a huge cause of frustration. Soaita and McKee (2019) argue that broken things de-territorialise living spaces, changing them from homes into dwellings. This deterritorialization aptly describes the process experienced by these participants. The example given by Naomi of the kitchen floor which defies cleaning, is similar to an example shared by Soaita and McKee. Within these interviews it is evident that landlords are

generally willing to fix the easy things, but larger problems which create the most difficulties for tenants, are largely ignored.

At some point during the year tenants describe giving up. They stop asking for things to be fixed, accepting the reality that it will probably never happen, rationalizing that they only have to live with the problem for a relatively short time more before moving on and finding something better. The interviews were held mid-year, and the participants in three of the focus groups had already begun talking about moving on, a pattern consistent with that discussed by Lister (2004). As Lister points out, “this strategy is a poor replacement for effective legal rights” (2004, p. 328), and further, makes it difficult for young adults to thrive or even survive within the PRS in the longer term. It obscures the reality of the difficult living conditions tenants experience, and as discussed elsewhere, does nothing to resolve tenancy issues, leaving them for the next tenant to cope with.

The participants live with the reality that their agency is curtailed by several factors. First, as stated by Peter, rental life is easier if you stay onside with your landlord. Second, the tenants are locked into fixed-term contracts which they can’t get out of unless they go through a Tenancy Tribunal hearing. To do so would be to upset their landlords, on whom they are reliant for future tenancy references, as stated by Amelia. Finally, there is nowhere else to go, the process of finding and securing new flats being tremendously difficult and stressful. It is little wonder that in living this process over and over, the tenants have difficulty associating their flats with the concept of home.

It is interesting that Bruce states that his current flat is the closest to a home of any he has had. Soaita and Mckee (2019) argue that this sense of home decreases as the number of rental moves increases. This may not be the case when the frequent mobility of tenants is driven by a search for better quality housing, which they theoretically should be able to achieve as they gain experience and financial resources. Although, as argued by Lister (2004, p. 317), frequent mobility is “complex and multifaceted”, it seems that for these tenants, the poor quality of their housing is the primary factor influencing both their failure to achieve a sense of home in their rental dwellings, and their subsequent mobility. As both Soaita and Mckee (2019) and the tenants in this study explain, it is extremely difficult to feel at home when the house is cold, damp, mouldy, and broken. Frequent mobility allows tenants to pursue the goal of rising above the level of unhealthy housing.

There are consequences to frequent mobility. Soaita and Mckee (2019, p.149) describe moving as a process of "de-assembling and re-assembling a sense of home", with continual disruption potentially leading to decreased wellbeing for tenants, due to increased anxiety, depression and alienation; alienation arising from the loss of social and community connections as neighbours and neighbourhoods are changed with each move (Stats NZ, 2020b). It is interesting that the participants in this study have responded to the continual disruption of their physical environments and communities by increasing their dependence on each other. Their descriptions of moving from flat to flat together make it clear that sticking together is an important factor in their lives, a factor discussed in the literature around young adult renters (Waldron, 2022). In this the participants could be described as living an urban nomadic existence, moving from flat to flat with people of their own choosing. This strategy appears to be extremely important for the security and wellbeing of the participants and will be discussed in more detail in the later section on strategies. In failing to achieve a sense of home within their rented dwellings, the participants find this sense of home in each other. This makes sense when considering that ontological security is formed around a sense of order and continuity in life. Home is argued to be an important base for this security (Hiscock et al., 2001). It is interesting therefore that when ontological security in the form of home is difficult or absent, tenants may adapt and find this sense of security in each other.

Sticking together creates its own anxieties however, as it is another variable that must be negotiated in the moving process. The reality of tight rental markets is that it is not always possible to stay together in moving from flat to flat. The advice from property management company Cutlers Real Estate (2020) to landlords, to try and ensure that young adults don't rent with their friends, therefore represents a real threat to the security and wellbeing of these tenants.

Power

The theme of power in the rental lives of the participants is fundamentally important to this study, shaping both the context and the reality of their rental experiences. The tenant's struggle to achieve security and to create a home in the PRS, is carried out in the context of both structural power and an asymmetric power relationship between landlord and tenant. Structural power can be seen in the form of tenancy law and regulations, but also in the

sociocultural position landlords hold (Scott, 2001) within a society that values commercial interests over human rights in the housing sector (Bate, 2021; Easthope, 2014; Farhar, 2017). These power relations are the context in which tenants negotiate and manage their housing, limiting their choices and constraining their agency (Byrne & McArdle, 2022). Living like this takes an immense amount of effort and provokes a large amount of anxiety (Soaita & McKee, 2019; Waldron, 2022). Fighting a more powerful actor when you are vulnerable to their power takes a great deal of strength and resilience.

Interviewing the participants in their flats enabled me to see where and how the participants were living. This unintended ethnographic feature was extremely useful in allowing me to observe and ask about issues in the dwelling that would likely not have come up outside of the lived environment. For example, in visiting Focus Group One in their rental house, I observed two floor-to-ceiling glass walls in the living/dining area, with no curtains or curtain fixtures. I also observed that although there was a large fridge shaped hole in the kitchen cabinetry, there was only a small to medium fridge in place. Seeing these things led me to ask about them. Had the tenants considered asking the landlord for curtains or for a reasonable sized fridge? They had not. Why not? These observations allowed a deeper understanding of the power dynamics between landlord and tenants to become evident.

Power can be observed working on many levels throughout the experiences shared by the participants. Questions arise as to how tenants respond to their difficulties given their relative position of powerlessness. Why they sometimes choose to fight for their rights, and why they more frequently do not. In the next section of the discussion, these questions will be explored in relation to theoretical understandings of power.

Power Disparity

There is a fundamental power asymmetry between landlord and tenant (Bate, 2021; McArdle & Byrne, 2022), which is embedded in legislative and social policies, and cultural norms. This power disparity interacts with market factors, such as a short supply of rental housing, to increase tenant vulnerability and decrease tenant agency (Byrne & McArdle, 2022). The participants in this study describe having little to no choice in where they live, and little power when it comes to fighting for maintenance and repairs in their rented dwellings. They express an awareness of their powerlessness relative to their landlords and voice strong opinions on the subject, using terms such as exploitation and bullying. Several

participants speak of feeling treated like a business. They perceive their landlords to be focussed on amassing as much money as possible and not recognising as Naomi states, that "housing is a human right". The dehumanizing elements described here, are a recognized part of a process of moral exclusion (Opotow, 1990) that justifies the exploitation of one group in society by another more powerful group.

Analysis Using Lukes – Who wins and Who Loses?

Lukes (1974, 2004) 'Three Faces of Power' has been shown to be a useful tool for understanding power at work in landlord/tenant power relations (Chisholm et al., 2020), enabling analysis of situations where tenants resist landlord power, and situations where they allow the exercise of power without resistance, and the reasons for this. Maintenance and repairs are described as a key area of landlord/tenant conflict (Soaita & McKee, 2019) and are therefore a useful area for exploring landlord/tenant power relations. Interestingly, within this study it is not always the landlord who wins, particularly when considering power at the first and most basic level.

The First Face of Power

The first face or level of power is seen where there is an obvious conflict between two actors or groups, with one party winning and the other losing (Lukes, 1974, 2004). This type of conflict is evident throughout all the focus group interviews; most obviously in situations involving the Tenancy Tribunal, but in other more subtle situations as well.

When Amelia, Anna and Bruce's landlord refused to replace the old, leaking, and hardwired fridge, they threatened him with the Tenancy Tribunal, at which point he replaced the fridge. Scott (2001) contends that power can be held in reserve without being exercised. The tenants here hold the power of the Tenancy Tribunal in reserve as it were, and the landlord in deciding that this is a battle he does not want, or is not likely to win, recognizes this power and replaces the fridge.

