

A Topic Piece on San Diego Student's Perspective on the Local and National Housing Crisis:

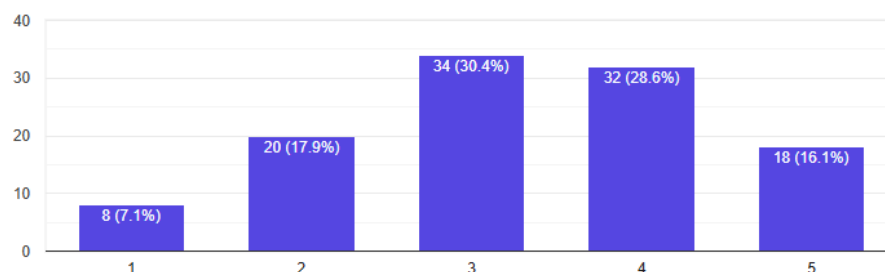
The housing crisis has shifted from a policy debate into one of the biggest defining struggles of our generation. When you look at everyday numbers, safe living is not just "expensive," but a systemic lockout. The supposed lowering average rent in San Diego is close to \$3,000 with units at \$2,400-2,700 sitting on the more "affordable" end. In the perspective of a person 18 years and older pursuing higher education, housing costs have completely detached from the reality of student wages. For many of us, facing this issue isn't just about finding an apartment, instead it's about choosing between rent, tuition, and basic stability.

I'm Annie Bader, and I'm currently a Junior at San Diego State University studying Environmental Sciences and minoring in Data science. Since beginning college, I have found and fostered my passion for community service through member and board positions in clubs such as the Mustard Seed Project, Rotaract, and Epsilon Eta. Being a small part of the aiding student forces for environmental and systematic issues in our city is a huge part of who I am, which is what led me to join the ECOSD and be a part of their important work of balanced housing crisis advocacy. These past few months I've worked on a survey that reached 112 students and we gained some perspective on how my generation is currently processing the housing crisis in San Diego. I look forward to sharing the results with you as well as looking into what this means for our future. I hope this write-up can give you some hope that the generation we are a part of *is* concerned, and more than willing to learn and garner more information about the problems that will inevitably be ours to solve.

For my current youth outreach internship under the San Diego Quality of Life Coalition's housing subcommittee, I spent this spring and summer conducting a survey of 112 students across San Diego and other counties major university and junior college campuses. It is notable that those not attending school in San Diego, originate from San Diego. The topic of the survey was student's knowledge on the current housing crisis in the county. The responses recorded confirmed what we've all been feeling for some time now.

On a scale of 1 to 5, how much stress does the current housing situation cause you personally?

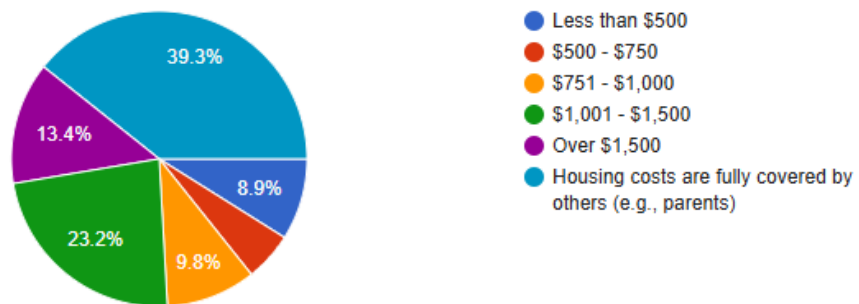
112 responses



It is no surprise that self-sufficient, and even financially dependent students live in a state of constant financial stress. 44.7% of the students I surveyed rated their housing-related financial stress as a 4 or 5 out of 5.

Approximately how much do you personally pay monthly for housing (rent/mortgage) or cost-sharing?

