Abstract

This chapter discusses the 'age-friendly cities' initiative aimed at enhancing people's opportunity to age in place. It presents an autonomy-based defence of the idea and examines the moral claim that the elderly can make in support of their ability to age in place. The chapter emphasizes, among other considerations, that ageing in place can have cognitive benefits through the routines and habits made possible by familiar environments. However, the chapter also highlights that the claims of the elderly can come into conflict with the claims of the young. We should not only look at today's elderly but also anticipate how today's young will fare when they get old. The chapter concludes by making the case for an 'all-age-friendly' (or even 'young-friendly') interpretation of the age-friendly cities initiative, while also insisting on the importance of policies benefiting low-income families (regardless of age) and promoting intergenerational housing initiatives.

Keywords

age-friendly cities, autonomy, justice between age groups, housing, ageing in place

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Ageing in Place and Autonomy

Is the 'Age-Friendly' City Initiative Too Elderly-Friendly?

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1. Introduction

Imagine that you are an urban planner with a finite amount of public money to spend on developing a city's environment. What policies should you support? According to an increasingly influential approach in urban development, you should make the city *age-friendly* (Buffel et al. 2014: 53–54). An age-friendly city gives its elderly inhabitants the opportunity to

'age in place' by modifying its built and social environments in ways that offset the biological and psychological effects of aging (Scharlach 2016: 325; WHO 2017a: 40). By enabling people to sustain their favoured projects and practices where they currently live, an age-friendly city promotes personal autonomy (FRA 2018: 5; WHO 2020: 8); it enables 'older people to retain the maximum control over their lives' (WHO 2017b: 12).

The age-friendly city initiative (henceforth, the AFC initiative) has received much attention from social scientists. Empirical studies range from accounts of national or regional differences in what people regard as age-friendly (Moulaert and Garon 2016) to how age-friendly proposals might be efficiently implemented (Greenfield et al. 2013; Buffel et al. 2014). Much less has been written on the initiative's *desirability*. Addressing that gap, this chapter analyses whether the AFC initiative's own appeal to personal autonomy can justify its elderly-friendly policies.

The chapter proceeds as follows. I first elaborate the parts of the AFC initiative that I shall focus upon, including its appeal to autonomy. I then turn to the philosophical literature. After outlining a suitable account of personal autonomy, I consider what it implies for the desirability of the AFC initiative's policies. I argue that older and younger city inhabitants may, in principle, have similar autonomy-based claims to favourable urban development. On the plausible assumption that resources will, in practice, be scarce, I offer some prioritization recommendations for our imagined urban planner before I briefly conclude.

2. What is an age-friendly city?

Since the World Health Organization (WHO) launched the AFC initiative in the 1990s and 2000s, more than 1,000 cities and communities worldwide have become part of its *Global Network for Age-Friendly Cities and Communities*—each committing to adopting age-friendly policies. The AFC initiative covers eight domains where a city might be age-friendly: (i) outdoor spaces and buildings, (ii) transportation, (iii) housing, (iv) social participation, (v)

respect and social inclusion, (vi) civic participation and employment, (vii) communication and information, and (viii) community support and health services (WHO 2007, 2016, 2017a). Although cities may focus only on a subset of domains (Scharlach and Lehning 2016: 219), most such initiatives remain quite comprehensive, aiming to minimize 'physical barriers to aging well', to enhance 'social engagement', and to optimize 'multidimensional health and well-being' (Scharlach and Lehning 2016: 203–204).

Taken together, the eight domains reach well beyond the traditional core of urban planning: a city's *built* environment. For reasons of space, I delimit my analysis to domains (i)–(iii) those pertaining to that core. Here are some central policy examples. In domain (i): making public spaces and areas of commerce easily accessible, for example, retrofitting with universal design features, better street lighting, auditory street crossing devices; making important amenities locally available (creating or maintaining '20-minute neighborhoods'); equipping outdoor places with benches and public toilets; and preserving built features that support the elderly's sense of belonging to and identification with the area (WHO 2017a: 22–23). In domain (ii): making public transportation services accessible (adding bus stops, routes and vehicles with universal design features); broadening pavements to motivate and facilitate walking; and providing on-demand shuttle bus services (WHO 2017a: 33–34). In domain (iii): providing affordable public housing in various sizes; offering support for modifications to and maintenance of private homes; and arranging for intergenerational flat shares (WHO 2017a: 48–50).

