in The Municipal Year Book 2013. Washington, DC: International City County Management Association

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Building Child- and Age-Friendly Communities in Tight Fiscal Times

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Municipalities face a dual challenge: how to meet the needs of both a rapidly aging population and families with young children. Rather than viewing this challenge as a tradeoff between older adults and children, communities that strive for generational balance in their demographic composition and service delivery will find they have stronger economic development and fiscal health. After reviewing the changing demographic profile of America, this article explores the complementarities between seniors and young children, the need for economic development that invests in these two groups, and the demographic and fiscal challenges that impede such investment.

SELECTED FINDINGS

The percentage of elders in society is rising, but communities with balanced demographic profiles—those that seek to attract and retain families with children—experience more economic growth.

While public investment in seniors is primarily the responsibility of the federal government, investment in our children's future is primarily the responsibility of our state and local governments. Yet public spending on children is only one-third the spending on seniors.

Integrated service delivery and planning can help communities meet the needs of both children and seniors, but rural and suburban communities lag in service delivery.

Changes in America's Demographic Profile

America is aging. By 2030, nearly one in five U.S. residents will be over age 65, and the number of these residents will double from 40 million in 2010 to over 80 million by 2040.[1] The largest growth will be in the over-85 age group. This increase in the proportion of the oldest Americans will raise new challenges for cities in terms of urban design, service delivery, and finance. Because the current generation of seniors relies more on the private automobile for transportation than any generation before it, mobility will become an enormous challenge when elders can no longer drive themselves. Yet more of these seniors will be living alone, and declining birthrates over the past several decades,

Research was made possible by the USDA National Institute for Food and Agriculture research grant #2011-68006-30793.

combined with a steady rise in the number of women working full-time, mean that fewer adult children will be available to provide care for older parents or other aging family members. As a consequence, many seniors will not have access to family support.

At the same time, the birthrate in America is declining while America's younger population is changing. In 2011, for the first time ever, minority births outnumbered white births in the United States.[2] The U.S. Census projects that by 2040, half the U.S. population will be people of color. Immigrants tend to be younger—in their prime working-age years—and young families with children are growing fastest among the Hispanic population.[3] This more diverse young population stands in stark contrast to the senior population, which is primarily white (Figure 4–1).

In Europe, both birthrates and immigration rates are lower than those in the United States and thus cannot counteract that continent's rapidly aging population. Figure 4–2 shows, for example, the hollowing out of the population pyramid in Spain. By contrast, U.S. communities are lucky; immigration creates a "demographic dividend" that mitigates our declining birthrate, renews our population, and provides a robust foundation of younger people on which the future of the country rests. But we need more investment in the young if we are to reap this demographic dividend.