The participants in Focus Group Four wanted their property manager to effect repairs to broken kitchen cabinetry, and to install a heat pump as required by the Residential Tenancies (Healthy Homes Standards) Regulations 2019. After assurance that both issues would be resolved before they began the tenancy, and with no progress after six months despite repeated requests, the tenants followed the legally mandated process and opened a case with the Tenancy Tribunal. After serving legal notice, the heat pump was promptly

installed, and the kitchen repaired, the repairs taking less than an hour. Invoking the power of the Tenancy Tribunal enabled the tenants to achieve their goal.

In Focus Group Two, the participants had asked the landlord to fix the holes in the floor that were allowing slugs to enter Hannah's bedroom. The landlord stated that he was aware of the issue but did nothing about it. The participants were aware of their rights and the Tenancy Tribunal process, but were concerned about using the Tribunal, believing that it would create difficulties with their landlord. This was described as a source of contention within the flat. Hannah stated that in the context of the power dynamics involved it is difficult to get everyone to agree to act. Jeb explains that their last landlord was extremely strict, and that they were currently in "a very relaxed state" with the current landlord, with no desire to change this. Jeb also explained his concern that if the landlord fixed issues with the house, then the rent might increase to an unaffordable level.

This situation shows how complex decision making can be for tenants fighting for their rights, when considering the potential negative consequences of upsetting landlords. It illustrates the difficulties inherent in a rental system that relies on vulnerable tenants to police their own tenancy issues by bringing them to the Tenancy Tribunal (Chisholm et al., 2017). These tenants had experienced previous difficulties both with landlords and in finding somewhere to live. The current landlord is described as generally relaxed and personable, fixing small things as needed, providing a free couch, but ignoring problems such as holes in the floor, which make life difficult. In this conflict the landlord clearly wins, even though he is legally in the wrong.

Byrne and McArdle (2022) contend that both landlord power and tenant vulnerability increase in tight rental markets, with tenants therefore becoming more dependent on their current landlords; as illustrated by the previous example where the tenants choose to stay onside with their landlord rather than risking negative consequences, although this decision is constantly revisited within the flat, the tenants expressing dissatisfaction with this position.

The Second Face of Power

The second face of power (Lukes, 1974, 2004) can be thought of as power which is hidden (Gaventa, 1980); where one party holds power that another party is not prepared to challenge, leading to a situation where there is no obvious conflict, and the less powerful party always loses. In the context of landlord/tenant power relations, this is power at a level at which landlords, almost by definition, have the upper hand. It is important to understand why tenants do not ask for significant maintenance and repairs, as inaction actively maintains tenant powerlessness. Not addressing and resolving tenancy issues leads to situations such as that described in this study where tenants are extremely mobile, frequently moving on in search of better-quality housing. Ironically, when few tenants address issues with their landlords, the likelihood increases that tenants will move to another flat in which issues were not resolved, trapping tenants in a cycle of substandard housing.

Amelia, Anna and Bruce had an issue involving a lack of curtains in their lounge, which is illustrative of the second face of power (Lukes, 1974, 2004). The flat had a lounge with two walls of floor-to-ceiling glass and no curtain fixtures, making this area difficult to heat effectively. I asked why they had not asked the landlord to install curtains. First, they thought it was unlikely to happen. Second, they had prioritized greater concerns. They were attempting to get the landlord to repair the bathroom fan, which dripped and left the ceiling constantly mouldy. Second, the window in the lounge next to the heat pump had been stuck open for months, making the area even more difficult to heat. The landlord blamed the tenants for opening the window and had done nothing about fixing it. The tenants in prioritizing these two factors had decided that fighting for curtains was less important and would be a losing battle. Anna and Amelia explained that it is important to pick your battles, describing that they only have a limited amount of good-will with the landlord, which they don’t want to use up on minor issues. Amelia had observed that the landlord had a good relationship with the long-term downstairs tenant and was hopeful that if they stayed longer than a year, they might develop a similar relationship and be able to ask more of the landlord. The issue of curtains was not raised, remaining effectively invisible.

The Third Face of Power

Lukes (1974, 2004) third face of power is difficult to observe in practice because it is inherently invisible (Shapiro, 2006); those subject to this type of power being either unaware, or else satisfied with situations that might not be considered satisfactory to an outside observer (Chisholm et al., 2020). Within the context of this study, the issue of fixed-term tenancy contracts could be argued to be such an example.

In a highly competitive rental market such as that described in this study, the power of landlords to structure tenancy relationships in their own favour is increased. This is illustrated by the wide-spread use of fixed-term tenancy contracts. When the researcher attended university in the 1990's she was never offered fixed-term tenancy contracts. In contrast, all participants in this study were party to fixed-term contracts and view them as a normal part of renting. The government tenancy advice website (Tenancy Services, 2023a) states that a tenant must sign fixed-term contracts with caution as there is no legal way of breaking one, without the consent of the landlord. However, in the Wellington PRS where there is extreme pressure around low-income rental housing, tenants are not offered a choice about the type of contract they are party to and have little negotiating power.

The widespread use of fixed-term contracts for young adults can objectively be seen to increase their tenancy difficulties while creating extra costs, in the following ways. Most fixed-term contracts are described as commencing in January or February rather than November when many young adults make their annual change of flat; students being keen to sort accommodation early before leaving the region for summer. Tenants pay breakage fees to break their old leases in November, then sublease their new flats for two months or so, before signing fixed-term contracts in Jan/Feb. This cycle continues when they then break their contracts ten months later. So, each year they live in their flats for 12 months but are charged breakage fees, a situation participants describe as deliberately engineered by landlords to extract more money.

The use of fixed-term contracts also reduces flexibility around aligning tenancy start/end dates. Tenants cannot simply give notice on finding a new flat, but must try to find a new tenancy with a date of occupancy that closely aligns with the end date for their current tenancy, to avoid either paying double rent, or of being left temporarily homeless; a situation which necessitates the storage of possessions, incurring further cost and the

tremendous hassle of moving everything twice. Both situations create huge difficulties for young tenants, many of whom are particularly vulnerable to financial stressors due to limited financial resources. The changing of flats is a particularly challenging time financially, with moving costs, and the need to pay bond for the new tenancy before the previous bond is returned. Being forced into a situation where they must pay rent at two tenancies at the same time, even for short periods, can be financially devastating. Anna described the extreme stress she experienced when faced with the potential for paying weeks of double rent, when her landlord changed their mind about letting her sublease her room, a situation where she describes feeling exploited due to her young age and inexperience.

Discussion of potential double rent as a stressor was common to all focus groups. Several participants described experiences of paying multiple weeks of double rent. Jeb shared his experience of having to pay months of double rent after being evicted for taking on his mother's cat because his landlord evicted him but would not let him break his fixed-term contract or find a replacement tenant. The participants discussed their fear of falling into this type of situation, not having the financial resources to cope with such significant expenses. This fear constrains their actions, adding considerably to the stress of managing tenancies.

Rather than paying double rent several participants speak of a strategy of voluntary temporary homelessness, choosing the difficulties associated with storing possessions and finding somewhere to sleep, over, paying $500 or more a week in rent, even temporarily. Naomi's experience of visiting flats with multiple homeless guests, and Valentina's comments about students living in their cars, shows the reality behind the anxiety the participants describe, and can only intensify the pressure and stress of changing tenancies.

The use of fixed-term tenancies also makes it difficult for tenants to leave tenancies when difficulties arise. Several participants describe living conditions that were having a negative impact on their health. Extreme cold and mould were mentioned as part of life in three of the four focus group flats, and were described as causing, sore throats, respiratory issues and asthma.

Annabell had a particularly difficult experience with mould in her bedroom after a serious water leak from her ceiling. This incident will be discussed in more detail in the following

section, but the point is made here, that under a fixed-term contract she was unable to move, even though she suffers from bad asthma and therefore had a particular need to live in a mould free environment. In situations such as this, tenants on periodic tenancy agreements can give notice and move on. Tenants on fixed-term tenancy agreements whose landlords do not release them, must go through a Tenancy Tribunal hearing to be able to move without financial risk, an inherently stressful and time-consuming process.