So much for the content of age-friendly policies. How are they justified? As mentioned, an age-friendly city promotes the ability of its elderly people to age in place. Having such an opportunity (ostensibly) matters because individuals have a morally significant interest in personal autonomy, in having control over their own lives. The WHO writes: age-friendly environments 'ensure that older people age safely, continue to develop personally and

contribute to their communities while retaining autonomy and health' (2020: 8); such environments enable people 'to be and do what they value throughout their lives' (2020: 9). Similarly, the European Union underlines the importance of being able to live 'a dignified life, defined by choice, control and autonomy and participation, whatever one's age' (FRA 2018: 5).

For present purposes, I shall adopt the AFC initiative's view that autonomy has considerable value. The elderly's interest in autonomy is thus a good candidate for grounding their moral 'claim' to age in place. When the elderly have such a claim, it is of genuine (although not necessarily overriding) importance that we satisfy it. If the AFC initiative's policies do enable the elderly to age in place, the urban planner seems justified in recommending them.

However, whether those policies are indeed justified from the viewpoint of autonomy remains an open question. The reason is the potential mismatch between the AFC initiative's concrete *policies* and its purported *justification* in autonomy. While the former almost invariably focus on the *elderly's* autonomy, the latter presents self-governance as valuable *throughout* people's lives. If autonomy matters throughout people's lives, the elderly's autonomy-based claim to age in place might be overridden by the competing autonomy-based claims of younger inhabitants. Depending upon the prevalence and strength of such competing claims, the city might have reason to supplement, or even replace, the AFC initiative's 'elderly-

¹ Policies might, of course, be justified for other reasons than their ability to promote claims. I bracket that here.

friendly' policies, either with 'young-friendly' ones (which promote young people's autonomy) or 'all-age-friendly' policies (which promote people's autonomy regardless of age).²

In sections 3–5, we explore those issues. We first consider what it means to have personal autonomy. We then consider whether the elderly's interest in autonomy grounds their purported claim to age in place. Finally, to determine whether the AFC initiative's elderly-friendly policies are justified, we consider whether younger inhabitants have competing autonomy-based claims.

3. Personal autonomy: A broad account

The philosophical literature on personal autonomy is comprehensive, and I cannot do justice to the various views on offer here. I shall, instead, focus on what I call a 'broad' account of autonomy, one which seems congenial to the AFC initiative's justification of its policies. According to that broad account, to have personal autonomy a person must: (a) have certain *mental abilities* for decision-making, including the ability to rationally fit means to ends and to critically assess the ends themselves (i.e. her desires, values, projects) with a view to 'authenticate' them as her own; (b) have access to an *adequate set of options* from which to choose her projects in life; and (c) enjoy *non-interference* with her chosen projects. Those conditions are necessary and jointly sufficient for autonomy.

The three-fold account is 'broad' because it includes aspects of a person's psychology condition (a)—as well as her environment—conditions (b)–(c). Some favour a 'narrow' account of autonomy, which focuses strictly upon a person's mental abilities (see, e.g. Taylor 2005).

² Whether the candidate policies have the intended effects is a large empirical question that I cannot address. I therefore assume that the policies do promote the relevant interests.

³ For views along such lines, see Raz (1986: 154–155, 372–378); Oshana (2006).

Proponents of narrow views may claim that 'an impoverished person in the slums of Chennai' has the same 'capacity to make decisions on the basis of his ends and values' as 'an affluent Englishman living in a leafy suburb of London', although 'owing to his greater wealth it is more likely that the Englishman would be able to exercise his autonomy to realise his goals' (Taylor 2005: 153).

For present purposes, I take no stand in the debate between broad and narrow accounts of autonomy. Note, however, that on a narrow understanding of autonomy, the AFC initiative's (allegedly autonomy-based) justification of its elderly-friendly policies might be dead on arrival. After all, those policies aim to promote the elderly's autonomy by modifying the (built) *environment* in ways that enable them to pursue their ends. Because an elderly person's ability for means–ends rationality and critical assessment of ends may *remain the same* regardless of whether her ends are realized or frustrated, the AFC initiative's policies may tend to have little, if any, (narrow) autonomy-promoting effect. In contrast, from the perspective of the broad account, the city's decision to modify its built environment or to stand back and leave the elderly to their own devices may have very significant effects upon their autonomy. Because the broad account when assessing the desirability of the initiative's elderly-friendly policies.

