

ON HASTINGS STREET

30 Years of Retail History
in Vancouver's Downtown Eastside
1970 - 2000



About This Study

This study includes material from the 1976, 1986, 1991, and 1996 Canada census. New research in this study includes original maps and streetscape photos of retail storefront use along four blocks of Hastings Street, between Cambie Street and Main Street. The maps are based on information from the Vancouver City Directories and archival photos. A 2001 map of retail storefront use has been added, and is based on first hand observations in Oct.-Nov. 2001.

This study is part of the Downtown Eastside Banner Project coordinated by the Carnegie Community Action Project (CCAP).

The project included the installation of street banners along Hastings Street between Main St. and Cambie St.

Both the banners and this booklet were part of a life skills project involving Downtown Eastside residents in the research, design and writing of the material. They are: Don Baker, Rene Belanger, James Cumming, Jason Cushion, Taum Danberger, Colin Donovan, Eva, Steve Fox, Kathleen Gowman, Mike Horton, Gregory Liang, Luka, Doug Mackenzie, Ron Mathison, Wayne Melvin, Steve Moss, Morris Nishi, Bill Romam, Charlene Pommochuck.

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Woodward's Department Store during the 1970s; boarded up retail space in the 100 block West Hastings; and the renovated Sunrise Hotel and cafe.

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DESIGN: Southside Flux 604.253.2510

Produced by: CCAP a project of the Carnegie Centre Community Association
401 Main St. Vancouver BC V6A 2T7 Phone: 604.689.0397 website: www.downtowneastside.ca/ccap

On Hastings Street

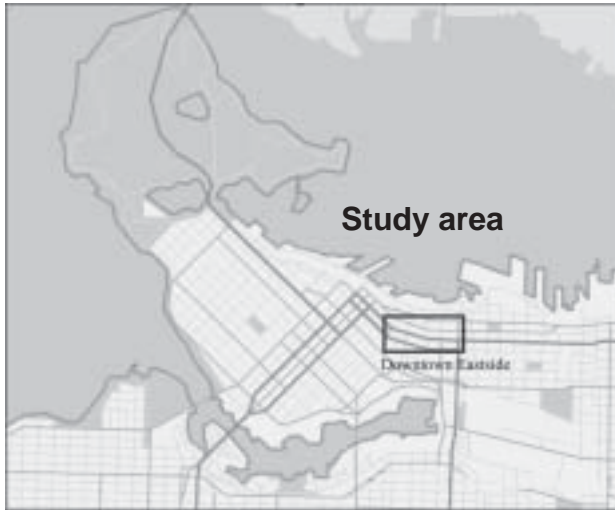
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This place used to be a hub, packed with people, but it has dropped right off. I'll probably jump the Sky-Train and go someplace where there is a mall.

- 30 year Downtown Eastside resident 1992'



Our findings suggest that, far from being a retail dead-zone, Hastings Street has the capacity to be a regional consumer attraction, as well as a shopping district for local residents.

Introduction

People often ask: what happened to Hastings Street? In recent years, there has been a rapid decline in commercial activity on the street. Many storefronts are vacant and much of the retail variety the street once had is now gone. Why have so many stores closed, and why haven't others replaced them?

This booklet offers some answers to these questions. We look at changes in retail storefront use along Hastings during a quarter of a century, from 1976 to 2001, focusing on the 4-block stretch from Cambie Street to Main Street. We relate these changes in this retail use to overall shopping trends in the Lower Mainland. We compare these findings about retail change to the demographics of the surrounding community. Finally, we briefly put our findings in the context of similar research that has been done in American inner-cities.

The findings may be surprising. They are not easy and familiar one-line explanations – “it's the fault of the drug dealers,” or “the residents are too poor to support viable business.” Instead, this research broadens the discussion of the causes of retail decline along Hastings Street. This booklet fills in some key gaps in what we know about Hastings, and dispenses with several myths about the decline of the street. Our hope is that this booklet will contribute to relevant, community-friendly solutions to the problem of retail decline.

