

BOOK REVIEWS

Jerry Buckland

Hard Choices: Financial Exclusion, Fringe Banks and Poverty in Urban Canada.

Toronto: University of Toronto Press, 2012. 288 pp. ISBN: 978-1442612525

For too long Canadian researchers, educators, policy makers, and activists have had little choice but to look south of the border or across the pond for scholarship on financial exclusion. For more than a decade Jerry Buckland, a professor at the Canadian Mennonite University in Winnipeg, has worked to change this by focusing his attention closer to home, building an impressive record of scholarship on the financial lives of Canada's urban poor. *Hard Choices* brings this work together in one place, producing the best available introduction to the theoretical and practical challenges of studying, regulating and improving life on the financial margins of Canada's inner cities.

Hard Choices is divided into five main chapters. In the first, Buckland outlines the *dramatis personae* of social aggregates (consumers, the unbanked, etc.), regulatory, non-governmental and financial institutional actors (banks, pawnshops, payday lenders, cheque cashers and credit unions) whose interactions structure the dynamics of life on the financial fringes of Canada's cities. The second reviews influential theories of financial exclusion, and in so doing provides a much-needed supplement to recent narrative-rich, but theory-thin, journalistic accounts of the rise of fringe banking in North America (e.g. Broke USA, Rivlin 2010). Chapter three, four and five constitute the empirical core of *Hard Choices*, and focus, respectively, on the users of fringe financial services, the business of inner-city banking and the efforts community groups and financial institutions exert to develop more inclusive models of financial service delivery. These empirical chapters draw on a wide variety of data sources and employ a mixture of mostly qualitative methods, including surveys, interviews, and community studies, as well as some basic quantitative analysis.

Hard Choices, perhaps out of a desire to accommodate a broad audience, acts as both an introductory text and a more traditional thesis-driven work of scholarship. The argument that unifies *Hard Choices* is that financial exclusion is primarily a product of institutional arrangements that constrain and structure the choices of low-income, inner-city Canadians.

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Unfortunately, the thread of Buckland's argument is often broken by frequent expositions of basic concepts (e.g., definitions of perfect competition and monopoly, or the equation for net present value). This attention to first principles, however, makes *Hard Choices* ideal for students new to the topic or with little background in economics.

Although Buckland's attention to the basics is admirable, there are several topics that receive far too little attention in the book. For example, *Hard Choices* provides no discussion of the relationship between financialization and financial inclusion. This treatment of financialization and financial inclusion as separate processes is not unique to *Hard Choices*. Nevertheless, this inattention is surprising considering that Buckland defines financialization, as "the increasing role of financial motives, financial markets, financial actors and financial institutions in the operation of domestic and international economies" (Epstein 2005; Buckland 2012, 81); after all, financial inclusion is in essence about how such extensions of financial motives, markets and institutions ought to unfold in low-income communities. The failure to recognize those working for financial inclusion as vectors of financialization is rooted, I suspect, in the coding of financialization as insidious and predatory, and financial inclusion as ameliorative, empowering and charitable. Such normative binaries are pervasive and constantly reworked in this literature.

The binaries of "inclusion" and "exclusion," "mainstream" and "fringe" are increasingly inadequate caricatures of the financial landscape faced by many low-income households. New "inclusionary" products aimed at the financially "underserved," from prepaid cards and mobile wallets to "alternative" data products to help lenders score the formerly "unscorable," are transforming the business models of payday lenders, cheque cashers and banks, alike. Such inclusionary product innovations promise to deepen the relationship between the poor and the financial system. It is important that researchers not take the virtues of such inclusionary "fixes" for granted. With the arrival of these new products—not discussed in *Hard Choices*—the time has come to revisit the most elementary question in the field: is financial inclusion the solution to financial exclusion?

Since the subprime crisis began in the United States, policy makers, industry leaders and academics have been rethinking the relationship between low-income populations and the financial system. *Hard Choices* provides a much-needed baseline against which to evaluate the products of this rethinking as they diffuse north of the border. Jerry Buckland has produced a timely contribution that should be on the bookshelf of any researcher who cares about the financial lives of Canada's urban poor.

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Michael Dudley, Editor*City Planning as Ideology and Practice: Selected Speeches by Dr. Earl A. Levin*

The Institute of Urban Studies, University of Winnipeg, 2011. 182 pp.

