

Chapter 21

Women and the Production of Housing: An Overview

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The involvement of women in the development of housing is increasing throughout the world. Housing activism by women is related to the shedding of traditional constraints on women and is, in some cases, a reflection of changing societal structures and social norms. In both First and Third World countries, the number of female-headed households is on the rise. This emergent family structure calls for a rethinking of traditional housing. The role women play in the design and production of housing projects continues to grow. Women have established non-profit corporations to design and build shelters which are responsive to the special needs of women and their families, or to provide technical assistance to developers of such housing for women. Professional women, including architects, planners, businesswomen, and educators have mobilized to increase the awareness of women and housing-related issues. In addition, women in local communities have joined to enlarge their role in every aspect of the decision-making process in their communities, including the production of housing.

The efforts of women to produce and sustain shelter reflect the importance of housing in their lives. Whether the context is a rural Third World village or the heart of a First World city, women share this basic need. Clearly, the need for shelter is not restricted to women; however, cultural forces create circumstances for women that require special attention to their housing needs. With these forces as a backdrop, this paper will explore the impetus for women's production of shelter, examine the methods women are using to develop adequate housing, and discuss the different types of housing or product created by women in both the First and Third Worlds.

Background

Historically, women have held a secondary position to men. In the ground-breaking feminist work, *The Second Sex*, Simone de Beauvoir describes this relationship. She writes: "woman has always been man's dependent, if not his slave; the two sexes have never shared the world in equality ... even today woman is heavily handicapped ..."

(Beauvoir, 1953, p. xviii). Although these words were written over forty years ago during a time when denial of property rights and exclusion from participation in national and community governance was the status quo for women throughout much of the world, this sentiment supports the feminist argument of the present.

Table 1: Female-headed Households in the U.S., 1970–1990

	Number of Households (in 1000s)	Percent of Total Households
1960	4,507	10.0%
1970	5,591	10.8%
1980	8,705	14.6%

Source: United States Bureau of the Census, Statistical Abstract of the U.S., 1991.

Table 2: Female-Headed Households—Selected Latin American Countries

	Average Percent of Total Households
1950	17.8%
1960	17.9%
1970	17.2%

Statistics for Costa Rica, Nicaragua, Panama, Argentina, Chile and Mexico (Leitinger, 1981).

Throughout the world, the status of women remains secondary to that of men in almost every context of daily life. The struggle for fundamental rights, such as voting and property ownership, was fought and won in most western countries during the last century. However, women are by no means equal to men in these countries. The notion of economic justice, that is, equal pay for equal work, continues to be a rallying point for feminist activists (Eichler, 1980). Equal access to positions of authority from corporate offices to political chambers to community and family circles is also an important objective of the women's movement. In a similar vein, women in developing nations continue to struggle under an overtly inequitable system. In these countries, progress toward equality of basic and equal human rights is often hampered by societal norms, religious beliefs, and legal structures which limit the actions and potential of women.

Despite the many differences between First and Third World contexts, the central importance of shelter, and the need for decision-making power in the production of shelter, have been exemplified by women's actions throughout the world. In some countries, for example Saudi Arabia, women architects have begun to participate in the design process despite cultural restrictions which deny them access to much decision-making power. In less restrictive societies such as Canada, women have organized and gained control of their housing through cooperative ownership (Wekerle, 1988). The objective of these efforts is the same: to increase women's participation in the design and production of housing. The creation of housing that serves the needs of women is implicit in this goal.

The creation of housing specifically for women is a fairly recent phenomenon, at least in the sense of addressing a broad range of needs. Although women's residence hotels could be found in large western cities seventy years ago, these rooming houses generally were reserved for single women without children. Their purpose was to provide security for women and to protect their virtue, as reflected by the signs stating "no men allowed" egregiously posted in the lobbies of the hotels. Clearly, this housing served a limited number of women. The development of housing for women today must address more than just security issues, although security remains a major concern; it must begin with an understanding of changing family structures, economic constraints, and aspects of design.