I want to emphasize four aspects of the broad account, as I presently understand it. First, a person's interest in the three conditions for autonomy plausibly extends *throughout* her life. As a matter of fact, '[p]eople usually control their lives not by deciding once and for all what to do

⁴ Even if proponents of narrow accounts cannot defend the AFC initiative's policies in the name of *autonomy*, they might, of course, defend them on *other* grounds, for example, in the name of (distributive) fairness.

for the rest of their lives. Rather they take successive decisions, [. . .] sometimes reversing earlier decisions, sometimes further implementing them, and often dealing with matters unaffected by the earlier decisions' (Raz 1986: 374, n. 1). We could, of course (implausibly), expect a person to choose a detailed plan of life while young and stick to it throughout her life. If so, condition (b) would seem to matter only in that initial choice situation. As I understand the present account, however, an autonomous person is able to continuously *revise* her projects. Without that ability she would not be in control of her life. Retaining access to adequate options therefore matters, even to a person who, as it happens, continually reaffirms her initial choices.

Second, although a person must retain access to adequate options, the content of those options may *vary*, both over time within a person's life and between persons. What is adequate for a young inhabitant who has grown up in the city may change as she becomes older. Similarly, what is adequate for a young city dweller might not be adequate for people from rural areas, whose projects, family, and social ties are located there.

Third, a person's own choices typically *influence* what counts as a worthwhile life—and hence which options will be adequate going forward. That way of exercising control over one's future ends is an important part of what it means to be a self-governing agent, one who controls and shapes her own life (Raz 1986: 387).

Fourth, a person's autonomy (typically) matters *regardless of the content* of her chosen options. She may autonomously choose a life of religious devotion, for example, or an atheist conception of the good. From the viewpoint of autonomy, her interests in mental ability, access to adequate options, and non-interference have the same moral significance either way.

⁵ This points towards the connection between autonomy and the liberal idea of state neutrality (Sneddon 2013: 152–164).

To sum up, to live an autonomous life, a person must be mentally able, have access to adequate options, and enjoy non-interference with the options she chooses. Importantly, and as echoed by the AFC initiative's appeal to autonomy, a person's interest in those three conditions extends *throughout* her life. Because living autonomously matters regardless of age, we have initial reason to doubt that people's autonomy-based claims in the city, whatever they turn out to be, will follow any strict age-based pattern. To explore this further, however, let us now start with the claims of the elderly.

4. Claims of the elderly to age in place

We have seen that people have a three-fold interest in autonomy: in non-interference, access to adequate options, and mental ability. Does that interest ground the elderly's purported claim to age in place? As we shall see, while neither interest component succeeds on its own, they might make a decent case when taken together.

4.1 Non-interference and negative claims to stay

Many believe that a person has a claim to *stay* in a particular place if that is necessary for them to pursue their self-chosen projects (Waldron 2004; Lefkowitz 2015; Moore 2015; Stilz 2019). Imagine Sally, an elderly inhabitant who regularly pursues various social, cultural, and other activities in her current neighbourhood. Sally's interest in non-interference grounds a claim not to be removed from that area and to freely access the locations where those activities take place. That might include its shops, restaurants, cinemas, museums, parks, places of worship and so on. Although she might perform similar *types* of activities elsewhere (in other neighbourhoods, cities, or countries), the fact that her self-chosen projects revolve around her *particular* neighbourhood makes a moral difference. It gives third parties autonomy-based reason against displacing Sally; their doing so would interfere with the specific life she has chosen.

The individual claim to stay is normally defended with regards to relatively large places, such as a specific region, city, or district (Stilz 2013; Moore 2015). However, the autonomybased ground for such claims may, in principle, work, I believe, also for larger (e.g. countries or continents) and smaller (e.g. neighbourhoods or streets) places. The size of the relevant place is determined by the content of the claimant's projects. Some people's projects might be satisfiable if they can stay in a specific city. Others might need to stay in a particular neighbourhood, building, or even room. At any rate, their claim to stay may, in principle, be supported by the same interest in non-interference.

Is there a necessary connection between the *weight* of a person's claim to stay and the *time* she has spent in the relevant place? I think not. Although people may tend to have weightier claims in places where they have lived for a long time, the increased weight has nothing to do with time itself. Instead, their claims are weightier in so far as *more* (or at least more *central* parts) of their self-chosen projects have come to revolve around the relevant place (Stilz 2013). This means that newcomers in a place, in so far as they quickly develop the requisite plans, might, in principle, have equally strong claims to stay as long-time residents.

