

ETHNIC PACKAGING AND GENTRIFICATION

The Case of Four Neighborhoods in Toronto

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Urban theory has historically situated ethnic commercial strips as an organic extension of nearby ethnic residential enclaving. While this is still a useful way to frame such commercial spaces in many cities, this article argues that some areas of this sort function as a marketable branding mechanism (intended or not) to produce nearby residential gentrification. This article explores the influence of ethnic packaging on the process of gentrification in Toronto, Ontario. Using four ethnically defined business-improvement areas—Corso Italia, Little Italy, India Bazaar, and Greektown on the Danforth—it explores the role that constructed ethnicity plays in the valorization of local real estate markets. The commercial areas of these neighborhoods now function increasingly as ways to market each neighborhood's residential real estate markets. This has specific implications for gentrification theory and more general ones for the study of urban landscapes.

Keywords: *gentrification; Toronto; comparative case studies; urban entrepreneurialism*

It has been more than a decade since Canada's main daily newspaper, *The Globe and Mail*, deemed Toronto's Little Italy a geographical case of mistaken identity (Vieira 1992). As they correctly pointed out, the neighborhood was only 10% Italian at the time if measured by mother tongue, and even less Italian if measured by place of birth or language spoken at home. Most Italians had moved to the suburbs by the 1980s, and the name seemed like little more than a relic—one that irked some of the mostly, though not entirely, Portuguese-speaking population. The label "Little Italy" appeared

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fated for an eventual change to something more appropriate. In the 13 years since this article was written, however, no serious attempt has been made to change the name despite the fact that even more Italians moved to other parts of the Greater Toronto Area (GTA), and the neighborhood is now more Portuguese, Chinese, and Vietnamese than Italian by almost any measure. Yet despite this, the neighborhood's commercial identity became even more Italian in the past decade. The city invested millions in a streetscape improvement plan and installed thematic street signs, replete with the Italian flag. Moreover, thousands of Torontonians (some Italian, many not) flock to the neighborhood weekly to dine in one of its many Italian restaurants.

What might account for the dissonance between residential and commercial identities in Little Italy and other similar neighborhoods? Is there a connection between the commercially manufactured nature of ethnicity in places like Little Italy and the parallel valorization of nearby real estate markets? This article explores this connection through the experience of four ethnically defined business improvement areas (BIAs) and their surrounding neighborhoods in Toronto. The main contention is that ethnicity is now sometimes commodified in a way that challenges both explanatory models of gentrification and traditional notions of ethnic landscape formation in urban theory.

CULTURE AND ECONOMICS IN THE STUDY OF GENTRIFICATION

There is arguably no other dualism that has affected the course of urban studies during the past 15 years more than the one posed by culture and economics (see Anderson 1991; Barnes 2003; Lees 2002; Ley 1996; Mele 2000; Mitchell 1993 and 1999; Walker 1997; Zukin 1991 and 1995). Cultural studies have deeply influenced the methodological approaches and subject matter of the discipline not only by challenging the emphasis on quantitative methods but also (perhaps more importantly) by challenging the hegemony of economism in earlier urban studies (see Barnes 2003; Mitchell 1999; Walker 1997). The latter included not only mainstream economics but also radical political economy that deployed a different, though sometimes equally economic epistemology in the study of cities. This began to change somewhat in the 1980s and 1990s as a recognition of the importance and constitutive power of culture began to take hold. Central to this shift has been the recognition of culture as a meaningful—rather than a structurally residual—factor in the production of urban spaces. Culture is seen as a constitutive feature by itself, and there has been a spate of urban studies exploring the role of

culture in the production of cities during the past decade (see Turley 2005; Mele 1996; Mitchell 1999; Zukin 1991, among others). But as Mitchell (1993) was quick to point out more than a decade ago, the matter is more complicated than simply adding culture as an extra autonomous variable. The very desirable motivation to include culture as an explanatory variable in the production of landscapes can sometimes background the ways that it (culture) is very deliberately produced by economic interests to increase the circulation of capital. She explores how the ethos of multiculturalism was deployed and carefully managed by wealthy Hong Kong real estate interests to justify the hypervaluation of real estate markets in Vancouver, British Columbia. Her article was suggestive of the fact that it is important not to assign culture a status that is either completely organic or completely autonomous, in the production of urban landscapes.

This article explores the relationship between produced culture and economics in the gentrification of ethnically defined inner-city neighborhoods. Gentrification—the reinvestment of urban space for the use of a more affluent clientele—has been one of the most divisive testing grounds for studying the relative influence of culture and economics on the construction of urban landscapes (Barnes 2003). So divisive has this dualism been that one geographer famously described each school as a “team,” each with its own “quarterback” (van Weesep 1994). Generally speaking, the “culture team” saw gentrification as a spatial expression of a critical class politics (Ley 1996; Caulfield 1994) that was built on the notion of consumer dominance, if not absolute sovereignty. According to this view, neighborhoods gentrify primarily because tastes and preferences have changed. An increasingly large segment of society rejected the suburbs—distance to work, the isolation, the lack of diversity—in favor of inner-city living (see Laska and Spain 1980; Ley 1986; Mills 1988). There is considerable internal diversity within this school, but cultural humanism has been the most dominant influence. The humanist perspective argues that human beings, even within a capitalist system, are endowed with a certain degree of decision-making autonomy, and that these decisions are not easily predictable according to some simple economic calculus (see in particular Ley 1996).

The “economics team,” conversely, focuses on the production side of gentrification. It suggests that the necessary condition for gentrification to occur is the availability of inexpensive real estate. The key explanatory model of this school of thought is Smith’s (1979a, 1996) rent gap theory (see also Badcock 1989, 1995; Clark 1995). The rent gap theory holds that many neighborhoods in the advanced capitalist world experienced massive disinvestment in inner-city real estate markets during the mid-twentieth century. One result of this disinvestment was the decline in potential rent that could be

garnered for a given plot of land in the inner city. Potential rent is a complicated concept that can be casually explained as the value of land at its "highest and best use." This school of thought posits that the primary explanation in the gentrification of certain cities lies in the concentration of available properties where the potential rent is far above its actual rent under current conditions. That is, the supply and concentration of highly devalored inner-city properties is the necessary (though not sufficient) condition for gentrification to occur. Though led in some cities by individual owner-occupiers in search of inexpensive housing, much of the expansion of gentrification has been facilitated by the producers of housing, primarily developers, but also the state (Smith 1979b; Hackworth 2001). According to this line of thought, gentrification is less an organic shift in preferences than a highly produced one. That is, developers create a set of choices for consumers that is only partially related to organic demand. The roots of this school lie primarily in Marxian economics (see Smith 1982).

