

QUARTERS 1-2
1955

**CANADIAN
HOUSING
STATISTICS**

CENTRAL MORTGAGE & HOUSING CORPORATION

Errata

Page 9, Table 9:

Data should read as follows:

	Six Months Ending	
	<u>June 1953</u>	<u>June 1954</u>
Oshawa	148	318
Sub-total,		
Major Centres	3,912	2,943
Other		
Urban Centres	5,216	3,718

Page 20, Table 31:

Data for the six months ending June, 1955, should read as follows:-

<u>Births</u>	<u>Deaths</u>	<u>Immigration</u>
219,469	65,105	Not available

CONTENTS

	Page
Foreword	3
Summary	5
STATISTICAL TABLES	
House-Building Activity	7
Starts and Completions	7-9
Building Permits and Contract Awards	10
Completed and Unoccupied Dwellings	10
Construction Expenditures	11-12
Real Estate Lending	13
Total Mortgage Lending by Lending Institutions	13-14
Mortgage Lending Under the National Housing Acts	15-19
Characteristics of Loans and Borrowers Under N.H.A.	18
Mortgage Lending Under Federal Legislation Other Than N.H.A.	19
Population and Income	20
Net Family Formation	20
Population, Births, Deaths and Immigration	20
Personal Income and Savings	21
Building Materials	22
Indexes of Production and Domestic Disappearance	22
Exports	22
Production	23
Building Labour	24
The Labour Force and Persons With and Without Jobs	24
Immigration of Construction Workers	24
Applicants for Work	25
Employment and Earnings in the Construction Industry	25-26
Building Costs	27
Prices of Building Materials and Wage Rates	27-28
Consumer Price Index and Sub-Indexes of Rent, Home-Ownership and Shelter Costs	28
Construction Time of Completed Dwellings	28
Cost of Single-Family Dwellings Under N.H.A.	29
Sources and Explanatory Notes	31

FOREWORD

This issue of *Canadian Housing Statistics* is the first of a new series of reports providing statistical information on the housing situation, particularly new house-building activity. This new publication replaces the quarterly report *Housing in Canada* published by the Central Mortgage and Housing Corporation from October 1946 to the end of 1954. While the present issue of *Canadian Housing Statistics* relates to the first six months of 1955, future issues will be on a quarterly basis.

Many of the tables which appeared in *Housing in Canada* are included in this new publication; there have, however, been additions and deletions. Comments and suggestions in respect of these changes will be welcomed.

**Economic Research Department,
Central Mortgage and Housing Corporation.**

Ottawa, August, 1955

SUMMARY

The volume of house-building activity in the first half of 1955 was greater than in the corresponding period of any previous year and was an important factor in the increase in overall economic activity. The demand for new dwellings, particularly those for home-ownership, was at high levels in most areas. Mortgage funds were in good supply and there was some reduction in interest rates charged on loans under the National Housing Act. Some local and apparently temporary shortages of building materials were reported but, in general, building materials and labour were readily available. Building costs were, on the average, slightly higher than a year ago.

House-Building Activity

Total expenditures on new house-building, in the period January to June, amounted to \$581.7 million, 27 per cent more than in the first six months of 1954. This increase comprised a 2 per cent increase in building costs and a 25 per cent increase in the volume of activity. Part of the increase in house-building activity represented work done on dwellings started in the latter part of 1954. This was reflected in a rise in the number of dwellings completed from 41,571 in the first six months of 1954 to 52,228 in the first six months of 1955. Towards the middle of the year, however, work done on dwellings started since the beginning of the year was largely responsible for the higher volume of activity.

Starts of new dwellings totalled 57,997 in the first half of 1955⁽¹⁾. This was 25 per cent more than in the corresponding period of 1954 when starts were delayed by a wet spring and by the change in the National Housing Act. Taking account of seasonal factors, the rate of dwelling starts in the period under review was 128,000 per year. This was 12.8 per cent more than the 113,500 dwellings started in 1954.

Most of the increase was in single-family dwellings. Starts of these dwellings totalled 42,036 or 33 per cent more than in the first half of 1954. Apartment dwelling starts declined by 6.7 per cent. This was the result of a decline in such building in Toronto, where construction of several thousand apartment dwellings has been deferred pending the decision of the Municipal Board in respect of zoning by-laws. Increased apartment construction in Montreal and Vancouver was not sufficient to offset the decline in Toronto.

All areas, with the exception of the Prairie region, shared in the increase in dwelling starts. British Columbia and the Atlantic region showed increases of 90 per cent and 61 per cent respectively. In the Quebec region, starts were up by 30 per cent while in Ontario, the increase was 16 per cent. There was a decline of 2 per cent in the Prairie region.