Summary of Findings

Our analysis offers several insights into the debate about the decline of Hastings Street. First, we show that the decline is surprisingly recent. Thirty years ago, Hastings Street sustained viable retail, serving low- to moderate-income customers from the local neighbourhood, as well as from other regions.

Second, our analysis suggests that reasons for the decline have a lot to do with changing shopping patterns and the impact of urban and suburban mall development.

Third, this study shows that throughout the years of retail activity, neighbourhood demographics have changed surprisingly little. The decline in retail activity cannot therefore be blamed on the low income or the scarcity of local residents, as has often been argued.²

No discussion of the decline of Hastings Street would be complete if it did not make mention of the drug trade. Our analysis suggests that the drug trade, often held up as a cause of the decline, may have simply filled a vacuum left by already-retreating retail, only then becoming a factor in the further decline of the street.



000 block West Hastings North Side in 1974

With these findings in mind, we conclude that the challenge facing the Downtown Eastside community and the City of Vancouver is three-fold:

1. To involve a more detailed assessment of market potential along Hastings Street, one that moves beyond scapegoats, moral panic and a deficiency assessment to one that highlights its competitive advantage and niche markets.
2. To restore a local retail and service sector that once again meets the consumer needs of long-term residents in the Downtown Eastside community.
3. To bolster businesses that draw customers from outside the neighbourhood.

Changes in Retail Storefront Use

The following section describes thirty years of changes in storefront use and street life on four blocks of Hastings Street between Cambie and Main. We focus on four 'snapshots' of retail use in 1976, 1986, 1996, and today (2001). We highlight changes in the variety and type of retail and service provision, as well as changes in the vacancy rate. The reader should reference the detailed storefront inventory maps for each decade often during this discussion.

The Seventies: A Blue Collar Retail Strip

In 1976, Hastings was not rich, but it was bustling. The street could best be described as an eclectic and viable retail and entertainment node for low to moderate-income customers. Several large retail outlets operated on Hastings, including Army and Navy, Fields, Fedco, and Woolworth's. And, of course, Woodward's department store - the biggest draw of them all.

Many smaller businesses also thrived, catering to day-time shoppers drawn to Hastings Street by the larger outlets, as well as to the daily needs of local residents. These smaller operations included restaurants, cafes, banks, groceries, confectionery stores, furniture stores, jewelers, newsstands, bookstores, drugstores, crafts and souvenir stores, barbers and hair salons, and tailors. There were a number of retail outlets offering men's and ladies clothing and shoes, such as Pierre Paris Shoes, David Gordon Shoes, Fred Asher Clothing, and Sweet Sixteen Ladies Wear.

Hastings also had several office buildings, including the Copps Block, the Province building, and the Ford Building. Workers from these offices frequented local businesses and restaurants.

Clubs, theatres and other entertainment facilities offered daily distractions as well as nightlife. Old photos still remind people of the Lux and City Night Theatres, the Kit Kat Club, Fort Boogie, Frank's Place, Smilin' Buddha, and several billiard halls, arcades, gyms, and bars. The combination of entertainment and retail appealed to artists and other counter-culture groups.³



Several large retail outlets operated on Hastings, including Army and Navy, Fields, Fedco, and Woolworth's. And, of course, Woodward's department store - the biggest draw of them all.





In the mid-1980s, many retail outlets began to close under pressure from suburban mall. (Inset: 1970s drawing by Christina Poire)

However, despite this vibrant retail streetscape and a low storefront vacancy rate of 3.9 %, there were signs of stress, including slum housing conditions, government neglect, and shady businesses.⁴ As a result, Hastings Street became known as Vancouver’s ‘skid row.’ Local community groups contested this label because it stigmatized the neighbourhood and offered no community-friendly directions.⁵ At this time, the neighbourhood also became the subject of revitalization schemes, including a proposal of covered sidewalks and a transit mall like Granville Street.⁶

Meanwhile, down the street and around the corner, the Granville Mall and the Pacific Centre Mall were now firmly established, with future expansions in the works.⁷ At the time, few people realized the effects of these developments.