The early 1990s recession and its expansionary aftermath were key influences on the development of this literature, but served largely to perpetuate the dualism between economics and culture. Bourne (1993a, 1993b) in particular was quick to point out during the downturn that the recession of inner-city real estate markets was not only a sign of gentrification's demise but also a validation of the demand-sided viewpoint. To him and others, the downturn was in part the result of people choosing to live in the suburbs after the recession as families aged, leaving a comparatively smaller demographic cohort to consume housing in gentrified neighborhoods. Those on the "economics" side of this dualism felt otherwise, with Smith (1996) going so far as to suggest in the mid-1990s that ". . . it may not be too much of an exaggeration to surmise that proclaiming the end of gentrification today may be akin to anticipating the end of suburbanization in 1933" (Smith 1996, 230). The post-recession period seemed to vindicate Smith and the "economics school," as gentrification resurged in most major cities by the late 1990s (Hackworth 2001, 2002). In a recent article about the real estate boom following the early 1990s recession, Smith and Defilippis (1999) boldly argue that the return of gentrification represents nothing less than a "reassertion of economics over culture." The culture-economics dualism, particularly though not exclusively in urban geography, appeared to be alive and well at decade's end.

In response to what appeared to be the further polarization of this debate, several scholars began to call for a rapprochement of cultural and economic explanations (van Weesep 1994; Lees 1994), or critiqued a particular side for being too doctrinaire (Bourassa 1993; Hamnett 1991). One feature of this argument was that "economics" is a misleading label to be applied to only one side of the debate as the cultural "team" is deeply economic in its think-

ing too. Moreover, as Smith (1987) and Ley (1987), the putative “quarter-backs” of each team, argued nearly two decades ago, gentrification research should draw out *both* the cultural and economic factors influencing the production of such landscapes (see also Hamnett 1991; Smith 1992). Smith (1996) more recently suggested that Zukin’s (1982) classic *Loft Living* is a synthetic model worth following. Lees (1994) even went as far as to characterize the two camps as being “two sides of the same coin” rather than the polarity that they were being situated as. Both explanations were of equal importance, argued Lees and others.

This article tries to problematize the culture-economics dualism for slightly different conceptual reasons. Using the case of efforts in Toronto to package ethnicity for consumption by tourists and gentrifiers, this article argues that the prevailing dualism is problematic because it ignores the ways that ethnic culture can be produced to sell real estate. That is, the dualism diverts attention from the ways that cultural amenities—so important to “cultural” explanations—are strategically produced, rather than organically chosen by completely autonomous consumers. Art in particular has already been shown to have a particularly important role in the gentrification of neighborhoods, but as many have shown, “art communities” are often produced by developers trying to valorize their real estate, more than they are “chosen” by consumers in search of a nonsuburban lifestyle (Zukin 1982; Deutsche and Ryan 1984; Deutsche 1996; Hackworth 2002; Ley, 2003). While an interesting body of critical cultural studies have begun to explore the way that ethnic commercial spaces are produced as a way to valorize real estate markets (see Mitchell 2000; Anderson 1991 and 1987), comparatively little has been done—the exceptional work of Mele (2000) notwithstanding—to explore the process of ethnic commercial spaces being used to produce gentrification. More often than not, ethnic commercial spaces are framed as an organic expression of immigrant culture on the landscape. This article suggests that a process emerging in Toronto (and elsewhere) could be useful at problematizing not only this understanding of ethnic landscapes, but also the resilient culture-economics dualism that has affected urban studies—particularly the study of gentrification.

METHODOLOGY

This study relies on an examination of four case neighborhoods in the city of Toronto: Little Italy, Corso Italia, Greektown on the Danforth, and Gerrard India Bazaar (see Figure 1). These neighborhoods were chosen because they are the only four business improvement areas¹ in Toronto that explicitly reference an ethnic identity in their title. This was important because we wanted

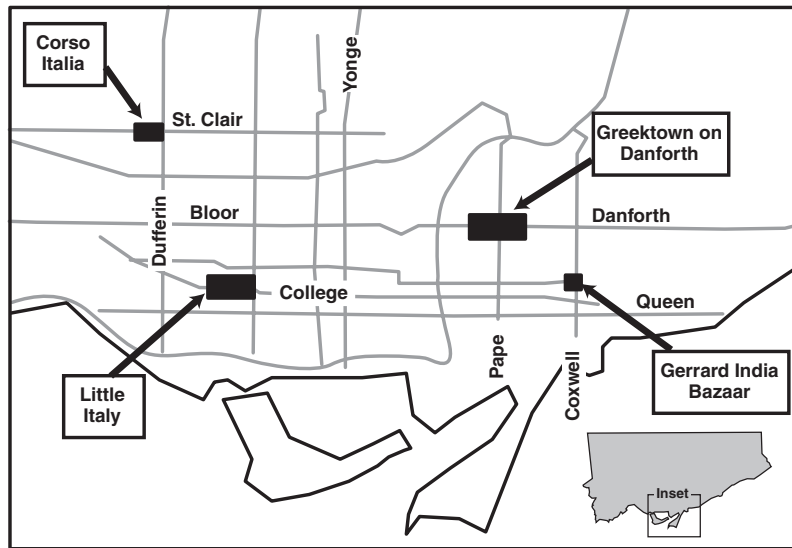


Figure 1: Ethnically Defined Business Improvement Areas in Toronto, Ontario

to explore neighborhood change in locations that had an active and open manager of local ethnic identity. This is not, of course, to imply that these are the only four neighborhoods in Toronto where an ethnic identity is managed and reproduced by capitalist institutions, but only to say that they are the only ones where a legal BIA has been established to serve in this capacity. While they offer an opportunity for comparison based on this attribute, they are also sufficiently different neighborhoods to provide a meaningful template for contrast. Little Italy and Greektown are, by far, the most commercially constructed forms of ethnicity, and the most gentrified (both residentially and commercially), while Corso Italia and India Bazaar appear to be more complicated combinations of commodified culture and traditional landscapes produced and consumed by local residents.

