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Precarity in ‘Paradise’

*Understanding Older People’s Experiences of Renting
on Waiheke Island*



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Abstract

Homeownership has long been central to notions of the 'kiwi dream' for many New Zealand residents. However, housing unaffordability is a current concern, especially in Auckland where there is increasing recognition of the challenges faced by renters in unsafe, insecure and precarious housing circumstances. In this thesis I explore older people's experiences of renting on Waiheke Island, metropolitan Auckland's "Island Paradise". Waiheke presents a context where ageing and housing challenges are increasingly recognised, and where the community and landscape is changing with recent influxes of tourist visitors and newer (and typically wealthier) residents. Employing a phenomenologically-inspired research methodology, I pose the question: *How do older renters experience ageing and renting within the context of Waiheke Island?* Drawing on narratives from two phases of qualitative interviews with a total of 13 older renters, I reflect on the potential precarity and resilience related to participants' experience of ageing in place and renting within the island context. Results indicate that older Waiheke renters can experience intersecting and interacting layers of precarity, often related to housing, health, financial and personal circumstances. Their experience of ageing (well) in place can be complicated and compromised by these uncertainties. Further, the challenges inherently associated with an island context (e.g. distance or isolation from mainland services and healthcare, tourism-related infrastructural pressures, and changes to community character and identity) may intensify experiences of precarity. Despite these potential challenges, older island renters also report their ability to draw resilience from their familiarity with, attachment to, and enjoyment of, the island setting. It is apparent that older renters' variable experiences of ageing and renting on Waiheke can be influenced by precarity and resilience dynamics, with implications for their opportunities to age (well) in place.

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thank you

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1 Introduction: Situating the research and its objectives

Homeownership has long been central to notions of the 'kiwi dream' for most New Zealand residents (Ferguson, 1994; Thorns, 2008). However, over the last decade there have been growing concerns regarding unaffordability and the 'housing crisis', especially within Auckland. Although this situation may most obviously impact upon younger generations and first-home buyers, declining rates of homeownership are also observed for older people who may or may not have previously owned property (Fallow, 2017; Morris, 2016; Parker, 2017). The constraints of a high-pressure housing market are particularly problematic for older renters, who may face a range of financial, emotional, social and health-related challenges associated with insecure tenure and/or substandard housing conditions in many rental situations (Connolly, 2012).

On Waiheke Island, the case-study for this research, the effects of Auckland's 'super-heated' housing market have been amplified by relative isolation, boundedness and the desirability of the place for prospective residents and visitors. The island's white-sand beaches, small villages, holiday 'feel', (increasingly contrived) tourist appeal, and detachment from the city's hustle and bustle all contribute to an idealised island identity (Pritchard, 2013; Tourism Waiheke, 2017). Beneath this island-idyll veneer, rising property values and rental costs have mirrored the housing crisis in mainland Auckland. Property on Waiheke is highly sought-after by 'off-shore' (both mainland and international) buyers and is increasingly unaffordable to long-term island residents (*Gulf News*, 2016). Parallel to this concern is the seasonality of the rental market on Waiheke, with reports of renters being tied to short-term tenancy contracts and/or being forced from rental homes prior to the busy tourist season (Auckland DHB, 2016; *Gulf News*, 2016). The island's population can swell to 14,000+ over summer - well beyond its permanent population of 8,238 (NZ Stats, 2013; Pritchard, 2013). During this peak season, houses may be rented as holiday homes for a nightly rate comparable to (if not exceeding) that ordinarily charged per week to residential tenants (often \$300+ per night during peak months) (Auckland DHB, 2016).

Anecdotal accounts and local reports suggest that this seasonality aspect of housing stress is becoming less pronounced on the island. Issues of a high-cost, high-demand housing market prevail year-round, and Waiheke is experiencing escalating popularity and busyness during traditionally off-peak months due to its rapidly growing tourism industry, which further increases housing demand from both visitors and workers (*Gulf News*, 2016; Little, 2016). Such changes are particularly stressful for long-term islanders, many of whom moved to the island when it was less populated, less popular, and more affordable (Little, 2016). Many of these “old Waihekean” residents are now being displaced by rising property values and rental costs (*Gulf News*, 2016). Housing quality issues within a proportion of Waiheke’s older housing stock are compounding these housing stresses (Auckland DBH, 2016), mirroring potentially detrimental implications for residents’ sense of place, security, wellbeing and enjoyment of island life observed elsewhere (see Burholt et al., 2013; Connolly, 2012; Róin, 2015). I am centrally interested in the uncertainties and precarities associated with rental tenure and older age in this rapidly changing Waiheke Island context.

Research question and objectives

This thesis research case-study is affiliated with a larger project entitled *Life When Renting*, led by the Centre for Research, Evaluation and Social Assessment (CRESA), as part of the *Ageing Well* National Science Challenge (see www.ageingwellchallenge.co.nz). The larger project has a particular focus on older renters’ wellbeing and independence, and takes a multi-methods approach to “explor[ing] the impacts of tenure on older people and community well-being” (see renting.goodhomes.co.nz). This Waiheke investigation comprises part of one of five case studies in the *Life When Renting* project – some of which are place-based (Waiheke; Western Bay of Plenty; Marlborough), whilst others are population-based (new settlers; Māori). My thesis contributes to and extends the Waiheke case-study using a phenomenologically-inspired methodological approach and employing geographies of precarity (and resilience) literature as a conceptual basis. With this purpose in mind, the overarching thesis research question is:

How do older renters experience ageing and renting within the context of Waiheke Island?

Related to this question, the thesis has two specific objectives:

1. To illuminate older renters' perspectives and experiences of ageing in place on Waiheke Island.
2. To understand how older Waiheke renters experience precarity and resilience.

For this thesis, as well as the broader project, 'older renters' are defined as those over 55 years of age. This a younger age bracket than conventionally used in research with older people, and is intended to reflect how ageing, as a *process* rather than a fixed time or identity, affects people's perspectives and decision-making prior to formal retirement (see Costa-Font et al., 2009; Craciun & Flick, 2014). To understand experiences of ageing and renting on Waiheke from older renters' perspectives, data collection involved two phases of interviews with older renters on the island. The first phase of interviewing was closely tied to the larger project's data collection, involving structured interviews with 13 older tenants. The second phase involved in-depth and less structured follow-up conversations with five participants. Observational field notes informed analysis and provided supplementary details and background information.

Conceptual positioning of the thesis

Homeownership is a widely presumed tenure within both ageing-related policies in New Zealand and in academic literature on older people's housing experiences. This presumption is problematic given the rising prevalence of renting in older age both in NZ and internationally (Breheny, 2017; Morris, 2016). With an interest in the experience of ageing and renting in the Waiheke context, this thesis is positioned at the intersection of three strands of literature: ageing in place, island studies, and geographies of precarity (see Table 1.1).

Table 1.1: Overview of literature and conceptual positioning of the thesis.

	Extensively researched	Under-researched	Relevant previous work	Thesis aims
Ageing (well) in place	Maintenance and home-ownership; asset-based welfare; place attachment; downsizing; in-home care	Ageing in place when renting; ageing well for older tenants	- Connolly (2012): tenure-health relationships in older age - Izuhara & Heywood (2003): UK legal, policy, market aspects of older tenants' housing careers and abuse by landlords - Van Wezemaal & Gilroy (2007): Swiss real estate investors catering for older tenants' ageing in place needs	Qualitative accounts of ageing (well) in place from older renters' perspectives (Objective 1)
Precarity	Precarious labour and employment; housing and homelessness; poverty; health and frailty	Precarious rental tenure; precarious housing quality; precarities of older age	- Groot et al (2017): income, poverty, ethnicity, and migration related aspects of precarity and social justice (NZ) - Colic-Peisker et al. (2015): older tenants' precarious housing and ontological (in)security (Australia) - Grenier et al. (2017): ageing and dementia as precarity (UK)	Apply and extend to consider precarities of ageing, renting and island life (Objective 2)
Island studies	Island idyll; tourism; cohesive communities; island(er) identities; (in)accessibility; isolation from healthcare; insular politics	Social polarisation, housing inequality and wealth disparities in 'cohesive' island communities	- Baldacchino (2012a, 2012b): critique of purportedly welcoming island communities, power relations and the romanticism of 'islandness' - Burholt et al. (2013); Hay (2006): island residents' experiences of island identity, community change and tourism disruptions - Royle & Scott (1996): small island population/economic decline (Ireland)	Insights into inequalities in an island community; islandness as a potentially intensifying context (both Objectives)

Geographical gerontology and ageing in place

Geographical gerontology is principally concerned with people's relationships with, and experiences of, place as they age (Andrews & Phillips, 2005; Skinner et al., 2018). Recent shifts in political approaches to 'managing' ageing populations have focused on enabling/enhancing ageing in place: a term broadly defined as 'staying put' as one ages, rather than moving into residential care facilities (Wiles et al., 2012a). Ageing in place also entails ageing 'well', in terms of optimal experiences of wellbeing, independence, social connectedness and personal identity (Bartlett & Peel, 2005; Chapman, 2006; Wahl et al., 2012). It is widely accepted that in most cases, people feel emotionally attached to their home (both dwelling and neighbourhood) and prefer to age in place (Robison & Moen, 2000; Sixsmith & Sixsmith, 2008). However, the desire to age in place may be

depleted for older people who do not feel 'at-home', secure, safe and happy in their housing or neighbourhood (Aneshensel et al., 2007; Costa-Font et al., 2009; Hillcoat-Nallétamby & Ogg, 2014).

Although the conceptualisation of ageing (well) in place does not assume or rely upon homeownership (Connolly, 2012; Means, 2007), most literature in this field has focused on home-owners, rather than *renters* (e.g. Davey, 2006; Coleman et al., 2016). However, as housing unaffordability issues continue to escalate, it is anticipated that ageing in rented-places (including houses and less-formal dwellings, i.e. sheds, housebuses) will become more common (Fallow, 2017; Morris, 2016). As such, my thesis provides insights into the un(der)acknowledged challenges faced by older renters (Colic-Peisker et al., 2015). I seek to understand their experiences of ageing in place at the localised scale of the dwelling as well as the broader island community scale (see Cristoforetti et al., 2011; Róin, 2015).

Geographies of precarity

The thesis brings together threads of ageing and housing literature through connections to a conceptual basis of precarious geographies. Theorisation of precarity originated with an economically-minded approach to understanding the inherent uncertainty of insecure employment in capitalist economies (Stein, 2015). Its conceptualisation has since been broadened and applied to a range of potentially-precarious places and experiences, including within informal squatter settlements and camps, substandard housing circumstances, low socioeconomic neighbourhoods, 'pop-up' or temporary retail areas, and inaccessible social service spaces (Harris, 2015; Kearns et al., 2017; Groot et al., 2017; Stein, 2015; Vasudevan, 2015). Recent work has also de-personalised and de-stigmatised precarity by recognising and emphasising people's *resilience* (i.e. their agency, adaptability and resourcefulness, see DeVerteuil & Golubchikov, 2016) in the face of various precarious experiences (e.g. McConnell, 2017; Wiles et al., 2012b; Worth, 2015).

This research contributes to the burgeoning body of literature concerned with the precarities of ageing and housing (see Colic-Peisker et al., 2015; Grenier et al., 2017). As Breheny (2017) observed, most precarity literature has focused on a predominantly

younger cohort – employees, business owners or families with children, rather than older people and retirees – despite the clearly evident potential for income, housing, health and social precarities associated with older age (see Andrews & Phillips, 2005). Groot et al.'s (2017) book entitled *Precarity: Uncertain, Insecure and Unequal Lives in Aotearoa New Zealand* considers a wide range of social, financial, housing and ethnicity-related precarities. Notably, however, this account of precarity in NZ does not consider the increasing prevalence of renting and the precarities experienced by tenants; an issue considered at a statistical level in a recent stocktake of NZ's housing situation (Johnson et al., 2018). Thus one of the key contributions of my research is an understanding of older renters' precarity and resilience in a society that continues to value and prioritise homeownership despite the housing affordability crisis. I apply and extend the conceptualisation of precarity and resilience by highlighting the (potentially) uncertain and insecure experiences of renting and ageing within the Waiheke Island context.

Island studies

In considering ageing in place and precarity literature, I view Waiheke's islandness as an *intensifier* – not only of the housing market, but also of older residents' precarious experiences of ageing and renting. Islands have been extensively studied for their biodiversity, ecological uniqueness and vulnerability (e.g. Towns & Ballantine, 1993). More recently, their social uniqueness has also been subject to geographical inquiry, with islands recognised as exceptional contexts within which place theory and other core social geographical concepts can be investigated (Baldacchino, 2008, 2013; Kearns & Collins, 2016). Islands commonly have a strong sense of community and identity (Burholt et al., 2013; Hay, 2006), but can also have 'darker' connotations (Baldacchino, 2012a, 2012b). Some literature has attended to potential negative island experiences, especially where insularity is associated with detention or imprisonment (e.g. Manus and Nauru Islands, Mountz, 2015), infamous criminal activity (e.g. Pitcairn's sexual abuse trial, Amoamo, 2017), population decline (e.g. small Irish islands, Royle & Scott, 1996), or displacement of residents through unsustainable tourism development (Green, 2005; Hay, 2006).

Island life can also bring challenges for older residents. With particular relevance to the Waiheke case-study, Coleman et al. (2016) illustrated challenges for older homeowners,

especially regarding home maintenance, limited healthcare facilities, and isolation from mainland Auckland. Despite these difficulties, Coleman and Kearns (2015) explain that Waiheke's bluespaces, as therapeutic landscapes, have positive implications for older homeowners' wellbeing and ageing experiences. My thesis builds upon this previous work, taking the Waiheke case-study in a new direction by considering experiences of *renting* (rather than homeownership) on the island in older age. Hence a key contribution of this research is understanding how older island residents experience ageing and renting in the context of a bounded community characterised by particular challenges and precarities related to island life.

Thesis structure

In Chapter 2, I review in more depth the three strands of literature with which this research is aligned Chapter 3 then considers the national (NZ), regional (Auckland) and community (Waiheke Island) contexts within which the study is situated In Chapter 4, I describe the phenomenologically-inspired research approach, including details of the two data collection phases, as well as considerations of emotional labour and positionality. Findings from the first interview phase are presented in Chapter 5. I draw together narratives from all 13 interviewees, identifying common themes and exploring connections to previous literature. In Chapter 6, I follow three interviewees' stories in more depth, focusing on their experiences as conveyed in follow-up interviews. Finally, in Chapter 7, I summarise the thesis and conclude with reflections on the methodological and conceptual approach and the key findings and contributions of my research.

2 Literature review: Precarious ageing, renting and islanding

This thesis explores older people's experiences of renting on Waiheke Island – Auckland's "island paradise" (Pritchard, 2013). It is positioned at the intersection of three main strands of academic literature: ageing in place; geographies of precarity; and island studies. In this chapter, I review these three fields and explain how each informs the conceptual framework of my study. I begin by considering the definitions and experiences of ageing, ageing well, and ageing in place. I then elaborate on the meanings, feelings and experiences of home and renting, especially in older age. The burgeoning field of geographies of precarity is then explored, and the theoretical approach connecting precarity and resilience is outlined as the conceptual basis for the thesis. Finally, I reflect on the significance of 'islandness' (Baldacchino, 2008) for ageing, renting and precarity experiences, given the Waiheke case-study context.

Ageing (well) in place

Defining age and ageing

Research into the geographies of ageing has tended to define older age as a (relatively) distinct category, typically encompassing those of typical retirement age (65 years and older, in the New Zealand context) (Bowling, 1993). Research that moves beyond this understanding of "the aged" as a bounded category has tended to see ageing as a life-long process rather than an exclusively later-life experience, and it is increasingly recognised that ageing has no distinct parameters nor a simple numerically-bounded definition (Alpass et al., 2007). Definitions of what qualifies as "older age" are contextual, and broader age brackets have been used to account for the experiences and decisions made across/throughout the ageing process. 'Older' age brackets have ranged from general definitions like "over 60 years" (Clark & Deurloo, 2006), to specific cut-off points like 50-72 years as "late midlife" (Robison & Moen, 2000). Costa-Font et al. (2009:303) defined those aged over 55 years as 'older' in that they "were elderly at the

time or who would become elderly within the next 20 years” (a definition similarly applied to the 55+ age group in this study; see Chapter 4).

These flexibly-applied and ‘younger’ definitions of older age are often used to explore experiences of residential mobility and downsizing, retirement and changing health and social circumstances (e.g. Costa-Font et al., 2009; Craciun & Flick, 2014; Davey, 2008). By contrast, definitions of ‘very old’, ‘old-old’ or ‘elderly’ tend to focus more on diminished independence, frailty and disability, often for those above 70 or 80 years (Dahlin-Ivanoff et al., 2007). Such understandings of age(ing) can unhelpfully frame older people as “frail” or “vulnerable” without recognising their humanity, agency and personality, or the potential for fluctuations in wellness and (in)dependence in later life (Grenier et al., 2017). Age(ing) is clearly a variable and embodied process, not a distinct category, and it is therefore interesting to note the different ways in which ageing and being ‘older’ might be experienced and understood (Skinner et al., 2018; Wahl et al., 2012; Wiles et al., 2009).

Experience(s) of ageing

Ageing inherently involves change, and is therefore associated with a wide range of experiences of ageing and ‘being aged’. Older age is not merely a slippery metaphorical slope of declining life satisfaction preceding imminent unwellness and death (see Bowling, 1993; Coleman & Kearns, 2015; Wiles et al., 2012b). As Colic-Peisker et al. (2015) note, being older is correlated with life satisfaction, contentment and happiness, provided other aspects of life quality and wellbeing are also sufficiently experienced. Ageing can involve enhanced social networks through strengthened/maturing relationships, development of new friendships, and growth of extended family (Colic-Peisker et al., 2015; Davey, 2008; Davey & Glasgow, 2006). Moreover, retirement can provide a sense of relief or freedom from some obligations and responsibilities in older age, and increased time for family, hobbies and travelling, depending on personal health and financial circumstances (Bell, 2017; Davey, 2006; Skinner et al., 2018). Many older people also enjoy a sense of meaning and purpose through voluntary work and community participation (Findlay & McLaughlin, 2005).

However, despite these positive aspects of age(ing), less favourable experiences are also common, including declining health, sensory deficits, decreased independent mobility, 'undesirable' bodily changes, and social isolation (Andrews & Phillips, 2005; Barrett et al., 2012; Clarke et al., 2012). Ageing can also involve shrinking of a person's social network, especially as loved ones age, move away, fall ill, or die (Chapman, 2006; Findlay & McLaughlin, 2005; Sixsmith & Sixsmith, 2008). As such, ageing involves experiences of loss and grief through the death of loved ones, as well as through changes to one's personal identity, and in many cases also through moving away from familiar places (houses and communities) into more physically-accessible or care-providing residences (Findlay & McLaughlin, 2005; Prieto-Flores et al., 2011). These changes in older age can impact on older people's daily activities as well as their life enjoyment, wellbeing, sense of self and sense of place (Clarke & Bennett, 2013; Wiles et al., 2012b).

Ageing well

Ageing well is a concept that seeks a holistic understanding of the ageing experience (Bartlett & Peel, 2005). In its broadest sense, ageing well involves independence, enablement, social participation and wellbeing beyond the more measurable indicators of physical health aligned with biomedical models (Bowling, 1993). Wahl et al. (2012:310) define ageing well as "maintaining the highest autonomy, well-being, and preservation of one's self and identity as possible, even in the face of severe competence loss". As such, physical and psychological health are important aspects of ageing well, as are personal resilience and maintaining relationships and life satisfaction when encountering change in older age (Bowling, 1993; Iwarsson et al., 2007). Ageing well therefore means more than freedom or relief from pain, illness and disability; it also encompasses the general sense of 'being well' with respect to feelings of happiness, balance, prosperity, belonging and personal value (Bartlett & Peel, 2005; Chapman, 2006; MacKian, 2009).

Cannuscio et al. (2003) explain that access to social capital – in the form of maintenance and formation of social bonds, provision and receipt of support, and engagement with local clubs and communities, for example – is crucial if older people are to lead independent, satisfying lives. Such experiences can entail a sense of place, facilitated not only through physical accessibility provisions but also through experiences of

ontological security and positive emotional connections to the house and community in later life (Colic-Peisker et al., 2015; Haak et al., 2007b). Indeed, for Chapman (2006), the home and other special belongings can play an important part in experiences of ageing well, especially during potentially disruptive events in older age, such as retirement, loss of loved ones, downsizing, or depleted health or mobility. Ageing well involves experiences of (relative) stability and continuity, familiarity with people and places, social connectedness and support, independence and autonomy, a positive sense of self/identity and overall wellbeing (Clarke & Korotchenko, 2011; Wahl et al., 2012; Wiles et al., 2012a). Ageing well can thus involve variable experiences of change and resilience in older age, depending on personal circumstances, and also the places(s) within which a person ages (Wiles et al., 2012b).

Ageing in place

'Ageing in place' is a term with widely debated meanings but broadly defined as enabling older people to "remain living in the locality with which they are familiar for as long as they wish" (Chui, 2008:168). The ageing in place concept has most commonly been applied to the older person's experience of, and relationship with, the house/home, but the importance of larger-scale neighbourhood and community places are also increasingly recognised (Wiles et al., 2012a). Although ageing in place necessarily involves the house within which an older person lives, their experience of ageing in place also involves place attachments and social connections beyond/outside the house as a site of residence and care provision – including, for example, the Waiheke Island community context within which this thesis is situated (Coleman & Kearns, 2015). This is also apparent in the ways in which ageing in place initiatives shift the responsibility of care-provision from residential care facilities and hospital-affiliated institutions, to community networks and publicly- and privately-operated services that seek to maintain/enhance older individuals' independence and autonomy (Costa-Font et al., 2009). Ageing in place has thus been viewed as an economically feasible approach to managing ageing populations in many Western societies (Lager et al., 2016; Sixsmith & Sixsmith, 2008; Van Wezemaal & Gilroy, 2007; Wiles et al., 2012a).

As Costa-Font et al. (2009:296) explain, ageing in place policies and social initiatives aim to keep "older people with low dependency levels in their own homes ... only resorting

to residential care when it becomes absolutely necessary". With particular relevance to this thesis, such definitions are problematic in their use of the phrase "their own homes" – implying a level of ownership and permanency/stability which is typically not experienced by older renters in many owner-occupier dominated housing contexts (see Connolly, 2012; Izuhara & Heywood, 2003; Macintyre et al., 2003). Indeed, the majority of ageing in place research has considered the experiences of older homeowners, rather than older renters, who are potentially (but not necessarily) more precariously placed (e.g. see Barrett et al., 2012; Coleman et al., 2016; Davey, 2006). This is consistent with the presumptions made by superannuation distribution systems and 'positive ageing' strategies that most older people (in NZ and other similar contexts) are homeowners with minimal accommodation expenses in retirement (Colic-Peisker et al., 2015; Connolly, 2012). Such assumptions are unhelpful for a growing number of older people who are either life-long renters, or whose tenure status has fluctuated due to personal or financial strife (Colic-Peisker et al., 2015; Craciun & Flick, 2014; Izuhara & Heywood, 2003).

Preferences for ageing in place

It is widely recognised that most older people expect and *prefer* to age in place, provided they experience a sense of comfort and attachment to their home (Lager et al., 2016; Robison & Moen, 2000; Van Wezemaal & Gilroy, 2007; Wiles et al., 2012a). In many cases, 'staying put' in later life contributes positively to older people's experiences of independence, security, self-identity, wellbeing and life satisfaction (Hillcoat-Nallétamby & Ogg, 2014; Sixsmith & Sixsmith, 2008). Proponents of ageing in place have emphasised the positive impacts of remaining at home and receiving in-home care for older people's health, social inclusion, active participation and overall wellbeing (Barrett et al., 2012; Chui, 2008). Accordingly, older people typically prefer to age in place, despite the uncertainties associated with ageing and the potential for sudden or gradual acquisition of frailty or disability over time (Andrews & Phillips, 2005). More specific housing preferences for ageing in place can be more individualised, although it is widely accepted that the 'ideal' environment for ageing in place involves an accessible and manageable home, which is well-connected to a socially supportive and accessible community (Dahlin-Ivanoff et al., 2007; Wiles et al., 2012a). Ageing 'well' in place

encompasses not only experiences of the immediate home environment, but also place attachment and support at a community level (Wiles et al., 2012a).

An older person's preference(s) and experience(s) of ageing in place can thus be influenced by place attachment and familiarity with the house and its surrounding community and environment (Costa-Font et al., 2009; Hillcoat-Nallétamby & Ogg, 2014; Peace et al., 2011;). Such familiarity with home and community can be especially important for people with cognitive, auditory or vision impairments in older age (Wahl et al., 2012). Moreover, as Wiles et al. (2012a:365) note, "attachment to place is not just an internal or emotional state, it has a material impact; it is a tangible resource for aging in place". As such, older people who are happy in their home, with their existing social network and surroundings, tend to be reluctant to move into residential care or to relocate/downsize as part of their ageing in place trajectory. In this sense, people's residential satisfaction (with both house and community) can reflect their place attachment: older people's residential mobility may be contingent on push/pull factors of the house and community, as well as the housing opportunities available to them within any financial or health-related constraints (Dahlin-Ivanoff et al., 2007; Davey, 2008; Löfqvist et al., 2013; Prieto-Flores et al., 2011; Robison & Moen, 2000).

For some older people, especially those who are in poorer or more challenging socioeconomic positions, ageing in place may reflect limited residential mobility due to financial (or other logistical) constraints, rather than a deliberate and desirable lifestyle choice (Aneshensel et al., 2007; Costa-Font et al., 2009; Izuhara & Heywood, 2003; Means, 2007). For these older people, a sense of entrapment may be associated with ageing in place, especially if the house is not experienced as suitable, adequate or 'homely' (Hillcoat-Nallétamby & Ogg, 2014; Izuhara & Heywood, 2003). Negative experiences of ageing in place can be associated with low-quality housing, inaccessibility of in-home help/services, dissatisfaction with the surrounding community or environment, or challenges obtaining resources that may facilitate independence and wellbeing (Nygren et al., 2007; Perez et al., 2001). Moreover, ageing in place is typically less-than-enjoyable for older people who feel socially isolated (Aneshensel et al., 2007; Prieto-Flores et al., 2011). In general, housing quality, security and social connectedness affect not only people's preferences and experiences of ageing in place, but also their

ability to age in place (Connolly, 2012). In this sense, being able to make the decision to move or remain in one's 'own' home may be seen as a privilege in itself, especially given the heightened morbidity and mortality rates recorded for older people living in low-quality, subjectively/objectively unsatisfactory, unhealthy or otherwise insecure homes, and especially rented homes (Connolly, 2012; Davey, 2008)

Meanings and experiences of home and renting

A person's individual meanings and experiences of ageing in place vary depending on health, personal and financial circumstances (Means, 2007). Beyond the more practical considerations of ageing in place with respect to finances, social inclusion, healthcare and residential satisfaction, the experience and *meaning* of 'home' is key to the experience of ageing in place. Oswald and Wahl (2005) note that a home can encompass physical, behavioural, cognitive, emotional and social meanings and functions that can change over time, thereby playing what Dahlin-Ivanoff et al. (2007) describe as a "central place" in older people's lives. These authors note that "the significance of the home is based on the fact that it means so many different things" (Dahlin-Ivanoff et al., 2007:25). This section focuses primarily on the meanings and experiences of home at the dwelling scale, but feelings of home can also be experienced at the broader neighbourhood or community scale (Hidalgo & Hernández, 2001; Lewicka, 2010).

Home as a haven

Williams (2002) conceptualised the home as a therapeutic landscape: it is a place where care provision, place attachment and familiarity can have positive implications for an older person's wellbeing (Dyck et al., 2005; Wiles et al., 2017). Home is not only a space for living and receiving care, but also has implications for an older person's self-identity, security and privacy (Williams, 2002). Regardless of age, the home can (potentially) be experienced as a place of retreat or sanctuary from the outside world (Oswald & Wahl, 2005). At one level, the possible sense of security associated with home may be tied to the comfort and familiarity of the house itself (Chapman, 2006). The home is typically a place where a person can own and/or access most necessities, and this functionality can contribute to older people's sense of security at home (Dahlin-Ivanoff et al., 2007). A similar sense of home can be felt within the home-community, with familiar landmarks,

people and surroundings associated with memories and an overarching sense of security and belonging stemming from familiarity with places and services (Iwarsson et al., 2007; Lewicka, 2010; Wiles et al., 2017). As Haak et al. (2007a:95) note, positive experiences of home can provide a sense of meaningfulness in later life, especially if declining health leads to more time spent at home, thus amplifying the importance of home as a “locus and origin” for participation and social inclusion.

Home, independence and social inclusion

The home can be a place where older people may enjoy the company of friends for socialising as well as when physical or emotional support is sought (Dahlin-Ivanoff et al., 2007; Haak et al., 2007a). In addition to facilitating social inclusion and support, the home can also enable independence, autonomy and personal space (Barrett et al., 2012; Clarke & Bennett, 2012; Haak et al., 2007b). Having a ‘home base’ gives a person a place to retreat and reflect, the freedom to stay, leave and return when desired, as well as to undertake activities and arrange things in one’s own way (Dahlin-Ivanoff et al., 2007). This “performance-oriented participation” (Haak et al., 2007a) can contribute to a sense of competence, ability and self-worth, with older people potentially feeling empowered to make their own decisions and adapt to any changes in health/ability while ageing in place (see also Clarke & Bennett, 2012). Furthermore, in-home care provision can mean that older people’s healthcare and support needs can often be met at home, without moving into residential care facilities (Andrews & Phillips, 2005). The balance of supportedness and independence at home can enhance experiences of ageing in place and enable people to participate (as desired) in their community for as long as possible (Barrett et al., 2012; Sixsmith & Sixsmith, 2008; Skinner et al., 2018).

Problems at/with home

Despite, or perhaps in addition to, these predominantly positive aspects of ‘home’, it is important to note that experiences of home are highly personal and not always entirely positive. In particular, people who are renting, facing financial hardship, living in an unsatisfactory neighbourhood, or experiencing ongoing health conditions may find some aspects of ageing in place problematic (Connolly, 2012; Means, 2007). For older people living alone, home can sometimes be a place of loneliness, with ageing in place therefore contributing to social isolation, despite common assumptions to the contrary (Sixsmith

& Sixsmith, 2008). Indeed, although place attachment typically becomes stronger with age (Costa-Font et al., 2009; Wiles et al., 2009), ageing in place can be disadvantageous for those who are dissatisfied with their home, and/or feel a desire to be (geographically and/or emotionally) closer to familiar *people* rather than familiar *places* (Hillcoat-Nalléytamby & Ogg, 2014). Moreover, for those whose residential mobility is constrained, being unable to move can create a sense of entrapment and have negative implications for wellbeing and life quality – especially, but not only, if the home or community is experienced negatively (Aneshensel et al., 2007; Means, 2007; Peace et al., 2011).