Despite the difficulties created for the tenants through use of fixed-term contracts, these were not once mentioned as part of the problem in any of the interviews. I would argue that this is an example of the Lukes (1974, 2004) third face of power in action; fixed-term contracts are currently favoured by landlords because they guarantee income for the full length of the contract. However, as demonstrated in this study, they create difficulties for tenants, and may effectively act to trap tenants in unhealthy housing. In the situations described, the landlord takes no financial loss while the tenant pays extra fees and potentially hundreds of dollars or more in double rent. Landlords externalise responsibility and maximise profits in a way which can be considered exploitation. It is interesting when considering this issue relative to Lukes third face of power, to see that power has worked to control tenant thinking about fixed-term contracts, the participants effectively satisfied with a system which is clearly not in their best interests, because they believe it is the normal way of doing things.

Power in Interpersonal Relationships

There is tension expressed by the participants when discussing their interpersonal relationships with their landlords. When asked about these relationships, several participants give answers which directly contradict themselves. Jeb describes his landlord as "a really nice guy" but also as "quite hostile". Nigel states that her partner's landlord is "really nice" but unaware of how bad his rental property is. There seems to be confusion in the way these participants perceive and respond to their landlords. This is perhaps because when the landlord relates to the tenants as individuals, they are friendly and personable and to some extent willing to engage in what seems like an interpersonal relationship. When issues arise however, landlords assert the power of their position, using this power to support their own interests over the interests of the tenants.

There is an almost casual use of power displayed in some of the experiences shared by the participants. Anna's landlord for example, who made the tenants Uber to his house to sign documents, knowing they had no transport, is casually using his power in privileging his own convenience, while externalising responsibility in making the tenants responsible for any effort involved in securing the property. It matters little to the landlord who has the resources to easily drive to a suitable meeting place. It matters much more to the tenants who have no transport and little money. It is clear from Anna's response that the tenants feel they have no choice but to comply. This casual use of power is not something that is talked about in the literature around rental housing. The landlord is either ignorant of, or dismissive of, the needs of his tenants, effectively letting them tenants know from the outset who holds the power in the relationship.

The casual use of power is also evident when landlords make light of their tenant's urgent need for repairs. Hannah's description of the landlord who tells his tenant to climb down the outside of the two-story building when her door gets stuck, rather than fix her door, is an example of this. This landlord is actively encouraging his tenant to risk herself in a dangerous solution, rather than attending to his responsibility.

There are also examples where landlords casually display their power in making inappropriate comments to tenants. This is use of power rather than simply casual conversation because the tenants are constrained in their ability to appropriately respond, due to their relative position of powerlessness and their need to protect their tenancies. If they had a choice, they would not be having the conversation in the first place. This can be seen in the example shared by Sally of the sexually inappropriate suggestion from their older male landlord when he tells his young female tenants that they can hold the broken shower head for each other when they shower. This same landlord casually tells his young female tenant that she is fat and might fall through a hole in the floor, a comment which is completely inappropriate and potentially devastating to the tenant. A comment casually thrown out by the landlord with callous disregard for the tenant because in his relative position of power he can act as he chooses without consequence, this impunity being indicative of the asymmetric power imbalance in the landlord/tenant relationship.

Anna sums this up with her comment that if she had died her property manager would have been happy as it would have solved her problem, a comment that clearly expresses a feeling of dehumanization.

"They're Just Greedy Greedy Greedy" (Annabell)

Linked to the idea of feeling treated like a business, is the participants perception that landlords take every opportunity to extract every dollar they can from their tenants. Naomi and Annabell discuss this in terms of greed and exploitation. Various experiences were shared which illustrate this points. The incident where Ben, Jeb, Hannah, and Jake's landlord makes them responsible for clearing years' worth of rubbish from the back year, including making them pay most the disposal fees. Amelia's landlord who provided a single coin operated washing machine and dryer for 14 tenants across multiple flats. Anna described him coming with his "little bag of coins" in language reminiscent of Ebenezer Scrooge (Dickens, 1843). The collection of this money was viewed as ironic by Anna and Amelia when considered alongside the landlord's failure to invest any money into maintenance or repairs in their rundown flat.

These examples of landlords maximising profits through minimising costs and providing a minimal standard of service to their tenants could be considered exploitative, profiteering at the tenants' expense. At the very least they show a lack of care for tenants, who are financially vulnerable and have limited choices. The tenants describe an awareness of being taken for every dollar possible by their relatively wealthy landlords; most of the landlords in this study being known to own many rental properties. Naomi comments that landlords keep tenants in "flux" because it is profitable, a comment which clearly displays her perception that landlords view tenants as business commodities. It is also illustrated in Anna's comment about her rich landlord with his "perfect life, and perfect three billion houses", where Anna is effectively comparing her landlord's resources to her own and expressing her powerlessness in the face of his casual disregard for her own lack of resources. Ironically her lack of resources are foundational to the power asymmetry in the relationship, which allows him to disregard her in this way.

Nigel's experience of being taken to the Tenancy Tribunal over damages to a flat she never inhabited is a telling example; the landlord while recognizing that Nigel did not live in the flat, was still unwilling to take any financial loss over the situation. The landlord here

externalises responsibility, not recognizing their own culpability in the situation. The flat/bedroom should have been inspected when the previous tenant moved out and had her bond refunded. Nigel, not having rented before, did not have the experience to realise that she needed to take photographs of any damage when she signed the lease. This was probably in part because she never moved into the flat. The landlord being unable to extract payment from the previous tenant who had left the country, came after Nigel's bond money instead.

There appears to be a disconnect from the landlord's point of view, between rental properties as financial assets, and as homes for tenants, a dichotomy consistent with the literature around rental housing (Byrne, 2020b). The participants variously state that landlords don't consider issues around maintenance and repairs from the point of view of their tenants. There is real tension in this. Landlords have power over the state of the dwellings that tenants must live in (Easthope, 2014), particularly in tight rental markets where tenants have few options. The participants describe situations in their flats which are extremely difficult to live with. The fact that someone else has the power to fix the situation but chooses to ignore it, is tremendously confronting, frustrating and dehumanising.

This frustration can be seen in the situation involving Annabell's ceiling leak which rendered her room temporarily uninhabitable. The property management company responded by refunding $50 of her rent; her rent being over $200 per week; clearly an inadequate response. Annabell was temporarily forced to move out. When she moved back in, mould developed across the whole of her bedroom ceiling, a factor dangerous to anyone's health but especially Annabell's given her history of severe asthma. Interestingly, the other tenants in this flat all describe having persistent sore throats and respiratory symptoms since moving into this flat, symptoms consistent with mould exposure in damp housing (Bonnefoy, 2007). Annabell's frustration is evident in her email to her property manager where she expresses her distress at the reality of living with the mould, only to be ignored. This disregard for Annabell's urgent need shows a complete lack of care for her both as a tenant and as a human being.

Communication

The reality of being ignored by landlords featured in all the focus group interviews. Landlords can choose to communicate effectively with tenants, or to simply ignore them.

There is little tenants can do to counter this, other than starting Tenancy Tribunal proceedings. In this study there are several examples where landlords choose not to comply with their tenants' requests, and refuse to communicate, leaving tenants frustrated and powerless. It appears that when there is potential cost and no financial benefit to acting swiftly to solve issues raised by tenants, issues are ignored. The landlord at the very least has the responsibility to communicate with their tenants around the issues raised. Annabell describes her property manager ignoring her emails. She was unaware of the plan to fix her room until painters knocked on the door. For tenants such as Annabell in this case, there is complete disruption to daily life, with no way to get the landlord to communicate with them, and therefore, no way to plan around a solution. It is a measure of the frustration and distress that Annabell experienced in this situation, that she added this failure of communication to her Tenancy Tribunal claim.

