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The Journal of Sociology & Social Welfare

Volume 4
Issue 2 *November*

Article 5

November 1976

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Recommended Citation

Askerooth, Gary D. (1976) "Housing as a Process of Community Development," *The Journal of Sociology & Social Welfare*: Vol. 4 : Iss. 2 , Article 5.

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HOUSING AS A PROCESS OF COMMUNITY DEVELOPMENT

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Nearly everyone agrees that we have "a housing problem" in America. Many would also agree that inadequate housing for the poor is the most serious dimension of that problem. There is much less agreement on the causes of our housing problems and even less, unfortunately, on their solutions.

The inadequacies of profit-centered market systems have been understood for at least a century.* We can prove that our housing industry is part of an advanced capitalist industrial society which is based on dehumanization and exploitation of people as commodities. But our radical critiques often lack the strategies that produce radical results. We must insure that well-intentioned rent-control fights and mass-produced modular housing do not simply weed out the less efficient, small landlords and producers. We must begin, even if only on a block-by-block or neighborhood scale, to replace the system that will only produce housing as an incidental by-product of profit.

In this essay, I shall outline a strategy that could lead to the initial stages of developing a society in which human needs are not dependent on residuals from the market. By using cooperative, mutual self-help methods to develop local community power, we may provide examples applicable to other sectors as well.

My argument rests on three assumptions: 1) Any low-cost production of housing in urban America (including rehabilitation of decaying housing stock) must substantially bypass the profit-oriented sector; 2) any approximation to equal distribution of housing in urban America must be based on changing the social organization of the political economy of the housing process; and 3) while the ideal situation would be a socialized political economy based on decentralized labor and knowledge-intensive technology, certain compromises can be made that will increase the social welfare of those in need of housing. As a parallel with "socialism in one country," there are places and times in which socialism in one neighborhood can become a significant catalyst for social change.

The Fallacy of Aggregate Growth

There are some significant ideological notions that we must dispel if we are to make decent housing available to the disadvantaged in urban

*The best early formulation of a critique of modern market economies is Josiah Warren's (1852). He argued that cost to the producer, not market value, should decide prices.

America. First, let us tackle that curious abstraction of neo-classical economics, which we can call "the fallacy of aggregate growth." As Thurman Arnold so ironically informs us, there is a long tradition of a "Folklore of Capitalism" in which fanciful metaphors are employed to deflect criticism of nasty, mundane activities. The fallacy of aggregate growth is based on the convenient theory of economic development popularized by W. W. Rostow and embraced by those who believe that the sum of an industrial society's production figures is the best measure--nearly the only important measure, of prosperity. Despite all the recent criticism of this assumption, which is essentially a convenient reliance on the Gross National Product and attendant aggregate figures such as National Income (Friedman and Wulff, 1975; Uphoff, 1973), an aggregate production figure is still the foundation of most public policy decisions.

Aggregations such as total dollar value of building permits and total numbers of housing starts hide several disparities between aggregate figures and housing communities of people. A complex of competition and profit motives pushes housing into a high-cost/unit situation. Utility companies, materials suppliers, local real estate taxers, real estate brokers, architects, highly skilled building tradesmen, all find it easier to increase their own percentage of profit with more expensive units. Investors, developers and contractors, likewise, can expect a higher rate of return from more costly dwellings.

Separating production problems from distribution usually means ignoring the latter. Unequal distribution is inherent in a capital-intensive industry such as modern housing. Our public policy of deliberate, heavy investment in the capital side through large financial establishments is inefficient as a housing strategy but very efficient in support of financial elites. Nearly one-third of all United States capital is fixed in the housing sector (Stone, 1973a). A majority of this goes to finance the development of housing industry, not to the building of housing. How can this be? Quite simply, investment in capital is not necessarily related to its productive use. Because there is no direct incentive to produce more housing with their investment, financial wizards will merely place our money in the largest, most capital-intensive and unproductive projects.*

As more of the housing dollar goes into non-housing items, we experience a decline in the productivity of capital. Costs of finance and land purchase have risen 200-300% in 25 years (Stinchcombe, 1973:304). The need for a different investment strategy seems clear.