Households in both the First and Third Worlds reflect changes in traditional family structure. The increase in female-headed households in the United States is shown in Table 1. The presence of a large number of female-headed households is not unique to the United States by any means. Indeed, in many countries, demographic figures suggest the need for a redefinition of family. Table 2 shows figures on female-headed households in selected Third World countries.

Female-headed households include single women, young and old, and women with children. Priorities in housing features may not be the same for each subgroup of women-headed households. For example, community play areas visible from dwelling units may be very important to women with children (Trejos, 1991), while single, elderly women may prefer accommodations with shared kitchen and recreational facilities.

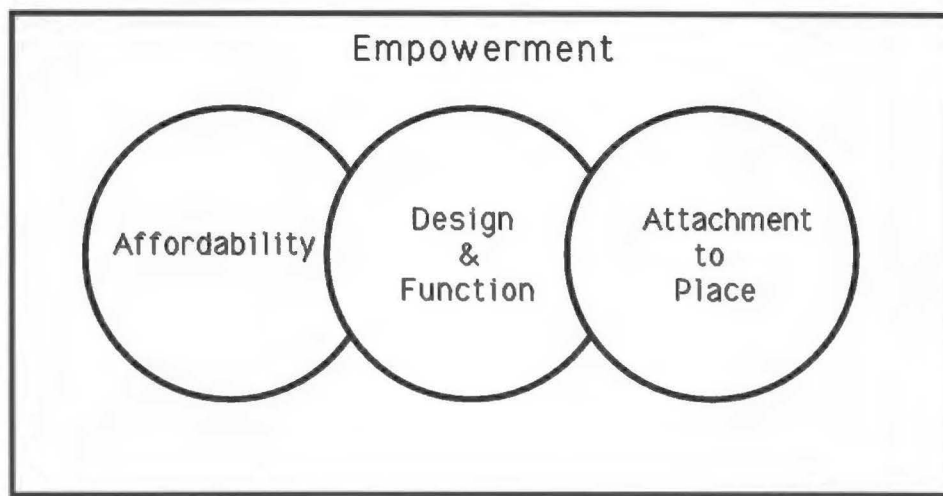


Fig. 1: Reason for the Production of Housing for Women.

At the same time, because they are all women, there tend to be commonalities among subgroups. In almost every region of the world, female-headed households suffer economic hardships. Women's financial resources are limited for several reasons. As mentioned above, women tend to earn less than men, both generally and for equal work. To confound matters, in some countries women receive little, if any, of the family estate when their husbands or other family members die. Likewise, divorced women are often left with few financial resources or skills to offer in the formal employment sector. In many cases, whether a woman is widowed, divorced or never married, children are involved, creating additional financial burdens for the household.

Women design and create housing for several reasons, presented graphically in Figure 1. The diagram illustrates the importance of empowerment. It is the issue of empowerment, whether an objective of production or a by-product of the process, which envelops the entire diagram. Within this envelope, there are three less abstract elements presented as interlocking rings. First, and most basic, is the need for affordable housing. Women in both First and Third World countries tend to make much less than men and often are responsible financially for one or more children (Sprague, 1991; Machado, 1987); these conditions contribute to the prevalence of poor, female-headed households throughout the world. Second, overlapping the affordability issue, is a need for functional housing. For the most part, traditional housing design has ignored the special needs of women for community space and surprisingly, in many instances, ignored security needs as well (Brion

and Tinker, 1980). Third, overlapping design concerns is the psychological aspect of women's attachment to place. There is evidence that women tend to be more attached to their homes and invest more of themselves in the decoration and atmosphere of the home (Saegert, 1989).

Women's housing concerns are complex. In reality, even when developed by women, housing production may not incorporate all the important considerations into the planning process. The cultural context, as well as the lifestage and family structure of the woman, suggest different responses to shelter needs. For this reason, as well as others, efforts aimed at the design and production of housing for women by women tend to be initiated at the local or community level. In the Third World, these efforts are often prompted by a lack of alternatives offered by governmental or other sources (OAS, 1985).

