

Investigating Interest in an Intergenerational Homeshare Program Bringing Together

Tufts Students and Local Seniors

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Abstract

In many communities throughout the country with high housing costs and significant senior populations, intergenerational homeshare programs have matched overhoused seniors with younger tenants who live in a spare bedroom for below-market rent. This thesis investigates the interest in such a program in the Tufts community by examining how many Tufts students and Tufts-affiliated seniors are interested in participating in an intergenerational homeshare program and what their potential motivations, benefits, and challenges would be. Through surveys from 268 students and 28 seniors, and focus groups with 8 and 6 respectively, I find that more than 150 students are at least moderately interested in participating, with an additional nine seniors feeling similarly, and over 60% having at least one unused spare bedroom. While participants discussed many challenges associated with such a program, this interest should encourage further investigation in Somerville and Medford into implementing such a program in cooperation with Tufts.

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For Grammy, again

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Introduction

Tufts students face intense housing cost pressures, with large student populations in Somerville and Medford competing for scant local housing (Aslanyan et al., 2019). At the same time, based off research indicating that Boston has up to 40,000 unused spare bedrooms available in seniors' homes, it is likely that there are many similarly "overhoused" seniors in Somerville and Medford (U.S. Census Bureau, 2019; Simons, 2017). Additionally, research has shown that many seniors are lonely and heavily burdened by their costs of living but would still prefer to age in place in their own homes (Gerst-Emerson and Jayawardhana, 2015; Collinson et al., 2018; Weisman, 2019; Herbert and Molinsky, 2019).

In similar situations both domestically and internationally (including just across the river in Boston), intergenerational homeshare programs have been implemented with the goal of easing young people's housing costs, providing additional funds for seniors, and building intergenerational relationships that lead to important socialization opportunities, enhanced perspectives, and greater quality of life for all participants (National Shared Housing Resource Center, 2019; Kaplan et al., 2015; Reed, 2015; Fox, 2010; Sánchez et al., 2011). Such programs pair an overhoused senior, i.e. an older person with bedrooms that are not occupied on a regular basis, with a younger person in need of housing. A common example of this is someone who raised children in a home with three or four bedrooms but now lives alone or just with their partner because their children have aged and moved out. Rent charged is below market-rate to account for the fact that renters are generally only renting a room and have to share common spaces, and

rent is usually paid directly to the person providing the space. In many models rent can be further reduced in exchange for the younger person helping out with household chores such as running errands or helping with yard work (existing programs emphasize, however, that they are not to help with medical tasks of any kind). Most programs in the U.S. are run by a non-profit, have extensive application requirements and often a mandatory trial period before official move-in, and provide follow-up services such as regular check-ins and conflict mediation.

The City of Boston is currently expanding a previous intergenerational homeshare pilot in partnership with Nesterly, a for-profit online intergenerational homeshare matching platform. Following the successful pilot program beginning in 2018 in which 8 matches were made, the program, a partnership between the Age Strong Commission, the Housing Innovation Lab, and Nesterly, aims to make 100 matches between older adults with spare rooms and people who need a room to rent by June of 2020 (City of Boston, 2019). According to someone familiar with the company, as of early March they were roughly halfway to this goal, but it is uncertain how the COVID-19 pandemic will affect placements already made and future outreach. The City of Somerville is also conducting preliminary research on the feasibility of organizing such a program through the city.

It appears that Tufts students and seniors in Somerville and Medford could benefit greatly from a similar program organized by one or both of these cities in partnership with Tufts to place students with seniors living in these communities; I focus on Somerville and Medford because Tufts' main campus sits within these two communities, and as will be made clear later, potential student participants in such a

program would generally like to live within two miles of campus. Several Tufts entities could coordinate with these municipalities to assist in implementing this, such as the Office of Residential Life and the Osher Lifelong Learning Institute (discussed in greater detail below). Potential municipal partners could include either community's Council on Aging or the Somerville Office of Housing Stability. I cannot say with any specificity how such a collaboration would operate, but the various entities could play to their respective strengths, for instance Somerville could lead outreach to seniors while Tufts could recruit students and take the lead on hosting meet-and-greet events for interested seniors and students.

While research has been done on homeshare programs elsewhere, including in the City of Boston, no study has yet examined the interest levels and motivations of Tufts students and local seniors; additionally, there are not many Nesterly hosts in the Tufts vicinity (Nesterly, 2020). There are also many potential challenges associated with implementing such a program at both the programmatic and participant level, so I also aim to understand and make clear what these would be.

This thesis aims to gauge the interest level of potential participants in an intergenerational homeshare program possibly organized by the communities of Somerville and/or Medford in partnership with Tufts by answering the following research questions:

- As a baseline, at least how many Tufts students and Tufts-affiliated seniors are potentially interested in participating in an intergenerational homeshare program?
- For this self-selected sample of study participants, what are the potential motivations, benefits, and challenges for choosing such a living situation?

Summary of Methods and Data

The primary data collection phase of this thesis included a survey administered to Tufts undergraduate and graduate students and one to members of the University's Osher Lifelong Learning Institute for seniors. Osher members pay a nominal yearly fee to take on-campus Osher-specific seminars, roughly two thirds of which are taught by other seniors and one third by Tufts graduate students. I also conducted three focus groups for 4-6 members of three groups: undergraduate students, graduate students, and Osher members; these discussions ranged in duration from roughly 40 minutes to just over an hour. I separated undergraduate and graduate students because I felt these two groups would have different outlooks and potentially different motivations for and worries about participating in such a program. These data demonstrate a rough baseline of how many Tufts students and Osher-affiliated seniors are interested in participating in such a program, and shed light on what they view as potential costs, benefits, and motivations. Note that throughout, except in my survey instruments in the appendices, I refer to older local community members as "seniors", which in this thesis will always denote that group and never "fourth-year undergraduate students".

Additionally, I conducted informational interviews during summer 2019 with 11 people working on housing and intergenerational issues in local communities, including representatives from the City of Somerville's Offices of Housing Stability and Health and Human Services, Somerville's Council on Aging, and representatives from Tufts' Office of Residential Life and Government and Community Relations. Though I do not cite any

of these interviews directly here, their thoughts and experiences provided important background and context for this work.

Findings

My principal findings from this research include:

- There is enough interest from Tufts students for further investigation of organizing such a program, evidenced by over 150 of 268 survey respondents saying they were at least “moderately interested” in participating in an intergenerational homeshare program. 9 of 28 senior respondents were correspondingly “moderately interested” or more in hosting a student, and 60% of all senior respondents had at least one unused spare bedroom in their homes.
- Student survey respondents were quite worried about their housing costs, and respondents consistently cited reduced rent as one of their main motivations to participate. Additionally, in both undergraduate and graduate focus groups, the first benefit that every participant cited was reduced rent.
- Student respondents, however, were also very motivated by the idea of gaining new perspectives from potential senior hosts, and focus group participants spoke passionately and at length about the social and emotional benefits they thought they would gain from living with a senior, including different perspectives, valuable new relationships, and a sense of calm.
- Senior survey respondents, in contrast to students, were not generally worried about their housing costs, though there is good reason to think that Osher members are not representative of seniors throughout Somerville and Medford.

Senior respondents and focus group participants were generally more motivated by the prospect of the energy and excitement of having a student living with them, and the new perspectives and relationships they would gain.

- Student survey respondents and focus group participants were most worried about reduced privacy and autonomy while living with a senior, personality clashes and/or disagreements, and that it would be uncomfortable to bring guests, and in particular significant others, over.
- Senior survey respondents and focus group participants likewise worried about the privacy implications of hosting a relative stranger in their home. Reflecting student respondents' worries, they worried about unwelcome guests coming over, and about alcohol and drug use in their home.
- A majority of undergraduate survey respondents wanted to live within one mile of campus, with a majority of graduate respondents wanting to live within two miles. A majority of senior survey respondents live more than three miles from campus (though this is of course not representative of Somerville and Medford seniors as a whole).
- The reduction in rent from their current situation required for student survey respondents to live with a senior varied by degree program, but the most common answer across categories was a reduction of \$200 to \$399. Of senior respondents who had a rent figure in mind, a majority estimated that they would charge in the \$400 to \$599 range (a notable reduction from the median rent of \$900 paid in 2019 by Tufts graduate students (Aslanyan et al., 2019)).

Generalizability

Given that my findings are based on Tufts students and Osher members, I advise against applying my findings to communities apart from Tufts, as local norms and different demographic and housing situations might reduce the applicability of my findings elsewhere; for instance, lower student rent burdens or different town-gown dynamics could make a community less suitable for such a program. Along these lines, the Tufts IRB decided that this work would not lead to “generalizable” knowledge, and thus was not considered “research” by federal standards; so, the standard IRB requirements for consent forms and other documentation did not apply (though I still made and used my own consent forms, as I discuss later).

Additionally, as I will discuss in greater depth later, the members of Tufts’ Osher Lifelong Learning Institute whom I surveyed and met with are likely not representative of seniors through Somerville and Medford, who might have different housing and socioeconomic situations and different motivations for and worries about participating in a homeshare program. The student survey respondents are also not fully representative of the Tufts student body as a whole (or at least the undergraduate student body, as gender, race, and ethnicity information were not available for graduate students): woman, White, and Asian respondents were overrepresented, while Black and Hispanic respondents were mildly underrepresented; this should not affect my findings of how many students are interested as a baseline however, just the ability to extrapolate these findings to the student body as a whole.

Policy and Planning Implications

A successful intergenerational homeshare program, though not without its risks and uncertainties, could bring benefits to all participants without anyone else, such as taxpayers, seeing significant costs. Were such a program implemented on a larger scale in Somerville and/or Medford, it could have positive implications for agencies and organizations that promote and/or provide affordable housing, as participating students would have access to “naturally occurring” affordable housing and not need to take advantage of deed-restricted housing, freeing up those resources for others.

Additionally, such a program could further strengthen relationships between Tufts and Somerville and Medford, which is always important for institutions of higher education. It could also have positive budgetary implications for agencies and organizations that provide support services to seniors, if through positive socialization with younger housemates seniors feel less lonely and thus healthier.

That said, there are significant concerns about organizing such a program. First, it is quite a lot to ask of seniors that they welcome a young stranger to live in their home, so it could be difficult to recruit enough senior hosts to make such a program successful. Additionally, it is possible that one or more matches would go poorly, which could strain town-gown relations between Tufts and Somerville and Medford instead of strengthening them, lead to negative ripple effects compromising the ability of the program to create further matches, and leave a student without housing if a match must be broken off midway through. Finally, while the current COVID-19 pandemic should preclude any attempt at organizing such a program until it subsides, seniors can also be particularly vulnerable to more “garden variety” infectious diseases such as colds and the flu, so

hosting a student who interacts with many different people through school and extracurricular activities could put a senior at risk of serious illness.

Outline

First, I will elaborate on the literature that I reference above to demonstrate why the Tufts, Somerville, and Medford communities show potential for organizing an intergenerational homeshare program, while also discussing the potential shortcomings of such a program. Following this, I will provide additional background on homeshare programs. Then, I will describe in greater depth my survey and focus group methodologies, and provide summary statistics from this outreach. Following this, I will share the in-depth results of these exercises. Finally, I will discuss the implications and limitations of my findings, and my suggestions for next steps and future research in this area.