Manipulation and Bullying

The use of power in the form of manipulation, defined by Scott (Scott, 2001) as a pressuring of tenants into aligning with the landlord's personal interests, occurs in both minor and more serious forms within the participant's shared experiences. Jeb's discussion around the landlord paying them what feels like 'hush money' in the form of an old couch, indicates that the tenant's feel manipulated by this supposed gift. Jeb describes feeling effectively bribed not to make a fuss over the issues with the flat that the landlord is legally obliged to fix. This is interesting as the gift of a couch may be an act of kindness by the landlord, but the tenants clearly feel conflicted about it in the context of their relative powerlessness, while living in a rental property that in dire need of maintenance and repairs.

Manipulation is also seen in the form of threats. Amelia states that landlords use their power to bully tenants, knowing tenants will not fight back. When Alex, Annabell, Naomi and Valentina lodge their Tenancy Tribunal claim, their property manager threatens them, stating that their claim will make things "very difficult for them" in the future. Peter description of his landlord's husband threatening that if they disturb the neighbour and she moves out, they will have to pay, could certainly be considered bullying. Tenants are legally allowed to live in their rented dwellings without fear of harassment from landlords, landlords having legal recourse under the Residential Tenancies Act 1986 to deal with tenants who are disruptive to their neighbours. Threatening tenants with outrageous and

unrealistic consequences in case of future imagined breaches is bullying, the landlord using her power here, and that of her presumably more powerful husband, to manipulate the tenants into behaving as she would like.

Inspections

The power landlords hold to make life difficult for tenants, particularly the power of eviction (Chisholm et al., 2017), produces an inequality in the relationship which allows landlords to act as they choose. The power differential is such that participants in this study accept illegal inspections without notice by their landlords. Peter described waking up and finding his landlord unexpectedly working in the hallway. Hannah expressed feeling weird that her landlord visited with no notice, bringing a friend with him and wandered through the flat with his friend, speaking in an unknown language. The landlord here is exercising his power as property owner, his perception of which supersedes the tenants' rights as property dwellers. This type of behaviour by landlords is consistent with Byrne and McArdle's (2022) description of landlords feeling emboldened into a culture of regulatory non-compliance, a culture that develops when tenants are constrained in their agency in fighting for their rights.

"Why are they Allowed to Rent it then?" (Annabell)

Further illustration of landlords emboldened by a reduction in tenant agency (Byrne & McArdle, 2022) can be seen in both minor and in more serious examples throughout this research. For example, Nigel and Rhonda use sheets to cover the landlord's furniture which was stored in their tiny, unfurnished apartment; the previous tenants having paid for storage for the same furniture. These landlords contacted Nigel and Rhonda during the tenancy, asking to collect a piece of furniture from the apartment. This type of situation, where tenants go to great lengths to accommodate their landlords rather than confront the issue, are once again symptomatic of the power imbalance in the landlord/tenant relationship which constrains tenant agency.

A more serious example is that of Amelia, living in a building which was under an earthquake strengthening notice of which she was unaware, because the legally required notice was not in place. The same building, not having any type of fire exit from the third floor down to the street other than a door halfway down the stairs, which ironically, the landlord kept locked to prevent tenants from using it. Under the Residential Tenancies Act

1986, s 45, landlords must comply with all building regulations. Further, in an unrelated case the Tenancy Tribunal has recently ruled that landlords must not profit unfairly from any building which does not meet building regulations (Tenancy Tribunal Christchurch, 2022), a practice considered profiteering. A practice which also, as seen in Amelia's case, shows a disregard for tenant welfare and rights that is the ultimate example of exploiting people and treating them as a business.

When asked why they would live in such a building, Amelia and Anna explain that there is so little choice, that they feel pressured to take any flat offered to them; their need to find somewhere to live outweighing safety as a factor in their decision-making. In this they perfectly illustrate Byrne and McArdle's (2022) argument that tight rental markets increase tenant vulnerability. Choice is an illusion for these tenants. The neoliberal argument that consumers in free markets have the power to choose options that work for them (McKee et al., 2017), is undermined when agency is so profoundly constrained by factors beyond the tenant's control, as illustrated throughout this study.

Bruce's comment that no one is checking that landlords follow regulations seems an apt one. His comment indicates that tenants are aware that landlords can effectively operate outside of regulatory guidelines, with impunity. This raises an issue regarding structural power. I raise the issue here, but a more detailed discussion will follow in a section dedicated specifically to structural power. The Wellington City Council is aware of which buildings need earthquake strengthening (Wellington City Council, 2019). At a minimum, a council representative should check periodically that required notices are in place. Further, knowing that these types of buildings are rented to vulnerable individuals because they are among the cheapest, why are they allowed to be rented at all, until they are brought up to modern safety standards? Why do commercial interests outweigh human safety? Annabell raises this question regarding exemptions for heat pumps when she asks why buildings which can't comply are allowed to be rented.

Structural Power

Structural power is defined as ongoing, organized, reproduced relations between particular social groups, and can be understood as the resources each social group possesses which give them power relative to other groups (Layder, 1985). As previously discussed, landlords are backed by regulatory power as well as social and cultural power given to them by

society. Theoretical discussions of power debate the role of structure and agency in power relations. Lukes (1974, 2004) three faces of power has been critiqued as not well suited to analysing situations involving both structure and agency, or the role of structural resources in power relations (Layder, 1985).

The role of structural power and agency are relevant to this study in considering some of the regulatory building issues that affect the lives of the tenants. The role of power in these situations is not straightforward and is specifically considered here in relation to the conversion of non-residential office buildings into rented apartments, such as Nigel and Rhonda's apartment.

The decision to convert a building from an office block to residential apartments is undertaken within a regulatory framework that considers factors such as the level of daylight within bedrooms in the converted dwelling. Property developers work in the context of regulatory power when making these conversions, and therefore the new dwelling is created within the context of structural power. The need for humans to have natural daylight in their dwellings is protected by regulation, however, human agency also comes into play in ways that make life difficult for the potential inhabitants of these converted apartments. To meet statutory regulations, bedrooms must meet a certain level of natural daylight, but it is not necessary for this daylight to come through external windows. The agency of developers can be seen in the decision to put glass walls between bedrooms and living rooms, increasing the amount of daylight in the bedrooms, thus meeting the regulatory daylight levels required to make them fit for habitation. This was the case in Nigel and Rhonda's apartment, where their internal bedroom/living room walls are made of frosted, yet semi-transparent glass. The fact that humans also need privacy in their bedrooms does not seem to have been part of the consideration. In response to the lack of privacy, Nigel and Rhonda cover the glass wall, thus ironically, restricting the amount of daylight in their bedrooms. The glass is simply a solution to enable developers to convert office space into residential space, for a minimal expenditure, without consideration for those who will later be forced to live with a lack of light as well as a lack of visual and auditory privacy.

Nigel and Rhonda had chosen their apartment because of its good condition. They had adapted their lives around the lack of privacy, alternating taking time away from the flat to

give each other space and privacy, a strategy that will be discussed further in the following section. Their biggest concern was light and noise carrying through the glass from living room to bedrooms. They expressed being happy to live in a modern, tidy, and warm apartment, and accepted the trade off in terms of lack of privacy, hanging sheets on the glass with adhesive hooks as required. It is a measure of the vulnerability of these tenants, and the difficulties of the Wellington PRS, that tenants would be prepared to live with such trade-offs.

The landlord here is effectively a middleman between the structural power of the regulatory framework that allows the development of such buildings, and the tenant. Once spaces are converted and sold to landlords, the only remedy to such poor planning becomes great expense in redevelopment, or the exercise of agency to choose not to buy and rent out such spaces. The tenant is affected by both the structural power of regulation, the agency of developers and the agency of landlords.

