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DOUBLE INDEMNITY URBANISM

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Double Indemnity Urbanism

This past July, I participated in the Ecocity Summit at Melbourne's South Wharf Convention Centre, a jamboree gathering of global ecologists and environmentalists, greens and smart technologists, politicians and NGOs all battling the impact of climate change on cities. Plenty of gloom was voiced. Yet it wasn't total doom: some delegates even pointed to glimmers of hope, reasons to be cheerful, part one, not least because, in 2017, global greenhouse gas emissions seem to have stopped rising. They've leveled off, and maybe, just maybe, there are hints that they're dipping.

So announced the Summit's principal speaker, climate change activist and Nobel Peace Laureate, Al Gore. Before a huge crowd, the former US Vice-President dished the dirt about those inconvenient truths, conveying the depressing bad news—unprecedented droughts and wild fires, deforestation and downpours, hurricanes and tsunamis that threaten the very extinction of our species. Not good. One of Gore's most unsettling images was footage from a helicopter ride he took over Greenland, watching in real time its glaciers literally crumble into the sea.

Al was slick and engaging, surprisingly self-deprecating. 'You can imagine how I feel', he lamented, half-jokingly, having a climate change denier in the Oval Office. No names mentioned. Last Spring, Gore said he marched on the White House in a massive Peoples' Climate Day demo, arm in arm with his daughter, never believing he'd ever see that day!

The impact of sea level rises for cities, with their flimsily built houses and precariously positioned dwellers, is nigh catastrophic. They're tottering on the edge of oblivion. Nine thousand cities loom within 100km of the ocean; cities with an elevation of less than one meter above sea level will go under if they're not protected; by century's end, average sea levels are set to rise by one meter and even a centimeter rise puts one million people at risk. Yet just as cities are threatened, they threaten; they're part of the climate problem: cities collectively produce 70% of planetary greenhouse gas emissions. They squander resources, suck up water, burn up the ozone, and pollute their denizens. And it could get worse: an International Energy Agency report (2016) warns that business-as-usual practices in cities might spell 50% emission hikes by 2050 (see Barnett and DeWitt 2017).

Still, as ever in urban life dialectical twists abound, ushering in maybe rosier news. For cities are launching their own fight back campaign against climate change, a C40 alliance—a global network of 91 cities, representing around 650 million citizens, committed to delivering on the Paris Agreement. They're taking the lead even as certain national governments balk. Thus, when Donald Trump refused to pledge the \$100 billion a year in climate finance by 2020, suggesting 'I was elected to represent the citizens of Pittsburgh, not Paris', Pittsburgh's Mayor, William Peduto, told his President otherwise.

In a *New York Times* Op-Ed (co-written with Paris's Mayor Anne Hidalgo, Chair of the C40 Alliance), Mayor Peduto reminded Trump how the once smokestack Pittsburgh is now a 'trailblazer in environmental innovation', from wind turbines lighting up its bridges, investment in smart infrastructure, bike sharing programs and new mass transit, to a renewable energy industry that employs 13 000 people (Hidalgo and Peduto 2017). The city's Phipps Conservatory is widely recognised as one of the world's greenest buildings, generating its own energy and reusing all water. By 2035, Pittsburgh aims to be 100% renewable-energy-powered. Pittsburgh pledges, along with 250 other US cities, that 'WE'RE STILL IN!'—'and we will achieve and exceed America's commitment to the Paris Agreement', vows Peduto.

One source of optimism for Al Gore is how the price of renewable energies continues to plummet, making sustainability's uptake economically viable for businesses. Little wonder the Summit was full of techie-types eagerly nodding in approval, peddling their wares, hustling to make smart money out of dirty capitalism. Hence the glitzy (and large) BMW and Mitsubishi cars stationed proudly at the Summit's concourse. Not a bookstand in sight. Doubtless these vehicles are less environmentally hazardous; but it's a perverse value system on show, one that endorses—rather than condemns—commercial consumption and the conspicuous adoration of gadget commodities. It reminded me of something pioneering political-ecologist, André Gorz, wondered in the 1970s: Is this 'Their Ecology or Ours?' (Gorz 1974).¹

Men in suits handed out business cards and glossy leaflets; important local politicians and civil society bigwigs waxed seductively; and the well-rehearsed PowerPoint gabbing and canned TEDx-like performance made everything feel very corporate, very *expert*. More skeptical minds might wonder whether climate change concerns now help expand capitalism rather than shrink it. For all its moral virtues, Gore's environmentalism rests solidly on its market laurels.