Just as the development of an uptown nightclub scene had eventual and unforeseen effects on Chinatown’s once thriving nightlife, the growing uptown shopping scene in the 1970s marked a sea-change in consumer patterns that would continue into the 1980s and have significant adverse effects on Hastings Street.

The Eighties: A Time of Decline

Around the time of Expo ‘86, many retail outlets along Hastings began to close, including the Peggy Shop, Pierre Paris Shoes, Ripley’s Men’s Wear, Philip Clothier, and the White Lunch.

Such closures took place simultaneously with external pressures like the increasing trend towards suburban shopping, large malls and big box stores. The development of Metrotown Mall (1985-87), with access via Skytrain, and the Pacific Centre Mall 1986 expansion are particularly noteworthy. In fact, by 1984 Pacific Centre was hailed as “Canada’s most successful mall.”⁸ These developments contributed to the decision by Wosk’s to close six of its 13 B.C. furniture and appliance outlets in 1983. Their store on the 000 block West Hastings was a casualty.⁹

Several big banks also closed their doors on Hastings Street, including: the Toronto Dominion Bank (199 East Hastings), the Bank of Nova Scotia (92 East Hastings), and the CIBC (84 West Hastings). Only the Bank of Montreal remained open into the early ‘90s.

Recreational and entertainment facilities also disappeared. The Western Gym, Coin City Arcade, the City Night Theatre (in the old Pantages Theatre), St. James Billiard, and Frank’s Cabaret all went. Several smaller restaurants and businesses closed as well.

Street Front Land Use Hastings Street Vancouver

Map 1: 1976



Carnegie Community Action Project
Downtown Eastside



Legend

Colours show street front use only.

- | | |
|---|----------------------------------|
| Retail | Social and Cultural Institutions |
| Convenience/Fast Food | Restaurant |
| Pawn Shop | Under Renovation |
| Entertainment | Services/Offices |
| Hotel Bar | Park |
| Entertainment | Unknown |
| Vacant | |
| Vacant Land | |
| Vacant Street Front | |
| Housing | |
| Non-Profit Housing | |
| Non-Profit Housing (no street front) | |
| Residential Hotel/Rooming House (no street front) | |



Street Front Land Use Hastings Street Vancouver

Map 2: 1986



Carnegie Community Action Project
Downtown Eastside



Legend

Colours show street front use only.

- | | |
|---|----------------------------------|
| Retail | Social and Cultural Institutions |
| Convenience/Fast Food | Restaurant |
| Pawn Shop | Under Renovation |
| Entertainment | Services/Offices |
| Hotel Bar | Park |
| Entertainment | Unknown |
| Vacant | |
| Vacant Land | |
| Vacant Street Front | |
| Housing | |
| Non-Profit Housing (no street front) | |
| Residential Hotel/Rooming House (no street front) | |



Street Front Land Use Hastings Street Vancouver

Map 3: 1996



Carnegie Community Action Project
Downtown Eastside



Legend

Colours show street front use only.

- | | |
|---|----------------------------------|
| Retail | Social and Cultural Institutions |
| Convenience/Fast Food | Restaurant |
| Pawn Shop | Under Renovation |
| Entertainment | Services/Offices |
| Hotel Bar | Park |
| Entertainment | Unknown |
| Vacant | |
| Vacant Land | |
| Vacant Street Front | |
| Housing | |
| Non-Profit Housing | |
| Non-Profit Housing (no street front) | |
| Residential Hotel/Rooming House (no street front) | |



Street Front Land Use Hastings Street Vancouver Map 4: 2001



Carnegie Community Action Project
Downtown Eastside



Legend

Colours show street front use only.

