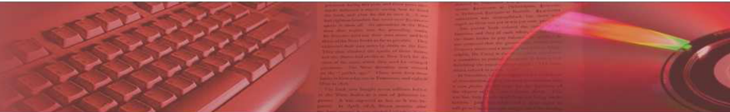

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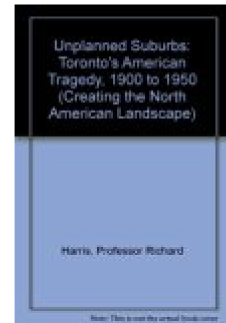

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A Suburban Tragedy

At one time, for British immigrant working-class families, the one-room shack on the metropolitan fringe, just beyond the city boundary, seemed a harbinger of security and prosperity. In *Unplanned Suburbs: Toronto's American Tragedy, 1900 to 1950*, Richard Harris leads us in reconceiving the social geography of the North American industrial city. This stimulating and important book argues that suburbanization was not, as the literature heretofore has maintained, only a middle- and upper-class experience, but in the first half of this century also drew working families to neighbourhoods in the outer districts of the metropolis. There, uninhibited by planning restrictions or other municipal regulations, they could afford to build their own homes and, through their "sweat equity," gain some control over shelter costs and in their small properties, accumulate some wealth.

Harris's sensitivity to the contradictions of life in industrial capitalist society restrain him from interpreting home ownership as an unqualified victory for working-class families. As he explains, he was first drawn to the subject by the anomaly of "an extraordinary boom in home ownership in the years before and immediately after World War I" (p. xii), a time in which earlier historical inquiry had concluded real wages were stagnating (Piva 1979; Copp 1974). Home ownership, then, could not easily be assumed as a simple indicator of some amelioration in the standard of living. Nor did studies of Toronto's post-Second World War suburbs reveal the presence of working-class home owners as a continuing feature of the urban landscape (Murdie 1969). Why had the boom in home ownership not resulted in a more lasting socio-economic mix of working-class suburbs as well as upper- and middle-class ones? In these contradictions was the tragedy of the unplanned suburb.

In developing his narrative of the rise and decline of blue-collar suburbs, Harris relates his analysis to an extensive body of the secondary literature on North American urbanization. His citations draw together monograph and article literature from several disciplines and provide an admirable survey of the state of scholarship. His primary sources and research methods are similarly varied. The foundation is constructed from three data sets from the municipal tax assessment rolls for Toronto and its suburbs: the first, cross-sectional samples from 1913, 1921, 1931, 1941, and 1951; the second, longitudinal samples tracing properties from 1901 to 1913 and from 1921 to 1951; the third, complete assessments of the blue-collar suburbs of North and South Earlscourt from 1913, 1921, 1931, and 1941.

This data supports an analysis of tenure trends by location and class; and reveals, through an imaginative methodology, the extent of self-building that took place. Harris has assumed that a threshold of value existed for owners building their own houses, which was below what speculative builders–concerned with minimal profit margins–would consider. Thus, owner-built dwellings appear on the record as those recently constructed houses which had a value below that at which speculative building becomes profitable. This threshold

can be inferred from assessment records among which one can expect a bi-modal distribution in new building values. The higher modal value is associated with the point at which building for sale becomes profitable, while the lower represents some minimum assigned to the use value of self-built habitation. A check upon this evidence of self-building can be derived in another way from assessment data: since owner-built houses were constructed by individuals, often with varying building skills, they were distinctive in character, and thus, one can assume that streets on which houses were assessed at different and unique values were the locations for self-building. Such variations also appear in streetscapes mapped by insurance atlases, in the form of different placements of lot dwellings and differing building dimensions. Probably these methods underestimate owner-building, and so Harris's observation that owner-building accounted for a third of Toronto's housing before World War I is a conservative judgment. In any case, a city-wide figure obscures the more finely grained pattern of neighbourhoods, some of which, like Earlscourt, were almost entirely owner built.

Besides this quantifiable data, Harris marshals a wide range of other sources, including government reports, the observations of middle- and upper-class reformers, newspapers, and photographs. Most striking, on the dust jacket in colour (and in black and white in the book) is the 1921 painting by Lawren Harris, *January Thaw, Edge of Town.* The artist's style, most commonly associated with the landscapes of the Canadian Shield, evokes the unromanticized reality of the working-class suburb. Some oral history has survived for Harris to exploit, and he generally does so effectively. But more would have been useful to fill out the discussion of the family economy and life cycle: tantalizing bits are presented, which seem generally consistent with the findings of other studies of working families. But in the end the reader wants more on what it was like to live in such suburbs.

The analysis begins with a revisionist interpretation of trends at the city level in suburban growth (Chap. 2) and industrial location (Chap. 3). Qualifying the earlier conclusions of Jon Teaford (1986) and Kenneth Jackson (1985), Harris has discovered that suburbanization was a socially diverse process which drew families of all classes–though not all ethnic backgrounds–to the periphery. "It was mostly the British," Harris claims, "who settled in the suburbs" (p. 28). In moving, they went beyond the reach of transit services and often in advance of employment opportunities and the location of factories. These are important findings.

>From the city-wide level, Harris proceeds to speculate about the social meaning of home ownership for working-class families. In the absence of reflections from working people themselves, he infers their aspirations by comparing the middle-class ideal for workers' housing (Chap. 4) with the sorts of housing that working people actually were able to achieve (Chap. 5). To do so, working families were prepared to forego many of the qualities of an ideal home that middle-class reformers thought essential for a physically and morally healthy family life. Municipal services (water, sewers, transit), household efficiency (model kitchens, labour-saving appliances) and privacy (the absence of lodgers) were given up to secure ownership. Here again the ethnic variable impressed Harris. The growth in blue-collar suburban home ownership, he argues, "depended upon the desire of immigrant workers to acquire a home at any price" (pp. 139-40). For those coming from Britain, where ownership was never a real possibility for more than a small percentage of workers, "ownership of a semi-rural cottage was a widely held dream" (p. 114).