Repeatedly, we heard from local boosterists how Melbourne yet again, for the sixth-year in a row, reigns as the world's 'most livable city'. During one afternoon stroll along South Wharf's riverside promenade, amid thousands of smiling tourists, toasted by glorious winter sunshine, I wasn't going to disagree. Although earlier in the year I remember reading the roster of the world's least affordable cities, compiled principally on the basis of housing costs. Topping the bill as our most unaffordable city is Hong Kong; Australia's very own Sydney is hot on its heels, in second place. Third is London, a city that priced me out long ago. San Francisco runs fourth; and the fair city of Melbourne, closely behind, in fifth.

Oz has two of the least affordable cities on earth, both eminently livable, each preeminently unaffordable. Thus the low-tech question I wanted to pose: Most livable for whom? What does livability mean in the context of sustainability? How resilient can a city be when access is denied to all but its wealthiest people? Not so long ago, citizens of Sydney grumbled that their city is getting just too expensive; Australia's Deputy Prime Minister, Barnaby Joyce, had these words of anti-sympathy: 'Get Out!' (Koziol 2017). Joyce said he's fed up with people griping on about the unaffordability of Sydney and Melbourne. If you can't stand the heat, get out of the kitchen. (I had heard this refrain a while back, voiced by ex-New York City mayor Michael Bloomberg, that great patron of public health and environmental concerns.)

The crucial issue here is, shouldn't sustainability be an inclusive rather than exclusive experience? Oughtn't resilient societies foster diversity and offer people choice as well as security? People who work in Melbourne and Sydney, and who contribute to the city's economic prosperity, should be able to afford to live there. It's a no-brainer, a glaring mismatch between pay and housing, leaving ordinary folk stuck between the rock and the hard place, trapped within a landscape of mean employers and greedy realtors. London is a testing ground of how not to do it. Like other dynamic big cities, it seems more successful at reducing carbon emissions than preventing billionaire investors speculating on its real estate. London's Mayor Sadiq Khan leads the way in 'smart travel' and congestion charge zoning, reducing carbon emissions by 16% over past years; yet he's less courageous at ensuring hedge-funders and big multinationals pay their fair share of corporation tax. Climate action plans get imaginatively formulated as politicians lack the guts to confront the private sector, flinching at the affordable housing question. (The Grenfell Tower tragedy reaffirms the unsustainability of a society dictated by deregulated markets.)

Maybe the most jarring contradiction between cities and climate change is how a private sector

renewable energy industry booms at the same time as urban public budgets downsize, undergo austerity purges almost everywhere, brutal scale-backs and sell-offs of vital social infrastructure. The trajectory of most Australian cities ‘can be explained largely by the relentless weakening of public institutions’, urbanist Brendan Gleeson (2017, p 171) explains, ‘under the aegis of a prolonged and seemingly intractable neoliberal dispensation’, ‘much of the work of urban and metropolitan crafting’, Gleeson continues, ‘is now undertaken by private consultancies without recourse to publicly articulated and consistently adjudicated standards’.

This year is a fascinating one for staging an Ecocity Summit because it is the Golden Jubilee of Henri Lefebvre’s *The Right to the City*, the French philosopher’s inaugural ‘cry and demand’ for a more participatory and democratic urban life (Lefebvre 1996). Penned in 1967, Lefebvre’s provocative text commemorated the centenary of Marx’s *Capital*; and, as he envisioned it, this right was an expression of people shaping their own destinies in cities—the new factory of modern class struggle. Participation dramatises urban life, Lefebvre said, animates a potentially active citizenship. Its presence brings cities to life; its absence usually denotes a city’s death, that something essential is missing.

Lefebvre was a man of the margins, of the periphery, and his right to the city is an ideal conceived from the periphery. It aims to empower outsiders to get inside. Sometimes, even, to get inside themselves. The right to the city might seem a fuzzy sort of human right. But actually it is very concrete. It means the right to live out the city as one’s own, to be happy there; the right to affordable housing, a decent school for the kids, accessible services, reliable public transport; the right to have your urban horizon as wide or as narrow as you want; to feel some sense of shared purpose, that you’re not alienated from the city’s affairs. The city is a great public work of art, Lefebvre said, an *œuvre*, a use-value for its citizens—not an imposition on them, not a profitable product up for tender, an exchange-value.