Participation in the Process

A local response to women's housing allows the development of appropriate shelter and facilitates the participation of women in the process. It has been argued that involvement in housing decisions, both production and management, not only empowers individuals, but that exclusion from the process threatens personal fulfillment (Turner, 1976). The self-build process of housing occurs for many reasons according to John Turner, a proponent of self-help housing. Turner characterizes two types of self-builders: bridgeheaders, or those who need mobility to maximize employment opportunities, and consoli-

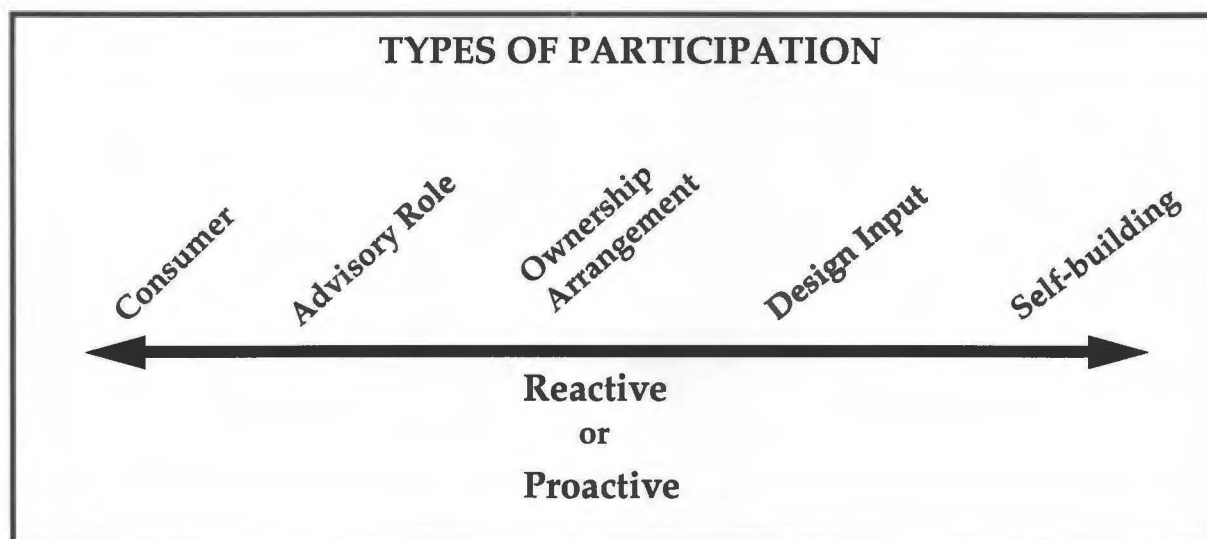


Fig. 2: Types of Women's Participation in Housing.

dators, who place greater emphasis on stability of tenure to meet increasing expectations of the future. Additionally, Turner articulates several advantages of self-built housing such as physical and financial flexibility, greater independence in choices of location, and the stimulation of social development.

The enhancement of social development underscores the importance to women of participation in the housing production process. In almost every example of participation, whether it is simply providing input (proactive or reactive) on design issues, arranging to gain ownership or control, or actually constructing units, a common sense of empowerment can be found.

Several forms which women's participation in housing may take are examined herein and differentiated along a continuum of participation. This continuum (Figure 2) stresses the importance of the process rather than its end product. In other words, participation as a means of empowerment is the central focus of the following discussion.

Of course, it is helpful to examine the various contexts from which examples of women's participation in housing production are drawn. In some instances, women gain ownership and control of housing by using existing bureaucratic and legal structures. This approach tends to focus on transfer of ownership as opposed to design and construction of housing. In other examples women are on new ground, in control of almost every aspect of the process. These examples vary from country to country and reflect the cultural

environment; that is, the political, legal, economic, and religious contexts. However, one cannot always assume that more participation in the process automatically means more empowerment or greater accomplishments. It is our opinion that the examples of participation cited here do reflect gains in empowerment for women.

