SDSU | Center for Excellence in Aging & Longevity

A Living & Learning Model:

Exploring Best Practices and Feasibility of Intergenerational Housing for College Students and Older Adults in San Diego

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Introduction

At first glance, the life stages of traditional college-age students and older adults might seem worlds apart. However, a closer look reveals striking similarities. Both groups navigate significant personal transformations, marked by challenging and exciting life transitions. While young adults are establishing themselves in education or their careers, older adults may be navigating the transitions that come with later life, both of which can impact social connections and contribute to feelings of isolation. These transitions often involve shifts in personal identity, roles, or even life purpose, accompanied by changing needs for support and belonging. Additionally, both groups face the risk of financial instability, particularly with the rising cost of living and limited access to affordable housing.

These challenges are intensified by national trends: the United States is experiencing both a student housing deficit and a rapidly aging population, with San Diego County expected to see a 130% increase in residents aged 65 and over by 2035 (1).

Recognizing these shared challenges opens the door to innovative, mutually beneficial solutions. Intergenerational housing, intentionally designed communities where different generations co-reside and support one another, offers one such opportunity. Unlike traditional housing models that separate people by age or life stage, intergenerational communities are designed to encourage daily interaction, shared activities, and mutual exchange of knowledge and support. These communities can address practical needs like affordable housing and caregiving, while also fostering relationships that reduce isolation, build social cohesion across age groups and build a sense of community with diverse populations.

This report serves as a feasibility study for a proposed intergenerational housing (IH) complex in San Diego. The initiative, led by St. Paul's Senior Services, envisions two adjacent buildings: one for low-income older adults requiring assisted living support, and another for graduate students from San Diego State University.

The goal is to foster a dynamic intergenerational community where both older adults and graduate students can benefit from affordable housing, mutual support, meaningful engagement, and a strong sense of purpose and belonging.

To assess the viability and potential impact of this project, the study explores the feasibility, experiences, and outcomes of intergenerational housing models, with a focus on a proposed development in San Diego. Through qualitative interviews and case study analysis, the research aims to understand how IH impacts well-being, social connectedness, and economic stability of college students and older adults. It also investigates the practical challenges, design considerations, and policy implications necessary to successfully implement and sustain these models.

Ultimately, the study seeks to assess demand and identify best practices from existing programs to inform future development. If realized, this project would be the first of its kind in the region, offering a replicable, inclusive model that responds to the needs of both college students and the region's growing older adult population.

A proposed intergenerational housing project in San Diego aims to bring together older adults and college students in a shared community that promotes affordable living, mutual support, and meaningful connection, offering a first-of-its-kind, inclusive model for the region.

> *"Moving here from out of state was a big step, but the idea of a place that offers lifelong learning and connection with college students made me feel at least 20 years younger as soon as I arrived."*
> *- Study Participant*

Home Alone: Navigating the Housing Crisis and Loneliness Epidemic

The start of college marks an exciting time for many young adults as they start a new chapter of their lives marked by increased independence and responsibility as they navigate often unfamiliar environments and experience significant changes in their communities. Similarly, older adults undergo their own significant transitions, encountering the milestones of aging that involve shifts in independence, community and social environments, and personal identity.

Although these groups are generations apart, they share many common challenges, which are often exacerbated by financial and housing insecurity. IH programs are gaining attention as a promising approach to improve the physical and mental well-being of both older and younger adults. IH programs have been associated with positive outcomes in physical and psychosocial health, cognitive function, social relationships, and overall quality of life for individuals in both age groups (2). Additionally, research suggests that IH programs can offer further social and economic benefits (3).

The Housing Crisis

Nationwide, access to affordable housing has been a long-standing issue that has been increasingly apparent in areas with high cost of living. The term "sunshine tax" has often been used to justify the high housing prices in San Diego attributing them to the city's appealing climate and location.

However, the escalating housing crisis and significant increase in homelessness have dimmed the appeal of this once clever analogy. According to the 2023 San Diego Economic Equity Report (4), housing stands out as one of the largest expenses for San Diego households. Projections indicate a shortfall of approximately 100,000 homes by 2029, necessitating a significant escalation in housing development efforts to address the surging demand. Despite proposed solutions and ongoing development initiatives, the scarcity of housing has escalated to a critical level (5).

Of particular concern amidst this housing crisis are two vulnerable populations: college-aged students and older adults. While efforts are underway to make San Diego more age-friendly, older adults may be forced to leave their homes due to limited community resources for in-home support services, especially as their independence and cognitive, physical, and social needs change. However, the scarcity of affordable care options, exacerbated by workforce shortages and the high costs of nursing care, leaves few alternatives for older adults seeking appropriate support.

Approximately 29% of older adults (65+) in San Diego struggle to meet their basic needs, and homelessness among older adults is on the rise (6). According to the 2024 San Diego Point in Time Count, 30% of individuals who were counted were over the age of 55 and nearly half of those individuals were homeless for the first time in their lives and identified as a person living with a disability (7).

Homelessness among older adults is not caused by a single factor, but by the convergence of multiple economic challenges. Many older adults face the dual burden of living on fixed incomes with little or no retirement savings and no financial safety net, while also coping with the rising cost of living and unaffordable housing.

This strain is often intensified by health challenges that limit employment options, age-related discrimination in the workforce, or sudden losses such as the death of a loved one or a job (8). Adults who are not yet 65 are particularly vulnerable to financial challenges as they do not yet qualify for many age-related benefits like Social Security or Medicare.