Lefebvre never imagined urbanisation everywhere, that bricks and mortar, freeways and highways would cover the entire globe. He never imagined the green world turning grey. Rather, as his celebration of Marx’s *Capital* implies, he warned of the closing of the circle of a particular form of post-war capitalism, one that defines itself less through a model of industrial or agricultural production and more and more through an actual production of space. This system creates planetary geography as a commodity, as a pure financial asset, as evermore frackable spatial units.

Cities don’t so much spread by their own volition as become vortexes for sucking in everything the planet offers: its capital and power, its culture and people, its wealth and dispensable labour-power. It’s this sucking in of people and goods, of capital and information that fuels the urban machine, that makes it so dynamic as well as so destabilising, because it expels people, secretes what Lefebvre calls a ‘residue’. This expulsion process makes urban space expand, lets it push itself out, has it further entangle rural space, and disentangle rural life.

Lefebvre says every big system leaves something that escapes it. Every whole leaves a remainder. It’s an idea most forcefully articulated in *Metaphilosophy*, Lefebvre’s dense takedown of traditional philosophy, published two years before *The Right to the City*.² In *Metaphilosophy*, Lefebvre says global capitalism will always tend to exhibit leakiness, have internal contradictions that both structure and de-structure it. Totalisation can never be total; it will always secrete and expel a ‘residue’. There’ll always be people who don’t fit into any whole, who don’t want to fit in, who aren’t allowed to fit in.

Residues are workers without regularity, without salaries and security, without benefits and pensions. They're workers without any real stake in the future of work. Residues are refugees rejected and rebuked, profiled and patrolled no matter where they wander, victims of war and economic collapse, of environmental devastation, of drought and deforestation, of wild fires and wild regimes. They're displacees, too, people forced off the land, thrown out of housing. Residues come from the city as well as the countryside and congregate in a space that's often somewhere in-between, neither traditional city nor traditional countryside. Residues aren't merely the city's secretion: they're now the very substance of the city itself.

Lefebvre says the political ante here is to formulate a 'revolutionary conception of citizenship'. Indeed, he said this is really what he meant by 'the right to the city' all along (Lefebvre 1989; 2014). And such is the working hypothesis he's bequeathed us fifty-years down the line, left us to figure out practically. The right to the city is about residues reclaiming (or claiming for the first time) their rights to a collective urban life, to an urban society they're actively making yet are hitherto disenfranchised from.

During my Melbourne sojourn, I was fortunate enough to catch a stunning exhibition called 'EXIT', in its final few days at the city's Ian Potter Museum of Art. Sponsored by Paris's Fondation Cartier, EXIT was the brainchild of Paul Virilio, an urbanist clearly marked by Lefebvre's pioneering work on space and everyday life. A life-size Virilio greets you upon entering, a three and a half minute wonder video of the philosopher heading towards the camera (and towards the onlooker), marching along the Atlantic sea front at La Rochelle, in West France, where the emeritus professor Virilio now lives. Filmed in 2008, Virilio announces 'the latest news': that year, 35 million people were displaced because of natural disasters and human conflicts.

'The twenty-first century will be the century of great migration', Virilio says. Over the next fifty-years, a billion people will be displaced as a result of climatic catastrophe, war and economic breakdown, displaced from work, from their homes, from their homeland—in a never-ending procession of human movement. What we're about to witness is an EXIT of an unprecedented magnitude. 'What's left of our *terre natale*?' Virilio enquires, of our *native land*? Ancient society inscribed itself in a territory, connected itself to a territory, to a *terre natale*. Now, there's a crisis of 'localisation', Virilio says, an immense and epochal-making disruption; everything is adrift.

'All this calls into question what?' muses Virilio, in a brilliant prose poem on the move:

Sedentariness? The city? The fact of being here and not elsewhere? The fact of being settled, in a region, in a nation? Immigrants are merely the forerunners of the great traceability to come. Identity means you're connected to a place; traceability means you go with the flow, you go on a never-ending journey. Today, the sedentary person is at home everywhere, thanks to telecommunications, to interactivity; the nomad is at home nowhere, except in the transit camps. Here and there. So the question is how will we cope with this perpetual motion, with the perpetual movement of history in motion? Not anymore the history of great invasions, or what we call conflict-based displacements, but the history of climate change, where the weather matters more than geography, as if *météo-politique* were about to submerge *géo-politique*. It's almost as if the sky and the clouds, and the pollution of them, were making their entry into history. Not the history of the seasons, of summer, autumn, winter and spring, but of population flows, of zones now uninhabitable for reasons that aren't just to do with desertification, but with disappearance, with the submersion of land. This is the future.