Literature Review

The Greater Boston area is in the midst of a housing crisis. In the communities of Medford and Somerville near Tufts, this can be especially intense for the large populations of students. At the same time, the significant populations of older community members in Somerville and Medford are likely over-housed, with more bedrooms or larger houses than they currently need. It is also well-established that many seniors would like to age in place, remaining in their long-time homes for as long as possible. In addition, it is well-documented that many seniors are frequently lonely. Finally, senior

households are often burdened by the expenses of food and housing. With all of this in mind, the Tufts, Somerville, and Medford communities could greatly benefit from an intergenerational homeshare program to ease students' and seniors' costs of living, help seniors remain in their homes, and build intergenerational relationships. However, such a program also has inherent risks and so must be considered carefully.

Student Housing Affordability

Housing in the Greater Boston area is unaffordable for many residents, and only getting more so. The Boston area in recent years has been “a victim of its own success” (Modestino et al., 2019); housing development largely regulated by the state’s 351 municipalities has not kept pace with the growth of jobs during the region’s economic boom. Metropolitan Boston is now the fourth most expensive market in which to purchase a house of the 25 largest metro areas in the country, and median rents are exceeded only by those of San Francisco and Los Angeles. Driving up prices, there is a severe shortage of vacant housing units: stable vacancy rates for homeownership and rental opportunities are generally considered to be two percent and six percent, respectively, and in Boston those figures currently sit at less than one percent and four percent (Modestino et al., 2019).

Housing affordability problems can be especially acute for students, who generally have smaller incomes than adults working full time. This can be even worse in a market like Boston’s, with so many students from the area’s many colleges and universities increasing demand for the limited housing supply: as of 2018, Somerville had over 11,000 residents enrolled in public or private college (or 14% of its population), and

Medford just over 7,000 (or 12.1% of its population) (U.S. Census Bureau, 2019). A recent study of housing for Tufts graduate students found that nearly 60 percent of the 345 respondents were extremely cost-burdened by housing, spending more than 50 percent of their income on rent, with 30 percent spending more on rent than they earn (Aslanyan et al., 2019). Additionally, with the Green Line Extension slated to open a new station directly across the street from campus and stations planned for other neighborhoods occupied by many students, it is possible that rent burdens in these areas will become even more severe in the near future (Halvorsen et al., 2012).

Thus, the “demand side” numbers and need for more housing options in Somerville and Medford are well-established. Though it is harder to calculate the “supply side” figures, it is likely that Somerville and Medford have a significant population of overhoused seniors, providing a pool of potential hosts for an intergenerational homeshare program.

Overhoused Seniors

In addition to its young populations, Somerville has a significant elderly population: just under 10 percent, or nearly 7,500 residents, of Somerville’s population is over 65 years old (U.S. Census Bureau, 2019), and nationally this age group has doubled in size between 1975 and 2015 as the Baby Boomers have aged. Additionally, throughout the region this age group, whether renters or homeowners, is the most cost-burdened by housing (City of Somerville, 2017). While downsizing can be attractive for this age group, it is difficult to find affordable housing alternatives in the city (City of Somerville,

2017). For Medford, American Community Survey data from 2018 indicate that nearly 15 percent, or almost 8,500 residents, are older than 65 (U.S. Census Bureau, 2019).

There are no concrete figures on how many spare bedrooms may be available in seniors' homes in Somerville and Medford. However, applying the methodology of the real estate company Trulia from a recent analysis of such availability in major metropolitan areas, I estimate that there are just under 8,000 unused spare bedrooms available in seniors' homes in Somerville and Medford. Trulia's report promoting intergenerational homeshare estimated that in the city of Boston as of 2017 nearly 40,000 spare bedrooms might be available for such a program (Simons, 2017).

There is reason to think that Trulia's figures are overestimates because the report is promoting intergenerational homeshare, but their methodology seems generally sound, and for this research a ballpark estimate of unused spare bedrooms will suffice. Trulia computes their estimate by filtering Census data for households with household heads born in 1964 or earlier (the last year of the Baby Boom generation), owner-occupied residences, and non-multigenerational households. They calculate the number of available bedrooms as (total number of bedrooms – the number of household members – 1), to account for other uses, such as an office space or as a guest bedroom (Simons, 2017). This analysis appears to use Census data available at a household level through the IPUMS data client, but such estimates are not available for Somerville and Medford, likely because these communities are too small for the sampling methodology.

However, if I assume that Somerville and Medford senior households are as likely to have a spare bedroom available as Boston's roughly 50,000 housing units with householder over 65 years old (U.S. Census Bureau, 2019), I calculate that Somerville

and Medford seniors should have roughly 8,000 unused spare bedrooms, with the following calculations:

(Trulia figure for spare unused bedrooms in Boston seniors' homes/Boston housing units with householder 65+) * (Somerville housing units with householder 65 + Medford housing units with householder 65), that is:

$$(38,386/50,214)*(5,014+5,189) = 0.764*10,203 = \mathbf{7,795}$$

(U.S. Census Bureau, 2019)

Note that this is likely an overestimate, because as mentioned above the IPUMS data needed to filter senior households to those that are just owner-occupied and non-multigenerational are not available for Somerville and Medford (likely because of privacy considerations for these smaller communities). Additionally, the figure I use for Boston is the number of housing units where the household is 65 or older, a different number from the Trulia report, to be able to compare directly to the Medford and Somerville numbers. Also, figures for housing units with householder over 65 years include seniors whose children or grandchildren live with them, not the intended target population for an intergenerational homeshare program. Finally, older adults are at higher risk of severe illness from COVID-19 (and other serious infectious diseases), which could have implications for the number of potential homeshare hosts in Somerville and

Medford depending on how bad the pandemic ultimately is (Centers for Disease Control and Prevention, 2020).

That said, even if this figure of roughly 8,000 spare unused bedrooms is an overestimate double or even triple the actual available figure, this should still be enough capacity for Somerville and Medford to have a large enough pool of potential senior participants to investigate piloting an intergenerational homeshare program in collaboration with Tufts. For these communities, it is important to consider the benefits that might result from such a program, firstly that it would help local seniors age in place, by providing them with extra funds to keep pace with rising property taxes and help with household tasks such as running errands or mowing the lawn that might become difficult for them as they age.

Seniors Aging in Place

The literature is quite clear in showing that aging in place for seniors is both desirable and can lead to physical, mental, and emotional health benefits. For instance, a recent AARP study found that 69 percent of people 65 and older and 77 percent of people 73 and older strongly wanted to stay in their home as long as possible, and that 64 percent of older respondents strongly wanted to stay in their current community (Herbert and Molinsky, 2019); unfortunately, no such data are available specifically for Somerville or Medford. Other studies elsewhere have echoed the desire of older community members to stay in their homes for the sense of attachment and feelings of security (Wiles et al., 2012; Jeste et al., 2016). Additionally, even if a home is not completely appropriate for a senior's physical needs, it can still provide for their mental and emotional needs through

a sense of comfort, security, and meaning (Herbert and Molinsky, 2019). Finally, policy makers and healthcare providers tend to prefer seniors aging in place instead of in institutions, given that it is generally significantly cheaper (Wiles et al., 2012).

On the other hand, there are many challenges for seniors who hope to age in their homes. These include home environment barriers, such as clutter and stairs, which can limit seniors' ability to perform everyday tasks (Russell et al., 2019), and the difficulties of maintaining a home, especially for homeowners who have full responsibility for their yards and the exterior of their dwelling (Herbert and Molinsky, 2019). Other studies have noted that aging in place can require significant community support, that necessary services (such as help with running errands and taking the correct medications) are not available in all communities, and that this lack could become more glaring as the country's populace ages (Jeste et al., 2016). Participating in an intergenerational homeshare program, however, could help seniors address some of these challenges, such as home maintenance and difficulty running errands (though others, such as trouble navigating steep stairs, are beyond its scope).

In addition to potentially helping seniors age in place in their own homes, an intergenerational homeshare program could address another significant challenge facing seniors: loneliness.

Senior Loneliness

A recent study in the U.S. found that loneliness amongst seniors is a major public health issue, with chronic loneliness significantly and positively associated with visits to the doctor (Gerst-Emerson and Jayawardhana, 2015). Additionally, a survey distributed

to a nationally representative sample of just over 2,000 U.S. retirees in 2018 found that, while most felt positively about their retirement experience, 20 percent were feeling anxious and depressed, and 15 percent felt isolated and lonely (Collinson et al., 2018). In Somerville, nearly 55 percent of older adults live alone, and social isolation can be especially impactful on their health (City of Somerville, 2017). And while loneliness at home is a significant issue, many seniors understandably do not wish to leave their homes for a range of reasons ranging from security to family continuity (Dupuis and Thorns, 1996). This remains true in spite of the fact that the majority of homes in the U.S. are not built to support very old people or located near to important support services (Forsyth et al., 2019).

Having a Tufts student live with them could reduce loneliness for local seniors (though of course there are also ways in which it would be difficult for them). In addition, the added funds from renting a space to students could help defray seniors' ever-increasing costs of living.

Seniors' Cost of Living

Seniors are the most cost-burdened age group in the region, and affordable options for downsizing can be hard to find (City of Somerville, 2017). Also, a recent study described in the Boston Globe found that Massachusetts is the number one state in the country for the share of people over 65 living alone whose income does not cover basic living expenses such as food, housing, health care, and transportation (Weisman, 2019). Finally, it is important to note that nationally more and more senior households still have household and other debt after retirement: thirty years ago, only 24 percent of

homeowners aged 65-79 and 3 percent of those 80 and over had outstanding mortgages, home equity loans, or home equity lines of credit, while these numbers have now risen to 46 percent of homeowners aged 65-79 and 26 percent aged 80 and over (Joint Center for Housing Studies of Harvard University, 2019).

Intergenerational homeshare programs show potential for addressing and potentially alleviating several of these situations, including high housing costs for both younger people and seniors, seniors wanting to age in place, and seniors being lonely while living alone.

Benefits of Intergenerational Homeshare Programs

Systematic evaluations of homeshare programs are not common (Sánchez et al., 2011), and most have examined European programs. An evaluation of a program in the United Kingdom found that a successful homeshare program could potentially produce savings overall because of reduced use of services such as residential care for elderly participants; reduced risks of falls, and better health and wellbeing for older people; and a reduced use of fire, police, and ambulance services (Fox, 2010). Additionally, an evaluation of a program in Barcelona conducted through interviews with program participants noted that beyond simply an exchange of accommodation for rent and company, the program improved intergenerational solidarity amongst participants in several significant ways (Sánchez et al., 2011).

In addition, preliminary results from Nesterly's pilot program beginning in 2018 in Boston are promising. Working with local organizations, Nesterly received 80 applications in three weeks, 30 for hosts and 50 for renters. 8 matches were made during

the pilot, with 89% of follow-up survey respondents stating afterwards that they would recommend the program to others. Renters paid on average \$700 for their space, very reasonable for Boston, and some saved a further \$100-\$150 per month by helping out with small errands and pet care. Beyond this extra money and help around the house, older adults previously living alone had a strong new social and community connection. As one host noted, “I’m an empty-nester, and he brings a presence into my home that makes it feel so much more alive and full. We’re cooking dinner together and I’m showing him Roxbury’s beautiful architecture.” (City of Boston, 2019).