Housing 'quality' and wellbeing

In addition to the importance of the meaning of home to older people, the physical characteristics or 'quality' of the house itself has important implications for older people's health and wellbeing (Costa-Font et al., 2009; Macintyre et al., 2003; Sixsmith & Sixsmith, 2008; Weeks & LeBlanc, 2010). The home can be problematic for ageing (well) in place if its physical attributes are objectively or subjectively not conducive to wellbeing – for example dampness, cold, disrepair, maintenance challenges, inaccessibility or unaffordability (Bierre & Howden-Chapman, 2017; Coleman et al., 2016; Golant, 2008; Means, 2007; Izuhara & Heywood, 2003). For Macintyre et al. (2003), important aspects of housing 'quality' for older people in Scotland include considerations of structural soundness, space and overcrowding, dwelling type and ease of access, outdoor/garden accessibility, and proximity to support services and public amenities. Moreover, Bierre and Howden-Chapman (2017) identified similar issues of dampness, drafts and overcrowding in the NZ rental-housing context.

As Costa-Font et al. (2009:297) note, "if the elderly are to live at home, adequate housing conditions ... are essential for individual quality of life and certain aspects of individual well-being". Indeed, Connolly (2012) explains that housing quality and satisfaction can become increasingly important in older age, especially given that some age-related, chronic or degenerative health conditions may be associated with increased time spent at home, and therefore increased vulnerability to the effects of inadequate housing (Connolly, 2012). Irrespective of (older) age, many health conditions may be exacerbated by substandard housing conditions (see Bierre & Howden-Chapman, 2017;

Iwarsson et al., 2007; Wahl et al., 2012). The correlation between housing and wellbeing is not always a direct and causal relationship, and this can be particularly complicated when considering older people whose previous and current health issues and housing circumstances are intertwined (Means, 2007). This said, adequate housing remains a well-recognised determinant of health and ageing (well) in place, as well as life quality and enjoyment (Connolly, 2012; Costa-Font et al., 2009). Beyond considerations of housing quality and residential satisfaction, a positively-experienced home can be a resource an older person draws upon for resilience to cope with life changes such as declining health, death of spouse/partner, reduced mobility or independence, or acquired disability (Chapman, 2006; Iwarsson et al., 2007). Physically accessible, personally meaningful and fully functional homes can facilitate an older person's independence and enhance their subjective wellbeing while ageing in place (Oswald et al., 2007). Moreover, Evans et al. (2002) note that regardless of individual wealth/income and gender variables, the perceived quality of a dwelling influences an older person's emotional attachment to home (both house and community), and this has a direct impact on their overall experience of wellbeing.

In addition to literature detailing considerations of poor quality housing and depleted wellbeing for experiences of ageing in place, some research has also highlighted older people's responsiveness and resourcefulness in managing these difficult circumstances. Golant (2015), for example, explains that older people who are not satisfied with their housing may either take action to change their living arrangements ('assimilative' coping strategies) or develop ways of coping with their circumstances ('accommodative' or 'mind' strategies). These strategies can, in some cases, improve the physical housing condition itself, while in other cases they might enhance subjective measures of residential satisfaction and enjoyment despite ongoing challenges (Golant, 2008; Perez et al., 2001). Older people may also feel a sense of security, home and life enjoyment through their attachment to 'special things', which may include photographs, furniture and sentimental belongings as well as the house itself, if this is experienced positively (Chapman, 2006). Familiarity and place attachment to the neighbourhood and landscape outside/beyond the house can also contribute to older people's strategies for managing low-quality housing and/or health concerns in order to optimise their life enjoyment (Coleman & Kearns, 2015; Lager et al., 2016; Wiles et al., 2017). Social connections and

friendships can play a similar role in either assisting a person to change their housing circumstances, or in supporting them through difficult situations and maintaining their optimism, independence, quality of life and wellbeing (Alpass et al., 2007; Wiles et al., 2009; Wiles et al., 2012b). It is clear that social connectedness and personal adaptive strategies can enable older people to cope with, if not overcome, some of the potential negative experiences of home/housing and wellbeing when ageing in place.

The rented-home experience

It is widely recognised that rental houses are often lower quality than owner-occupied properties, and that renters typically experience more housing-related health problems than their home-owning counterparts (Bierre & Howden-Chapman, 2017; Connolly, 2012; Macintyre et al., 2003; Means, 2007). Connolly (2012) noted that the tenure-wellbeing relationship is mediated by the physical quality of the house as well as the property's value and affordability, its location relative to services/amenities, and the characteristics of the surrounding community and environment. Moreover, intersecting challenges associated with financial limitations and health problems can deplete an older person's residential satisfaction (Izuhara & Heywood, 2004; Nygren et al., 2007; Weeks & LeBlanc, 2010).

Renting involves aspects of financial and ontological (in)security, which, in combination with other uncertainties of ageing, can undermine older people's experience of ageing (well) in place (Colic-Peisker et al., 2015; Connolly, 2012; Evans et al., 2002). Moreover, the power (im)balance between tenants and landlords can mean that in some cases older renters may be reluctant to request repairs or improvements – especially if it is feared that this could inspire potentially unaffordable rent increases (Izuhara & Heywood, 2003). This is not to say, however, that it is not possible for older renters to experience security and place attachment within rental homes – although such positive experiences of ageing (well) in place are widely reported to be less commonplace for tenants than homeowners (see Colic-Peisker et al., 2015; Van Wezemael & Gilroy, 2007).

Pathways to renting in older age

For some older people, renting is a 'free' or 'lifestyle' choice in retirement (Izuhara & Heywood, 2003). In some cases, homeownership can be experienced as a burden during

retirement, especially in terms of expenses for property rates and insurance, as well as home-maintenance tasks that may become more challenging in older age (Coleman et al., 2016; Davey, 2006). In many cases, downsizing from one owner-occupied home to another is sufficient to relieve some of these stresses (Davey, 2006), but some older people choose (whether freely or within a somewhat constrained realm of opportunities) to shift into a rental property (Izuhara & Heywood, 2003). By contrast, lifelong/long-term (and especially less-wealthy) renters, tend to age in rental place(s) not through choice, but due to a lack of other options – especially when previous and ongoing financial barriers have prevented purchasing a home and make it very challenging to move into a retirement village (or similar) (Colic-Peisker et al., 2015; Means, 2007). Another pathway to rental tenure in older age is through one or more changes in tenure type/status throughout the lifecourse (Craciun & Flick, 2014; Izuhara & Heywood, 2003). In homeownership-dominant contexts, movement between owner-occupied and public- or private-rental properties are common during times of financial strain, relationship breakdown or major health problems, for example, with variable outcomes for where one might ‘end up’ in retirement/older-age (Colic-Peisker et al., 2015; Davey, 2008; Izuhara & Heywood, 2003).

While homeownership does not necessarily guarantee positive experiences of ageing in place, and it is possible for a private rental property to meet older people’s needs, there remain considerable house quality, residential satisfaction, affordability and wellbeing issues associated with renting in older age (Connolly, 2012; Macintyre et al., 2003; Weeks & LeBlanc, 2010). As Van Wezemaal and Gilroy (2007) note, ageing well in place is possible within a rental property, *provided* older renters are actively supported by their landlord, and living costs, rent and in-home services are affordable.

Geographies of precarity

Conceptualising precarity

It is clear that ageing and renting experiences entail variable levels of potential uncertainty and insecurity, which can be conceptualised using recent literature on the geographies of precarity. Something that is *precarious* can be defined as “liable to failure or catastrophe; insecure; perilous ... dependent upon circumstances [and] uncertain”

(Collins Dictionary Online, 2017). A sense of precarity is related to senses of insecurity, uncertainty, risk, unsafety and vulnerability – all terms with similar meanings, but subtly different implications as they relate to geographies of precarity (Waite, 2009). Waite (2009:426) defines precarity as “lifeworlds characterized by uncertainty and insecurity”. Furthermore, in explaining ageing-related precarity, Grenier et al. (2015) note that although daily life almost always involves risk and uncertainty, some people and places are more precarity-prone than others. Precarious experiences are often highly personal, with the combined effects of different aspects of precarity having variable implications in people’s everyday lives (McKee et al., 2017).

The geographies of precarity field gains its “conceptual depth” through emphasising socio-cultural underpinnings and implications of precarity, with a fundamental interest in how precarity is manifested and experienced *in place* (Waite, 2009:421). Examples range from work on precarious refugee camps and inner-city squatter settlements, to overcrowded housing, gentrifying neighbourhoods and insular political systems (Banki, 2013; Deboulet, 2016; Ferreri et al., 2016; Lee et al., 2015; Stein, 2015; Vasudevan, 2015). Some recent work has extended this concept to consider various forms of agency and resilience that may be expressed alongside precarity, lest precariously-placed people become dehumanised, stigmatised or framed as passive victims of their uncertain circumstances (DeVerteul & Golubchikov, 2016; McKee et al., 2017; Pendall et al., 2012; Worth, 2015). By this conceptualisation resilience can encompass adaptability, resourcefulness and agency, and can be broadly defined as “active and dynamic ... the ‘autonomous initiative and recuperation’, the ‘getting by’, protection, care and mutualism” that can be “integral to social and spatial struggle” (DeVerteul & Golubchikov, 2016:143). In other words, resilience refers to the human reactivity and responsiveness observed in precarious circumstances.

With particular relevance to the context of this research, Groot et al.’s (2017) recent book provides an overview of experiences of precarity observed in NZ. Their book explores precarities associated with poverty and food insecurity, homelessness, domestic violence, immigration, ethnicity-related disparities and the superannuation system, but does not consider the precarities associated with rental tenure (despite contemporary housing ‘crises’ and increasing prevalence of rental tenure, see Johnson et

al., 2018). As explored in more depth below, it is clear that precarity is a multifaceted conceptualisation, encompassing the uncertainties, insecurities and resilience associated with financial, health and ageing, housing, social and community aspects.

Financial precarity

Precarity literature has its foundations in economic and financial notions of (in)security. Early research regarding financial precarity sought to understand ‘the precariat’ as a class of workers who experience precarious employment and financial vulnerability within capitalist economies and labour markets (see Stein, 2015; Waite, 2009). Such economic precarity can be related to specific places of employment or industries, or can be a product of wider processes of political turmoil or urban decline (Harris, 2015). Examples include the variability faced by small business owners and staff in the highly seasonal tourism industry (Lee et al., 2015), and the uncertainty experienced by workers with insecure employment arrangements in creative/cultural sectors (Stalker & Burnett, 2016). With relevance to this research, financial precarities have also been observed for older people who may encounter challenges in accessing affordable housing, healthcare and other support services (Weeks & LeBlanc, 2010). Indeed, as Ettliger (2007:319) articulates, “precarity inhabits the microspaces of everyday life”, with finance-related uncertainties having effects that overflow into other potentially-precarious experiences. Financial (in)security can also have implications for how a person manages or adapts to other forms of precarity (Izuhara & Heywood, 2003; Leith, 2006; McKee et al., 2017). Accordingly, attention has been increasingly directed towards how (financial and non-financial) precarities may form part of a range of different human experiences – including housing, ageing and health, social life and community dynamics (see below).

Precarious housing

Precarious housing experiences often stem from housing unaffordability, financial and personal circumstances, and can result in a lack of long-term security for residents (Izuhara & Heywood, 2003; Pendall et al., 2012). Housing may also be considered precarious if it is of low or substandard ‘quality’, if it is overcrowded, or if it does not suit the needs of the resident individual/household (Pendall et al., 2012). For renters, housing precarity can be related to frequent residential mobility, ongoing uncertainty or

pressure from a landlord to relocate (Colic-Peisker et al., 2015; Stein, 2015). Renting is, in many contexts, a precarious housing situation that is associated with a sense of insecurity and expectations of future moves (Hillcoat-Nallétamby & Ogg, 2014; Robison & Moen, 2000). People who are renting in mid-late life are unlikely to improve their financial position or re-enter homeownership, and their insecure tenure and frequent residential mobility can have implications for their sense of stability, wellbeing and attachment to place (both home and community) (Craciun & Flick, 2014). With particular relevance to this research, Colic-Peisker et al. (2015) explored older Australian renters' experiences of insecure tenure, asset poverty, ontological (in)security and precarity during retirement. These authors had a particular interest in older renters' housing careers and their navigation of Australia's homeownership society and 'wealthfare' oriented retirement system (similar to NZ; see Bierre & Howden-Chapman, 2017; Murphy, 2012). Colic-Peisker et al. (2015) observed that the insecurities of renting in older age can contribute to depleted wellbeing, especially when accompanied by emotional and financial stress. Aneshensel et al. (2007) also explain that people living with insecure tenure typically experience depleted psychological wellbeing, with symptoms of depression particularly prevalent for those who also live in a neighbourhood where they do not feel satisfied.

Some research has also highlighted people's resilience in managing challenging and precarious housing. As mentioned earlier, these strategies can include maintaining a positive mindset and/or changing physical aspects of the house in order to make it more satisfactory place for ageing well (Golant, 2015; Wiles et al., 2012b). Furthermore, decisions to move to a new house or a new neighbourhood can also be seen as expressions of agency and adaptability in the face of housing precarity (DeVerteuil & Golubchikov, 2016; Hillcoat-Nallétamby & Ogg, 2015; Peace et al., 2011; Pendall et al., 2012). Such initiatives to enhance the experience of precarious housing can have positive implications for older people's life enjoyment, wellbeing and of ageing in place, even if aspects of their housing remain uncertain (Golant, 2015; Wiles et al., 2012b).

Ageing and health precarities

The ageing process involves multiple layers of uncertainty and potential precarity. It is widely recognised that older people may experience financial insecurities due to low-

paid employment, living alone, loss of savings, (un)insurance or asset poverty (Colic-Peisker et al., 2015; Craciun & Flick, 2014; Means, 2007). For retirees, this precarity can give rise to struggles to meet accommodation and basic living costs, as well as healthcare services. Moreover, if previous financial precarity has resulted in loss (or non-accumulation) of savings and/or homeownership before retirement, financial struggles may be exacerbated by superannuation systems that presume homeownership and minimal accommodation costs in older age (Colic-Peisker et al., 2015; Means 2007).

Older people may also experience heightened precarity if they are affected by mobility constraints, limited independence, sensory impairments, ill health, or acquisition of (physical or psychological) disability in later life (Clarke & Bennett, 2013; Grenier et al., 2017). The challenges associated with these bodily changes in older age can be made more difficult by stigmatising stereotypes or societal attitudes that cast older people as frail or “unagentic” (Grenier et al., 2017). As Grenier et al. (2017) explain, precarity in older age is “inherently shared, but unequally experienced”, with some people and places being more prone to the implications of precarity than others. Such variation in personal circumstances can also influence older people’s tactics for coping with diverse precarious experiences. With particular relevance to health and ageing precarities, resilience strategies can include maintaining optimism and being active to ensure continued life enjoyment, as well as actively seeking moral support, social connections and professional assistance to enhance independence in later life (Golant, 2015; Wiles et al., 2012b). Some older people may also adapt their daily routines and activities in order to ‘get around’ any difficulties they encounter in older age – including mobility and health issues, as well as reduced income, loss of social connections, and potentially-unsettling community changes (Clarke & Bennett, 2013; Lager et al., 2016; Wiles et al., 2012b). As such, experiences of precarious health and wellbeing in older age are intertwined with other forms of precarity (see Craciun & Flick, 2014; McKee et al., 2017; Pendall et al., 2012).

Social precarity

Whilst social support is a key part of older people’s resilience to other aspects of precarity (see Colic-Peisker et al., 2015; Grenier et al., 2017; Wiles et al., 2012b), shrinking support networks are also common in older age, especially through deaths of

close family members, friends or spouse/partners (Chapman, 2006; Sixsmith & Sixsmith, 2008). Such social precarity can also be amplified by the labelling of older people as 'frail' or unable to participate and contribute to their community (Barrett et al., 2012; Grenier et al., 2017). This reduced social support/interaction can have implications for people's wellbeing and quality of life not only in terms of potential isolation and loneliness, but also because they have fewer people to turn to for practical help and support when needed (Dahlin-Ivanoff et al., 2007; Sixsmith & Sixsmith, 2008). Although social support and inclusion can clearly contribute positively to experiences of resilience and ageing (well) in place, it is worth noting that some older people prefer (either in older age or across their lifetime) to have more time and space to themselves (see Haak et al., 2007b). For these people it seems that being alone may not be problematic for their experience of ageing well, but could potentially remain a contributor to precarity if they are unable to access support when needed or desired (Colic-Peisker et al., 2015; Grenier et al., 2017; McKee et al., 2017).

Island precarity

Island contexts can bring added layers of precarity for residents' financial, housing, ageing and social experiences. It is widely established that the distance/detachment from mainland healthcare and facilities can create challenges and uncertainties for older island residents, who may experience limited availability of these services on-island (Coleman, 2012; Róin, 2014). These barriers to accessing healthcare can inhibit older residents' sense of stability and security while ageing in place on an island (Botterill, 2016; Burholt et al., 2013). Moreover, Botterill (2016) noted that older island residents' experience of widely-romanticised island retirement aspirations could be undermined by precarious and insecure housing, even if the house itself was physically 'luxurious' and satisfied their needs. In addition, islands may pose financial challenges for lower-income residents (including older residents with a fixed superannuation income), given that their relative distance from the mainland and relatively small population tends to drive up basic living costs, rent and property values (Brown & Cave, 2010; Green, 2005; Pritchard, 2013; Stratford, 2006).

Island contexts can also involve heightened social precarity, given that moving off-island (or having friends/family move off-island) can shrink an older person's social network, especially if the island-origin and new-residences are not well connected (Coleman, 2012; Róin, 2015). However, older people may also draw resilience from a cohesive and supportive island community, meaning that the bounded island context can contribute to older people's resilience and their social precarity, depending on their personal circumstances (Burholt et al., 2013). Older island residents may also draw resilience from their place attachment to an island and their enjoyment of its landmarks, community and scenery (Coleman & Kearns, 2015; Róin 2015). Such enjoyment of the island can also be precarious, however, given that gentrification processes and influxes of new residents and visitors can change the community character and identity (Baldacchino, 2012b; Stein, 2015). Beneath the assumed island-as-paradise identity, there are possible 'darker' experiences of islandness, including the potential for social tensions, unaffordability issues and housing, social and ageing related precarities within island communities (see also Baldacchino, 2012b; Róin, 2015). Evidently, islands are places where experience(s) of precarity can be both expected and adapted to by island communities and residents (Brown, 2017; Burholt et al., 2013).

In this thesis, I apply the abovementioned multifaceted conceptualisation of precarity and resilience to older renter's experiences of ageing in place on Waiheke Island (see Table 2.1). It is clear that experiences of ageing, renting and island life entail a wide range of potential uncertainties, which can be grouped into five broad aspects: financial; housing; ageing and health; social; and island and community. Previous literature also suggests that there are experiences and expressions of resilience that are deeply intertwined with these precarities (see DeVerteuil & Golubchikov, 2016; McKee et al., 2017). A summary of the precarity-resilience conceptualisation can be seen in Table 2.1.

Table 2.1: Overview of the multifaceted precarity-resilience conceptualisation (coloured shading indicates the overlapping and interrelated nature of the precarity-resilience conceptualisation).

	Precarity	Resilience
Related terms	Insecurity; uncertainty; unpredictability; vulnerability; fragility; waiting; in limbo; liminality; changeable circumstances; temporariness; anxiety; feeling 'on edge'; under threat; living 'on a tightrope' (Standing, 2014; Waite, 2009)	Adapting; managing; coping; overcoming; flexibility; personal strength; agency; responsiveness; resourcefulness; making choices and changes; strategy; collective community action; resistance and protest (Golant, 2012; Peace et al., 2011; Waite, 2009)
Aspects and examples	<p>Housing: Residential mobility; low quality housing; insecure tenure; incipient homelessness (Colic-Peisker et al., 2015; Ferreri et al., 2016; Means, 2007; Kearns et al., 1992; Pendall et al., 2012)</p> <p>Health: Older age; frailty; ailing health; chronic or terminal illness; healthcare costs and needs; interdependence on others; personal (im)mobility (Clarke et al., 2012; Grenier et al., 2017; Wiles et al., 2012)</p> <p>Financial: Un(der)employment; low income; wealth disparities; asset poverty; unaffordable rent or living costs; disadvantaged class or social standing (Breheny, 2017; Frase, 2013; McKee et al., 2017; Worth, 2016)</p> <p>Social: exclusion; stigma; isolation; distance from family or friends; loneliness; lack or loss of social connections; death of spouse; hostile landlords; elder abuse (Barrett et al., 2012; Chapman, 2006; Izuhara & Heywood, 2003; Sixsmith & Sixsmith, 2008)</p> <p>Community: Gentrification; undesired neighbourhood or landscape changes; citizenship; islandness (Baldacchino, 2012; Burholt et al., 2013; Botterill, 2016; Deboulet, 2016; Lager et al., 2016; Stein, 2015)</p>	<p>Housing and health: Optimism and positivity; making the most of things; 'use it or lose it' mentality; staying active; altering activities or environment to maximise personal mobility/ability; in-home assistance; professional help (Clarke & Bennett, 2013; Davey, 2006; Golant, 2015; Wiles et al., 2012)</p> <p>Financial: Purchasing health/funeral insurance; working to supplement superannuation; frugal spending; forgoing 'luxuries'; selling a house or other assets; shared or alternative housing (Breheny, 2017; Colic-Peisker et al., 2015; Craciun & Flick, 2014; Izuhara & Heywood, 2003; Leith, 2006)</p> <p>Social: Support provision; support receipt; family and friends; creating and maintaining social connections; voluntary community involvement; drawing on social network and reputation (Alpass et al., 2007; Cannuscio et al., 2003; Davey & Glasgow, 2006; Wiles et al., 2009)</p> <p>Community: Familiarity and place attachment as a resource; desired community changes; drawing strength from island community (Coleman, 2012; Róin, 2015; Prieto-Flores et al., 2011; Wiles et al., 2017)</p>

Island studies

It is clear that island contexts are imbued with particular characteristics and uncertainties that influence older residents' experience of island life, landscape and communities. Moreover, as explained earlier in the chapter, ageing, wellbeing, sense of home, housing characteristics, and rental tenure all have implications for older renters' experiences of ageing (well) in place. In addition to understanding these experiences in terms of the conceptualisation of precarity and resilience, it is important to recognise and consider the implications of the 'islandness' of the Waiheke case-study. Island contexts have distinctive environmental, accessibility and community characteristics that can influence residents' experiences of ageing in place experiences (see Burholt et al., 2013; Coleman, 2012).

Idealised islands

Islands are often promoted and viewed in an idealised, romantic and nostalgic light (Hay, 2006; Hoffman & Kearns, 2013). In explaining the interrelated imageries and imaginaries that contribute to island(er) identities in the greater Ireland archipelago, Burholt et al. (2013) conceptualised the "island imag(in)ery". Islands often have a particularly strong sense of community and identity owing to their bounded spatial nature, and a number of studies have identified positive place-based experiences for both tourists/visitors and residents (Bell, 2017; Hay, 2006). Accordingly, islands are commonly imagined as small, tropical paradises with warm climates and relaxed lifestyles (Baldacchino, 2008). As such, islands are often (although not always) tourist destinations, especially as globalisation prompts tourists to "fan across the globe" (Hay, 2006:25) towards more isolated parts of the world in pursuit of exotic experiences.

The appeal of islands to visitors and new island migrants can give rise to particular tensions and challenges within an island community (Baldacchino, 2012b). Tourist influxes can be beneficial to island economies, but can also contribute to a sense of loss of community and identity, especially if residents feel 'outnumbered' or displaced by visitors who seem to contradict or change the character of the island (Burholt et al., 2013; Hay, 2006). Brown and Cave (2010:89) note that community identities and characteristics are "vulnerable to change during tourism encounters" within island

settings, “despite the cultural conservatism born of isolation”. Tourism can change the character of an island’s community and environment, including through the introduction/imposition of tourist-specific facilities, tourism-related social and environmental problems, and the ‘protection’ (in the off-limits sense) of places deemed to represent an island’s “unspoilt nature” (Green, 2005:37). Tourism can also result in ‘bridging’ (literally or figuratively) between the island and the mainland, enhancing an island’s accessibility and effectively minimising its insularity and isolation, and thereby changing aspects of the island’s character and community (Baldacchino, 2012b; Hay, 2006). Island communities tend to view these changes negatively in terms of their implications for the local identity and landscape (Green, 2005; Hay, 2006).

Islands and ageing

In addition to their tourist appeal, islands are also places that are popular for retirees and older people who are attracted to the ‘island lifestyle’. Many older island residents are ‘long-term islanders’ who may have formed strong place attachments after living on the island for many years before and during retirement or older age (Coleman, 2012; Róin, 2014, 2015). For others, island retirement is a move ‘home’ after years spent living and working elsewhere (Burholt et al., 2013). Islands can also be seen as relaxed, quiet and slow places with communities that are desirable for retirement migration, attracting older people who did not previously have island connections (Bell, 2017). In this sense, it is interesting to note the overlap of motivations/interests for tourists and prospective older residents, especially in terms of the pursuit of sense of wellbeing and enjoyment of scenic beauty (Burholt et al., 2013; Coleman & Kearns, 2015; Hay, 2006). However, island life can also bring challenges for older residents. Older island homeowners are known to face a range of challenges typically associated with older age, as well as challenges that are specific to or exacerbated by islandness; including heightened living costs, limited healthcare facilities, barriers to accessing mainland services, and isolation from family and friends residing off-island (Coleman et al., 2016; Hay, 2006). Such challenges and uncertainties can amount to heightened experiences of the precarities associated with ageing and rental tenure within island contexts (see above, and Botterill, 2016). Despite these difficulties, Coleman and Kearns (2015) explain that therapeutic island bluespaces can contribute to older residents’ life enjoyment, sense of place and

personal identity, ultimately contributing positively to their experiences of wellbeing and ageing in place.

In addition to the challenges posed by islandness for older residents, there is some evidence of social problems and inequalities within island communities. As noted above, influxes of wealthier visitors, retirees and new residents can disrupt or displace existing residents, effectively gentrifying the island community (Baldacchino, 2012b; Hay, 2006). As Grydehøj et al. (2015) note, there is a need to explore further the potential for island communities to harbour poverty, inequality and health disparities beneath the romanticised island idyll. Indeed, although power imbalances in island societies and politics have been explored at an international scale with reference to (post)colonial island rule (Baldacchino, 2008), little attention has been paid to the socioeconomic ordering and inequalities present *within* island communities. Similarly, Fernandes and Pinho (2017) note that developing island nations tend to have less wealthy populations and substandard housing arrangements associated with weak or subsistence economies in developing island nations. These authors recognise that such socioeconomic issues mirror those experienced in developing mainland urban centres, but little research has extended this understanding to explore if/how the inequality issues widely recognised in mainland urban areas and tourist destinations are manifested in bounded island contexts.

Summary: Precarious ageing, renting and islanding

It is clear that the concepts of ageing in place, sense of home, rental tenure (in)security, and islandness are all relevant to understanding older renter's experiences of ageing on Waiheke Island. Older age is increasingly recognised as a process rather than a fixed identity, thereby placing emphasis on variable understandings of *ageing* rather than *the aged*. 'Ageing well' is a key concept in understanding older people's experiences. This term encompasses personally-satisfactory experiences of independence, social inclusion, community involvement, life enjoyment, place attachment, health and general wellbeing. Previous literature has noted that ageing in place – that is 'staying put' in older age, rather than moving into residential care – can contribute to people's experiences of ageing well (Chui, 2008; Perez et al., 2001). It is widely accepted that

ageing in place is older people's preference, and positive experiences can include prolonged enjoyment of pre-existing place attachments and social connections, familiarity with place and community and a sense of independence and control over one's own space and activities (Davey, 2006; Sixsmith & Sixsmith, 2008). However, ageing in place may also be experienced negatively, especially for people who are struggling with unaffordability, maintenance problems, or dissatisfaction with the house or surrounding community (Coleman et al., 2016; Golant, 2008; Perez et al., 2001). Experiences of ageing in place may be influenced by experiences of feeling 'at-home' (or not) at both the house and neighbourhood scales (Lewicka, 2010; Wiles et al., 2012a). Most research related to ageing (well) in place has tended to focus on homeowners (for notable exceptions, see Colic-Peisker et al., 2015; Izuhara & Heywood, 2003). This under-recognition of older renters' experiences of ageing in place presents a gap in previous literature which this thesis seeks to explore further.

As a conceptual framework, geographies of precarity (and the closely-related concept of resilience) is a burgeoning field expanding from its origins in financially-minded understandings of employment insecurity to consider the uncertainties and resilience associated with a range of other contexts and experiences. It is clear that experiences of precarity and resilience are multifaceted, with variable and wide-ranging implications for people's wellbeing and life enjoyment (McKee et al., 2017). Precarity can be associated not only with uncertain circumstances surrounding rental tenure, but also with variable and interrelated experiences of health, ageing (in place) and islandness. As such, five key aspects of potential precarity/resilience for older island renters are proposed: financial; housing; ageing and health; social; and island and community. As Grenier et al. (2017) note, conceptualisation of precarity has seldom been applied to the experiences of older age, with past research tending to focus on a younger cohort of precariously-placed workers and their families. As such, this thesis is aligned with calls for further research into the precarities associated with ageing and later life (see Breheny, 2017), and contributes to the under-explored conceptualisation of resilience as intertwined and present alongside precarity (McKee et al., 2017).

Given the Waiheke Island context within which this research is situated, it is clear that it is important to recognise and appreciate 'islandness' (Baldacchino, 2008) characteristics

as they may relate to residents' experiences of ageing and renting. Islands are inherently bounded and distanced from a mainland, and tend to have a distinctive sense of identity and difference (Kearns & Collins, 2016). As indicated by previous work on ageing in island settings (Burholt et al., 2013; Coleman, 2012; Róin, 2015), the distinctive island community characteristics can have implications for residents' experiences of precarity and ageing (well) in place. Living and ageing on an island can entail positive experiences of place attachment, community support and scenic beauty, as well as challenges posed by distance from some mainland services and facilities (Coleman & Kearns, 2015; Róin, 2014). Most research on island communities has tended to focus on the positive experiences of idealised, cohesive communities with a strong sense of collective identity. However, it is clear that there is potential for negative experiences of islandness, especially given that many of the challenges of older age endure, and are in some cases exacerbated by the bounded and distanced nature of an island (Coleman et al., 2016; Róin, 2014). Thus, this thesis seeks to provide greater understanding not only of how older renters experience ageing in place in general, but also how they experience (potential) precarity while ageing in place with reference to the particularities of an island community. The following chapter considers the characteristics of the Waiheke Island context.