When you enter the main EXIT installation—‘a visual representation of the world’s population in motion’—everything goes dark. You sit on the floor; before you, in a large semi-circle, a great big globe moves, planet earth revolving and orbiting in bright fluorescent colour. It shifts back and forth; you’re immersed within it; we hear its whooshing motion, listen to liquid gurgling, to its sea levels rising; red and green pixels map out the inexorable flow of refugees and displacees, a graphic global torrent wherein we can read the figures and tot up the numbers: between January 2000 and April 2015, 1 186 280 653 people have been disrupted because of drought; 745 277 081 by storms; 27 586 735 by earthquakes. ‘Natural’ disasters displace on average 26 million people per year—one person every second. Between January 2006 and December 2014, 124 million people were displaced because of inundations; numbers here are significantly higher in the Global South than in the Global North. Countries most affected by global warming are of course those least responsible for greenhouse gas emissions.

Over the next half-century, a Tsunami of a billion displaced souls will form a vast human tidal wave, searching for a homeland, for a city, for a roof over their heads; a massive exodus of uprooted residues that will disrupt the geopolitics of nation-states and cities, a colossal flow that can’t be dammed, that will need to be absorbed somewhere, somehow. No international law can protect these deportees. Many will end up in internment camps, confined on the edge of some big city, out on the global *banlieue*, where they’ll await reintegration or further expulsion. A lot will never leave. People are on the move, yet national frontiers close down; walls go up.

EXIT was the development and update of a project Virilio had conceived a decade ago, *Terre Natale: Stop Eject*, realised in collaboration with photographer and filmmaker Raymond Depardon. Luckily, the Ian Potter Museum had this exhibition’s handsome catalogue, a large-formatted brick of a book, full of Depardon’s evocative, globetrotting images, many in colour; it seems he’s gone to the four-corner’s of the world, scouring our lonely planet for disappearing cultures and ecologically brutalised landscapes (Depardon and Virilio 2008). Depardon is fascinated by indigenous cultures and languages threatened with extinction, with peoples living on the margins of globalisation, like Brazil’s Northeastern Yanomamis. His photos are supplemented by insightful essays by philosopher Peter Sloterdijk and anthropologists Marc Auger and Michel Agier, as well as a wonderful dialectical dialogue between the photographer and Virilio.

Virilio, a Parisian, doesn’t much like traveling; Depardon, of peasant stock, whose parents hardly ever left their village, journeys everywhere. Their exposition is a confrontation between the countryside and the city, between the rooted and the uprooted, between the poetics of attachment and detachment. But there’s a new twist to this opposition, Virilio says, because it ‘not only calls into question the countryside and rural roots, but urban roots as well’. ‘There’s no rural exile anymore’; and ‘we’re seeing the end of the city, and therefore of urban exile’ (Depardon and Virilio 2008, p 12). We’re heading towards ‘THE BEYOND.CITY’. Virilio says, ‘the city we don’t know, not a city of belonging—of center and periphery—but a city of movement’.³ Here, there’s precisely a lack of any here—or, as Virilio puts it, ‘*ailleurs commence ici*’: ELSEWHERE STARTS HERE. Meanwhile, migratory movement involves a constant ‘stopping and ejecting’. You stop and you eject the cassette. ‘We’ve gone from the place of election—the city, the place where we elect to live—to a place of ejection. *Stop eject* means “*Get Out of Here!*”’ (Depardon and Virilio 2008, p 13).

Virilio, like Lefebvre, wonders what remains here of fraternity and solidarity? What might a new revolutionary conception of citizenship actually resemble? A citizenship that lies inside and beyond a passport, inside and beyond any official documentation. Struggled for, not rubber-stamped. A citizen-

ship without a flag, without a country, without borders. An urban citizenship. One strand of this, a sort of indemnity insurance that future-proofs our endangered ecology, is a new *hospitality* for cities, a right *to* the city that leaps across the nationalist divide, that sneaks inside it, under its reactionary radar. Within this right, ‘cities of refuge’ might be created: the right to the city would be the right to an urban immunity, to an urban asylum for the rootless and landless, an unconditional citizenship attached to a city. This urban re-enfranchisement would go beyond an ecology conceived only by mayors and political honchos, and would draw its energy from below, safeguarding the downtrodden and disaffected, offering sanctuary for every residual, for every stranger and settler amongst us.