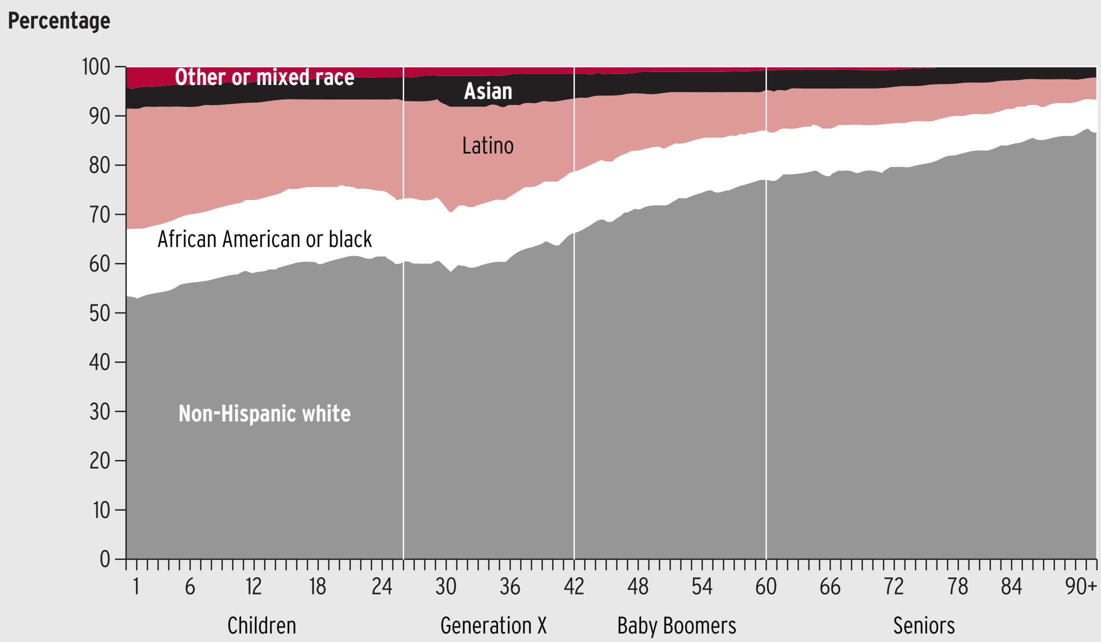
Currently, government spending on seniors in the United States is about two-and-a-half times government spending on children ($8,942 per child compared to $21,904 per senior).[4] And while the federal government provides 97% of public support for seniors, it provides only 32% of public support for children.[5] Investment in our children's future is primarily the responsibility of our state and local governments. A 2010 National Bureau of Economics Research study shows that while federal spending on citizens begins to rise after age 50 (owing primarily to Medicare and Social Security), state and local spending spikes during two periods in the life cycle: for school-aged children (primarily for K-12 schooling) and for seniors over 75 (for local support services to help seniors remain independent or to cover the costs of nursing homes) (Figure 4–3).[6]

And even then, school-age children exact a state and local expense averaging around $11,200 per child, whereas state and local costs for seniors over 75 are higher ($12,000 per elder on average) and rise steeply.[7]

Economic Development and the Need for Public Investment

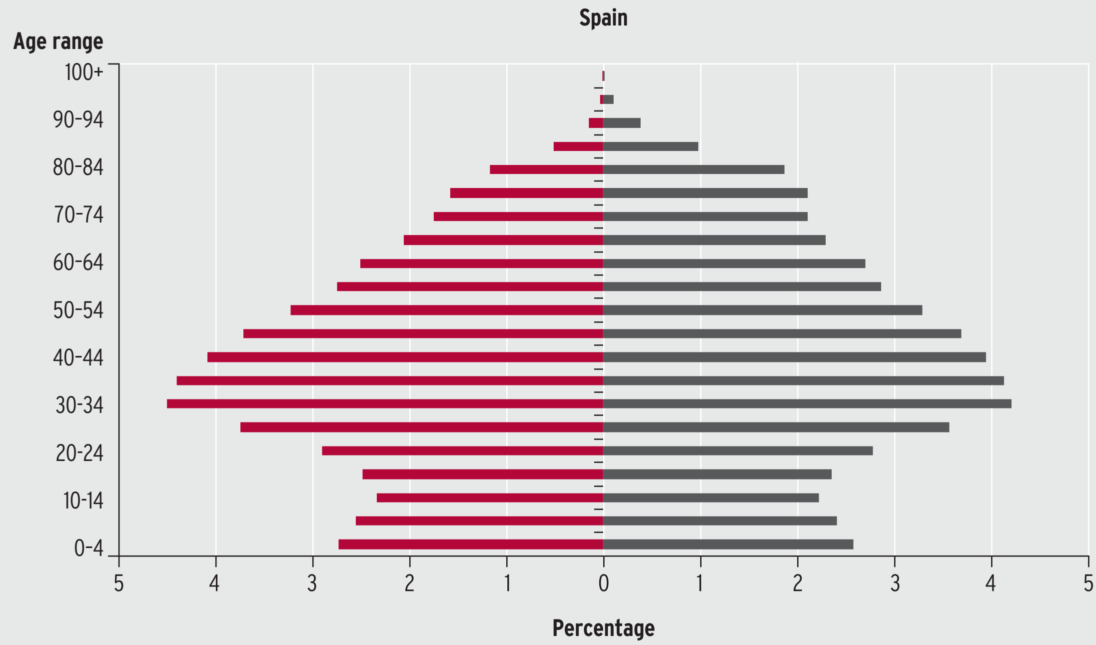
In order to fund quality local services, local governments need economic development. Two popular economic development strategies focus on attracting