3 Context:

Ageing and renting at three scales

As evident in the previous chapter, island contexts can be associated with particular challenges and uncertainties for residents. This chapter explores the ageing, renting and island contexts within which older Waiheke renters' lives are situated. I begin with an introduction to the Waiheke case-study at the heart of this research. I then explore the national (NZ), regional (Auckland) and local (Waiheke) contexts of ageing, including brief consideration of the infrastructural, community support and policy landscapes at these three scales, and incorporating relevant 2013 Census statistics. I similarly review housing and renting contexts at the same three scales. Finally, I conclude the chapter with an overview of the relevance of the particularities of the island, regional and national contexts for understanding older Waiheke renters' experiences of precarity and ageing (well) in place.

Introducing Waiheke: An island case-study

Waiheke is a 92km² island located in NZ's Hauraki Gulf, approximately 35 minutes by passenger ferry from Auckland city (see Fig.3.1). It has 8,238 permanent residents, and is a popular destination for local/domestic and international visitors (including those who own a holiday home or 'bach' on the island). Waiheke's landscape is a mixture of rural open farmland (primarily on the eastern side of the island), wineries and vineyards, and relatively small neighbourhoods, typically associated with one of the island's many beaches (see Fig.3.2). The main light-industry and commercial area is Ostend, where the only supermarket is also located. There are no traffic lights on the island, and although the influx of wealthy new residents and property owners has brought an increase in private helipads, the island is easily accessible from mainland Auckland with regular ferry sailings (every half hour for passenger vessels, less frequently for car ferries) (Fullers, 2017; Waiheke Community Board, 2016). Located within the Greater Auckland region, Waiheke has been governed by the Auckland SuperCity since its formation in 2010.

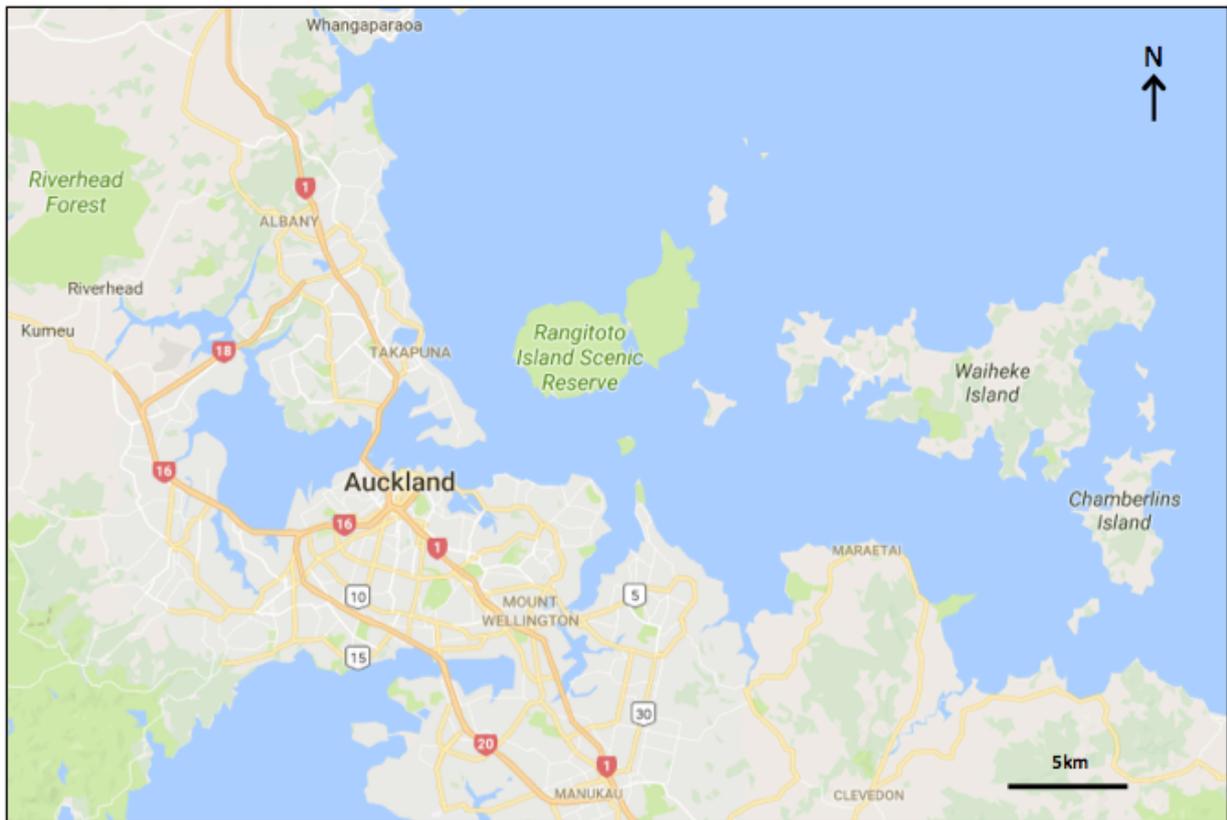


Figure 3.1: Map showing the location of Waiheke Island relative to Auckland City (source: Google Maps, 2017).

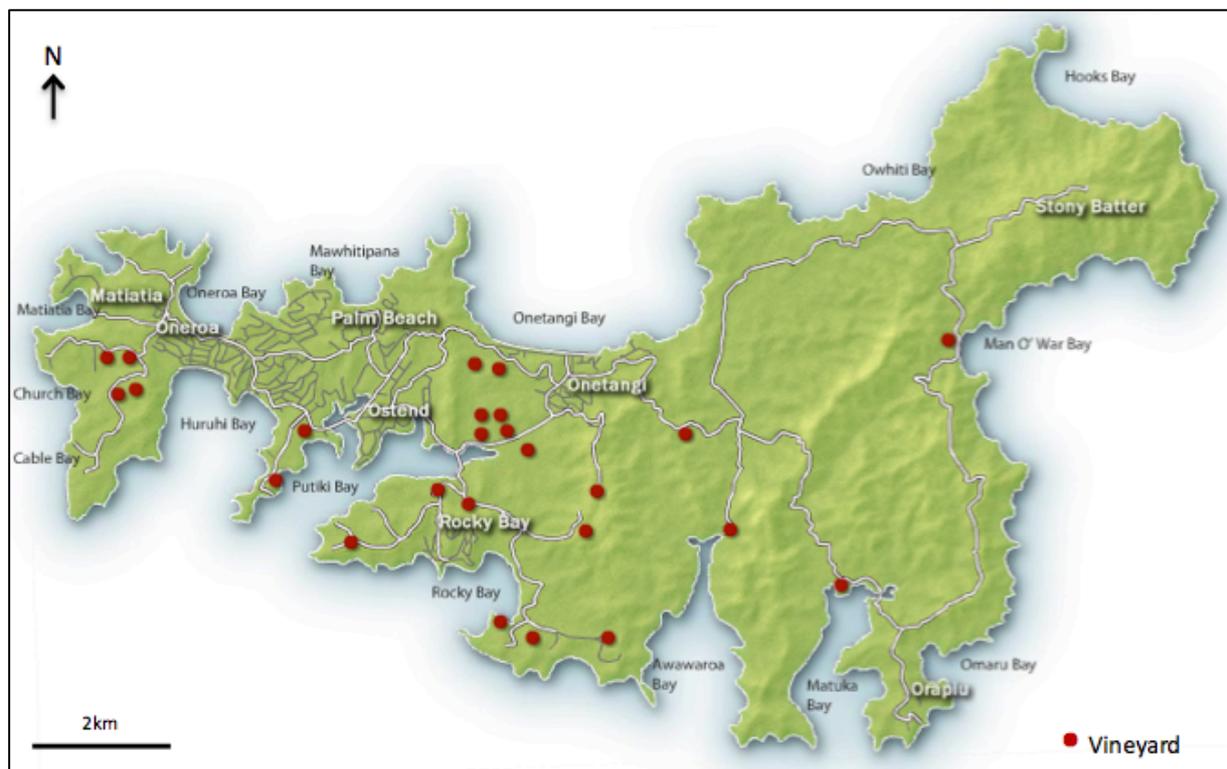


Figure 3.2: Map showing Waiheke Island's main settlements, beaches and vineyards (source: waihekewine.co.nz, 2012).

Waiheke's white sandy beaches, small villages, holiday 'feel', tourist appeal and detachment from the city's hustle and bustle all feed into an idealised island identity (Pritchard, 2013; Tourism Waiheke, 2017). The Waiheke Community Board's *Essentially Waiheke* (2016) report explains that Waiheke has a "passionate, vocal ... resourceful" community made up of people who share a "special sense of belonging ... [and are] proud of their status as Waihekeans". Once home to "longer-term alternative life-stylers" and dubbed a "refuge for the bad, the sad and the mad" and a "hippie hangout" (characteristics which prevail, albeit to a lesser extent), Waiheke's popularity as a tourism destination has boomed over the last 20 years (Bailey, 2017; Little, 2016). In 2016, Waiheke was rated by Lonely Planet as the fifth-best region and fourth-best island in the world to visit, as well as being TripAdvisor's top island to visit in the South Pacific, and *Travel+Leisure's* fourth best island in the world (Ascher-Walsh, 2017; Auckland Council, 2016; Little, 2016).

Waiheke's landscape is changing to accommodate influxes of tourists and wealthy new residents, and the acceptance or promotion (by some) of "economic diversity" (read: inequality) has been unsettling and displacing for some 'old Waihekean' residents (Bailey, 2017; Little, 2016; Waiheke Community Board, 2016). Although the island retains its distinctive community identity and 'paradise' reputation, the community and landscape changes are highly visible in places, particularly in the contrast of older or 'traditional' Waiheke houses and newer or 'modern' buildings (see Fig.3.3). As explored in more depth below, Waiheke has become an intensified outpost of Auckland, with its bounded community and housing market unaffordability often mirroring and amplifying many of the issues being experienced in the city.



Figure 3.3: Adjacent ‘old’ and ‘new’ housing on Waiheke (source: Bowker, 2016).

Ageing

Ageing in New Zealand

The NZ Positive Ageing Strategy (NZPAS) “reinforces the Government’s commitment to promote the value and participation of older people in communities”, bringing benefits not only for older people at an individual scale, but also at community and national scales (MSD, 2001). This document has a broad range of goals, aiming to influence the development and deployment of ageing policies and services. In particular, the NZPAS seeks to empower and enable older people, ensuring their opportunities for social engagement and contribution, while recognising, respecting and responding to cultural, gendered and regional diversities and differences (MSD, 2001).

Retirees are not equally distributed across different regions or urban centres in NZ, leading to particularly pronounced challenges and opportunities associated with an ageing population in some places more than others (OSC, 2015). Places that have been particularly popular retirement destinations – also considered ‘naturally-occurring

retirement communities’ – in NZ include Tauranga, Orewa and Waiheke Island, among others (Auckland Council, 2015; Coleman & Kearns, 2015; Gaddes, 2011; Skinner et al., 2018). 2013 Census data estimated that just over one quarter (25.9%) of NZ residents were aged over 55; a 6.1% increase over the 17-year period since the 1996 Census (see Table 3.1).

Table 3.1: Population growth and proportion over age 55 for NZ, Auckland and Waiheke 2013 (data: Statistics NZ, 2017).

	2013			% Change 1996 - 2013	
	Total population	# over 55	%	Over 55	Total population
New Zealand	4,242,048	1,100,382	25.9%	+6.1%	+17.2%
Auckland	1,415,550	310,329	21.9%	+4.2%	+32.3%
Waiheke	8,238	2,805	34.1%	+7.3%	+31.1%

The conventional retirement age in NZ is 65 years, when a person becomes eligible to receive the national superannuation allowance. This allowance is available to NZ citizens and permanent residents in this age bracket, even if they have not retired from work, and is not income tested (although additional income sources result in increased tax paid on superannuation payments) (WINZ, 2017). The amount received by an individual varies depending on personal circumstances such as marital status, spouse/partner’s age, tax rate (lowest if the superannuation is a person’s only income source, but higher if other income is received) (WINZ, 2017). In general, fortnightly superannuation payments (before tax) are between \$645 and \$900, depending on personal circumstances (see Table 3.2). Personal circumstances that determine the sum of a person’s superannuation payment include one’s relationship status (single, married, civil union or de facto) and *who* one lives with (alone or with a spouse or partner). However, what is not considered is *where* one lives, or more specifically whether a person lives in their own home (a significant financial asset) or a rented home (typically more insecure and expensive). This is concerning given that an increasing proportion of older people are retiring in rental homes, and struggling to meet basic living costs because presumptions of homeownership in later life are built into the superannuation system (Morris, 2016; Parker, 2017). Such presumptions contribute to a norm of ‘asset-based welfare’ in older age, which is problematic for older renters who have been ‘locked out’ of increasingly unaffordable housing markets, and are therefore unable to

access secure housing. Older renters who do not own a house (or other significant asset) are vulnerable to ‘falling through the cracks’ of asset-based welfare (or ‘wealthfare’) systems (Colic-Peisker et al., 2015; Murphy, 2012; Parker, 2017).

Table 3.2: Fortnightly superannuation payments depending on personal circumstances (data: WINZ, 2017).

Personal circumstance		Amount*
Single	Living alone	\$900.20
	Shared accommodation	\$827.20
Married, civil union or de facto	Both partners eligible	\$681.60 (each)
	One partner eligible	\$645.56

*Adjusted annually, rates shown are before-tax and applicable to the one-year period from 1 April 2017.

Retirees in NZ also have access to their personal KiwiSaver account savings. KiwiSaver was established in 2007, and is a retirement savings scheme under which both employees and their employers contribute a certain proportion of the employee’s income (3%, 4% or 8% of before-tax earnings) to a savings account (IRD, 2017). Members are also eligible for a range of tax credits and membership benefits. Savings are typically accessed upon retirement, to “complement the NZ Super ... [and] provide you with a better standard of living for your retirement” (IRD, 2017). KiwiSaver funds may be withdrawn before retirement under certain circumstances, specifically when a person migrates overseas, experiences “significant” financial difficulty, or becomes seriously (typically potentially life-threateningly) unwell (IRD, 2017). KiwiSaver funds may also be used to purchase a first home, following the HomeStart amendment in 2015, intended to enable prospective first-home buyers to enter the property market (IRD, 2017). This clause emphasises the importance of homeownership as an asset, particularly in later life. So important is homeownership, in this line of thinking, that savings initially intended for *retirement* may be used to purchase a *house* – with the underlying presumption being that a home is an asset that brings security and lower accommodation costs in later life. A house may also be sold, typically for more than its original purchase price, should a change in circumstances before or after retirement require its equity to be more accessible or expendable (see Edmunds, 2017; Morris, 2016).

In addition to the superannuation and KiwiSaver schemes, NZ superannuants receive a SuperGold Card, entitling them to a range of discounts and concessions (NZ Government, 2017). There are over 8000 SuperGold Card affiliated businesses across NZ, providing card holders with opportunities for discounted healthcare, eye examinations, in-home help, some entertainment and retail outlets, travel, funeral services and public transport (see below) (NZ Government, 2017). As the SuperGold Card website explains, the card offers “discounts and concessions ... for seniors and veterans, in recognition of their contribution to NZ society” (NZ Government, 2017). The card is well-aligned with the aspirations of the NZPAS, recognising older people’s contributions and needs, and enabling retirees to engage with their communities more than they might otherwise be able to afford. However, discounted access to key services is just one part of the broader context of ageing well in NZ, and it has been recognised that further initiatives are needed to ensure the social inclusion and wellbeing of all older people (MSD, 2001; OSC, 2015).

Ageing in Auckland

Auckland’s population has aged at a very slightly slower rate than the national average, with the number of people over the age of 55 increasing by 4.2% between the 1996 and 2013 (most recent) Censuses (from 17.7% to 21.9%). Regardless of the *rate* of ageing, older people make up almost one quarter (21.9% in 2013, see Table 3.1) of the greater Auckland region’s population, and accordingly there are a range of challenges and opportunities available to older Auckland residents. Auckland has a wide range of facilities and assistances for older people, including:

- In-home care provisions (e.g. home help, Meals-on-Wheels, district nurses)
- Retirement villages in central, urban, coastal and rural locations (e.g. in Remuera [central], Albany [suburban], Orewa [coastal] and Kumeu [rural])
- Rest home facilities, often with some on-site hospital care capacities and/or ‘dementia secure’ units
- Community-led companionship programmes and social support groups (ranging from activity-oriented groups through to social groups for dementia patients with higher care needs)
- Four large public hospitals (Auckland, Middlemore, North Shore, Waitakere) and many smaller public and private healthcare and specialist facilities

Indeed, as NZ's most populous city, Auckland has a broad range of specialist and non-specialist services that are often not available in smaller urban centres or provincial townships. In addition to the above (infra)structural provisions already in place across (parts of) the city, Auckland Council has a Senior Advisory Panel consisting of 10 members who advise Council based on their experiences of ageing in the Auckland region (Auckland Council, 2017). The Panel is part of Auckland Council's endeavours to meet NZPAS objectives, including goals to identify and react effectively to important issues for older people, implementing age-friendly plans and policies, and engaging older people in Council processes and decisions (Auckland Council, 2017). This Panel system recognises and gives voice to older Aucklanders, but with only 10 members to represent the entire region, some communities feel overlooked or under-acknowledged – including Waiheke, where local support for Auckland Council is dwindling, and where many residents feel that their needs are not being met (*Gulf News*, 2016).

Ageing on Waiheke

Many of Waiheke's older residents are long-term islanders, who may have lived there for decades and have previous familial ties to the island. Often, these residents first moved to Waiheke when housing was considerably more affordable, and the island had a smaller population and was less accessible to mainland Auckland. More recently, Waiheke has become a desirable retirement 'destination', especially among those seeking a quieter alternative to urban life while remaining relatively close to the city's facilities and/or friends and family (Waiheke Community Board, 2016). Accordingly, the 2013 Census indicated a much higher proportion of older people on Waiheke (34.1%) than the national and regional averages (25.9% and 21.9% respectively) (see Table 3.1). Waiheke's population also seems to be ageing slightly faster than the national and regional scales (7.3% increase in the proportion of older people between 1996 and 2013; 3.1% higher than the increase for the Auckland region, and 1.2% higher than NZ in general).

Those eligible for the SuperGold card (over age 65) receive free off-peak public transport across Auckland, including Waiheke's public buses and ferry trips to the city. However, for those under age 65 or seeking to travel during peak hours, access to mainland Auckland is considerably more expensive: a return fare costs \$38, or \$18 each

way with an adult HOP (reloadable concession) card (AT, 2017). Multi-trip passes may also be bought, at a cost of \$250 for 20 one-way ferry rides, valid for one year from the date of purchase (Fullers, 2017). For many older residents, the distance, time and cost barriers can be an inconvenience, and in some cases can prevent them from accessing mainland Auckland's services and facilities. As such, the Waiheke Health Trust, Hau Ora Trust, Red Cross and Waiheke Budgeting organisations all have support systems in place to enable people to overcome barriers should they need to visit Auckland or require assistance with basic food or living costs (*Gulf News*, 2017c).

Although there are some medical facilities, health centres and a pharmacy on Waiheke, the island does not have a hospital, and the only rest home closed in 2011. Waiheke's retirement village, run by LifeCare Residences, is located at Anzac Bay. It caters for older people who can live independently (i.e. have minimal care needs), and as with most retirement villages moving in requires considerable 'upfront' costs (including bond, unit purchase, body corporate fees, group membership fees, additional facilities access charges, etc.) (Village Guide, 2017). Even for those who can afford a home in the retirement village, life on the island in later life remains uncertain. If a person's care needs change, residents are relocated with priority entrance to an affiliated LifeCare Residences high-rise rest home facility in Remuera (central Auckland), where on-site care and support can be provided (LifeCare Residences, 2017). Although this may be beneficial for an older person's healthcare needs, moving off the island can have detrimental effects for a person's overall wellbeing, social support and quality of life; such is the strength of many older people's attachment to their home on the island (Coleman & Kearns, 2015; Maas, 2012).

Renting

Renting in New Zealand

With homeownership being so central to the traditional kiwi dream and most NZers' housing aspirations, renting has tended to be a marginal tenure occupied predominantly by young people (i.e. students and those in flatting or room-share accommodation) (see Fergusson, 1994; Morris, 2016; Thorns, 2008). In terms of NZ's housing stock, rented houses remain in the minority, albeit a significant minority, with 2013 Census data

indicating 35.3% of all dwellings were rental homes (see Table 3.3). Across all age brackets, the proportion of NZ residents living in rental tenure was 36.3% in 2013. Homeownership rates were higher for the over-55 age bracket: 80.5% of older people (55+) were in an owner-occupied or family trust house in 2013, compared to 63.7% across all age brackets (Statistics NZ, 2017).

Table 3.3: Rented dwellings as a proportion of all dwellings in NZ, Auckland and Waiheke 2013 (data: Statistics NZ, 2017).

	2013			% Change 2001-13
	Total dwellings	Rented dwellings	%	
New Zealand	1,452,840	512,109	35.3%	+3.1%
Auckland	437,649	168,708	38.6%	+3.0%
Waiheke	3,312	1,125	34.0%	+3.2%

The median rental cost for a two-bedroom rental property in NZ is \$375, although this varies considerably across different regions and urban centres (QV, 2017). The national average rental price amounts to approximately 83% of a single older person’s superannuation payment, or 55% of a couple’s combined superannuation income; thus contributing to rental unaffordability for many older people, especially those without savings (see Morris, 2016). Rent prices have also been rising steadily in recent years in the context of increasingly unaffordable housing markets, especially in NZ’s larger urban centres, further exacerbating unaffordability issues for all renters (Edmunds, 2017). Older people who are struggling with unaffordable rental costs can be eligible for the Accommodation Supplement benefit in some circumstances, although it is widely recognised this is often not enough to make private rental accommodation affordable (depending on personal, financial and housing circumstances) (Gulf News, 2017b; OSC, 2014; Murphy, 2003; RNZ, 2017).

Renting in Auckland

In terms of Auckland’s housing stock, 2013 Census data indicate that approximately 38.6% of all dwellings are rental homes. Although this is slightly higher than the proportion of rental homes across NZ in general (35.3%) (see Table 3.3), these data suggest that rental homes remain a minority in Auckland, consistent with the prevailing ‘kiwi dream’ homeownership norms and aspirations. Moreover, Census data indicate

that approximately 39.5% of Auckland's population lived in rented houses in 2013, compared to 23.0% for older Aucklanders (55+) specifically (Statistics NZ, 2017). As discussed above for NZ in general, homeownership rates in older age tended to be much higher for the over-55 age bracket in Auckland: 77.0% of older people (55+) were in an owner-occupied or family trust home in 2013, compared to 60.5% across all age brackets. Given these statistics, it appears that at least part of the reason older renters have received little attention (in both policy and academic literature) is their minority status, especially in NZ and other similarly homeownership-dominant contexts.

The variation in rental costs between Auckland suburbs is considerable, with median rent prices on the Auckland isthmus for a two-bedroom house ranging from \$390 (Otahuhu) to \$750 (Ponsonby) (QV, 2017). The isthmus average is \$523 per week, which amounts to \$74 more than a single older person's weekly superannuation income, or 77% of a couple's combined superannuation income. Orewa provides a relevant mainland Auckland example for comparison to Waiheke (see below), given its coastal location, naturally-occurring retirement community and relative distance to Auckland city (see Gaddes, 2011). In Orewa, the median rent for a two-bedroom house is \$457 per week: \$7 more than a single superannuant's weekly income, or 67% of a couple's combined superannuation income. As discussed above, these costs are unaffordable for many older people receiving the superannuation (and also many older renters below superannuation age), especially if they do not have savings, additional income or other assets to draw upon (Morris, 2016). Adding to these financial challenges is the fact that "long term fixed [tenancy] contracts are relatively rare" in Auckland and indeed across NZ, and moving in to a new rental home can entail a bond and upfront costs amounting to up to six weeks' rent in advance (MBIE, 2017). This combined potential for residential mobility and rental housing unaffordability can exacerbate tenants' insecurity, especially for those who may struggle to meet basic living costs while residentially stable, let alone with the added stresses and expenses of frequent moves.

Renting on Waiheke

Waiheke's housing stock ranges from 'ordinary' or standard NZ houses, family holiday homes and baches, to elite vineyard mansions, through to more under-the-radar sheds, caravans and houseboats (Auckland DHB, 2016). At the time of the 2013 Census, an

estimated 34.0% of Waiheke dwellings were rented (i.e. not owner-occupied or held in a family trust), a proportion which is comparable to the averages for Auckland and NZ more generally (see Table 3.3). Furthermore, 34.3% of all Waiheke residents, and 18.8% of older residents (55+), lived in rental homes on the island in 2013, again similar, if slightly lower, than the Auckland and NZ rates of rental tenure. The median rental price (excluding short-term rented holiday homes) for a two-bedroom home on Waiheke is \$500 per week, which amounts to \$50 more than a single older person's weekly superannuation income, or 73% of a couple's combined superannuation income. These Waiheke values are higher than the national average and the similar-but-mainland context of Orewa (on Auckland's metropolitan fringe), and comparable to the Auckland statistics. It is clear that these rental costs are unaffordable for many superannuation recipients, and this is especially problematic given Waiheke's older (and ageing) population.

With 81.2% of older Waiheke residents living in owner-occupied or family trust housing arrangements, rental tenure is particularly marginal among older residents on Waiheke. This minority status can give rise to seasonal challenges, especially for those living in lower-quality dwellings, with dampness and lack of insulation posing more considerable challenges during winter (Auckland DHB, 2016). Moreover, Waiheke renters can experience uncertainties due to the intensity and turbulence of the island's housing market, which is particularly pressurised during the high tourism season. As observed in other tourism destinations, Waiheke experiences an added layer of strain on its housing stock due to the popularity of short-term rental services such as Bookabach and Airbnb. These sites can contribute to an under-supply of long-term rental housing if landlords choose to lease their house to holidaymakers at a much higher rate than they might otherwise receive from residential tenants (see e.g. Brown, 2017). This situation can also contribute to seasonality in the rental market, with some houses becoming available for short-term use during peak tourism season at the expense of residential tenants' stability and security. Many holiday homes on Waiheke have a peak-summer nightly rate in excess of the island's average residential weekly rent price (e.g. three-bedroom Oneroa bach, \$550 per night) (Bookabach, 2017).

Ageing, housing and community on Waiheke Island

Waiheke's community has a range of initiatives and support networks in place to mitigate some of the above issues associated with ageing, renting and island life. In response to housing shortages and unaffordability, the community has rallied to support the newly-developed Waiheke Community Housing Trust. The Trust seeks to overcome Waiheke's housing problems by building 100 'affordable' houses (rented for less than 80% of market rates) for young families and people over age 55 (see wcht.org.nz). The Trust's launch and appeal for support has resulted in donations, investments, loans, discounted goods and voluntary labour totalling over \$121,000; reflective of what has been described as Waiheke's "far from perfect, but ... strong and caring community" (*Gulf News*, 2017a).

This caring community also manifests on Waiheke in a range of non-governmental support services and community organisations providing support to island residents in need, especially with health and housing challenges. Waiheke Homecare Hospice, for example, provides people with taxi/transport vouchers and a chaperone who can assist them on a journey to mainland medical facilities and/or attend their appointment as a support person (see hospicewaihekehomecare.co.nz). A similar initiative is "The Doctor's Wallet": a ferry ticket and \$10 cash package distributed by general practitioners as required, intended to help with travel and sustenance expenses for patients requiring hospital treatment in Auckland (*Gulf News*, 2017c). The Waiheke Red Cross ensures island-wide delivery of Meals-on-Wheels to elderly and disabled residents, as well as providing financial assistance and resources to resident families and seasonal employees struggling with housing/accommodation costs (*Gulf News*, 2017c). All of these organisations and initiatives are heavily reliant on the Waiheke community's generous donations and willingness to volunteer. Despite the aforementioned challenges and tensions within Waiheke's changing community, it appears that supportive values remain visible and important to the collective identity and the meaning of community life for many island residents.

Summary: Ageing and renting at three scales

In this chapter I have reviewed the national, regional and Island contexts around both ageing and renting - including statistics drawn from 2013 Census data, as well as a range of other contextual and media sources - to shed light on the broader aspects of ageing and renting situations at these three nested scales of place. I considered the implications of Waiheke's boundedness and distinctiveness for community dynamics, identity and life experiences. Waiheke's prevailing reputation, tourism promotion and collective community identity paint a picture of social harmony, creativity and environmental beauty akin to an 'island idyll'. It is a case-study where inequality tends to be unseen, or is at least under-recognised.

At a national scale it is clear that renting, especially in older age, is often an insecure minority tenure status. Renters are, however, far from being a small or insignificant minority, and with almost 20% of older people (55+) living in rental houses across NZ (Statistics NZ, 2013), the issues facing older renters should not be underestimated. NZ's ageing population has been (and will continue to be) associated with a range of challenges and opportunities at national and regional scales. Waiheke's ageing population, combined with an under-supply of some key health and ageing facilities and services, and distance to mainland Auckland, can make ageing in place particularly challenging for older islanders. For older *renters*, these challenges may be compounded by insecure or short-term tenancies and higher rental costs than are typically paid in less tourism-oriented places.

In light of Waiheke's bounded community context and high-pressure housing market, this thesis explores the potential inequalities and social polarisation dynamics beneath the island's otherwise idealised community and identity. I probe the specific experiences of older renters on the island, with a view to understanding their experiences of ageing (well) in place within the potentially challenging island context. As such, I build upon Coleman's (2012) work on experiences of ageing in place for older homeowners on Waiheke. My thesis gives voice to previously under-acknowledged older renters, and examines their experiences of precarity and resilience associated with ageing, renting and island life on Waiheke, nested within the broader regional and national contexts explored above.

4 Methodology: Phenomenology, fieldwork and feelings

Given the context outlined in previous chapters, Waiheke Island is an ideal case-study setting within which older tenants' potentially-precarious experiences of renting and ageing in place can be explored. My thesis is affiliated with the Waiheke Island case-study of the *Life When Renting* project, part of the *Ageing Well* National Science Challenge (see Chapter 1). The thesis research extends the Waiheke case-study using a phenomenologically-inspired methodology and a conceptual focus on geographies of precarity. Affiliation with the broader project provided the opportunity to collect data through the project's survey-style interviews prior to more open-ended follow-up conversations. As explored in more detail below, this initial phase of interviews was an integral part of the structure of this work. Data analysis for this thesis was nested within, but conducted (under supervision) independently from that of the broader project. Data collection and analysis is ongoing for the Waiheke and other *Life When Renting* case-studies in 2018.