The primary reason for this decline in production has little to do with the efficiency of the industry in producing things called "dwelling units." Simms (1973; Pynoos: 330) found that since 1947 at least the

*Almost universal among officials is the practice of denying grants and loans to individuals and small group projects. HUD often requires 50 to 100 unit minimums for assistance to be granted.

productivity of the industry has actually increased. Since materials and equipment are only about 35% of the construction cost of housing and, at present interest rates, construction costs account for less than one-half the total debt service on the average single family dwelling, even a substantial (say 25%) reduction in material and equipment costs would reduce the debt service by only 4.5%. The problem is caused by the nature of housing: an extremely expensive, highly durable consumer good that is unresponsive to demand. This makes housing, if it is treated as a consumer good, a relatively risky investment in the financial marketplace, and necessitates all the government guarantees and concentration of lending power in the hands of a few powerful financial organizations.

Investment in Human Capital

Because our unjust, inefficient system is maintained through an elaborate method of wasteful investment, successful alternative housing strategies must concentrate on investment in workers and their tools. This has been described as "Buddhist Economics" by E.F. Schumacher in Small is Beautiful (1973), and is clearly the basis for much of China's recent campaign to reach peasant-urbanite equality and full employment (Salter, 1975). Instead of our comic ritual of technocratic scenarios in which believers in material-mechanical solutions to social problems continue to play the role of Rube Goldberg, inventing machines to replace workers during an extended period of combined unemployment and inflation we need a social policy that combines houses and employment into a community self-housing process.

Another major fallacy is involved in conventional solutions to the U.S. housing problem: the assumption that housing is simply production of a "bunch of units." Housing viewed as the production of things leads logically to an emphasis on the things and "economies of scale" to produce those things. Thus, it is naively assumed that if the government's policy were to facilitate production of 26 million dwelling units by 1978, monetary policy could be manipulated to induce the private sector to produce them. Of course, we are only producing one-half the quantity of dwelling units envisioned by the planners.

It is often argued that housing cannot compete for capital because the industry is so fragmented. There are over 320,000 homebuilding firms in the United States and more than one-half of these employ fewer than three people! (Stegman, 1973:372) But even if we could concentrate production of housing in a few firms (extremely unlikely because of varying codes, weather, socio-historical distribution and transportation patterns), it is still true that only one-sixth the purchase price of a dwelling is in the envelope (the shell) (Mandelker:407). Furthermore, because of the great geographic dispersal of those in need of housing, the industry would have to induce demand for specific prototypical dwelling units in some effective manner throughout the market for this strategy to have even a slight chance of success.

So long as housing is looked at as the production of a mass of things, we will be plagued by an inability to mesh our concepts with what we see

around us. Housing must be viewed as a process (Turner and Fichter call it a verb, 1972:Chapter 7), a process involving the owner, builder, and the community in a long-term investment. Housing must be viewed as an investment in collective goods, not merely the production of a disposable such as a golfball or a loaf of bread. Housing cannot be simply mass-produced, because the resultant product must be tied to a place and a community. Even mobile homes soon take root on the land. Housing of any sort is as much a social utility as any road.

Dis-Economies of Scale

Let us briefly examine how our economic managers use false notions of economy to insure that attempted solutions to the housing problem continue to maintain the capital-serving system. There are at least three strategic moves they make during crisis to shift the blame away from the producer-government coalition. These are arguments about: 1) technological lag; 2) the so-called "filtering process;" and 3) high labor costs.

We must lay to final rest the belief that the technology of production can be changed to solve our housing problem. Many economists look to "economies of scale," i.e., the concentration of certain production and management functions in space/time to increase the efficiency of housing supply. Panelization, modular homes, core units of standardized utilities, etc., are all attempts to organize production to make economies of scale possible (Blake, 1975; Hartman, 1975a). It seems clear now that technological innovations are made to fit the highest possible price range their producer can reach. Whether in mobile homes or in elaborate mass housing superstructures (Habraken, 1972) innovations serve to increase quality and variety rather than decrease price.

The much discussed "filtering process," whereby higher cost/quality housing "filters" down in price to lower socio-economic classes, appears to be more of a clogged strainer than a filter. In the process of supporting the filtering strategy, public policy has produced a \$7 billion subsidy to buyers of new housing (Aaron, 1972:163). This also amounts to an indirect subsidy to capital-intensive economic units of production. Aluminum siding, drywall systems and self-seal shingles were not developed for do-it-yourselfers; and government standards come close to demanding, not merely recommending, these innovations.