The claim to stay might protect a person not only from physical (or 'direct') displacement but also from 'indirect' displacement. A person who physically stays, might nonetheless experience indirect displacement 'when incoming residents and/or businesses [. . .] [c]hange the feel, tastes, norms, and desires of an existing neighborhood, replacing the preferences or desires of existing residents' (Versey et al. 2019: 4634). If the interest in non-interference with located activities protects against indirect displacement too, it may justify those policies that secure the elderly's sense of belonging to and identification with their neighborhood.

⁶ For many, city life is an important source of identity and communal belonging—complementing (or even replacing) more traditional, nation-based identities (Bell and de-Shalit 2011).

Although the interest in non-interference may ground a negative claim to stay, that is not enough to enable the elderly to age in place. According to the AFC initiative, an age-friendly city shall not merely ('negatively') *refrain from interfering* when the elderly make use of, say, a neighbourhood park in its current form. The city shall also ('positively') *provide resources* for making that park more accessible (e.g. by adding benches and toilets) to offset the effects of ageing. Such positive provision arguably sits at the core of the claim to age in place. Indeed, it is what enables the elderly to sustain their place-dependent activities *above a certain level of functional ability*.

Because appeal to non-interference cannot ground the positive components of the claim to age in place, let us consider whether the elderly's interest in having access to adequate options might do that job.

4.2 Access to 'adequate' options and positive claims to environment modification

Recall that an autonomous person controls her own life. She shapes herself into a specific person with her own valued projects and identities. Those self-chosen features influence what counts as an adequate option set for her in the future. If you prefer a tranquil countryside life (Severinsen et al. 2016), having options in the city might be insignificant. For someone like Sally, in contrast, who cares much about her urban activities, the option of ageing in the city *with (roughly) sustained functional ability* might well be part of any adequate set. If it is, then Sally's interest in access to adequate options might ground a claim to age in place *in that way*. In other words, her interest in the second condition for autonomy might ground a claim to receive the resources she needs to sustain the relevant ability.

The elderly's interest in access to adequate options might thus straightforwardly justify the 'positive' claim to resource provision. Presumably, that may justify various elderly-friendly

policies across domains (i)–(iii). That includes provision of universally designed outdoor and indoor spaces, modes of transport, and affordable housing.

At this stage, one might question whether the elderly's interest in autonomy is weighty enough to justify such (presumably costly) resource provisions. I cannot do more here than note this issue. For present purposes, I assume that the interest in autonomy is indeed weighty enough—as the AFC initiative implies—to ground the relevant claim, at least in principle.

Whether the elderly's autonomy-based claims justify the relevant elderly-friendly policies will of course further depend upon the existence and weight of competing autonomy-based claims held by younger inhabitants, an issue we shall return to below. Moreover, even if we find that the elderly's autonomy-based claims do prevail, their overall justification will of course still depend upon how they fare when we consider concerns other than autonomy. To keep things manageable, however, I presently restrict my analysis to what autonomy implies for the elderly's claims. Bear in mind, though, that the present justification of the positive elderly-friendly policies thus becomes importantly contingent.

4.3 Mental ability

Finally, consider the interest in having mental ability. Might that interest ground (aspects of) the claim to age in place? According to Cara Nine, 'the ability to perform actions consistent with one's commitments' may come to rely upon having access to a particular dwelling place: one's home (2018: 242). The idea is that by structuring their home environment in ways that facilitate their attainment of ends, 'individuals can outsource their practical rationality to their environment', making 'certain actions easier or more difficult' (Nine 2018: 249). When your

⁷ Put differently, by focusing strictly on what the value of autonomy implies for the desirability of elderly-friendly policies, I set aside how other values may influence their overall justifiability.

home environment supports your goals and daily routines (say, eating and sleeping well, socializing, and exercising regularly), it may function as an agency-enabling 'extended mind' (2018). If Nine is correct, an elderly person's interest in mental ability might ground a claim to age *in her particular dwelling place*. The same reasoning, I suggest, might support claims to age in other specific places—a particular neighbourhood, city, and so on—in so far as they are similarly crucial for cognitive ability.⁸ For the city's elderly, however, the dwelling place is presumably the most important cognitive support, given how much time they generally spend there, in the United Kingdom, for example, 70–90 per cent (WHO 2017a: 40).