First World Experiences

The participation of women in the production of housing in the First World generally takes three forms. First, women sometimes play an advisory role to governmental agencies concerned with housing. Second, women produce housing directly through a takeover of existing buildings and conversion to resident management or cooperative ownership and through development of new structures with various ownership schemes. Third, non-profit organizations created by women develop new housing or rehabilitate older buildings for occupation by families. Typically, this latter form serves female-headed households. These three forms are complemented by the efforts of women architects, planners, academics, and businesswomen who, through research or service to non-profits, use their professional skills to facilitate the production of housing for women.

All three forms of participation contribute to an expansion of the awareness of women's housing needs. The advisory role provides an opportunity for women of all income levels and social circumstances to participate in the housing development process. In some situations, a woman or group of women may informally address housing needs by confronting their political representa-

tives. Informal channels of communication include phone calls and letter writing to government officials and appearances at public meetings. Although recommendations by these informal advisors are unsolicited, this type of activity serves two purposes. It draws the attention of decision-makers to the housing concerns of women. In addition, participation in the political process can empower women and may foster stronger, more formal women's organizations.

Formal housing advisory roles for women exist in some developed countries. In the Netherlands, for example, locally based women's committees specifically concerned with the housing needs of women have existed for several decades. Although these committees represent a formal structure with ostensible influence on government housing policy and development, their role to date has been more reactive than proactive. In other words, the government bureaucracy often seeks the advice of the committees after housing is built and experiencing some type of problem (Penrose, 1987).

Women in the advisory role frequently experience political resistance and bureaucratic barriers. Specific policies and programmatic measures directed at women's housing needs may be responsive only, and implementation can be protracted. For this reason, many women utilize existing government programs not directly designed with women in mind, or they bypass the bureaucratic maze entirely to solve their immediate housing concerns.

In a rational bureaucratic and political environment, government policies and programs identify an issue and design measures targeted at achievement of objectives. Although a specific objective may be addressed, it is common for government policies and programs to provide unforeseen advantages (or disadvantages). Two examples, one from the United States and the other from Canada, illustrate this phenomenon in relation to the production of housing for women.

In New York City, the economic distress of the 1980's resulted in the abandonment of residential buildings by landlords. Tax defaults associated with landlord abandonment were common and, as a result, the City acquired a surfeit of abandoned structures. The onus of property management, as well as reduced tax revenues, prompted the City to design and implement a slew of new housing programs. These programs resulted in the conversion of some of the buildings to tenant management or a change to tenant cooperative ownership. In

both the rental and ownership scenarios, women took a leadership role in the organization of their buildings (Saegert, 1989). Although the objectives of the City officials did not include improvement of housing conditions for women specifically, the women used the programs to that end.

The development of women's cooperatives in Canada possesses elements of all three forms of participation as described above. Women developed housing cooperatives through local non-profit organizations by taking advantage of an existing government program. The federal non-profit program provides financial assistance for the development of cooperatives in Canada. The program began in the late 1970's with the objective of changing official policy concerning public housing development; in other words, non-profit cooperatives were intended to supplant the traditional public housing approach to sheltering low-income households (Wekerle and Simon, 1986). The targets for assistance were not necessarily women. Nonetheless, Canadian women often chose this type of alternative to conventional ownership and housing. Canadian women took their desire for cooperative living with a women's perspective one step further. Women entered the political process directly with the help of legal advisors and gained authority to develop women-only cooperatives (Wekerle and Novac, 1989). This accomplishment makes the Canadian experience different from the American model of cooperative formation.

The formation of cooperatives is an increasingly popular alternative to traditional housing arrangements for women. The creation of cooperatives, however, does not necessarily involve government housing programs implemented in a rational, structured environment. In fact, cooperative development may result in response to housing crises. In England, changes in the law and the long waiting period for public housing forced some women to look for housing alternatives. While many of these women were accustomed to squatting or other transitional shelter situations, they desired more stable housing. The Seagull Housing Cooperative provided these once powerless women with a permanent home born of their own effort (Brion and Tinker, 1980).