Figure 4–1 U.S. Population by Age and Race/Ethnicity

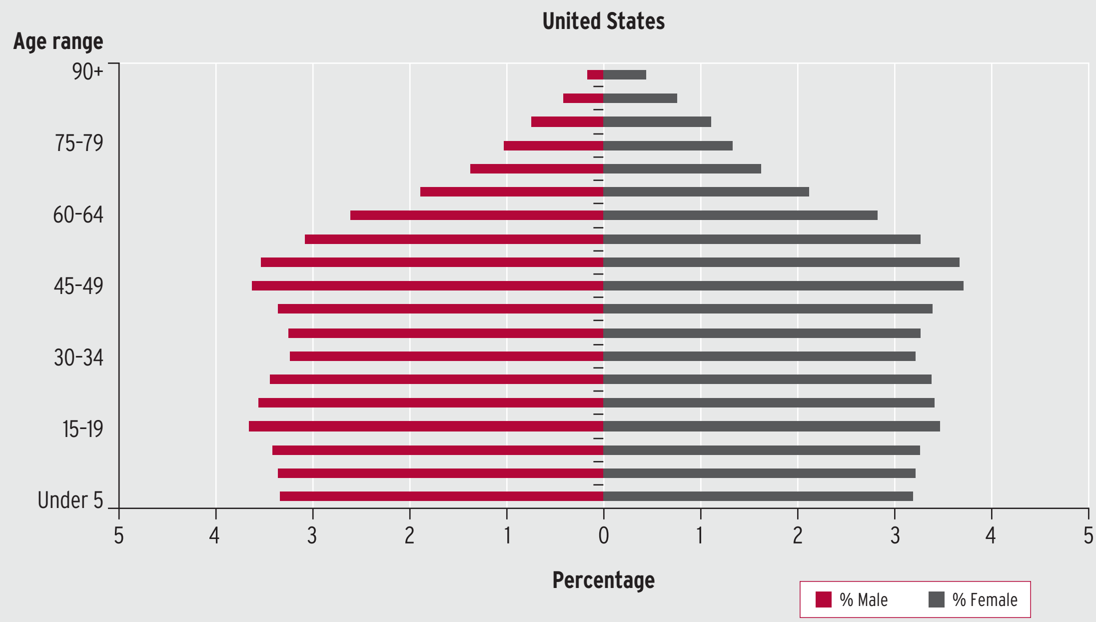


Source: PolicyLink, "America's Tomorrow: Equity in a Changing Nation," a multimedia series presented by Manuel Pastor (Oakland, Calif.: PolicyLink, 2011), based on 2005–2009 Public Use Microdata.

Figure 4-2 Population Distribution by Age and Gender, Spain and the United States (2010)



Source: Graph created using data from the Instituto Nacional des Estadistica (National Statistics Institute).



Source: Graph created using data from the U.S. Census Bureau, 2010 Census, Summary File 1, Tables P12, P13, and PCT12.

young professionals and empty nesters. The first is the "creative class" strategy, promoted by Richard Florida; this approach has led to investments in recreational and environmental amenities as well as to reinvestment in downtowns for single living.[8] The second is the attraction of retirees as "gray gold" for the pension income and talents they can bring to a community.[9]