Additionally, the National Shared Housing Resource Center feels that homeshare programs can yield the following benefits, though we must appraise these critically given the organization’s inherent bias:

1. “Homesharing is a way for people to remain at home where they want to be.
2. Many people sharing their home feel safer having someone there instead of living alone.
3. Sharing housing can be some of the most affordable housing anywhere!
4. Homesharing breaks down loneliness and social isolation. Today, loneliness is recognized as a major risk to health.
5. Families of those sharing their homes benefit from the peace of mind of knowing someone of integrity is living with and looking out for their relative. Families of those who find housing know their relative is living in decent, affordable and stable housing.
6. Homesharing can delay older people’s admission to more expensive options such as nursing homes.

7. Homesharing makes efficient use of existing housing stock..
8. Homesharing is a green alternative. More people living in the same space reduces per person energy usage.
9. Homesharing is a housing solution to meet the needs of persons with varied economic and demographic backgrounds.
10. Homesharing breaks down barriers between generations and cultures.” (NSHRC, 2019).

Finally, potential benefits cited anecdotally by the U.S. homeshare programs’ websites include: reduced, below-market, or free (when extensive services are provided) rent for the seeker; help paying property taxes, mortgage, or rent for the provider; socialization opportunities for both parties; and reducing local affordable housing problems by easily opening up more housing. For seniors providing homes, this also includes greater ability to age in place because of help around the house, and senior’s family worrying about them less. However, while such a program could show promise and provide many benefits to participants, there are a number of potential challenges and roadblocks.

Potential Issues

First of all, Massachusetts tenant law is strict and gives tenants strong rights (Commonwealth of Massachusetts, 2020), so program administrators would have to be careful in drafting the language of homeshare agreements to ensure the senior’s ability to cancel the homeshare setup if it is not working for them; this, however, could potentially leave a student without housing in the middle of a semester. Accepting a student into

their home is also a large burden to place on a senior, and thus it is hard to know how many seniors with spare bedrooms would actually be interested in participating in a homeshare. There is also of course potential for homeshare matches not succeeding, and it is easy to imagine how one horror story of a bad relationship might discourage potential program participants from applying. It is also important to emphasize that while an intergenerational homeshare program might help seniors age in place, it still would not address certain fundamental long-term problems with their homes, such as steep stairs, expense to maintain, and distance from family and amenities (Russell et al., 2019; Herbert and Molinsky, 2019). Additionally, it is possible that such a program could exacerbate current structural inequalities present in housing, for instance by matching wealthier and whiter homeowners with wealthier and whiter students who might know how to navigate the system better than their peers. Finally, until the COVID-19 pandemic subsides, hosting a student who interacts with many different people through school and extracurricular activities could put a senior at risk of serious illness (though seniors' heightened vulnerability to other infectious diseases could also put them at risk even once the pandemic has passed).

Background on Homeshare Programs

So, it is clear that there is both a strong potential “demand” from younger people for more housing options in Somerville and Medford and a likely corresponding “supply” in seniors' homes, and that an intergenerational homeshare program could have many potential benefits (but also possible drawbacks) for participants. Now I will discuss in

greater detail how homeshare programs (some specifically intergenerational, some not) currently operate both in the U.S. and abroad.

Homeshare Programs in the United States

Many organizations and communities throughout the country have implemented homeshare programs in response to the problems described previously. Nearly 40 homeshare programs operate in the US according to the National Shared Housing Resource Center, and according to my research just over one third have some sort of requirement that one participant in a homeshare situation be a senior (or at least 55 years of age) or focus specifically on supporting seniors in their communities.

I reviewed the websites of the nearly 40 homeshare programs throughout the U.S. to draw out similarities and apparent best practices (these programs are listed in Appendix E). Though these include many programs that do not focus on intergenerational matches their operating challenges and opportunities may be applicable to intergenerational programs. Below I summarize my findings:

- All programs reviewed were based in a non-profit organization, with one housed in an educational institution, the University of Michigan's medical school; programs range in age from just a few years to nearly 50 years of operation. Sometimes these programs are the main or sole activity of the organization in question, and sometimes they are one of a wide variety of services offered (often homeshare is offered as one potential option for those worried about becoming homeless due to high housing costs). Funding structures range from completely independent to being partially funded and operating in partnership with local,

county, or state government agencies. In cases where the homeshare program is just one part of the host organization's work, there appears to almost always be dedicated staff for the program.

- Essentially all programs require written applications from both home seekers and providers (including likes and dislikes, living styles, and what they are looking for in a housemate), personal references (usually three to five), background checks, interviews with program staff (sometimes prospective matches interview each other with suggested questions), a visit to the home provider's home, and a written homeshare agreement signed by the seeker and provider. Many programs have a strongly suggested trial period of two weeks to a month in which the seeker does not formally move in, but comes with a suitcase and keeps their current housing option available in case the match does not work out.
- Most programs explicitly provide follow-up support for at least three months, and in many cases up to the entire length of the match. Commonly this includes monthly phone calls or in-person check-ins, and mediation provided in case of conflicts or disputes between the housemates.
- Most programs require that the home provider own their home, but many allow renters to provide a room to a seeker, assuming it is allowed in their lease. A few programs oversee matches where two prospective housemates find and rent a space together.
- Many programs allow for a services exchange to reduce rent paid by the seeker, or completely eliminate it. These services generally include help with housework, grocery shopping, other errands, petcare, and yard work. All programs that

discuss this emphasize that seekers are not to provide any home medical care (e.g. help with medication, bathing, or getting into and out of bed), and that both parties must be capable of independent living.

- In almost all homeshare arrangements, housemates share common spaces such as the kitchen and living rooms. Sometimes the seeker will have a private bathroom, but this depends on the specifics of the match.
- A few programs have maximum allowed income levels for seekers, to limit the program to low-income seekers. Conversely, many require that seekers provide proof of at least a certain level of income to ensure that they can make regular rent payments.

Intergenerational Homeshare Programs Outside of the U.S.

A wide range of intergenerational homeshare programs also operate outside of the U.S. Viure i Conviure in Barcelona, for example matches college students with local older adults. A key part of this homeshare program is that social workers and counselors assist throughout the entire process, from making the matches, to checking in regularly with everyone to ensure they are still comfortable with their housing and living situations. “Kangaroo” housing projects in Belgium, the Netherlands, and Scandinavia match overhoused seniors with young couples who are struggling to find affordable housing. This program emphasizes its aim to prevent the elderly from feeling isolated and to promote intergenerational solidarity (Kaplan et al., 2015). In Deventer, Netherlands, the Humanitas retirement home lets university students live rent-free alongside their senior residents in exchange for at least 30 hours of work with the seniors a month as “good

neighbors”, including watching sports, celebrating holidays together, and helping seniors keep connected by spending time with them when they are sick (Reed, 2015).

Now, I will discuss my methodology for attempting to gauge levels of interest from Tufts students and Osher members in participating in such a program, potentially organized as a partnership between Tufts and Somerville and/or Medford.

Methodology

I collected primary data by using surveys and focus groups for Tufts students and local seniors affiliated with Tufts’ Osher Lifelong Learning Institute. This mixed-methods approach is a useful method for blending the breadth and quantitative data of a widely-distributed survey and the nuance and detail of qualitative data from small, intensive focus groups.

I chose to gather data on interest in participating in an intergenerational homeshare program from these groups because they should be predisposed to look favorably on intergenerational homeshare and potentially be interested in participating: students who have lived or are planning to live off-campus are well aware of the high costs of local rental housing and poor quality of many properties available to them, and seniors involved with the Osher Institute have shown open-mindedness and a willingness to engage with and be around students.

Additionally, over the course of August and September of 2019 I conducted 11 informational interviews with potential stakeholders in such a program, including representatives from the City of Somerville’s Offices of Housing Stability and Health and

Human Services, Somerville's Council on Aging, and representatives from Tufts' Office of Residential Life and Community Relations. Because these interviews were conducted informally before my submission of an IRB protocol, I do not cite information from any of them directly here, but these interviewees' suggestions and experience provided important context for this work.

Below I describe the participants, materials, and procedures that I applied for my surveys and focus groups. As I mention earlier, the Tufts IRB decided that this work would not lead to "generalizable" knowledge, and thus was not considered "research" by federal standards; thus, the standard IRB requirements for consent forms and other documentation did not apply.

Surveys

Participants

I circulated the description of my research and survey links through a number of channels: the weekly email newsletter from the Graduate Student Council (GSC), reaching approximately 3,000 graduate students, and through the GSC's Facebook page; a message posted to the Fletcher School of Law and Diplomacy's social listserv, reaching approximately 500 students; an email sent to the entire undergraduate student body through the Dean of Student Affairs Office, reaching approximately 4,500 students; and the weekly email sent to members of Tufts' Osher Institute for Lifelong Learning, reaching approximately 500 members. 341 students and 36 seniors at least began taking the survey, though not all completed it, as I discuss later.

Materials

The student survey was 18 questions, written to be taken in 5-10 minutes by my estimates. It was written to capture respondents' current living situation (e.g. in Tufts housing or in a private house with roommates), to what extent they worried about housing costs, whether they had considered living with a senior, what would worry them about living with a senior, what would motivate them to live with a senior, how much they would be willing to pay to live with a senior, how close they would need to live to campus, their current level of interaction with seniors, whether they thought Tufts should support such a program, and the respondent's demographic information (gender identity, race/ethnicity, age, degree program, and whether they were an international student). Nearly all questions were multiple choice, but most included an "other" open-response option. As I will discuss in greater detail later, a review of the time taken to respond to the surveys and the responses given for open-ended questions indicated that respondents taking the survey in two or more minutes generally would have understood the survey and the kind of information I was trying to gather (I removed from my analysis surveys taken in less than two minutes).

The senior survey was also 18 questions, likewise meant to be taken in 5-10 minutes. It was written to capture respondents' current living situation, to what extent they worried about housing costs, whether they had considered having a student live with them, what would worry them about having a student live with them, what would motivate them to have a student live with them, how much they would likely charge a student to live with them, how close they live to campus, their current level of interaction with students, whether they thought Tufts should support such a program, and the

respondent's demographic information (gender identity, race/ethnicity, and age). As in the student survey, nearly all questions were multiple choice, with many including an "other" open-response option, and a review of the time taken to respond to the surveys and the responses given for open-ended questions indicated that respondents understood the survey and the kind of information I was trying to gather. Survey instruments can be found in Appendices A and B.

Procedure

The surveys went out for the first time in these channels January 15th-17th; the description and survey links were resent weekly through the GSC's and Osher's lists. Additionally, I put up flyers advertising the survey in high-traffic areas of campus, including Tisch Library, Eaton Hall, the student center, and the graduate student lounges. I closed the survey on the morning of February 8th. I administered the surveys through the online client Qualtrics. To preserve anonymity of survey responses, respondents who wanted their name entered in the drawing to receive a gift card as discussed below were taken to a Google Form unconnected from the survey where they could input their email address for the drawing and express interest in the follow-up focus groups. The survey was configured such that it could not be taken twice on the same computer in the same internet browser to discourage people from taking it multiple times. After the survey closed I found no duplicate email addresses in the list of people who wanted their name included for a chance to win a gift card.

Though as noted above the IRB did not consider this research generalizable and thus standard IRB requirements for consent forms and documentation did not apply, I

asked that all participants in this research provide consent showing that they understood the study. The consent language was provided before they started the survey itself, and it was clearly communicated that they can stop taking the survey at any point and that their responses were not recorded until they completed it fully.