In an odd way, this ideal is more real than we might think. A number of US cities, for instance—Austin, Boston, Chicago, Los Angeles, New York, Oakland, San Francisco, Philadelphia, Providence—all recently pledged not to cooperate with Donald Trump’s promise to deport millions of illegal immigrants. Across the United States, ‘sanctuary cities’ are gearing up to oppose federal government and its immigration agents. At the prodding of immigrant rights and other citizens’ groups, urban bastions have reaffirmed their intention to defy the Trump administration. At the risk of losing millions of dollars in federal support, they’ve pledged to act as bulwarks against mass deportation. These cities have as yet no power to bestow ‘official’ rights to people, but they have the power to resist. Set against a crisis of national political legitimation, the spectre of urban solidarity looms.

But this is only one part of the necessary contract. Another aspect of ecological sustainability is a new right *of* the city, a new status for the city itself, thereby releasing what I want to call *double indemnity urbanism*: a right *to* and *of* the city.⁴ The C40 alliance lets us glimpse the promise of this second prong, demonstrating how cities can be more progressive than nation-states. Some US cities have initiated minimum wage ordinances, instigated paid sick days, drafted lesbian, gay, bisexual and transgender rights—only to have their conservative states block this legislation. Michigan cities proposed a bill to restrict plastic bags, cups and packaging in restaurants and fast food outlets, non-biodegradable sources of pollution. However, Michigan’s Restaurant Association, after aggressive and successful lobbying, prevented its chain restaurants and retailers from having to comply. Meantime, Texas’s big cities proposed a ban on fracking; until the state, responding to a gas and oil lobby, capitulated, again banning the ban. Rancorous stand-offs between state and city, between national government and municipalities now punctuate the US’s political landscape. ‘We’re the United *States* of America’, conservative state representatives remind people (see Badger 2017), implying that it isn’t the ‘United *Cities* of America’.

Still, the concept of ‘united cities’ is a thrilling one, an urban alliance that stretches across the globe, something more radical than a C40 network, bestowing greater democratic and ecological powers on cities, powers to act and self-govern, to do so alongside other cities. That said, it’s difficult to re-imagine cities with more jurisdictional powers, with new empowering rights, if they’re not inclusive, if their resources aren’t accessible to everyone, if all but the privileged are kept out—like in ‘compact city’ ideals, which create zones of *clean* exclusivity, ripe for techno-fixes and monopoly exploitation, ripe for topping the liveability indexes. ‘There should be less cheerleading all around’, say Barnett and DeWitt (2017) in a recent ‘Conversation’ polemic. ‘City mayors need to lobby their state and federal counterparts to ensure coordinated actions at all levels’, the duo add. ‘And citizens must throw out mayors—not to mention regional and national leaders—who don’t accept the urgency of climate mitigation.’ Hear, hear!

Cities expand everywhere; urbanisation continues apace; people increasingly lead urban lives; urban boundaries become more porous and intermingled, more hybrid and messy. Yet nation-states try to dam the flow, disentangle and deny diversity, erect barriers—barriers, that is, for people, because political leaders happily cheer on capital circulating without apparent limit or hindrance. A new pro-

gressive status for cities has to be something else, has to manage and administer differently. The mosaic and mentality need rebooting. This new status would involve both a shrinking and enlargement of the scale of governance, below the nation-state yet wider than city government. It would mean a regional scale of metropolitan control, a 'city-state' configuration, like in Ancient Greece, where there were no nation-states as such; identity took on an urban characterisation, got defined by which city you belonged to; and belonging was always portable and transferable. This new city-state would be mobilised in such a way that its reactionary hinterlands were neutralised, incorporated within the city-state's domain; a form of progressive gerrymandering you might wonder? Yes. God knows, it's about time political redistricting promoted the common good rather than have it plundered.