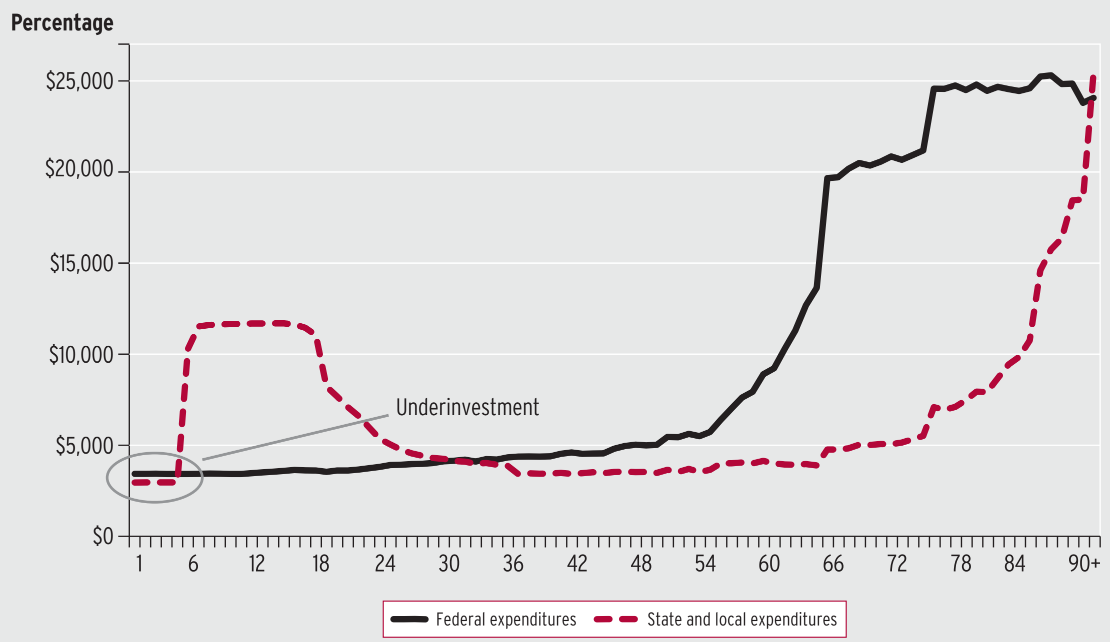
But economic development leaders today recognize the equally critical need for a balanced strategy, one that also seeks to maintain and nurture workers as they form families. A recent study of 233 U.S. cities found that despite the strength of some of the variables inherent in Florida's creative class (e.g., college education and diversity), the most significant factors in economic growth include investment in public infrastructure (schools, parks, and recreation) and in such demographic variables as married adults with children and high school graduation rates.[10]

The economic development concern is that we are not investing enough in our children and youth to secure our future. Noted demographer Dowell Myers points to the important generational social compact between babies and boomers: this young generation will be the workforce, care providers, and tax payers of the future.[11] As a society we need to invest in the education, skills, and family supports to ensure that this generation grows up to be productive citizens who can step into the roles vacated by retiring boomers. Such investment is especially important in communities with large percentages of young families of color for whom educational and employment opportunities are especially critical if we are to fill positions vacated by retiring baby boomers. Cities need to give more attention to multifamily housing, multilingual programming, and services that integrate newcomers into the fabric of community life.

Yet underinvestment is particularly acute for children from birth to age 5, when nutrition, health care, and early education are especially critical to long-term brain development and future economic success.[12] Indeed, Figure 4–3 shows that public investment in the youngest children is the lowest of any age group (under $3,000 per child). This is the human capital investment challenge that economists now recognize. With this issue in mind, economic and business leaders formed ReadyNation (readynation.org/), a think tank and lobby group created to promote business community advocacy for increased investment in early care and education.

Families with children are often perceived as a cost to the local economy because of high levels of school spending. In a 2008 survey conducted by the American Planning Association (APA), just over half of the responding planners agreed with the statement that "most families do not generate sufficient tax revenue to cover the cost of services they demand" (Table 4–1).[13] Some communities try to restrict affordable family housing as a way to reduce local service delivery costs. This is shortsighted, however, as it ignores the increasing importance of human capital investment as a critical economic development strategy for state

Figure 4–3 Government Spending (in Thousands) by Age in 2004



Source: Adapted from Ryan D. Edwards, *Forecasting Government Revenue and Expenditure in the U.S. Using Data on Age-Specific Utilization* (working paper WP10-01, National Transfer Accounts Project, February 15, 2010), graph calculated from Table B-7, qcpages.qc.edu/~redwards/Papers/edwards-forecasting-0210.pdf.