Tenant Response to Powerlessness: Strategies and Resistance

The experiences shared by the participants in this study show that the challenges of renting are great. Literature on power and powerlessness had led to the expectation that strategies of resistance would be more evident in such challenging situations. This was not the case. Although there are some elements of resistance evident, most strategies discussed centre around survival. Strategies are developed and used by the participants to optimize success in the PRS, to improve living conditions, and to maintain good interpersonal relationships with landlords.

In general, it is evident that many tenants start out naive to potential tenancy related difficulties, as illustrated by Nigel's experience of being financially exploited in her very first flat. Over time and through experience, the participants develop strategies both for optimizing success in the difficult PRS, and to protect themselves from difficult situations. The use of flat CV's to streamline the application process, and optimize the chances of success, are an example of this.

Specific strategies are developed by participants to cope with unusual tenancy situations. Nigel and Rhonda had adapted to a lack of privacy by developing a practice of alternating leaving the flat for extended periods, allowing the remaining flatmates more space and

privacy. This entails staying with parents, friends, or going on holiday. Nigel and Rhonda describe it as a successful strategy; however, it highlights the unsuitability of this apartment for group living, and the vulnerability of tenants who will put up with this type of lifestyle as a tradeoff for a warm, dry, rental home.

Strategies that have a broader and more significant impact include:

- The formation of close groups of tenants/friends who move flats together supporting each other through life and through tenancy difficulties.
- Frequent group discussion around tenancy difficulties as a form of coping and support.
- The restructuring of tenancy relationships as described by Lister (2004) including playing the role of the good or ideal tenant (Waldron, 2022).
- The use of frequent mobility in the face of unresolved tenancy issues.

Each of the focus groups was made up of a close group of friends who had chosen to live together, except for Sally, who was a close friend but lived in a different flat. The close makeup of these groups highlighted an important strategy that is a fundamental feature of these tenants' lives; that they stick very closely together, supporting each other and moving from flat to flat together. This was obvious from the shared experiences recounted, and the way the participants talked so inclusively about and with each other; a strategy discussed previously in the consideration of home.

Talking about renting and landlords is a common practice among young adults, a practice described as a coping and support strategy by the participants. It was obvious in the interviews that we were covering well-trodden ground, the participants telling of their experiences as a group, interweaving the details between them, filling in parts of stories for each other. The group four participants also enjoy talking about their imagined future rental life outside of Wellington, indulging in the fantasy of a better future as a way of coping with their current difficulties.

Within each group one person dominated as the group spokesperson, this person also nominated by the group to communicate with the landlord, a strategy young adult tenants use to control interactions and reduce conflict with landlords (Lister, 2004). This is part of a broader strategy that Waldron (2022, p. 5) calls "playing the role of the ideal tenant", and

Lister (2004, p. 322) calls the “pleasant and persuasive” approach to landlords. Lister explains that working to achieve tenancy rights, is done through a process of social interaction which aims to positively improve the relationship with the landlord and subtly redress some of the power imbalance. The participants describe actively engaging in this type of behaviour, a process that could be considered an everyday form of resistance (Scott, 1985). Alex, Hannah, Naomi and Valentina described deliberately responding with politeness to a tenancy interview they felt was insulting and inappropriate. Amelia described immediately apologizing to her potential landlord who had just withdrawn a tenancy offer in response to the tenants attempting to sign an official tenancy contract. This landlord treated the tenants appallingly here, withdrawing the offer only days before they were due to move in. It is a mark of the absolute power imbalance involved, and the tenants desperate need, that Amelia immediately apologizes and takes responsibility, placating the landlord through playing the ideal tenant.

Waldron (2022) contends that playing such a role is mentally exhausting, increasing the anxiety and mental stress that tenants experience. Waldron states that the true cost of compliance to tenants is masked when they must continually put on an act, controlling their true reactions, and showing restraint in the face of their more powerful landlords. This cost may be a factor in the growing frustration that leads tenants to move on from each tenancy, as well as having a negative impact on their mental health and wellbeing.

Mobility

The choice to move on in response to unresolved tenancy issues is a common strategy for young adult tenants (Lister, 2004) and is fundamental to what the participants describe as happening across the PRS at this level of low-quality housing. The participants described many difficulties related to the process of moving flats, yet all participants in this study have moved every year or few years at the most. Tenants being dependent on landlords for the state of their tenancies, and for future references, are wary of engaging in conflict. By the time issues come to a head, the tenants are far enough through the year that the solution of moving to a new and potentially better tenancy has increasing appeal. The further a tenancy progresses towards the end of the fixed term, the less reward tenants gain from fighting for their rights. This aligns with Lister’s (2004) UK research into the flatting journey of young

adults. The landlord may never be aware of the issues that caused their tenants to move on, and a new group of tenants move in and face the same issues the following year.

The use of mobility as a strategy is very high in this group participants, the 14 participants having lived in 45 rental properties collectively. As previously discussed, the main driver of this mobility seems to be the poor quality of their rental housing. Poor quality housing is difficult to cope with and causes significant conflict with landlords. Tenancy difficulties wear tenants down, moving them towards the practical solution of moving on and seeking something better. As Amelia Anna and Bruce expressed, moving becomes "a necessity" for both their mental and physical health.

Finally, moving is itself a form of resistance. In leaving tenants effectively end their landlord's power over them. It is the ultimate resistance to landlord power to choose to end that power, even if the landlord has no idea this is what has happened.

Why don't more tenants fight for their rights?

Resistance is always associated with, and oppositional to power (Lilja & Vinthagen, 2018). The choice to fight for your rights or acquiesce to the landlord, is essentially a choice of what level of resistance to offer. Tilly (1991) argues that compliance is an active choice, made to avoid confrontation and its consequences. The question remains, if conditions are so difficult, why don't more young adult tenants fight for their rights?

Chisholm et al. (2020) contend that one reason for young tenants comply rather than fight, is that they lack information and understanding of their rights, having insufficient support and advice from legal and tenancy services. Interestingly, this was not the case in this group of participants. Each focus group had at least one member who claimed specific knowledge of tenancy rights and direct experience of Tenancy Tribunal services. Five of the participants had direct experience of Tenancy Tribunal hearings, and two others had taken direct advice from tenancy services, using this to leverage their position with their landlords.

This is not the whole picture. Many issues were described which participants had either not raised with their landlords, or having repeatedly raised, had stopped raising at some point. Peter describes this as a deliberate choice to stay onside with their landlord. Jeb expressed being worried that if the landlord fixed the issues with the flat, he might raise the rent to an unaffordable level. Several participants state that their landlord will not do anything

anyway, as illustrated by Valentina's statement about the broken heaters in her flat, and Rhonda's explanation that it is so difficult getting the landlord to make essential repairs, that trying to get them to fix anything else is a waste of time and effort. Anna explained that fighting back takes a physical toll.

Valentina stated that she thinks some tenants are afraid. The issue was raised by Amelia of needing landlord references to obtain new tenancies. There is fear associated with this as reiterated by Bruce when he shared his belief that landlords share a blacklist of difficult tenants who they will not rent to. This aligns with media reporting around the existence of such a list (Newton, 2018).

The participants describe a high stakes relationship with their landlords around tenancy difficulties, acknowledging that there is a balance between fighting for your rights, and risking the future of the tenancy. They describe ignoring a wide range of issues, and only fighting if they experience problems which they really can't live with, such as Annabell's mouldy ceiling, or the landlord's failure in group four to provide a heat pump. What is evident from this research is that situations like this which should be outliers, happen with relative frequency in this young renting population.

Having stepped over the line of fighting for their rights, the participants seem more inclined and better educated to do so again, as well as to support a network of their peers in doing so. Annabell visited the other tenants living in her building and actively encouraged them to make Tenancy Tribunal claims. Anna described regularly supporting other young adults with tenancy difficulties. Interestingly, the close group of friends in each flat, network out into the wider community of their peers, supporting others where they can, and using each other as a resource, as illustrated by Nigel's use of this network to attempt to pre-emptively secure a flat for the following year. This network of support across the wider community of young adults renting within a city, is not mentioned in the literature accessed for this study.