Four main issues were explored through the case studies. First, we tried to determine whether or not the cultural identity put forth and reproduced by the business improvement area was in line with or in contrast to the current demography of the surrounding neighborhood by using census data and historical business-name data. Second, we tried to evaluate the extent to which real estate value was increasing or decreasing relative to the rest of the census metropolitan area (CMA) by using basic housing data. Third, we tried to

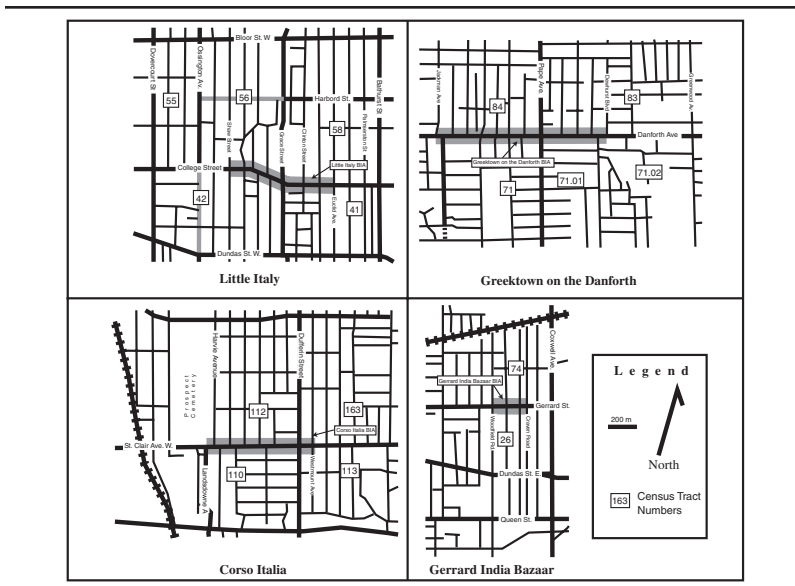


Figure 2: Neighborhood Maps for Little Italy, Greektown on the Danforth, Corso Italia, and Gerrard India Bazaar

establish whether or not there was a basic connection between the produced identity and gentrification. Fourth, we tried to qualitatively understand this connection (where it exists) by interviewing residents, business owners, and BIA officials and exploring various texts used to promote the neighborhood. What follows is a brief comparative discussion of our findings. The narratives of neighborhood change are based mostly on census data, business-name analysis, and interviews. These narratives are complemented by a series of secondhand journalistic accounts primarily intended to demonstrate the importance of this topic to the local real estate press.

FINDINGS

LITTLE ITALY

Little Italy is a commercially eclectic neighborhood that runs from Bathurst Street to Ossington Avenue, transected by its main thoroughfare, College Street, just northwest of downtown Toronto (see Figure 2). If pressed to describe the neighborhood with just one adjective, the local real estate

press would likely settle on “hip.” Newspaper articles abounded during the late 1990s and early 2000s about the neighborhood’s ascendance as a chic place to be (see, among others, George 2002; Taylor 2003). The *Utne Reader* even characterized one of Little Italy’s main intersections (College and Clinton) as one of the five hippest places to be in North America in 1997 (Walljasper 1997). As one reporter for the *National Post* (George 2002, TO9) recently described:

Like all living things, city neighborhoods go through natural cycles. They’re born, they have growing pains and identity crises, they have a Golden Age, and then they settle into maturity with varying degrees of dignity. In Toronto, rarely is more than one neighborhood at its peak at one time. In the ‘60s, it was Yorkville; in the ‘70s, Cabbagetown; in the ‘80s, Queen West; and in the ‘90s, it was Little Italy . . . Basically, it [the Golden Age] ends where gentrification begins.

But while it is no longer novel to identify the presence of gentrification in this neighborhood, important questions remain about the connection that this process has to its (Little Italy’s) putative ethnic identity and the ways that this is reproduced as a commodity.

Italians began moving into the neighborhood in the early part of the twentieth century, replacing the Irish and then Jewish communities in the western end of what was ominously referred to as “the ward” (Zucchi 1988). Within a few decades the “Via Italia’s” commercial identity began to match its residential identity, with a spate of businesses designed to serve and owned by local Italian immigrants. The neighborhood quickly became the demographic and symbolic centre of the Italian community of Toronto, if not all of Canada by midcentury. This began to change, however, after World War II, when hundreds of Italian residents—suddenly less stigmatized by Canadian society—began moving to other parts of the GTA, initially to St. Clair Avenue West, then to the outer suburbs of Woodbridge, Vaughn, and Mississauga. The exodus only accelerated after 1970. In 1971, nearly a quarter of the neighborhood was born in Italy, and over a third considered themselves Italian or were native Italian speakers (see Table 1). By 2001, only 7.3% were born in Italy, and only 9.9% were native Italian speakers. The neighborhood has become less demographically Italian, as Portuguese, Chinese, Vietnamese, and native Anglo-Canadian residents (now almost 50% of the population) now predominate in the area.

The evaporation of Italian residential identity was paralleled by a similar though much less rapid decline of Italian commercial identity in the neighborhood during the same period (see Table 2). Of the roughly 154 businesses along College Street between Euclid and Shaw (the boundaries of the current

TABLE 1: Ethnic Identification of the Resident Population in Little Italy, Greektown on the Danforth, Corso Italia, and Gerrard India Bazaar, 1971–2001

Year	<i>Little Italy [1]</i>										<i>Greektown on the Danforth [2]</i>					<i>Corso Italia [3]</i>					<i>Gerrard India Bazaar [4]</i>				
	Total population	Percent immigrant	Percent Italian ethnic origin	Percent Italian home language	Percent Italian mother tongue	Percent born in Italy	Total population	Percent immigrant	Percent Greek ethnic origin	Percent Greek home language	Percent Greek mother tongue	Percent born in Greece	Total Population	Percent immigrant	Percent Italian ethnic origin	Percent Italian home language	Percent Italian mother tongue	Percent born in Italy	Total population	Percent immigrant	Percent South Asian [5] Ethnic origin	Percent South Asian home language	Percent South Asian mother tongue	Percent Born in India	
1971	33,840	62.8	35.8	29.4	33.7	23.9	26,445	44.1	—	15.6	18.7	13.6	26,030	60.9	64.5	54.4	58.7	45.0	12,645	33.9	—	0.1	0.0	0.4	
1976	28,677	—	—	—	20.8	—	23,379	—	—	—	17.7	—	21,655	—	—	—	49.3	—	11,100	—	—	—	0.5	—	
1981	25,233	65.1	21.2	14.7	16.9	12.8	20,603	47.2	19.2	14.1	16.9	12.1	19,068	59.0	51.3	38.4	44.2	33.4	10,007	33.6	0.9	0.6	0.7	0.6	
1986	23,258	60.0	20.4	12.5	13.8	10.3	19,959	40.6	—	10.2	13.1	—	18,311	53.9	50.5	31.1	35.4	27.0	10,302	34.9	1.7	0.4	0.6	0.7	
1991	23,198	55.2	17.0	9.0	10.6	—	19,502	37.0	17.9	8.9	10.7	—	18,273	53.0	36.8	21.3	26.0	—	10,756	35.8	2.5	1.5	0.4	1.2	
1996	21,921	53.0	15.5	5.7	9.2	6.9	19,329	38.3	17.4	7.5	10.1	6.8	18,412	54.4	31.3	15.8	21.3	15.3	11,562	42.6	4.4	3.8	4.0	1.3	
2001	20,746	49.0	16.5	5.8	9.9	7.3	19,324	37.1	15.2	4.8	9.3	5.9	17,674	54.7	30.7	13.8	20.7	14.9	11,490	42.0	5.8	3.6	6.0	2.1	

SOURCE: Canadian Census, 1971–2001.