Table 4–1 Planners' Attitudes toward Families

Statement	Total respondents (A)	Agree with statement	
		No.	% of (A)
Families are important to community growth, sustainability, and diversity.	884	856	97
Families are the most likely population group to reinvest in their community through time, money, and other forms of civic engagement.	884	687	78
Most families do not generate sufficient tax revenue to cover the cost of services they demand.	881	464	53
Families represent a valuable consumer population.	877	848	97
Communities that keep people for the whole life cycle (children, single adults, parents, elderly) are more vibrant.	884	797	90
The needs of families are similar to the needs of the elderly with regards to the physical environment (e.g. parks, transportation, affordable housing).	884	566	64

Source: *APA Family Friendly Planning Survey, 2008.* See Evelyn Israel and Mildred Warner, "Planning for Family Friendly Communities," *PAS Memo* (November/December 2008), planning.org/pas/memo/open/nov2008/index.htm.

and local governments. It also ignores the possibility of shared services between schools and local government to better meet the needs of both children and the elderly. Indeed, the APA survey found that 64% of planners agreed that the needs of the elderly and children are similar with respect to transportation, affordable housing, and services.[14]

The future requires a more balanced approach. In the same APA survey, 97% of responding planners agreed that families with children are important to community growth, sustainability, and diversity, and 90% agreed that communities that keep residents for the whole life cycle are more vibrant (Table 4–1).[15] Thus, while popular strategies for economic development have targeted young professionals and empty nesters, it is time to give more attention to meeting the needs of families with young children. Why? Because families contribute significantly to the local economy through their spending on local services.[16] As demographic transformation leads to a smaller and more diverse pool of young people, communities must find ways to balance the needs of an increasingly heterogeneous population to be sustainable. Keys to achieving this are attention to universal design, affordable housing development, transportation, and services that integrate the needs of residents across the life cycle.[17]

Multigenerational Planning Opportunities

In light of the country's changing demographic profile, fiscal exigencies, and shifting service demands, a more thoughtful, more comprehensive approach is called for. To that end, planning across generations is becoming increasingly important as a way to address the needs of both seniors and children. The features that seniors need to age in place successfully are similar to those that children need for healthy development. The World Health Organization (WHO) has outlined these principles for age-friendly communities,[18] and UNICEF has done the same for child-friendly cities.[19] Both lists share a focus on walkability, affordable housing, nearby services, accessible transportation, parks and recreation, and opportunities for social and civic engagement. As our population diversifies, meeting the needs of all residents, regardless of age, ethnicity, and income, requires new planning strategies, the integration of services, and intergenerational coalition building to build the political will to raise taxes to pay for needed services.

Development Strategies

According to the 2010 *Maturing of America* survey, conducted by ICMA with the National Association of Area Agencies on Aging to assess local-level service delivery for seniors, fewer than half the responding communities are using planning tools to meet the needs of their changing populations.[20] However, the same survey reports that two-thirds of urban communities, 44% of suburbs, and 35% of rural communities have developed intergenerational programming.[21] Zoning for affordable housing, accessory units, child care in residential units, and density bonuses—as well as mandated sidewalks, conveniently located services, improved street lighting, and accessible parks—all are planning tools that can be used to promote a child- and age-friendly community.

One tool that can be used to promote the development of needed infrastructure is impact fees. Impact fees enable cities to augment traditional sources of government funding for community services with supplemental funds from private developers. Specifically, they enable communities to build needed parks, community centers, and child care facilities while children are still young. This is especially important in poor cities where market demand may not be strong enough to signal a supply response, and in cities where rapid growth has outstripped service delivery. A recent study of 349 cities across the country found that municipalities that use developer impact fees to provide community facilities, parks, and child care had lower crime rates than those that do not use such fees.[22] This shows that providing services to meet the needs of the current generation of youth also has a wider community benefit. As part of a mixed-use zoning strategy, cities throughout California have included incentives in developer agreements to incorporate child care into new housing, transit, and industrial park projects.[23]

A 2010 AARP survey found that 88% of those 65 and older agreed or strongly agreed that they desire to age in place in their home communities and neighborhoods, near family and friend support networks.[24] Meeting this goal requires attention to universal design in housing, mixed-use development to ensure access to nearby services, new approaches to mobility, and opportunities for social and civic engagement. While cities such as New York have been championing age-friendly policies, such policies are also possible in sprawling cities and suburbs. According to the *Maturing of America* survey, a higher percentage of suburbs than of metro or rural communities has zoning requirements to support aging in place and "complete streets."[25] Lifelong Communities, led by the Atlanta Regional Commission, helps municipalities with plans, designs, and funding to meet the needs of a rapidly aging population in a mostly low-density suburban context.[26]