A crisis situation prompted residents of a multi-family building in East Orange, New Jersey, to take control of the structure and initiate formation of a limited-equity cooperative. Landlord neglect resulted in general deterioration of the building and broken water pipes, coupled with lack of heat, at one point threatened the health and safety of the occupants. The tenants, mostly

low-income women with children, convinced the landlord to relinquish ownership. Although these tenants possessed limited resources, their tenacity paid off. They made repairs, paid off back taxes, and now own and manage their building (McAuley Institute, 1989).

The role of a non-profit organization varies, depending on the circumstances. The non-profit may be a legal vehicle designed to protect the underlying individuals from litigation or personal financial exposure. At times, a non-profit apparatus may be required to attain certain government funding. However, some non-profits are organized to plan and implement full-scale housing development or rehabilitation projects. It is this latter type of non-profit organization to which we will now turn.

The creation of a non-profit housing corporation is a sizable task. In addition to a background in housing development, negotiation and business management skills are essential, not to mention the ability to work with local government officials and staff. In the U.S., community non-profit housing developers exist in many cities and rural areas. Non-profit housing developers concerned with women's needs, however, are not as prevalent. Still, there is a growing network of women-oriented, non-profit housing developers scattered across the country.

The first non-profit development corporation founded by women appeared in Providence, Rhode Island, in 1975. Aptly named the Women's Development Corporation (WDC), this organization seeks "to promote developments which best serve(s) women." (Women's Development Corporation informational packet). To date, WDC has completed, or is in the process of completing, rehabilitation or construction of almost 300 units of affordable housing. Generally, WDC combines funding from a complex web of sources, including local sources. While not immediately accepted by local and state officials, WDC earned the respect of most naysayers and today is the largest developer of low-income housing in Rhode Island (Foster, 1990). The Women's Institute for Housing and Economic Development (Women's Institute) was created by female professionals concerned with the needs of low-income women. For the past eleven years, this non-profit organization has provided invaluable technical assistance to community groups. Project design and advice on development financing are just two of the crucial services provided to local housing groups by the Women's Institute (Peterson).

Non-profit organizations specifically addressing women's housing needs are also found in Cincinnati, New York City, Washington, D.C., and other cities throughout the country. It is important to note that many of these organizations, large and small alike, were established by women in the design, law, and finance fields. For example, the founders of WDC included female architects and planners. The contribution of these women professionals should not be understated. Through participatory activities such as surveys, these professional women encourage other women, often low-income, seemingly powerless women, to enter the housing development process. The result is empowerment for both the participant and professional.

Third World Experiences

Examples of Third World women's participation in housing production span the entire range of the participation continuum. In some countries, women experience oppressive conditions which place distinct limits on their activities. Religious laws that require gender segregation and, hence, discrimination often translate into highly limited roles for women in society. In other countries, women's participation in production occurs on a non-professional level. In such countries, poverty is generally widespread, rural rather than urban living is most pre-

valent, and the phenomenon of self-building is considered the norm. Where this occurs, women can be found building their own homes (usually from indigenous materials) and are often relied upon to provide at least half of a family's income. Such conditions, in addition to more instances of female-headed households in these countries, make for a more central role for women at the family and community levels. Their motivation to become active in the process can be attributed to the centrality of home in their lives, as well as their need for housing design and function which fits with the demands placed on them, such as supporting a family. In these cases, there exist few alternatives to self-built homes and women must take the initiative to meet their own needs.