112 responses

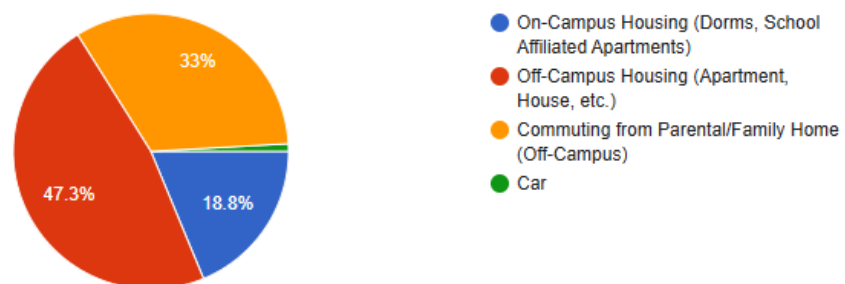


When 37% of my peers are dealing with tuition and academic expenses, as well as the costs of paying over \$1,000 a month themselves to have a roof over their heads, the traditional "broke college student" narrative stops being a rite of passage and instead remains as a glaring piece of evidence of the housing crisis.

The data I collected from this survey also highlights a hidden "commuter tax" that is draining students' pockets and time.

Where do you currently live during the academic year?

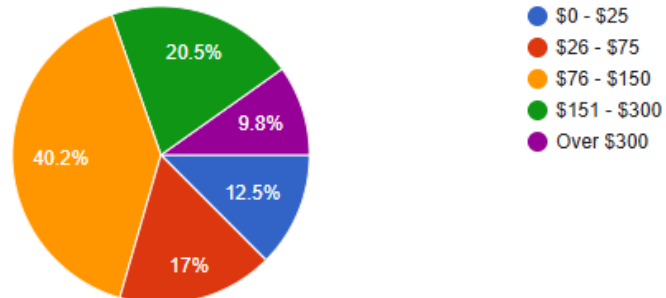
112 responses



Living on campus is out of financial reach for many. 33% of student respondents choose to live at home, with over 45% of respondents commuting over five miles each way.¹ This means spending an estimated \$450 per semester on transportation.

Approximately how much do you pay monthly for transportation costs (gas, transit passes, parking, ride-shares)?

112 responses

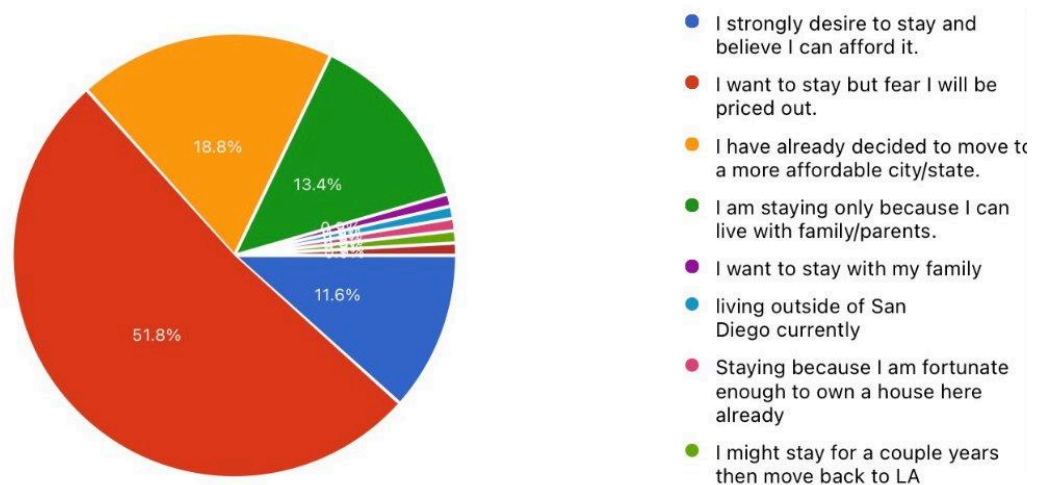


For those of us here that have a longer daily commute, we know this number does not speak for everyone, as the results show ~30% of students spend over \$150 a month just on their commute. Students and those that support them essentially pay premium on top of premium for the privilege of being able to attend school. This does not include the prices of insurance, parking passes, permits, and the many tickets issued every year to students parking on campus streets.

These costs my fellow students are facing do not begin to explain causes, impacts, or solutions of the housing crisis in San Diego. But, they do reflect on transportation costs, one part of the struggle almost every San Diego citizen has to factor in when attempting to rent or buy. Realistically, it is not in school where we learn about the reality of everyday, but when we step outside of the classroom and tackle the task of envisioning a future in an increasingly insecure housing market.