- | | |
|---|----------------------------------|
| Retail | Social and Cultural Institutions |
| Convenience/Fast Food | Restaurant |
| Pawn Shop | Under Renovation |
| Entertainment | Services/Offices |
| Hotel Bar | Park |
| Entertainment | Unknown |
| Vacant | |
| Vacant Land | |
| Vacant Street Front | |
| Housing | |
| Non-Profit Housing | |
| Non-Profit Housing (no street front) | |
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100 block East Hastings North Side in 1974

These closures pushed the storefront vacancy rate to 13%. With the onset of more and more storefront vacancies, Hastings Street showed visible signs of distress and isolation from the rest of the downtown peninsula, which was undergoing an investment boom following Expo 86.

The Ninties: Accelerated Decline

By 1996, Hastings Street had lost much of its retail diversity. As the introductory quote on Page 1 captures, shoppers by this time were more likely to frequent the downtown retail district or the new suburban malls. Even local shoppers began to have trouble finding places to make their daily store purchases.

The closure of Woolworth's (1993), Fields (1996), Fedco (1992), and, especially, Woodward's (1993) had a devastating effect on other local services.¹⁰ The effects of these closures on surrounding retail cannot be underestimated. No longer benefiting from the capacity of these large, anchor stores to draw the crowds, many small service and retail outlets closed. For example, the entire block of cafes that used to face Woodward's were boarded up and remain vacant to this day (see photo at left).



These dramatic changes in retail shopping not only effected Hastings Street, but other traditional retail streets as well. By 1980, Columbia Street, New Westminster, had lost five of its six department stores, many of them, like Wosk's, Woolworth and Fields, were also located on Hastings Street.¹¹

Retail and service variety in remaining storefronts along Hastings diminished, as fast food outlets, convenience stores, and pawnshops abounded. Business licenses began increasingly to be suspended, revoked, or refused, mostly for drug related activity.¹² Memorable local features such as the Blue Eagle Cafe, Donald's Restaurant and Skippers Seafood disappeared at this time.

Magazine readers still lament the loss of Universal News, which offered a wide variety of foreign magazines and papers. An effort to revive the old Lux Theatre in 1993 met with failure.

The vacancy rate in the area had swelled to 36% by 1996. The demolition of condemned buildings resulted in vacant lots on 100 block East and the 000 block West Hastings for the first time in decades.



The closure of Woolworth's, Fields, Fedco and especially Woodward's, had a devastating effect on other local services.



Downtown Eastside residents were “low-income” even when Hastings Street was a viable marketplace; to use low income as a scapegoat for the decline is to miss this key point.

Table #1 **Storefront Vacancy Rate Percentage**

1976	4 %
1986	13 %
1996	36 %
2001	43 %

Source: Percentages are based on the number of storefronts vacant, identified on the inventory maps, relative to a fixed total number of storefronts for all years (n=127).



Customers at the Four Corners bank at Hastings and Main.

Today: A Time of Challenge and Opportunity

Lack of for-profit business investment on Hastings Street has become chronic.¹³ Properties languish, as lack of investment lets existing infrastructure fall into visible disarray and vacant properties remain boarded up indefinitely. Many owners apparently prefer to wait and speculate on future higher returns. Empty property casts a stigma on surrounding land, making it unappealing to development. Decline fuels further decline. There are now four empty lots and 43 vacant storefronts along the four blocks of Hastings between Cambie and Main. The storefront vacancy rate is a crushing 43% (See Table 1). Business variety is at an all-time low. There are many more pawnshops, fast food joints, and convenience stores than there were before.

Despite the challenges, retail survivors suggest the street still has some ability to be a viable urban marketplace for local and regional low- to moderate-income shoppers. Several long-term local businesses remain on Hastings Street. Save-on-Meats continues to serve local customers as well as drawing in shoppers from other neighbourhoods in search of a bargain. Army & Navy is just about the only place that local folks can buy clothing and household supplies; it also attracts shoppers from elsewhere. The Only Seafood Cafe remains in operation and is even to this day still attracts tourists.