I do not want to overstate the importance of this separate justification of elderly-friendly policies, however. For one thing, the lapse in 'cognitive efficiency' experienced by a displaced person might be temporary. After 'a period of adaptation' to a new dwelling place, she might re-establish the 'cognitive crutches that had helped [her] with [her] daily routines' (Nine 2018: 250). Moreover, note that a person's interest in mental ability might also support *relocation* measures. Imagine a person who, despite living at home, falls below an acceptable ability threshold. If she could best improve by moving to a nursing home, her interest in mental ability might support such relocation. Finally, in cases of relocation, resources could be provided to help people adapt (more) rapidly to their new homes. Those points suggest that people's interest in mental ability might work best as a buttressing justification for elderly-friendly policies.

5. Claims of the young

We have seen that the elderly's three-fold interest in autonomy, when taken together, may, in principle, ground a claim to age in place. We must now consider whether members of other age

⁸ See Nine (2018) for some evidence that neighbourhoods and cities have such significance.

⁹ It is worth noting that the interest in mental ability will work also on narrow accounts of autonomy.

groups may also have autonomy-based claims in the city. If they do, the AFC initiative's elderly-friendly policies might sit uncomfortably with its ostensible concern for promoting people's autonomy 'throughout their lives' (WHO 2020: 9) and the declaration that autonomy is valuable 'whatever one's age' (FRA 2018: 5).

In this section, I shall focus on affordable and functionally adequate *housing*, which is arguably an essential part of people's projects and pursuits in the city regardless of age. Above, we saw that the elderly's claims depended upon the content of their chosen ends. The same holds for younger claimants. Some might prefer to leave the city and settle in the countryside such that limited city housing options pose no threat to their autonomy. For others, continuing to live within reasonable distance of where they have their urban ties—say, their social, cultural, and family connections—might be crucial. If so, their interest in access to adequate options may ground a claim to affordable city housing.

In most cases, the housing claims of younger inhabitants are presumably quite *generic*: they can be satisfied by having access to affordable housing *somewhere* in the city (not in any particular neighbourhood). Some young people, however, might have more *particularized* claims. Again, that depends upon the content of their projects. [10] Imagine a young refugee who has just been granted residence in the city. Although the city is still largely unfamiliar to her, having finally found a safe haven, she immediately starts to build her dreams and projects for the future around her new neighbourhood. Her interests in non-interference and access to adequate options might then ground claims to stay and to the housing provision she needs to continue her self-chosen activities in *that particular place* going forward.

¹⁰ Because claims depend upon the content of people's ends, one might worry about *adaptive preference formation*. Imagine that a city defaults on its duty to provide affordable housing. Poor claimants might then reluctantly decide that continued city life is unsustainable and revise their plans accordingly. Their initial housing claims might then dissolve, which might seem problematic.

One might wonder whether a claim's weight is somehow influenced by its degree of 'particularization'. More specifically, one might wonder if the claim of an elderly inhabitant which is typically more particularized (e.g. to age in her current home or neighbourhood)—is, *for that reason*, weightier than the more generic claim of a young inhabitant. For what it is worth, I doubt that a claim's degree of 'particularization' will have such significance on its own. For both persons, it is their interest *in having access to adequate options* that grounds their relevant claims. Recall that we are concerned with promoting the autonomy of city inhabitants 'throughout their lives'—that autonomy matters 'whatever one's age', Imagine that what is at stake for the elderly person is whether the city gives her the option of remaining *in her current flat* (through subsidized retrofitting), or whether she must move to a nursing home in a different neighbourhood. For the young person, what is at stake is whether the city gives her the option of *subsidized housing somewhere* within reasonable distance of, say, her family or study place, or whether she must move faraway. If the relevant options are, indeed, essential for the adequacy of those people's respective sets, then it seems to me plausible to regard their claims as equally weighty, all else being equal.

In practice, the city might satisfy people's housing claims in various ways. Alternatives include: subsidizing people's renting or buying on the private market (Yates 2012); passing 'inclusionary' zoning laws that require housing developers to include low-cost flats in their building projects (Padilla 1995); supporting 'community land trusts' which allow people to privately own low-cost homes (although restricting commercial resales) while owning land collectively (Saegert 2015); and building affordable public housing (Bloom 2008). Which policies to pursue will, of course, depend upon what empirically works, a topic that I cannot

address here.^[1] What seems clear enough, however, is this. Because different inhabitants presumably have place-dependent projects in *different* parts of the city, affordable options (of different sizes) should be made available *across* its neighbourhoods.