NOTE: Little Italy consists of the following census tracts for the purposes of this study: 41, 42, 55, 56, 58 (see fig. 2). Greektown consists of the following census tracts for the purposes of this study: 71, 72 (.01 and .02 for 2001), 83, 84 (see fig. 2). Corso Italia consists of the following census tracts for the purposes of this study: 26 and 74 (see fig. 2). Gerrard India Bazaar consists of the following census tracts for the purposes of this study: 26 and 74 (see fig. 2). Prior to 1981, Indo-Pakistani was both a language and ethnic-origin category in the Canadian Census. After this point, both the languages and ethnic-origin categories became much more specific (e.g., “East Indian,” “Punjabi”), so a broad category—“South Asian”—was used to be consistent across census years. “South Asian” includes people from and languages spoken in the following countries: India, Pakistan, Nepal, Bangladesh, Bhutan, and Sri Lanka.

TABLE 2: Ethnic Identification of Businesses in Little Italy, Greektown on the Danforth, Corso Italia, and Gerrard India Bazaar, 1970–2000

Year	Little Italy [1] % Total Businesses				Greektown [2] % Total Businesses			Corso Italia [3] % Total Businesses			Gerrard India Bazaar [4] % Total Businesses						
	Total businesses	Clear Italian identification	Clear Portuguese identification	Other ethnic identification	No clear ethnic identification	Total businesses	Clear Greek identification	Other ethnic identification	No clear ethnic identification	Total businesses	Clear Italian identification	Other ethnic identification	No clear ethnic identification	Total businesses	Clear South Asian identification	Other ethnic identification	No clear ethnic identification
1970	154	44.8	0.6	2.6	51.9	231	5.2	4.8	90.0	218	24.8	0.5	74.8	46	0.0	10.9	89.1
1980	145	35.9	4.8	0.7	58.6	243	17.7	2.5	79.8	169	43.2	0.6	56.2	31	45.2	0.0	54.8
1990	145	25.5	8.3	3.4	62.8	220	20.5	1.8	77.7	148	38.5	1.4	60.1	36	66.7	0.0	33.3
2000	154	29.2	3.2	2.6	64.9	302	21.9	2.0	76.2	190	31.1	1.6	67.4	64	71.9	0.0	28.1

SOURCE: Might's Criss Cross Directory

NOTE: Only the businesses within the Little Italy BIA along College Street are included here (see fig. 2). Only the businesses within the Greektown on the Danforth BIA are included here (see fig. 2). Only the businesses within the Corso Italia BIA are included here (see fig. 2). Only the businesses within the Gerrard India Bazaar BIA are included here (see fig. 2).

TABLE 3: Business-Type Changes in Little Italy, Greektown on the Danforth, Corso Italia, and Gerrard India Bazaar, 1970–2000

Year	Little Italy [1] % Total Businesses					Greektown on the Danforth [2] % Total Businesses					Corso Italia [3] % Total Businesses					Gerrard India Bazaar [4] % Total Businesses								
	Total businesses	Restaurants	Grocery/food store	Medical	Apparel	Other/nonidentifiable	Total businesses	Restaurants	Grocery/food store	Medical	Apparel	Other/nonidentifiable	Total businesses	Restaurants	Grocery/food store	Medical	Apparel	Other/nonidentifiable	Total businesses	Restaurants	Grocery/food store	Medical	Apparel	Other/nonidentifiable
1970	154	9.6	21.0	3.8	22.9	42.7	231	7.7	11.8	6.9	22.8	50.8	218	10.7	14.3	3.6	42.1	29.3	46	8.7	15.2	0.0	26.1	50.0
1980	145	9.2	16.2	4.2	26.1	44.3	243	13.6	12.1	6.4	22.7	45.1	169	13.8	9.4	5.1	54.4	17.4	31	14.8	22.2	0.0	14.8	48.2
1990	145	15.9	12.4	6.2	23.5	42.0	220	21.1	10.1	7.2	14.3	47.3	148	14.0	8.8	8.8	54.4	14.0	36	25.7	25.7	0.0	22.9	25.7
2000	154	31.2	10.9	8.7	13.0	36.2	302	20.3	7.5	7.5	10.1	54.5	190	23.2	9.4	10.9	37.0	19.6	64	30.6	12.2	0.0	32.7	24.5

SOURCE: Might's Criss Cross Directory

NOTE: Only the businesses within the Little Italy BIA along College Street are included here (see fig. 2). Only the businesses within the Greektown on the Danforth BIA are included here (see fig. 2). Only the businesses within the Corso Italia BIA are included here (see fig. 2). Only the businesses within the Gerrard India Bazaar BIA are included here (see fig. 2).

Little Italy BIA), 44.8% openly identified with Italy or used the Italian language in their names in 1970.² By 2000, the percentage had dropped to 29.2, while businesses with no clear ethnic identification became 64.9% of the total. Moreover, those Italian businesses that have remained have been lambasted as “inauthentic” by the local press. As one reporter (Taylor 2003, BO1) harshly described:

Mainly what’s left is Little Italy the brand name, the trademark, the logo, the ethnic “swoosh.” Very little Italy.

The cultural critique is partially supported by the change in business composition in the neighborhood, which is now oriented to tourists and young professionals (see Table 3). Trendy restaurants are in; family bodegas and traditional coffee shops are apparently out. In 1970, only 9.6% of the businesses in Little Italy were restaurants, while 21% were grocery stores. By 2000, restaurants dominated at 31.2%—the largest single category—while grocery and clothing stores dropped to 10.9% and 13% respectively. Given the rise in the number of restaurants, it is no wonder that realtors have already begun to deem it “the restaurant district” (Taylor 2003).

Given the waning residential and “authentic” commercial Italian identity, it is somewhat curious then that the area’s business owners chose to name their BIA “Little Italy” in 1985. At that point the neighborhood’s Italian identity—whether measured commercially or residentially—was clearly on the ebb. But the label was viewed as an attractive feature for local businesses, so they began a self-taxing scheme designed to support an Italian-themed commercial district. Initially, their efforts were targeted at getting suburbanized Italians to return on the weekends, but soon expanded to the non-Italian population as well (LI BIA 2004). Their activities reproduced Italian culture, subtly in the form of streetscape improvements to maintain a “café culture,” and sometimes not in the form of the annual “Taste of Italy” festival or the garish “Little Italy” street signs sprinkled throughout the neighborhood (LI BIA 2004). The BIA is still managed from the headquarters of the city’s Italian-dominated³ CHIN FM radio station—whose founder Johnny Lombardi used the station as a platform in the 1950s and 1960s to promote Italian culture in Canada and Italian businesses (including his own) in Little Italy.