Everyday Resistance

Having considered open resistance through use of tenancy services and the Tenancy Tribunal, it is important to also consider acts of everyday resistance (Scott, 1985); a more subtle form of resistance that is an exercise of tenant agency which seeks to increase

satisfaction and in a limited way, redress the landlord/tenant power imbalance (Lister, 2004; Scott, 1985).

There are few examples of everyday resistance within this study. Anna makes a comment in passing that she refuses to call her landlord by her correct first name because it is a name they share. This is an interesting act of everyday resistance similar to Lister's (2004) example of a tenant calling his landlord by his first name. It is a subtle act, which allows Anna to redress a small part of the power imbalance she experiences with the landlord. Interestingly, it is a private act and not shared with the landlord, so there are no consequences. More openly Anna stated that she had painted part of a wall a different colour, and that she "slightly" doesn't care if the landlord finds out. This wall was much the same colour as it had been previously, the tenants unable to find a correct colour match in making repairs to chipped paint. It is interesting though that this is an act of resistance for Anna, because it was done without the landlord's express permission. This time it is not undetectable, and her comment that she "slightly" doesn't care if the landlord finds out, indicates that she actually does care, but has chosen to accept the slightly higher level of risk associated with a higher level of resistance, and feels good about her expression of agency.

Amelia, Anna and Bruce had made the deliberate decision to personalise their flat by hanging things on the walls, including pictures, a shelf, and a notice board. Changes to the Residential Tenancies Amendment Act 2020, s 59, allow tenants to make minor changes to their flats, provided they return them to their previous state before leaving, and request permission in writing. Landlord's may not decline reasonable requests but may set conditions. The tenants here did not ask for permission but presumed that they would be covered by the new regulations. It is interesting that these tenants prefer quiet resistance rather than obtain express permission. They prefer the risk of potential future conflict, rather than the outright conflict of asking upfront.

Amelia and Anna had previously lived in a flat with a fridge that leaked brown goo, as previously discussed. The removal of the fridge is interesting in relation to this discussion of resistance. After a long process of negotiation including some denial by the landlord, the fridge, which had been hardwired into the wall, was finally removed. Anna stated that it was "heart-warming" to hear the appliance technician decry the state of the fridge in front of

the landlord. The tenants describe feeling vindicated and justified by his comments which supported them over the landlord.

As the fridge was removed it leaked brown liquid down the stairs, which were not technically part of the property rented by Amelia and Anna. When the landlord casually states that the tenants will need to clean it up, Anna takes great satisfaction in informing him that he should use the washing machine money to pay someone to clean up, as the tenants don't pay to rent the stairwell. This incident was the culmination of a long battle with this landlord around many things including the fridge and the washing machine. This final comment by Anna, coupled with the tenants' refusal to fix a problem for the landlord that he was automatically externalising responsibility for, is a wonderful example of everyday resistance. It works to increase the tenants' sense of satisfaction as well as asserting their rights (Lister, 2004). It is a small act of tenant agency which resists the landlord's power over this flat and these flatmates.

The final area where we see resistance is regarding pets. Apart from Jeb's cat, for which he had been previously evicted, pets were expressly forbidden to the participants. The desire to own pets appears to translate into an active degree of everyday resistance as seen with Anna, who dog sits for her friends, secretly bringing dogs into the flat, as well as allowing neighbourhood cats to follow her inside. The strong desire these tenants express regarding connection with animals, seems to translate into a willingness to resist landlord policy, by inviting visiting pets into their flats, but does not go as far as the participants secretly owning and hiding pets from the landlord, as in the example shared by Rhonda of the dog in the pram.

All the acts of resistance discussed in this section, could be considered everyday acts of resistance (Scott, 1985). The tenants resist their landlords' power over their everyday lives, by exercising their own agency in opposition (McArdle and Byrne, 2022). Lister (2004) states that tenants use small personal acts of resistance to increase their sense of satisfaction in relation to their powerlessness.

In undertaking this study, I expected to find examples of outright resistance from these participants towards their landlords. This was not the case. The interview data includes several experiences where landlords are openly resisted through the official channel of the

Tenancy Tribunal and a few minor acts of everyday resistance. What is missing is anything in between these two positions. There is not a single incident recorded where the tenants openly chose to break landlord rules regarding their tenancies, in anything other than a minor way. There are incidents where the tenants seek to assert their rights, such as Amelia, Anna and Bruce filling in an official tenancy services contract as well as the landlord's own contract, however, they quickly back down and apologize when faced with the landlord's overreaction. In all other cases, the tenants appear to choose either compliance, or resistance through legally mandated channels.

Lister (2004) states that the use of subtle strategies of resistance is a feature of situations of power imbalance. The power imbalance these tenants must negotiate is as Amelia states "huge". The tenants are completely dependent on their landlords for their security of tenure as well as for the repair and maintenance of their properties. They must maintain a good relationship with their landlords as far as possible because of their essential need for landlord references to secure future rentals. It is not surprising then, that what is seen from these tenants is almost total compliance with landlord demands. Open resistance, when there is no other option, is carried out through tenancy services and the Tenancy Tribunal. These participants act in a way that ensures their survival in the PRS, compliance being not a passive process but as argued by Scott (1985) in the words of Tilly (1991, p. 598) "acutely conscious, superbly organized and shrewdly realist about the dangers of outright confrontation in the face of a superior force". This lack of resistance is a telling feature of this research, which in itself shows the tremendous power asymmetry in these landlord/tenant relationships.

Chapter 5: Conclusion

It was the aim of this study to explore the experiences of rental life for young adult tenants, in terms of power imbalance in the landlord/tenant relationship, the creation of a sense of home in rented dwellings, and tenant response to their powerlessness. Four themes and 10 subthemes were produced from the interview data through the process of RTA, and are described in Table 1.

The first theme was based around the extraordinary and high level of tenancy related difficulty and stress that the participants described experiencing on an ongoing basis. This high level of difficulty was associated with three distinct factors. First, the process of changing tenancies with many aspects of the process extremely stressful. Second, poor-quality housing, with associated problems of cold, damp, mould, and disrepair, creating tensions with landlords, and general despair around the challenges of living in poverty. Considerable difficulty was expressed around landlord/tenant relationships, frequently but not exclusively around the failure of landlords to effect repairs and maintenance. Third, financial pressure, with rents being out of proportion to income for many participants. Tenants describe being particularly financially vulnerable as they change tenancies, a process they must navigate in a way that avoids paying double rent. Other stresses included health difficulties due to unhealthy housing, and for students being time-poor, due to the need for part-time employment on top of full-time study. Several participants explicitly discussed the negative impact of living with such difficulties, to their mental and physical health and overall wellbeing.

The second theme was based around the difficulties participants experienced in creating a sense of home. The participants were very clear that they did not consider their rental properties as homes yet shared considerable evidence of the importance of homemaking practices in their flats. The use of decoration to improve homeliness was discussed in all focus groups, as well as a desire to have pets. Several participants discussed the way their possessions created a sense of continuity from flat to flat, however this was also considered problematic; possessions needing to be carefully considered with the challenges of frequent mobility in mind. Key reasons given for this lack of homeliness were, short-term rental tenures, poor quality housing, an inability to change things as desired, lack of outdoor space, difficulties around possessions, and inability to own pets. Participants did not

explicitly connect their relationships with their landlords, or intrusive landlord practices, with this lack of homeliness. However, erosion of a sense of autonomy, agency, and security due to high levels of landlord control, surveillance, and intrusion, can be seen in examples shared by the participants, and these factors are considered in the housing literature as detrimental to the production and maintenance of home. In response to a lack of security in their rental properties the participants had formed strong connections with each other, finding ontological security in people rather than from their dwellings.