ISBN: 978-1-894858-29-8

During his long and influential career in city planning, Dr (Earl) Levin was the Director of Planning for the Province of Saskatchewan; Director of planning for Metropolitan Winnipeg; the Head of the City Planning program, Faculty of Architecture, University of Manitoba; a Senior Fellow at the Institute of Urban Studies (IUS), University of Winnipeg; and the President of the Town Planning Institute of Canada (now the Canadian Institute of Planners (CIP)). As both a consultant and a public sector planner Earl Levin was involved in some of Winnipeg's most important planning processes, including Neeginan and the Core Area Initiative... [the] collection contains extensive commentary by the donor concerning planning practice.

The introduction to the documentation of *The Dr. Earl A. Levin Archive* (see the IUS library catalogue at www.uwinnipeg.ca/ius) in the Library of the Institute of Urban Studies, University of Winnipeg, features the above 'significance' statement, highlighting the extraordinary breadth and depth of the donor's engagement with planning. This publication, of a selection of speeches from that archive, provides students and scholars of planning with a very good feel for the convictions, passions and sentiments of the donor—one of Canada's most prominent, and prolific, practicing planners of the modern era. Earl Levin, inducted as a Fellow of CIP in 2011—after almost six decades of contribution to planning, mostly in the Canadian context, and mostly in the largest cities in the Western Provinces—was, and remains through his legacies, a planning force to be reckoned with. We are fortunate to have this archive, to better appreciate the measure of the man.

The archive itself stretches to eight file boxes containing a total of almost sixty folders—mostly speeches, as well as correspondence, mainly for the period from the late 1950s to the 1990s. The publication, which includes the full index to the archive as an appendix, features ten speeches (converted into essays)—selected from the 100 or so speeches referenced in the archive.

The unenviable selection task fell to the editor, Michael Dudley, then the Institute of Urban Studies Librarian, who has usefully furnished pertinent editorial notes as well as his own reflective introduction—to put the selections in a wider perspective. Notably, he does acknowledge 'while many of [the] arguments themes and issues in the essays are still relevant in the twenty-first century, this collection is clearly focused on urban Canada and the Canadian planning profession in the 1960s, 70s, and 80s' (v). Further, Dudley rightly notes: "Because part of the value of these essays is the extent to which they illuminate the evolution of planning thought in general, and the thinking of one urban planner in particular, they are also best understood and appreciated as a product of the years in which they are composed" (vi).

The ten selections—initially speeches, now presented as essays—are organized into three Parts. ‘The Past and Future of the City’—Part 1—includes three 1960s speeches, following Levin’s time in Saskatchewan, but very much influenced by his then tenure with the Metropolitan Corporation of Greater Winnipeg, when he was like a lightning rod for planning, operating in the upper-tier of a two-tier municipal government system. Part 2, ‘The Past and Future of Winnipeg’ is a particularly appropriate selection for the IUS/Winnipeg context (although Levin also practiced extensively in other Prairie cities); the three essays here date from his Metro Winnipeg days to the 1980s, the latter relating to his time as Head of City Planning at the University of Manitoba.

Part 3, ‘The Past and Future of the Planning Function’ (four essays, from the late 1960s to 1983) is probably the most valuable for planning scholars in general for its broad reflective sweep, and for its focus on the nature of the planning function as Levin had experienced it over the longer haul of his active practice. The final 1983 offering in this part (The Planning Function in the Future City) is still considered a classic by some prominent current practitioners, strongly promoted as an essential reference to current planning students (as ‘City Planning as Utopian Ideology and City Government Function’, IUS Research and Working Paper No. 10, 1984)

Highly polemic in parts, and peppered with high rhetoric, the speeches/essays make fascinating reading, and help to make sense of the currents that had to be negotiated by planners in those comparatively modern times, very different from today in many respects—but perhaps instructive as to how today’s planning might be viewed several decades on. These were primarily speeches for lay audiences; they are not academic treatises. References to other scholarly works or authorities are almost non-existent; what is mainly on display—and richly so—is tacit, experiential, subjective knowledge—shading into considerable practical wisdom in the later offerings. Here especially one may experience a reflective practitioner in his prime, a pragmatist—not at all in the thrall of general theory, but very much seeking to advance the cause of city planning as a necessary essential function at the centre of government.

Levin was spared the diversions of ‘public participation’ for much of his planning career; he was mostly a planner ‘for’ people, rather than a planner ‘with’ people. But he did plan with an acute sense of the importance of ‘the local historical roots’ of planning in any place; a well-developed place sensibility informed his planning, including a particular regard for the operative communal mind or personality.