Which of the following best describes your feelings about staying in San Diego after graduation?

112 Responses



Only ~12% of us are actually confident that we can afford to stay in San Diego after we graduate. The vast majority, more than 50%, fall into the "want to stay, but terrified I'll be priced out" category. Gen Z is already mourning our future in this city while we're still working toward our degrees to fund it...

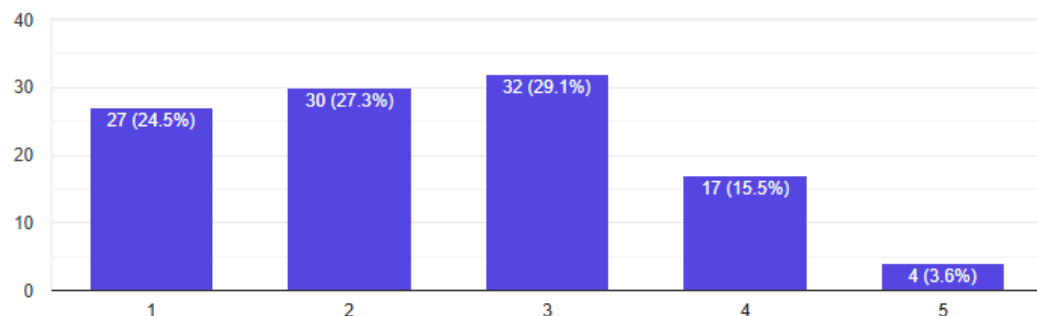
In my attempt to garner more information about the overwhelming issue, I chose to interview a professor who works with graduate students brainstorming solutions. Late this spring, I spoke with Dr. Lianne Urada, an expert in social work at SDSU, and she gave me insight on housing discussions between students, telling me, "People are starting out already behind financially, which makes saving almost impossible." Dr. Urada's focus in her course is the homelessness crisis and solutions, which helped me bridge the two during our talk. Our common struggle as students clearly mirrors the broader San Diego affordability crisis. The same systems failing us are the ones pushing the most vulnerable members of our community into homelessness. Students at SDSU, especially those utilizing public transit, bear witness to the amount of people experiencing homelessness everyday. We are not the only school seeing this, and we are not the only generation to go through such issues. When fellow students advocate for affordable housing, they aren't just fighting for better dorm pricing, but they're a part of the small group of Gen Z fighting for a turning point, and subsequently, for the wellbeing of our city.

This interview, aided sufficiently in my search for feasible solutions San Diego can aim toward. The housing crisis is a complex, and deeply complicated result of wage stagnation, construction costs, tariffs, and so many other seemingly insurmountable factors.

To find where students among us are when it comes to solutions, we first had to gauge their awareness. The results of the survey brought up a clear "knowledge-action gap" when it comes to students and the housing crisis.

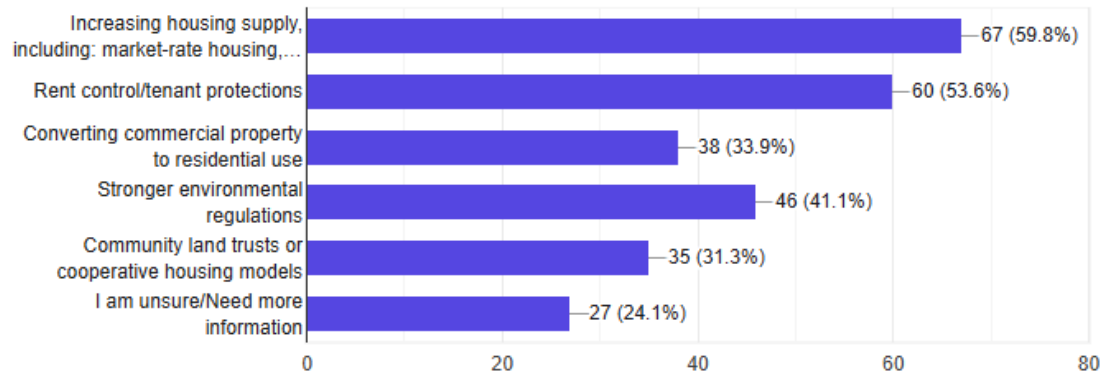
How confident are you in your knowledge of current policy solutions being proposed for the housing crisis (e.g., local zoning laws, state initiatives)?