The issue of labor versus capital-intensive strategies lies at the heart of the radical solution to the problem of housing for low-income people. Behind the arguments for a technological solution lurk the fallacies of aggregate growth and production as things to be consumed. We are faced with profit-maximizing political economies of scale which use housing as instrumental to the profit goal and, therefore, must attempt to reduce the involvement of the consumer in the productive process and divorce distribution questions from production. We have accepted a supermarket view of housing: we see millions of shoppers (demand units)

filtering about the street aisles picking houses off the shelves.*

Housing as a Social Policy

Anyone who looks at housing in the United States with a concern for low-income people must conclude that we have virtually no social policy in this basic area. What we do have is a monetary policy of housing which will obviously benefit those who have money to invest in this expensive good. Many experts favor a voucher or housing assistance grant to the poor as a strategy to induce production of housing by demand (see Aaron:167; Hartman, 1975b). Yet there is no guarantee that increased demand, especially coming from families that have less than "perfect knowledge" of the housing market, are often hemmed in by factors of race, education, transport networks, etc., will produce enough decent housing at low enough prices. However they are structured, such grants to the poor, as consumers in the housing supermarket, will tend to provide profit-maximizers the resources for refining their techniques in political economies of scale.

The other major alternative, direct government supply of housing for the poor, is not likely to be tried on a large scale in the United States. After 38 years of public housing, less than 5% of our poor are housed in government-built structures. Compare our 1.3% portion of total dwelling units in public ownership with Great Britain where 50% of the units are publicly owned, or with Hong Kong where 1.3 million people (40% of the population) have been relocated from squatter's quarters to low-rent public buildings. As disasters such as Pruitt-Igoe show, Americans in need of housing will not accept high-rise mass housing--especially without adequate neighborhood services. But housing developed by some community groups might work at higher than average density. According to Rapoport (1975) people who are homogeneous can tolerate a much higher density and less privacy. Recommended minimum square foot of living space per person is 340 feet in the United States, compared to 170 in Europe and 43 in Hong Kong! My experience has been that if people are allowed to control the entire housing process, from design to finishing work, they usually come up with creative ways to live with and appreciate less elaborate and less spacious dwellings than they need when warehoused in typical project housing.

To make positive use of these factors, housing must be developed into a community process, its value measured in terms of human service. Unfortunately, all our measures of development come from a profit-

*The supermarket analogue is disturbing. Even in local markets where one firm controls 30% of the sales, supermarkets have not been able to use their capital concentration and monopoly to cut prices. Computerization of the whole shopping process merely cuts the return to labor in favor of capital: "where two clerks handle the sales that previously required 20" (Soeteber, 1975).

oriented price system. Economists regard work that does not receive pay through the price system to be "unproductive" and, therefore, even if a family's needs are met by self-help food production and housing, the producers are described as "disguised underemployment" (Uppal, 1973:18-19). Production of goods and services that are consumed without filtering through the price system is difficult to measure and administer.

The Full Circle: Learning From the Third World

Nearly all our examples of labor-intensive community development come from the less-developed countries. There are few, if any, data on indigenous, labor-intensive building efforts in the United States, and virtually none from our large urban areas. Look at the statistics on owner-built homes: developers are more than five times more likely to receive FHA/VA financing for their building than owner-builders (Turner and Fichter: 5). Of the \$2.4 billion loaned by the Farmers Home Administration in 1972, only \$2.4 million, or 0.1%, went to mutual self-help housing grants (Aaron: 231). Because of this total lack of support, the vast majority of United States owner-builders are middle income whites. Although most lower income people are doubtless capable of building their own homes, they will never drive the first nail without some economic foundations.

In the less-developed countries, the crisis is now clearly understood (Omo-Fadaka, 1975). Dual economies typified by a rapidly developing elite and huge squatter settlements stagnating on the edge of so-called modern cities create too strong a strain of social injustice to be ignored. Suddenly, government officials have begun to look for ways to "capitalize" on the productivity of the vast and energetic self-employed people in the informal sector.*

Important advisors such as the International Labour Office are now encouraging governments to support indigenous development, both cooperative and by individual entrepreneurs (ILO, 1974; Chana and Morrison, 1974, 1975). With neither credit, insurance, nor sites and service support by the government, 20-30% of the Nairobi work force support their families through self-employment. Nearly all were taught by friends or self and capitalized their work with an average of \$16 U.S. (Chana and Morrison, 1975:126). Seventy-seven percent utilized waste or used materials in their production (Chana and Morrison, 1975:128). The private often illegal housing industry in Nairobi provides for at least 20% of all housing, building modified mud and wattle houses for \$20-30 U.S. In Mombasa (Kenya) this low income market is the only source of housing for the 65% of the people whose income is less than \$400 U.S. per year (1974:278).

