



Housing LIN

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Viewpoint 113

Affordability and the relationship in the age-friendly cities and communities arena

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Introduction

The creation of age-friendly cities and inclusive communities was a central tenet of last year's Older People's Housing Taskforce report, *Our Future Homes: Housing that promotes wellbeing and community for an ageing population*.¹ It included a section on what makes a successful age-friendly home community, signposted to the World Health Organization's (WHO) age-friendly cities and communities framework, and made a number of policy and practice recommendations on designing and planning for age-friendly homes and neighbourhoods.

This Viewpoint (No113) for the Housing Learning and Improvement Network (LIN) focuses on the affordability and its relationship with age-friendly cities and communities, covered in further detail in *Who Doesn't Think About Financial Security When Designing Urban Environments for Older People?*², the chapter in a new book on Society and Technology.

Background

Age-friendly cities and communities have gained considerable traction since the publication of the WHO age-friendly cities and communities' (AFCC) framework in 2007.³ At present, the Global Network for Age-friendly Cities and Communities⁴ (GNAFCC) has over 1,700 members including local authorities and municipalities such as The Hague located in the Netherlands, and the Age-Friendly World [platform](https://extranet.who.int/agefriendlyworld/)⁵ acts as a global resource for all, to share best practice, resources and updates of contemporary activities.

It is beyond the scope of this viewpoint to the Housing LIN to fully note the extensive work that has been conducted in this arena, but there are several editorials and commentaries that illustrate more recent positions and empirical research. Although for readers who are unfamiliar with this area succinct literature is available (van Hoof et al.⁶; Buffel et al.⁷; Keating (ed)⁸; Keating et al.⁹ and much more).

(1) <https://www.gov.uk/government/publications/the-older-peoples-housing-taskforce-report>

(2) <https://titles.cognella.com/society-and-technology-9798823360395?srsId=AfmBOoqX0FJC9yRNkuTsVlqx5G1yz5fb4wpSE5PQDxYJzSdYI7kSd7c5>

(3) <https://extranet.who.int/agefriendlyworld/age-friendly-cities-framework/>

(4) <https://extranet.who.int/agefriendlyworld/who-network/>

(5) <https://extranet.who.int/agefriendlyworld/>

(6) <https://pubmed.ncbi.nlm.nih.gov/33572181/>

(7) <https://bristoluniversitypressdigital.com/edcollbook-0a/book/9781447368571/9781447368571.xml> and <https://pubmed.ncbi.nlm.nih.gov/29502790/>

(8) <https://www.cambridge.org/core/journals/journal-of-social-policy/article/abs/norah-keating-ed-2008-rural-ageing-a-good-place-to-grow-oldbristol-policy-press-2499-pp-154-pbk/8051B0ECEC7D657A18AF22BDF8-B79AE9>

(9) <https://pmc.ncbi.nlm.nih.gov/articles/PMC7741726/>

Within the AFCC arena various areas of enquiry have been conducted including several reviews and case studies, from co-creation/participatory design workshops to technology and digital practices; and from rural ageing to measuring evidence-based design. However, what has never been discussed in great detail is affordability and finance within the context of the AFCC. There has been some validation work conducted by Dikken and colleagues¹⁰ who were fortunate to present findings directly aligned to the WHO AFCC framework, with the introduction of an additional ninth domain – finance.

Framing Age-friendly Cities and Communities

In our activities of daily living, at a micro level, we found having the finance and the affordability is crucial whether you are old or young; for example, whether this is grocery shopping, using public transport, leisure activities, paying fuel bills and so on. Through high-level statistical analysis, Dikken et al. were able to show how reliable the WHO AFCC framework is. Prior to this seminal piece of work, such critical discourse and inquiry had not been conducted due to the lack of quantitative research.

Through a critical lens, and document analysis in our book chapter ‘*Who Doesn’t Think About Financial Security When Designing Urban Environments for Older People?*’ (van Hoof et al., 2025), we document the trajectory of the AFCC framework, from its early conceptions in the late 1990s/2000s pertaining to the movement through various projects including the elder-friendly agenda. For example, the AARP *Livable Communities: An Evaluation Guide*¹¹, and the AdvantAge Initiative¹² situated in North America, followed by Active Ageing¹³ in 2002, ultimately culminating in the Vancouver Protocol¹⁴ (2007a). The resulting factor was the document *Global Age-Friendly Cities; A Guide*¹⁵ (2007b) and the *Checklist of Essential Features of Age-Friendly Cities*¹⁶ (2007c).