Service Integration

Service integration—across agencies and age groups—can promote more efficient use of resources and more effective programming. Neighborhood-based schools are important community resources to provide accessible intergenerational programming;[27] across the country, schools and cities are collaborating to share recreational facilities and other amenities. This may involve the school using a public park or pool, or the broader community using the school gym, playing fields, and auditorium. Such shared use promotes better coordination of community resources and integration across the generations—integration that builds community connections.

However, implementation of joint use is not without its challenges, one of which is concerns over liability and security. At a 2012 ICMA focus group on prospects for multigenerational planning, city managers noted that schools are closing themselves off from the broader community because of liability and security concerns.[28] But liability, security, and the different needs of different age groups can be accommodated in integrated programs. While schools have focused primarily on the 5- to 18-year-old population and often think their liability covers only this age group, city governments have experience designing services for residents of all ages.

Also of concern in service integration are the allocation of maintenance costs and the coordination of different funding streams and time lines, but these can be resolved through collaborative planning.[29] Charlotte-Mecklenburg, North Carolina, for example, coordinates capital projects and facility planning between local governments and school districts. Schools have donated land to build transportation hubs next to elementary schools—complete with school playfields atop parking decks. Rather than building senior centers, many communities are now building community centers for all ages. But it takes vision, collaborative spirit, and openness to new ideas and innovation as well as regulatory flexibility. For example, the city of Emeryville, California, is building a new school/community center/park that will house all services—from child care to senior services—under one roof. It is pursuing an integrated approach because the city wants to attract and retain residents for the entire life cycle—especially young families with children, whom it views as critical to the city's future.

Political Coalitions in the Planning Process

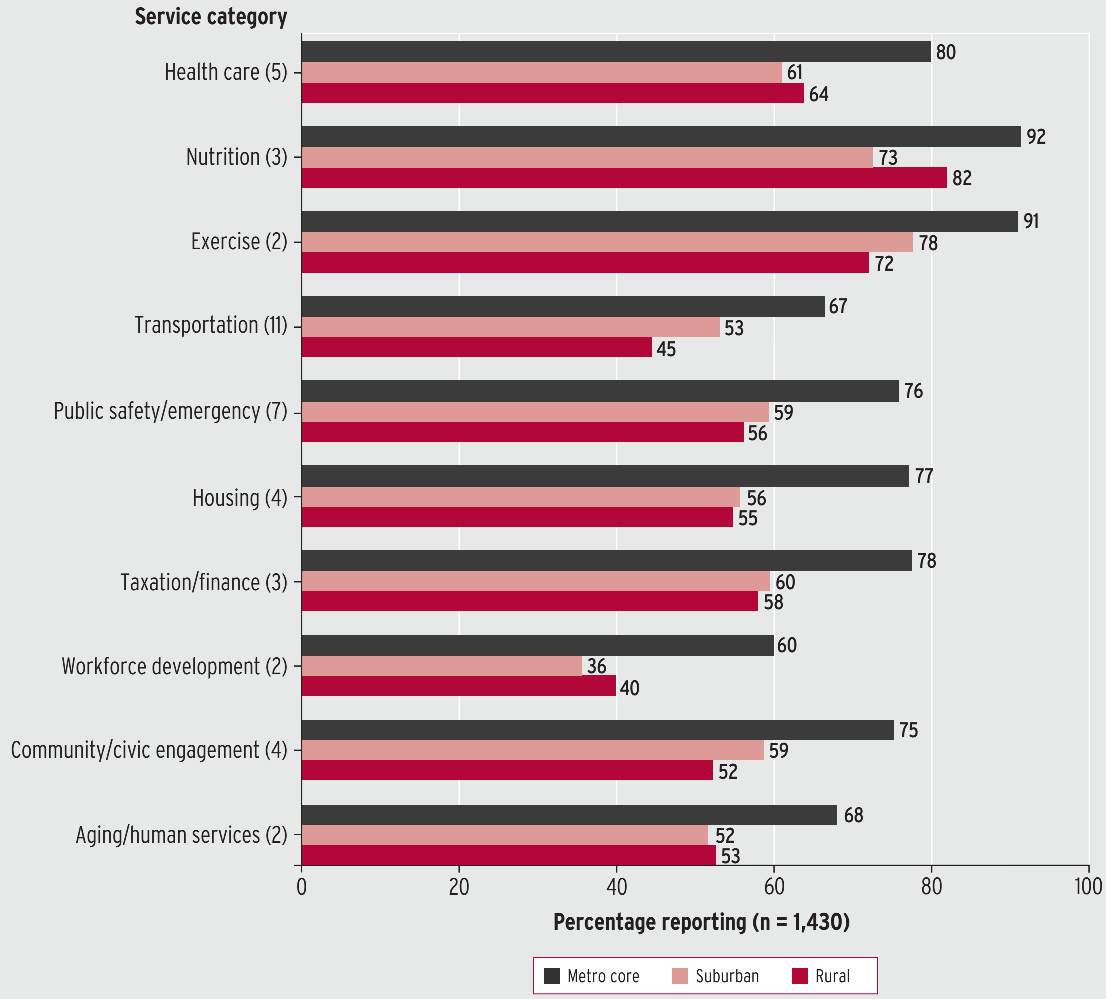
Cities can help to build political will for multigenerational planning and shared services through broadening the participatory planning process to include both youth and the elderly. The *Maturing of America* survey found that two-thirds of communities engage older adults in comprehensive planning regarding their needs,[30] while the Center for Cities and Schools has developed a curriculum for use in schools to promote youth involvement in planning.[31] Civic participation is a key principle in both the WHO and UNICEF approaches to building age- and child-friendly cities. Durham, North Carolina, earned a Local Government Innovation Award in 2012 for its efforts to involve neighborhood residents in community redesign to better meet the needs of *all* residents in a distressed urban neighborhood.