The third theme produced was that of power. An asymmetric landlord/tenant power relationship can be seen as a fundamental factor underlying many of the experiences shared by the participants. Power can be seen working at many levels as evidenced by analysis using Lukes' (1974, 2004) theory of the three faces of power. At the first level of power, both landlords and tenants were seen prevailing in different examples. Participants used the Tenancy Tribunal to great effect to resolve conflict with landlords, but also as leverage when faced with landlords refusing to undertake reasonable maintenance and repairs. More commonly however, participants described situations where, having raised an issue with their landlord, and having been ignored, they chose to drop the issue, stay onside with the landlord, and move on at the end of their fixed-term contracts. At the second level of power, landlords win almost by definition. Many examples were shared where tenants chose not to raise issues with their landlords for a variety of reasons. The issues remain invisible and there is no conflict. The third level of power was discussed in terms of fixed-term tenancy contracts and will be summarised as a key point in the final summation.

There is a dehumanizing element to this power imbalance. Several participants stated that their landlords did not care about their wellbeing, treating them primarily as a business. Strong language was used in expressing this, the participants speaking of greed, and being taken advantage of.

Bullying, threats, and manipulation on the part of landlords were also evident in these findings. Factors which reinforce landlord power, simultaneously act to constrain tenant agency and autonomy, creating a culture of regulatory non-compliance among landlords, thus allowing landlords to act as they please towards tenants, who are unlikely to challenge this power.

The final theme was that of tenant response to powerlessness including strategies for maximizing success, and resistance. Participants can be seen using social strategy, performing the role of ideal tenants, to improve their relationships with their landlords through persuasion rather than conflict. In this they protect their future tenancies by ensuring they receive positive landlord references. The high level of compliance shown by tenants in response to both legitimate and abusive landlord utilization of power, was unexpected. The literature on compliance shows that tenant compliance may not indicate agreement (Tilly, 1991) but may be a shrewd strategy of choice as to which issues to actively resist, based on potential consequences. It is only when the situation becomes extreme or unlivable that tenants actively resist, and within this study that is always through the Tenancy Tribunal. It seems remarkable that no acts of outright resistance were shared, beyond the legal framework available to tenants. It is argued that this is a mark of the extreme position of powerlessness that tenants find themselves in.

The use of mobility as a strategy was striking within this research, participants choosing to move on at the end of their fixed-term contracts rather than resolving difficult tenancy issues. This high level of mobility appears to be driven largely by the poor quality of rental housing, creating difficulties in everyday living and frustration with landlords. Moving on avoids larger conflict with landlords, while protecting the participants' future in the PRS by ensuring they receive good landlord references.

There are a few issues raised within this study arising from key findings which are worth a more detailed summation:

The landlords in this study favour fixed-term tenancies, with all participants party to them, however, as discussed, the use of fixed-term tenancy agreements create many difficulties for tenants both in changing tenancies and in trapping them in unhealthy living conditions that cannot be escaped without landlord consent or a Tenancy Tribunal hearing. Ending fixed term tenancies can also be expensive in terms of breakage fees, and the potential issue of paying double rent as previously discussed. Fixed-term contracts are an example of power working at an invisible level, changing the perceptions of participants such that they consider the use of these contracts to be normal.

This study raised an issue regarding the conversion of office buildings to residential dwellings, creating rental properties with challenging living conditions, as seen in Nigel and Rhonda's flat where glass walls between bedrooms and living areas create issues with light and privacy. Such arrangements come about through a confluence of structural power and the agency of developers and landlords, creating a situation which effectively exploits the vulnerability of tenants, who in the tight rental market of the Wellington PRS feel under pressure to live in whatever rental they are offered regardless of the challenges.

It is an interesting finding that the tenants in this rental property take turns leaving the property for extended periods, to give each other privacy and space. I have not read of tenants effectively time-sharing their rental in this way within the housing literature. It is indicative of the tremendous constraints of the PRS, that tenants choose to live with this type of arrangement.

This research contributes to knowledge of the experience of rental life for young adults, in the finding that these participants find ontological security in their relationships with each other as they navigate a housing journey marked by insecurity. The group of friends who take this journey together provide an important constant in each other's lives, producing a sense of security necessary for positive mental health and wellbeing. It is interesting therefore to see advice to landlords (CutlersRealEstate, 2020) targeting this security, to maintain power, control and optimal income from the tenancies of young adults, at the expense of their wellbeing.

The most significant finding of this research is embedded in the asymmetric landlord/tenant power relationship. While landlords hold the power to judge tenants in the form of references that tenants require to be accepted for subsequent tenancies, tenants are severely constrained in fighting for both their rights, and for healthy standards of living. NZ has taken important steps in improving rental housing conditions through the Residential Tenancies (Healthy Homes Standards) Regulations 2019. However, as evidenced by this research, it is difficult to keep a room warm if a window is jammed open next to the heat pump, or if there are holes in the floor. In a system which relies on tenants to police tenancy regulations in the face of landlord non-compliance, there must be an acknowledgement that while landlords hold the power to damage tenants' future tenancy options, tenants may not feel secure enough to use the Tenancy Tribunal process to fight for healthy living conditions.

Limitations

This research was restricted to the Wellington PRS, a potentially unique rental microcosm within NZ. Research in other parts of the country would show if the same types of landlord/tenant power relations occur in other less pressured rental environments, such as rural settings. It is also possible that those who volunteered for this research had a high degree of motivation to do so based on previous tenancy difficulties that might not be representative of young adults in Wellington in general. While this is possible, it seems from media reports that the problems faced by these participants are widespread in the Wellington PRS, and as there is a general housing shortage in NZ with rents considered unaffordable, it is likely that these types of difficulties will be similarly experienced by other young adults in wider NZ.

Future Research

Young adult renters are an understudied population who, as shown, face tremendous difficulties navigating life in the PRS. Similar studies in other settings within NZ are needed to show whether these issues are widespread, The findings of this study have important implications for the mental health and wellbeing of young adults in NZ. More such studies are needed to broaden our understanding of what the lived experience of renters is like in different contexts. It would also be interesting in light of the changing housing trajectory for young adults, to see if the pattern of sticking together in a nomadic urban culture, continues into the next stages of adulthood.

This research was limited in that it captured the lived experience of the tenants at a single point in the year. As shown in the research findings, the participants typically engage in an annual cycle of flat exchange, with their perspective on their current tenancy deteriorating as the year progresses. It would be useful to follow a group of participants through a whole year to capture the difficulties and progression of this cycle as it develops.

It was beyond the scope of this study to address measuring the impact of stress from factors such as chronic insecurity, loss of autonomy, and frequent mobility, on the mental health and wellbeing of participants. A quantitative study designed to measure the effects of these negative factors on the mental health of renters would enable a deeper understanding of the true effects of the issues raised in this study, and the long-term implications of those effects.

Photo-elicitation would be a useful method for future tenancy research. A recent study by Soaita and McKee (2021) used photo-elicitation to share the reality of living conditions for tenants' capturing elements of the lived experience of participants that are difficult to convey in any other way. I was privileged to see the reality of the participant's flats in this study. Photo-elicitation would allow this reality to be shared, underscoring the importance of the issues under consideration.

Final Reflection

On a human level, there were moments throughout the interviews that truly shocked me as the interviewer. I was shocked that an older male landlord would call a young female tenant fat. I was shocked that Nigel, a young first-time tenant, could be induced to pay rent for an entire summer to secure a room in a flat for the following year, only to have the landlord offer the room to someone else. Even more shocking, the landlord then attempted to extract damages from the bond, Nigel never having set foot in the flat. I was shocked when Hannah stated that she had a slug infestation in her bedroom, the slugs coming through the holes in her floor.

These situations and the many others like them are an indictment on how we, as a society, allow our young adults to live, having serious implications for their mental and physical health and wellbeing as they transition into life as independent adults, particularly considering the increasing probability of renting becoming a long-term reality for many young New Zealanders. Understanding of these issues is growing in NZ as evidenced by legislative changes aimed at better protection for tenants, however these changes do not address the underlying power imbalance, that holds many tenants powerless relative to their landlords, constraining their choices and agency. Practical and political solutions are needed to address these fundamental issues.