*Just a few years ago, expert opinion toward such labor-intensive systems as the Mexican Ejido was to encourage their demise because they were "an obstacle to population mobility which is so essential to an industrializing society." (Whetten, 1970:102).

Minorities and working classes in the United States should be helped to see how similar their position is to that of the less developed nations. For both these populations, America's development can be seen as directly dependent on investing in their underdevelopment. Thus strategies that seek to force contributions to equalize development of labor with capital help them make connections with the growing alternatives to a monopoly capitalist future.

Labor Valorization: Supports for Self-Help Housing

Two of the main strategies used by less developed countries to increase their own development are import substitution and natural resource valorization. Residents of our less developed urban areas can adapt these strategies for their own release from welfare colonialism. They will need to substitute their own energy and develop their own knowledge and skills to valorize their own natural resources. Evidence from a variety of places and peoples indicates that this is quite possible--if proper social organizational supports are provided. A United States summary, although it includes a large proportion of building outside SMSA's shows savings to range from 22-35% (Turner and Fichter:21). A Rochester, New York self-help rehabilitation group saved about 50% compared to a group that contracted for services (Goetze, 1972). A Minneapolis group has rehabilitated scores of dilapidated houses at a cost well below the industry average while teaching rehabilitative skills to the worker-owners (PPL, 1975). My own experience as manager of a construction company specializing in owner-built housing has convinced me that cost-benefit analysis can prove this method accrues savings to the community as well as the owner of well over 50% of comparable conventional housing.

A complex economy such as that of the United States cannot be managed without attention to rational choice of alternatives in investment, various levels of technology, relative amount of employment generated, etc. If we can force our policy-makers to admit that collective self-help housing is socially and economically productive, there is a chance of some government support.

Measures of labor valorization must go beyond comparisons of market value in relation to capital invested. These are interesting, but are most useful to capital accumulators. Workers in the housing process will need measures of a different sort, measures of the marginal productivity to labor, to the community of workers, not merely of labor. For example, self-help housing:

1. Emphasizes distribution to all, not merely production of things.

*In Mexico, the National Bank for Public Works advocates complete replacement of the lowest cost housing and high percentages of adobe and timber structures (Urquidi, 1973:22). Yet government-supported research shows low-cost housing to be the greatest generator of employment, per peso invested, of all housing types (Araud, et. al., 1973:192).

2. Does not substitute capital for labor on an organized or permanent basis. Avoids expensive, labor-saving techniques such as "fiberglass block bond."
3. Leads to a reintroduction of what Amos Rapoport calls "vernacular architecture" (1969), returning communities to traditional techniques which are learned by nearly everyone as a part of social life. Non-industrial standardization (see Turner, 1972) with regional variations; wood framing in the North and East, adobe in the Southwest, field stone in glaciated areas, etc.
4. Makes economies of recycling and energy-saving technologies more available. Labor-intensive, slower, individualized methods reduce the risk of experimentation and increase the value of adapting greatly varied quantities, types and qualities of used and waste materials to specific uses. E.g., I have been able to teach relatively unskilled people to use adzed balsam poles as studs, chain-sawed poles as rafters.
5. Increases the self-esteem of all participants.
6. Decreases dependence on the state as it increases the value of primary group and communal relationships.
7. Insures better maintenance than housing systems that produce units for, rather than by, the occupants. Evidence on this point abounds.
8. Produces transfer effects of learning by doing. People learn how to learn through their own experience, often becoming teachers of their neighbors and relatives.

Radical Community Development Strategy

The Chinese are often exhorted to "learn from Ta Chai, : a small rural coop that literally moved mountains to increase agricultural yield three-fold between 1949 and 1958 (Maxwell, 1975:485). The Ta Chai style was to ignore technological deficiencies and throw the whole community into the struggle. Their success has been rewarded in a new multi-story housing development (Williams, 1975). The Chinese government's approach to development now includes the dispersal of over ten million scientists and millions of trained students to add the stimulus of knowledge to indigent workers' energy (Sigurdson, 1975:534). Urban communes have also been stimulated by the push: Salter (1975:17) reports a "process of spontaneous combustion in the creation of neighborhood workshops." (Perhaps we could light a small spark under our students if we closed our architecture schools for a year or two and, like the Chinese, gave grants to localities that gave them board and room for their services.)