6. Prioritization under scarcity

Thus far, I have suggested that the AFC initiative's appeal to autonomy may support claims to favourable urban development for old and young city dwellers alike. On the plausible assumption of resource scarcity, however, we cannot satisfy all such claims. There will be conflicts between them—both between and within age groups. As an urban planner with the task of promoting city inhabitants' autonomy, and with finite resources at your disposal, which claims should you prioritize?

6.1 Age effects, cohort effects, and lifetime assessment: Prioritizing today's young

The answer, of course, will depend upon the empirics of each case. In some cities, the agevariable may indeed track increasing autonomy deficits among inhabitants, in which case elderly-friendly policies should be prioritized. In other cities, the picture might well be mixed, or even reversed. If a person's age is a quite imperfect indicator of people's capacity to live autonomous lives yin the city, it is worth asking whether other variables might allow us to say something further about how the urban planner should prioritize.

That other variables are at least relevant seems clear enough. The *income/wealth* variable is a good example. After all, people might buy the relevant means for preserving their functional ability in the city on the private market, that is, requisite home modifications, private

 ¹¹ Scholars disagree, for instance, about the effects of inclusionary zoning (see, e.g. Mukhija et al.
 2010; cf. Stein 2018).

transportation services, et cetera. All else being equal, it is simply easier for a rich elderly inhabitant to sustain her place-dependent projects. That inequality is accentuated by the strong correlation between high income/wealth and better health/less need such that given levels of functional ability might effectively be preserved at lower costs for those who are already financially well off. So, even though there is obviously an age effect at play concerning people's need for requisite modifications to the built environment, that effect is indirect. If being socioeconomically disadvantaged is what effectively undermines an elderly inhabitant's ability to age in place, the urban planner has reason to prioritize elderly inhabitants in the low income/wealth category.

When we consider *cohort* effects, the age variable might actually work against prioritizing those who are currently old, even when they are also socio-economically disadvantaged relative to their peers. In many parts of the world, today's urban planners may have reason to favour those disadvantaged individuals who are currently young. Why? Consider the ongoing global rise in individual socio-economic inequality, an inequality which cumulates over the life span and materializes in old age ($\overline{OECD \ 2017}$). According to a recent OECD report, such inequalities are projected to increase in many of its member states, resulting in significantly higher inequalities between future retirees *within* the same cohort ($\overline{2017}$): 38). The OECD projects, moreover, that the development of socio-economic inequality *between* cohorts will change direction. Reversing a pattern that has been stable since the 1910s, people born after the 1960s are projected, on average, to be poorer at the age of retirement than their parents. Due to the 2008 financial crisis, that tendency is expected to be especially pronounced for those who reached adulthood after 2000 ($\overline{OECD \ 2017}$): 20).

Because socio-economic inequality increases both within and between cohorts (and the inter-cohort development disfavours today's young), the urban planner has reason to prioritize those young people who are at significant risk of ending up with the most severe autonomy

deficits in old age. All else being equal, their projected autonomy deficits (e.g. lack of adequate options) might well be much worse in absolute terms than those of current retirees. The latter, for example, typically own their (largely mortgage-free) homes—making them better off in terms of wealth and, hence, in terms of access to options. In contrast, the currently young risk never becoming homeowners at all.

When suggesting that the urban planner prioritizes today's young, we have measured individual autonomy deficits from a complete life (or 'lifetimist') viewpoint (see Gosseries: Chapter 6, this volume). Many believe that, when distributing benefits and burdens between persons, we should consider the morally relevant features *over people's whole lifetimes* instead of focusing (only) on time-slice comparisons. The idea is to ask whether today's young adults will suffer worse autonomy deficits overall than current retirees when comparing their whole lives. If the answer is yes, and if we care about reducing such gaps, we have reason to implement young-friendly policies. Doing so would prioritize the interests of those who are (otherwise) expected to experience the lowest degrees of autonomy during their lifetimes, regardless of their current age.

