

exactly what several developed countries have been doing with their respective systems of postal banking. Anderson takes us in some details through the experience of the United Kingdom, France, Italy, Switzerland, and New Zealand. He demonstrates that postal banking, while following various models, is not a rare thing. It is a tool that contributes to the financial inclusion of vulnerable populations, often in rural or remote areas, that are traditionally unbanked or underbanked. The New Zealand example of *Kiwibank* is particularly interesting for its attention and focus on serving the Maori community with home building loans, etc. Similarly, postal banking could contribute to the agenda of reconciliation in Canada by assisting community economic development in indigenous communities. In France, *La Banque Postale* has developed an expertise in financing NGOs and Social Economy (non-profit) organizations as well as social housing projects. So postal banking has the potential to promote financial inclusion in neglected geographic areas as well as among equity deserving groups and organizations. It is therefore not surprising that the idea of postal banking (despite not being covered much in the media) enjoys a strong amount of support across the country from various actors including mayors and municipalities, unions, postal workers, and administrators, and some federal politicians.

The federal government, it is important to note, has extensive expertise and experience in overseeing or even running some financial institutions. The widespread network of Canada Post, its strong reputation, and its unionized employees represent key assets to extend banking services at the post office across the country by starting with the many communities that have a post office but no bank or credit union.

As with any compendium, the book suffers from some repetition from one chapter to another and it could have benefitted from a proper conclusion. It ends, instead, on a down note by stressing the lack of vision and ambition of Canada Post regarding the future of postal banking. Anderson does give us a bit of a roadmap by suggesting that the system could be phased-in following multiple steps: "At first, banking services such as savings and chequing accounts and bill payment could be offered at much lower costs than you'd find at big six banks. From there, a postal bank could expand into offering other financial services such as mortgage, business and personal loans, foreign exchange, investments, insurance, and alternative to payday loans." (225)

The principal weakness of the work is probably in not covering sufficiently what would be the training needs required to transform some postal workers into bank clerks, and some postmasters into bankers. Anderson neglects to address this important human resource factor in a convincing way. Nevertheless, his book is a useful resource for those who want to familiarize themselves with, and perhaps advocate for, the idea of postal banking and how it can be applied in the Canadian context.

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**Chris Wright, *Popular Radicalism and the Unemployed in Chicago during the Great Depression* (New York: Anthem Press, 2022)**

IT HAS ONCE AGAIN become fashionable among liberal historians to downplay the radicalism of American workers in the 1930s. The historiographical trend among liberal, anti-left historians has been to emphasize workers' attachment to the dogmas of individualism, the New

Deal liberalism of the Democratic Party, and limited material improvements over ambitious visions of social transformation. Historian Chris Wright has written a persuasive and powerful challenge to this assertion. Focussing on unemployed workers, Wright unearths a rich kaleidoscope of sources that reveal how hotly the subterranean fire of anti-capitalism burned in Chicago, erupting at times into incendiary challenges to both New Deal liberalism and the presumed prerogatives of business. Instead of mass inertia, Wright discovers a welter of class conflict in which the deliberate unwillingness of business elites and local governments to provide adequate aid ran headlong into the determination of the unemployed to challenge the circumstances they found themselves in.

Wright starts from the Marxian premise that capitalism and mass unemployment are inextricably connected, that the one invariably produces the other. Probing the 1920s, the author finds anything but a period of unmitigated progress. Commentators as divergent as the Communist Party and the American Federation of Labor understood the contradictions of capitalism, the devastating impact of technological unemployment, and the human cost of the decade's massive productivity gains. Grounding his study in historical materialism, Wright then explores the lived experience and documented activity of the unemployed, deliberately eschewing the liberal tendency to foreground cultural discourse or ideological conformity. If radical alternatives failed to take hold in the United States, it was not because of some congenital cultural aversion to cooperation and communalism. If anything, Wright uses a panoply of primary sources to establish the inherent capacity of American individuals but also churches, local businesses, voluntary associations, and civic organizations to build networks of

solidarity, sharing, and collectivism that militated against the dominant values of individualism and competition, values which had always served to legitimize business dominance. It was not culture or ideology but "force, first and foremost, that contained the Depression's mass groundswell, anchored in an unemployed constituency, of opposition to basic norms and institutions of capitalism." Challenging the liberal interpretation that has dominated so much of New Deal/1930s historiography, Wright then argues that "the early 1930s were in effect quasi-socialist and collectivist in their goals and practices." (7)

Wright builds this argument through chapters that simultaneously illuminate the callousness of public policy toward the unemployed and the tenacity of working-class resistance. Exposing the sheer inhumanity and indignity of the unemployed experience, Wright argues that little was inevitable or natural about this calamity. "In fact," he convincingly argues, "it bears emphasis that the misery of the poor and the unemployed in the 1930s was made possible by one circumstance above all: the unwillingness of government on the local, state, and federal levels to provide aid in sufficient amount." (42) Wright does not shy away from the social pathologies that accompanied mass unemployment. Broken families, the proliferation of prostitution, the turn to stealing, juvenile delinquency, gang activity—it's all here. So too is an excellent discussion of the despondency-inducing experience of searching for work that simply wasn't there.