Notably, in a 2021 San Diego study of unhoused older adults, 26% reported that being between ages 55 and 61 was a barrier to receiving care, and only one-third of those who sought financial assistance were able to access it (8).

A 2023 California statewide survey of unhoused individuals indicated that the most common reason older adults leave their last home is reduced or lost income, which makes housing untenable. Significantly, a majority of survey respondents indicated that a modest monthly subsidy of $300–500 would have made a crucial difference in their ability to remain housed (8,9).

For students, the cost of college education has significantly outpaced household incomes, placing an immense strain on the financial stability of students. This widening gap between rising tuition fees and stagnant income levels has made it increasingly difficult for students to cover basic living expenses, resulting in high rates of housing insecurity and financial hardship (10).

Approximately, one in ten California State University students experience homelessness (11). When individuals face economic instability and housing insecurity, they are more likely to experience poor health outcomes, including increased mortality and morbidity, and for students, decreased academic success and lower likelihood of graduation (2,12).

"My dream was to become a nurse. I was working two jobs while going to school, and it left me completely drained. I couldn't focus on my program, and it felt like I was constantly choosing between paying rent and staying on track in class. I love working with older adults, but I regret that I wasn't able to finish my degree."

-Staff member from intergenerational housing community reflecting on student challenges

The Loneliness Epidemic

Following the COVID-19 pandemic, reports of loneliness have significantly increased in the United States, which may have detrimental impacts on health outcomes for individuals. Across the lifespan, loneliness has been negatively linked to stress hormones, immune functioning, cardiovascular health, and psychological well being, which may increase the risk of clinical depression, dementia, and premature death (13). Older adults are at an increased risk of loneliness due to living alone, loss of family or friends, chronic illness, and/or sensory impairments. For older adults, regular social interaction may be associated with lower levels of an inflammatory factor implicated in age-related conditions such as Alzheimer's disease, osteoporosis, cardiovascular disease, and some cancers (14).

Older adults are not the only demographic impacted by social isolation and loneliness. Generation Z, or individuals born between 1997-2012, have reported to be the loneliest generation, which was likely exacerbated by the COVID-19 pandemic due to decreased opportunities for social connection (15). Another study found that loneliness was the single most important driver of reported emotional or mental health difficulties among younger adults (16).

A Practical Solution: Intergenerational Housing

With both college-aged students and older adults facing rising rates of housing and financial insecurity and loneliness, IH offers a practical and innovative solution to address these shared challenges.

While IH programs can take many forms, they all share a common goal: fostering intentional social connection between generations. These programs create structured environments that increase access to meaningful social engagement, which can support both physical and psychological health, especially among older adults (14).

Interactions developed through IH can reduce feelings of isolation, ease symptoms of depression and anxiety, and foster a stronger sense of belonging for both students and older adults (17). Additionally, IH programs help challenge ageist stereotypes that often exist between generations. Regular, meaningful contact promotes mutual understanding, encourages empathy, and improves intergroup attitudes (18). These connections allow individuals to see one another beyond age-based assumptions, helping reframe aging as a source of strength rather than disadvantage.

Beyond emotional and health benefits, IH programs can help reduce practical day-to-day challenges, particularly financial strain. For students, these arrangements offer more affordable housing and potentially, the added value of mentorship or emotional support. Students' experiences in IH programs may offer a unique opportunity for workforce development, particularly in fields related to aging, health care, social work, or community service.

For older adults, living in an IH community with students may not directly reduce housing costs, but it can offer valuable support in other ways. Students can provide companionship that enhances safety and well-being, and they may assist with technology, daily tasks, transportation, or grocery shopping. In exchange, students often receive reduced rent or other benefits. This arrangement supports aging in place within a vibrant, connected community rather than relying on institutional care.

Building on these documented benefits of IH, this report examines various models of IH across the U.S., explores the first-hand experiences of students, older adults, and program staff through qualitative interviews, and offers insights into best practices for implementing IH programs that could bring college-aged students and older adults together in San Diego.

Intergenerational housing can be defined as a shared living arrangement between individuals from different age groups that fosters a cohesive, connected community through organic, day-to-day interactions.

Intergenerational Housing Models

IH is a bold, innovative way to alleviate the housing crisis that spans generations, while helping to bridge gaps in social and emotional support for both younger and older people.

There are primarily two models that are used for IH for older adults and students, which include a **home share model**, a model where students and older adults are matched to share a home or a **senior community cohabitation model**, where students live in senior living facilities and often volunteer hours of support and assistance in exchange for lower than market rent. Each model provides older adults and students with improved mental and physical well-being alongside housing security.

To assist with matching students and older adults for these programs, there are a variety of systems used. Sometimes they are proprietary while other times programs use online platforms to assist with matching and some aspects of liability.

University-Based Retirement Communities

Another model for intergenerational connections between older adults and college-aged students are University-Based Retirement Communities (UBRC). These communities, often structured as life plan communities, are located on or near college campuses and provide a continuum of care ranging from independent living to skilled nursing services for older adults.

UBRCs leverage their affiliation with their universities and offer a wide array of academic resources to their residents. Many offer lifelong learning opportunities, enabling older adults to audit classes, participate in lectures, or even pursue degrees. These communities often feature access to fitness and wellness facilities, either within their residential settings or on the nearby campus, promoting healthy aging and active lifestyles. Additionally, residents typically enjoy free or discounted access to cultural, art, and sporting events hosted by the university.