There are also new social enterprises, such as United We Can, the Call n’ Post, the Radio Station Cafe, Clothes Encounters, the InterUrban project, and the Portland Café. As well, Four Corners Community Savings was opened in effort to meet the banking and community economic development needs of the area. These four blocks of Hastings Street have also had some significant housing projects and hotel renovations, including the Portland Hotel, Tellier Tower, Abbott Mansions, and the Sunrise Hotel. Through public sector reinvestment, these developments have upgraded buildings and streetscape and provided local infrastructure in a way that benefits the entire community.

Scapegoats and Moral Panic

How can we explain this retail decline over the past thirty years?

There are at least three factors popularly cited as causes of the decline: local poverty, the size of the local market, and the presence of an open drug scene. In response, solutions focus on the need to change core aspects of the local neighbourhood. This is to be achieved by increasing the local population, the employment base, and the purchasing power of local residents. However, from a historical perspective, the link between retail decline and local market conditions is less clear-cut.



000 block East Hastings South Side in 1974

First, low income, while undeniable and often extreme¹⁴, cannot be held up as the sole cause of the retail decline. This level of income has been relatively constant. The incidence of low-income has remained high over the past 30 years and even longer (see table 2). So, Downtown Eastside residents were “low-income” even when Hastings was a viable marketplace; to use low income as a scapegoat misses this key point.

Second, the retail decline does not appear to be directly linked to the small size of the market. Between the 1940s and 1970s, there was a near 40 percent population drop.¹⁵ Downtown Eastside experienced its greatest population decline at the same time that retail activity was strong. As well, if the size of the local market really was a driving factor in the decline, then we would expect to see growth in retail activity in the post-1970 period, if the population recovered.¹⁶ On the contrary, however, the decline actually accelerated. The data suggest a significant de-linking of the relationship between local population and retail activity along Hastings Street.

Third, the open drug scene on Hastings is also cited and widely believed to be a key factor in the retail decline.¹⁷ The drug scene pushed otherwise viable businesses out and discouraged investment, or so the argument goes. Historically, however, the relationship between the drug scene and retail decline is not so cut-and-dry. Our review of 30 years of changes in retail use suggests that the factors contributing to decline preceded the explosion in the open drug scene. Rather than drugs pushing out business, it could well be that retreating businesses left a vacuum into which the existing drug trade could expand. At some point, the open drug scene and the decline in retail did become self-reinforcing. Both were greatly accelerated in the 1990s by the emergence of cheap and potent heroin and cocaine, and growing use of crack cocaine.¹⁸ However, the perception of a direct linkage between the two, at least in the beginning, may have more to do with escalating moral panic surrounding an open drug scene.

Rather than drugs pushing out business, it could well be that retreating businesses left a vacuum into which the existing drug trade could expand.

Table #2

Year	Population	Incidence of Low-Income
1976 ¹	17,730	not available
1986 ²	14,820 (14,190) ⁵	75% (68%)
1996 ³	19,814 (16,275)	68% (68%)
2001 ⁴	16,447	not available

Notes: ¹ Includes Census Tracts (CT) - 59,58,57. This includes the Downtown area East of Burrard St. and West of Clark Dr. ² A smaller area than 1976 Census. Includes CTs - 59.01, 58, 57. CT 59.01 has Nelson St. as its Southern boundary. ³ Same area and CTs as 1986 Census. ⁴ Includes CTs - 59.06, 58, 57.01, 57.02. ⁵ These CTs closely reflect DTES boundaries as defined by City.⁵ City of Vancouver statistics from DTES Community Monitoring Reports.