Harris then examines the places where ownership was possible, and in doing so, he disputes the interpretation of Ann Durkin Keating (1988) and others who see suburbanization as a process of ever more progressive regulation and provision of services (Chap. 6). Such may have been the trend in Toronto proper, but because civic efficiency inevitably increased the cost of building within the city, those who could not afford to meet urban construction standards or pay taxes looked to the townships beyond, where municipal councils were less rigorous. The absence of services, especially transit, dissuaded speculative builders from operating there, but real estate promoters, with no intention of building, did survey subdivisions that were intended to appeal to the ambitious self-builder (Chap. 7).

The very factors which made working-class home ownership possible in blue-collar suburbs like Toronto's Earlscourt rendered it fragile as well. With no planning regulations or building restrictions, land and construction costs were indeed inexpensive outside the city limits (Chap. 8) and "immigrants adopted the strategy [of owner building] in their thousands" (p. 232). But in time, as some neighbourhoods were annexed to the city (before 1914), and as suburban municipalities arose, building codes were enacted and new services were provided. The municipal taxes made home ownership more burdensome for the working-class (Chap. 9). Worse still, the unplanned suburbs lacked a revenue base sufficient to fund improvements, and so, municipal governments

grew heavily encumbered with debt through the 1920s. In other words, the financial equation that once had facilitated ownership was altered to complicate the security of ownership. Working-class families had little slack for adjustment.

The deeply held aspirations for ownership, and the modicum of control it gave, drove families to cut expenses, to push themselves, and to make do with not much more than the minimum. As commendable as reformers found the exercise of such thrift and hard work in pursuit of property, the spare, meagre and–to more refined middle-class tastes–offensively unaesthetic accommodations that were the result, demonstrated just how little purchase working people could win in their budgets. Any setback, any illness, any disruption in employment could be disastrous. And then came the Great Depression of the 1930s.

"The Depression," Harris maintains, "sealed the fate of unplanned blue-collar suburbs" (p. 237). A quarter of Toronto's jobs disappeared by 1933. With the same tenacity which had won ownership, working-class families tried to hold onto their homes: doing with still less, taking in lodgers if they could, and forming associations with their neighbours to resist mortgage foreclosures and tax auctions. Although mobility did not peak until 1932-34, many came to recognize the necessity of moving, especially into the city where employment, even if casual, was more readily available. To do so meant selling their homes for what they could get in a depressed market, often to white collar workers and even professionals, and lodging or doubling up in the homes of others. So passed the blue-collar suburb from the urban landscape.

The flaw that rendered blue-collar suburbanization a tragedy was the lack of planning. The absence of regulations and the availability of cheap building lots seduced working families into investing savings, labour, aspirations, and even health in self-built homes which they could not secure in a collapsing economy. What made this a North American tragedy was that comparable patterns of suburbanization occurred elsewhere, in Canadian and American cities, and within a common political culture that was incapable of developing a state housing policy that incorporated self-building as a means to working-class home ownership. In Stockholm, such a scheme had been implemented in the interwar years. Canadian policy-makers were aware of the Swedish example, but when housing programmes were introduced from the mid-1930s through the post-war era, the building codes, planning regulations, and financing arrangements insured that tract developments, promoted by the real estate and construction industries, would replace self-building in the production of shelter.

I like this book very much and find Harris's analysis convincing. The association of blue-collar suburbs with the British immigrant is, I think, stated more strongly than is necessary. In the absence of "hard" evidence of the sort that supports the other conclusions, the impressionistic observations of often prejudiced contemporaries are suggestive, but not entirely convincing, in demonstrating that the British had greater aspirations for ownership than others. Even if Earlscourt was a British enclave,–and it is not clear that others did not live there–might there have been unplanned neighbourhoods of other ethnic groups, including native-born Canadians? (Such was the case in Winnipeg, the city with which I am most familiar.) If other ethnic groups, in Toronto or elsewhere in North America, were self-builders, too, then the British connection seems less remarkable. Harris does qualify the association somewhat by arguing at one point that ethnic segmentation of the labour force, and not ethnic culture, explained why Jewish immigrants remained in the city where they found work in the garment industry, while British immigrants, frequently skilled in the metal trades, lived on the edge where such industry developed. This explanation of the functioning of capitalism seems to chart firmer ground.

A sufficient explanation of unplanned suburbanization can be, and is, offered in terms of the logic of American capitalist relations. Capitalist production in the first three decades of this century benefited from the international migration of labour which helped to depress real wages, even in the context of price inflation. Just because workers sacrificed to own homes, ownership was not necessarily the central object of their desires. If decent rental accommodation had been available at a cost which could have been afforded by working people,–which was not the case–might they not have chosen to rent rather than own? In fact, as Harris acknowledges (p. 232), there was little choice: the urban housing stock was insufficient. Low real wages, in turn, meant that capital could not expect much return upon investments in rental housing, and so, speculators avoided such investments, leaving workers to find shelter as best they could. In other words, employers did not have to pay much attention to the reproduction of labour power within working-class families. With the corollary that working families, by choice or of necessity, were able to reduce their participation in commodity markets by producing use values in housing themselves, Harris's study has profound im-

plications for how we conceptualize the progress of capitalism in the urban landscape.

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