110 responses



What type of solutions do you believe would be most effective in addressing the housing crisis? (Select all that apply)

112 responses



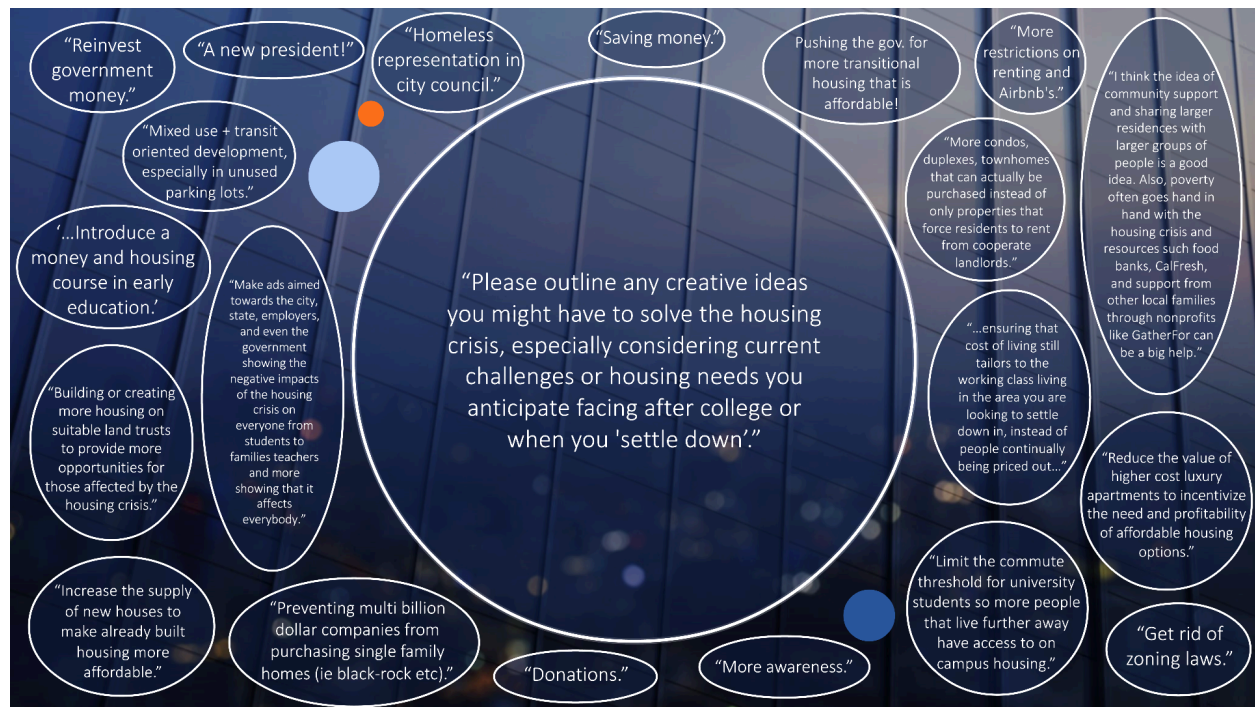
While 75% of us identify affordability as our top concern, many students reported they feel uninformed when it comes to the policy side of things. I don't mistake that for apathy. Despite their acknowledgment of their *lack of knowledge*, respondents chose for real structural change when prompted: 70% support increasing housing supply, and 65% are calling for rent control and stronger tenant protections, all without sacrificing environmental considerations... But, as we discussed, it is not this mindset of build, build, build that will end up being the guiding light.