In Costa Rica, where high urbanization rates over the last two decades have created extreme crises in housing and infrastructure, women have successfully organized to demand better living conditions. In many low-income areas near the capital city of San Jose, women have come together to protest the severe housing conditions which they and their families endure. In a neighborhood

called Santo Domingo, these women demonstrated in the streets of San Jose, participated in hunger strikes, and approached public officials with their demands for affordable and appropriate shelter. These efforts led to the forming of the Heredia Housing Cooperative (Trejos, 1991). Supported by the Feminist Center for Information and Action (CEFEMINA), their protests also gained national attention and prompted the government to answer their call. These women argued that the few government-sponsored housing projects that had been built were nothing short of disastrous, and that housing programs must better address their specific concerns. They proposed that instead of building massive and costly projects without consulting future residents, the government should support local production efforts by the women themselves. The women felt that this alternative would ensure that their needs were addressed, and in a more efficient manner.

The government reluctantly consented and the results have been extraordinary. The Heredia Housing Cooperative has become a successful community planning and design model, which addresses issues of housing production, community design and the provision of community facilities. The original process of organizing for social action has evolved into a self-governing community structure in which women hold over 80% of the leadership positions. The results of greater empowerment can be seen on a personal as well as interpersonal level as these women have broadened their scope of participation from the family to community level. This case represents the response of one group of women to government inaction in housing provision. In many Third World countries, however, the effects of such inaction are replaced by action of the wrong kind. Programs which force inappropriate, minimum-grade housing projects can be seen everywhere, and often ignore all aspects of user concerns.

In Kingston, Jamaica, where many international aid organizations direct development programs, an attempt to provide such shelter prompted the organization of single mothers to protest what they viewed as yet another outside solution to their housing needs (May and May). This response was motivated not only by issues of affordability, design, and attachment to location, but also by the use of inappropriate building technology in the construction of these houses. As in the case of the Heredia Housing Cooperative, this reactionary organizing process has led to the creation of new roles for women in the community. May and May observe that women have expanded their participation to the level of

community leaders in what was previously a male-dominated system.

Bapat and Patel in their work in Bombay, India, emphasize that the decision-making process of women in low-income and squatter settlements are based on the day-to-day experiences in these women's lives (Bapat and Patel). The process is rooted in the struggle for survival within a system which oppresses and exploits these women. This reality has implications for housing development policy in Third World countries. Clearly, participation in the decision-making process empowers women and may also provide the most informed and best solutions to their shelter needs.

The Housing Product

The housing created by First and Third World women reflects the needs and often the priorities of these women. In the most basic case, mere shelter is the goal of the women. However, most of the housing development addresses more than just basic shelter needs. As discussed earlier in this paper, women produce housing for many reasons. Design and function, affordability and attachment to place, both home and community, are the primary reasons women develop their own housing. One or all of these elements, as well as the overall sense of empowerment, are present in every housing production effort by women.

First World Experiences

Women produce housing opportunities in a variety of ways. The context of the production effort colors the end product. For example, political and legal constraints, as well as financial resources, represent some of the contextual factors shaping the final housing product. Cooperatives appear to be a viable housing product for women in the First World. Although traditional western views stress ownership of single-family detached homes, this position presupposes certain family structures and income levels. Clearly, the needs of all women are not addressed with the "traditional" product. Cooperatives represent a different model of tenure and meet many of the immediate housing needs of women. The cooperative arrangement provides affordability, management control, and community support for the women residents (Wekerle and Simon, 1986). Cooperatives may include design elements specifically targeted at women. However, cooperative design, especially in terms of conversion of an existing building, may be severely constrained. Without question, new construction or

extensive rehabilitation provide the biggest opportunity to address design elements that are sensitive to women's needs.

New construction and large-scale rehabilitation of housing for women produce many housing types. Basic shelters, transitional housing, rental housing, and ownership housing present an opportunity for design and development for and by women. For over a decade, female architects and planners have worked actively to advocate housing designs sensitive to the needs of women (Sprague, 1991). Today, examples of housing built for women attest to the perseverance of these professional women. There are numerous examples of housing developed or redeveloped with women in mind. Typically, this housing is multi-family development with some aspect of shared space; it can be transitional in nature or more permanent, as in ownership or rental housing. As described in a previous section, non-profits, often run by women, develop the housing. Although there are many variants of the production model, an existing project can serve to illustrate a typical type of housing developed for women.