As noted earlier, the overarching research question for this thesis is: *How do older people experience ageing and renting within the context of Waiheke Island?* The thesis has two specific objectives:

1. To illuminate older renters' perspectives and experiences of ageing in place on Waiheke Island.
2. To understand how older Waiheke renters experience precarity and resilience.

This chapter begins with an overview of the phenomenologically-inspired approach. I then describe two data-collection phases: the first guided primarily by the broader *Life When Renting* project; and the second guided more specifically by the objectives of this thesis. I then explore ethical considerations and potential challenges associated with research involving older and/or precariously-placed participants. Finally, I discuss my positionality and the emotional labour of the research process.

Phenomenology and phenomenological geography

Phenomenology's core interest is the human experiences of and meanings attributed/attached to a phenomenon, be this a place, activity, situation, event or other 'thing' (Backhaus, 2009; Merriam, 2009). Edmund Husserl, one of phenomenology's founding philosophers, described going "back to the things themselves" – a phrase widely quoted when describing the field's core premise (Backhaus, 2009). As such, phenomenology takes an interest in lived experiences and perspectives as well as the meanings that are ascribed to and derived from the phenomenon in question (Backhaus, 2009; Leith, 2006). As Worthington (2013:2) explains, phenomenology seeks to understand in-depth the phenomenon, seeing it "through the eyes of those who have experienced it", with a view to identifying shared aspects (or 'essences') of the experience across different individual accounts (see also Backhaus, 2009; Seamon, 2010).

Phenomenological geography originated in the humanistic turn of the 1960-70s, moving away from often-superficial maps and statistics, towards approaches focusing on people's *experiences* – including experiences of place, landscapes, and other human geographical phenomena (Coates & Seamon, 1984; Lea, 2009). Indeed, at (and since) the time of this shift, phenomenology has "open[ed] up the full spectrum of the spatial inscriptions of human life" to geographical inquiry (Backhaus, 2009:137). Key geographers involved in the founding and advancement of this movement included Edward Relph, with his focus on being 'in place' and the significance of place as more-than-location in human experience (Jones, 2009; Lea, 2009; Relph, 1976). Similarly, David Seamon emphasised people's experiences and encounters with place, and sought to describe their "lived fullness" through phenomenological research (Seamon, 1982; 2010). Seamon noted three dimensions of phenomenological human geography, phenomenology: of human experience; of the physical place; and of the person-place relationship (Seamon, 1982). Other humanistic geographers, including Yi-Fu Tuan and Anne Buttner, also shared this interest in the de-objectification of place through understanding human experience (Jones, 2009). Malpas (2012:46) explains that place is so central human experience that "to be is to be in place", and understandings of phenomena are therefore inherently place-related. This interest in the intersection of

human experience and place underpins the phenomenologically-inspired approach of this study.

Doing phenomenology

Phenomenology's core methodological principles include: a focus on describing human experience; emphasis on story-telling; valuing participant involvement throughout the research process; qualitative analysis of 'emergent' themes; and (with relevance to geographical inquiry) the importance of place (see Table 4.1). Backhaus (2009:137) explains that phenomenological research sidelines theoretical frameworks and models during data analysis (whether of interview data, images, media or other 'texts'), in order to prioritise the full description of phenomena as they are observed and experienced – separate from presupposed understandings or predetermined conceptualisations. Instead, phenomenological analysis typically takes an "emergent" approach, allowing key themes to arise through close-reading of participants' accounts (Waters, 2017).

As van Manen (2017:777) explains, in taking such an approach, phenomenologists place participants at the centre of the phenomenon and the research, producing outputs that:

Are full-fledged reflective texts that induce the reader into a wondering engagement with certain questions that may be explored through the identification, critical examination, and eloquent elaboration of themes that help the reader recognize the meaningfulness of certain human experiences.

Worthington (2013) similarly notes that successful phenomenology provides the reader with an ability to fully imagine the experience/phenomenon. Accordingly, phenomenological research is well-suited to topics that encompass "intense human experiences" (Merriam, 2009). Phenomenology not only conveys the experiences of a phenomenon from the perspective of the people who experience(d) it, but also evokes and involves the emotions and perspectives of the reader, who becomes drawn into the story (Lea, 2009; Seamon, 1982; van Manen, 2017). As explored below, being an older renter on Waiheke can involve a range of such "intense" and emotional experiences.

Table 4.1: Overview of phenomenological principles as applied in this thesis.

Core tenet	Application in this research	Relevant chapters
<p>Focus on ‘faithful description’ of human experience(s) (Backhaus, 2009; Worthington, 2013)</p>	<ul style="list-style-type: none"> - Research question centred on the experience(s) of ageing and renting on the island - Focus on gaining an up-close and in-depth understanding of participants’ accounts - Description of shared experiences (‘essences’) - Reflections on positionality and consideration of how the interview process may be experienced from participants’ perspectives 	<p>Chapters 1, 4, 5, 6</p>
<p>Emphasis on story-telling (Conroy, 2003; Liberman, 2017)</p>	<ul style="list-style-type: none"> - Relatively small sample (n=13), with five follow-up interviews and three stories followed in-depth - Conversational follow-up interviews to enable story-telling; buttressed by semi-structured initial interviews aligned with the broader project 	<p>Chapters 4, 6</p>
<p>Participant involvement throughout research (van Manen, 2017; Waters, 2017)</p>	<ul style="list-style-type: none"> - Two interview phases, and participants offered opportunity to review transcripts - Follow-up interviews intended to expand on initial conversations, semi-structured to allow flexibility for participants to tell their story in their own way - Feeding-back of findings to Waiheke community 	<p>Chapter 4</p>
<p>‘Emergent’ data analysis (Conroy, 2003; Leith, 2006; Wiles et al., 2005)</p>	<ul style="list-style-type: none"> - Close reading of interview notes and transcripts - Emergent themes drawn from prevailing and recurring ideas in narratives; prioritising participants’ own words - Extension of ‘traditional’ phenomenology to draw connections between emergent themes and precarity-resilience conceptualisation of precarity 	<p>Chapters 4, 5, 6</p>
<p>Phenomenological geography: place as important to human experience (Lea, 2009; Seamon, 2010)</p>	<ul style="list-style-type: none"> - Focus on place (and sense of place) at two main scales: the dwelling and the island - Consideration of broader Auckland and New Zealand ageing and housing contexts - Connections drawn to geographies of precarity and place-based experiences of precarity and resilience 	<p>Chapters 3, 5, 6, 7</p>

Phenomenology has been critiqued for being arguably excessively subjective (Lieberman, 2017) or too focused on “faithfully describ[ing] things” (Backhaus, 2009:137), therefore potentially producing insightful but conceptually-lacking exploratory research (Lieberman, 2017). However, not all phenomenological research is so theory-isolated (Seamon, 2010; van Manen, 2017; Worthington, 2013). As Waters (2017) explains, much phenomenologically-inspired research retains an interest in core phenomenological tenets but also incorporates other interests, approaches or perspectives. In this thesis, the in-depth exploration participants’ accounts of ageing, renting and home (both the dwelling and the community; see Hidalgo & Hernández, 2001), is supplemented by connections to geographies of precarity as a conceptual basis (see Lea, 2009; van Manen, 2017). It is important to note here that these connections are drawn as they are evident in participants’ narratives, and are not ‘forced’ to paint a preconceived picture of the experience of ageing and renting on Waiheke Island (see Coates & Seamon, 1984; Waters, 2017). An overview of the phenomenologically-inspired methodology applied can be seen in Table 4.1.

Data collection

Data collection and analysis were undertaken in congruence with the above phenomenologically-inspired methodological approach (see Tracy, 2010). In particular, key interests included a focus on participants’ stories and the rich narratives that semi-structured interviews elicited. True to phenomenological geography, the contextual and place-based aspects of their experiences were also explored, and this was especially important given the particularities of ageing and renting in the Waiheke Island context.

Fieldwork commenced with initial visits to Waiheke (Feb-March 2017) to meet with service providers through whom contacts could be sought for older renters (aged 55+). These informal ‘scoping’ conversations were held with informants at Waiheke Health Trust, Waiheke Budgeting Service, and the Piritahi Hau Ora Trust. Visits were undertaken with two other team-members involved in the *Life When Renting Waiheke* case-study project, with a view to gaining a preliminary understanding of the current ageing and renting context on the island, as well as distributing information flyers to be offered to potential older renter interviewees (see Appendix). The initial informants

provided the flyers to potential participants, and then forwarded willing older renters' contact details to the project team, enabling direct communication to be established and an interview time to be arranged. Some participants were also recruited through informal networks and snowballing through interviewees' knowledge of other older renters. In these instances willing participants were provided with contact details for the project team, ensuring communication was initiated by participants. This indirect method of recruitment was required under the ethical approval granted by University of Auckland Human Participants Ethics Committee for the *Life When Renting Waiheke* case-study project (20.09.16, reference #017755).

In total, 18 older renters expressed willingness to be involved in the research within three months after information flyers were distributed. However, five of these potential participants were subsequently unable to be interviewed, either due to a change in their personal circumstance or because they moved off-island. Data collection proceeded in two phases: the first (Phase-1) involving 13 older renter interviewees (March-June 2017), and the second (Phase-2) involving a smaller subset of this sample (5/13) in follow-up interviews (September 2017 to January 2018) (see Fig.4.1).

	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb
Recruitment conversations	█												
Phase 1: Initial interviews		█											
Phase 2: Follow-up interviews									█				

Figure 4.1: Data collection timeline (February 2017 - February 2018).

Interviews: phase one

Initial interviews were conducted with 13 older renters, including one who moved off the island immediately prior to the interview. The research objectives were explained to all participants, who were also given information sheets and asked to provide written consent prior to commencing the interview (see Appendix). The standardised interview schedule was developed by the *Life When Renting* team and applied across all five case-studies. To ensure a conversational and comfortable interview situation, these interviews were undertaken with two interviewers present whenever possible (myself

and another team-member). Questions were primarily qualitative, exploring issues of residential mobility, security of tenure, dwelling quality, social inclusion, health and ageing, and experiences of island life. Some quantitative information was also collected, especially socio-demographic details, specific housing characteristics and use/access to community amenities. Thorough hand-written notes were taken during initial interviews, rather than audio-recordings, in order to put participants at-ease and foster a relatively informal interview 'vibe'. The presence of two interviewers served a dual purpose in this sense: enabling hand-written records to be subsequently compared for depth and clarity, as well as enhancing the conversational flow of the interview. Interviews were typically 1.5hrs in duration, with the longest being 3hrs. Participants opted for the interview to occur in their own home (11/13) or in a room at the Waiheke Health Trust (preferred by two).

Seeking of interviewees concluded when 'saturation' was reached (a decision made through discussions among team-members). Saturation can be defined as "data adequacy" (Morse, 1995:147): the time when interviews are ceased because "addition of more participants [would] not add anything to the analysis" (Malterud et al., 2016:1753) and "no new information or insights" are gathered (Cameron, 2016:210). These definitions imply that – as was this case in this research with supervision conversations and broader project meetings – some reflection and analysis occurs *throughout* the data collection, rather than being a distinct post-fieldwork event (see Dunn, 2016; Merriam & Tisdell, 2016; Mansvelt & Berg, 2005; Morse, 1995).

Malterud et al. (2016) extend this notion of saturation, proposing that the *number of interviews* conducted in qualitative research is less important than the *amount of information* obtained through the interviews. These authors conceptualise "information power" as a related-but-superior approach to judging appropriate sample size. Consistent with phenomenological and qualitative methodologies, they prioritise depth of understanding rather than breadth of data gained through interviews (see Tracy, 2010). They contend that a sample's relative "information power" depends on five considerations: the research aims; the specificity of the sample; the application of an established theoretical basis; the quality and relevance of the interview narratives and dialogue; and whether a study intends to analyse a phenomenon in-depth and specific to

one 'case', or across different 'cases'. This thesis research fulfils Malterud et al.'s (2016) five criteria for high information power through a relatively small sample:

1. Precise ('narrow') research aim centred on ageing-and-renting experiences within the Waiheke case-study;
2. Specific interest in a sample of participants who are older *and* renting *and* live on Waiheke;
3. Applies theoretical basis (precarity-resilience) to support/facilitate understanding of interviewees' experiences;
4. Two-phase data collection process with semi-structured interviews generated rich qualitative data, with 'quality' narratives and full descriptions of participants' experiences;
5. Phenomenological approach entails up-close and in-depth analysis and understanding (rather than breadth or cross-case comparisons).

As such, the insights from 13 participants provided sufficient depth and "information power" to satisfy the research aims. Although some of the specific details emerging in each interview differed due to the diverse and personal nature of the experiences discussed, general trends within and across participants' narratives were similar after 13 interviews had been completed. Thus, it is evident that not only was 'saturation point' reached (Morse, 1995), but also that these 13 interviews (especially in combination with follow-up interviews, see below) can contribute to "responsible analysis" and meaningful findings and conclusions (Malterud et al., 2016:1753).

Interviews: phase two

Phase-2 of data collection involved follow-up interviews with a subset of the initial sample (5/13). Of those initially interviewed, 10 expressed willingness to be re-interviewed, and follow-up interviews were subsequently conducted with five (purposively sampled based on findings from the initial interviews). This purposive sampling involved a framework diagram providing an overview of all 13 interviewees' residential mobility and subjective dwelling quality (a process explained more fully in Chapter 6). A range of factors (additional to their stated *willingness* to participate) influenced interviewees' ability/availability to be re-interviewed, particularly related to changes in personal and housing circumstances.

Follow-up interviews occurred in participants' homes (as per their personal preference), and were 1-2hrs in duration. Interviews were audio-recorded (with participants' permission, following provision of an information sheet and receipt of written consent), enabling a more complete record to be obtained and analysed (see below). Recordings were subsequently transcribed in-full, including pauses, laughter and incomplete words/sentences, to capture the meanings and experiences beyond and behind the spoken words and provide a more complete account of participants' experiences (Dunn, 2016).

Interviews were semi-structured, and the relationship/rapport established through the first phase of interviewing seemed to bolster a sense of trust and understanding in the follow-up conversation. Questions/prompts were open-ended, and focused broadly on interviewees' experiences of rental tenure, housing history, ageing and the island community. In addition to these general lines of inquiry, more specific prompts were included based on information each interviewee had shared during the initial interview. One participant, for example, was asked specifically about her future housing and ageing plans after speaking of a potentially-terminal illness and meeting a new partner overseas. Another was asked about her experience of moving and her new living arrangements, after feeling unsafe with violent and substance-abusing neighbours at the time of the initial interview. Although questions and prompts were used to guide conversations when needed, interviewees were given as much scope as possible to 'take the reins' in sharing their experiences and telling their stories in their own way.

Research journal notes

In addition to thorough hand-written interview notes (phase one) and interview transcripts (phase two), I maintained a research journal. Observational and reflective field-notes were documented as soon as possible after the completion of each interview (see Merriam & Tisdell, 2016), usually following a debriefing conversation between the two interviewers during the return ferry trip (see Dickson-Swift et al., 2009). Notes ranged from 1-4 pages per interview, including details about the interview setting, body language, an interviewee's reluctance or enthusiasm to discuss certain matters, and the general flow and 'feel' of the conversation from my perspective as an interviewer. Observations from the initial interviews were useful to refer to when devising a semi-

structured 'schedule' for follow-up interviews, and also captured details and information that contextualised narratives during analysis (see Kearns, 2016). In line with the phenomenologically-inspired approach, these post-interview field notes also enabled critical reflection on the interview process and my place in the research (see Conroy, 2003).

Qualitative data analysis

Interpretation of information collected through the two interview phases involved qualitative data analysis – documenting, reading closely and 'unpacking' the stories of individual interviewees as well as drawing comparisons and common themes across narratives. As van Manen (2017) notes, there is no single, simple step-by-step model for interpreting and analysing findings in phenomenological research. Rather, guided by the overarching phenomenologically-inspired methodology, data analysis followed an 'emergent' approach – allowing prevailing themes (essences) to be identified in participants' stories through close-reading of interview notes and transcripts (see Leith, 2006).

Hand-written notes for each initial interview were first typed out in-full, and then coded into a database of prevailing themes across all 13 interviews. The selection of database themes was also guided by prevailing ideas identified through an extensive review of relevant literature. Illustrative quotations were extracted from the database to provide insights into participants' experiences of ageing and renting on Waiheke (see Chapter 5).

Analysis of follow-up interviews began with full transcription of audio-recordings. Close-reading enabled identification of up to four salient themes in each transcript, as discussed and emphasised by each interviewee in their account of ageing, renting and Waiheke. To enable the fullest and deepest possible (re)presentation of participants' stories, the experiences of three diverse follow-up interviewees (selected from the five participants based on their diversity) are explored in Chapter 6. Post-interview research journal notes were referred to throughout the analysis of both interview phases, providing a closer and more holistic understanding of each interviewee's personal context as well as the providing details on interview context itself. The journal was

particularly helpful in situations where background details were noted outside of what was directly mentioned by interviewees – especially those in particularly challenging or precarious circumstances. Examples of details that were ‘filled in’ during analysis from post-interview notes include the tone and pace of the interview, some housing characteristics, and interviewee and interviewer emotions.

Research ethics and challenges during the research process

In accordance with the ethical agreement, interviewees were provided with a Participant Information Sheet and gave written consent prior to the interview commencing. Given the sensitive and emotional nature of the experiences described by many interviewees, it was important to emphasise participant confidentiality and anonymity. Accordingly, randomly-assigned pseudonyms derived from names of small islands are used to preserve participants’ anonymity. Names of neighbourhoods, beaches, pets, community groups and services, employers, friends and landlords are also omitted from participants’ narratives to further protect identities, given Waiheke’s relatively small population. Participants were also assured of their right to decline any question (exercised occasionally for income-related questions), and to review transcripts or retract information up to two months after the interview (none did).

Outside of these ethical considerations, interviews with ‘vulnerable’ (Liamputtong, 2007) or precariously-placed interviewees gave rise to a range of challenges, especially related to contacting participants and arranging interview times. Scheduling interviews often involved multiple attempts, sometimes over several months. Some interviewees were unable to confirm an interview time more than 24 hours in advance, due to health problems or changeable circumstances. Others felt uncomfortable receiving guests (and therefore also about being interviewed) at home, opting instead for a more public meeting place. On one occasion, the Auckland-Waiheke round-trip (90-minutes and \$25 per interviewer) was undertaken only to find that the interviewee had moved from the pre-arranged address, and it was several weeks before they could be re-contacted. Similar time-delays were encountered with a participant who was overseas for several months during the second interview phase. An interview was scheduled after numerous attempts over three months, however storm-related ferry cancellations, a two-day

Waiheke-wide power outage and week-long phone-line fault interrupted communication and delayed the interview by a further ten days. For others, rescheduling occurred due to health problems, unexpected appointments or family emergencies. The challenges and precarities (e.g. related to health, housing, and island life) many interviewees faced in their daily lives had implications for the research process. To minimise delays and futile fieldtrips, interview times were confirmed by phone twice before the interview where possible (day before and morning of the scheduled time).

For participants in particularly uncertain or distressing positions, interviews were at times emotionally fraught. Discussing pathways into insecure housing, for example, often involved recalling divorce or financial strife that were upsetting for the interviewee. Such sensitivities were anticipated and, as mentioned earlier, fieldwork was conducted with a second interviewer when possible to ensure interviews were as comfortable as they could be for both participants and interviewers (see Dickson-Swift et al., 2009; Kearns & Dyck, 2015; Liamputtong, 2007). When interviewees appeared upset, they were offered reassurance and patience while they collected their thoughts, and reminded that they were not obliged to answer questions they found difficult. On several occasions a break was taken, giving a tearful or anxious participant time to make a cup of tea, seek comfort from a pet, and relax or re-focus before continuing with the interview. In some instances topics that might have been relevant to the interview were not probed further after being subtly avoided and/or causing distress for the interviewee (see Clarke, 2006). Some interviewees, however, were forthcoming, open and willing to speak about their distressing experiences, as if to 'let it out' or seek relief and comfort. In such instances, participants were also given time to talk freely about things that were troubling them, even if this led the conversation on a tangent to what had been initially intended for the semi-structured interview (see Hoffman, 2007). This empathetic listening was especially important when the participant had experienced limited opportunities to speak or reach out to others for support (Alty & Rodham, 1998).

Given the emotional nature of these conversations, it was important to end the interviews on a positive but professional note (Clarke, 2006; Dunn, 2016). To provide advice to distressed interviewees or maintain ongoing communication outside of the

interview would be potentially confusing and disruptive for the participant, as well as being beyond the ethical approval and research scope of the thesis (see Alty & Rodham, 1998; Hoffman, 2007). Although social research can never be entirely 'objective' (Clarke, 2006; Dowling, 2016; Moser, 2008), disentangling these emotional aspects of interviewing from the rest of the research process was a necessary challenge involving what McGarrol (2017) describes as 'emotional labour'.

Researcher positionality and emotional labour

The emotional labour of interviewing influenced, and was also influenced by, my positionality as an interviewer and student-researcher. Such positionality and emotion-related considerations provide insights into the participant-researcher relationship and the interview context. Clarke (2006), for example, wrote of the emotional aspects of her interviews discussing older people's life-stories. She explained how experiencing and expressing (at an appropriate and not-further-distressing level – see Cain, 2012) the emotions she felt during interviews enabled her participants to feel open in discussing their lives with her. Clarke's participants trusted her: they had established a comfortable rapport, and her measured and sincere emotional responses conveyed her empathy and understanding. McGarrol (2017:440) similarly explained her emotional labour during and after interviews with heart-attack survivors. She explained feelings of confusion, anxiety, sadness, powerlessness, guilt, exhaustion and an "emotional hangover" throughout her fieldwork and analysis. Alty and Rodham (1998) and Liamputtong (2007) similarly describe the potential sensitivities, vulnerabilities and 'hurt feelings' encountered by researchers during confronting or distressing interviews.

Similarly to Clarke's (2006) and McGarrol's (2017) accounts, my interviews with older Waiheke renters generated feelings of sadness, and a sense of being unable to help people in sometimes very difficult situations. Participants disclosed details of homelessness, divorce, grief, sexual abuse, drug use, fraud, investment losses, business misadventures, and psychological and physical health problems – all of which were emotional conversations for both interviewee(s) and interviewer(s). As Alty and Rodham (1998) noted, interviews may take on 'therapeutic' qualities for participants who feel validated and empathised with. My awareness of this potential positive

experience of an emotional interview made me feel as if I could possibly, albeit in a small and perhaps short-term way, bring some benefit for participants by being an empathetic listener and a cheerful presence. Some participants said the interview “brightened their day”, and this in turn brightened my experience of what could otherwise be a spirit-dampening interview process. It is worth noting that in some cases interviews can be(come) exploitative, distressing or non-cathartic for participants (see Hoffman, 2007; Holland, 2007), although in this instance interviewees’ hospitality, gratitude and repeated contact suggest this was not the case (see Cain, 2012; Clarke, 2006; Cohn & Lyons, 2003).

Although my interactions with participants began with a professional, academic purpose as an interviewer, feelings were inevitably generated in the course of engaging with participants. This emotional labour did not come to an abrupt end after the close of the interview (see McGarrol, 2017). I continued to think of and feel ‘down’ at times about saddening or distressing stories after the interview, and these feelings resurfaced during transcription and analysis. Such lingering emotions speak to the two-way-street that is the emotional labour engaged in by both parties during an interview conversation (Cain, 2012; Hubbard et al., 2001). These emotional aspects of qualitative research also highlight the importance of being conscious of one’s positionality in the research process (Aitken, 2001; Dowling, 2016; Hubbard et al., 2001). Such human-emotional and positionality considerations are central to understanding and retelling a story/stories through the phenomenologically-inspired methodology (Conroy, 2003; Lea, 2009; Leith, 2006).

Although I have family connections to Waiheke, my personal experience of the island was limited to a small number of visits prior to commencing fieldwork for this research in early 2017. This ‘twist’ in my positionality enabled me to experience the benefits of being both an ‘insider’ and an ‘outsider’ to the research context (Kearns, 2016). During interviews, I was an ‘insider’ in that I could speak of personal experiences and pre-existing connections to the island. Interestingly, such insiderness also stemmed from the fact that I live in Auckland’s rural fringe, and could therefore relate to similar issues of public transport (in)accessibility, distance from the CBD (both desired and disadvantageous), and tank water shortages as described by interviewees. My rural

experiences seemed to give a sense of legitimacy in the eyes of many participants, who may otherwise have felt disconnected or suspicious of my city (and/or university) affiliation. Participants tended to presume I shared their views and could empathise with key issues on the island, and they therefore felt comfortable being open with me about their experiences and understandings of life on Waiheke (Dunn, 2016; Hubbard et al., 2001). However, this quasi-insider status did not lead to the glossing-over of significant details and deeper explanations, as might have been the case had I been more strongly/closely connected to the island (see Dowling, 2016).

As a mainland resident, participants also viewed me as a “townie” or outsider to whom certain aspects of island life ought to be explained more fully. Cohn and Lyons (2003) explain this blurred insider-outside positionality as having different self-aspects that come to the fore with different participants, conversations and contexts. Aitken (2001) wrote of balancing his interests and behaviours as his “academic self” and “parent self” when interviewing parents and interacting with their children. For me, prevailing relevant “selves” included aspects of an island-self and Auckland-self, as well as a rural-self, young-person-self, woman-self and student-self. As Dowling (2016:40) explains, an interviewer is never entirely an insider or an outsider, and being conscious of these dynamics can facilitate establishment of a comfortable interviewer-participant rapport and “insightful exchanges of information” (see also Hubbard et al., 2001). My not-quite-insider positionality generated rich narrative data, with interviewees tending to explain their ageing, renting and island experiences without making assumptions about the extent of my local knowledge.

In addition to these place-related aspects of my positionality, it was clear that, as a 22-year-old student interviewing older participants, my age was a consideration in the establishment of rapport. Being a younger woman often cast me in the position of a daughter- or granddaughter-like figure, who interviewees wanted to welcome, help, support and teach (whether about research-related matters, or life in general). Such positioning could be helpful in gaining trust and attaining an easy flow of conversation. At times, however, interviewees seemed to protect or shelter me from difficult topics (e.g. previous abuse, unexplained loss of homeownership, dangerous neighbours or landlords, specific housing struggles), especially when related to events in the distant

past or less directly related to the housing-, ageing- and island-focused interview questions. In most instances, follow-up interviews were useful in building on pre-established trust and rapport, enabling interviewees to expand on their stories as well as enabling me to sensitively enquire about relevant issues that seemed vague in the initial interview. Moreover, my work experience with older people in social groups, retirement villages and resthomes, as well as my close relationships with my parents, grandparents and great-grandparents, enabled me to empathise and understand older interviewees' perspectives (Cohn & Lyons, 2003; Hubbard et al., 2001). Such empathy is key to building rapport and understanding interviewees' experiences during the interview as well as during subsequent analysis (Holland, 2007). Trust, rapport and empathy were able to override the variable differences (e.g. age, gender, personal background) between interviewees and myself (Moser, 2008). On balance, it seems my positionality and personality were advantageous throughout the interview process and contributed positively to the research aims of understanding the experience of ageing and renting on Waiheke Island.

Summary: Phenomenology, fieldwork and feelings

With an overarching research question centred on older renters' *experiences* of ageing and renting on the island of Waiheke, phenomenology's core focus on human experience makes this a fitting and congruent methodological approach for this thesis (see Tracy, 2010; Willgens et al., 2016). Phenomenological research seeks to gain an up-close and in-depth understanding of a phenomenon from the perspective of those who have/are experiencing it. In this research, the phenomenon of interest is *being an older renter*, with a specific focus on Waiheke as a case-study. The phenomenologically-inspired approach places emphasis on story-telling and gaining understanding of ageing and renting as experienced by 13 older Waiheke renters. Such insights are a key contribution of the thesis, especially given the lack of attention directed towards the experiences, opportunities and challenges of ageing and renting.

The two interview phases were conducted in accordance with this phenomenologically-inspired methodology, yielding rich narratives of older renters' stories of renting and ageing on Waiheke. Many (but not all) of these interviewees were in vulnerable,

insecure or precarious situations, and this positioning had implications for the timing, duration and flow of both data collection phases. In particular, some interviewees' residential mobility, poor housing, unreliable communications infrastructure, ill-health or other changeable circumstances led to delayed, rescheduled or cancelled interviews. Difficult personal situations faced by many interviewees also had implications for the emotional nature of some interviews. Participants were generally willing to describe stressful and distressing experiences that they felt were related to their housing and ageing story. These conversations were often highly sensitive, making self-reflective and reflexive considerations of interviewer positionality and emotional labour particularly pertinent (as also consistent with phenomenologically-inspired methodology). The combination of a phenomenologically-inspired approach, with two interview phases and in-depth qualitative narrative analysis, enable insights to be gained into the experience of being an older renter on Waiheke Island. These insights are presented in the following two chapters.

5 Findings I: Shared experiences of ageing and renting

As the foregoing chapters have demonstrated, renting in older age can be related to a range of social, personal, health and housing implications. The potential challenges associated with ageing in rented places may be exacerbated by insecure tenure and unaffordable housing, as observed by community organisations and local media reports on Waiheke. This chapter explores a range of key themes apparent in the 13 initial interviewees' accounts of ageing and renting on the island. I begin with an overview of participants' socio-demographic profile and their personal and housing circumstances. I then explore similarities and diversity across their experiences, drawing connections between participants' narratives and relevant previous literature. Specifically, themes that are identified and explored in this chapter relate to: the island as home, housing qualities, mobility and security, tenant-landlord relationships, and entangled experiences of choice and luck. Following on from this chapter's broad themes, Chapter 6 examines in more depth the stories and experiences of three diverse follow-up interviewees.

Overview of participant characteristics

Phase-1 participants ranged from 56 to 73 years of age (mean = 65.7 years), including three men and ten women (Table 5.1). The number of dwellings they had occupied over the past five years (since 2012) ranged from one to 23 (median = 3 dwellings). Eight participants had previously been homeowners, while four had not previously owned a house or property, and one had owned two sections of land but never a home. Seven interviewees did not wish to divulge their annual income, but income brackets for the remaining six ranged from \$20,000 to \$40,000. Rent payments ranged from \$50 to \$400 per week (mean = \$262 per week). Most participants (8/13) lived in stand-alone houses, with three living in semi-detached units, one in a house-bus and one in a shed. All had previously resided off-island, and the length of time they had lived on Waiheke ranged from 18 months to 40 years (mean = 17.7 years).