To encourage participation, I offered 8 \$25 Amazon gift cards to randomly selected survey takers from both the student and senior groups after the survey period had closed (as can be seen in Appendices A and B, I originally offered \$20 Visa gift cards, but switched to Amazon gift cards of a greater value due to the lack of activation fees and ease of purchase). Survey takers were only eligible for a gift card if they completed the survey.

As noted above, there were originally 341 responses for the student survey and 36 for the senior survey. First, I removed entries that had not been completed, eliminating 38 student and 7 senior responses; I do not see any reason that the format or language of my surveys would have systematically led certain groups of respondents to not complete it, which would introduce bias. Given the somewhat large incentive relative to survey length, I was a bit worried about people rapidly taking the survey without truly reading the preamble and questions. Qualtrics recorded how long each participant took to complete the survey, and having shared my survey with two friends unfamiliar with my research to gauge how quickly they could take the survey while still understanding and engaging with it, I decided that a survey taken in less than two minutes would reflect lack of sufficient comprehension of the material. I thus cut responses taken in less than this time, removing a further 34 student entries; no responses in the senior survey suggested that they had been rushed. Though all of the questions in the survey were optional, in

nearly all cases survey respondents answered every question before the demographics section, which had more questions skipped (e.g. because people did not want to specify their race, age, or zip code).

Focus Groups

Participants

After completing the survey, respondents had the option to express interest in participating in a focus group by filling out a Google Form that would store their contact information separately from their survey results to protect anonymity. 38 undergraduates and 17 graduate students expressed interest in a focus group. I conducted a separate focus group with four students from each category. I did not formally gather demographic information from these participants, but in the undergraduate group, one student used he-series pronouns, two used she-series, and one used he- or they-series. Two identified as underclassmen and two as upperclassmen. One of the four identified as an international student. In the graduate focus group, all four participants used she-series pronouns, and three of the four identified as international students.

11 seniors expressed interest in participating in a focus group. Six seniors ended up participating (five were Osher members, while one was a friend of a member not affiliated with Osher who came along). I similarly did not formally collect demographic information, but five of the six participants identified as women and one as a man. Additionally, four at their own suggestion provided their ages, which were 61, 64, 72, and 82.

Materials

The sequence of topics for my focus groups was: introductions; current knowledge, if any, about intergenerational homeshare programs; potential motivations for, benefits of, and challenges related to participating in such a program; and other thoughts, comments, or suggestions about how such a program might work. My focus group guide outlining these questions and the procedure of the focus groups can be found in Appendix C.

I also provided a consent form for all participants to sign explaining the purpose of my thesis and specifically our focus group, outlining the flow of my questions for the discussion, how I planned to protect participant privacy, benefits and any potential risk of participating in the focus group, contact information for myself and my thesis advisor, and space for them to note that they consented to being audio recorded. For seniors I also noted that, as a student conducting research through the University, I am a mandatory reporter to the Tufts Office of Equal Opportunity in the event of hearing about potential or actual elder abuse. For participants in focus groups I provided snacks and baked goods to encourage participation and to show my gratitude.

Procedure

All participants were first invited to help themselves to the provided food and drink and make themselves a nametag. Once everyone was comfortable, I orally described the purpose of my thesis, the plan for our focus group, and several ground rules for the discussion (such as, “help protect others’ privacy by not discussing details outside

the group” and “there are no right or wrong answers”). Participants then signed the consent forms and consented to being audio recorded. I requested that participants first go around in the circle to answer each question if they felt comfortable, then let the conversation become more free-flowing. Once these introductions were completed, I began audio recording to capture participants’ responses and quotes, and so that I could completely focus on the conversation instead of taking notes. I recorded 38 minutes of audio from the undergraduate focus group, 64 minutes of audio from the graduate focus group, and 55 minutes of audio from the senior focus group. In the focus groups with students I added my own perspective when the participants were discussing their own intergenerational living experiences, and their relationships with their grandparents where applicable.

I chose the focus group format because I felt that the conversational, collaborative, and free-flowing nature would lead participants to think about aspects of participating in such a program that they might not have while taking a survey or being interviewed alone. I was mildly worried about participants feeling uncomfortable discussing certain sensitive topics, such as finances or family members’ health, but as I discuss later participants appeared quite at ease and discussed such topics seemingly without inhibition.

Individuals signed the consent form discussed above before participating in the focus group and were told about the options available to them if they no longer felt comfortable participating or wanted their responses removed from the recording. As noted above, I am a mandatory reporter to the Tufts Office of Equal Opportunity, but in the course of my focus groups, no instance of potential or actual elder abuse emerged.

Results

Below I discuss the results of my surveys and focus groups, separated into findings from students and seniors. I outline the demographics and housing situations of survey respondents, describe findings from my surveys related to program preferences and interest levels, discuss respondents' motivations and predicted benefits from such a program, and finally outline their worries and misgivings about participating in such a program. In the case of focus groups, though I conducted undergraduate and graduate groups separately, participants' responses often were quite similar across groups; in such cases I discuss these groups together, while I single them out where the differences in responses are interesting or notable.

Survey Response Information for Students

After removing incomplete responses and surveys taken quickly enough to suggest an incomplete understanding of the research, there were 268 responses remaining, for a response rate of roughly 3.4%. 76% of respondents identified themselves as undergraduates, 17% in a master's program, 7% in a doctorate program, and one respondent as in a certificate or non-degree program; I analyze graduate students together as one group because of the small number (18) of doctorate student respondents. Where differences in summary statistics between undergraduate and graduate students are notable and/or interesting, I break them out accordingly.

Below I provide demographic summary statistics regarding student respondents, and compare them to the figures for the Tufts undergraduate student body as a whole

(unfortunately, corresponding demographic information for graduate students is not available). Woman, White, and Asian respondents are overrepresented in my sample, while Black and Hispanic respondents are mildly underrepresented.

Table 1. Student Respondent Demographics (Tufts University, 2018)

Variable	All Survey Respondents	Tufts Undergraduates
<i>Gender Identity</i>		
Woman	69%	52%
Man	26%	48%
Non-binary	2%	<1%
Prefer not to say	2%	No data available
Cis-gendered	96%	No data available
Transgender	1%	No data available
Prefer not to say	2%	No data available
<i>Racial Identity</i>		
White	64%	55%
Asian	21%	13%
Black	3%	4%
Two or more races	6%	5%
Self-described	2%	No data available
Prefer not to say	4%	No data available
Non-resident alien	N/A	11%
Race/ethnicity unknown	N/A	5%
<i>Ethnic Identity</i>		

Of Hispanic/Latinx/Spanish origin	6%	7%
Not of Hispanic/Latinx/Spanish origin	92%	93%
Prefer not to say	2%	No data available

Additionally, 12% of respondents identified themselves as international students, and 88% as not.

Not surprisingly, where undergraduate and graduate respondents live varied dramatically, with undergraduates far more likely to live on-campus in Tufts housing and graduates far more likely to live off-campus. This information is broken out below.

Table 2. Student Respondent Housing Arrangements by Degree Type

Question: How would you describe your current housing arrangements?		
Response	Undergraduate Students Amount	Graduate Students Amount
I live in Tufts University housing	63%	3%
I rent from a landlord in a building of up to three units	32%	64%
I rent from a landlord in a building of four or more units	3%	24%
I live in a house or condo that I own	0%	3%
Other	2%	6%

Program Preferences and Interest Levels for Students

Below I list key takeaways from the survey regarding student respondents' general feelings about their current housing and interest in participating in a homeshare program. Where relevant and displaying interesting differences, I break out respondents by demographic information including degree program, race, and gender identity.

Respondents confirmed the worries about housing costs that I referenced earlier:

Table 3. Student Respondent Concern About Housing Costs by Degree Type

Question: In general, how concerned are you about your housing costs (rent, utilities, property taxes, etc.)?		
Response	Undergraduate Students Amount	Graduate Students Amount
Not at all concerned	6%	1%
A bit concerned	21%	16%
Fairly concerned	35%	30%
Concerned	25%	23%
Extremely concerned	12%	30%

In aggregate, 40% of respondents said they were concerned, or extremely concerned about their housing costs, while an additional 34% were fairly concerned. Respondents enrolled in a bachelor's program were overall less concerned about their housing costs, as can be seen in the table.

After reading about this potential program, roughly one quarter of total respondents said they would be very interested or extremely interested (separate

categories in my surveys) in living with a local senior while studying at Tufts, while an additional third would be moderately interested:

Table 4. Student Respondent Interest Level in Living with a Senior

Question: Based on what you have learned about intergenerational homeshare models, to what extent would you be interested in living with an older local community member?	
Response	Amount
Not interested at all	17%
Slightly interested	25%
Moderately interested	33%
Very interested	16%
Extremely interested	9%

Relative interest levels were similar across academic degree programs. Nearly 80% of Black respondents were moderately interested or more (though this was a small number of respondents), compared to just over 65% of Asian respondents and just over 50% of White respondents. Male respondents were slightly more interested than female respondents; there were not enough non-binary respondents or respondents who declined to share their gender identity to judge interest among these groups.

Respondents desired to live a different distance from campus depending on their degree program, with graduate students being happier to live further from campus:

Table 5. Student Respondent Desired Distance to Live from Campus by Degree Type

Question: Roughly how far would you be willing to live from Tufts' Medford campus?		
Response	Undergraduate Students Amount	Graduate Students Amount
Less than half a mile	44%	6%
Half a mile to a mile	41%	34%
One to two miles	12%	34%
Two to three miles	1%	13%
More than three miles	2%	13%

The rent reductions that students would require to live with a senior varied by a degree program - perhaps most interestingly, nearly 8% of graduate respondents would require no decrease in rent to live with a local senior, while compared to almost no undergraduate respondents:

Table 6. Student Respondent Rent Reduction Needed to Live with a Senior by Degree Type

Question: Would you require a reduction in monthly rent to live with an older local community member citizen in a space of similar quality to your current housing arrangement?		
Response	Undergraduate Students Amount	Graduate Students Amount
No	1%	8%
Yes, \$0-\$199	8%	17%
Yes, \$200-\$399	40%	39%
Yes, \$400-\$599	18%	20%

Yes, \$600-\$799	8%	5%
Yes, \$800 or more	7%	5%
Unsure	18%	6%

Other key findings from the student survey include:

- Before taking the survey, 78% of respondents had never considered living with a local senior while studying at Tufts, 13% had previously considered this, and 9% were unsure.
- 74% of respondents had no regular contact with older local community members, with the rest having such contact through a mix of family/social/community events, volunteer work, and paid work.
- 67% of respondents said that Tufts should support an intergenerational homeshare program, 27% were unsure whether Tufts should, and 6% said that Tufts should not support such a program; the question was literally phrased as “do you think Tufts University should support this type of housing model?”, so it is possible that respondents interpreted this differently.

Survey Response Information for Seniors

After removing incomplete senior survey responses, there were 28 remaining, for a response rate of 5.6%.

- 82% of respondents identified as women, 4% as men, 4% as non-binary, 7% preferred not to say, and 4% did not respond. 93% identified as cis-gendered, 4% preferred not to say, and 4% did not respond. Detailed demographic data for

Osher members are not available, but according to the institute’s director, their members are roughly two thirds women and one third men.