But if the legitimacy of the neighborhood’s label and carefully manicured identity is suspect, the success of its niche for real estate interests is difficult to question. The neighborhood’s commercial strip is among the trendiest in Toronto, and its real estate market has transformed dramatically during the past 30 years (Table 4). The neighborhood’s population has dropped by almost 40% since 1971, owing largely to the substantial renovations to what

TABLE 4: Housing and Income Changes in Little Italy, Greektown on the Danforth, Corso Italia, and Gerrard India Bazaar, 1971–2001

Year	Little Italy [1]										Greektown on the Danforth [2]							Corso Italia [3]							Gerrard India Bazaar [4]						
	Mean dwelling value (MDV)	MDV as percent of CMA	Mean gross rent (MGR)	MGR as percent of CMA	Mean household income (MHI)	MHI as percent of CMA	Mean dwelling value (MDV)	MDV as percent of CMA	Mean gross rent (MGR)	MGR as percent of CMA	Mean household income (MHI)	MHI as percent of CMA	Mean dwelling value (MDV)	MDV as percent of CMA	Mean gross rent (MGR)	MGR as percent of CMA	Mean household income (MHI)	MHI as percent of CMA	Mean dwelling value (MDV)	MDV as percent of CMA	Mean gross rent (MGR)	MGR as percent of CMA	Mean household income (MHI)	MHI as percent of CMA	Mean dwelling value (MDV)	MDV as percent of CMA	Mean gross rent (MGR)	MGR as percent of CMA	Mean household income (MHI)	MHI as percent of CMA	
1971	\$31,517	97.3	\$111	73.7	\$9,307	78.0	\$24,736	76.3	\$107	70.7	8,693	73.0	\$30,401	93.8	\$119	78.9	—	—	\$21,930	67.7	\$114	75.2	—	—	—	—	—	—	—	—	—
1976	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
1981	\$99,544	87.1	\$262	72.0	\$23,119	80.4	\$92,419	80.9	\$267	73.4	21,797	75.8	\$89,848	78.6	\$320	88.0	23,528	81.8	\$68,315	59.8	\$268	73.6	21,030	73.1	—	—	—	—	—	—	—
1986	\$139,456	98.0	\$454	85.3	\$33,934	78.9	\$120,573	84.7	\$448	84.3	34,684	80.6	\$116,973	82.2	\$506	95.1	34,283	79.7	\$87,663	61.6	\$539	101.4	31,821	74.0	—	—	—	—	—	—	—
1991	\$287,028	102.4	\$740	99.1	\$47,858	80.5	\$241,336	86.1	\$681	91.2	50,848	85.5	\$254,842	90.9	\$725	97.1	44,770	75.3	\$188,653	67.3	\$705	94.4	42,237	71.0	—	—	—	—	—	—	—
1996	\$232,846	97.6	\$730	96.3	\$45,433	75.6	\$216,733	90.9	\$632	83.4	52,013	86.5	\$203,473	85.3	\$726	95.7	45,437	75.6	\$156,125	65.5	\$649	85.7	40,563	67.5	—	—	—	—	—	—	—
2001	\$294,099	107.6	\$891	102.4	\$60,240	78.8	\$270,844	99.1	\$754	86.6	68,374	89.4	\$237,376	86.8	\$815	93.7	57,360	75.0	\$184,181	67.4	\$744	85.5	49,650	64.9	—	—	—	—	—	—	—

SOURCE: Canadian Census, 1971–2001

NOTE: Little Italy consists of the following census tracts for the purposes of this study: 41, 42, 55, 56, 58 (see fig. 2). Greektown consists of the following census tracts for the purposes of this study: 71, 72 (.01 and .02 for 2001), 83, 84 (see fig. 2). Corso Italia consists of the following census tracts for the purposes of this study: 110, 112, 113, and I63 (see fig. 2). Gerrard India Bazaar consists of the following census tracts for the purposes of this study: 26 and 74 (see fig. 2).

were once boarding houses and apartments. The percentage of people with a college degree has increased from 2.5 in 1971 to 32.5 in 2001, and the percentage of 25–44-year-old residents has increased from 41.7 to 52.0 during the same span. The census-tract geography that spills into several other nearby poorer neighborhoods makes it difficult to accurately assess the cumulative valuation of the real estate, but by 2001, the average house value and rent exceeded that of the larger CMA. These figures actually understate the level of development and the level of internal variation. The relatively low house values are moderated by condominiums, which tend, of course, to be less expensive than houses, and property close to the retail strip along College Street is the most gentrified, while outlying areas are not. A recent perusal of the Toronto Real Estate Board's Multiple Listing Service Web site revealed that renovated four-bedroom houses close to College Street listed for between C\$650,000 and C\$850,000. Moreover, "traditional" businesses on the western edge of the strip are already beginning to complain that they will be forced to move if rents and property taxes keep rising (Wilkes 2000).

If there is one iconic connection between the packaging of Italian culture and the sale of real estate, it would be the recent development of the Europa Condominium Project at College and Palmerston. Interviews conducted with the marketing director of the complex reveal that the firm's developers, Winick Realty Corporation, very explicitly tried to tap into the panache of Southern European living to package its real estate (Repetski 2004). Its promotional material (Europa Condominium 2004) openly tries to exploit the neighborhood's carefully manufactured identity:

Europa is a BRAND NEW condominium on College Street in the heart of Toronto's most romantic neighborhood: a vibrant, eclectic, cosmopolitan, sensuous and desirable established residential community, pulsating with European street life, welcoming nightlife, exhilarating cultural life, and a local personality that is pungently unique. There is no other neighborhood like this one and this is your only opportunity to own a richly detailed condominium in the very heart of this exceptional residential community. (emphasis in original)

Opening in 2005, its 642-square-foot, one-bedroom units listed for C\$228,000. New condominium projects are planned for this corridor as the city's recent General Plan tries to densify existing urban transit corridors like College Street by using incentives, and demand for condos remains strong with the city's white-hot, detached-home real estate market pushing up over-all prices. Little Italy's cosmopolitan panache has proven profitable for business and property owners alike.