A key feature of UBRCs is the focus on fostering meaningful intergenerational engagement. Programs frequently include mentoring initiatives, collaborative activities, and social events that encourage interactions between older adults and students, benefiting both groups by enhancing social connections and mutual understanding.

Residents typically pay a one-time entrance fee, often exceeding $200,000, which may be partially reimbursed upon departure, along with ongoing monthly fees for housing and services that frequently surpass $3,000. These high costs limit accessibility for many older adults, raising important concerns about equity and inclusivity in an otherwise promising model.

The following pages highlight examples of intergenerational shared housing models, platforms that assist with matching students and older adults for shared housing, and intergenerational housing communities in partnership with higher education.

Examples of Intergenerational Shared Housing Models		
Program	**Location**	**Notable Features**
ensemble2générations	France	This program offers three different options for cohabitation: • Full Presence: Student is home nights and weekends: lowest rent • Mutual Aid: Reduced rent in exchange for help with small tasks • Conviviality: Student offers companionship; rent is higher but still 30% below market, providing extra income to the older adult
Home Share OC	Orange County, California	Program matches homeowners aged 55 and older, who have a spare room with college students with a focus on mutual companionship and support. Students may assist with technology and light household chores to support older adults.
NYU Intergenerational Home Share Program	New York City, New York	Program matches community-dwelling adults aged 60+ who have a spare room ("hosts") with graduate students ("guests") using an algorithm that considers geographic location, financial needs, and personal preferences.
Kan Garim	Israel	Hosts, adults aged 65+ who live independently and have a spare bedroom, are matched with university students. Students stay at their host's home at least three nights per week and commit to five hours of social interaction weekly. Students receive discounted rent and a scholarship for school that covers at least 50% of their tuition.

Examples of Platforms that Assist with Matching Students & Older Adults for Shared Housing		
Program	**Location**	**Notable Features**
Nesterly	Successfully implemented programs nationwide in the US: Greater Boston area (MA), Louisville (KY), New York City (NY), and Greater Columbus Area (OH)	Nesterly connects older adults with graduate students for affordable intergenerational home-sharing, where students receive reduced rent in exchange for household help and companionship. • Students pay below-market rent in exchange for helping with tasks like grocery shopping, tech support, or light chores. • Background checks, references, and in-depth matching ensure compatibility and safety for both parties. • Operates in partnership with cities and universities to address housing shortages and promote intergenerational connection.
SpacesShared	Toronto, Canada	SpacesShared is a digital platform that matches students with older adult hosts for safe, affordable homesharing, prioritizing comfort, compatibility, and support throughout the process. • Students and hosts set expectations together, including rent, household help, and boundaries, to ensure a mutually comfortable setup. • Focus on local partnerships, particularly with colleges and universities, addressing both housing and social isolation.
New York Foundation for Senior Citizens: QUICK-MATCH	New York City, New York	A proprietary matching system uses 31 lifestyle criteria to identify the most compatible home-sharing partners, ensuring safe and comfortable living arrangements. • Supported by state and city agencies, the program is offered entirely free of charge to participants including screening, matching, and ongoing support.

Examples of Intergenerational Housing Communities in Partnership with Higher Education		
Program	**Location**	**Notable Features**
Mirabella at ASU	Tempe, Arizona	Certified as the Nation's First University-Based Retirement Community. • Older adult residents receive an official Arizona State University ID card, granting access to campus resources including libraries, gyms, aquatics, sporting events, and the opportunity to audit university classes. • Graduate students from ASU's School of Music, Dance and Theatre can apply for the Artists-in-Residence Program to live at Mirabella in exchange for offering on-site performances, workshops, and cultural engagement with residents.
S^{2}age Living	Lincoln, Nebraska	In a first-of-its-kind national model, up to 20 Bryan College of Health Sciences students live in an intergenerational community with older adults just one mile from campus. • Housing costs start as low as $475 per month in exchange for participation in community activities. • Student residents have access to employment and internship opportunities with Tabitha Health. • Each residence features a private kitchen, and there is no centralized dining room for communal meals, aside from continental breakfast.
The Pillars of Prospect Park	Minneapolis, Minnesota	Partnership with the University of Minnesota to create a unique intergenerational living opportunity. • Students are offered reduced rent in exchange for leading and participating in intergenerational activities that build connection and reduce isolation. • Older adult residents can participate in the Goldy Senior Squad, performing at University sporting events.

Qualitative Approach

A qualitative approach was selected as the research method for this study. This approach involves data collection that can support, challenge, or refine existing theories, contributing to a deeper understanding of IH dynamics. Qualitative research follows an inductive process, where data is gathered within a specific area of study, allowing researchers to develop concepts and theories from participant experiences.

A qualitative approach was deemed most appropriate for this study, as it provides a richer and more nuanced exploration of the lived experiences, perceptions, and relationships within IH settings. This method allows for an in-depth understanding of how intergenerational living arrangements influence social connections, well-being, and daily life, rather than relying on the broader, structured, and numerical focus of a quantitative approach.