- 92% of respondents identified as White, 4% self-identified as Portuguese and Caucasian, and 4% preferred not to say. Osher does not currently have data on its members’ race and ethnicity.
- 93% of respondents identified as not of Hispanic, Latinx, or Spanish origin, and 7% preferred not to say.

Program Preferences and Interest Levels for Seniors

Below I list key takeaways from the survey regarding senior respondents’ general feelings about their current housing and interest in participating in a homeshare program.

Senior respondents were generally not as worried about housing costs as students:

Table 7. Senior Respondent Concern About Housing Costs

Question: In general, how concerned are you about your housing costs (rent, utilities, property taxes, etc.?)	
Response	Amount
Not at all concerned	41%
A bit concerned	41%
Fairly concerned	10%
Concerned	4%
Extremely concerned	4%

After reading about this potential program, just over 30% of respondents were moderately interested or more in having a Tufts student live with them:

Table 8. Senior Respondent Interest Level in Having a Student Live with Them

Question: Based on what you have learned about intergenerational homeshare models, to what extent would you be interested in having a student live with you?	
Response	Amount
Not interested at all	40%
Slightly interested	26%
Moderately interested	26%
Very interested	4%
Extremely interested	4%

Most respondents live more than three miles from the Osher Institute:

Table 9. Senior Respondent Distance Living from Campus

Question: Roughly how far do you live from the Osher Institute on Tufts' Medford campus?	
Response	Amount
Less than half a mile	4%
Half a mile to a mile	4%
One to two miles	12%
Two to three miles	12%
More than three miles	68%

For respondents who had an amount of rent in mind to charge a student living with them, a majority would charge in the \$400-\$599 range:

Table 10. Senior Respondent Presumptive Amount of Rent to Charge a Student

Question: If you were to have a student live with you, roughly how much would you charge them per month to use a spare bedroom not currently in use?	
Response	Amount
\$0-\$199	8%
\$200-\$399	8%
\$400-\$599	46%
\$600-\$799	4%
\$800 or more	8%
Unsure	26%

Other key findings from the senior survey include:

- 39% of respondents did not have any spare bedrooms that are not currently in use, 43% had one, 14% had two, and 4% had three.
- Before taking the survey, 89% of respondents had never considered having a Tufts student live with them, 7% had previously considered this, and 4% were unsure.
- Nearly 50% of respondents had no regular contact with undergraduate or graduate students, 37% had contact with them through family, social, or community events, and 13% had contact with them through either paid or volunteer work.
- 86% of respondents said that Tufts should support an intergenerational homeshare program, and 14% were unsure. As in the student survey, the question

was literally phrased as “do you think Tufts University should support this type of housing model?”, so it is possible that respondents interpreted this differently.

Benefits for Students

Survey Findings

Student respondents were most excited about the potential program for providing reduced rent, with 69% of undergraduate respondents and 84% of graduate respondents foreseeing benefitting a great deal. Student respondents were also very optimistic about the benefits of gaining new perspectives from such a program, with at least 90% of respondents in each degree program thinking they would benefit in this way somewhat or a great deal. Student respondents were moderately optimistic about benefits from socialization opportunities, improved living conditions, and safety benefits. However, they generally did not anticipate increased privacy as a benefit from an intergenerational homeshare program.

Focus Group Findings

As noted above, though undergraduate and graduate groups were conducted separately, participants’ responses often were quite similar across groups; in such cases I discuss these groups together, while I single them out where the differences in responses are interesting or notable.

All students’ immediate response was that they would be interested in participating to pay less rent. One student hoped that lower rent would reduce her need to compromise elsewhere in her budget. Another student added that in the area’s tight

housing market, this would provide more housing options, while another felt that such a program could reduce rents community-wide if it were implemented on a large scale.

The majority of the discussions centered around less tangible benefits, with students frequently growing emotional as they told stories of their homes and their relationships with older people in their lives. For instance, three of the four international students had lived in intergenerational family households back home, including one person who had been raised by her grandparents, and frequently missed these types of relationships. One student, living alone for the first time in her life, missed the feeling of sharing communal space such as a kitchen with those of other generations. She missed the experience of older people sitting around, sharing stories, and talking about their days, as well as the “feeling of having them around while you’re doing your own thing.”

Six students felt that living with a senior would be calming and grounding, and contribute to better work-life balance. One student mentioned that while she enjoys socializing outside of the house, she wanted her home to be quieter and “segmented off” from her social life. Another student “didn’t count on the frequency of the parties” in her current living setup and would prefer something quieter. Undergraduate students also mentioned how stressful it can be to live in a dorm or off-campus house surrounded by other young people, and that it would be a welcome change of pace to spend time with people who are not either fellow students or college faculty. Students also imagined that seniors would be more organized and responsible around the house, for example not leaving dishes in the sink for a long time.

Students also felt that living with an older community member would help them learn to interact with and form relationships with a wider variety of people. Students

looked forward to sharing new foods, experiences, and stories with older community members. They also liked the idea of forming strong relationships with local seniors whom they could return and visit later in their life.

In addition, students imagined that older community members in their own homes would be better and more responsive “landlords” than those on the open market, in particular absentee landlords, because keeping the house in good condition would hopefully be a higher priority for them. Participants also felt that not being responsible for a full house themselves would reduce their stress; for instance, if a pipe broke, they would not have to call a plumber themselves but could handle it together with the senior.

A majority of students across focus groups missed living with pets; I was told that very few undergraduates living off campus have pets, and graduate students are often hesitant to get one if they might have to leave the area or even the country in just two years. Most hoped that seniors they might live with would have pets, which would contribute to a homier feel.

Additionally, several international students suggested that such a program would help with their adjustment to living in a new country and speaking a potentially unfamiliar language. For instance, a senior who had been living locally for a long time could help a newcomer learn the local bus schedule, find good places to eat, and accompany them to interesting museums. This could be especially helpful for international students living away from home for the first time, in contrast to American graduate students who have likely lived independently before.

The undergraduate students, most of whom had either had to find their own off-campus housing recently or were preparing to for the coming year (as housing is not

guaranteed at Tufts after sophomore year), also suggested that an intergenerational homeshare program organized by Tufts would benefit students and reduce housing search stress by simply providing another housing option falling under Tufts' administrative purview. Everyone either personally had or had heard horror stories about unscrupulous or questionable private landlords (one student mentioned being shown a house whose landlord lived in Russia and only accepted rent payments by Venmo), so were enthusiastic about the possibility of expanded housing options overseen by the Tufts administration (though of course, as discussed throughout this thesis, there are many potential issues with the idea of Tufts overseeing such a program).

Finally, students envisioned many benefits for the senior participants, including less time spent alone in their homes, greater ability to keep their home instead of moving into an assisted-living facility, and increased peace-of-mind for the senior's younger family members knowing that someone is living with them and keeping an eye on them.

Benefits for Seniors

Survey Findings

Senior respondents were the most motivated by the prospect of experiencing new and younger perspectives, with more than 50% stating they were interested in this a great deal and another 30% somewhat interested. Likewise, they were motivated by the possibility of help around the house, with 35% interested a great deal and 50% somewhat interested. They were slightly less motivated by the prospect of increased income, however. Interestingly, senior respondents were divided on whether they would benefit from increased socialization from such a program, with responses nearly equally divided

across not at all, somewhat, and a great deal. Seniors generally did not anticipate safety benefits, with 50% foreseeing none.

Focus Group Findings

All focus group participants expressed a strong desire for the companionship, stimulation, and simple fun of having a younger person live with them. Several emphasized that living alone can make them very lonely, and that sharing their house would lead to a “constant flow of conversation and learning.” One hoped that sharing her home with a student would provide similar benefits to her “rewarding and joyful” recent experience participating in a book group with local teenagers, which she finds a “big counterbalance to everything else going on.” Many participants mentioned how it is hard having their kids live so far away, and that it would be fun to have young people in the house again, with one noting, “I don’t miss the mess, but I miss the noise.”

On a related note, three participants extolled the health benefits of intergenerational living setups. One mentioned that research on parts of the world with unusually high concentrations of people living to 100 has found that intergenerational living is a key factor, and that other neuroscience work has pointed out the benefits of constant intergenerational socializing. She added, however, “I think it’s so obvious you don’t need to read the science [behind the benefits] - it’s just common sense.” Several participants also discussed the negative health consequences of both loneliness and living in retirement communities, stressing how an intergenerational homeshare program could combat those.

Two participants also mentioned that, while they understood that a student would not provide direct medical care of any sort, it would be a relief to have them around the house to call 911 in case something happened to them or their spouse. One senior said that her husband, who has a terminal illness, has had several episodes that would have left him dead had she not been in the house at the same time to call for emergency services, and that having a student around the house would provide another layer of insurance (it is possible, however, that a student would not feel comfortable in such a living situation and/or feel compelled against their wishes to provide help that they did not expect to provide).

Additionally, a few seniors felt that a student sharing their home could help them become more tech-savvy and learn about new apps and their uses. However, participants also spoke at length about the potential negative role of technology in young people's lives, worrying that they were becoming increasingly isolated with so many social interactions happening through their phones. One senior felt that "people don't know how to talk" anymore and that emphasizing socializing across generational lines without technology as an intermediary could benefit everyone.

Finally, I should note that in contrast to student focus group participants, no senior participants said they would personally be motivated by the financial benefits of hosting a student, but I feel this is especially not generalizable to seniors in Somerville and Medford as a whole (for instance, half of the participants self-identified as current or retired doctors).

Worries for Students

Survey Findings

Student respondents were quite worried about the perceived lack of privacy resulting from such a program, with roughly 90% of student respondents stating they would be somewhat or a great deal concerned about this. Likewise, student respondents were quite worried about guests not being welcome in a homeshare setup, with nearly 95% of undergraduates somewhat or a great deal concerned about this, slightly more than graduate students. Undergraduate student respondents were also quite worried about feeling awkward living in an intergenerational arrangement, with graduate students to a lesser extent. Student respondents were moderately worried about the difficulties of sharing common spaces with a senior, regardless of degree program. Student respondents were generally less concerned about an anticipated lack of independence, burdensome chores or house responsibilities, or feeling unsafe in the housing setup.

Focus Group Findings

Student focus groups participants discussed many of the worries that other survey respondents voiced. Six highlighted worries about privacy and autonomy, including worries that an older person might be overbearing and worry that the student is always cold or hungry, or that different generations might have different definitions of and expectations for privacy. Four also mentioned the potential for personality clashes or incompatible living styles. Of particular worry to students was having guests over, especially significant others, because of negative responses from both a potentially more conservative senior and the significant other. Additionally, students worried about seniors

being more set in their ways, from expectations about students not staying out late to rigid schedules around when they do laundry. One student hypothesized a senior housemate sticking rigidly to a Tuesday laundry schedule, while a senior focus group participant mentioned that Tuesday is her regular laundry day.

International students in particular were worried about cultural insensitivity on the part of their potential senior housemate. One student who identified as religious expressed some trepidation over living with a family observing a different religion: “I don’t know how they pray, I don’t know what things are important for them... I bring some of my baggage with me, they bring some of theirs with them.” She emphasized that it could also be an extremely positive relationship if it led to productive conversations and greater understanding. Another mentioned that it could be difficult for students from cultures where children move out of the house older than in mainstream Western culture, if senior housemates perceived them as immature for not knowing how to use a dishwasher or change a smoke alarm battery, for example.