Yet, what is rather curious is for over a decade the academy has hardly posited critical thought to the design and development of the WHO AFCC framework, and now when such a framework is needed for our burgeoning communities and, at a macro level, financially strapped resourced local authorities, municipalities and organisations, this framework is needed the most. Ideally, it

(10) <https://www.mdpi.com/1660-4601/17/18/6867>

(11) <http://otsego.org/efc/AARP%20Livable%20Communities%20162%20page%20guide.pdf>

(12) <https://web-p-ebshost-com.libezproxy.open.ac.uk/ehost/pdfviewer/pdfviewer?vid=0&sid=b34faeae-17ce-4220-88a9-c981e231f6e6%40redis> (Login required)

(13) <https://iris.who.int/handle/10665/67215>

(14) <https://extranet.who.int/agefriendlyworld/who-age-friendly-cities-project-methodology-the-vancouver-protocol/>

(15) <https://www.who.int/publications/i/item/9789241547307>

(16) <https://extranet.who.int/agefriendlyworld/wp-content/uploads/2018/04/Age-Friendly-Checklist-WHOedit.pdf>

should be a robust and validated framework. It is not to say that this framework has not done the job it was supposed to do initially; bringing older, ageing populations to the forefront of policy makers, researchers, lobbyists and age activists, placing them centrally at the heart of hearing their voices, before decisions are made, integrated into research, and affording individuals and community groups the power to express their needs, expectations and desires.

However, in our view, it still does not explain why there is a paucity of key, methodological information relating to rigour and processors regarding this successful framework. This framework is now more than ever vital given the current debates at government levels regarding housing developments, the need and lack of infrastructure (schools, access to health services, transport links – including traffic build up, etc.) surrounding proposed housing developments, building regulations, planning reform and boosting not only the UK or Dutch economies but many global economies too.

Since the validation of the AFCCQ (the Age-Friendly Cities and Communities Questionnaire) (Dikken et al., 2020), this survey has been translated, validated and deployed across many countries including Poland, Romania, North Macedonia, Australia (Adelaide), New Zealand, Israel, Russia, Portugal, Germany and Japan. Finance, and its importance in the lives of citizens, is proving to be the main factor, even more so than the original eight domains.

Across all of these sites, there are many more sites which are currently undertaking data collection and/or are waiting for their work to be published (UK, Sweden, China, the Middle East, Iran, Latvia, the Western Balkans, Bulgaria, Brazil, Spain etc.). These findings to date cannot and should not be ignored. Suvarna and Al-Khalifa¹⁷(2023) rightfully stated that the AFCCQ study was the first to successfully validate the AFCC framework: 13 years after its publication. This also means that cities and communities around the world had been working with an unvalidated framework for far too long, most likely unknowingly.

The need for a universal framework

The AFCCQ demonstrates to organisations, policy makers, the private sector and researchers alike that there is a definitive need for appropriate evaluation tools which directly present the views, opinions and needs of older people. Placing older people at the heart of community, local authority/municipal/organisational actions is key, and as already noted, this is likely the intention of the WHO AFCC framework in the first instance. But, if there are insufficient (standardised) evaluation tools available, then how can organisations, local authorities and municipalities respond accordingly to the needs and concerns of the residents within the area(s) that they are answerable to? Similarly, as part of the GNAFCC membership, all members are expected to conduct a 5-yearly evaluation cycle and share on their respective platform profile. Disappointingly, we understand that there is no validated guidance or evaluation tool for members to use, and report, apart from a set of core indicators published by the WHO in 2015.¹⁸ What should also be considered is that

(17) <https://digital-library.theiet.org/doi/abs/10.1049/icp.2024.0941>

(18) <https://www.who.int/publications/i/item/9789241509695>

the tools and subsequent findings need to be accessible to stakeholders (organisations, policy makers, and the private sector) outside of academia for reporting age-friendly strategies (e.g., by local authorities in their annual reports, including to residents), documenting actionable changes (to improve communities for age-friendliness) and new developments (e.g., new age-inclusive housing developments and infrastructure).

This global empirical, evidence-based research is demonstrating through the validation of the AFCCQ (Dikken et al., 2020) how important the WHO AFCC framework is to contemporary societies and communities, specifically the importance set by older residents. And although this rigour and methodological approach was not constructed in the initial development of the WHO AFCC framework (2007) (it is not published in any formal documents, publicly available for download and reproducibility purposes, not fully disclosed in interviews with the founders who look back on the initial stages of the development process), 18 years on, the AFCCQ has not only afforded validity of the WHO AFCC framework, but it is the only quantifiable measure available for access to quickly measure the perceived age-friendliness in various languages among older people themselves.