America once was told that the answer is "trickle-down housing"—the idea that if we just cut "red tape," prices will automatically fall. This bipartisan consensus is deeply flawed. Saturating the market with more housing will not create a lower average price, as we have seen in similar major cities such as Los Angeles, New York, and San Francisco. More commercial and residential projects will continue the cycle of unchecked growth, exhausting natural resources and harming both the environment, and standard of living. The root cause of this crisis isn't a lack of building, but of course, systemic inequality and the widening gap between the wealthy and the working class. If we continue to densify at our current rate, we will meet the expensive fate of the aforementioned cities, and land plots will actually likely go up in price. Housing has been transformed into a speculative asset, where: as long as wealth is intentionally funneled to the top, housing will remain a luxury rather than a human necessity. Countless debates among different groups have occurred over decades surrounding this issue, but in San Diego, people face both sides of the battle every single day, and overtime, they watch their cities become crowded and intolerable. There needs to be more affordable housing, so we should begin proposing thousands of projects a year? Done. Wait, our cities are now barely less expensive, and the negative effects of urban sprawl are apparent...

So. What can we do now? True progress demands a thoughtful middle ground; rejecting speculative sprawl working against the quality of life for both high and low income families and individuals alike, while also pushing for smart, equitable development that balances housing production with strong community protections, such as mandatory inclusionary zoning, permanent affordable housing land trusts, and renter protections. Evidently, this is much easier

said than done. So how do we fight against an inordinately dense city and for better quality of life, against those who have our cost of living in their hands?

Everyone's answer will be different. Student-labor coalitions, demanding strict inclusionary zoning at city council meetings, supporting community land trusts are a few specific and actionable strategies to start. To be realistic, a lot less of us are as concerned as we should be about these issues, but it would be an understatement to say students *are* interested in solutions. When prompted, here are just a few surveyors gave:



As you read through these, you'll probably see your own thoughts reflected right back at you, whether it is frustration with prohibitive rent, smarter transit and zoning, or just the very real, shared anxiety of wondering how any of us are actually going to afford to settle down. There's no shortage of passion, frustration, and genuinely creative thinking from my fellow students. But seeing just a few of the diverse voices who responded, also brings up the real challenge: with so many different angles, from policy reform and community land trusts to university housing access, how do we bridge the gap between venting these shared frustrations and actually coming together to put tangible ideas into action?

I am a part of a generation that is housing-insecure and scared for our economical future. The data I've collected, as well as the real world hardships experienced by all ages, races, and genders in San Diego proves we're ready to move past just complaining about the market. We are more than ready to progress by identifying the solutions that might actually match the scale of the disaster. This survey and interview not only gave us insight on student's perspective on the housing crisis, but also got over 110 of them thinking about it, and provided resources to learn more, which is the first step. The evidence of failing systems affecting our current generation is prevalent. But it is important to remember that this is an issue that also affects you, and your future descendents. The San Diego Quality of Life Coalition's housing subcommittee's plan for combatting high prices and lack of affordable housing begins in civil

discussion. Our ongoing plan is to bring together a group of young adults that care about the issue, and are able to voice this in San Diego Housing commission and city hall meetings. Our stance will be balanced, recognizing the seemingly insurmountable hurdles, while putting forth a vision of real solutions.

As a generation we must use our awareness and turn it into the kind of lasting advocacy and civil involvement that forces San Diego, and ultimately, society, toward change.

Thank you!

Writing and research conducted by Annabella Bader.

Author-Conducted Research

1] Bader, Annie. Survey via Google Form: "[San Diego Student Housing Crisis Knowledge and Engagement Survey](#)." Conducted April 7-June 25, 2026.

- Details of Results:

110 respondents

Link to a Google Sheet of all responses: [San Diego Student Housing Crisis Knowledge and Engagement Survey](#).

2] Bader, Annie. Interview with Professor Dr. Lianne Urada. Conducted April 10, 2026. Audio recording in author's possession.

- Details of Results:

An ~hour long interview with accredited Dr. Urada discussed her work in directing the Social Work Master's program, the housing crisis, her perspective on the affects, as well her students'.

Link to the full interview: [Speaking with Professor Dr. Lianne Urada on Gen's Perspective of the Housing Crisis](#)

3] Gonzalez-Britt, O. (2025, July 12). ABC 10 News San Diego KGTV. ABC 10 News San Diego KGTV.
<https://www.10news.com/news/local-news/new-mission-valley-development-aims-to-help-with-the-housing-supply-crisis>

4] Place, J. (2026, July 1). Inequality is the Root Cause of Our Housing Affordability Crisis. The Jumping-Off Place.
<https://thejumpingoffplace.substack.com/p/inequality-is-the-root-cause-of-our>