On a related note, three undergraduate students worried about seniors’ reactions to LGBTQ+ students or students with non-binary gender identities and presentations. They hoped, however, that senior participants in the program would sign up in part because they were open-minded and wanted to expand their perspectives.

Undergraduate students in particular raised concerns about utilities, particularly how to manage dividing up costs in case a student wants to save money by keeping the house cooler while a senior might want a warmer home. They also worried about seniors not prioritizing good WiFi, which would reduce students’ ability to get their homework done easily, socialize online, and stream TV shows and movies.

Finally, graduate students highlighted how mobile and temporary life situations can be in graduate school, in strong contrast to the (presumably) more rooted life of local seniors, particularly if they are homeowners. It could thus be hard to commit to a living arrangement hoping for a long-term intergenerational relationship to result if one were planning to move away immediately after graduation; the students that raised this mentioned, however, that it would be a good problem if it were hard to leave.

Worries for Seniors

Survey Findings

Senior respondents were most worried about a lack of privacy in such a living setup, with nearly 90% of respondents saying they were worried somewhat or a great deal about this. Likewise, many were worried about alcohol and drug usage in their home and students bringing over unwelcome guests, with roughly 35% saying they were worried a great deal about this, and roughly another half in both cases saying they were somewhat worried. Senior respondents were moderately worried about noise and sharing common spaces. Senior respondents were the least worried about feeling awkward in the homeshare setup (no one expressed that they were worried a great deal about this). Similarly, they were not worried about feeling unsafe in their home, with fewer than 10% of respondents worried a great deal about this.

Focus Groups Findings

Similar to survey respondents, focus group participants expressed that the potential lack of privacy from a homeshare setup would be difficult, particularly for those

who were accustomed to living alone or with just a spouse. As one participant mentioned, “it IS an invasion of your space, even if it’s invited and welcome.” Another added, “Like anything, given time, it would be fine, but I know initially, no matter how perfect the person is, this would be something I would have to deal with, an adjustment.”

Participants also worried about noise, mess, and students bringing over unwanted guests: “I’m not interested in having a frat party on my first floor.” Others mentioned potential liability issues, and the worry that without proper education to the community about the program, people might pay attention only to the cases that did not go well.

One participant also worried about students missing out on the experience of living with their peers, from which they felt that they had learned a lot in their younger days, “for better or for worse.”

Three participants mentioned they would be biased in favor of graduate students over undergraduate students living with them, perceiving graduate students to be more settled in life and serious about their studies. One also expressed preference for a student who had gained life experience and perspective from having worked in between attending college and graduate school.

Senior participants emphasized that to combat these potential worries, it would be important to clearly lay out expectations and schedules in individual agreements with guidelines from Tufts, and that flexibility from all parties involved would be vital. Additionally, they emphasized the need for a careful screening process, rules, and a trial period.

Discussion

I hope that my findings will help planners and policymakers in Somerville and Medford consider the potential benefits and challenges of potentially organizing such a program in partnership with Tufts. Below I elaborate on my findings with an eye to how people representing these municipalities could apply them to further investigate wider interest levels in and potentially organizing such a program in collaboration with Tufts.

Interest in an Intergenerational Homeshare Program

It is clear from the survey and focus group results that there is significant interest in such a program from survey respondents and focus group participants: nearly 70 students were very or extremely interested, with another nearly 90 moderately interested (I represent responses here as raw numbers instead of percentages because I feel it would be more helpful to potential organizers of such a program to know the numbers). Correspondingly, of 28 senior respondents, two were very or extremely interested, and another 7 moderately interested (given my small sample size, the actual absolute interest level should be higher than this). It is also important to note that more than 60% of senior respondents said they had at least one spare unused bedroom, which suggests that supply of unused bedrooms would be less of an obstacle to program feasibility than seniors' interest and willingness to welcome a stranger into their homes (however, Osher members with unused spare bedrooms might have been more likely to respond than those without, suggesting that less than 60% of the senior populations in Somerville and Medford might have such a space).

The reasons for interest in such a program were in line with my expectations based off of the literature and local knowledge, namely reduced rents and new perspectives on life for students and new perspectives and help around the house for seniors; however, given that Osher members are likely not representative of seniors throughout Somerville and Medford, it is possible that such seniors would be more motivated to participate by the potential financial gains, a topic that further outreach to these groups could examine.

An interesting additional finding from focus groups was that students seem to want the calm provided by living with a senior, while seniors crave the energy of living with a student; perhaps an intergenerational homeshare program would let them meet somewhere in the middle. Another finding that I had not considered beforehand is that such a program would offer Tufts students an additional option for housing beyond the open market, which under current conditions favors landlords and creates a great deal of stress for students seeking housing.

Potential Impact

It is difficult to estimate with any certainty what the financial benefits to participants of such a program would be, but I will make a rough calculation. Let us assume that such a program would begin with a pilot of 8 matches, like Boston's Nesterly-led pilot, first restricting the program to graduate students to increase the probability of successful matches. For monthly rent I will take the median range that senior survey respondents estimated they would charge, \$400-\$599, which I will call \$500 (note that there are many reasons this figure might be unrealistic, including seniors'

unfamiliarity with the local rental market, the survey being a very hypothetical space in which to discuss this, and many senior respondents apparently not living in Medford or Somerville). I will compare this to the median rent of \$900 paid in 2019 by Tufts graduate students (Aslanyan et al., 2019). I will also assume a 12-month living agreement, with the students remaining local during the summer months.

I calculate the yearly total financial savings through rent reduction for students to be: $(\$900 - \$500) \times 12$, or \$4,800 per student per year. The total gain for seniors renting out a previously unused room would be: $\$500 \times 12$, or \$6,000 per senior per year. This does not take into account either students potentially paying less in utilities than they had previously, or further reduction in rent in exchange for help around the house or with errands.

The intangible social and cultural benefits are harder to estimate but no less important. As I discuss above, while student survey takers mentioned reduction in rent as a very high priority and all student focus group participants mentioned this first; participants devoted far more time in their groups to talking about the less quantifiable and more profound benefits. In the graduate student focus group, nearly everyone at one point said something along the lines of, “wow, I really miss my grandparents...”, emphasizing the dearth of meaningful intergenerational relationships in many students’ lives (though of course moving into an elderly stranger’s home would not be the same as living with one’s grandparents). Indeed, as mentioned previously, 75% of student and 50% of senior survey respondents have no significant contact with the other age group, highlighting the benefits that could result from such a program bringing together Tufts students and seniors in Somerville and Medford. The Somerville and Medford Councils

on Aging in normal times organize a wide range of social activities for seniors; clearly the social and emotional benefits of a homeshare program would be important to them.

Worries and Concerns About Such a Program

That said, an intergenerational homeshare program would face many potential challenges on both a programmatic and personal level. Those that I had identified before beginning my primary research included: negative town-gown relations effects if matches go poorly, which would also compromise the ability of the program to make further matches; students being left without housing in the middle of a semester if a match must be broken off for any number of reasons (which Massachusetts' strict tenant law could also complicate); potential for such a program to exacerbate current inequalities by matching more privileged seniors with more privileged students; and the risk of students infecting vulnerable seniors with COVID-19, and more "garden variety" illnesses such as colds and the flu once the pandemic has passed.

Another significant barrier to feasibility, as it is for Nesterly's matching website (City of Boston, 2019), would likely be finding an adequate number of seniors to allow near strangers to live in their homes; this was reflected in senior focus groups participants' worries that, even though they would be excited about participating in such a program, it would be a difficult transition having an unfamiliar person move in with them. To address this, as some senior focus group participants suggested, it might be helpful to at first pilot the program with graduate students, as they presumably are somewhat more settled in their lifestyles and focused on their studies than undergraduate students; additionally, graduate respondents were more willing to live further from

campus than undergraduates, which would increase the “search radius” for finding potential senior hosts. Tufts and municipal partners could also create programming to build relationships before actual housing relationships, including meet-and-greets or a student-senior advisory council to implement this.

Several student focus group participants expressed worry over potential insensitivity from senior housemates over cultural differences, sexuality, or gender expression. Senior participants in an intergenerational homeshare program might self-select and skew open-minded, but it could be helpful to organize sensitivity training and/or conflict resolution workshops that student and senior matches could attend together to preemptively address any such potential issues and provide programmatic support for conflict resolution.

Likewise, in line with apparent best practices from homeshare programs throughout the country and the insistence of senior focus group participants, it would be vital to have clear up-front agreements before each homeshare arrangement started highlighting house usage and living expectations on the part of both parties. I would also suggest that such a program include a trial period of two weeks to a month to test compatibility, though as one senior focus group participant put it, “anyone can live together for two weeks.” One potential workaround for this could be to begin with pilot matches running shorter than a year, for instance with students looking only for summer housing, to reduce the potential downsides of failed matches and generate ideas for best practices to promote the success of longer matches in the future.

Other Important Considerations

In the course of my research I also came up with other considerations that are not necessarily related to challenges per se. For one, it would be important to tailor senior outreach and recruitment to a specific age range. Though it did not come up significantly in either the student or senior focus groups, the possibility of students exchanging limited household chores such as running errands or mowing the lawn in exchange for reduced rent shows potential, so it would be best to engage seniors who are more likely to need a small amount of help around the house, though of course there is no simple cut-off for this and people of all ages might need such assistance. On the other hand, given that student participants would likely be heavily discouraged from helping out with any sort of home healthcare (such as disbursing medication or helping with bathing), it is also important to engage only with seniors who are fully independent in this regard, which might set an upper age limit on the ideal population.

Other ways to promote the success of such a program could include creating new programs or events through the Osher Institute that bring together students and local seniors to build relationships that could lead to program matches, and investigating other ways in which more seniors could be incentivized to participate (for instance, perhaps rents could be set at a higher level than discussed earlier and Tufts, Somerville, and/or Medford could subsidize part of it).

Finally, another important question is where exactly such a program would be housed. While this topic did not come up as a topic in my primary research, it was discussed in the informational interviews that I conducted before beginning this work. The most promising municipal agencies to consider hiring extra staff to implement this

seem to me to be Somerville or Medford's Council on Aging, either community's Health/Human Services equivalent, and/or Somerville's Office of Housing Stability. Several Tufts entities could coordinate with Somerville and Medford to assist in implementing this, such as the Office of Residential Life, Osher Lifelong Learning Institute, and Office of Government and Community Relations. Additionally, local community partners working in housing and/or social services, such as the Somerville Community Corporation, could be brought in to collaborate, in both an advisory and outreach capacity. I have also been told by someone familiar with Nesterly that the company is interested in partnering with colleges and universities, so that is another opportunity for collaboration that representatives of Somerville and Medford could investigate.

Limitations of Methodology

All of this said, it is also important for planners and policymakers in Somerville and Medford to understand the limitations of my research methodology, and the ramifications if they follow my advice to further investigate interest in organizing such a program in collaboration with Tufts.

General

There are a number of potential limitations in this analysis. Perhaps most significantly, the Osher members that I surveyed and spoke with are not representative of the senior population of Somerville and Medford as a whole (and according to survey results most respondents do not live in Somerville or Medford). Given that finding

enough willing seniors to participate in an intergenerational homeshare would likely be the program's greatest challenge, this limits the applicability of my findings. For instance, while Osher respondents were generally not worried about housing costs and senior focus group participants expressed interest in such a program primarily for social and emotional reasons, it is possible that seniors in Somerville and Medford would be more interested in potential financial benefits.