The Information Gap

Economic capacity studies using a deficit-based analysis, as well as generally negative perceptions of the DTES, have given rise to numerous solutions involving the implicit displacement or reduction of the existing low-income population relative to the total population. In other words, the neighbourhood must become more dense and affluent if there is to be any economic recovery. However, solutions for an economic recovery of Hastings Street should be based on a far richer assessment of the causes and cures of economic decline.





Inside the Sunrise Cafe and laundromat at Hastings and Columbia. One of the recent community economic development projects that provides employment for local residents.

The Sunrise is also the new home of Co-op Radio 102.7 FM.

Recent research from the United States has “laid out the untapped opportunities for retailers in central cities and identified a pervasive ‘information gap’ that adversely impacts inner-city neighbourhoods and residents.”¹⁹ More often than not, studies of inner city economic viability are based on inadequate and market-oriented information. One report explains:

“First, there is simply inadequate data on traditional indicators for inner-city markets, and therefore estimates using those indicators will fail to capture an accurate picture of inner-city market potential. Second, available data reflect business demands. Because businesses have not traditionally viewed inner cities as business opportunities, they have not expected the same sort of information as they do for more affluent consumers.”²⁰

The result is an under-estimation of business potential in inner-city neighbourhoods, which in turn fuels under-investment in the local economy. This research suggests that an assessment of the local market must go beyond the traditional review of household income as an indicator of market potential. For example, an informed assessment would acknowledge the fact that lower income households spend a larger proportion of their income on retail expenditures than do upper income households.²¹

An informed analysis would also cite the relatively high density of the area as a factor contributing to market viability, since concentration of income plays at least as much a role in market viability as level of income. In fact, income density or a purchasing power profile of an inner city neighbourhood is a far better indicator of economic opportunities than simply to review household income data. Only by broadening our discussion of the economic potential of inner-city neighbourhoods can we really find their competitive advantage.

Goods and Services for Whom? Looking to the Future

Hastings Street is facing a transition brought on in part by substantial changes in shopping patterns and retail use over the last 30 years. At the same time, there are opportunities for positive social and economic development. Vestiges of the past regional draw suggest that Hastings Street could once again be made attractive to regional shoppers. Clearly, the Army & Navy and Save On Meats are two examples of long term businesses in the DTES that continue to attract mostly low to moderate income shoppers to Hastings Street from other areas.²²

Perhaps the market that has sustained these and previous operations could work for future business ventures. It is possible to position the DTES as a low-income neighbourhood within, not outside of, an economic development strategy. In other low-income neighbourhoods across North America, the promotion of this goal often has involved the establishment of a Community Development Corporation (CDC). CDCs have proven to be a necessary catalyst for encouraging economic development that benefits low-income residents.²³



100 block West Hastings South Side in 1974

The challenge will be to restore the area's regional appeal, and to promote retail uses that meet the needs of existing low- and moderate-income shoppers from the neighbourhood and elsewhere in the Lower Mainland. This is our competitive advantage.

The real question driving the debate about the decline and recovery of Hastings Street is this: Who will benefit when the area is redeveloped? The current retail environment of Hastings Street will not remain the same for long. Already new developments, like International Village, are betting on the eventual redevelopment of the DTES. Will new retail and service ventures cater to the consumer and employment needs of the local population? Or will the long-term community of the Hastings Street area be displaced due to an economic development strategy, which, targets tourists and new residents with greater purchasing power?



Local initiatives: Street banners and hanging baskets on Hastings street.

Endnotes

¹ Vancouver Sun. *Woodward's downtown store calls it quits after 90 faithful years.* October 23, 1992, A1.

² For example, Art Philips. *Good intentions go bad.* Vancouver Sun. November 1, 2000.

³ For example, beginning in the late 70's and into the early 80's, the Smilin' Buddha was a major venue for Vancouver's emerging punk rock scene.

⁴ The Province. *Housing plan urged for eastside area.* October 13, 1978.