The purpose of this research is to explore the lived experiences, perceived outcomes, and implementation dynamics of intergenerational housing models in the United States. Specifically, the study focuses on four key areas:

1. Resident Experience and Well-Being
- **How does participation in intergenerational housing influence the well-being and social connectedness of residents from different age groups?**

2. Program Benefits and Barriers
- **What economic, social, and practical benefits do intergenerational housing models offer?**
- **What challenges or barriers do residents and program facilitators face in implementation and sustainability?**

3. Supportive Strategies and Practices
- **What strategies, design features, and resources help foster positive intergenerational relationships and promote long-term housing stability?**

4. Demand and Implementation
- **What is the level of interest for intergenerational housing among older adults and college students?**
- **What can be learned from existing intergenerational housing models to guide future design, operations, policy development, and implementation?**

Interviews
Semi-structured interviews were selected as the primary data collection method for this research. This approach allows participants to elaborate on their experiences, offering flexibility and depth while maintaining a structured framework for comparability across interviews (19). Unlike standardized interviews, semi-structured interviews enable individuals to express their perspectives more freely while ensuring consistency in data collection.

Interviews are especially well-suited for exploring complex and sensitive topics, as they enable researchers to build rapport, clarify questions in real time, and adapt the conversation to participants' responses. This approach also helps address potential misunderstandings and encourages participants to share nuanced perspectives on their experiences with IH.

Sampling and Selection
The selection of participants was guided by a purposive sampling method, which is a strategic approach ensuring alignment between the research questions and the sample (21). This method allowed for the intentional selection of individuals who could provide rich insights into the lived experiences of IH.

The inclusion criteria focused on residents who lived in IH for at least six months to ensure they had sufficient experience to reflect on the benefits and challenges of this living arrangement. Participants included both older adults (aged 60+) and students (aged 18–31) to capture perspectives from different generations. This age range was selected to explore how intergenerational living influences social connectedness, economic stability, and overall well-being.

By incorporating a diverse age group, the study aimed to examine the reciprocal impacts of intergenerational housing, including how younger residents support older adults and vice versa.

Data Collection
Data collection for this study took place between January and May 2025 across four locations: Tempe, Arizona; Lincoln, Nebraska; Minneapolis, Minnesota; and San Diego, California. Interviews were conducted in person at intergenerational housing communities, as well as online via Zoom or by phone, based on participant preference and accessibility needs. To protect confidentiality, interviews were not audio recorded, instead, detailed notes were taken in real time, securely stored, and de-identified. This flexible, participant-centered approach fostered more natural and inclusive conversations, creating a comfortable environment for individuals to openly share their experiences.

All participants provided informed consent prior to participation. The study protocol was reviewed and approved by the Institutional Review Board at San Diego State University.

In choosing participants to interview, an effort was made to ensure representation from both residents and staff across multiple IH communities. The final sample included 81 participants, 39 older adults, 28 students, and 14 staff members, selected based on their direct experience with the intergenerational housing model. Attention was paid to capturing a range of perspectives across age, gender, racial/ethnic background, and length of time in the housing community, to reflect the diversity of lived experiences within these settings.

The key themes that emerged through interviews and thematic analysis offer a deeper understanding of how IH impacts the lives of both older adults and students. The analysis revealed several interconnected themes aligned with four core areas of inquiry: resident experience and well-being, program benefits and barriers, supportive strategies and practices, and demand and implementation. Across these themes, participants emphasized the importance of social connection, affordability, purpose-driven living, and thoughtfully designed environments. The findings demonstrate that IH is more than a shared address, it is an intentional approach to community-building that promotes emotional, financial, and social well-being across generations. At the same time, the results highlight the structural and interpersonal challenges that must be addressed to support long-term success.

Social Connection and Community Belonging	Affordability
Purpose-Driven Living Environments	Practical Realities and Participation Barriers

> *"Sharing my community with students has given me a renewed sense of purpose. Their curiosity reminds me that we all have something to learn from each other and we support one another in ways I never imagined."*
> -Study Participant

A key theme that emerged from participant interviews was the deep value placed on social connection and a meaningful sense of belonging. Both older adults and graduate students described how pivotal relationships are to their overall well-being, particularly during life transitions that often disrupt established social networks.

For older adults, retirement, bereavement, relocation, and declining health or mobility were noted as common triggers for social isolation. Several participants spoke about the emotional impact of losing long-term partners, friends, or roles that once anchored their sense of purpose. This loss, combined with physical barriers to participation in community life, often resulted in a gradual retreat from social engagement.

Graduate students, on the other hand, frequently mentioned the loneliness and emotional toll of intensive academic environments, especially when living far from home or outside their cultural community. Despite being surrounded by peers, many described their day-to-day lives as disconnected, with few opportunities for meaningful interaction.

Many participants shared that current housing environments do little to foster informal connection. Older adults living in senior housing or retirement communities said they sometimes felt disengaged, particularly when social activities felt forced or were not tailored to their interests. Students described large apartment complexes as places where people coexist but rarely interact.

In contrast, the idea of an intergenerational living space was met with enthusiasm from older adults because it offered natural points of connection including shared areas, intergenerational programs, or even simple greetings in the hallway.

Participants envisioned these interactions as more than just pleasant encounters, they saw them as opportunities for reciprocal support and emotional enrichment. Students expressed a desire for mentorship. One older adult shared, "I do mock interviews with students to help them prepare for work," highlighting how these exchanges could offer purpose and connection.

For many, the appeal of IH lay not only in reducing isolation but in building a shared, inclusive community grounded in mutual care and understanding. Participants also emphasized how these relationships supported well-being.

As one student reflected, "Living in this community taught me more than any class ever could. As a future doctor, listening to stories, supporting their daily needs, and simply being present deepened my understanding of what compassionate care really means."