Likewise, as mentioned previously the ways in which survey respondents are not representative of Tufts student population (or at least undergraduates) limit how interest levels of survey respondents can be scaled to the Tufts student population as a whole, though this should not affect my findings of how many students are interested as a baseline.

Additionally, surveys and focus groups are a fairly hypothetical setting for potential program participants to express their interest, and it is possible that many would not in fact be interested were such a program being actively organized and their participation solicited. Also, as discussed previously, there are myriad potential legal challenges to such a program being successfully implemented, and I did not have the capacity as part of this research to explore every possible roadblock for such a program being implemented by Tufts.

Surveys

It is likely that there was selection bias for my surveys and focus groups, given that it is likely that those most interested in such a program were more likely to respond than those with little interest or who think that the idea is not feasible; this bias should not

be a problem for establishing a baseline of interested potential participants, but it is possible that the results are affected by social desirability bias, that is that respondents in this case would be more likely to express interest in such a program because I would view their response favorably. On a related note, the survey incentive of a \$25 gift card is a different benefit relatively for different age groups, so that also could have affected response rates. Additionally, it would have been helpful to know survey respondent socioeconomic info, to understand how that might correlate with program interest. Finally, the survey results regarding presumptive challenges and benefits would have been easier to interpret with more than just the three response categories of “not at all”, “somewhat”, and “a great deal” for to what degree a respondent anticipated a given challenge or benefit. Were I to administer this survey again, I would add two more response categories of “a bit” and “a good deal” and change “somewhat” to something more neutral.

Focus Groups

Additionally, it might have biased my student focus groups that international students were overrepresented, as 50% of participants. Also, it might have slightly skewed participants’ responses given that during the focus groups with students I added my own perspective when the participants were discussing their own intergenerational living experiences, and their relationships with their grandparents where applicable. Finally, it is also important to note that participants might be swayed by other participants in a group setting compared to, for example, individual interviews. In this research this might take the form of a student participant expressing greater enthusiasm for living with

a local senior than they actually felt if the rest of the participants in the room were also expressing strong interest.

Next Steps

As discussed above, there is enough interest from students at Tufts and Tufts-affiliated seniors in participating in such a program to make it worthwhile for Somerville and/or Medford to investigate organizing an intergenerational homeshare program in collaboration with Tufts. Likewise, the high percentage of senior survey respondents with at least one unused spare bedroom in their homes suggests that there should be enough such “supply”, even if seniors in Somerville and Medford are less likely to have such spaces. That said, these municipalities should proceed with caution, given the numerous potential challenges associated with such a program discussed earlier.

As a first next step, I suggest that municipal offices in Somerville and Medford, such as the Councils on Aging and Somerville’s Office of Housing Stability, meet with staff from the Offices of Residential Life, Osher Lifelong Learning Institute, and Government and Community Relations at Tufts to discuss potential interest in collaborating to organize an intergenerational homeshare program bringing together Tufts students and seniors in Somerville and/or Medford. City staff in Somerville are already investigating the potential for organizing an intergenerational homeshare in the city, but to my knowledge have not examined partnering directly with Tufts. Such a meeting could include discussion of how each entity could use their relative strengths; for instance Somerville could lead outreach to seniors while Tufts could recruit students and take the lead on hosting meet-and-greet events for interested seniors and students. Additionally,

given Nesterly's reported interest in partnering with an institution of higher education, Somerville and Medford could reach out to the company to understand their interest and potential capacity to partner in implementing such a program, as they have done in Boston.

Second, I suggest expanding outreach to seniors specifically living in Somerville and Medford, ideally those nearest to the Tufts campus, regarding their interest in participating in such a program. Given strong student preferences to live within two miles of campus, it would be hard to successfully organize such a program if not enough seniors within this distance could be found to participate. This is especially important because, as I discuss previously, student interest in such a program is clear, while recruiting interested seniors would likely be harder. Expanded outreach could be accomplished with the help of Somerville-Cambridge Elder Services (which also has special resources for lower-income and LGBTQ seniors). Outreach could also be conducted to seniors in Cambridge, Arlington, and Malden, especially to house graduate students who are willing to live further from campus than undergraduates. Of course, Osher members who live closer to campus could also make ideal hosts for such a program, given that they have already shown a predisposition to being involved with students by taking Osher courses on campus. Particular care in outreach should be taken to address equity considerations mentioned above, including focusing on creating proper access to the program for students and seniors from marginalized backgrounds.

The focus group input from international students also suggests that there could be additional benefits to these potential participants, such as assistance in adapting to a new country, and language practice. Additionally, senior participants could realize extra

benefits themselves, including exposure to new cultures and foods and improved intercultural competency. I suggest that whatever agencies and offices that might end up organizing such a program also reach out to the Tufts International Center to investigate ways in which they could collaborate.

If municipal officials in Somerville and/or Medford are not interested in partnering on such a program, Tufts itself could investigate other options for organizing such a program that would limit its own liability. For instance, Tufts could spin off a small non-profit partnering with the university to implement this, or the university could formally partner with a preexisting local non-profit, such as the Somerville Community Corporation. Tufts could also discuss this with Nesterly, who as mentioned previously is reportedly interested in partnering with higher education institutions.

While it is hard to say what exactly the collaboration around and organizing of such a program would look like at this point, it is clear that there is enough interest from Tufts students and Tufts-affiliated seniors to suggest further investigation of wider interest in and how to organize an intergenerational homeshare that would bring together Tufts students and seniors in Somerville and/or Medford to realize a range of potential financial, social, and emotional benefits for program participants.

Appendices

Appendix A. Student Survey Instrument

Note: I used the phrase “older local community members” instead of “seniors” in the student survey to reduce the chance of people confusing “senior” and “fourth-year Tufts undergraduate student.”

Start of Block: Default Question Block

Intro

About this Project You are being asked to participate in this anonymous survey because you are a Tufts undergraduate or graduate student attending classes on the Medford campus. Please read the following information carefully. By taking this survey, you acknowledge that you understand the following and consent to participate. This survey is being distributed as part of a Master's thesis project in Tufts' Department of Urban and Environmental Policy and Planning.

Key Information for You to Consider

Project Statement You are being asked to volunteer for this survey. It is up to you whether you choose to participate or not. All questions in this survey are optional.

Purpose The purpose of this work is to gauge the interest of Tufts students and older local community members (defined here as age 55 or older) in participating in a potential Tufts-organized intergenerational homeshare model. An intergenerational homeshare

model brings unrelated students and older community members into a mutually beneficial living arrangement where students might benefit from below-market rent, and older community members from social interaction and help around the house. A common example of this is an older person with spare bedrooms not in use after their children have moved out of the house renting one of these to an unrelated college or graduate student. In these set-ups each person has their own private bedroom and sometimes bathroom but shares common spaces such as the kitchen, dining room, and living room.

Duration It is expected that this survey will take you at most ten minutes to complete.

Benefits As a result of your submitting this survey, if you would like you can be entered to win one of eight \$20 Visa gift cards, decided by random drawing. Note that if you would like to be eligible for this gift card, you must complete the survey by **Friday, February 7th**.

Confidentiality Your survey responses will be stored in a Tufts Box drive protected with two-factor authentication, with no identifying information attached to them. No one will have access to these data beyond myself and my thesis advisor, Professor Shomon Shamsuddin. If you would like to withdraw your answers after completion, you may contact me at pittman.nick@gmail.com to do so.

Contact Information for Project Team Nick Pittman, Master's candidate, Tufts Urban and Environmental Policy and Planning Program: pittman.nick@gmail.com Shomon Shamsuddin, Assistant Professor, Tufts Urban and Environmental Policy and Planning Program: Shomon.Shamsuddin@tufts.edu.

End of Block: Default Question Block

Start of Block: Part 1: Current Housing Arrangements

P1 Part 1: Current Housing Arrangements

Q1 1. How would you describe your current housing arrangements?

- I rent from a landlord in a building of up to three units (1)
 - I rent from a landlord in a building of four or more units (2)
 - I live in a house or condo that I own (3)
 - I live in Tufts University housing (4)
 - Other (please specify): (5)
-

Q2 2. In general, how concerned are you about your housing costs (rent, utilities, property taxes, etc.)?

- Not at all concerned (1)
- A bit concerned (2)
- Fairly concerned (3)
- Concerned (4)
- Extremely concerned (5)

End of Block: Part 1: Current Housing Arrangements

Start of Block: Block 2

P2 Part 2: Intergenerational Living

An intergenerational homeshare model brings unrelated students and older community members (defined here as age 55 or older) into a mutually beneficial living arrangement

where students benefit from below-market rent, and older community members benefit from social interaction and help around the house. A common example of this is an older person with spare bedrooms not in use after their children have moved out of the house renting one of these to an unrelated college or graduate student. In these set-ups each person has their own private bedroom and sometimes bathroom but shares common spaces such as the kitchen, dining room, and living room.

Q3

3. Before now, have you ever considered living with an older local community member while studying at Tufts?

Yes (1)

No (2)

Unsure (3)

Q4 4. To what extent would the following issues concern you about living with an older local community member?

Answer

	Not at all (1)	Somewhat (2)	A great deal (3)
Lack of privacy (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of independence (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Too many chores/responsibilities (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Guests not welcome (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Feel unsafe (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Feel awkward (6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sharing common space (e.g. kitchen, living room) (7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify) (8)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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Q5 5. To what extent do you think you would benefit from the following, by living with an older local community member?

	Answer		
	Not at all (1)	Somewhat (2)	A great deal (3)
Lower rent (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Greater socialization (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Increased safety (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
New perspectives (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Better living conditions (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
More privacy (6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify) (7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q6 6. Based on what you have learned about intergenerational homeshare models, to what extent would you be interested in living with an older local community member?

- Extremely interested (1)
- Very interested (2)
- Moderately interested (3)
- Slightly interested (4)

Not interested at all (5)

Q7 7. Do you think Tufts University should support this type of housing model?

Yes (1)

No (2)

Unsure (3)

Q8 8. Would you require a reduction in monthly rent to live with an older local community member in a space of similar quality to your current housing arrangement?

Yes, \$0-\$199 (1)

Yes, \$200-\$399 (2)

Yes, \$400-\$599 (3)

- Yes, \$600-\$799 (4)
- Yes, \$800 or more (7)
- No (5)
- Unsure (6)

Q9 9. Roughly how far would you be willing to live from Tufts' Medford campus?

- Less than half a mile (1)
- Half a mile to a mile (2)
- One to two miles (3)
- Two to three miles (4)

- More than three miles (5)

Q10 10. Do you currently have any regular contact with older local community members? (Check all that apply)

Yes, through family/social/community events

(1)

Yes, through volunteer work (2)

Yes, through paid employment (3)

No (4)

End of Block: Block 2

Start of Block: Block 3

Q14 Part 3: Demographic Information

As a reminder, all questions in this survey are optional.

Q11 11. With which gender identity do you most identify?

- Woman (1)
 - Man (2)
 - Non-binary (3)
 - Prefer to self-describe: (4)
-

- Prefer not to say (5)

Q12 12. Would you describe yourself as transgender?

- Yes (1)
- No (2)

Prefer not to say (3)

Q13 13. Are you of Hispanic, Latinx, or Spanish origin?