Some of the most inventive people in the housing process have been the poor, landless squatters in Latin America and Africa. There are at least three of their activities we can study to develop our housing strategies:

1. Organized public land invasions. Some of the Latin America squatter groups have been so well-organized that they drop in large numbers on vacant public lands during a single night, and here build themselves crude shelter within the day (they are actually called parachutistas in Mexico City). Through their organized persistence in solving their own unmet housing needs, these groups often force municipal governments to upgrade their sites with basic utilities.
2. Expropriation of services. Residents of squatter settlements have consistently sought to provide themselves with the necessities of urban life. Instinctively aware that their migration to large industrial cities is encouraged by national policies of neglect to rural areas, they help themselves to essential services by clandestine tapping of electric lines, sewers and water sources.
3. Informal sector occupations. Rather than beg or sit and rot while the government looks for capital to invest in labor, a large proportion of migrants to Third World cities start their own boot-strap enterprises--often on a shoestring. Even in the United States, one can build a house with a \$20 circular saw, a \$6 hammer, a \$5 tape measure and a \$4 steel square.

Radical community development strategies can be used in our urban areas to help us house ourselves. Neither old style "community organization," which relied on cooperation and coordination of the community's organized groups, nor the neo-colonial style of community development, which used the energies of local communities to achieve national government goals, will succeed in solving the United States' urban housing problem. Radical development of community means organizing the energies of the people into concerted collective action to demand the material support necessary for autonomous self-development from the elites who control our resources. It also means building community of interest and purpose between intellectuals, experts, etc., and the people we are committed to help. Ultimately, it means choosing to subvert the cancerous growth of the "post-industrial society."

How Do We Get There From Here?

It is time to set out a brief outline of community development activities as a housing process.

Development Process:

1. Organize cooperatives to obtain available government loans; 100% loan to value loans are presently available to coops.
2. Organize coop credit unions to capitalize individual home builders.

3. Form a housing advisory group for technical assistance; demand support from HUD and space in renewal area from local housing authority.
4. Hire unemployed building tradesmen as instructors so they become "master builders," on-site generalists instead of contractor developers.
5. Organize land invasions into unused public areas. Set up tent cities of people in need of housing.
6. Organize action against local corporations that externalize costs of production through waste and pollution. Demand use-specific taxes from city and state (which taxes would go to housing the poor).
7. Promote public sale of bonds to finance capital endowment of housing technology. Each ward in the city should have public utility equipment such as concrete forms, a brick kiln, a salvage yard.
8. Organize worker takeover of any local building materials and factories that might be susceptible to a kind of eminent domain process. Just compensation could be paid through a short-term contract that might even be acceptable to owners of the sort of firm which has been turning a profit through disinvestment (common in older sections of our cities). Perhaps the easiest to start with would be small shops, such as sheet metal and machine, which could be purchased with small business loans and retooled to produce standardized heating and plumbing units of energy-saving design. A variant on this theme would be to identify the many local industries which produce or hoard waste materials that could be adapted to building needs. Civil disobedience tactics might be successful, e.g., in stopping the wholesale dumping of brick and dimension lumber from streets and demolished buildings into landfill sites.
9. Set up support for students and other development assistants by: meeting requirements of field placements for professional schools; setting up formally separate domiciles to qualify them for food stamps; encourage eligible workers to spend their "leave of absence" on unemployment compensation with the building coop to increase their skills.
10. Coordinate building of coop housing with rent strikes so that money put into escrow accounts can be invested in mutual self-help housing projects.*

*Coop city in New York has 45,000 tenants presently withholding several million dollars.

A Note on Tactics

Any effective community development, especially among the poor, must begin with concrete and immediate results. Thus, the emphasis local coop housing groups usually place on emergency repairs and tenant advocacy is reasonable in the initial stages. Eventually, though, every organizing effort that relies on the good will of liberal elites, "conscience" money from profiteers, etc., reaches an upper limit of effective distribution of benefits far below the minimum required. To go beyond this limited reform ceiling, we need the courage to use radical tactics such as: exercising the eminent domain rights of people in need and morally justified civil disobedience. If these tactics are firmly based on a radical community development strategy that seeks to foster within the people themselves the capacity for taking over the housing process, we might see the beginnings of collective good accruing to labor instead of goods being collected from us.

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