But Wright is ultimately more interested in how the unemployed, their families, and local organizations practiced an "everyday communism." This was a turn toward mutualism and cooperation that challenged the business-class values of individualism and acquisitiveness. It emerged out of the lived experience of the

oppressed and exploited. Instead of widespread atomization, Wright elucidates the evidence of social solidarity in the toughest of times. Churches, settlement houses, fraternal societies, trade unions, and local stores pulled together, not apart, demonstrating "a working-class culture" rooted in an "ethic of mutualism," the concept which historian David Montgomery most notably explored. (89) Sports and workers' education proliferated, often aided by leftwing organizations such as the Workers' Alliance but also through the support voluntary associations and civic organizations like the Division on Education and Recreation of the Chicago Council of Social Agencies. This was evidence of a communitarian spirit grounded in humanistic values and antithetically positioned toward the forces of privatization and competition. (105)

The author also details the profoundly dehumanizing experience of living in one of the Chicago Relief Administration's shelters, which aimed at disciplining and shaming the unemployed. To a considerable extent, they succeeded. Yet Wright explores how the common experience of oppression and indignity fostered a widespread willingness to question a social system that consigned masses of people to involuntary unemployment. Rather than seedbeds of despair, the flophouses and shelters became hothouses of leftwing sentiment and anti-capitalist class consciousness, aided almost invariably by Communist agitation. Shelters became sites of organizing the unemployed, of meetings that aired anti-establishment thought and cultivated a collective if not ideologically consistent sense of class grievance.

This disciplining of men in the appalling conditions of Chicago's shelters played out against a backdrop of abjectly inadequate state and federal relief for the unemployed. As Wright demonstrates, this was never a function of

government penury, but rather deliberate social policy designed to serve the interests of a business class that considered social assistance antagonistic to its most fundamental interests. A combination of a powerful business lobby that thwarted tax increases, downstate hostility to Chicago, and state financial mismanagement left Illinois ill-prepared to address the calamity of the Great Depression. Left wing mobilization of the unemployed and the effectiveness of organized labour's insurgency in 1934 compelled the federal government to fill the void, which it did, most significantly through the Federal Emergency Relief Administration. Despite its paltry funding, FERA succeeded against its best intentions in encouraging the unemployed to question the very structure of the American political economy. Roosevelt and FERA director Harry Hopkins wrung their hands at the widespread evidence that relief recipients now *expected* to receive a decent income and believed it the federal government's responsibility to provide it. The Roosevelt administration cut FERA for fear that it would legitimize such ideas and challenge capitalism directly. This decision thrust relief back into the hands of Illinois officials more committed to avoiding tax increases than to assisting the destitute. Yet it did so at a time when labour unions, churches, and social service organizations such as Hull House helped crystallize the idea that government assistance, particularly in the form of unemployment insurance, was a right and a necessity. This collective commitment to government action on behalf of the unemployed only intensified the challenge to the capitalist ethic of competition and market dominance.

This challenge would produce collective action that is at the center of Wright's most important and interesting chapter. Again, Wright drives home the point that ordinary Americans were not (and

implicitly *are* not) inherently conservative and immune to class consciousness. Challenging Melvyn Dubofsky and other New Left historians who have found 1930s workers insufficiently attuned to Marxism, Wright makes the case that concrete material interests, rather than theory or ideology, provided the foundation for working-class activism. While the Bonus Marchers of 1932 largely rejected the foreign-sounding communist solution, they insisted on the right to a job, on the need for government socialization of industry, and on the callous indifference of the Hoover administration. Rejecting the Marxist label, a massive percentage of Americans nevertheless “shared many of the values of the Communists,” including a belief in the need for collective action to “make society more democratic, egalitarian, and indeed ‘socialistic’ in the sense of radical government interference with the market economy to protect human rights and well-being.” (196) This was evident in the unemployed demonstrations that continued well into the 1930s, in the mass enthusiasm for Huey Long, Father Coughlin, Upton Sinclair’s EPIC movement, the farmer-labour parties of the Midwest, and in the public opinion surveys of the 1930s which Wright deploys to considerable effect.

But it was conspicuously evident in the demand for a radical vision of unemployment and social insurance that the Unemployed Councils and the Communist Party advanced as early as 1930. Crystallized into the Workers’ Social Insurance Bill, the sentiment in favor of a major redistribution of wealth in American society generated tremendous interest and support. The evidence that Wright marshals to corroborate the claim of widespread support for this decidedly more radical version of what would become the *Social Security Act* of 1935 is frankly pathbreaking. As Wright puts it, “The aggregate of the [congressional]

testimonies amounted to a systematic indictment of American capitalism and an impassioned defense of the radical alternative under consideration.” (240) The pervasive support for the Workers’ Bill, the surprisingly positive response to an Earl Browder address in 1936 on CBS radio (!), the mass support for Long and Coughlin (the latter in his pre-antiseptic years): each amounts to substantial evidence of the ability of workers to resist the supposedly natural American ideological tendency toward individualism and conservatism.

*Popular Radicalism and the Unemployed in Chicago During the Great Depression* challenges some of the most dominant interpretations of American working-class thought and action in the 1930s. It simultaneously recovers the radical possibilities of social transformation that masses of unemployed and working-class people embraced in the 1930s. Wright has demonstrated that it was, after all, a Red Decade, but that this was no mere anomaly in an otherwise unbroken tradition of rugged individualism and anti-centralization. It is a major intervention and powerful analysis that should command the attention of any historians serious about understanding this pivotal moment in the American experience.

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**Jordan House and Asaf Rashid,**  
*Solidarity Beyond Bars: Unionizing Prison Labour* (Halifax: Fernwood Publishing, 2022)

THE CONCEPT OF rehabilitation is a central tenet of the Canadian prison system. *The Canadian Corrections and Conditional Release Act* (CCRA), the legislation that governs the Canadian prison system, contains the word