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Appendices

Appendix A

Renters' Voice: The Lived Experience of Young Adults Renting in Wellington City

Information Sheet

Kia Ora,

My name is Lucy Stephenson. I am a student at Massey University where I am working on a research project as part of a Master of Science (Psychology) qualification. My project is being supervised through Massey University by Dr Clifford van Ommen.

The Research Project

The project plans to explore the experiences of a group of young adults who live in rental housing in Wellington city. I would like to hear about your experiences of finding rentals, negotiating with your landlord around repairs and maintenance, and generally how you go about making a home in a rental. I am particularly interested in how this is affected by your relationship and interactions with your landlord.

Who can participate?

Anyone between the ages of 18 and 25 who lives in rental housing in Wellington city is welcome to participate.

If you know anyone else who you think would like to participate, please feel free to give them my contact details and ask them to get in touch with me. I would be more than happy if you have a group of up to four or five friends or flatmates who would like to talk to me together.

What would be involved in participating in this study?

The study will take the form of either a small group discussion involving four to five individuals, or an individual interview, whichever works best for you. Discussions/interviews will last between 60 and 90 minutes and will be audio recorded by me. No one other than my supervisor will have access to this recording, and the recording will be deleted at the end of the research process. Your confidentiality and privacy are very important to us. The discussion will take place either in one of the private rooms in a local library, or in your flat, or online in a zoom forum. I will discuss this with you and arrange something that works for you. You will need to sign a written consent form that I will give you, in order to take part in the study.

After the discussion/interview you will have two weeks to change your mind about your data being included in the study. If I don't hear back from you after two weeks, I will assume that you are happy for the study to go ahead with your contribution included.

The results of the study will be written up into a masters thesis. Excerpts from the transcripts may be included, however your name and any identifying details will be changed within the transcript and the write up, to protect your identity. All materials associated with the study (audio recordings, transcripts and consent forms), will be stored securely on the password protected Massey Online Server or in the supervisors locked filing cabinet.

You will be sent a summary of the study findings when the study is finished. The findings will also be sent to various parties with an interest in this area such as the group Renters United, and the local Wellington Members of Parliament. The masters thesis will be published within Massey University and stored within the Massey library system for others to read.

As a thank you for participating in this study you will each be given a $30 supermarket voucher as a small token of my appreciation for your time and effort.

Benefits and risks of taking part in this study

This study will give you a chance to voice your rental experiences in a supportive environment. If you participate in a group discussion it will be with others who have had similar experiences. It is anticipated that this will be a positive experience for you. You may gain knowledge of strategies employed by others in their dealings with their landlords. You will also be given contact information for support services that can help you negotiate issues you may encounter in managing your tenancies.

You may have concerns around your landlord finding out about your involvement in this study. It is very important to us that this does not happen. Your name will not appear in the write up of the study and any identifying details will be altered or left out. Your confidentiality and privacy are very important, and we will do everything we can to protect them.

Some of the experiences you share may have been difficult and upsetting for you. It is possible that you might experience emotional distress as you talk about them. I am happy to stop the discussion or interview at any point if anyone becomes distressed. This could be a short break, or the discussion could be postponed or cancelled altogether depending on the circumstance. Included with this information sheet are contact details for free support services, which are available both for tenancy support, and emotional distress.

You can choose to withdraw from participating at any time without giving a reason.

Your rights as a participant

Participation in this study is completely voluntary. You should feel no pressure to participate if you do not want to. If you do choose to participate you have the following rights:

- The right to confidentiality for your participation and your contribution
- The right to withdraw from participating at any time, even once the discussion or interview has started
- You can ask questions about the study at any time by emailing the researcher or her supervisor – contact details given below
- You can withdraw your data from the study for up to two weeks after your discussion group or interview takes place
- You can take a break at any time during the discussion
- You can decline to join in any part of the discussion you do not feel comfortable with
- You will receive a summary of the research findings
- You have the right to feel safe and to be treated with respect throughout the whole process. If there is anything you need in order for this to happen, please feel free to ask.

Contact Information

Please feel free to contact me with any questions or concerns you might have about the project. You are also free to contact my supervisor Dr Clifford van Ommen

Lucy Stephenson

Master of Science student

Phone number: XXX

Email: XXX

Dr Clifford van Ommen

Senior Lecturer – School of Psychology – Massey University

Phone number: XXX

Email: XXX

This project has been reviewed and approved by the Massey University Human Ethics Committee: Northern, Application NOR 22/23. If you have any concerns about the conduct of this research, please contact A/Prof Fiona Te Momo, Chair, Massey University Human Ethics Committee: Northern, telephone 09 414 0800, x 43347, email humanethicsnorth@massey.ac.nz

Appendix B

Renters' Voice: The Lived Experience of Young Adults Renting in Wellington City

FOCUS GROUP PARTICIPANT CONSENT FORM

I have read or have had read to me in my first language, and I understand the Participant Information Sheet. I have had the details of the study explained to me, my questions have been answered to my satisfaction, and I understand that I may ask further questions at any time. I have been given sufficient time to consider whether to participate in this study and I understand participation is voluntary and that I may withdraw from the study at any time.

1. I understand that I have an obligation to respect the privacy of the other members of the group by not disclosing any personal information that they share during our discussion.
2. I understand that all the information I provide will be kept confidential to the extent permitted by law, and the names of all people in the study will be kept confidential by the researcher.

Note: There are limits on confidentiality as there are no formal sanctions on other group participants from disclosing your involvement, identity or what you say to others in the focus group. There are risks in taking part in focus group research and taking part assumes that you are willing to assume those risks.

3. I agree to participate in the focus group under the conditions set out in the Participant Information Sheet.

Declaration by Participant:

I _____hereby consent to take part in this study.

Signature: _____ **Date:** _____

Descriptive information

The following information is collected so that the researcher can describe the sample of participants in the study.

Please provide the following information if you are comfortable doing so:

Age: _____

Gender: _____

Ethnicity: _____

Total number of flats lived in (including your current flat): _____

Employment status: _____

Contact Information

Your contact information will be kept confidential. It will be used solely so that Lucy can contact you.

Contact number: _____

Email address: _____

Appendix C

Focus Group Schedule

I will begin with a karakia and pepeha followed by a general welcome and thanks.

Potential questions/prompts for participants

I will begin the discussion itself with an introduction to the project

I would like the discussion to cover the following areas, however these are prompts only and I am open to further exploring relevant topics as they emerge

What is the experience of finding a new flat in Wellington like?

In your experience how do potential landlords make the process of flat hunting easier or more difficult? In what ways?

Can you tell me about your relationships with your landlords? Where do your interactions take place? In what form? Do you receive the appropriate amount of notice for inspections?

Do you let your landlord know when things break or need repairing?

How does your landlord respond to requests to fix things?

What do you do if your landlord doesn't fix things?

How does this make you feel?

Are there any issues or grievances which you have not raised with your landlord? If so, why not?

How often do you talk about these things amongst yourselves?

How do you support each other through difficulties? Or what supports do you turn to?

Do you belong to or actively support any groups working for change?

How do you go about making your flat into a home? Is this altered by knowing that the flat is a temporary home owned by someone else?

Does your landlord impose any restrictions beyond those which are legislated?

How do you go about making a home given the restrictions imposed by your landlord?

Thinking about fire and earthquakes, have you felt that the dwellings you have rented in have been physically safe places? Is this something you have ever raised with a landlord? If so, how did they respond?

Do you have a pet and how do you manage this in your rental?

How do you feel about the future? Do you think you will ever own homes and is this important?

What are your plans for your future housing? Do you think you have options? How do you feel about your future plans?

Is there anything else you would like to tell me about your experiences?

Is there anything that we haven't discussed that you feel it is important for us to discuss?

Appendix D

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