⁵ This decade also saw the beginnings of community mobilization and expressions of neighbourhood identity. For example the Downtown Eastside Resident's Association (DERA) was formed in August 1973. In response, government sponsored improvement programs and neighbourhood revitalization projects began (e.g. the fix-up of Oppenheimer Park or construction of city-run singles housing like Oppenheimer Lodge, 1974.).

⁶ Bing Marr and Associates. *Restoration report: A case for renewed life in the old city.* Prepared for the City of Vancouver, 1969.

⁷ Between 1969 and 1989, Pacific Centre Mall came to comprise nearly 3 entire blocks between Granville St. and Howe St. from Robson St. to Pender St.

⁸ Vancouver Sun. *The success of malls.* December 7, 1985.

⁹ The Province, *Wosk's planning to shut six stores.* December 2, 1981. Stores closed included Columbia St., New Westminster, Kingsway, Burnaby, Marine Dr., North

Vancouver and Maple Ridge. Wosk's Ltd. eventually went into receivership in 1985.

¹⁰ Note: The closure of Woodward's had nothing to do with market conditions on Hastings Street. In the early eighties, Woodward's chain of stores closed across Canada, including a store located in one of Vancouver's more affluent neighbourhoods, Oakridge Mall.

¹¹ Interview with Steven Scheving, New Westminster Planning Department. April 2002. The fate of Hastings Street and Columbia Street are extremely similar. Columbia Street was adversely impacted by the openings of Louheed Mall, Burnaby and Guildford Town Centre, Surrey, in the early 70s. The closure of Eatons in 1976 on Columbia Street is a very similar story to the closure of Woodward's on Hastings Street.

¹² City of Vancouver. *Downtown Eastside Community Monitoring Report.* 2000, p.28.

¹³ Ference Weicker & Co. *Phase II of the Economic Capacity Study: Interim Report.* 2001, p.16.

¹⁴ The incidence of low income in the DTES, according 1996 Census data, was 68% compare to a 31% City average. (Downtown Eastside Community Monitoring Report, 2001 6th Edition, City of Vancouver.) For comparison, Grandview Woodlands and Mt. Pleasant neighbourhoods have an incidence of low income of 44%.

¹⁵ The decline in population had to do in part with the City's policy of decentralization. Example: 1957. *Vancouver Redevelopment Study*, Dec. City Technical Planning Board.

¹⁶ Barton Reid. *The Political Economy of Densification: Looking for Signs of Postmodern City.* January 2001, PHD dissertation.

¹⁷ See for example, Ference Weicker & Co. *Phase II of economic capacity study - Interim report.* 2001. p.1.

¹⁸ Donald MacPherson. *A Framework For Action: A Four-Pillar Approach to Drug Problems in Vancouver.* City of Vancouver, 2000.

¹⁹ John Pawasarat and Lois Quinn. *Exposing Urban Legends: The Real Purchasing Power of Central City Neighbourhoods.* Brookings Institution. June 2001, p.1; Robert Weissbourd and Christopher Berry. *The Market Potential of Inner-City Neighbourhoods: Filling the Information Gap.* Brookings Institution. March 1999; Michael E. Porter. *The Competitive Advantage of the Inner City.* Harvard Business Review. May-June 1995, p.55-71.

²⁰ Robert Weissbourd and Christopher Berry. *The Market Potential of Inner-City Neighbourhoods: Filling the Information Gap.* Brookings Institution. March 1999, pp.9-10.

²¹ Ibid.

²² As one market analyst put it: 'The real problem for Army & Navy, according to [Harris Hudema Consultants], is not location or public safety. It's the rather more important issue of public perception. The Downtown Eastside is not as violent as the media invariably portrays it to be, but people need to feel safe shopping.' Vancouver Courier. October 31, 1999.

²³ In other low-income neighbourhoods, the promotion of this goal often has involved a Community Development Corporation (CDC). CDCs have been a necessary catalyst for encouraging development that benefits low-income residents.