*Table 5.1: Interviewees' socio-demographics and housing circumstances at Phase-1 (*indicates participation in Phase-2).*

Name (age)	Employment status	Annual income	Years on Waiheke	Housing	Weekly rent	Previous ownership
Aroha (68)	Part-time	\$30-40k	27	0 bed, stand-alone house	\$250	Yes
Avery* (69)	Retired	\$30-40k	38	1 bedroom, semi-detached	\$350	Yes
Belle (73)	Retired	\$20-30k	4	2 bed, stand-alone house	\$400	Yes
Caroline (57)	Full-time	\$30-40k	16	Stand-alone house	\$370	No
Donna* (68)	Retired, casual work	declined	40	2 bed, stand-alone house	\$360	Yes
Eliza (68)	Part-time	declined	6	1 bed, stand-alone house	\$250	Yes
Felicite (56)	Seeking work	declined	2	Stand-alone house	N/A (with family)	Yes
Franklin (65)	Retired	declined	1.5	Shed	\$50 (+ power)	Yes
Georgina* (67)	Retired, seeking work	\$20-30k	4	1 bedroom, semi-detached	\$330	Yes
Rose* (61)	Unemployed	declined	25	3 bed, stand-alone house	\$200	No
Stewart (73)	Retired	\$20-30k	7	House-bus	\$130	Yes
Vivian (66)	Retired	declined	26	1 bed, stand-alone house	\$390	No
Wallis* (62)	Unemployed	declined	38	1 bedroom, semi-detached	\$65	No

Themes across stories

The island as 'home'

All but one interviewee articulated a sense of place and being at-home as part of their experience of renting and ageing on Waiheke. Consistent with previous literature indicating the multi-scalar nature of place attachment (see Hidalgo & Hernandez, 2001;

Lewicka, 2010), many interviewees explained their sense of home and place at both the dwelling- and island-wide scale. Participants repeatedly commented on their enjoyment of a range of island experiences that could heighten their sense of home, including small neighbourhoods, ocean views, proximity to multiple beaches, and a strong sense of community and collective identity (as also observed by Coleman & Kearns, 2015). Some of these island and community aspects were said to be unique to Waiheke; as Caroline noted, “the island just has something special about it”. Others articulated this ‘specialness’ more specifically:

[I like] the ambience, the birdlife, peace and quiet. ... It's a different world; when I was commuting, you could get on the ferry and slip the rope, leave the hustle and bustle. It's a friendly and supportive place, a close-knit community. (Donna)

Waiheke is green [politically and environmentally]. I like the sea views, I can walk to the beach. It's an excellent community, it has the spirit of ... donating things, everybody gets together, we are united. (Eliza)

It is clear that Waiheke’s ‘special’ qualities extend beyond its scenery and environment to include valued social and community dynamics (Burholt et al., 2013). For some, the island’s beaches were seen to reflect Waiheke’s community identity and reputation, as well as facilitating social interactions and contributing to their enjoyment of island life. As Belle explained:

People are always friendly, you can chat with strangers [at the beach]. We have wonderful conversations, especially if you're on your own. My husband has “beach friends” who he sees when he's out walking the dog. (Belle)

In addition to Waiheke’s beaches, three interviewees made specific mention of the island cinema (furnished with community-sourced, donated sofas) as a community place that facilitates social opportunities. It was said to be a meeting place that encapsulates the island’s character:

The cinema is a community asset, it's an intimate space, I love the theatre, it promotes social activity and community. (Georgina)

A friend and I go to the movies together ... [she] has health problems ... [and] I can't really afford to participate and go places, but I go without meals to be able to pay for the movies. (Eliza)

The beaches, cinema and other community spaces provide important opportunities for socialising, and play a key role in many older people's enjoyment of life on Waiheke (see Coleman & Kearns, 2015; Oswald & Wahl, 2005). Interviewees often spoke of the sense of place and home they derived from their engagement with the Waiheke community (see Wiles et al., 2012a). Related to this strong attachment and sense of home on the island was a reluctance to leave:

I'll never move off-island, I will die here. ... We have an amazing community ... I won't go to Auckland. ... I like the peace, quiet, island life, the sea. I have to live here. I grew up in Whangarei but this is home. I have to be here. (Avery)

[I like] everything about it; it's home. Home is where the heart is. I have family here. I cry if I know I'm going away for a while, and I love coming home and seeing Auckland disappearing into the distance. ... If someone you know needs something, you help – it's just the old Waiheke community way. (Aroha)

For both of these interviewees, length-of-residence, and the associated accrual of memories, routines and social connections, contributed to their emotional attachment to the island (Costa-Font et al., Lager et al., 2016; Wiles et al., 2009). It seems that Waiheke's distinctive collective identity is related to its distance from the mainland, and this separation can be experienced positively by many older residents (see Hay, 2006; Róin, 2015; Royle & Scott, 1996). Waiheke's distinctiveness compared to mainland Auckland fuelled these residents' emotional attachment to the island as 'home' and as a place where they would like to age.

Although place attachment and familiarity are resources older people may draw on when ageing in place (see Wahl et al., 2012; Wiles et al., 2012a, 2017), participants acknowledged challenges associated with Waiheke's distance from hospitals and other healthcare services. While in-home support systems are available on-island, more specialised healthcare facilities and medical appointments typically involve a ferry trip to Auckland. As Wallis remarked "I only go into town for the hospital". Felicite also commented on islanders' reliance on mainland Auckland's medical facilities:

Access to health services is important [for older people]. There's [limited access] ... to doctors or physio[therapist]s on Waiheke. This is especially a problem as it's expensive to travel to Auckland, and hard to schedule different appointments on the same day so you can take time off work to get to appointments. Ferry costs are unfriendly to people who are unwell.

In addition to time- and cost-related challenges, city-bound medical trips can be stressful, especially for those who do not frequent the mainland and are hesitant or even “phobic” (Avery) to visit. Although interviewees spoke mostly about short-term trips to the city for appointments or hospital stays, some older residents are forced to move off-island to receive longer-term or residential care (see Coleman, 2012). As Rose articulated, this places barriers between friends and changes older people’s support networks:

There are too many people being shipped off the island [to receive care]. ... I like to visit [my friend] in hospital in Auckland, but it's so expensive on the ferry and the bus. ... She's screaming to get back, she misses her quilting group, her embroidery group, everything about home.

For Rose and her friend, the distance between the island and the hospital placed distance in their friendship and disrupted their regular interactions. As also highlighted by previous literature (see Sixsmith & Sixsmith, 2008; Wiles et al., 2012a; Prieto-Flores et al., 2013), Rose’s friend’s movement out of a familiar community reduced their contact and disrupted their mutual support arrangements. Hence, while social connections within a supportive island community can enhance interviewees’ experience of ageing in place, Waiheke’s distance from mainland facilities can add to the precarities associated with older age (see Botterill, 2016; Coleman & Kearns, 2015; Royle & Scott, 1996). Thus it is evident that some aspects Waiheke’s ‘islandness’ (i.e. its isolation, small population, detachment from mainland) can have variable implications for older residents’ experiences of ageing in place depending on their personal, social and health circumstances. For most participants, these challenges did not seem to undermine their sense of attachment to Waiheke as ‘home’.

Housing quality

Participants also spoke of their variable experiences of home at the smaller scale of the dwelling itself (see Lewicka, 2010; Manzo, 2003). As established in previous research, interviewees commented on the implications of their housing ‘quality’ or its physical attributes (warmth, dampness, accessibility, etc.) for their wellbeing (see Bierre & Howden-Chapman, 2017; Connolly, 2012). For some, these experiences were primarily positive:

The house is excellent ... it is affecting my health, for the better! ... It's light, dry, it has a beautiful bathroom. ... It's new ... has a beautiful view, it's warm, modern, a good size ... I just felt like I could see me living here when I first walked in. It feels like home. (Georgina)

It's a lovely house, I love it out [on the deck], the greenery, roses, colour, birds. I love the bay windows inside. ... It's structurally fine, better than the [previous house]. It's good for me, it's got carpet, it's warm ... not damp. (Rose)

The house feels comfortable ... my furniture fits well, including the cabinet my grandfather made. This house works for me. (Donna)

As noted in previous literature, these interviewees' enjoyment of home was influenced by the space and belongings inside the house (Chapman, 2006), as well as the surrounding gardens and views (Coleman & Kearns, 2015; Hillcoat-Nalletamby & Ogg, 2014). Although Donna, Georgina and Rose's houses were well-suited to their needs, others struggled in situations they felt were not conducive to their enjoyment of ageing (well) in place (see Golant, 2012; Peace et al., 2011). Rental tenure typically involves a level of compromise and accepting or tolerating less-likeable aspects, as tenants have less control over modifications, decorations and enhancement of their home environment than homeowners (Hiscock et al., 2001; Leith, 2006). However, for several interviewees, such acceptance of housing circumstances involved struggling in poor-quality, dangerous dwellings and 'making do' with precarious living arrangements (see Colic-Peisker et al., 2015; Izuhara & Heywood, 2003). As the following interviewees observed, secure, good-quality housing on Waiheke can be elusive:

In NZ, houses aren't built properly, especially on Waiheke. They're old baches, only intended for summer. There's no space for insulation at the place I was in [before]. ... This house is excellent, especially for Waiheke. (Georgina)

There are some not-so-nice dives on Waiheke ... I wouldn't even let a dog live in there, in some of the places I visit as a nurse. (Caroline)

I was seeking an affordable, physically ok place with an ok landlord, and no drugs. It's hard to find that on the island. I didn't expect Waiheke [housing] to be so primitive. (Felicite)

The precarities associated with housing quality, cost and availability on Waiheke are clearly evident in the above narratives. Several interviewees elaborated on these notions, providing accounts of the challenges and precarity they had personally experienced while renting on Waiheke, for example:

I'd [like] ... a better fireplace, heating, insulation, kitchen, bathroom. ... It has very small rooms; you get used to moving sideways. ... It could be nicer, it could be gorgeous. ... But it's cold, damp, dark, it has dry rot, some of the windows and roof need replacing. ... We can't get out the front door ... because the steps are rotten. There's lots wrong with it, but it's better than lots of other people's houses. (Aroha)

I did two years in a place ... [with] rats, cockroaches; that was just seen as acceptable. The toilet was [broken], the shower was cracked, it wasn't a permitted dwelling. I almost became homeless, I struggled to find somewhere, that place was the only option. ... I've had to begin to accept things. It was a good price. ... Island entrapment is a real thing ... family was my last hope to get off Waiheke. (Felicite)

Felicite went on to explain this “island entrapment” in terms of unaffordable removal costs and other upfront expenses involved in moving belongings off-island should one find, or be inclined to seek, housing elsewhere. Whilst Aroha had been relatively stable in her (albeit unsatisfactory) housing, Avery and Felicite had cycled through several dangerous, physically-challenging and emotionally-trying living situations, at times experiencing homelessness or borderline-homelessness on Waiheke. Despite such differences in interviewees’ personal housing trajectories, these accounts reflect the previously-established precarities associated with renting low-quality dwellings in a high-demand and high-cost housing context (see Colic-Peisker et al., 2015).

Stewart also described his housebus in ways that indicated its overall ‘quality’ was relatively low. However, the bus was also a place where he felt happy and at-home:

I'm fortunate, this is a beautiful spot, I have million dollar views. ... I chose to retire on the island because I came here years ago and was instantly beguiled. ... I just wanted somewhere to park my bus and be left alone. ... It's a good way to live ... it's cosy ... all I want in life is a dry, warm place to sleep, and food. ... It can be damp. If it's really cold, I just put on more clothes and go to bed. This way I am always warm enough. ... This is permanent camping; you make do.

Stewart’s deep attachment to the island, combined with his length-of-residence in the house-bus (seven years), contributed to his diminished housing expectations (see Golant & LaGreca, 1994; Rollings, 2015). Stewart’s description is consistent with Kusenbach’s (2009) observation that residents in low-quality mobile dwellings may defend themselves and their home against perceived stigma attached to their housing by emphasising positive aspects of their living arrangements (see also Kearns et al., 2017). By contrast, Franklin explained having no sense of home or attachment to his dwelling or the island, describing a range of challenges associated with his living arrangements:

The rent is good, but it's just a shed ... there's no shower, just a long drop. ... You have to adjust, you just about go into shock with the cold in winter. Once the sun goes down, hell, it's not warm at all. ... I just accept it ... the only thing I like is the view. ... It doesn't feel like home. ... It wouldn't matter if I wasn't on Waiheke, I just knew people here, and I need to be near Auckland for my operation.

Franklin's current living arrangements are difficult and stressful, but he found ways of coping with this situation while awaiting surgery and planning to move somewhere better-aligned with his ageing-in-place preferences (Golant, 2015). Among other interviewees, Aroha, Avery and Felicite have also come to accept their living conditions and 'make do' with what was available to them in Waiheke's expensive and high-demand housing context. They adapted to the challenges associated with uncertain tenure and substandard dwellings, exhibiting resilience and autonomy despite precarious and insecure housing. It is interesting to note that for Felicite and Avery, such resilience enabled them to find better housing situations (off-island with family for Felicite; on-island with friends for Avery), whereas for Aroha and Franklin, this resilience contributed to their ability to 'soldier on' and make the most of their situations despite their precarious housing (Peace et al., 2011).

Although interviewees demonstrated their resilience and ability to adapt and manage difficult housing circumstances (see Golant, 2015; McConnell, 2017; Peace et al., 2011), they did also explain how low-quality housing was detrimental to their experience of living and ageing on the island. Franklin, for example, explained that the cold shed he was living in aggravated his shoulder injury, stating that the most important thing for his community participation and wellbeing in older life would be "a decent dwelling". Aroha also commented on similar housing-health and housing-ageing relationships:

The black mould [affects our health] – it's very damp. ... We used to be able to get the black off the ceiling with bleach, but it's lots harder now we're older. ... We will put a handrail on the steps for safety. ... The house is on a sloped section, I fell and broke my wrist on the wet grass. ... We felt embarrassed by the state of the house, to have someone come in and help. (Aroha)

Aroha's narrative suggests that struggles with low-quality dwellings can be compounded by challenges associated with older age, amplifying older renters' experiences of precarity (see Colic-Peisker et al., 2015). Consistent with Connolly's (2012) and Macintyre et al.'s (2003) research on tenure-wellbeing correlations, Franklin

and Felicite explained that poor housing eroded their sense of attachment or enjoyment of life on Waiheke. Aroha and Avery, however, explained that challenging housing experiences impacted negatively on their experiences of ageing (well) in place, but did not weaken their attachment to Waiheke. Other interviewees also felt that their negative housing experiences were outweighed by the advantages of being on the island.

A number of residents were prepared to “adapt”, “accept” or “put up with” challenging housing circumstances to remain living on the island and retain access to these positive experiences of familiarity and place attachment (see Coleman & Kearns, 2015). For example, when asked about his anticipated future ageing and renting experiences on Waiheke, Stewart simply remarked: “What I need and what I want are quite different”. Waiheke was the only place Stewart wanted to grow older, and he would “rather mumble on here and manage than move off Waiheke”. He had no desire to leave the island, and was prepared to “make do” by living in his house-bus after finding that other accommodation options (including Waiheke’s retirement village) were unaffordable for him. Some interviewees had clearly become resigned to the challenges they faced on a daily basis, whether because they felt comfortable compromising on some aspects of their living conditions to remain on the island (e.g. Stewart, Avery), or whether they felt ‘stuck’ without other options (e.g. Franklin, Felicite, Aroha) (Bierre & Howden-Chapman, 2017; Golant, 2015).

Residential mobility and (in)security

Consistent with previous work on sense of place and residential mobility, interviewees spoke of their housing security in terms of how many times they had moved, and whether they anticipated moving in the future (Colic-Peisker et al., 2015; McConnell, 2017; Peace et al., 2011). Interestingly, in some cases even those who had been relatively stable in their housing arrangements expressed a sense of uncertainty or insecurity around their future housing plans, especially given Waiheke’s high-pressure housing market and the (potential) insecurity of rental tenure.

For some interviewees, frequent moves led them to housing they were relatively happy with. Georgina explained being in several dissatisfying housing circumstances before moving into her current residence, where she feels safe and happy. She noted that “renting means I’ve been shunted around. When you’re owning you can be somewhere

and put roots down". Felicite also commented on the stress of moving through 23 dwellings in five years, including two Waiheke houses. For her, moving in with family in Auckland has been a somewhat 'happy ending', but this is still not her ideal situation:

The house on Waiheke was really precarious, insecure, it was almost sold several times. ... The rental situation pushed me off the island, but so did my [injury] and not being able to work anymore. ... The house I live in now is cold, not insulated, it's going to be demo'd ... but it's the first time since 2010 I've had any sense of [safety]. ... I really want a 1-2 bedroom, self-contained townhouse, low maintenance ... my own place.

As Felicite explained, living alone can place additional barriers to accessing affordable and desirable accommodation, especially given the social and financial challenges commonly associated with being single in older age (see Craciun & Flick, 2014; Means, 2007). Likewise, other interviewees (also living alone) described how moving in pursuit of a suitable dwelling had not resulted in stable or satisfactory housing:

I tried two places to be better than here: [emergency housing] and another private rental. ... Then [I was advised] to try anywhere in Auckland for a council flat, but I want to see about my [surgery] first. ... I'm unsure what I'll do. I'd like to be somewhere good [off-island] for my recovery (Franklin)

The insecurity of renting is not compatible with the nature of getting older. ... I'm not in a position to move, nothing is getting easier. ... Moving is expensive [and] ... the concept of two years as long-term [is problematic]. Long-term lease would be much better. (Vivian)

For these interviewees, the combination of dwelling characteristics and insecure rental tenure were not conducive to a stable, comfortable experience of ageing. Felicite, Avery, Franklin and Vivian all highlighted the perils of frequent residential mobility, explaining that moving out of one "desperate" or unsatisfactory rental situation does not guarantee a more positive experience elsewhere (especially, but not only, within the Waiheke context) (see Izuhara & Heywood, 2003; Löfqvist et al., 2013). Moreover, Avery's and Felicite's stories illustrate how moving out of a rental property may be 'forced' by a change in the landlord's circumstances, but can also involve resilience and aspirations to find somewhere better (see Peace et al., 2011; Perez et al., 2001).

Although the disadvantages of frequent residential *mobility* for older renters are clearly evident, some interviewees also described how residential *stability* in low-quality or unsatisfactory housing circumstances could be problematic (see Golant & LaGreca,

1994; Hillcoat-Nallétamby & Ogg, 2014). Being 'stable' does not necessarily mean that a person feels happy or secure in their current housing arrangements (see Means, 2007). Caroline had moved once since 2012, and explained her feelings about her home and renting:

I like the house, but I'd do it up if it was mine. It's a roof over my head, it's open plan and cosy. ... The disadvantages of renting are that I hate moving all the time; just when you think you're sorted and settled, you have to move again. You can't put your roots down. (Caroline)

As also evident in preceding narratives, Caroline explained 'staying put' in unsatisfactory housing due to a lack of other housing options. Caroline and other interviewees explained their ability to 'accept' or 'adapt to' housing arrangements they were not happy with, especially when they felt unable to move or repair the property in order to improve their situation. Previous research has also noted that people in unsatisfactory housing with limited alternatives may turn to social support or draw on place attachment resources to manage their difficult housing circumstances when unable to move elsewhere (Golant, 2015; Peace et al., 2011).

Some participants also mentioned available options for on-island receipt of care in later life. As Aroha noted: "We can't get into the retirement village on the island as we have no house to sell to buy into it, but otherwise it works well". Stewart also felt retirement village was not an option, explaining: "I put my name on the list for the retirement village because I wasn't very well, I was encouraged not to be here and die unnoticed". Stewart experienced very limited housing options on the island other than his health-depleting housebus, and although he remains on the waiting list, he feels the retirement village is unaffordable and inaccessible to him. These challenges associated with ageing in place where in-home care provision is limited and residential facilities are either unavailable or inaccessible have also been documented in other island contexts (see Burholt et al., 2013; Róin, 2014; Royle & Scott, 1996). Aroha and Stewart explained that a health problems would result in considerable uncertainty around where to live and how to manage any care requirements. The potentially limited provision of in-home care on the island compounds these health and housing precarities, with under-availability or under-provision of in-home care services making it difficult for older people to age (well) in place (Barrett et al., 2012; Prieto-Flores et al., 2011).

Relationships with landlords

Participants also highlighted uncertainties generated by complex their relationships with their landlords. Indeed, 9/13 described some form of friendship with their landlord, whether pre-existing or formed during their tenancy. Eight of these participants experienced such closeness in this relationship that they referred to their landlord on a first-name basis throughout the interview (although these have been removed from narratives for confidentiality). In most cases, interviewees explained this relationship as beneficial for their sense of security, housing quality and general renting experience, for example:

My landlord ... prefers to have a good tenant than lots of money; I trust him not to throw me out at Christmastime. ... [He's] brilliant, approachable, reasonable, easy to contact. ... [After] I fell ... he put mesh on the stairs to prevent falls. He does regular maintenance without being asked, he's become a friend. ... Of course circumstances can change, but we have a good rapport. I'm as secure as can be. (Donna)

The landlord is fantastic ... They helped me move my furniture because I don't drive. ... They come do the lawns, [and] stay for tea. It's in my interests to have a positive relationship with my landlord. (Vivian)

A tenant-landlord friendship has seemed largely beneficial for these interviewees. Such benefits of trusting and amicable relationships are consistent with research identifying the importance of supportive social connections for experiences of ageing (well) in place (see Barrett et al., 2012; Wiles et al., 2009). However, in several instances a seemingly-positive relationship with the landlord was intrusive or exploitative for the tenant. Some interviewees described their landlord as a friend, and explained a consequent sense of responsibility for costs and repairs that would not otherwise be expected of them. Rose explained paying \$200 per week for rent: initially in a shed, and then while living in the house on the same property as a caregiver, dog-walker and cleaner when her landlord became unwell. To Rose, this was “cheap”, despite fulfilling unorthodox (and unpaid) roles, and she felt obliged to take on additional maintenance responsibilities. Others described similar arrangements:

They're exceptional ... easy to contact, they live next-door. They don't do inspections, but they come fix stuff, they just pop-in sometimes, give me rides, and I give them fruit. ... They like me, I do the gardens and more than I need to. They're too busy to put a veranda in ... [so] I offered to do it. ... I trust them, I don't want to inconvenience them, they've done a lot for me. (Eliza)

We've been friends [with the landlord] for 40 years. ... She's fine, easy to contact, ... it's more of a personal arrangement than a business arrangement. She can be a bit prickly, but we've never had a problem. ... We fix it and pay for it ourselves; that's our agreement [with the landlord]. ... We're happy with that. (Aroha)

For these tenants the potential burden and inconvenience of repairs and maintenance experienced by older homeowners (Coleman et al., 2016; Davey, 2006) are not avoided by virtue of rental tenure. Instead, the above narratives suggest some older renters are managing the financial precarity of ongoing rent costs *as well as* challenges associated with house maintenance. This may be especially problematic given the superannuation policy context that presumes older people are homeowners with minimal accommodation-related costs (Colic-Peisker et al., 2015; Davey, 2008; WINZ, 2017).

Although these rent-plus-maintenance situations are in many ways unfair, exploitative and sometimes illegal, other interviewees described the challenges and hardships of renting with a “bad” landlord where friend-like relationships were not experienced (see Carlton et al., 2004; Izuhara & Heywood, 2003). For example:

I had a really dodgy, old landlord [at one Waiheke house]. He was charismatic, but violent, I feared for my life and hid from him. ... I didn't approach the police because it's a small community, there's gossip. I left [that house] without saying where I was going. ... The next landlord was a bit of a perv[ert], but better. (Felicite)

It's hard [living with my landlord] ... it's a very small shed. ... I haven't fallen behind on rent; he wouldn't be reasonable [if I did]. ... The relationship with [my landlord] here is difficult, he's not easy to deal with. (Franklin)

The landlord gets suspicious when my friends visit. ... He's a liar, he's jittery when he says it's all consented here, I know it isn't. ... There's a domestic violence abuser around, and meth[amphetamine] users.... He says not to phone the police. ... He's easy to find, but hard to talk to. ... People are weak around him; he has power and charisma. (Avery)

Avery went on to explain that her landlord was unlikely to evict her because “he doesn't want to lose me and my money”, especially as she was an unproblematic tenant who kept up with rent payments. These interviewees explained feeling unsafe and insecure in their dwellings, as well as feeling uncertain about being able to stay on Waiheke in the future. The precarity they experienced through hostile, manipulative or uncooperative landlords, combined with tense social situations and low-quality housing, had

implications for their sense of home and ontological security (Colic-Peisker et al., 2015; Hiscock et al., 2001) as well as for their wellbeing and experience of ageing on the island.

Choice and luck

Related to older renters' experiences of place, dwelling quality, residential mobility and housing (in)security is a complicated and entangled sense of choice and luck. In particular, interviewees described "luck" and "gratitude" regarding a wide range of experiences, including: enjoyment of the island's characteristics; being in a relatively good quality house; or having shelter and a place to live. Interviewees explained feeling lucky to have a good-quality home when there were few options available to them, or if they felt they had a choice about where they were living. These interrelated senses of choice and luck provide insights into what experiences cannot, or are not, able to be personally controlled nor taken for granted within Waiheke's high-pressure housing context (see Ferreri et al., 2016; Nygren et al., 2007).

Interviewees frequently reported experiencing luck through their enjoyment of the island's social and environmental qualities (see above). However, similar to Ferreri et al.'s (2016) precariously housed and temporarily employed young people in London, some interviewees were facing particularly grim personal, financial and housing hardships and explained their luck in having shelter and a roof over their head (see Kearns et al., 1992, 2017). Avery, for example, explained leaving her previous home due to a change in her landlord's personal circumstances. After struggling to find another house, she felt lucky to have found a dwelling that would enable her to keep her pets and remain on Waiheke. Similarly, Rose explained feeling "extremely lucky" to have a good-quality home "for now", despite ongoing housing uncertainty throughout both interview phases. Other interviewees also explained their sense of luck in relation to finding a relatively good-quality house on the island:

Accommodation is so tight on Waiheke, you have to shut up and sit tight. ... There was nothing else around [when I was moving]. I was lucky, I knew the woman who was here previously, so I'd met the landlord before and I got the house. (Eliza)

I was a bit panicky [about finding a house] because I was being fussy ... I chose to rent now to lift the burden of maintenance, insurance and rates. It was a lifestyle change ... I've had an extremely good experience ... I'm positively in the minority on that. ... It fits my lifestyle. (Donna)

Eliza experienced 'luck' in that she was able to draw on her social connections and find housing through word-of-mouth, when she felt there were no other options available to her. Donna, on the other hand, experienced relative financial privilege when making a "lifestyle choice" to rent, and she felt lucky to have housing options available to her that she recognised were not available for many other Waiheke renters. Both accounts of luck and (constrained) choice reflect the challenges faced by older renters in Waiheke's high-cost and limited-availability housing market, and highlight the perceived 'norm' of struggling to find acceptable (if not satisfactory) housing. These reports of feeling "lucky" to have housing indicate a sense of uncertainty and 'slim chances' of finding an affordable, vacant, stable rental home (Colic-Peisker et al., 2015; Ferreri et al., 2016). As a result of these uncertainties, most interviewees commented on the dwelling-related compromises they made to continue living on Waiheke, where they felt lucky to experience being at-home within the island's community and environment.

Several interviewees also commented on their luck in having a "good" landlord who was friendly, cooperative, fair or proactive. Rose, for example, explained that she is "incredibly lucky" because her landlord is "very easy to deal with". Similarly, Belle explained that she and her landlord trusted each other and had become friends: "I get on well with the landlord, we both feel lucky". Georgina felt a similar trust and friendship with her landlord, and noted that she was "desperate" for a home, and after leaving a damp, health-depleting rental house she felt:

I didn't have any options, but I was happy this was the only thing I could choose. ... [I am] very grateful to [my landlord], ... private rentals are luck of the draw.

For Georgina, Rose and Belle it seems there was a sense of luck associated with both finding a suitable house, as well as with having a trustworthy landlord, especially given their limited options and choices available in a high-pressure market (see Ferreri et al., 2016; Izuhara & Heywood, 2003). Such narratives of luck and constrained choice reflect the diverse potential precarities encountered when ageing and renting on Waiheke.

Summary: Shared experiences of ageing and renting on Waiheke

Older renters face a range of challenges associated with their potentially precarious position as tenants within Waiheke's high-pressure housing context. Participants' experiences of ageing and renting were influenced by financial, social and health circumstances, previous and anticipated residential mobility, housing 'quality', and a sense of island attachment and being 'at-home'.

Interviewees' sense of place and home was experienced at two levels: the dwelling itself, and the wider island setting. Most (11/13) discussed their attachment(s) to at least one of these scales, with all but one participant expressing an emotional connection to the island itself. However, as also observed by Colic-Peisker et al. (2015), it was clear that low-quality housing, material deprivation and frequent residential mobility depleted some participants' sense of place (at either or both scales). For some, poor quality housing and unsecure tenancies resulted in little-no attachment to the dwelling or the island (e.g. Franklin), whereas others felt so strongly attached to Waiheke that they were willing to compromise on the quality of their housing in order to live on-island (e.g. Avery, Rose). All interviewees explained some level of uncertainty around their housing and rental tenure, whether this was 'background noise' or a more immediate problem.

Interviewees commented (to varying extents) on enjoyable and disliked aspects of their current dwelling. For some, previous and existing struggles with physical housing characteristics were more pronounced, especially for those who were experiencing exceptionally challenging living arrangements, or who had been highly residentially mobile (Golant & LaGreca, 1994; Macintyre et al., 2003; Means, 2007). In addition to these housing insecurities, a small number of interviewees (3/13) explained how ageing and renting on Waiheke could amount to being 'trapped' (Izuhara & Heywood, 2003). This negative framing of long-term island residence was typically used by those not enjoying other aspects of islandness. Descriptions of being 'trapped' or 'stuck' were often tied to experiences of precarity, in the form of constrained choice and barriers to either moving elsewhere or resolving issues with their current dwelling (see Colic-Peisker et al., 2015; Ferreri et al., 2016).

Interviewees also described entangled senses of choice and luck, often in terms of having options regarding where they were living, or simply about having shelter and a place to live (see Ferreri et al., 2016). Many interviewees described their luck or gratitude related to enjoyment of Waiheke's landscape and/or community, despite or in addition to housing hardships. 'Luck' was also reported by participants who appreciated their cooperative landlord and good quality housing. Tenant-landlord friendships often resulted in positive renting experiences, but sometimes also led to the participant be(com)ing vulnerable to exploitation, or feeling obliged to take on maintenance roles and costs they would not otherwise be responsible for. This complexity associated with tenant-landlord friendships provides interesting insight into the complicated potential precarities of tenant-landlord relationships beyond the 'good' or 'bad' binary of cooperative or abusive landlords (see Carlton et al., 2004; Izuhara & Heywood, 2003).