Yes (1)

No (2)

Prefer not to say (3)

Q14. 14. How would you describe yourself? (Check all that apply)

American Indian or Alaska Native (1)

Asian (2)

Black or African-American (3)

Native Hawaiian or Other Pacific Islander

(4)

White (5)

Prefer to self-describe: (6)

Prefer not to say (7)

Q15 15. In what year were you born?

Q16 16. What is your current ZIP code?

Q17 17. Are you an international student?

Yes (1)

No (2)

Q18 18. Please specify your degree type

Bachelor's (1)

Master's (2)

Doctorate (3)

Certificate/Non-degree (4)

End of Block: Block 3

Appendix B. Senior Survey Instrument

Start of Block: Default Question Block

Intro

About this Project

You are being asked to participate in this anonymous survey because you are affiliated with Tufts University's Osher Lifelong Learning Institute. Please read the following information carefully. By taking this survey, you acknowledge that you understand the following and consent to participate. This survey is being distributed as part of a Master's thesis project in Tufts' Department of Urban and Environmental Policy and Planning.

Key Information for You to Consider

Project Statement You are being asked to volunteer for this survey. It is up to you whether you choose to participate or not. All questions in this survey are optional.

Purpose The purpose of this work is to gauge the interest of Tufts students and older local community members (defined here as age 55 or older) in participating in a potential Tufts-organized intergenerational homeshare model. An intergenerational homeshare model brings unrelated students and older community members into a mutually beneficial living arrangement where students might benefit from below-market rent, and older community members from social interaction and help around the house. A common example of this is an older person with spare bedrooms not in use after their children have moved out of the house renting one of these to an unrelated college or graduate student. In these set-ups each person has their own private bedroom and sometimes bathroom but shares common spaces such as the kitchen, dining room, and living room.

Duration It is expected that this survey will take you at most ten minutes to complete.

Benefits As a result of your submitting this survey, if you would like you can be entered to win one of eight \$20 Visa gift cards, decided by random drawing. Note that if you

would like to be eligible for this gift card, you must complete the survey by **Friday, February 7th.**

Confidentiality Your survey responses will be stored in a Tufts Box drive protected with two-factor authentication, with no identifying information attached to them. No one will have access to these data beyond myself and my thesis advisor, Professor Shomon Shamsuddin. If you would like to withdraw your answers after completion, you may contact me at pittman.nick@gmail.com to do so. **The one case in which confidentiality can't be guaranteed is if instances of actual or potential elder abuse emerge in your answers. In these cases, I am a mandated reporter to the Tufts Office of Equal Opportunity.**

Contact Information for Project Team Nick Pittman, Master's candidate, Tufts Urban and Environmental Policy and Planning Program: pittman.nick@gmail.com Shomon Shamsuddin, Assistant Professor, Tufts Urban and Environmental Policy and Planning Program: Shomon.Shamsuddin@tufts.edu.

End of Block: Default Question Block

Start of Block: Part 1: Current Housing Arrangements

P1 Part 1: Current Housing Arrangements

Q1 1. How would you describe your current housing arrangements?

- I live alone in a space I own (1)

- I live with a spouse/significant other/family in a space I/we own (2)
 - I live alone in a space I rent (3)
 - I live with a spouse/significant other/family in a space I/we rent (4)
 - Other (please specify): (5)
-

Q2 2. Do you have any spare bedrooms that are not currently in use? If so, please indicate how many.

- Do not have any spare bedrooms not currently in use (1)
- One (2)
- Two (3)
- Three (4)

Four or more (5)

Q3 3. In general, how concerned are you about your housing costs (property taxes, mortgage payment, house upkeep, rent, etc.)?

Not at all concerned (1)

Somewhat concerned (2)

Concerned (3)

Very concerned (4)

Extremely concerned (5)

End of Block: Part 1: Current Housing Arrangements

Start of Block: Block 2

P2 Part 2: Intergenerational Living

An intergenerational homeshare model brings unrelated students and older community members (defined here as age 55 or older) into a mutually beneficial living arrangement where students benefit from below-market rent, and older community members benefit from social interaction and help around the house. A common example of this is an older person with spare bedrooms not in use after their children have moved out of the house renting one of these to an unrelated college or graduate student. In these set-ups each person has their own private bedroom and sometimes bathroom but shares common spaces such as the kitchen, dining room, and living room.

Q4 4. Have you ever had an unrelated undergraduate or graduate student from any educational institution live with you for more than a month?

Yes (1)

No (2)

Q5 5. Before now, have you ever considered having a Tufts student live with you?

Yes (1)

No (2)

Unsure (3)

Q6 6. To what extent would the following issues concern you about having a student live with you?

	Answer		
	Not at all (1)	Somewhat (2)	A great deal (3)
Lack of privacy (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Too much noise (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Unwelcome guests (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Feel unsafe (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Feel awkward (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Sharing common space (e.g. kitchen, living room) (6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Alcohol/other drug use (7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify) (8)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q7 7. If you were to house a student, how important would the following possible benefits be to you?

	Answer		
	Not at all (1)	Somewhat (2)	A great deal (3)
Added income from rent (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Greater socialization (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Help around the house (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Increased safety (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
New/younger perspectives (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify) (6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q8 8. Based on what you have learned about intergenerational homeshare models, to what extent would you be interested in having a student live with you?

- Extremely interested (1)
- Very interested (2)
- Moderately interested (3)

Slightly interested (4)

Not interested at all (5)

Q9 9. Do you think Tufts University should support this type of housing model?

Yes (1)

No (2)

Unsure (3)

Q10 10. If you were to have a student live with you, roughly how much would you charge them per month to use a spare bedroom not currently in use?

\$0-\$199 (1)

\$200-\$399 (2)

- \$400-\$599 (3)
- \$600-\$799 (4)
- \$800-\$999 (5)
- \$1,000 or more (6)
- Unsure (7)

Q11 11. Roughly how far do you live from the Osher Institute on Tufts' Medford campus?

- Less than half a mile (1)
- Half a mile to a mile (2)
- One to two miles (3)

Two to three miles (4)

More than three miles (5)

Q12 12. Do you currently have any regular contact with undergraduate or graduate students? (Check all that apply)

Yes, through family/social/community events

(1)

Yes, through volunteer work (2)

Yes, through paid employment (3)

No (4)

End of Block: Block 2

Start of Block: Block 3

P3 Part 3: Demographic Information

As a reminder, all questions in this survey are optional.

Q13 13. With which gender identity do you most identify?

- Woman (1)
 - Man (2)
 - Non-binary (3)
 - Prefer to self-describe: (4)
-

- Prefer not to say (5)

Q14 14. Would you describe yourself as transgender?

- Yes (1)

No (2)

Prefer not to say (3)

Q15 15. Are you of Hispanic, Latinx, or Spanish origin?

Yes (1)

No (2)

Prefer not to say (3)

Q16 16. How would you describe yourself? (Check all that apply)

American Indian or Alaska Native (1)

Asian (2)

Black or African-American (3)

Native Hawaiian or Other Pacific Islander

(4)

White (5)

Prefer to self-describe: (6)

Prefer not to say (7)

Q17 17. In what year were you born?

Q18 18. What is your current ZIP code?

End of Block: Block 3

Appendix C. Focus Group Guide

Introduction

Introduce myself: who I am, a rough overview of my thesis, how I plan/hope to use the results of this thesis (will share with Tufts and some state/local folks), how this is all very preliminary, the goal of the focus group in particular.

Groundrules:

- Participation in the focus group is voluntary.
- It's all right to abstain from discussing specific topics if you are not comfortable.
- All responses are valid—there are no right or wrong answers.
- Please respect the opinions of others even if you don't agree.
- Try to stay on topic; I may need to interrupt so that we can cover all the material.
- Speak as openly as you feel comfortable.
- Help protect others' privacy by not discussing details outside the group; we are asking everyone to keep confidential what they hear today, but bear in mind that people might not, so share what you want with care.
- (Questions about any of these?)

Focus Group Questions

1. Icebreaker: name, pronouns, where from (however you define that), what you're studying at Tufts (students), favorite Osher course (seniors)

2. What do you currently know, if anything, about intergenerational homeshare?
3. Please describe what your motivations might be to participate in an intergenerational homeshare program organized through Tufts
4. Please describe what you feel the benefits would be to you personally of participating in an intergenerational homeshare program organized through Tufts
5. Please describe what you feel the challenges would be to you personally of participating in an intergenerational homeshare program organized through Tufts
6. Do you have any other thoughts, suggestions, or comments you would like to share?

Appendix D. Informational Interview Participants

In the summer leading up to this research, I had informational interviews about this topic with the following people. Though I do not directly cite them anywhere, their experience, thoughts, and suggestions provided key context and background for this research.

- Joe Beckmann, Somerville resident
- Taylor Cain, Boston Housing Innovation Lab
- Hannah Carrillo, Somerville Sustainable Neighborhoods Initiative
- Rocco DiRico, Tufts Office of Government and Community Relations
- Cindy Hickey, Somerville Council on Aging
- Doug Kress, Somerville Health and Human Services Department
- Janine Lotti, Somerville Community Corporation
- Alan Michel, HOME Inc.
- Sam Ruth, Tufts Osher Lifelong Learning Institute

- Ellen Shachter, Somerville Office of Housing Stability
- Angy Sosa, Tufts Office of Residential Life

Appendix E. List of Domestic Homeshare Programs

List taken from <https://nationalsharedhousing.org/>.

- Human Investment Project, Inc. (HIP Housing) - San Mateo, CA
- Senior Network Services - Shared Housing Program - Santa Cruz, CA
- Ventura County Area Agency on Aging - Ventura, CA
- Elder Help of San Diego - Homeshare Program - San Diego, CA
- Affordable Living for the Aging - Los Angeles, CA
- Home Match Marin/Contra-Costa/Fremont Counties - San Rafael, CA
- Share Sonoma County - Petaluma, CA
- NVCH Home Sharing Program - Napa, CA
- Home Match SF - San Francisco, CA
- HomeShareSLO - San Luis Obispo, CA
- Catholic Charities of Santa Clara County - San Jose, CA
- Open Up - Denver, CO
- Sunshine Home Share Colorado - Denver, CO
- Neighbor 2 Neighbor - Fort Collins, CO
- Home Share Pinellas - Tarpon Springs, FL
- God's Precious Gifts, Inc. - Punta Gorda, FL
- Resources for Community Living - Rolling Meadows, IL
- The Center of Concern - Park Ridge, IL

- Center on Halsted - Chicago, IL
- Shared Housing of New Orleans - New Orleans, LA
- St. Ambrose Housing - Baltimore, MD
- Outer Cape HomeShare - Provincetown, MA
- Housing Bureau for Seniors - Ann Arbor, MI
- New Development Corporation - GRHomeShare - Grand Rapids, MI
- Women's Rights Information Center - Shared Housing - Englewood, NJ
- Homesharing, Inc. - Bridgewater, NJ
- New York Foundation for Senior Citizens, Inc. - New York, NY
- HomeShare Durham - Durham Congregations in Action - Durham, NC
- Ecumenical Ministries of Oregon - Portland, OR
- Home of the Sparrow - Exton, PA
- SHARE Shared Housing and Resource Exchange - Hawley, PA
- Shared Housing Center - Dallas, TX
- HomeShare Vermont - Burlington, VT
- Home Share Now - Barre, VT
- Shared Housing Services - Tacoma, WA
- Seniors Services Shared Housing Program - Olympia, WA
- HomeShare - North Kitsap Fishline - Poulsbo, WA

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