An older resident echoed this sentiment, saying, "Sharing my community with students has given me a renewed sense of purpose. Their curiosity reminds me that we all have something to learn from each other and we support one another in ways I never imagined".

Theme 2: Affordability

Affordability emerged as a central concern among both older adults and graduate students, highlighting the pressing need for housing models that address financial insecurity and the high cost of living. While the specific financial pressures differed across groups, both populations expressed a shared vulnerability when it came to securing stable, affordable housing.

The impact of rising living costs was felt across the board, especially by those without financial safety nets. Older adults described a wide range of financial circumstances. Some lived in higher-end communities and felt relatively secure, yet still voiced concerns about their ability to afford housing in the long term. Many expressed a desire to remain socially and intellectually engaged as they age, through opportunities like lifelong learning, but noted that existing options, such as UBRCs, are often out of reach. These models typically involve high entry fees or monthly costs, making them accessible mainly to affluent retirees and reinforcing inequities in who can benefit from such environments.

College students, meanwhile, described living in a state of persistent financial stress. Many balanced academic responsibilities with part-time work and relied on student loans. Affordable housing options are scarce, and many expressed frustration with being priced out of neighborhoods near campus.

Participants emphasized that access to quality, affordable housing was limited not only by cost, but also by long waitlists, strict eligibility criteria, and a shortage of units in desirable locations. In this context, IH is seen as a promising and more inclusive alternative.

"As a grad student, affordability is always on my mind, but so is finding community. Intergenerational housing was appealing because it offers both."

-Study Participant

A recurring theme that emerged from the interviews was a strong desire for purpose, including opportunities to contribute meaningfully to the community and feel valued in everyday life.

For older adults, especially those who had retired or experienced reduced involvement in work or caregiving roles, there was often a sense of searching for new ways to stay engaged. Many participants noted they still had a great deal to offer, whether through mentorship, volunteering, or sharing life skills, but didn't always have an outlet to do so. Some expressed frustration with being seen only through the lens of aging or needing services, rather than as contributors with experience, insight, and wisdom. One woman who had previously lived in a 55+ community before moving into an IH community shared, "All they did was play golf. I wanted more stimulation, real conversations, new ideas, people who are still learning." Her reflection underscored the desire for a setting that valued ongoing growth and interactivity, not just leisure.

Graduate students, in contrast, were navigating a period of intense self-development and uncertainty. Several mentioned that they often felt siloed, spending long hours in clinical rotations or academic work with little time or space to connect with others outside their peer group. Many were eager for mentorship and cross-generational relationships, not only for practical advice but also for grounding perspectives and emotional support.

The concept of an intergenerational community was widely seen as a promising alternative. Participants highlighted the potential for spontaneous and meaningful interactions, such as shared meals, informal conversations, and intergenerational activities, that could contribute to stronger feelings of social integration. Many also emphasized the value of reciprocal relationships across generations, including opportunities for mentorship, skill-sharing, and emotional support.

A Purpose-Driven Language Exchange in Action at Pillars of Prospect Park

When a University of Minnesota graduate student moved into The Pillars of Prospect Park, she wanted to improve her English through daily interactions. But what began as a personal language-learning journey soon evolved into something much larger.

Several older adult residents expressed an interest in learning Spanish, whether for travel, to reconnect with long-lost language skills, or simply to stay mentally active. What started as casual conversations soon became a twice a week Spanish class led by the student and open to all residents.

The student incorporated games, cultural stories, and interactive exercises, creating a fun and low-pressure environment. Some residents practice with others outside of class.

This program reflects the spirit of purpose-driven community. It's not just about language learning, it's about building connections, sharing cultures, and creating space for meaningful relationships across generations.

Despite strong interest in the idea of intergenerational housing as a way to foster connection, reduce isolation, and enhance quality of life, both students and older adults identified a range of practical and personal barriers that could affect participation and long-term sustainability.

While many participants appreciated the concept in theory, they expressed concerns about how such models would function in daily life, particularly when it came to time commitments, differing lifestyle needs, and the alignment of expectations across generations.

Graduate students described demanding academic schedules, clinical placements, and part-time jobs that left little capacity for activities outside of coursework. While many appreciated the concept of building relationships across generations, they emphasized that any engagement must be flexible, clearly defined, and low-pressure, particularly during busy academic periods. One student explained,

> *"I love the idea, but if there are too many required hours or unclear expectations, it's just not doable during the semester."*

Logistical considerations were equally important. Students noted limited parking, access to campus transportation, quality and timing of meals, and the ability to live alongside peers as deciding factors. A cohort model, where students could live together within an intergenerational building, was seen as essential to maintaining a sense of student life.

For older adults, the majority were enthusiastic about the lifelong learning aspects of an intergenerational community, such as lectures, student presentations, and informal knowledge exchange.

However, not all were drawn to the intergenerational element itself. Those already deeply involved in the lives of grandchildren often felt that their needs for intergenerational connection were being met through family. One older adult shared,

> *"I want to learn alongside college students, but I'm not necessarily looking to build deep relationships with them because I already get that from my grandkids."*

Additionally, many older adults expressed a desire for a community of peers with shared life experiences. While some saw value in having students nearby, their primary interest often centered on amenities like access to health and wellness programs and social opportunities with others in their age group.

Finally, participants across both groups raised concerns about the long-term sustainability of the model if these differing priorities, between convenience and affordability for students, and stability and tailored services for older adults, weren't addressed thoughtfully. Without intentional design, clear communication, and a mutual sense of benefit, the risk of disengagement remains high.