There were very marked increases in some of the metropolitan areas, particularly Vancouver and Quebec City, but the metropolitan areas as a whole showed an increase of only 6.6 per cent in dwelling starts. The main increase took place in urban centres of less than 30,000 population and in the rural areas. In these areas starts increased by 83 per cent from the first half of 1954 to the first half of 1955.

(1) Starts and completions reported for June, were unusually high. The results of the joint DBS/CMHC survey of house-building activity show June starts at 21,021 and completions at 10,989. In the urban centres where there is complete enumeration, starts were up from June, 1954, by 25 per cent and completions by 49 per cent. In other areas, where reliance is placed on a sample survey, the year to year increases were 168 per cent for starts and 300 per cent for completions. The very large increase in the sample areas in June appear to be mainly the result of the sampling method. In months other than June and October the sample is based on observations and enquiries made in the course of conducting the Labour Force Survey. In June and October, however, an intensive check is made of the sample areas in order to ensure coverage of house-building activity not reported in earlier months. This probably accounts for much of the reported increase in June. This means that emphasis should not be placed on the large number of starts and completions reported for June but rather on the totals for the six-month period January to June.

Sales of new houses kept pace with supply. In the metropolitan areas and major urban centres, 27,000 single-family and duplex units were completed in the first six months of 1955. Over the same period the number of these dwellings newly completed but unoccupied increased by only 200 units.

Real Estate Lending

Mortgage money was in good supply during the period. This was true both for loans under the National Housing Act and for conventional loans. The maximum rate of interest on insured loans was reduced by regulations under the Act, from 5½ per cent to 5¼ per cent on February 17. On May 9 the Royal Bank announced that it would approve loans under the Act at an interest rate of 5 per cent rather than the 5¼ per cent maximum. This change was followed by many of the other lending institutions.

The total value of mortgage loans approved by the lending institutions, including the banks, amounted to \$546.3 million in the first half of 1955. This was 41 per cent more than in the first half of 1954.

Most of the increase in mortgage lending took place under the National Housing Act. Loans were insured under the Act to the value of \$307 million, for 32,027 dwelling units, in the first six months of 1955. This was 64 per cent more in amount and 52 per cent more in terms of dwelling units than in the first half of 1954. This comparison is somewhat misleading, however, since activity under the new Act was at low levels in April and the early part of May, 1954. A more useful comparison is with the second half of 1954. This shows that insured lending under the Act was 11 per cent more in amount and 9 per cent more in terms of dwelling units, in the first half of 1955 than in the second half of 1954.

The chartered banks were particularly active under the Act. They approved loans to the value of \$131 million relating to 13,932 dwelling units in the six month period. This represented 43 per cent of the activity of the lending institutions under the Act, and in the latter part of the period the proportion was even higher.

The increase in activity under the National Housing Act was reflected in an increase in the proportion of private dwelling starts financed with some form of public assistance. In 1954 the proportion was 34 per cent while in the first half of 1955 it was 40 per cent.

Conventional mortgage loan approvals by the lending institutions, other than the chartered banks, were higher in the first half of 1955 than in the corresponding period of 1954, up from \$200 million to \$239 million. For new residential construction alone, approvals increased from 83 million to \$89 million and in terms of dwellings, from 14,743 to 15,767 units.

Population and Income

The number of families increased by 22,800 in the first half of 1955, compared to 27,000 in the corresponding period of 1954. The decline was mainly the result of fewer families entering the country; there was also a small reduction in the number of marriages.

Personal income was markedly higher in the period under review than in the year before. In the first quarter of the year, personal income was 5 per cent above that of the corresponding period of 1954. While complete data for the second quarter are not yet available, the indications are that the first quarter increase continued during that period.

Building Materials and Labour

The large volume of construction activity in the first half of 1955, resulted in increased demand for building materials. Not only did domestic demand increase, but also the demand for building materials for export.

Production was also higher but, in the case of some materials, not sufficiently so to prevent shortages. Supplies of cement and lumber have been low in a number of centres in recent months and, in the case of lumber, prices have risen.

The index of prices of lumber products went up from 125.2 at the beginning of the year to 125.7 in May and then to 127.3 in June. The prices of roofing materials also showed a marked increase, from 124.0 in May to 128.0 in June. As a result of these and other changes, the composite index of residential building material prices went up from 122.2 at the end of 1954 to 124.3 in June. On a six month basis, the index averaged 122.9 in 1955 compared to 121.3 in 1954.

The increased volume of construction activity contributed to increases in minimum hourly wage rates of construction workers. The index of these rates, went up from 140.6 at the beginning of the year to 143.1 in June. In June 1954, the index stood at 139.8.

Building Costs

With higher wage rates and material prices, the combined index of prices of residential building materials and wage rates of all construction workers increased from 129.0 at the beginning of the year to 131.4 in June. On a six month basis the index averaged 129.7 in 1955 compared to 127.7 in 1954.