GREEKTOWN ON THE DANFORTH

Greektown and Little Italy share a fair amount in common as neighborhoods. Like “Little Italy,” “Greektown on the Danforth” is a bit misleading as an ethnic label. Though its name references only one ethnic identity, Greektown is actually a fairly cosmopolitan neighborhood in Toronto’s near east end (see Figure 1). The neighborhood has an array of Japanese, Italian, Cuban, and Afghani restaurants, and its population is no longer predominately Greek. Also like Little Italy, Greektown has experienced a gentrification during the past 15 years that has dramatically changed the composition of businesses, people, and housing in the neighborhood. But there are important differences, among them being the fact that the Greektown on the Danforth BIA has been more self-consciously promotional about packaging a specifically Greek identity than their counterparts in Little Italy (GD BIA 2004). After changing the neighborhood’s name to “Greektown on the Danforth” (previously it was just called “Danforth”), the BIA hired a planning consultant firm to help redesign the area with a “Mediterranean flair” (Wong 1993). They were also explicit, in interviews done for this study, that they aim for a “double-ethnic” identity—authentic enough to be a symbolic center for the Greek community in the GTA, yet “mainstream” enough to attract and retain tourists and new residents (GD BIA 2004). In many ways, they have been successful at achieving this balance. The neighborhood still serves as a symbolic focal point for GTA Greeks—most of whom now live in the suburbs—but also attracts hundreds of thousands of tourists and outsiders to its Greek-themed festivals (most notably the “Taste of the Danforth” the second week of every August) and parades. It is also considered a more “authentic” place than Little Italy, despite its many similarities. As one reporter (Taylor 2003, B1) recently put it: “? . . . who goes to Little Italy anymore specifically to eat Italian? Certainly not in the way the you’d go to the Danforth to eat Greek.”

Like many of Toronto’s innermost neighborhoods, Greektown on the Danforth began as a reception area for other immigrant groups before retaining its current identity. The area was largely agricultural or undeveloped until 1884, when the City of Toronto annexed the land, but even then it was still separated physically from the city by the Don Valley (Dunkelman 1999). The Prince Edward Viaduct was opened in 1918 connecting the Danforth to the rest of Toronto, and residential development almost immediately boomed, but Greeks did not begin to move en masse to the Danforth—previously a working-class Anglo neighborhood—until the 1950s (Ruprecht 2001). By the 1960s, the neighborhood was considered “Little Athens” because of its

Greek restaurants and atmosphere, but by the early 1970s, the Greek exodus out of the Danforth had already begun, with only 13.6% of the population born in Greece, and only slightly higher percentages of residents who routinely spoke the language in 1971 (see Table 1). Many residents began to move to outlying areas such as Etobicoke, North York, Mississauga, and Scarborough, and only continued to do so after the mid-1970s. By 1981, only 12.1% of the residents were born in Greece, and only 19.2% self-identified as Greek. But while many Greeks were themselves moving to the suburbs, the area's Greek commercial identity apparently thickened. In 1970, only 5.2% of the businesses within the current BIA (which did not exist in 1970) were by their names discernibly Greek (see Table 2). By 1990, more than 20% of the businesses were discernibly Greek in their identity. Partially because of this, local business officials decided to change the name of the existing BIA in 1993 to "Greektown on the Danforth"—quite openly as a way to draw tourists and residents in the area (Wong 1993). They hoped to tap into the discontent over shopping in culturally bland suburban malls. As the then-chairperson for the BIA, Andonis Artemakis, put it at the time, "People are sick of going to shopping malls and being bombarded by an enclosed mall mentality" (quoted in Wong 1993, A4). They set about the task of creating an "authentic" ethnic alternative to the corporatized mall of the suburbs, very explicitly because "it was good for business" (Wong 1993). Trolley service to and from some of the downtown hotels began in 1997, and the BIA administers two parades in addition to a wildly successful "Taste of the Danforth" festival each August.

But while the original intent was to provide both a profit opportunity to the mostly Greek business owners and a symbolic commercial identity for the region's Greek community, the neighborhood has dealt with increased outside corporatization and an influx of gentrifiers in the ensuing decade. Residents initially lamented the rise in the number of corporate chains—first Tim Hortons and Swiss Chalet, then Starbucks and Second Cup—that moved into the neighborhood, and the transition of many businesses designed to serve a Greek residential community to businesses designed to sell Greek to other residential communities (GD BIA, 2004). The overall growth in restaurants is only the most obvious outcome of this transition (see Table 3). In 1970, less than 8% of the businesses along the strip were restaurants, but by 2000 fully one-fifth were. The area has also seen an influx of bars, small offices, and specialty stores, counterposed by a decline in traditional corner grocery stores. Though not as "trendy" as Little Italy, Greektown on the Danforth is still a "place to be" in Toronto.

This fact has not escaped the young urban professionals in search of housing either (see Table 4). Rent, income, and house value in the neighborhood

have outstripped growth in the larger GTA during the past 30 years, and the neighborhood's southern portion ("Riverdale") is considered one of the "hottest" in the current real estate boom in Toronto. A renovated four- or five-bedroom house in the neighborhood can sell for C\$800,000, and rents have all but excluded those who are not upwardly mobile young professionals.⁴ Culturally, this had begun to alter the neighborhood by the late 1980s, when businesses were torn between catering to the still-sizable Greek resident community or the influx of wealthier newcomers. The *Toronto Star* (Howell 1989), for example, chronicled the efforts of one local Greek coffee house, The Dallas Café at 488 Danforth, to weather the "yuppie plague." The owner, Marcus Alexander, was ambivalent about renovating his business. He was already struggling to retain his regulars while also paying the rising rents that accompanied gentrification. "We'll be renovating into a more yuppie place," said Alexander, "But it can't turn too yuppie, or else it will be too trendy for older people." (quoted in Howell 1989). Almost all "traditional" coffee shops like the Dallas have been replaced with those that conform to the "double ethnic" ethos of the neighborhood, or with those, like Starbucks, that do not bother trying. The packaging of Greek identity along the Danforth has helped to catalyze a fundamental transformation of the neighborhood. It was indeed "good business" to adopt such a strategy, but apparently at the cost of extant claims to authenticity.

CORSO ITALIA

Corso Italia is a neighborhood along St. Clair Avenue in Toronto's northwest end (see Figure 2) whose BIA proudly packages it as a more authentic Italian experience than its cousin, Little Italy. As its Web site boasts:

The other Italian area—Corso Italia—also very mixed, is somewhat different. Here the streets are lined with fashionable, high-end shops, Italian lampposts, and trendy gelaterias and cappuccino houses. If Little Italy represents the "heart" of Italy, then Corso Italia is the "skin"—exquisite, fashionable, with just enough attitude to be seductive. (Corso Italia BIA 2004a)

Part of this authenticity⁵ is related to the resident community. Unlike its commercial compatriot to the south, nearly a third of the Corso Italia's residents still consider themselves Italian, and the street life along St. Clair is not a frequent feature in the *Toronto Star*'s Lifestyle Section. It is more geographically and culturally isolated from the city's other trendy neighborhoods and its tourist hotels. Yet it is an area whose commercial identity is carefully packaged to encourage tourists and young professionals to migrate to the

neighborhood. It is also an area undergoing change. Though more residentially Italian than Little Italy, most Italians have already left Corso Italia, and its housing market is beginning to valorize, albeit in more limited ways than either of the two neighborhoods discussed thus far.