These greater depths of his planner-character are more fully revealed in his *opus magnum*—his 1993 doctoral dissertation—meriting only one folder (File box 6, Folder 10) in the archive, but looming very large for this reviewer. It helps to put the whole archive, and this selection of speeches, in a much fuller perspective. Entitled ‘City History and City Planning: The Local Historical Roots of the City Planning Function in Three Cities of the Canadian Prairies’, it includes major case studies of Calgary, Regina and—especially—Winnipeg. This is a delicious feast, and treasure trove, for anyone interested in the roots of planning in these cities.

Begun in his 60s, completed in his 70s, and deeply informed by over three

decades in the planning trenches, the doctoral dissertation is a piece of philosophizing par excellence, in the realm of ‘interdisciplinary studies’. The latter identification—as he points out in the final (2008) essay—pleased him “... because it described more sympathetically and accurately what I had come to regard as a missing component of the city planning concept” (172), which he named as ‘inter-human relationships’ (173) (rather than the physical structures and functional relationships of ‘city’ narrowly defined). It is a very humanist culminating philosophy that is now being espoused, with Levin advocating for ‘a more humanly-oriented urban community planning system’ (174)—no matter how remote it might have to be considered at the present time, as he himself infers. We clearly still have a long way to go in making this ideological concept a reality, but—with the IUS archive, with this publication, and with his dissertation—we now have some very fine foundations to build from. Levin’s legacy will live on.

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Biography of Earl A. Levin, FCIP

For over four decades, Earl Levin served as a planner at the municipal, metropolitan, provincial and federal levels of government, as well as in private consulting practice and as an academic.

Following his service in World War II, Earl Levin worked in a variety of planning roles across Canada, in large cities such as Toronto, Winnipeg, Regina, Edmonton, Calgary and smaller cities such as Pembroke, Owen Sound, and Weyburn to name a few. He was on the staff of the first Planning Department established in Vancouver; a planner with Central (now Canada) Mortgage and Housing Corporation in Ottawa; the Director of Planning for the province of Saskatchewan and Secretary of Provincial Planning Appeals Board; Vice-President of Murray V. Jones and Associates in Toronto; Director of the Planning Division of the Metropolitan Corporation of Greater Winnipeg;



Director of the Winnipeg office of Damas and Smith Ltd.; and President of his own consulting firm.

His academic appointments included Professor and Head of the Department of City Planning (University of Manitoba) and Senior Fellow of the Institute of Urban Studies (University of Winnipeg).

His contributions to CIP and its affiliates were also significant. Levin chaired the formation of the Association of Professional Community Planners of Saskatchewan in 1963 and was the President of the Town Planning Institute of Canada (forerunner of CIP) from 1964-65.

In 2007 Dr. Levin donated his personal papers to the Institute of Urban Studies. While most of these papers were written in the 1960s and 70s, many of the arguments, themes and issues in the essays are still relevant in the twenty-first century.

Lisa Gartland

Heat Islands: Understanding and Mitigating Heat in Urban Areas.

Washington, DC: Earthscan, 2008. 192 pp.

ISBN: 978-1-84971-298-9.

This text focuses on heat island mitigation by identifying negative effects of heat islands and providing strategies to reduce their impacts. *Heat Islands* is well-structured, with nine chapters, beginning with a definition of heat island, its impacts, and characteristics in Chapter 1. Chapter 2 commences an address on the causes of heat islands. Chapter 3 continues with the measurement of heat islands and Chapter 4 conveys the urban contributors to heat islands, including land use and construction materials. Chapters 5, 6 and 7 offer strategies to reduce the impacts of heat islands, namely cool roofing, cool paving and vegetation. The end of the book has a community-level focus, which incorporates into Chapter 8 benefits of mitigation efforts and an action plan in Chapter 9. Each chapter includes its own references section, with published works up to 2007.

Gartland provides a review of literature that includes published data for various cities in Australia, the US, Japan, Spain, Romania, and Canada. Data presented in graphs and tables are sometimes outdated. For instance, EIA data from 2000 are used in Figure 2.5 (p. 22) to convey energy consumption in the US from 1950 to 2000. Since much has been published in the area of energy alone since 2008, and especially in the last couple of years, this volume would benefit from an edited version that includes updated datasets. Updated legislation would also be recommended, as much has happened in the last few years; for example, the City of Toronto's bylaw on green roof requirements set forth in 2010. Indeed, more Canadian examples would benefit this volume, including cases from Vancouver and Halifax. London, UK is also involved in a green movement and deserving of attention. Otherwise, the book provides a detailed analysis of the issues from a practical perspective, and presents extensive recommendations for the mitigation of heat island effects.