This study examines the feasibility of an IH model in San Diego that would co-locate low-income older adults and graduate students. Based on the qualitative interviews and thematic analysis conducted with older adults and graduate students currently participating in IH programs at other universities, the findings revealed strong interest in the concept, with participants especially enthusiastic about a model that situates the two groups in nearby buildings. This approach supports independent living while fostering intentional opportunities for connection. The following discussion outlines key considerations and feasibility factors including educational opportunities and on-site learning, acceptability, practicality, implementation, and scalability.

Educational Opportunities and On-Site Learning
A central question of this initiative is what types of learning experiences can be embedded directly within the IH complex, reducing the need for students to travel to campus. Interviews with students revealed strong enthusiasm for on-site, immersive workforce development, particularly when integrated with academic goals and supported through practical incentives.

Many students emphasized the value of deepening their learning by applying classroom knowledge in real-world settings. For those in health, social work, public health, and allied fields, daily interactions with older adults offer a powerful complement to formal education. This lived experience helps build communication skills, cultural competence, and person-centered approaches to care, elements not easily taught in the classroom.

Several students also noted that subsidized rent, paid internships, or academic credit could make participation more feasible while reducing commuting time and offering more flexible engagement.

The approach proposed by St. Paul's creates meaningful opportunities for students to assist older adults with everyday tasks that might otherwise require outside caregiver support. In turn, students gain hands-on experience aligned with their academic and professional goals. These interactions not only foster mutual connection but also offer students practical exposure to fields such as social work, nursing, occupational therapy, and public health, providing a cost-effective, relationship-centered model of community care.

Equally important are the opportunities for older adults to engage in lifelong learning and meaningful cultural exchange. Informal knowledge sharing, workshops, and collaborative activities with students can empower residents to acquire new skills, ranging from digital literacy to creative arts or health education, while also contributing their own rich life experiences.

Comparable models already exist and can serve as inspiration, including those in disciplines beyond traditional aging-related fields like gerontology, social work, or health sciences. Mirabella at ASU houses graduate students in music, dance, and theater as part of an artists-in-residence program. In exchange for free rent, students perform regularly and engage with residents through creative, intergenerational programming. The close physical proximity between students and older adults fosters ongoing relationships and allows for meaningful cultural exchange.

While Mirabella focuses on the arts, the structure of its residency program offers a promising template for other disciplines, such as business, architecture, and journalism, that play important roles in enhancing the wellbeing, environment, and voices of older adults.

Acceptability

For low-income older adults, the primary appeal of IH lies in access to affordable, stable housing that supports independence and quality of life. While the term "low-income" can sometimes carry negative connotations, suggesting limited resources or increased dependency, many residents have often already spent considerable resources on their health care and personal support. Despite financial constraints, these individuals are active, engaged, and eager to participate in a community where they can maintain meaningful social connections, pursue lifelong learning, and enjoy a sense of belonging. IH provides an opportunity to be part of a dynamic, supportive environment that values their experience and promotes wellness beyond basic needs.

On the student side, interviews highlight several factors influencing acceptability and interest in participating. One student described intergenerational partnership as a "cool way to engage" that blends academic interest with practical experience. However, another student noted that their interactions with older adults often occur as "one-off engagement opportunities," making it difficult to build lasting companionship. Several students expressed a preference for spontaneous, informal interactions over planned activities or scheduled programming.

These natural moments foster relationships that create stronger bonds and a deeper sense of community over time. For example, one older adult shared that she invited a student for chicken noodle soup, which evolved into cooking lessons and ongoing shared dinners.

Many students emphasized the importance of living with a peer cohort, describing it as "really important to experience student life with people your own age." They noted that having a dedicated shared floor or even an entire building for student residents, not just being the only student on a floor with older adults, would better support their social and academic needs. This kind of concentrated student community fosters camaraderie, easier collaboration, and a stronger sense of belonging, helping to balance the unique dynamics of living alongside older adults while still maintaining a traditional student lifestyle.

Importantly, some benefits offered to students in IH don't always align with their needs or schedules. For instance, free meals with set dining times often designed around older adults may not fit a student's busy or irregular schedule. As one student shared, "Dinner is served when I'm in class." Additionally, meal options tailored to older adults' tastes may not appeal to younger residents. Beyond meals, students also value practical perks such as free parking and the flexibility to host friends.

Cost remains a critical factor, with students favoring models that require minimal extra commitments and allow for autonomy and socializing. While some are open to exchanging a few hours of service for rent reduction, many find that fixed or demanding time commitments can be difficult to balance alongside intense academic schedules and work. These obligations sometimes make it challenging to consistently fulfill service hours, which can lead to stress or disengagement.

"I found out we both love the same coffee place, so I started bringing her a cup which sparked conversations, and now we're good friends."

-Intergenerational Housing Student

Practicality

IH is not just an aspirational idea, it's a timely and practical response to two intersecting crises: the growing need for affordable housing among low-income older adults and the escalating student housing shortage. By co-locating these populations in a thoughtfully designed, service-enriched environment, this model has the potential to maximize limited housing resources while generating meaningful social and educational value.

> *In cities like San Diego, where high housing costs affect both aging adults and graduate students, the logic for shared housing models is especially compelling.*

With older adults often seeking community and stability, and students needing affordable, flexible housing options close to campus, a well-executed intergenerational model addresses overlapping needs in one integrated solution.