The story of Corso Italia is quite parallel to that of Little Italy, minus 20 years. It served as a destination point for Jews who had previously inhabited the area now known as Little Italy in the 1950s (Kasher 1997). It later (in the 1960s) became a destination point for Italians from Little Italy, and even later (1980s) a destination for Portuguese from Little Italy. Much different from Little Italy, however, has been the strong British commercial and ethnic identity in this history (Buzzelli 2001). When the first Italian families began moving into the neighborhood they found an area dominated by British and Jewish shopkeepers. The area was then known as "Little Britain" because of this, but by the early 1970s, the neighborhood was firmly Italian in its demographics. Fully 45% of its residents were born in Italy, and nearly 60% reported Italian as their mother tongue in 1971 (see Table 1). By the late 1980s this began to change quite rapidly as many Italian families moved to aforementioned points in the suburbs. The commercial identity became less Italian but much less rapidly than the surrounding neighborhoods during this time period (see Table 2). Almost 5% fewer businesses openly labeled themselves as Italian in identity in 1990 than 1980. The larger drop came during the 1990s, when the neighborhood experienced a 7% drop in openly Italian businesses. Yet while Corso Italia's history has generally paralleled that of Little Italy in the past, it is not a foregone conclusion that the neighborhood will behave demographically and commercially like its southern counterpart in the next decade. Despite recent declines, over 30% of Corso Italia's businesses are still Italian in identity, and the neighborhood's overall percent of immigrants has remained steady at between 50 and 60% during the past 30 years, while dropping considerably elsewhere in the inner zone of the city (see Carey 2003). Additionally, the population still has a lower percentage (17.1) of college-educated residents than either Little Italy (32.5) or the city of Toronto as a whole (24.9). Moreover, the neighborhood's business composition is not nearly as dominated by restaurants as Little Italy, or many of the other BIAs in Toronto, for that matter. Though changing rapidly, only 23% of the businesses are currently restaurants (see Table 3), and the retail mix is much more affordable and comprehensive for residents. Stores selling basic essentials have not yet been crowded out by stores catering primarily to residents and tourists from elsewhere. Part of this is related to the formation of the Corso Italia BIA in 1984, which made a serious effort to package the neighborhood as a less tourist-oriented alternative for Italians and non-Italians alike (LI BIA 2004b).

The relationship between this packaged identity and nearby residential real estate development is, however, ambiguous. Corso Italia BIA officials (2004b) have indicated that young professionals are beginning to move back into the neighborhood, but recent real estate figures indicate that the move is quite limited (see Table 4). Average rents and house values have remained relatively stable at 75% to 100% of CMA averages during the past 30 years, save for census tract 113, where these figures are approximately 120% of the CMA. Anecdotal evidence suggests that pockets of development are beginning to emerge. Recently, a church was converted to condominiums (St. David's Presbyterian Church on 10 Harvie Avenue), and the nearby Chelsea Lofts development has received positive attention in the local real estate press (Laporte 2004). But while Corso Italia may be exhibiting early signs of gentrification, many other signs indicate that such activity is not destined for the short term. Though improvements to the existing streetcar along St. Clair are planned,⁶ the neighborhood remains more isolated than "traditional" gentrified neighborhoods closer to the city, and its "feel" remains more working-class Italian than young urban professional.

GERRARD INDIA BAZAAR

Located just east of the downtown core, Gerrard India Bazaar is the smallest of the four neighborhoods discussed here, occupying several blocks east of Woodfield Avenue along Gerrard Street East (see Figure 2). It is also the neighborhood, among those discussed, where the dissonance between commercial and residential identity is most stark. The short commercial strip and its accompanying BIA did not, like the other three neighborhoods, develop initially as a traditional ethnic corridor meeting the needs of nearby residents. Rather, the area and its BIA developed almost by accident when, in 1972, Gian Naz decided to open a movie theater on Gerrard Street to show Hindi films (Hutsul 2004). The location was chosen not because of potential interest in the surrounding community, but more pragmatically because rents were extremely modest at the time. Simply put, the Naaz Theatre was opened on Gerrard Street East, because it was the least expensive facility that Mr. Naz could find. But despite lacking a culturally similar resident community, the theater was immediately successful at drawing South Asians from around the GTA. Other entrepreneurs noticed the interest and began opening businesses nearby to cater to the theater crowd—sweet shops, clothing stores, Indian groceries. In 1982, a BIA was formed to promote this area, primarily to South Asians living in the GTA, elsewhere in Ontario, and even the U.S. It sponsors physical improvements and at least three major street festivals, not to mention strategic marketing for the neighborhood (GIBBIA 2004a).

The growth of the commercial strip in the past 30 years was nothing short of remarkable. In 1970, there were no businesses with an obvious association with South Asian culture in their title, but by 2001 nearly 72% could be so considered (see Table 2). Much of this growth occurred in the late 1970s after the opening of the Naaz Theatre, but steady growth was experienced in the 1980s and 1990s as well. Many of the new businesses are restaurants benefiting from huge summertime crowds and large lunch orders from firms in the nearby film district, but a notable portion of the retail composition is also apparel oriented (see Table 3).⁷ As an official from the BIA indicated, "The merchandise available here helps South Asians maintain ancient cultural and religious traditions, and keep in touch with the contemporary lifestyle of the subcontinent" (GIBBIA 2004a). The BIA claims that it is the largest South Asian bazaar in North America (GIBBIA 2004b). Moreover, while Indo-Pakistani commercial districts have popped up elsewhere in the GTA (such as Rexdale, Brampton, and Malton), The Bazaar remains the chief commercial core for South Asian identity in the region.

But while the neighborhood's commercial identity became firmly implanted during the past three decades, its residential identity never paralleled this trend (see Table 1). Though increasing rapidly in relative terms, the number of people who were either born in South Asia, speak a South Asian language or dialect, or even claim to be of South Asian origin is still very small—in 2001, only 5.8% of residents claimed to be of South Asian origin, and only 6% had a South Asian mother tongue. The lack of Indian or South Asian population is all the more striking given that the neighborhood has experienced a fairly significant (relative) increase in overall immigrants during the past 30 years. Much of this is accounted for by the growth of the Chinese community, and Chinatown East (which is actually to the west of the study area). Gerrard India Bazaar thus developed in a way that is very different from the other three neighborhoods discussed here. Its commercial strip was not an organic response to the local community, but rather an accident of ground rent designed to serve a regional community.