The Eden Housing Corporation, a non-profit housing developer in the San Francisco Bay Area, built a multi-family residential project with female-headed households in mind. The architect wanted to embrace some of the traditional features of single-family homes, while creating a sense of neighborhood or community. The project reflects these goals. All homes have a separate front entrance and resemble single-family houses in appearance. Clusters of five homes encircle a paved, fenced courtyard. The courtyard serves as a play area, as well as a central area for adults to interact; therefore, security and neighborhood are facilitated by the design (Ho, 1992). Also important, the units are considered affordable by local market standards.

The housing product developed by women for women may take many forms. The alternatives reflect the different cultural contexts or personal circumstances of women. While housing for women must acknowledge the diversity among women, it must also address the needs common to women. Whether as individual issues or in combination, affordability, security, as well as the role of women as caregivers seem to be a few of the recurrent concerns of women. Advocates and producers of housing for women must recognize the variety of women's housing needs and continue to question conventional design and development wisdom in order to provide the best product for their clients.

Third World Experience in Production

The participation of women in the production of housing in Third World countries yields a wide variety of products. Where women's roles in society are severely limited by political, legal, or religious constraints, these products may take the form of increased participation and influence in a male-dominated process. In this case, greater empowerment can be seen as an outcome of the process of participation. In other contexts, where women have greater freedom in society, the process of participation has also produced a change in traditional roles for women in their daily lives. The forming of a housing production collective which can sustain itself offers greater opportunities, both physical and non-physical, to the women involved. This illustrates the many development possibilities present when such activities are supported.

In Costa Rica, where the Heredia Housing Cooperative organized to provide for its members' own housing needs, over 300 units of new housing have been built since 1986. In addition, the women have designed community open spaces and facilities and planned their own neighborhood to meet specific concerns for safety, functional design, and community environment. Houses arranged around common play areas, few major streets, large community meeting spaces, and preservation and conservation of the natural environment are a few of the design elements which these women have implemented. In addition, the structure of the planning process for new development in the community is intended to facilitate the involvement and active participation of newcomers. This popular housing project has been recognized by the government as an efficient (and preferred) alternative to government-produced housing in Costa Rica.

Results from other countries, while not always producing housing, have nonetheless suggested the future possibilities for women's involvement in the production of shelter. The emphasis on appropriate building technologies, those which are both easy to use and provide safe, sound products (May, 1992), as well as the attention to the specific concerns of the sub-group of women involved, are only a few of the many advantages to supporting the housing production efforts of women in Third World countries.

Summary and Recommendations

Women have made great strides in the development of housing to meet their needs. Still, institutional barriers

and traditional views continue to impede housing production by and for women. Some of these obstacles are shared by women in both the First and Third World, while others may be unique to a particular culture or more pronounced in certain countries or regions of the world. However, regardless of the context, the responses of women faced with inadequate housing provision indicate both a willingness and an ability to meet their own needs. The examples identified in this paper indicate the advantages of women's involvement in the production of housing. Also, these experiences suggest the need for further private and public support to facilitate women's efforts. Given these observations, the following recommendations are made for consideration by policy makers, design professionals, activists, and academics:

1. Those involved in design should re-evaluate and rethink traditional and existing designs in terms of the needs of women.
2. National governments and international aid institutions should support community-based and non-profit efforts to produce housing sensitive to the needs of women.
3. National governments should review existing laws that may preclude housing developments designed for women and occupied solely by women and/or their families.
4. Local public agencies should support community non-profit developers through flexibility of local building and development codes and, when possible, provide financial assistance to housing developments for women.
5. Women as consumers of housing must be brought into the early phases of the development process to increase the designers' and developers' awareness of the diversity of needs.
6. The efforts of women at the village and community level to address their housing needs should be supported as a healthy, empowering, and effective method of producing appropriate housing.
7. Governments should support the development and use of building materials which facilitate women's ability to play a central role in the production of housing.

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