For many interviewees, frequent and/or imminent moves made housing considerations and decisions relatively immediate stressors. Such insecurity meant that for many, the 'here and now' experiences of *housing* on the island overshadowed considerations of ageing and longer-term planning around ageing (well) in place. Focusing on the most immediate challenges can be seen as a coping mechanism for managing ongoing stresses and housing precarity, as well as a way of expressing agency and taking control of an uncertain situation (Clarke & Bennett, 2013; Golant, 2015). These housing precarities were further compounded for older islanders by the distance between Waiheke and mainland Auckland, and the under-provision or unavailability of some key health and aged-care services on the island. The potential uncertainties associated with health and ageing are evidently intertwined with those of renting and housing (see Colic-Peisker et al., 2015; Connolly, 2012; McKee et al., 2017).

It is clear that multi-layered and multi-scalar island, housing, health and social aspects of precarity can disrupt older renters' ontological security and life quality (Colic-Peisker et al., 2015; Hiscock et al., 2001). Such precarious experiences had implications for participants' wellbeing, sense of stability, and experiences of home and ageing (well) in place on Waiheke. The following chapter probes these experiences and implications in more depth, with an interest in three participants' diverse stories.

6 Findings II: Three stories of precarity and resilience

Despite differences in their personal circumstances and living arrangements, there were similarities in participants' accounts across aspects of their experiences of renting and ageing in place on Waiheke. In this chapter I introduce a framework developed after Phase-1 interviews to depict interviewees' positioning in terms of residential mobility and housing quality. I then explore in-depth three participants' stories, drawing on narratives gathered through follow-up interviews, to illuminate their experiences of precarity and resilience while renting and ageing on Waiheke. In keeping with the phenomenologically-inspired approach, participants' own words are emphasised in order to understand their personal experiences. Findings in this chapter are discussed with reference to resonance, extensions and challenges to relevant literature. I conclude the chapter by considering parallels and divergences within the three stories, briefly comparing and contrasting participants' narratives in light of the conceptualisation of precarity and resilience.

Framework overview

Drawing on two axes of experience, a matrix was developed to diagrammatically summarise participants' positions during Phase-1, and to guide selection of participants for follow-up interviews (Fig.6.1). It offers a simplified summary of some of the layers of precarity potentially experienced by older renters. Building on an earlier prototype (Kearns, 1990), this framework positions each interviewee in terms of their subjective dwelling quality rating (1: "very poor" to 5: "excellent") and residential mobility (number of dwellings occupied since 2012). It also incorporates lines indicating the mean values for each of these two variables, which divide the 13 interviewees into four quadrants based on their circumstances at Phase-1. Participants' sense of choice regarding moving into, and staying in, their current dwelling is also indicated. These variables (residential mobility, subjective dwelling quality and sense of choice) have both a theoretical and empirical basis: they were recurring themes in Phase-1 interview narratives, as well as

being identified in previous research on older people’s precarity and ageing in place (e.g. Colic-Peisker et al., 2015; Saunders, 1989).

Consistent with the diversity evident in their narratives, interviewees were distributed across all four quadrants. Only three interviewees felt that they had options available to them when moving into their current dwelling. Moreover, all commented on the challenges and constrained choices they would face if they needed to move again. Perhaps unsurprisingly, those who experienced a sense of choice about their living arrangements tended to be in better-quality housing.

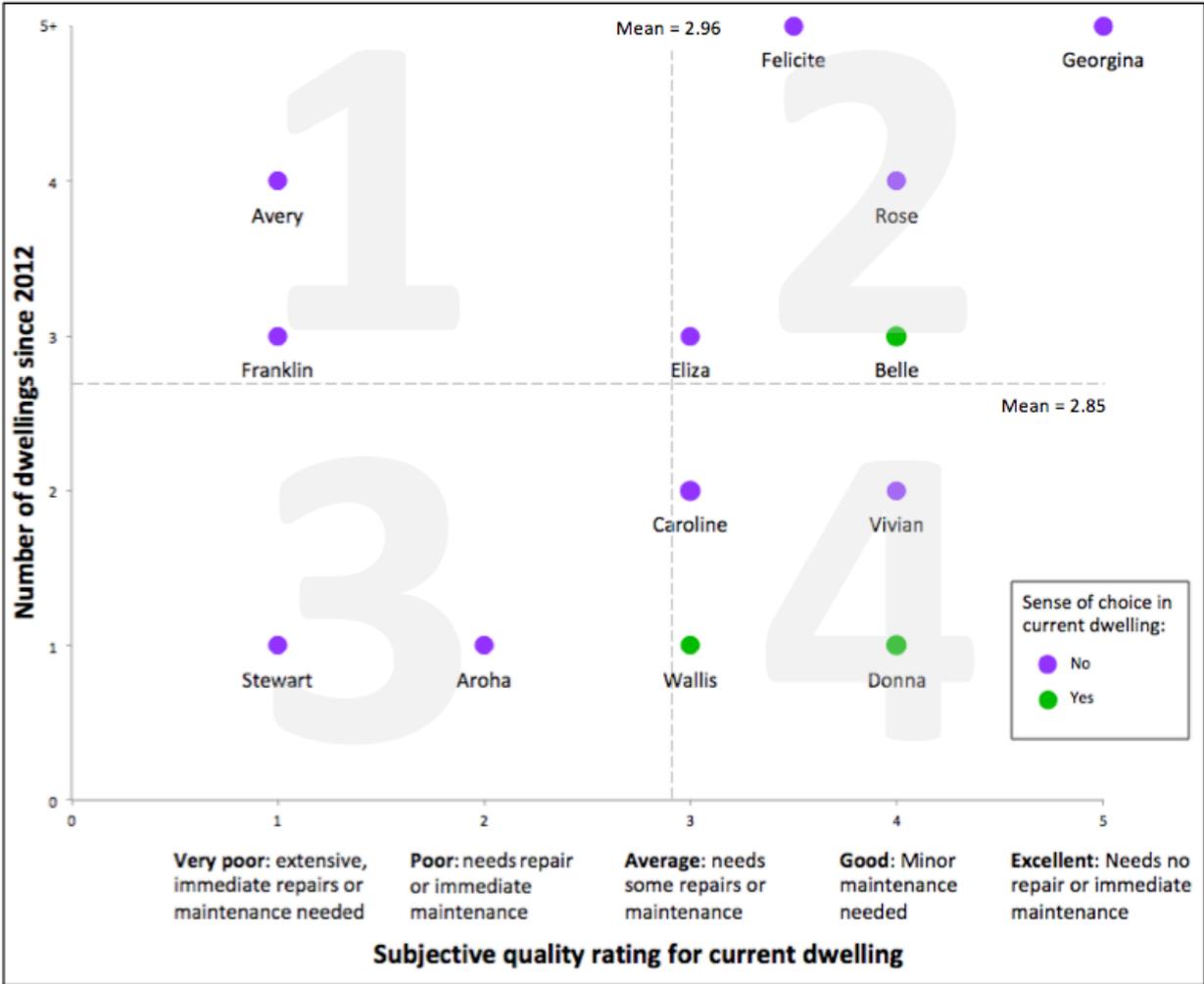


Figure 6.1: Overview of interviewees’ housing situations at Phase-1 (quadrants numbered 1-4 for ease-of-reference).

Follow-up interviewees: three stories

The following sections recount the stories of three interviewees: Rose, Avery and Donna. These interviewees were selected for the diversity of their narratives and their

placement within different quadrants on Fig.6.1. It was not possible to secure a follow-up interview with either of the initial participants in the lower-left quadrant (low residential mobility and low subjective dwelling quality). Due to challenges outlined in Chapter 4, I found that these interviewees' circumstances were so precarious that a follow-up interview could not feasibly be arranged within the study period. Insights into Quadrant-3 interviewees' narratives are however presented in Chapter 6, drawing on Phase-1 narratives, thus ensuring that experiences of those in poor-quality housing and with low residential mobility are not overlooked.

True to the phenomenologically-inspired methodology, each interviewee's story is organised around the salutary themes specific to their personal experience. The final section of this chapter draws these accounts together to explore their similarities and differences, and consider the insights gained in light of the key concerns of precarity and resilience.

Rose's story

"I'm extremely lucky here, but I know it's not full time, not forever"

When first interviewed, Rose was 61, unemployed and renting a three-bedroom stand-alone house for \$200 per week. She had moved between four Waiheke dwellings since 2012 (see Quadrant-2, Fig.6.1), in addition to a period of homelessness, and has never owned property. After holidaying on Waiheke throughout childhood, and then living on the island for 25 years, Rose described a strong sense of place-attachment. In discussing her story and her experiences of renting and ageing, Rose explained struggles with a near-immediate eviction in 2016, and time spent living in a shipping container, car and a shed, before moving into another rental property that she shared with her landlord until it was listed for sale, prompting Rose to purchase a tent (see Fig.6.2). Recurring themes in her story included insecure housing and residential mobility, and feeling at-home on Waiheke.

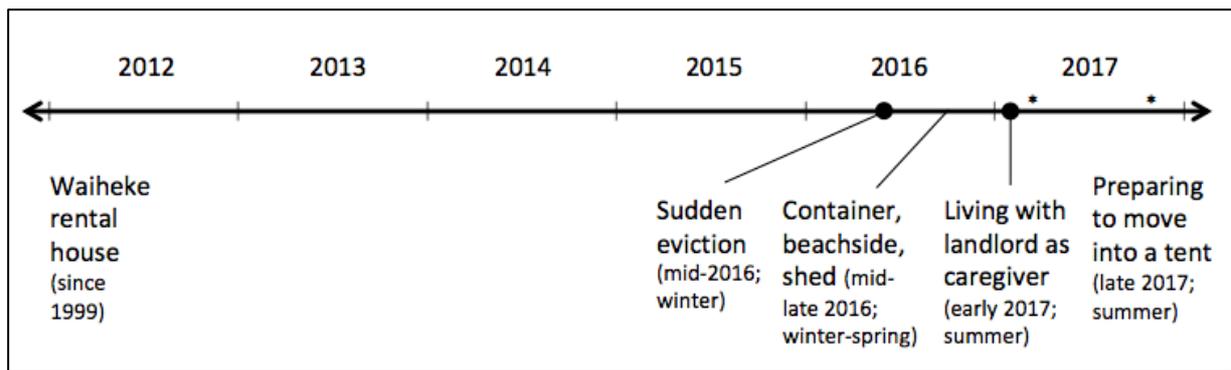


Figure 6.2: Rose’s residential mobility since 2012 (*denotes timing of initial and follow-up interviews in March and October).

Insecure housing

Rose found it difficult to plan around her housing, and instead found herself “adapting” and “get[ting] used to things” as they happened. She generally focused on her current situation without looking into the future. Prior to our initial interview, Rose lived at another Waiheke rental property for 17 years. She was evicted mid-2016 after Auckland Council issued the house with a Dangerous and Insanitary Building Notice following long-standing maintenance and repair issues. Rose was not at fault or responsible for maintenance and repairs on the property, but was given 48 hours to vacate the house following the issue of the Council notice (and associated prohibition of entry/occupation), and struggled to find another place to live. Rose experienced a strong attachment to this home, and described (di)stress and subsequent struggles with low-quality and/or insecure housing after her eviction.

Rose could not afford removal costs for her belongings, explaining that \$1100 to move them from the house into a shipping container in the driveway was “a bit rich” and ultimately unaffordable to her. This was a stressful, uncertain and unsettling time for Rose:

I got a bit of shock. ... The worst thing was ... you’ve gotta move, and you’ve got nowhere to go. ... [I] moved what I could into the container, which I stayed in for a couple of weeks. ... When the police said [I had to leave] ... I had a bit of a howl. I looked back at the house, and I just had to go (pause) “it’s just stuff,” (pause) “it’s just stuff,” (pause) “let it go” (pause). I had to, there was nothing else I could do (pause). And then me and my dog trotted off with my little bag and my transistor, a blanket, and groundcover sheet and that was it hahaha. I slept on the beach under the pohutukawas. And ... it’s going to happen again [soon].

Consistent with literature on the meanings of, and attachment to, material ‘things’ and home in later life (see Chapman, 2006), Rose clearly felt strong emotional connections to her house and belongings. Her sudden, unexpected eviction compounded the stress and grief she felt about leaving, especially as she was unable to take (or later retrieve) her possessions. Rose was willing to speak of these distressing memories, but did hesitate when processing her emotions and reflecting on how she could convey her experiences. She explained moving between challenging housing arrangements –“horrible” condensation, no toilet, or no windows – because she “needed a roof for me and the dog”. After such dire circumstances, Rose felt fortunate to be living in her landlord’s house (initially as a caregiver, and then alone when the landlord was hospitalised). She described this house as “actually a really good place”, and noted that this is an uncommon experience that she does not take for granted.

When re-interviewed, Rose’s home was being prepared for sale, generating considerable insecurity for her. She explained her uncertainty about finding another house:

Well, I’m not [looking]. Hahaha. I just know it’s pointless. There’s nothing out there, everything’s so expensive, and [I have] animals. So ... I’ve got myself a nice, big, tent. ... There’s a couple of [retirement] villages around ... [but] I ain’t rich, I’d never get in. ... They’ve got the [Housing NZ] village, ... but you can’t have pets ... and I wouldn’t like [a house] that small. ... I could never get another place like this ... it’s not often you get to live in a place where there’s every possible thing available, haha.

Although she expressed feeling happy with her living arrangements and the physical characteristics of the house she lived in for most of 2017, Rose felt this could never be her ‘long-term’ home. This is because her housing situation changed in tandem with her landlord’s personal circumstances. In this sense, Rose and her landlord experienced interdependence in their housing and health: living with her landlord improved Rose’s health and housing situation, as well as enhancing her landlord’s wellbeing and independence; but when the landlord moved into residential care, Rose’s precarity increased while waiting for the house to sell (see Chapman, 2006; Grenier et al., 2017; Weeks & LeBlanc, 2010). Thus, although Rose was in higher-quality housing at this time than when she was living in the previous house, the container, on the beach, in the car or shed, the physical characteristics of the house itself did not resolve the insecurity she

was experiencing. Her story and situation parallels the multi-layered insecurity (e.g. uncertainties associated with age, health, tenure and finances) also observed for precariously housed older people elsewhere (Colic-Peisker et al., 2015; Craciun & Flick, 2014; Pendall et al., 2012).

Despite the insecurity Rose was experiencing while waiting for the house to sell, she described supporting the landlord's family in preparing it for sale. Rose explained her aspirations for the house to be ready at "the right time" so that prospective buyers would see the garden at its best. She also detailed her involvement in cleaning, painting, clearing-out and general maintenance. Many of these tasks were undertaken alongside the landlord's family, who became Rose's friends. In contrast to research highlighting problems and potential tenant exploitation by antagonistic or uncooperative landlords (e.g. Carlton et al., 2004; Izuhara & Heywood, 2003), it seems that a tenant-landlord friendship has led to a sense of expectation that Rose be involved in tasks outside of her responsibilities. This situation also complicated Rose's sense of place in her rented house, evoking a range of (sometimes competing) emotions and experiences of home (see Manzo, 2003).

Feeling at home on Waiheke

Rose explained many meanings and feelings associated with home at the dwelling-scale, including her distress and severed emotional connections to her previous home of 17 years, as well as an almost-burdensome sense of "responsibility" for the landlord's house and possessions during her absence. Rose also described her anticipated "missing" of this house when she moves elsewhere. In addition to these dwelling-scale emotions of home (Cristoforetti et al., 2011; Lewicka, 2010), Rose also described her feelings of being at-home on the island. She spoke of her "love" for Waiheke, and when asked what her home on the island means to her, she explained:

It's ... a kind of freedom that, it's very difficult to explain ... that you can't [get] in an inner city, I don't think you can. ... It's more personal here than in the city. ... They rip the guts out of people when they take them off the island.

For Rose, this home-freedom experience was specific to Waiheke and its 'islandness' (Hay, 2006; Kearns & Collins, 2016). She felt this would be lost to her if she moved to

mainland Auckland. Rose's attachment to, and sense of home on, Waiheke were largely related to her long-term island residence and to the ensuing memories and social ties. This connection aligns with research showing length-of-residence to be a key contributor to place attachment (Costa-Font et al., 2009; Oswald & Wahl, 2005). Róin (2015) and Burholt et al. (2013) found this to be especially the case within island contexts. Citing her emotional attachment to Waiheke, Rose explained her reluctance to leave, but, in light of her recent housing struggles, she also felt insecure about her ability to remain on the island:

I, (pause) don't really [feel secure]. ... It's hard. (pause) Um ... I could move and get other [professional contacts], but you can't do that [with] friends, acquaintances, family. ... There's too many places, too many memories. And too many problems. ... If I left this island, (pause) how would I even find a place? It's not like you get the newspaper, well you probably do ... but I don't know my way around. And ... you're not allowed your dog on the bus ... so how do you go somewhere? ... You might [go] see [a house] and it's totally wrong, or ... whatever (pause). So it would be impossible.

It is clear that living on Waiheke is something Rose has chosen and enjoys. The island has also become a comfortably familiar place where she feels at-home (Wahl et al., 2012; Wiles et al., 2017). To her, mainland Auckland is significantly different to Waiheke and she expressed confusion about how she could go about her daily life off-island. Her misunderstandings around mainland newspaper distributions and comments about Waiheke's liberal attitudes to transporting pets, and confusion about finding housing, for example, illustrate the ways in which Rose has become habituated to the island context. While she feels uncertain about finding another house on Waiheke, she feels even more uncertain about moving off-island. It is also possible that Rose's lengthy description of the challenges of moving off-island serves as a justification for her decision(s) to remain on Waiheke despite the ongoing housing-related struggles she describes. Parallels can be drawn between Rose's narrative and the stigma-management strategies Kusenbach (2009) identified for residents in low-quality and insecure housing in the US. In her case, Rose has diffused the potential stigma associated with island-based poor-quality rental housing by emphasising positive experiences of home (Waiheke) and identifying likely negative experiences elsewhere (mainland Auckland).

Consistent with the promotion of islands as retirement destinations (e.g. see Bell, 2017; Botterill, 2016), Rose also described Waiheke as a good place for ageing:

The island is ideal for ageing ... [unless] you've got major health concerns, [then] you end up [in Auckland]. But if it's just (pause) old age ... this is the best place in the world! ... You don't need a vehicle, ... we're surrounded by the ocean, not much pollution. ... I don't think town is a healthy place for anybody. ... Waiheke people in some ways are a different breed. ... I don't think you get this (pause) level of (pause) caring [in Auckland].

Rose feels that the island is a “good” place for ageing, with the exception of people with particular medical needs (given Waiheke’s limited facilities). Interestingly, she did not speak of how housing insecurity was affecting her health or her own experience of ageing, focusing instead on more general advantages of being an older person on the island. Rose felt that many such benefits were specific to Waiheke and not easily attainable elsewhere, including a strong sense of island community (similarly observed elsewhere, see Bell, 2017; Burholt et al., 2013; Róin, 2015).

Despite these positive aspects of ageing on Waiheke, Rose also spoke of undesired changes on the island. In particular, her concerns centred on tourism-related issues and escalating living costs, as well as problems she felt were associated with Auckland’s SuperCity amalgamation (concerns shared by many Waiheke residents). When conversation turned to how life on Waiheke had changed since Rose moved there 25 years ago, she explained:

During summer, a lot of Waihekeans don't do anything ... it's busy and the prices are ridiculous! ... A lot of elderly people miss out on having a cup of tea/coffee at the local [café]. ... Years ago, we travel[ed] from here to Oneroa ... and [lunch] didn't break the bank. But then ... [one day] it [cost] almost the power bill (pause). We never did it again. ... But I can't see any real bad things about the island, except prices.

Clearly Rose feels there have been significant changes during her time on Waiheke, especially related to living costs and busyness during summer. As widely documented among older people elsewhere (e.g. Mansvelt et al., 2017; Means, 2007), Rose adapted her daily activities, meal planning and social outings to live within the financial constraints in a more-expensive island context. She noted on several occasions that changes at the Waiheke-wide scale limited, but did not neutralise, her enjoyment of

specific aspects of the island. Her local knowledge enabled her to find alternatives despite increased living costs, housing struggles and the challenges posed by increased tourism:

We [Waihekeans], have a whole winter and we can go to the beach, swim and play, take our animals, and there's a freedom that you can't have [in summer]. ... [But] if you live on the island, you know ... different places where there's no-one. ... They might be difficult to get to, [but] there's a freedom in that. You can't do that in the city.

Rose was animated in speaking of these “secret spots”. She shared landscape memories and experiences that might otherwise be ‘lost’ or less accessible with increasing tourism. Her use of (or retreat to) these “out of the way little places” reflects adaptability in the face of changes and challenges: she has adjusted her activities and consumption of island places to minimise the impacts of Waiheke-wide changes in her personal life (see Mansvelt et al., 2017; Peace et al., 2011). Rose did not hesitate to speak about these special places, and her pace and phrasing was more optimistic than when divulging details of more negative experiences (e.g. sudden eviction, living in the container, or considering future moves). The knowledge Rose accrued through long-term island residence has enabled her to adapt to many changes on Waiheke, thus allowing her to continue to access and experience the aspects of island life that she has enjoyed since childhood.

Summary: Rose's precarity and resilience

Rose has faced a range of uncertainties and challenges related to ageing, housing and daily life on Waiheke (see Table 6.1). Her precarious housing, social and financial positions did not appear to afford her the privilege of making housing-related decisions based on ageing-in-place preferences. Rather, many of her housing decisions were made on an as-needed basis, responding to (sometimes sudden) changes and relatively urgent needs for shelter. It appears difficult for Rose to consider, aspire to, or speculate on her potential experience of ageing (well) in place, when the very place within which she is ageing remains uncertain. Consistent with research around resilience and coping with precarities of older age (e.g. Clarke & Bennett, 2013) and insecure housing (e.g. Means, 2007), Rose revealed her strategies to manage these difficult situations.

Table 6.1: Summary of Rose’s experiences of precarity and resilience.

Rose’s precarity-resilience experiences	
Financial	<p><i>“The prices are ridiculous! ... And I ain’t rich”</i></p> <ul style="list-style-type: none"> - Unemployed, not yet superannuation recipient, managing finances with regular budgeting advice - Cutting back on social outings and non-essential grocery purchases to balance rising living costs, including food for her own and landlord’s pets - Contributing to maintenance costs out of gratitude for ‘low’ rent
Housing	<p><i>“I didn’t know where I was going to go, or anything”</i></p> <ul style="list-style-type: none"> - Making the best of available shelter/housing after sudden eviction, low-quality dwellings and homelessness - Maintaining humour and gratitude despite housing uncertainties - Tent purchase to take control and manage stress of imminent move, and uncertainty about finding other accommodation - Coping with housing-related stress by ‘keeping busy’ with maintenance and pre-market house preparations
Health and ageing	<p><i>“Life is an adapting situation ... when you get older, you have to adapt”</i></p> <ul style="list-style-type: none"> - Coping with stress and mental health issues through regular counselling, time with pets, and friendship with landlord - Housing situation and wellbeing interdependent on co-habiting landlord’s health and care needs
Social	<p><i>“Waiheke people ... are a different breed ... there is always someone there”</i></p> <ul style="list-style-type: none"> - Observation and receipt of community support despite fewer social connections due to deaths and family moving off-island - Managing complicated relationship with landlord: appreciating friendship but feeling beholden or obliged to fulfil additional responsibilities
Island and community	<p><i>“The island is like home ... I’m not a city person ... I love Waiheke”</i></p> <ul style="list-style-type: none"> - Enjoyment of time alone at special island places and quiet beaches to maintain a positive outlook - Distance-barrier to hospitals and some facilities, but familiarity with local clinics and community health centre - Transport and ferry costs as a barrier to seeing family/friends off-island - Overall enjoyment of island life, despite stress and insecurity generated by high-cost island housing context

Consistent with Rose’s observation that “life is an adapting situation”, some of her resilience stemmed from her ability to focus on positive experiences and adapt to her current circumstances. Even when prompted to consider her present and anticipated experiences of ageing, Rose tended to steer the conversation towards enjoyable island experiences and housing-related matters. She also inserted humorous stories, chuckles and smiles into her accounts of houses, pets, and local politics. This use of diversion and humour – identified as stigma-reducing strategies by Kusenbach (2009) – effectively

prevented the conversation from becoming solely focused on less-enjoyable, uncertain and stressful experiences. Rose could thus be seen to defend her home (both the dwelling and island) from the potential stigma that could be attached to some aspects of her ageing and renting experiences.

Given the emphasis she placed on housing and island experiences rather than ageing-related aspects, it seems plausible that, for 61-year-old Rose, ideas around ageing (well) may seem relatively distant, yet-to-be-relevant, or too far in the future to warrant her consideration. This is especially the case compared to immediate concerns such as when and where she will pitch her tent, and what she will do when it becomes too cold for camping. Alternatively, Rose's focus on housing and island experiences may reflect a preference to talk about somewhat more tangible or manageable matters. Indeed, ageing and health concerns can commonly be 'uncomfortable' for (older) people to talk about, given that they commonly entail discussing potentially stigmatised, uncertain, uncontrollable, daunting or upsetting aspects (Clarke & Bennett, 2012; Craciun & Flick, 2014). Through either (or both) possible interpretations, Rose's emphasis on 'silver linings', island enjoyment and adaptability to housing hardships illustrate how her resilience is evident alongside her precarities.

Avery's story

"I went in there out of desperation, and I was in more desperation when I came out"

Avery was 69 when first interviewed, retired and renting a one-bedroom semi-detached unit for \$350 per week, in what is colloquially known as Waiheke's "Gypsy Land": an unconsented pocket of low-quality dwellings sandwiched between light-industrial and commercial land-uses. Avery was actively seeking to move out of this situation, and moved between a further two dwellings between interview phases. She had previously owned houses both on- and off-island, having first moved to Waiheke with her husband and children 38 years ago, into a house they had purchased. Avery had subsequently purchased other houses on the island, some of which she rented to others and some of which she lived in herself. She sold her houses in 2012, after being deceived by a friend to whom she had lent most of her savings (see Fig.6.1, Quadrant-1), and has moved

through seven houses, as summarised in Fig.6.3. Avery explained challenges and limited options when seeking rental properties on Waiheke, and insecurities related to tenure, landlord personality and housing quality. Prevailing themes throughout her story included: housing characteristics, insecurity and related stress; social connections; and place attachment.

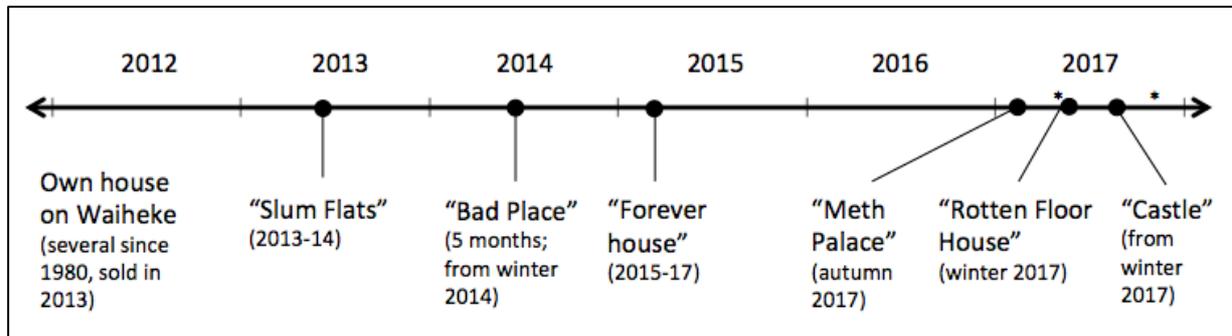


Figure 6.3: Avery's residential mobility since 2012 (*denotes timing of initial and follow-up interviews in April and October).

Residential mobility and insecurity

Avery assigned names to the dwellings she lived in, drawing on the most prominent or memorable aspect(s) she experienced at each. After selling her own Waiheke house, Avery first rented the "Slum Flat"¹, where she experienced poor living conditions and hostile neighbours. She moved into the "Bad Place" the following year, with dampness and general housing quality issues, and more uncooperative neighbours. Avery described this as "liveable" but not at all enjoyable. After five months she moved into what she believed would be her "Forever House" in 2015. Avery felt happy in this home and had a positive relationship with her landlord, but was unexpectedly evicted when the landlord's family circumstances changed. She then moved three times in 2017, explaining that these moves were often prompted by, but also exacerbated, her sense of desperation. She encountered problems with drug-abusing and violent neighbours, a manipulative and uncooperative landlord and uninsulated housing at the "Meth Palace". Avery spent less than four months in this place before she made "a bad choice but ... a necessary choice ... to get out" and move into the "Rotten Floor House". Avery lived there for four months, during which time she struggled with significant maintenance issues,

¹Capitalisation of dwelling names in Avery's story follows Chapman's (2006) capitalisation of "House" to reflect the strength of person-place relationships and the significance of home/housing in older people's life-stories.

including a rotten floor through which she fell, sustaining an ankle injury that required ongoing treatment throughout 2017. After conflicts with both her landlord and property manager, Avery felt “so lucky” to have friends offer her the semi-detached unit on their property. She explained this move as being “from the mire into the castle”, and henceforth referred to this spacious, good-quality house as “The Castle”.

Avery’s naming of dwellings reflects the strength of the relationship people feel towards their housing. Indeed, Chapman (2006) noted that a house may be a “special thing” that older homeowners typically have long-standing memories and relationships with, and is therefore central to their experiences of ageing well. Avery’s experience extends this understanding, demonstrating how housing, as a fundamental ‘need’, remains key to people’s experiences of ageing (well), even when they have been highly mobile through often-unsatisfying living arrangements (see also Weeks & LeBlanc, 2010).

Avery recalled how bad housing scenarios evoked considerable (di)stress and anxiety, with implications for her psychological and physical health. When speaking of leaving the Rotten Floor House in particular, she explained:

After going through such shit ... my mental health was going down very quickly. ... When it got to moving out of there I was ... walking around like a zombie. ... I ended up in hospital, there was nothing left inside. ... I became really ill at the Rotten Floor House, it was the desperation. ... I couldn’t even pack, I just seemed to step out of my body and I just felt really empty.

Consistent with literature highlighting the importance of stable, good-quality housing for wellbeing (e.g. Wahl et al., 2012), Avery felt worn-down and worn-out by her repeated moves between insecure and low-quality housing. Ongoing uncertainty and daily struggles contributed to her experience of precarity. This experience impacted not only on her financial and housing circumstances (i.e. more traditional forms of precarity – see Groot et al., 2017; Waite, 2009) but also her precarious mental and physical wellbeing, life quality and sense of self (see Colic-Peisker et al., 2015; Craciun & Flick, 2014). Just as dementia and other serious health concerns can contribute to precarity in older age (Grenier et al., 2017), so too can poor-quality dwellings, insecure tenure and difficult financial circumstances (Craciun & Flick, 2014).