Site visits to successful IH communities offer critical insights into best practices. These visits reveal that successful models share a few core traits: strong cross-sector partnerships, clear expectations for residents, and infrastructure to support both and structured interactions. Learning from existing models allows local efforts to avoid common pitfalls and adapt proven strategies to the San Diego context.

Partnerships are essential to making the model work. Universities can supply student residents and academic integration; affordable housing developers bring expertise in funding and compliance; aging service providers can offer on-site programming and support; and philanthropic or public agencies may help subsidize early-stage implementation.

Implementation

A successful partnership requires a coordinated implementation plan that brings together partners, logistics, and a shared vision.

In this context, SDSU can play a key role in student recruitment, integration, and program evaluation, while St. Paul's contributes deep expertise in senior services, property management, and affordable housing operations. Additional partnerships with local universities and community colleges, workforce development organizations, non-profits, and healthcare providers can further expand the impact and reach of the model.

On the physical side, the building design must reflect the needs of both populations. Key features include ADA-accessible units, shared common areas, quiet study spaces, and flexible dining options. Layouts should support a balance of interaction and privacy. Several students emphasized the importance of being housed with peers, noting that co-locating students in a dedicated building, adjacent but separate from older adult housing could preserve a sense of student community while still allowing for frequent interactions through shared communal spaces.

Staffing is another critical element. A successful model may require an on-site coordinator or community liaison to support relationship-building, mediate conflicts, and manage expectations. Across multiple IH site interviews, the presence of a dedicated staff member was cited as essential to daily operations and community cohesion. As one resident put it, "This place wouldn't run without her". Another participant shared, "She's the glue holding it all together, especially when small issues come up that could otherwise escalate". A third described the director as "part social worker, part event planner, part therapist, she makes it feel like home".

Programmatic elements at the site should be designed to be low-barrier and flexible, allowing for unstructured relationship-building rather than rigid volunteer requirements. Opportunities for students to assist with everyday tasks like errands, tech help, or shared meals can promote connection without overburdening students or formalizing caregiving responsibilities. Co-created engagement strategies, developed jointly by students, older adults, and staff, will help ensure programming is responsive, culturally appropriate, and sustainable.

Early planning must also address regulatory and operational requirements. This includes navigating local zoning laws, identifying licensing requirements for any supportive services offered, managing liability and insurance, and clarifying the legal relationship between student tenants and St. Paul's. In an affordable housing context, aligning with tax credit or housing subsidy programs will be critical, particularly if students receive reduced rent in exchange for time or services. This structure must be carefully crafted to remain compliant while also equitable.

To ensure long-term success, implementation should include a clear plan for evaluation and impact measurement. Tracking indicators such as resident satisfaction, housing stability, student retention, and intergenerational engagement can help demonstrate the model's effectiveness and secure ongoing support. SDSU's research infrastructure can play a leading role in supporting data collection and evaluation, contributing valuable evidence to broader conversations about IH, community health, and student development. Embedding evaluation from the outset ensures the program remains adaptive, accountable, and aligned with its intended outcomes.

Scalability
This IH initiative represents a groundbreaking model with the potential to be the first of its kind in the nation, intentionally designed to meet the needs of both low-income older adults and graduate students.

To determine its viability as a scalable solution, a successful pilot must incorporate clear metrics that capture essential aspects such as space utilization, program participation, and resident satisfaction. Tracking these indicators, along with cost per resident served and outcomes related to students' academic and professional development as well as older adults' social and health wellbeing, will provide a comprehensive understanding of the model's impact and efficiency.

The lessons learned from this initial implementation will be critical in refining the approach and informing future projects, especially in urban areas facing overlapping challenges of student housing shortages and affordable housing insecurity for older adults. By demonstrating that such a model can foster mutually beneficial relationships, optimize resource use, and enhance quality of life, this initiative can serve as a replicable blueprint for other communities. Successful scaling will also depend on securing diverse funding sources, including housing subsidies, grants, and university partnerships, and fostering strong cross-sector collaborations among educational institutions, healthcare providers, housing developers, and local agencies.

Ultimately, this IH model holds promise as a sustainable, adaptable, and inclusive strategy to address critical housing and social needs across multiple populations.

Drawing on site visits and in-depth interviews at Mirabella at ASU, S²age Living, and The Pillars of Prospect Park, this section outlines practical strategies that have proven effective in supporting resident well-being, fostering natural connection, and promoting sustainable engagement across generations.

Prioritize Resident-Led Engagement

At S²age Living, some of the most meaningful connections developed not through structured programming, but organically through resident-led and informal activities. These low-barrier opportunities allow relationships to form naturally.

For example, Crafters Corner invites residents to bring their own projects, such as knitting or painting, and simply enjoy conversation while working. A shuffleboard table in the common area encourages friendly competition that often continues late into the night, helping draw residents out of their rooms and into shared spaces.

Pet-friendly design has also played an unexpected role in fostering connection. A fenced-in dog run and washing station became a hub for spontaneous interaction. Residents noted that pets helped spark conversation and shared responsibility if a resident is traveling or sick.

S²age Living's decision not to include a formal congregate dining area, aside from a light continental breakfast, proved to be another factor that supported organic relationships. Rather than weakening social ties, this design choice led to more intentional and meaningful connections. Residents often invited one another to cook together or share meals in-unit, or make plans to go out, fostering a sense of mutual care and hospitality that has a neighborhood feel.