As cities face more limited budgets, new approaches to service delivery must be identified. The 2008 American Planning Association survey identified NIMBY-ism as the top barrier to planning for the needs of young families.[32] While NIMBY attitudes among residents can block family services and affordable housing, communities can overcome such resistance by promoting family and youth participation in the planning process, increasing awareness of the benefits of family-friendly elements (e.g., child care by right, which allows child care in residential neighborhoods, and accessory flats) for the entire community, and addressing pedestrian needs in their site planning and zoning.[33] Conflict and competition over resources need to be replaced with approaches that combine resources and services. Elders have many skills to share from a lifetime of experience, and youth can provide important insights and help to seniors. Communities that come together across cultural, ethnic, and age differences will recognize new opportunities that can promote new investment and long-term sustainability.

Demographic and Fiscal Challenges

The sprawling design of U.S. communities creates special challenges to intergenerational planning, especially in suburban and rural areas. According to the *Maturing of America* survey, rural and suburban communities lag behind their metro core counterparts in every category of service delivery measured[34] (Figure 4–4). Of the 43 services measured on the survey, an average of 56% are available in rural communities compared with 58% in suburban communities and 75% in metro core communities.[35] Mobility is an especially important

Figure 4–4 Average Number of Services Provided, by Metro Status



Source: Data from the *Maturing of America* survey 2010, reported in Lydia Morken and Mildred Warner, *Planning for the Aging Population: Rural Responses to the Challenge* (issue brief, Department of City and Regional Planning, Cornell University, October 2012), 2, mildredwarner.org/p/146.

Note: Numbers in parentheses reflect the number of questions in each category on the survey.

problem for these communities. Only 43% of rural and 56% of suburban communities offer paratransit services, compared to 74% of urban communities, and public transit is even less common in rural (33%) and suburban (48%) communities (not shown).[36] Walkability is also a challenge, as sidewalk systems linking residential areas to services are available in only half of rural communities compared to two-thirds of suburbs and urban communities (not shown).[37]

Compounding the problem, a look at Table 4–2 shows that suburbs and rural areas that responded to the *Maturing of America* survey have higher proportions of elder residents than do urban communities. Rural communities show the highest percentage of elders as well as lower household income and higher poverty rates. This means an increased need for local government services. Suburbs, by contrast, have higher household income and lower poverty rates, but their senior populations grew by 36% from 2000 to 2010, a rate that is 50% higher than the rate of general population growth (23%). As suburbs and rural areas age, they need to identify ways to meet the needs of their changing populations.