The Castle provided Avery with a greater sense of security and home. She explained that her pre-existing friendship with her landlords (a couple, who live in the attached house), and the informal agreement they reached for her tenancy, mean that she feels at-home:

I've got it for life, like, unless the place was to burn down or [the landlords] died in a car accident or something. [The landlords] said "we're retired now, ... if you want ... you can retire here too". I don't have to think ... [about] looking for a place again. ... And God they're lovely people. ... I feel really free here. I'm not just coming back to the place I sleep at night, I feel I come home. It's amazing, I love being at home. ... This home specifically ... means security to me.

Avery is conscious of the uncertainties of everyday life (i.e. potential disasters and sudden death) (see Grenier et al., 2017; McKee et al., 2017), but feels that under 'normal' circumstances her housing is now secure. This feeling of home was important to Avery, affecting her happiness and wellbeing. As Colic-Peisker et al. (2015) note, the (potential) insecurities of renting can be detrimental to older people's ontological security, or their sense of having place to retreat from 'threats' and uncertainties and be in-control (see also Rowles, 2018). It is clear that in all five of the rented houses she occupied prior to The Castle, Avery did not experience such security, and this had consequences for her wellbeing.

Feeling relieved of the burdens of insecure, low-quality housing after moving into The Castle meant that Avery was willing to compromise on some aspects of her living arrangements. When describing the quality and characteristics of this house, Avery explained:

I don't like having the washing machine in the bathroom, [but] I justify things out of gratitude. And the kitchen is small. ... But, I'm lucky to be here. ... It's very good [condition]. ... It may not be my taste, but considering the circumstances, it's very good. ... I don't like the art much ... but that's the least of [my] worries!

The challenges Avery faced in previous housing made her particularly conscious of her precarity, and therefore willing to make compromises in order to attain and maintain the sense of home and security she feels at The Castle. It also seems that this willingness to compromise contributes to Avery's resilience throughout such a precarious housing trajectory: she has adapted to what is available to her, feeling "grateful" and "lucky" to be in relatively good-quality housing. Waiheke's housing market has led Avery to lower

her expectations and make the most of her situation, not only in the more desirable circumstances of The Castle, but also in the Meth Palace and Rotten Floor House. Such diminished expectations is consistent with literature articulating how residents in difficult and poor-quality housing lower their expectations and adjust their perspectives in order to 'cope' with their living conditions, resist stigmatisation and experience a sense of home and control (Golant, 2015; Kusenbach, 2009; Rollings et al., 2015).

While there is compromise involved in most people's everyday life, Avery's decisions to 'make do' with the small kitchen and decorative style reflect the trade-offs specifically associated with renting. Opportunities to personalise a rented house are limited, meaning renters often adapt to or work around existing arrangements (Hiscock et al., 2001; Leith, 2006). Renters tend to experience reduced ontological security precisely because they have less control over physical house attributes than homeowners (Colic-Peisker et al., 2015; Saunders, 1989). Avery hoped to bring more of her own belongings into the house to make it "an Avery space" and enhance her sense of home, even though this would not resolve her disliking some aspects of the layout. Belongings can play an important role in creating a 'personal' space (see Chapman, 2006; Leith, 2006), so it is unsurprising that Avery wishes to have these around her, especially given that all five of her previous houses have felt unhomey.

Avery also explained feeling a change in herself and her life quality through being in a "better place" both literally and psychologically in The Castle. She noted: "I feel more confident in myself, I'm happier". This newfound positive outlook was easily observed during the follow-up interview; the stress, suspiciousness, exhaustion and tearfulness Avery experienced during the initial interview were no longer present when speaking in her more secure and comfortable housing. Her enhanced confidence and relaxedness are consistent with research into the implications of housing quality, security and tenure for ageing (well) in place (Colic-Peisker et al., 2015; Connolly, 2012).

Social support and community connections

Avery attributed much of her resilience through her difficult housing circumstances to social support and friendship. She had an "amazing friend ... who basically held me through the terrible places". She also explained the "unbelievable" support she has

received from her new landlords, who were pre-existing friends who offered her their rental unit (The Castle) at a less-than-market-rent rate, thus enabling her to move out of the Rotten Floor House. Moreover, Avery explained the practical assistance she received from friends and acquaintances when she was moving into The Castle:

It is an island thing, it's who I knew. I've been here so long ... and knowing so many people ... I've had a high credibility on the island. And boy was I repaid. [My friend] always stood beside me. ... When my car broke down [she said] ... "take mine". ... [A friend-of-a-friend] said "I'll give you storage". ... A[nother] friend came and cleaned. ... The support gave me all the resilience. All these people came together ... and then we were gone [from the Rotten Floor House].

This reciprocal "give and take thing" was important to Avery, and she also explained her efforts to repay her landlords for their generosity when they have gone 'above and beyond' to help her. She recounted buying them wine and chocolates when they helped her with shifting boxes, doing repairs, or using their workplace staff discount to help her afford car tyres. She similarly remains active in the community, offering rides to people, reuniting lost pets with their owners, and providing advice to friends. These activities are consistent with the 'what goes around comes around' adage, as well as the 'all in this together' mentality often found in island communities where distance, boundedness and isolation seem to amplify the residents-helping-residents aspect of community life (see Burholt et al., 2013; Hay, 2006). Moreover, Avery's active community involvement recalls literature outlining the importance of community *contribution*, in addition to being supported or included, for older people's wellbeing and life quality (see Alpass et al., 2017; Wiles & Jayasinha, 2013).

Island attachment and change

Avery clearly enjoys the island community and appreciates the support she has received through social connections. She spoke at-length about the sense of attachment she feels to Waiheke, despite her diminished enjoyment of the island while in challenging rental circumstances:

I feel quite tearful, um, I feel rather sad about Waiheke, it's definitely made a huge impact [being in] those [bad] houses ... the roots I've felt here, it [was] like [they had] been re-potted and not into the best soil. ... [But] I love Waiheke ... it's real love. ... I might just take [my dog] somewhere to a beach. ... I would miss that, it would be like

part of my life was gone [if I moved off-island]. ... I think for me, [it's] the water. ... I hear it sometimes at night, ... it's so soft and lovely. ... I'm surrounded by water ... it's utter heaven. ... It's almost spiritual, whatever that might mean, and [mainland NZ] doesn't have that.

Avery hesitated and stumbled more during this conversation than any other part of the interview, and struggled to find words to accurately describe the ineffable, “almost spiritual” attachment she feels to Waiheke and its beaches (see Coleman & Kearns, 2015). It is noteworthy that Avery’s sense of home on the island outweighed her sense of non-home associated with difficult housing situations. This seems incongruent with literature explaining that the *dwelling* is typically more important to people’s experience of home than the *neighbourhood* (see Hidalgo & Hernández, 2001; Lewicka, 2010). It is, however, consistent with research suggesting that place attachment tends to be experienced particularly strongly in island communities, and especially for older residents who are predisposed to strengthened place attachments through long-standing memories and relationships (see Costa-Font et al., 2009; Róin, 2015).

Avery also commented on the widely-recognised changes on Waiheke since she moved there 38 years ago. In addition to increased housing costs (both rent and sale prices), she explained:

Waiheke is so changed since I first came here ... it's just not the Waiheke I knew [anymore]. It's a shame. ... From the plastic [bags] in the supermarket to the speeding cars and lack of consideration for the land. ... At one time you'd never have been able to do some of the things people come here and do [now].

Part of Avery’s nostalgia seems to be her attachment to the island and feeling accustomed to the ‘old Waiheke’ way-of-life prior to its recent popularity boom. In the initial interview Avery said that “the new [wealthy] people coming here [are] ... changing the place, destroying the environment. Money can be used wisely, but this island is being ripped apart”. She disagrees with many of the changes in Waiheke’s landscape and community, but continues to feel loyal to her island home. Her familiarity and long-standing social and emotional attachments mean Avery would prefer to age-in-place on the island than elsewhere (see Burholt et al., 2013; Róin, 2015; Wiles et al., 2012a), despite having encountered considerable housing hardships.

Summary: Avery's precarity and resilience

Avery explained that friendships and community connections were important to her resilience while coping with challenging housing circumstances and her associated struggles with depleted wellbeing (see Table 6.2). The complexity of Avery's reciprocal support arrangements and community involvement corroborates previous research regarding the importance of social participation and engagement for older people's experiences of ageing (well) in place (Alpass et al., 2007; Wiles et al., 2012a). Moreover, Avery felt that her enjoyment of a strong sense of community is an "island thing", and this seemed to fuel her reluctance to move off-island (see Burholt et al., 2013; Hay, 2006; Róin, 2015). She explained being willing to compromise (whether out of choice, necessity or gratitude to landlords) on aspects of her housing in order to maintain her attachment to Waiheke. She drew resilience from her sense of home at the island-scale, while enduring considerable difficulties at the dwelling-scale, and persisted in seeking alternative accommodation within the constraints of Waiheke's high-demand and high-cost housing market.

Avery described her current house as a good place for ageing due to its flat section, supportive landlords and easy access to community amenities. Her relative sense of security in this house, combined with the positivity of a potential 'honeymoon phase' after such dire circumstances, meant that Avery's narratives focused predominantly on the positive aspects of her current housing and island experiences. She spoke little of uncertainties of ageing, which were perhaps overshadowed in her story by her previous stressful housing experiences and the relief she experiences in her current home. Her willingness to 'stick it out' and remain loyal to Waiheke despite the hardships she faced is similar to Burholt et al.'s (2013) observation that overcoming island-related challenges (e.g. distance to a mainland, limited facilities, heightened living costs, etc.), contributes to islanders' sense of pride, hardiness, resilience and shared identity. Avery's enjoyment of island-related distinctiveness, community, identity and landscape also fuelled her 'love' for Waiheke (Coleman & Kearns, 2015). As such, it is unsurprising that Avery reported such enduring attachment to the island despite the housing precarity she experienced. It is clear that Avery's precarities and resilience experiences have varied across her Waiheke housing trajectory, but have remained broadly centred on housing and community experiences.

Table 6.2: Summary of Avery's experiences of precarity and resilience.

Avery's precarity-resilience experiences	
Financial	<p><i>"It's very affordable here ... they asked how much [I] think I can pay"</i></p> <ul style="list-style-type: none"> - Feeling limited by high rent costs; compromising on housing quality and daily expenses to remain on Waiheke and keep pets - Negotiation with friend-landlords for below-market-rate rent - Regular budgeting advice and careful financial planning to manage increasing living costs and limited income - Seeking assistance from friends with staff discounts for large purchases
Housing	<p><i>"It felt like moving from the mire to the castle"</i></p> <ul style="list-style-type: none"> - 'Making do' in undesirable, insecure, dangerous but affordable housing - Use of belongings to personalise rental space and make it 'home' - Negotiation of fixed tenancy length to avoid uncertainty of seeking housing before summer tourism peak - Insecurity with previous landlord; security with supportive current landlords
Health and ageing	<p><i>"I became really ill at the Rotten Floor House; it was the desperation"</i></p> <ul style="list-style-type: none"> - Seeking professional assistance for mental health challenges associated with stressful housing and insecure tenure - Maintaining social and community connections and receiving social support to cope and remain well during (di)stressing and upsetting times
Social	<p><i>"Support gave me the resilience ... knowing so many people over the years"</i></p> <ul style="list-style-type: none"> - 'Give and take' of practical and moral support: provided previously, then received during stressful housing times, and subsequently reciprocated as advice, support and gifts - Coping with drug-abusing or violent neighbours by limiting interactions - Enjoyment of friendship with current landlords, and remaining aware of personal space and boundaries to maintain positive relationship
Island and community	<p><i>"I love Waiheke ... it's real love ... I can walk to the water anywhere"</i></p> <ul style="list-style-type: none"> - Positive outlook and enjoyment of Waiheke; stress relief through dog-walking at local beaches - Focusing on sense of security gained through friendship with landlords, despite uncertainty regarding staying on-island if needing to move again - Making sacrifices to maintain experience of being at-home in the familiar island community and landscape

Donna's story

"I am as secure as I can be ... I'm positively in the minority on that"

When initially interviewed, 68-year-old Donna was retired and renting a two-bedroom stand-alone house for \$360 per week. She had been living on Waiheke for 40 years, 35 of which were spent in her previous home, the family bach built by Donna's grandfather. Donna visited the bach as a child, and then owned and lived in it continuously since 1977 (see Fig.6.4). In 2012 Donna sold this house, in a move she described as a "choice" to relocate somewhere more suitable in older age (her only move in five years; see Fig.6.1, Quadrant-3). She opted for a rental property on the island rather than purchasing another house. Donna's housing choices have been primarily related to her planning around ageing well and achieving her goals in later life. In describing her experiences, prevailing themes in Donna's story included the renting transition, community engagement, and island attachment.

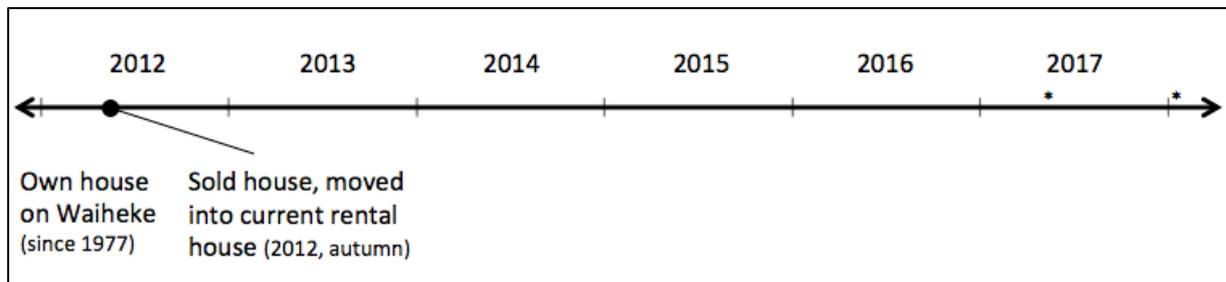


Figure 6.4: Donna's residential mobility since 2012 (*denotes timing of initial and follow-up interviews in May 2017 and January 2018).

The renting transition

When describing her decision to sell her house and move to renting, Donna explained financial- and ageing-related considerations:

I sold because I didn't have vehicular access ... [I had] to park the car at the top of the road, on top of a hill, and walk down a public walkway and then down [to] the house. ... As I got older it was getting harder, so I thought I should sell while I could make the conscious decision, rather than being forced out at some stage. ... Renting was better financially than trying to buy again; I don't have to pay someone for maintenance.

Donna explained that selling her house meant that she could use profits from the sale to travel as much as possible (within some health-related constraints). She enjoyed her international trips, and shared her excitement about meeting her new partner overseas several months before the initial interview. Donna was clearly aware of her relative privilege as someone who had a relatively stable financial and housing history, and who had chosen to rent (Craciun & Flick, 2014). She did however encounter some difficulties finding another house after selling her own:

It took a couple of months to sell; that was fine. Then I had a problem finding somewhere to live ... I had about a week to go when ... [an acquaintance] gave me the landlord's name. ... And so I got this place. ... I was fairly open-minded about where I'd go [on Waiheke]. I didn't want to be down in a damp boggy place, but apart from that what largely drove where I ended up was the rent. My budget could only stretch so far.

Donna felt fortunate to have found a house to rent soon before she needed to move out of her house, and she commented at various points throughout the interview on feeling “lucky” to be on Waiheke, in good quality housing and with a kind and responsive landlord (see Izuhara & Heywood, 2003). She explained that after almost five years living in her current housing, and given the cooperativeness of her landlord, she feels secure and “settled” in her home. As such, Donna tended to move on swiftly from brief conversations about Waiheke’s housing issues in a general sense, to discussing in more depth her uncertain health and the ageing-related challenges she was managing (see Clarke et al., 2012; Grenier et al., 2017). Having secure housing clearly granted her the platform from which to focus on ageing well, and for Donna this was especially important given the potential for her health-related precarities to undermine her ability to continue living at home independently.

Donna was especially conscious of the health-related uncertainties associated with ageing following a previous “health scare”. She had major surgery after receiving a potentially-terminal diagnosis soon after moving into her rental home in 2012. Donna opted for non-invasive treatment, preferring to make the most of her life by travelling and enjoying time on the island. Donna’s surgeon advised that her “worst-case scenario” would be a five-year lifespan post-surgery, and she was proud to remain in good health and good spirits after surpassing this timeframe. It seems that her diagnosis and surgery have meant that health- and ability-related aspects of ageing were significant in Donna’s

story, and she referred to these considerations at times throughout both interviews (see Clarke et al., 2012).

Donna noted that ageing and her diagnosis generate some uncertainty, but despite this she felt secure in her current rental home. As she explained: “Of course you just don’t know what’s around the corner health-wise ... but all things being equal, yeah [I feel secure]”. Donna’s relative financial stability and privilege (within the constraints of Waiheke’s high-cost housing context) contributed to her sense of security in being able to stay on the island even if she needed to move from her current house. This sense of security was clearly tempered, however, by Donna’s precarious health and by everyday uncertainties.

Donna also explained that she felt her stable five-year tenancy and friendship with the landlord contributed to her sense of security in her current home:

I’m settled, life ticks along fine here. ... [The landlord] hasn’t put the rent up at all. ... He’s very good, I’m very lucky. ... He’s become a friend, it’s nice. When I came back from holiday there was ... a Christmas card with a [gift]. ... When I had my health scare ... I told him about it and he said he was happy for me to stay. ... It’s affordable. ... I would like to continue living here ... and I don’t see why [I couldn’t].

As noted in Chapter 5, Donna felt that she was “positively in the minority” in having an “extremely good experience” of renting on Waiheke. Although her landlord inevitably holds the balance of power and could potentially exploit Donna – as observed for landlords manipulating older tenants elsewhere (e.g. Carlton et al., 2014; Izuhara & Heywood, 2003) – their friendship has facilitated Donna’s sense of security. This housing security is especially important to Donna: it provides her with a place where she can feel safe and at-home, despite the age- and health-related precarities she experiences (see Colic-Peisker et al., 2015; Wahl et al., 2012).

Community engagement

Donna spoke frequently about the importance of community in her daily life, and her enjoyment of providing and receiving support from fellow islanders. Her 40 years on Waiheke, combined with active involvement in various organisations, provided her with a wealth of local knowledge upon which she could draw to interpret the broader island

context. She felt particularly concerned about a range of contemporary issues on the island, including housing shortages for seasonal workers, unfair evictions and the rise of Airbnb, housing unaffordability, friends in “shocker” low-quality dwellings, environmental damage, and social isolation among older residents.

As also observed for older residents in Burholt et al.’s (2013) study of small Irish islands, Donna felt that being involved in the community was part of being an islander, and also important for her experience of ageing well on Waiheke:

I got heavily involved in things after my husband died, just to keep busy. ... I still belong to those organisations, still support them, but I’m no longer as active. ... I’m still on [one] executive committee and I do their monthly newsletter, press releases, stuff like that.

She seemed hesitant to describe in detail her support for various organisations; her downplaying of her community involvements was perhaps evident of a humble disposition and unwillingness to ‘make a fuss’. She did however mention at times throughout both interviews her involvement in health, ageing, musical and sports organisations, as well as other community-support roles and initiatives. Community involvement is clearly important in Donna’s experience of ageing well on Waiheke, as also observed for older people with extensive community engagement elsewhere (e.g. Davey & Glasgow, 2006; Wiles & Jayasinha, 2013).

Donna explained that these involvements were enjoyable and beneficial for her on a day-to-day basis as well as when she needed assistance. In speaking of the support she received following her surgery, Donna explained:

When I came out of hospital I had a very good friend who came in every day. And the [Waiheke] Health Trust; I had district nurses coming in every day ... home-help twice a week, I could’ve got Meals-on-Wheels. There’s a lot of support [on Waiheke] if you need it. ... We are pretty lucky on the island. ... If anybody is in real need or misfortune, the community rallies around. It’s absolutely amazing.

Donna glossed over many of the challenges she faced during this period of illness and recovery. Similar to Clarke and Bennett’s (2012; 2013) and Clarke et al.’s (2012) older participants who managed chronic or terminal illnesses by prioritising self-care,

independence and life-enjoyment, Donna explained putting her diagnosis behind her and focusing on travelling and enjoying island life. This focus on feeling well and happy despite health or mobility problems is key to ageing well, and indeed to coping with illness at any age (Chapman, 2006; Clarke & Korotchenko, 2011; MacKian, 2009). The availability of support is important to Donna's experience of ageing, not only in the sense that she has personally received it, but also in that it symbolically and practically represents Waiheke's cohesive community (see Barrett et al., 2012; Burholt et al., 2013).

Attachment to the island

Underpinning Donna's feelings about community issues, as well as her experiences of housing and ageing, is a strong emotional attachment to Waiheke, developed through repeated holiday visits as a young person and then four decades as a full-time resident. Donna explained that her long-term enjoyment of Waiheke enhanced her experience of the island in later life, despite the changes she had observed. She noted that long-term island residence gave her a level of 'insider information' and reliable social connections:

I've been on the island a long time so I know where to go, for instance, if it's a lovely day and I'm sitting here in the shadow and the gloom. I take myself off to [the beach]. ... I feel really comfortable [on Waiheke]. ... I've been here so long, I know a lot of people ... I'll go somewhere and invariably run into somebody I know ... at [nearby café] ... or at the RSA. ... All my friends are here.

It seems that Donna's attachment stems from her social connections to other residents, as well as the attraction she feels to the beaches and landscape (see Coleman & Kearns, 2015; Róin, 2015). When articulating what her home on the island means to her, Donna explained:

I've always felt the island to be my spiritual home. Even when I wasn't living here, every now and then I'd come over ... and walk the beach or hug a tree or something, just to soak up the atmosphere. ... I had the experience right from childhood, which is probably why I've got such a deep connection. It's not a superficial thing. ... It's the place itself is (pause), ah, what's the word. ... Nurturing isn't quite right. ... It's, um, (pause) yeah ... we were talking about wellness ... to me, it has that ability to make you well again.

Evidently, and as also consistent with broader place attachment literature (Costa-Font et al., 2009; Cristoforetti et al., 2011), Donna has developed a strong and deep connection

to Waiheke through ongoing experiences since childhood. Donna's pauses during this part of the conversation were noticeably longer and more frequent than in any other parts of the interview, reflecting commonly-encountered difficulties conveying deeply emotional and often indescribable feelings of 'home' (Dahlin-Ivanoff et al., 2007; Rowles, 2018). Consistent with Róin's (2014; 2015) and Burholt et al.'s (2013) previous work on ageing and islandness, Donna's extensive attachment to Waiheke has developed and strengthened over time. She explained that the "enormous" changes she had observed, both desirable and problematic, did not undermine her attachment or deplete her enjoyment of life on Waiheke. For Donna, it seems that the meaning she ascribes to home at the Waiheke-wide scale is derived from core aspects of its islandness, its "specialness" and the fond memories and long-standing social connections she has accrued across her lifetime.

Summary: Donna's precarity and resilience

Donna feels secure in her rental home of five years, and described a range of precarities and resilience tactics to ensure her enjoyment of island life, especially in the face of housing and health precarities (see Table 6.3). Her relative financial stability means that she feels it is most likely she will be able to stay on the island even if unforeseen changes in her health or her landlord's circumstances caused her to move from her current home. Donna has a positive relationship with her "very decent" landlord, and she feels that their friendship gives her a sense of security that, other than in exceptional or unexpected circumstances, she will be able to stay in her current home as long as she would like to (health permitting). Thus, Donna's experience of precarity as an older Waiheke renter stems predominantly from uncertainties associated with "not know[ing] what's around the corner" in terms of health and ageing, rather than her housing *per se*, although it is clear that a significant change in her health would have ramifications for her housing situation (see Botterill, 2016; Craciun & Flick, 2014; Grenier et al., 2017). In this sense Donna's health- and housing-related precarities are intertwined in her experience of ageing (well) in place.

Donna has encountered significant health concerns and uncertainties, but she has accepted this precarity as part of life and ageing, and explained her determination to remain independent, optimistic and make the most of life after her surgery (see Clarke et al., 2012). She stated her desire to "embrace every age as it come[s] ... [because]

you've just got to make every day count", and she associated her enjoyment of later life with her enjoyment of being on Waiheke. Donna's community involvement has contributed to her resilience in the face of challenges associated with ageing (see Lovell, 2018; Wiles et al., 2009). The resilience she derives from her involvement in the community, combined with her enjoyment of Waiheke as a "special" place and her sense of security in her current home, contributes to her positive experience of ageing despite the health-related precarities she experiences.

Table 6.3: Summary of Donna's experiences of precarity and resilience.

Donna's precarity-resilience experiences	
Financial	<p><i>"Renting [is] better financially ... I don't have to pay someone for maintenance"</i></p> <ul style="list-style-type: none"> - Transition to renting from homeownership to relieve financial burden of property rates and labourers for maintenance tasks - Drawing on relative financial security to enjoy life and health by travelling while able, especially in light of health uncertainties
Housing	<p><i>"I had a problem finding somewhere to live ... [but] this is comfortable ... it's a lovely spot ... I'm settled"</i></p> <ul style="list-style-type: none"> - Drawing on social connections and community word-of-mouth to find a rental home when few were available - Use of personal belongings to make a rented house feel like home - Sense of housing security due to financial stability and trust in landlord
Health and ageing	<p><i>"Access was hard, it was difficult being older there"</i></p> <ul style="list-style-type: none"> - Moving to a more accessible house for older age; exercising a level of choice in finding a suitable, manageable and affordable house - Obtaining landlord's willingness to keep her as a tenant after discussing potentially-terminal diagnosis - Approaching landlord about minor adaptations to prevent falls - 'Making the most of things', remaining positive, and enjoying island life and travel following potentially-terminal diagnosis
Social	<p><i>"I got heavily involved in things after my husband died"</i></p> <ul style="list-style-type: none"> - Active community involvement to 'keep busy', especially after loss - Social outings and keeping in touch with friends - Receipt of support from friends, community and local organisations during post-operative recovery
Island and community	<p><i>"I've been [here] a long time... I've always felt the island to be my spiritual home"</i></p> <ul style="list-style-type: none"> - Drawing on love for Waiheke's community and landscape as 'home', to feel happy and continue enjoying island life - Long-standing family connections, childhood memories and familiarity as a health-enhancing experiences - Utilising local knowledge to enjoy the island, maintain a positive outlook and brighten 'gloomy' days

Synthesis: Three stories of precarity and resilience

The diversity of older Waiheke renters' stories is clearly evident in the foregoing three narratives. Consistent with the phenomenologically-inspired approach, these stories have so far been explored independently, with a deliberate emphasis on their own words and personal experiences. This synthesis now turns to the discernible common 'essences' or shared experiences described by these three interviewees, drawing connections to the precarity-resilience conceptualisation.

Rose and Avery experienced a similar number of moves between different residences since 2012, and by the end of 2017 they had effectively swapped positions on the framework diagram. Donna, on the other hand, experienced relative residential stability – she did not move between the initial and follow-up interviews, and had moved only once since 2012. Although they had quite different residential mobility trajectories, all three participants commented on the level of uncertainty that is inherently associated with renting and the potential for an unexpected change in circumstances to trigger residential mobility (see also Colic-Peisker et al., 2015). All three also commented on the constrained choices and limited options available to them when seeking housing, and only Donna had exclusively positive experiences of renting on the island. It is interesting to note that, even as the most privileged and secure interviewee, Donna identified (potential and experienced) precarities associated with island life, rental tenure, older age, and everyday risks and uncertainties. As somewhat of an 'outlier', Donna's account provides interesting insights into the prevalence and pervasiveness of underlying precarities even when the more salient insecurities associated with hostile landlords, insecure tenancies, unsafe dwellings and frequent residential mobility are not experienced.

As conceptualised by precarity scholars (see Standing, 2014; Groot et al., 2017; Waite, 2009), precarity differs in how it is experienced and how it is manifested in these three interviewees' life stories. Indeed, Grenier et al. (2017) observed that precarities may be inherent to the ageing process, but also experienced unequally depending on personal circumstance. All three participants are exposed to similar (potential) precarities associated with ageing, renting and island life, but these are experienced differently by

Rose, Avery and Donna. Rose's experience of relative residential stability (albeit precarious given the latent potential for eviction) gave way to frequent mobility through low-quality dwellings and homelessness, with an insecure housing future and plans to move into a tent. Avery lost the purported security of homeownership when financial strife led her to sell her home, leading her to a series of low-quality dwellings before finally arriving in secure and satisfactory housing. Donna noted that a sudden change in her landlord's personal circumstance could potentially influence her sense of security in her current home. However, Donna's precarity was predominantly related to her health, rather than housing or tenure, and she also recognised the potential for a change in her health, independence or mobility to necessitate moving. Such health- and ageing-related precarities have been identified in a limited body of research extending the conceptualisation of precarity beyond insecure labour, employment and financial positions (see Colic-Peisker et al., 2015; Grenier et al., 2017; Groot et al., 2017).

It is clear that these three interviewees experienced differing financial circumstances and backgrounds. Rose was a life-long renter and unemployed, whilst Avery and Donna were retired and had previously owned property. In general, Avery and Rose's narratives were better aligned with financially-defined precarity than Donna's story. Consistent with literature centred on employment and labour precarity (see Groot et al., 2017; Waite, 2009), their diverse financial situations seemed to influence their sense of precarity and anticipated housing futures in different ways. Donna felt relatively secure in being able to afford to stay on Waiheke, whereas Rose struggled to afford a rental house but was prepared to move into a tent in order to stay on Waiheke. Avery also preferred to stay on the island, and although she felt unable to afford this at the initial interview, her most recent move into more affordable and enjoyable housing means she now feels this is possible.

Emotional attachments to Waiheke's landscape and community were evident in all three stories (and indeed also in most initial interviews). This can be at least partly attributed to the fact that Rose, Avery and Donna had each lived on the island for over 25 years, and had established significant social connections, reputations, and positive memories. This place attachment, combined with community involvement and support, contributed to Avery's resilience in the face of housing strife as well as Donna's resilience during her

recovery (Wiles et al., 2017). Avery and Donna both commented on the importance of friends during difficult times, and explained the value they placed on the cohesive island community. Rose, however, was generally less interested in the busyness of the community, and described her enjoyment of “secret spots” where she could be alone with her dog. She felt reassured knowing community support was available, and enjoyed Waiheke’s beaches, landscape and difference to mainland Auckland. It is clear that for Avery, Donna and Rose, emotional attachment to the island gives them a sense of meaning and enjoyment of life in older age (see Kearns & Coleman, 2015). Despite the variable precarities they have faced (and anticipate encountering in the future), their love for Waiheke as their home bolsters their resilience and ability to cope with adverse housing, health, financial or social circumstances. In this sense, their place attachment can be seen to facilitate their experience of ageing (well) in place on Waiheke.