Monthly potluck dinners, where both students and older adults contribute dishes, have become beloved traditions that celebrate food, culture, and community in an inclusive, relaxed setting.

Similarly, at The Pillars of Prospect Park, the monthly Peace Project offers a dynamic example of how culturally-rooted activities can foster community. Each month, a different country is selected based on the birthplace of a resident or staff member. Over several weeks, residents engage in opportunities to learn about that country's culture, language, and traditions through informal talks, music, and shared stories. The program culminates in a community-wide dinner, where residents gather to enjoy traditional dishes and celebrate the featured culture.

Design for Shared Purpose

IH is most impactful when it goes beyond co-location and intentionally fosters opportunities for shared learning, personal growth, and meaningful contribution. At its best, the model becomes more than housing, it becomes a platform for purpose.

A community room at The Pillars of Prospect Park serves as a hub for lifelong learning and engagement. It hosts formal programs such as Osher Lifelong Learning Institute (OLLI) courses, which are open to both residents and community members. In addition, weekly "PoPP Talks" (Pillars of Prospect Park Talks) offer a platform for resident-led presentations, where individuals share personal stories, professional expertise, travel experiences, or creative projects. These programs not only provide intellectual and social stimulation but also affirm the unique value and lived experiences of each resident, fostering a purpose-driven community.

At Mirabella at ASU, the only IH community located directly on a college campus, shared spaces are intentionally designed to foster a robust culture of lifelong learning. Lifelong Learning Lectures are a cornerstone of community life, offering residents ongoing intellectual engagement.

Additional shared spaces in the building are used to promote volunteer opportunities and facilitate community involvement, such as through the "I'm All Ears" friendship bench initiative, which combats loneliness through intentional conversation and presence.

A ground-level, public-facing café further enhances connection by creating informal opportunities for residents, students, faculty, and community members to engage with one another in a welcoming, accessible setting.

As a best practice, IH should incorporate multi-use spaces that support both structured programming and spontaneous interaction.

Engage with the Surrounding Community
The success of the most effective IH communities comes from their connection beyond the walls of the building. Residents are not isolated, rather, they are actively embedded in the life of the surrounding neighborhood. This kind of community engagement helps break down age-based silos and fosters a shared sense of belonging and purpose across generations.

At The Pillars of Prospect Park a ground-level preschool in the building offers daily opportunities for residents to interact with young children through activities like reading stories and rocking babies. The preschoolers spend part of their day engaging with their "Grandfriends" in the dementia community.

Residents are also active and visible on the University of Minnesota campus as members of the Goldy's Senior Squad, a cheer team that performs during basketball halftime shows twice a year.

Beyond campus events, residents engage in social activism by organizing and participating in resident-led rallies and protests to support causes important to them, demonstrating a strong commitment to civic engagement and community advocacy.

At S^2age Living, engagement extends into the surrounding community. Animals from a nearby community farm regularly visit the facility, bringing joy, comfort, and moments of connection, especially for residents who grew up with animals or in agricultural settings.

Finally, a key feature at Mirabella at ASU is the ID card provided to older adult residents, granting them access to a wide range of campus amenities including sporting events, musical performances, the library, and the gym. Residents also benefit from golf cart transportation that connects various campus locations, enabling them to fully participate and stay actively engaged in the ASU community.

IH works best when it's grounded in real-world experience and guided by proven practices. Successful communities like Mirabella at ASU, S^2age Living, and The Pillars of Prospect Park show the power of resident-led engagement, shared purpose, and deep community ties. These models remind us that housing isn't just about space, it's about connection. Learning from what already works helps new projects avoid common pitfalls and build on effective strategies. As San Diego develops its own approach, partnerships with existing IH communities will be key. Strong design, thoughtful programming, and cross-site learning can turn a promising idea into meaningful outcomes.

Conculsion

This report underscores the urgent and intertwined challenges faced by two populations in San Diego: college students and older adults. Both groups grapple with housing insecurity, financial instability, and social isolation, issues intensified by demographic trends and economic realities that demand innovative solutions. IH presents a compelling approach that goes beyond simply addressing affordable housing shortages. By intentionally fostering meaningful connections across generations, IH programs can enhance well-being, reduce loneliness, and build stronger, more resilient communities.

The evidence reviewed throughout this report demonstrates that intergenerational housing models not only provide practical benefits, such as affordable, supportive living arrangements and opportunities for mutual assistance, but also promote social cohesion and challenge age-based stereotypes. The proposed development in San Diego, which envisions dedicated living spaces for older adults requiring assisted support alongside graduate students, offers a pioneering and replicable model for the region. It holds promise not only for alleviating housing pressures but also for enriching the lives of residents through shared experiences, purposeful engagement, and expanded support networks.

As San Diego confronts a projected surge in its aging population alongside persistent housing deficits, embracing intergenerational housing could serve as a vital strategy for creating inclusive, age-friendly communities that uplift all residents. Moving forward, careful attention to design, program implementation, and policy support will be essential to realize the full potential of this innovative model. Ultimately, IH embodies a forward-thinking vision that honors the value of each generation, fosters connection, and strengthens the social fabric of the region.

"One of the highlights of my research was the chance to join residents from The Pillars of Prospect Park as part of Goldy's Senior Squad and perform at a University of Minnesota basketball game.

I experienced the power of intergenerational connections that extend beyond housing. When older adults are fully integrated as members of the university community, they engage in meaningful ways that break down generational barriers and enrich campus culture."

— Dr. Michelle Matter, Principal Investigator

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