The author provides sufficient background material, enough for consideration to be included as part of the reading material in a university course. This work is well-suited for professionals in the field who are looking to reduce heat islands, due to its practical approach and suggestions for mitigation efforts, including urban greening methods. Chapter 7 is particularly focused on the application of trees and vegetation for the reduction of heat islands. Material presented in this volume is from published research as well as professional reports and databases. It is truly comprehensive in terms of its coverage of information. Dr. Gartland has provided a readable text that comprises a combination of appropriate background as well as details of studies and findings from academic and professional works. The book is recommended even for non-professionals who are interested in learning about heat islands, how they are created, and what can be done to reduce their impacts in the urban environment.

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The Merger Delusion: How Swallowing Its Suburbs Made an Even Bigger Mess of Montreal.
 Montreal and Kingston: McGill-Queen's University Press, 2012. 672 pp.
 ISBN 978-0-7735-3932-7

At 672 pages, it will take a determined reader to digest this densely-written tome. While not suitable as an undergraduate class resource, many will find it worth their while. It is an extraordinary chronicle of the municipal amalgamation forced by Quebec's Parti Québécois government on the Island of Montreal's numerous municipalities in the early 2000s. It concludes with the eventual "demerger" of West Island municipalities having large English-speaking populations and the author's own re-instatement as mayor of Westmount. A final appendix forms a critical and empirical evaluation of the megacity of Montreal. It contains a number of photographs of the key players, illustrations and a helpful map of Montreal and its region.

By no means an objective, scholarly analysis, this book is saturated with author Peter F. Trent's steadfast convictions. It could be dismissed as a polemic were it not for the force of his obvious intellect, the vigour of his writing and some 133 pages of meticulous notes, bibliography and index. For urban specialists and students of Quebec society, here is an unparalleled view into the characters, mentalities and dynamics of Quebec's municipal and provincial political elites, and the spatial partitioning of space and power they have established. Immense in its scope, it "...is not just about Quebec's forced municipal mergers; it is about Quebec" (156).

Peter Trent, then and now the mayor of Westmount, led the initial resistance to the

municipal restructuring. The fight was largely directed against the combined strength of the City of Montreal and the Ministry of Municipal Affairs. Although language questions eventually entered the merger debate, Trent maintains that the resisting municipalities simply did not want to be part of Montreal, with its chronic maladministration, fixation on size, political party system, public unaccountability, corruption, overspending and overpaid employees (222). Trent repeatedly demonstrates that the assumptions of fiscal equity and cost efficiencies of larger cities compared to smaller ones are erroneous. At the same time, he favours large regional metropolitan cost-sharing structures for regional services such as the (former) Montreal Urban Community or Metro Toronto. Local autonomy for municipalities within these frameworks is the author's ideal.

In a blow-by-blow account, Trent traces the doomed struggle to stop the restructuring through political means and in the courts. The sheer volume of his relentless and detailed interpretation of events and verbatim documentation is almost overwhelming.

Trent failed to stop the mergers but was instrumental in holding an incoming Liberal government to a key election promise. This was to allow a democratic referendum in any former municipality in the province to "demerge" and re-establish themselves. Westmount is now one of 19 municipalities within today's Montreal Metropolitan Community (in effect, Greater Montreal) which did just that. At the same time the megacity of Montreal decentralized some of its powers by conferring the status of borough (more precisely, *arrondissement*) on its former constituent municipalities, with certain powers and responsibilities of their own.

Westmount and several other demerged cities on the Island of Montreal are now enclaves within Montreal and their long-term future is anyone's guess. The current allegations of corruption in Montreal and beyond point to another long period of instability. Some of the key players in Trent's account are now in disgrace or deceased. The Liberals have been replaced by the Parti Québécois. The questions of language simmer on. Westmount has long been viewed as the embodiment of Anglo privilege, wealth and power in Quebec. Trent takes pains to dispel this reputation, but not convincingly. It is taken for granted that Westmount is a deserving seat of urban exceptionalism, based on its self-evident civic and financial virtues. He also takes issue with the Constitutional provision that gives the Canadian provinces the power of life and death over municipalities. He is unashamedly city-centric and somewhat anti-rural, heaping blame for Quebec's municipal problems and the decline of its largest metropolitan area on the inordinate political influence of its rural regions (521). An extraordinary conclusion to an extraordinary book.

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