7 Conclusion: Precarity in ‘paradise’

In this thesis I have posed the question: *How do older renters experience ageing and renting within the context of Waiheke Island?* The two objectives related to this question centred on older renters’ experiences of ageing in place and their precarity/resilience. In addressing these objectives, I employed a phenomenologically-inspired methodology and a conceptual basis of precarity and resilience. The research is situated within three academic fields: ageing in place, geographies of precarity, and island studies.

All participants described their enjoyment of island life. For some, this enjoyment was limited to a specific beach or view in the midst of dire personal/housing circumstances, but most spoke of a Waiheke-wide sense of attachment to the landscape and community as ‘home’. Participants also observed changes to Waiheke’s community, tourist influxes, and rising property, rent and living costs. The island’s difference and detachment from mainland Auckland was repeatedly cited as an advantage of island residence, although experiences of relative (in)accessibility of the mainland depended on personal circumstances. Occasional visitors to Auckland generally found the ferry convenient and affordable (especially if eligible for free travel with a GoldCard), while those who needed to visit more frequently (e.g. for medical reasons or visiting friends/family) described distance, time and cost related challenges. Participants spoke of a range of precarities that they encountered and managed in their daily lives.

In terms of their experiences of ageing in place on Waiheke, most participants tended to emphasise housing – rather than ageing – issues. The exception in this case was Donna, who was, by her own estimation, ‘lucky’ and privileged in that her financial stability enabled her to have relatively secure and good-quality housing, despite significant health uncertainty. For Donna, it was clear that this health-related precarity brought to the fore issues of ageing, especially as her diagnosis placed a potential time-limit on her ageing experience, making health- and age-related uncertainties relatively more immediate than they might have been for many other participants. For other

interviewees, prioritisation of housing-related issues highlighted the importance of tenure (in)security and dwelling quality in their experiences of ageing and island life. For many, it seemed that ageing matters might have felt relatively distant or non-immediate in comparison to the 'here and now' uncertainties associated with issues such as substandard housing, insecure tenancy or difficulties finding alternative accommodation. Alternatively, some participants may have focused on their most immediate housing issues as a way of feeling in-control and coping with wide-ranging precarities associated with ageing and renting. Moreover, for some, especially "younger-old" participants (given the 55+ age-bracket, see McCracken & Phillips, 2005), ageing considerations may have seemed less-pressing or less stressful not (only) because of perceived threats to housing security, but because they may not necessarily view themselves as 'old' or 'elderly' (yet).

In the context of interview conversations, the emphasis placed on housing issues seemed to reflect what participants felt were their most insecure or most "intense" (see Merriam, 2009) experiences of ageing and renting on Waiheke. While older homeowners typically face challenges of maintenance, adaptation and health concerns in a relatively secure 'home' (see Coleman et al., 2016), older tenants tend to encounter challenges associated with insecure tenure, potentially-frequent residential mobility and an uncertain sense of home in addition to the uncertainties of ageing and health (see Colic-Peisker et al., 2015; Izuhara & Heywood, 2003). Participants' narratives indicated that precarious experiences of ageing in place involve considerable uncertainty around the *place of ageing* for older renters.

Participants described stresses generated by precarious circumstances and related choices, changes and compromises to maintain their resilience and continue living on Waiheke. Several participants spoke of their 'luck' in finding favourable living conditions or being able to remain on the island, and it is interesting to note that this expression of *luck* was most commonly also an expression of *resilience*. These participants often explained their 'luck' in terms of drawing on established reputations, maintaining social connections, resourcefulness, perseverance and adaptability, rather than 'luck' in the 'random chance' or 'luck of the draw' sense.

In this research it is evident that islandness acts as an intensifier of participants' experiences in the Waiheke context. The island's inherent boundedness, distance from mainland Auckland and increasing appeal to new residents and visitors all seemed to amplify the various precarities highlighted by residents. The island context also seemed to intensify participants' resilience to these challenges, with formal and informal community support mechanisms often being referred to as "an island thing" or part of "the Waiheke way". Participants frequently also drew resilience from their emotional attachment to the island as *home*, even when facing insecure tenancy or unsatisfactory physical attributes of the house itself. Interestingly, changes to the island community did not alter most participants' attachment to, or enjoyment of, the island, even if these changes did make their daily activities more difficult or more expensive. Interviewees explained their strategies to avoid crowds, reduce costs or alter routines in order to continue enjoying the island community, landscape and views (see Coleman & Kearns, 2015).

This final thesis chapter proceeds with a summary of the application of the precarity-resilience conceptualisation. I then reflect on the methodology and the strengths and potential limitations of the study before evaluating scope for future research directions. Lastly, I summarise the main conclusions and review the contributions of the thesis to the three literature fields within which it is situated.

Applying the precarity-resilience conceptualisation

Precarity and resilience have been previously considered both as independent or opposing concepts, and as interrelated experiences (e.g. McKee et al., 2017; Pendall et al., 2012; Waite, 2009; Worth, 2015). Consistent with Grenier et al.'s observation of multifaceted precarity that is "inherently shared, but unequally experienced" (2017:323), this thesis sees older renters' diverse experiences as encompassing overlapping and intersecting layers of precarity and resilience. In drawing together insights from related literature with the study findings, I identified five key aspects of precarity/resilience: financial; housing quality and tenure; health and ageing; social; and the island community. These aspects have been variably considered in previous

research, with financial precarity being more extensively researched, while health, social and community aspects remain less-explored (see Groot et al., 2017). Participants' experiences related to these precarity-resilience aspects are summarised in Table 7.1.

Table 7.1: Overview of intersecting precarity-resilience experiences described by older Waiheke renters.

Precarity-resilience experiences for older Waiheke renters	
Financial (Breheny, 2017; Craciun & Flick, 2014; Frase, 2013; McKee et al., 2017; Standing, 2017; Waite, 2009)	<ul style="list-style-type: none"> - Managing ongoing ramifications of previous financial misfortune - Adjusting priorities or spending less on non-essential items/outings - Home-grown produce, markets and op-shops to reduce living costs - Moving house in pursuit of affordable rent (including off-island, for two participants) - Transitioning from homeownership to renting (one participant)
Housing (Colic-Peisker et al., 2015; Davey, 2006; Izuhara & Heywood, 2003; Golant, 2015; Means, 2007; Kearns et al., 1992)	<ul style="list-style-type: none"> - Coping with insecure rental tenure and frequent residential mobility - Adapting to low-quality housing and/or literal or incipient homelessness - Moving house in pursuit of better living conditions - Drawing strength from place attachment and enjoying island life despite housing challenges and insecurities - Maintaining optimism; focusing on positive experiences
Health and ageing (Clarke et al., 2012; Craciun & Flick, 2014; Grenier et al., 2017; Wiles et al., 2012)	<ul style="list-style-type: none"> - Managing acute, chronic or potentially-terminal health conditions - Adapting to mobility/ability changes and challenges and keeping up with daily activities - Provision and receipt of (in)formal support and assistance, both in-home and in the community
Social (Alpass et al., 2007; Barrett et al., 2012; Cannuscio et al., 2003; Carlton et al., 2014; Lovell, 2018; Wiles et al., 2009)	<ul style="list-style-type: none"> - Negotiating complicated tenant-landlord friendships and feeling beholden to a friend-landlord - Avoiding, confronting, or moving away from hostile landlords - Seeking and valuing assistance from proactive landlords, putting effort into maintaining a good tenant-landlord relationship - Variable experiences of social connectedness and the receipt and provision of support to friends and other islanders - Seeking alone-time when desired to manage stress and enjoy island
Island and community (Burholt et al., 2013; Coleman & Kearns, 2015; Prieto-Flores et al., 2011; Róin, 2015; Stein, 2015)	<ul style="list-style-type: none"> - Living with/around new residents, visitors and island changes - Using 'secret spots' and local knowledge to overcome island changes - Community support systems to ensure relative ease-of-access to mainland services and facilities - Involvement in community support mechanisms to maintain the island experience and identity

Financial precarity and resilience

Financial aspects of precarity and resilience have been well-explored in terms of insecure employment among a predominantly younger, working-age cohort (Standing, 2017; Waite, 2009). For older Waiheke renters, it seems that financial precarity was related to difficulties ‘making ends meet’ with a limited income (superannuation) and unaffordable rent and living costs on the island (see also Breheny, 2017). Additionally, many participants were managing ongoing precarities of previous financial misfortune, including business strife, investment losses, fraud or divorce. The NZ Superannuation system tacitly presumes homeownership in later life, therefore compounding older renters’ precarity by overlooking the financial strains associated with often-unaffordable rent payments (see Chapter 3). These financial stresses prompted some interviewees to adjust their expectations and priorities, skipping meals or not purchasing perceived ‘luxuries’ or more expensive groceries such as meat and biscuits in order to afford rent, basic necessities and pet food. Others grew their own produce to reduce living costs. Some participants were able to counter some of their financial precarity by moving off-island in pursuit of cheaper rent. However the island context heightened the financial stresses of residential mobility, with the upfront costs of finding another house and moving one’s belongings off-island presenting a significant barrier to most interviewees. Those who did leave the island were relatively financially secure (despite unaffordable rent), or were able to draw on strong support from family. Participants who could not afford moving to the mainland, or were unwilling to sever their attachment to Waiheke, instead expressed different forms of resilience and enjoyment.

Housing precarity and resilience

Closely related to financial precarity is precarious housing, which can have implications for residents’ sense of safety, ontological security, physical health, psychological wellbeing, social interactions, place attachment and general life quality (Colic-Peisker et al., 2015; McKee et al., 2017; Means, 2007). For older Waiheke renters, housing precarities included low-quality or dangerous dwellings, insecure tenure, and frequent residential mobility. All participants spoke of their potential vulnerability to eviction, and most recounted instances when they had been evicted and struggled to find alternative arrangements. Interestingly, even a relatively financially secure participant,

who had deliberately transitioned from homeownership to renting to relieve maintenance and access difficulties, also explained the potential for a change in circumstance to undermine her housing security. Moreover, only six interviewees had not lived, at some point, in 'informal dwellings' on Waiheke; the other seven had variable experiences of residing in buses, sheds, boarding houses, homelessness, campsites and emergency accommodation (also observed in other mainland NZ contexts, see Kearns et al., 1992; Severinsen & Howden-Chapman, 2014). In an effort to retain/regain control over her housing situation, one participant had even purchased a tent in anticipation of soon losing her current home. Such uncertainties and low-quality tenancies are clearly precarious, and older renters articulated a range of strategies to enable them to adapt and cope with housing stresses, 'make the most of things', and/or improve their living circumstances. Some expressed resilience through seeking alternative accommodation in pursuit of secure, good-quality housing. Others felt 'trapped', instead altering their daily routines and/or the physical attributes of the dwelling (see Golant, 2012). It is clear that while older renters' experiences of housing precarity were diverse, they were nonetheless underpinned by shared insecurities that were managed, adapted to or improved through variable resilience strategies, as conceptualised by DeVerteuil and Golubchikov (2016).

Precarity and resilience in health and ageing

Alongside these financial and housing precarities, ageing itself involves uncertainty around potential health problems or changes to mobility, relationships and independence. All but one participant mentioned health condition(s) that, as Clarke and Bennett (2013) also observed, created challenges or uncertainty associated with daily life and ageing. For some, health problems were attributed to their housing situation, for example dampness, cold, or rotten flooring. Others had pre-existing or ongoing health conditions that could be exacerbated by stress, exertion or substandard living arrangements. Participants described a range of tactics for 'getting on with things' in the face of specific health diagnoses and/or more generalised health and ageing uncertainties. Their resilience strategies included house modification or repair (subject to landlord's approval), maintaining a positive outlook and sense of optimism, and being grateful for enjoyment of the island landscape, views and community (see Coleman & Kearns, 2015; Golant, 2015; Wiles et al., 2012b). Participants also identified formal and

informal sources of community support that enabled them to feel as happy and independent as possible during health troubles, psychological “breakdowns” or post-operative recoveries. Precarious health and ageing experiences are clearly deeply personal, with the uncertainties of older age being experienced and managed differently depending on individual circumstances.

Social precarity and resilience

Social isolation can undermine older people’s wellbeing, connectedness and support network, thereby also exacerbating uncertainty and precarity (e.g. Colic-Peisker et al., 2015; Prieto-Flores et al., 2011). Accordingly, social support, friendships and community engagement tend to facilitate experiences of ageing well and enhance resilience to challenges in older age (e.g. Cannuscio et al., 2003; Wiles et al., 2009). As mentioned above, most interviewees noted that both *receiving* and *providing* community support could facilitate wellbeing and resilience in the face of financial, housing and health challenges. Participants also indicated that some social connections could (almost simultaneously) aggravate *and* relieve some aspects of precarity. Tenant-landlord relationships were frequently made complicated by pre-existing or acquired friendships. Such blurred boundaries in an otherwise professional relationship led some participants to feel secure and at-home, while others felt obliged to take on maintenance or repair tasks as a favour or out of gratitude to their friend-landlord. This complexity was said to be an ‘island thing’, given how commonly participants had found their house through word-of-mouth or existing contacts in Waiheke’s small community. Some participants also spoke of a sense of insecurity and lack of safety generated by overtly exploitative, manipulative, neglectful or abusive landlords, despite a sense of luck or relief to have accommodation on the island.

Community precarity and resilience

Waiheke’s community identity is precarious in that recent tourism growth and an influx of newer, more affluent residents have contributed to perceived shifts in the island character, lifestyle and community dynamics (Little, 2016). Such changes have implications not only for the collective identity and form of the community, but also for individual residents’ experiences of belonging, place attachment and life enjoyment (see

Baldacchino, 2012b; Burholt et al., 2013). Most participants disliked many of the changes they had observed, and felt the loss of some island places or activities that were no longer accessible or enjoyable to them. In response to these changes, participants described strategies they used to live with/around new residents and visitors. Several noted that, as long-term “old Waihekeans”, they could draw on their local knowledge to ensure their continued enjoyment of the island by visiting “secret spots” and isolated beaches away from the hustle-and-bustle of more popular/populated places. Relatedly, some participants explained how their involvement in community support mechanisms (e.g. volunteering for local organisations, or offering neighbourly help and transport to other residents) enabled them to uphold the “old Waihekean way” and maintain their experience of the island community and identity. Evidently, DeVerteuil and Golubchikov’s (2016) and McKee et al.’s (2017) conceptualisations of resilience can be applied to understand how, even at the larger community scale, participants responded to the precarities of island life and change in ways that demonstrate their agency and resilience to challenges and adversities.

Reflecting on the precarity-resilience conceptualisation

Although older renters’ experiences across the five precarity-resilience aspects were inherently personal, the findings suggest that, consistent with Grenier et al.’s (2017) observation, diverse and unequal experiences of precarity are underpinned by common precarious essences. It is evident that these five aspects of precarity are heavily intertwined and interdependent, and participants’ resilience was evident in their responses to such multilayered challenges and uncertainties. Interestingly, the resilience conveyed by participants involved variable expressions of agency – ranging from relatively passive means of *coping*, to more active means of *changing*, one’s precarious situation (DeVerteuil & Golubchikov, 2016; Golant, 2015). The precarity-resilience framework conceptualised in this thesis has built on a burgeoning field of literature (see Groot et al., 2017), and it is clear that this has concept enabled an up-close understanding of the intersecting and overlapping layers of uncertainty in the experience(s) of ageing and renting on Waiheke.

Methodological reflections and future directions

Reflecting on the phenomenologically-inspired approach

Data collection involved two interview phases as well as post-interview journaling of observations. Initial interviews were necessarily structured around a standardised question schedule tailored to the needs of the broader, multi-site *Life When Renting* project. Follow-up interviews were more open and personalised, facilitating participants' story-telling, guided by prompts/questions when necessary. Following the lead of writers such as Leith (2006), Liberman (2017) and Seamon (2010), I have employed a phenomenologically-inspired methodology to elicit in-depth insights and understandings of older Waiheke renters' experiences. This approach also ensured congruence (see Tracy, 2010) between the conceptual basis, fieldwork, and analytical elements of the study; each of which have been centred on a core interest in human experiences and stories of renting and ageing (well) in place.

The two-phase fieldwork and in-depth analysis processes entailed emotional labour for participants and interviewer(s). The emotionally-fraught nature of many interview conversations, in combination with participants' personal precarities and residential mobility, and the access-related challenges of the island context all posed obstacles throughout data collection. Although these challenges created delays and restricted the number of participants included, the findings generated confirmed the value of this approach. As similarly noted by Cain (2012), Hoffman (2007) and McGarrol (2017), emotionally intense narratives can contribute to the depth of the research, and its potential to inform tangible positive changes for older Waiheke renters (see below). Moreover, the up-close and in-depth accounts gained through the two interview phases enabled the relatively small sample of participants to provide insights into the 'bigger picture' of ageing and renting experiences in the Waiheke context.

Reflecting on the four-quadrant overview diagram

The framework diagram (Fig.6.1) used in Chapter 6 helped to illustrate participants' diversity and enabled the identification of follow-up interviewees with differing experiences of renting. Such wide-ranging diversity among participants (both across the

entire sample and within each quadrant) means that the calculated mean values used to demarcate the four quadrants are somewhat arbitrary and not useful as markers of 'average' or expected experiences for older Waiheke renters. This non-representativeness issue is not problematic, however, given the qualitative and phenomenologically-inspired nature of the research approach, which seeks to understand participants' experiences up-close and in-depth (see Liberman, 2017).

Qualitative narratives were used to 'fill in' the stories behind participants' otherwise superficial positioning on the diagram (a static, Phase-1 snapshot) and account for their (im)mobility within and between quadrants. These narratives also enabled unpacking of interviewees' subjective dwelling quality rating – a potentially inconsistent variable given inherent subjectivity and variation between individual participants' perceptions and expectations. Subjective quality ratings can be influenced by interviewees' potential 'biases' to defend their home or portray it positively, regardless of its more objective characteristics (see Nygren et al., 2007). Within the context of this research, these home-defence aspects of interviewees' stories offer an entry-point for understanding their sense of place and home at dwelling- and island-scales. Indeed, this thesis has been concerned with older Waiheke renters' personal *stories* and diverse *experiences*, telling an interpretive story across and through narrative data, rather than generating 'objective' measures or generalising across participants' accounts (Baxter, 2016; van Manen, 2017).

Future directions

Reflecting on key theoretical insights related to island studies enabled fuller interpretation of the implications of island settings for experiences of renting and ageing, as well as appreciation of the insights that island case-study research can offer to wider understandings of renting and ageing in place (see Róin, 2014). As an already identified highly-priced outpost of Auckland's expensive housing market (see Chapter 3), it appears that many of the issues raised by participants on Waiheke would hold true in the 'connected' context of mainland Auckland and elsewhere in NZ. Thus, a fruitful direction for future research would be exploring the precarity-resilience experiences of older renters in other, non-island places. Indeed, older renters' experiences are being explored in two other NZ case-studies (Marlborough, Western Bay of Plenty) as part of

the broader *Life When Renting* project. Future research could provide further insights into the previously un(der)recognised experiences of renting in later life by extending the direction taken by this thesis (and previous work situated overseas, e.g. Colic-Peisker et al., 2015; Izuhara & Heywood, 2003) to consider other contexts, especially those that are more urbanised or where older people are a minority within a younger population.

It is also interesting to consider the stigma mentioned by participants in this research around renting in NZ. These aspects fall outside of the scope of the thesis, but future research could explore the implications of stigmatised rental tenure for older people in a policy context and culture within which homeownership is normative. At present, renting remains a minority tenure both on Waiheke and across NZ, but the current trend of decreasing homeownership rates and the increasing prevalence of rental tenure is anticipated to continue. Thus it would be interesting to investigate if and how this stigma might change as homeownership falls out of reach for a larger proportion of the population. Similar trends in housing unaffordability have also been observed in Australia and the UK (see Connolly, 2012; Morris, 2016), providing opportunities for international comparison case-studies on this topic.

The precarity-resilience conceptualisation, in conjunction with the phenomenologically-inspired methodology, provided exploratory insights into the experiences of ageing and renting on Waiheke. This conceptual basis has illustrated the potential for resilience, agency and adaptability in the face of wide-ranging and multi-faceted experiences of precarity. As such, I have contributed to a small but growing body of literature calling for understandings of human responses to change and uncertainty (see DeVerteuil & Golubchikov, 2016; McKee, 2017). Future studies might build on this theoretical contribution and consider alternative conceptualisations of ageing-and-renting experiences. It would be possible, for example, to step back from the up-close understandings of personal experiences to consider the wider social policy processes, sociocultural context and marginalisation mechanisms at play in older renters' daily lives and experiences of precarity and resilience.

In addition to the abovementioned academic avenues potentially arising from this research, my findings have illuminated practical implications that might enhance older Waiheke renters' experiences of ageing (well) in place. Interviewees described local community efforts that enhanced their resilience tactics and experiences of ageing on Waiheke. Participants identified formal and informal means of support and resourcefulness that illustrate potential for 'bottom-up' or community-led change at a faster pace than might be expected of campaigns for social policy interventions (Deboulet, 2016). In particular, community initiatives may seek to support older residents who are struggling to afford their living costs (as already undertaken by Waiheke Budgeting Service's food parcels and financial advice). Given the importance of social connections for ageing well experiences, existing and new community groups may facilitate interactions and friendships that would increase many older renters' support networks during times of strife, as well as potentially enhancing their enjoyment of island life. Although this research suggests that socially-engaging community groups may enhance older renters' experiences of ageing (well) in place, it is worth noting that, as also mentioned by Alpass et al. (2007), some participants had always preferred fewer social interactions. For these residents it seems that ensuring availability (and awareness) of flexible assistance and support on an as-and-when-needed basis would be most beneficial.

It is also possible that, as already occurs on the island (see *Gulf News*, 2017c; *Waiheke Marketplace*, 2014; Waters, 2017), these community organisations can advocate for more structurally-oriented improvements at a larger-than-Waiheke scale, such as changes to Superannuation systems and tenant rights (rather than, or in addition to, 'ambulance-at-the-bottom-of-the-cliff' support systems) (Groot et al., 2017). Such efforts would be strengthened by support from comparable mainland community groups and initiatives interested in older people's precarity and resilience, especially as increasing attention is paid to experiences of renting in later life (see Morris, 2016). My findings indicate that it is possible for community-led initiatives to improve or enhance older renters' experiences of precarity-resilience and ageing (well) in place.

Contributions and conclusions

As mentioned above, this thesis is positioned at the nexus of three fields of literature. The findings contribute to each of these three areas, building on previous research to enhance understandings of the potential precarities of ageing and renting, and with a particular interest in the intensifying effect of the island context (see Table 7.2).

Table 7.2: Summary of key thesis findings and contributions.

	Previously established	Key thesis findings and contributions
Ageing (well) in place	Maintenance and home-ownership; downsizing; asset-based welfare; place attachment; in-home care provision; social inclusion	Building on Connolly (2012); Izuhara & Heywood (2003): Older renters' ageing-in-place decisions are driven primarily by the need for housing in a constrained rental market, rather than preferences or desires for housing that would enable ageing well
Precarity	Precarious labour and employment; housing and homelessness; poverty and inequality; health and frailty	Building on Colic-Peisker et al. (2015); Grenier et al. (2015); Groot et al. (2017): The precarities inherent in ageing, renting and island life are evident alongside older renters' resilience, with implications for their wellbeing and experiences of ageing in place
Island studies	Romanticised island idyll; tourism; cohesive communities; island(er) identities; (in)accessibility; isolation from healthcare; insular politics	Building on Baldacchino (2012b); Burholt et al. (2013); Coleman (2012): Beneath Waiheke's island idyll there is social polarisation; housing inequality, wealth disparity are experienced by older island renters despite their enjoyment of the island community and landscape as 'home'

As illustrated in Table 7.2, this research has made contributions to each of the three academic fields within which it is situated. The thesis extends previous literature to understand the previously-overlooked experiences of ageing and renting in the homeownership-dominant NZ context (see Fergusson, 1994; Thorns, 2008). I have explored the multifaceted precarities and resilience experienced by older renters on Waiheke, where it is evident that the combined effects of interrelated housing, health, financial, social and island/community precarities have implications for older renters' experiences of ageing (well) in place. Despite the housing inequalities, wealth disparities, tenure insecurity, financial hardships, social challenges and tensions with tourists all variably reported by participants, these precarities did not undermine their

enjoyment of the island itself as 'home'. In the Waiheke context it appears that islandness has an intensifying effect, amplifying housing unaffordability and older renters' precarity-resilience experiences, as well as strengthening their emotional attachment to the island 'paradise'.

It is evident that older renters face variable potential challenges when ageing in place. Participants were clearly precariously placed, but their expressions of resilience were also demonstrated through expressions of agency and adaptability. Ageing and renting on Waiheke entailed encounters with a combination of uncertainties related to housing, health, ageing, financial, social and community aspects of daily life, within the constraints of a high-cost and high-demand housing market. In closing, this research allows an assertion of the potency of intersecting layers of precarity and resilience in older renters' experiences. These, I conclude, are related to, and intensified by, the Waiheke Island context, with implications for older renters' experiences of ageing (well) in place at both the dwelling and community scale.

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Appendix

A) Participant Recruitment Flyer: distributed to Waiheke community organisations to provide to potential older renter interviewees (indirect recruitment method).

B) Sample Participant Information Sheet: provided to willing participants prior to commencing the interview.

C) Sample Consent Form: consent attained prior to commencing each interview.

A: Participant recruitment flyer.



THE UNIVERSITY
OF AUCKLAND
FACULTY OF SCIENCE

School of Environment

Are you aged 55 or over? Renting on Waiheke?

What is it like to be a tenant on Waiheke?

Our names are Professor Robin Kearns, Dr Tara Coleman and Ms Laura Bates. We are geographers interested in housing and ageing at the University of Auckland.

We would like to speak with people living on Waiheke who are renters. The research aim is to gain an understanding of how you are finding being a tenant and how renting influences your daily wellbeing. We would like to hear about your experiences and challenges in order to inform services designed to assist island residents. This study is funded by the National Science Challenge called 'Ageing Well'.

More information:

www.ageingwellchallenge.co.nz/research/life-when-renting
or phone 923 8442 (Robin Kearns)

Interested?

If you are willing to be interviewed please fill in your details below and then hand this form back to the person who offered it to you. We will then contact you to discuss your participation.

Name.....

Phone.....

Email (optional)

B: Sample Participant Information Sheet (Phase-1).

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PARTICIPANT INFORMATION SHEET

Project Title: Exploring renting and independence in later life on Waiheke Island

Researchers: Tara Coleman and Laura Bates

Our names are Tara Coleman (Research Assistant) and Laura Bates (Master's student) and we are working at the University of Auckland conducting research funded through the National Science Challenge 'Ageing well' and led by the Centre for Research, Evaluation and Social Assessment (CRESA).

The aim of our research is to gain an understanding of how Waiheke residents aged 55+ experience their rental housing, especially in terms of how the rental market may inhibit or support wellbeing, independence and community participation. We are interested in your perceptions related to rental housing and services. We would like to find out how you use your home, your daily activities at home and in your neighbourhood, and how you feel about your home and Waiheke. Generally, we want to understand how your experiences related to renting may influence your opportunities to maintain independent life and shape the way that you use and experience your home and neighbourhood.

We are motivated to do this research because encouraging people to remain in their own communities as they age has become a government priority and is the preference of many people as they age. However, NZ's owner occupation rates are falling rapidly and more people are now renting. Further, not enough is known about the day-to-day experiences and challenges associated with maintaining independent living and growing older on Waiheke Island where there are distinctive benefits and challenges due to the unique island setting. Additionally, many older people who are living in the community experience the negative impacts of stereotypes that are often associated with ageing. Renters also may face negative stereotypes. Both older people and renters themselves are often not given a voice in research and policy making or in the community. We would like to give older renters the opportunity to have a voice on issues relating to housing and ageing through this research.

We are seeking to interview people aged 55+ who are renting on Waiheke Island, asking them about how they experience and use their homes and rental services. We will also ask participants how they feel about, experience, and participate in the Waiheke neighbourhood. It is expected that the interview process will take approximately 1.5 hours and participants will receive a \$20 grocery voucher for their time. The interview will take place at your home or a mutually agreeable setting. This information (which will be reported in a way that will not identify you as the source) will contribute to the national study we are associated with.

Data collected through this research may be used for conference presentations. No names or identifying details will be used when drawing on the interviews for publication purposes. If the information provided is reported or published, this will be done in a way that does not identify any individual as the source. All material collected will be held in a locked filing cabinet within the School of Environment. After six years, research material will be destroyed (paper shredded). Participants may review and request to edit changes to their interview transcripts. You may withdraw any data provided up to one month from the date of being sent the transcripts. Participation in the research is entirely voluntary.

Thank you very much for your time and help in making this research possible. Participants may contact Tara directly should they have any further questions about this study. Tara's email address is t.coleman@auckland.ac.nz. Alternatively, Tara can be contacted by telephone 373 7599 ext 88442.

Our co-researcher is: Professor Robin Kearns, School of Environment
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For any queries regarding ethical concerns please contact: The Chair, The University of Auckland Participants Ethics Committee, The University of Auckland, Research Office – Office of the Vice Chancellor, Private Bag 92019, Auckland. 1142 Telephone: (09) 373-7999 extension: 83711. Email: ro-ethics@auckland.ac.nz

APPROVED BY THE UNIVERSITY OF AUCKLAND HUMAN PARTICIPANTS ETHICS COMMITTEE ON 20/9/2016 FOR 3 years, REFERENCE NUMBER 017755.

C: Sample Consent Form (Phase-1).

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CONSENT FORM

This consent form will be held for a period of six years

Project Title: Exploring renting and independence in later life on Waiheke Island

Researchers: Tara Coleman and Laura Bates

I have been given and have understood an explanation of this research project. I have had an opportunity to ask questions and have them answered.

I agree to participate in interviews about my perceptions related to rental housing and services, how I use my home and my neighbourhood activities, as well as how I feel about my home, Waiheke and the rental market (approx 1.5 hours of my time). I understand that my name and identity will be confidential.

I understand that I will receive one \$20 grocery voucher as a token of appreciation for my time. I understand that in accepting this voucher I am not giving away the ownership of any information I offer. I understand I may withdraw myself or any data traceable to me up to one month from the date of being sent the transcripts.

I understand that all research information will be kept in a locked cabinet for six years, after which time it will be destroyed. I understand that I may review and request to edit changes to my interview transcripts.

I understand all of the above and I agree to take part in this research.

Name (please print): _____

Signed: _____

Date: _____

APPROVED BY THE UNIVERSITY OF AUCKLAND HUMAN PARTICIPANTS ETHICS COMMITTEE ON 20/9/2016 FOR 3 years, REFERENCE NUMBER 017755.