Autonomy matters regardless not only of a person's age but also of her cohort membership. It is therefore unwarranted for the urban planner to prioritize today's elderly. Doing so would require that current retirees suffer from worse (complete-life measured) autonomy deficits than today's young are expected to experience. If the OECD projections are accurate, however, the reverse is true. *Today's* urban planners therefore have reason to devise *young-friendly* policies. Doing so would help to decrease inter-cohortal inequalities in people's ability to live autonomous lives. Implementing elderly-friendly policies here and now would do the opposite.

6.2 Intergenerational housing: Benefiting old and young simultaneously

Grand predictions like that of the OECD, of course, often come with significant *uncertainty*. For that reason, some might be queasy about prioritizing today's young poor. Moreover, doing so runs counter to the stated policies of most age-friendly city initiatives, which do focus largely upon benefiting the elderly. Taking a *precautionary* approach, one might perhaps accept the importance of promoting the young poor's autonomy, while insisting that we do so, whenever possible, by implementing all-age-friendly policies, those which also benefit the elderly.

Some of the WHO initiative's policies do qualify as all-age-friendly (see chapter, this volume). They include better street lighting and more parks, benches, and public transport options. The problem is that such policies might have very modest effects, if any, on the young's autonomy. With the possible exception of more efficient/rapid public transportation, the young's autonomy would be much better promoted by providing them with affordable housing. Luckily, all-age-friendly *intergenerational housing* policies seem to tick the right boxes. As an example, in Norway, Oslo recently launched a trial project where young students are offered low-rent accommodation in nursing homes in exchange for social companionship with their elderly residents (Schwebs 2021). Intergenerational housing may also be arranged in the elderly's private homes, where spare rooms might be offered to young people in need of low-cost accommodation. Several such schemes are already in place in various countries, arranged by more or less profit-oriented organizations (see HomeShare International 2019). The city could either subsidize such private services or set up its own public arrangement.

As for benefiting the elderly, intergenerational housing might, first and foremost, have beneficial synergy effects in policy domains *beyond* those concerning the built environment. The city might, for example, offer young tenants an especially low rent if they agree to perform some simple tasks for the elderly homeowner, such as grocery shopping, cleaning, and cooking, which would otherwise have been done by a formal carer. By thus reducing the elderly's need for costly formal home care, the intergenerational housing arrangement contributes to elderlyfriendly policy objectives in the AFC initiative's domain (viii): community support and health services. In addition, note that the elderly's social participation also increases through companionship with their young tenants, an important objective in domain (iv). Other important policies in that domain include: combating ageism; promoting a positive image of ageing; and enabling the exchange of skills, experience, and knowledge between generations (WHO 2017a: 79–80). By increasing contact between young and old and preventing age-based spatial segregation, intergenerational housing arrangements, if well-designed, might promote those policies as well.

Again, the said policies do not directly concern the city's built environment. It seems clear enough, however, that they do have positive effects upon the elderly's ability to live autonomous lives. (Reduced out-of-pocket expenses for home care, for example, might effectively expand the elderly's access to adequate options.) Intergenerational housing is therefore a particularly interesting all-age-friendly policy for cities concerned with promoting the autonomy of all its inhabitants. Given the attractive synergy effects, there is good reason to place intergenerational housing arrangements high on any city's list of candidate policies.^[12]

7. Conclusion

All in all, the present analysis gives reason, I think, for cautious enthusiasm about the AFC initiative—at least for a somewhat reformed version of it. The initiative is correct that the elderly's interest in autonomy (broadly construed) might justify various modifications to a city's built environment. In its current form, however, the AFC initiative is too insensitive—

¹² Some arrangements, like New York City's 'tax lien sale' (Krinsky 2016), should obviously be taken *off* any such list.

even by its own lights—to the interests of younger inhabitants, whose autonomy might also depend upon certain urban developments.

In fact, given the increased socio-economic inequality that the currently young are projected to experience in old age, *today's* urban planners have reason to *reverse* the AFC initiative's priorities. At least, they have reason to favour all-age-friendly policies, such as intergenerational housing arrangements, which bring significant benefits to old and young alike. Whether those recommendations will also hold in coming decades is, of course, empirically contingent. *Future* urban planners might well confront different patterns of existing and projected autonomy deficits, which, in turn, call for different priorities. At any rate, what seems clear enough is this. From the viewpoint of autonomy, age in itself is no ground for special treatment.

Finally, it is worth giving the urban planner one further recommendation. Before choosing her policies, she would do well to also consider *other* values and normative principles. After all, personal autonomy—important as it is—is not all that matters.

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