The Gerrard India Bazaar BIA has been wildly successful at promoting the area as a destination for South Asians in the GTA, and increasingly as a destination for non-South Asians.⁸ It is far from clear, however, that these efforts have led to the valorization of nearby residential real estate seen in Little Italy and Greektown on the Danforth. The Gerrard India Bazaar BIA's activities and interests were, and continue to be distinct from, the adjacent residential population's. Historically most of the business owners (to whom the BIA is accountable) have lived in other parts of the GTA. To this extent, it is a very different institution from the other three being explored in this study. That said, the larger neighborhood of South Riverdale (within which Gerrard

India Bazaar sits) is beginning to experience signs of gentrification—an influx of artists, the construction of trendy condo projects, and copious attention by the local real estate press—but development remains very pocketed. As Table 4 suggests, these pockets of development have yet to meaningfully affect aggregate income and real estate statistics for the neighborhood. Overall house values have ranged from 60% to 70% of CMA averages during the past 30 years, and rents have fluctuated dramatically between 75% and 101% of CMA during the same period. Incomes have actually declined appreciably during the past 30 years. Much of this is influenced by the fairly large portfolio of social housing in the area, but much is also attributable to the simple fact that the neighborhood is still firmly working class in its orientation.⁹ In short, while the classic antecedents to gentrification appear to be emerging in pockets around Gerrard India Bazaar, it is unclear whether they will germinate and more importantly how (or if) they are related to the Bazaar ethnic package. But importantly for our purposes here, the Bazaar's presence remains a crucial component (along with the nearby film district and Chinatown East) of South Riverdale's bohemian panache, and as such has created an ethnic package that has the potential for sale to gentrifiers in the future.

DISCUSSION

The serious inclusion of culture in the study of urban landscape formation is an analytically helpful turn for the study of cities. A sensitivity to the constitutive powers of culture in particular can soften or even replace the economic nomotheticism of the discipline's past. But in "turning cultural," it is important not to fetishize culture as a completely autonomous phenomenon. As a growing body of scholars is beginning to recognize, culture and economics are not mutually exclusive categories. This is as true in the study of gentrification as it is for any other subfield. The culture-economics dualism has long plagued the study of gentrification. Though the cultural turn holds much hope for the study of gentrification, it is equally important to dismantle this dualism in ways that integrate, rather than isolate, culture and economics. The cultural turn for gentrification studies has largely translated into either highly culturalist arguments or conceptually incomplete calls for a rapprochement between cultural and economic explanations.

This article has attempted to show one way in which culture and economics interact with one another in the gentrification of neighborhoods. BIAs (ethnically labeled or not) in North America and Western Europe are small but highly strategic operations. Many have media liaisons and carefully manicure their neighborhood's identity. Ethnically labeled BIAs package and

reproduce ethnicity for consumption, primarily for tourists and nonresident ethnics in the region. Their intent is rarely, if ever, to promote the displacement of nearby residents, but their packaging efforts are translating into a constructed multicultural urbanity that is attractive to young urban professionals of many ethnic backgrounds. Their activities are supplanted and supported by all levels of government in Canada that aim to promote multiculturalism regardless of its form or consequence for nearby residents (who are, more often than not, from the very group whose identity the government is aiming to protect).

The relationship between ethnic packaging and gentrification is sometimes ambiguous, but it is increasingly the case that it (ethnic packaging) has the potential to function in a way that art has functioned in the past for gentrifying communities—as a way to anchor bohemian culture for an outside community looking for something unlike the suburbs. This is not, of course, to suggest that their efforts have somehow cynically shifted to gentrifying their own neighborhoods and nothing else, nor is it to suggest that places like Corso Italia and Greektown on the Danforth have no symbolic cultural importance for local ethnics that is independent of its level of development. The cultural function of each neighborhood is clearly complicated. Yet it is just as clear that ethnic packaging in Toronto is functioning, whether intended or not, in a way that is analogous to the artistic community's influence on gentrification. In some cases, communities (artist or ethnic) develop autonomously or for entirely pragmatic reasons (cheap real estate) and later acquire a panache that is attractive to gentrifiers. In many other cases, such packaging is deployed very deliberately by city officials, BIAs, and developers who understand the profit potential of these landscape identities. In these cases, the difference between culture and economics is difficult to discern, but it is clear that they are working in concert with one another to valorize real estate.

Cases like this also challenge traditional understandings of ethnic commercial landscapes. Traditional understandings of ethnic commercial landscapes as more-or-less organic outgrowths of ethnic residential landscapes is increasingly problematic. The values of multiculturalism are highly marketable in certain cases, so many ethnic commercial strips have remained, well after their resident community fled for the suburbs. This could be uniquely Canadian (see Mitchell 1993), both to the extent that so many immigrants now reside in the suburbs, but also to the extent that it is a country that has historically venerated multiculturalism above other comparable countries. Yet one can draw analogies in almost every city that aspires to be "global." Whatever its current extent, processes like the ones described here are likely only to expand in the future. Culture, it could be said, has been exalted as half of an

explanatory dialectic for understanding urban landscapes. A lesson that this case and many others show, however, is that it should not become an independent variable, isolated from power and economics.

NOTES

1. BIAs are collections of property owners that agree to a self-taxation scheme that will be used to provide services to a particular neighborhood. There are currently 42 BIAs in the City of Toronto, representing 14,000 small businesses, whose property is valued at over \$4 billion (Enterprise Toronto n.d.).

2. This was measured by using the *Might's Street Directory* for the City of Toronto for 1970, 1980, 1990, and 2000. Business names were judged on their ethnic content and then recorded in Table 2. For example, for Little Italy, all business names that use some version of the word "Italy," an Italian word, or a reference to the country or culture of Italy, were counted as having "Italian Association."

3. It should be noted that the station is broadly multicultural in its programming, but that it was originally developed to promote Italian identity, and still retains much of this emphasis.

4. This is reflected in education statistics. In 1971, 1.5% of the population possessed a bachelor's degree. By 2001, the percentage had increased to 34.6.

5. It is difficult to operationalize "authenticity" in this case (and most others, to be sure), but it should be noted that restaurants in Corso Italia are generally less expensive, older, and more dependent on a local consumer base than those in the more commercially successful Little Italy to the south.

6. The city is planning to set aside lanes for streetcars along St. Clair between Yonge and Keele (the current end of the line). Some in Corso Italia welcome the change, while many other have complained that it will increase congestion and decrease parking availability (see McGran 2004).

7. Miscellaneous services account for about half of the sizeable "other" category in Table 3.

8. As Hutsul (2004) indicates, the decline of South Asian consumers and the increase of non-South Asian consumers has been lamented by some business owners who fear that the neighborhood's identity will become "theme parked" in a way comparable to Little Italy.

9. This is reflected not only in the aforementioned income statistics, but also in the percent college educated (19.3), which is below the city average (24.9).

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