As for fiscal challenges, while all governments are stressed in tight fiscal times, the challenges for rural communities are especially acute. Using Census of Government Finance data from 2007, we determined that rural communities responding to the *Maturing of America* survey have lower property tax revenues than suburbs but higher expenditures. Their costs of

Table 4–2 Demographic and Fiscal Challenges

	Metro core	Suburban	Rural
Maturing of America survey respondents (total = 1,430)	180	712	538
Demographic overview			
Percentage 65 and older[a]	12.6%	13.9%	16.8%
Percentage < 18 years old[a]	23.4%	24.5%	23.3%
Percentage change in population, 2000–2010[a,b]	15.2%	23.0%	5.7%
Percentage change in population of 65 and older, 2000–2010[a,b]	19.7%	36.1%	12.1%
Median household income (in 2010 dollars)[c]	$51,325	$67,116	$41,610
Poverty rate[c]	15.2%	9.2%	16.9%
Poverty rate among 65 and older living independently[c]	8.8%	7.3%	11.3%
Revenue and expenditure[d]			
Property tax per capita, 2007	$494.72	$542.10	$397.93
State aid per capita, 2007	$421.93	$230.81	$372.79
Total local government expenditures per capita, 2007	$2,179.90	$1,624.18	$1,722.05
Maturing of America survey highlights[e]			
Services available for older adults (percentage of 43 services included in survey)	74.9%	58.5%	55.4%
Places with zoning requirements that support aging in place	42.2%	48.9%	31.4%
Places with zoning requirements that support "complete streets"	49.4%	55.5%	43.9%
Places with a strategic plan that specifically reflects the needs and potential contributions of older adults	23.3%	15.4%	13.4%
Places with programs specifically developed to provide intergenerational activities	66.7%	44.1%	34.8%

Note: All values reflect U.S. Census averages for the 1,430 survey respondents to 2010 *Maturing of America* survey.

a Raw data from U.S. Census 2010.

b Raw data from U.S. Census 2000.

c *American Community Survey 2006–2010,* census.gov/acs/www/data_documentation/2010_release/.

d Data from U.S. Census of Governments 2007, *State and Local Government Finances, Individual Unit File,* http://harvester.census.gov/filedownload/2007cog_finance_individual_units.zip.

e Lydia Morken and Mildred E. Warner, "Planning for the Aging Population: Rural Responses to the Challenge" (issue brief, Department of City and Regional Planning, Cornell University, October 2012), mildredwarner.org/p/146.

service delivery are higher because of sparse settlement patterns. Whereas suburban residents can benefit from access to nearby urban services, such service spillovers are not available to rural residents. Suburbs, however, receive less state aid than either rural or urban communities, primarily because of their lower poverty and higher income.

Conclusion

Cities across the United States face the dual challenges of fiscal stress and demographic change. In essence, communities will face more demand for public services in the future as baby boomers age. Can local planning help address the challenge?

Fewer than half of surveyed communities have addressed the needs of children or older adults in their strategic and comprehensive plans.[38] Clearly, future strategic planning must incorporate the needs of both seniors and children. Cities are increasingly recognizing that the needs of both populations are similar. If attention to the needs of seniors can be coupled with attention to the needs of children and young families, we can design communities that mobilize local resources to meet the needs of all residents across the entire life course. Investing more in services for children and youth now not only supports parents and builds the workforce of the future but also helps communities realize new ways to promote development, integrate services, and build political support for new approaches to service delivery. City managers can help bring long-term economic stability to their communities by encouraging family-friendly policies in physical design, promoting service integration across age groups, and broadening the net of public participation. In this way, cities can create vibrant, resilient communities for residents across the life cycle.

Notes

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