Our book chapter, *'Who Doesn't Think About Financial Security When Designing Urban Environments for Older People?'* (van Hoof et al., 2025), is a detailed account of a movement spanning over 25 years. Rhetorical questions are posed during the readers' journey and it is the first publication to highlight the importance of methodological rigour in relation to the AFCC framework. As scientists, we are taught in our doctoral programmes the necessity of rigour and documenting every stage of a research project in a transparent and reproducible fashion. This is becoming more important now, with the need for reproducibility, and providing archived/online repository access to data, annotations etc. in the light of open science.

Affordability, wealth and income

The most important conclusion of the book chapter is that one's financial situation may be the most important factor in perceived age-friendliness of communities. But it does not stand out among the current eight domains as it is not an official ninth domain in the WHO's AFCC framework. This also means that when designing age-friendly action programmes, there are few specific policies and actions that focus on personal income and the role it plays in the affordability of age-friendliness of a city or community. This omission is bittersweet, especially in light of the early work conducted by one of its founders, Dr Alexander Kalache, who wrote in 1995 a piece entitled "Aging well" in the World Health journal in his capacity as the Chief of the Aging and Health Programme of WHO:

"most people can age well and maintain good health into very old age [...] The greatest barrier to that is poverty. As with other age groups, poverty is health's worst enemy – and in old age it is the strongest determinant of whether one lives an independent, active life or suffers from disability and destitution."

To date there is a paucity of information, knowledge or evidence-based research¹⁹ pertaining to age-friendly actions and their cost effectiveness because in the initial WHO age-friendly framework, finance/affordability was not included as a domain. Thus, organisations, policy makers, local authorities and academics who have conducted AFC initiatives or actions over the last 20 years have only focused on the original 8 domains. Although the AFCCQ (Dikken et al., 2020) does include finance as a separate domain and it has been confirmed through statistical analysis across different countries and regions²⁰, the take-up of the AFCCQ, deviating from the original WHO AFCC has been slow by key actors. But as evidence-based research continues to show through the continuing validation of the AFCCQ, finance together with a quantified tool for measuring age-friendliness is vital, and especially for local authorities/municipalities who continue to conduct age-friendly actions, and are answerable to their residents, the adoption of the AFCCQ is key.

And finally...

Given this crucial piece of knowledge, it is very strange indeed why financial (or affordability) elements such as one's financial position were not at the heart of the AFCC framework. This must have been due to the lack of rigour, methodological flaws and perhaps the detrimental side effect of a failed (political) lobby.

Therefore, we believe, future work in the AFCC arena must investigate appropriate and evidence-based evaluation tools and translation of findings to stakeholders outside of academia, who play an important role in local economies if change and positive improvement is to truly occur. This also requires a fundamental study of the AFCC framework itself and a critical investigation of how it was developed. Otherwise, the echo chambers will continue to be busy with the same narratives posited by researchers, policy makers, lobbyists, and organisations.

Note

The views expressed in this paper are those of the authors and not necessarily those of the Housing Learning and Improvement Network.

(19) <https://www.tandfonline.com/doi/full/10.1080/13574809.2024.2438485>

(20) <https://www.thuas.com/research/centre-expertise/age-friendly-cities-and-communities-questionnaire-afccq>

About the Housing LIN

The Housing LIN is a sophisticated network bringing together over 15,000 housing, health and social care professionals in England, Wales and Scotland to exemplify innovative housing solutions for an ageing population.

Recognised by government and industry as a leading 'ideas lab' on specialist/supported housing, our online and regional networked activities, and consultancy services:

- connect people, ideas and resources to inform and improve the range of housing that enables older and disabled people to live independently
- provide access to intelligence on the latest funding, research, policy and practice
- raise the profile of specialist and supported housing with developers, commissioners and operators, and
- attract business to help and support clients plan, design and operate aspirational housing and developments operators, and services for people of all ages.

And, if you found this Viewpoint of interest, check out a range of further tool and resources on age-friendly communities and lifetime neighbourhoods collated by the Housing LIN at:

<https://www.housinglin.org.uk/Topics/browse/Design-building/Neighbourhoods/>

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