The great twentieth-century urban historian, Louis Mumford, long ago gave us a startlingly suggestive expression of what this city-state might look like, and how it might function (Mumford 1961, pp 563-567). There's no longer a metropolitan region dominated by a single centre, Mumford says, with its continuously sprawling structure. What we have now would be a regional framework 'capable of embracing cities of many sizes, including the metropolitan centre'; an 'open-ended network', Mumford (1961 p 565) says, comparable to 'an electric power grid'. 'Each unit of the system has a certain degree of self-sufficiency and self-direction... But by being linked together, the power stations form a whole system whose parts, though relatively independent, can upon demand work as a whole, and make good what is lacking in any particular area.' The old function of the urban centre, as a walled container, would now open out, be exercised through the functional grid, a framework Mumford intriguingly calls 'the invisible city'. (Mumford 1961, pp 563-67).

The 'visible city' is something like our old configuration, which would nominally still exist, where forms and functions are more concrete, more apparent, a city of face-to-face encounters and meetings, of place-specific everyday life, with particularly defined neighbourhoods. But the invisible city, as a parallel universe, would flow through the visible city. It has more abstract relations, Mumford says, that operate through a process of 'etherialisation'. 'Gone is primitive local monopoly through isolation; gone is the metropolitan monopoly through seizure and exploitation. The ideal mission of the city is to further this process of cultural circulation and diffusion; and this would restore to many now subordinate urban centres a variety of activities that were once drained away for the exclusive benefit of the great city' (Mumford 1961, p 564). Now, says Mumford, a 'new urban constellation' prevails, which today we might see as a resilient and sustainable urban form, 'capable of preserving the advantage of smaller units, yet enjoying the scope of large-scale metropolitan organisation'. Importantly, its mutual intercourse would base itself on *cooperation*, 'passing through geographic obstacles and national barriers as readily as X-rays pass through solid objects'. Over time, this system 'could embrace the whole planet'.

The technological prowess to realise all this is here today, already within our grasp; I'd seen it at the Ecocity Summit. But it lurks in its bourgeois clothing. If only we could shrug this off, break free, ditch the suits and ties and business cards, if only we could find the political will to liberate ourselves. Business, media and technology has undergone extraordinary innovation and experimentation over recent decades, making it a super-dynamic sector of our lives. Yet somehow politics has stagnated; our political institutions haven't changed for centuries. (British Parliament still has its politicians sit on the same medieval benches Guy Fawkes tried to blow up!) In politics, there's been no reimagining, no experimentation, no innovation. Perhaps this is intentionally so, done for solid reasons of preservation, of defending vested interests. If voting really changed anything they'd abolish it anyway. What changes there have been always seem to move in a retrogressive direction, are done to prop up the status quo rather than overturn it. Our political institutions have imbricated themselves, implicated themselves, plonked themselves down on us at an evermore rigid national

scale. This has to change, has to be challenged, fought and struggled to be changed. We need to buy into another politics with another policy, a double insurance package, a right *to* and *of* the city: here and there. This is the future. It is no longer elsewhere.

¹ This also reminds me of something Jane Jacobs said a while back, too, that there are two kinds of people: foot people and car people. I see myself firmly in the former camp. ‘Experts’, Jacobs (2016, p 277) said, ‘do not respect what foot people know and value’.

² An English translation of *Métaphilosophie* (1965) has since appeared; see Lefebvre (2016).

³ The English catalogue uses the term ‘ultracity’. But this loses the implied effect of Virilio’s original French, which is ‘*l’OUTRE.VILLE*’—the BEYOND.CITY (see Virilio and Depardon 2009, pp 63-64; the use of upper case is Virilio’s own). We’re surely not too far removed from Lefebvre’s idea of ‘*la planétarisation de l’urbain*’—*the planetarisation of the urban*, which seems more accurate than ‘planetary urbanisation’. Virilio and Lefebvre both concur that the city isn’t what it used to be, that, in our age of climate catastrophe, a new conceptualisation is required, the city beyond the city, the city that internalises the globe—for better and for worse.

⁴ Double indemnity insurance is life assurance that makes a double payment to the beneficiary upon accidental death. As I use it here, I’m hoping this might be a policy that has a similarly dual aspect—pays out twice—yet actually avoids accidental death, or even premeditated death, *urbicide*, the premeditated death of a city. Double indemnity insurance policies usually cover people working in ‘dangerous industries’; engaging in progressive urban politics seems to me an equally risky business these days.

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