These increases were reflected in higher costs of dwellings financed under the National Housing Act. The estimated construction costs for bungalows went up from \$9.61 per square foot in the first half of 1954 to \$9.74 in the first half of 1955. For single 1½-storey houses, finished, the increase was from \$8.57 to \$8.66.

The average cost of land for single-family dwellings, financed under the National Housing Act, went up from \$1,636 to \$1,805 between the first half of 1954 and the first half of 1955.

HOUSE-BUILDING ACTIVITY

Table 1. Construction of Dwelling Units⁽¹⁾

Period	DWELLINGS IN NEW STRUCTURES				Con-versions
	Starts		Completions	Under Construction	
	Actual	Seasonally Adjusted ⁽²⁾			
1948	90,194	*	76,097	56,456	5,146
1949	90,509	*	88,233	59,503	3,422
1950	92,531	*	89,015	59,443	2,739
1951	68,579	*	81,310	43,219	3,500
1952	83,246	*	73,087	55,689	3,215
1953	102,409	*	96,839	59,923	3,824
1954	113,527	*	101,965	68,641	4,373
6 months ending					
June 1954	46,398	103,004	41,571	64,262 ⁽³⁾	**
June 1955	57,997	128,753	52,228	75,684 ⁽³⁾	**
1954—Jan.	2,983	111,007	8,315	54,248	**
Feb.	3,057		6,116	51,127	**
Mar.	5,682		5,896	51,070	**
April	8,692		6,774	52,978	**
May	13,398		8,423	57,816	**
June	12,586	100,214	6,047	64,262	**
July	14,191		8,383	69,874	**
Aug.	10,978		7,718	72,150	**
Sept.	12,760		8,615	75,310	**
Oct.	13,097		13,039	75,456	**
Nov.	9,764	129,356	11,246	73,746	**
Dec.	6,339		11,392	68,641	**
1955—Jan.	3,963	128,753	9,037	63,525	**
Feb.	4,006		7,544	59,814	**
Mar.	4,879		7,732	57,960	**
Apr.	9,085		8,594	58,862	**
May	15,043		8,332	65,543	**
June ⁽⁴⁾	21,021		10,989	75,684	**

Table 2. Dwelling Starts, by Initiation⁽¹⁾

Public	PRIVATE			Total
	With Government Assistance	Without Government Assistance	All Private	
8,871	19,029	62,294	81,323	90,194
7,993	27,231	55,285	82,516	90,509
4,799	39,753	47,979	87,732	92,531
2,219	23,723	42,637	66,360	68,579
4,958	29,343	48,945	78,288	83,246
1,855	36,385	64,169	100,554	102,409
1,540	47,289	64,698	111,987	113,527
395	16,076	29,927	46,003	46,398
441	23,116	34,440	57,556	57,997
87	4,087	7,548	11,635	11,722
308	11,989	22,379	34,368	34,676
424	18,833	18,672	37,505	37,929
721	12,380	16,099	28,479	29,200
87	4,935	7,626	12,761	12,848
354	18,181	26,814	44,795	45,149

(1) Newfoundland included from 1949.

(2) At annual rates.

(3) As at end of June. * Not applicable. ** Not available.

(4) Includes dwellings started and completed in earlier months of 1955.

(1) Newfoundland included from 1949.

Table 3. Dwelling Starts, by Region⁽¹⁾

Period	Atlantic	Quebec	Ontario	Prairies	British Columbia	Canada
1948	5,712	24,982	29,976	17,891	11,633	90,194
1949	5,023	24,196	34,023	16,565	9,702	89,509
1950	7,451	28,515	33,430	15,599	7,536	92,531
1951	3,562	21,193	27,349	10,779	5,696	68,579
1952	4,720	26,355	30,016	15,044	7,111	83,246
1953	5,921	30,249	38,873	18,776	8,590	102,409
1954	6,082	29,958	46,382	21,502	9,603	113,527
6 months ending						
June 1954	1,618	13,230	19,224	8,182	4,144	46,398
June 1955	2,608	17,148	22,339	8,029	7,873	57,997
1954—Jan.	47	565	1,763	205	403	2,983
Feb.	42	666	1,561	520	268	3,057
Mar.	104	1,820	2,172	954	632	5,682
Apr.	351	2,709	3,269	1,192	1,171	8,692
May	609	3,967	5,772	2,176	874	13,398
June	465	3,503	4,687	3,135	796	12,586
July	1,540	4,234	4,368	3,008	1,041	14,191
Aug.	642	2,756	4,375	2,445	760	10,978
Sept.	623	2,594	6,235	2,209	1,099	12,760
Oct.	1,069	2,858	5,261	2,887	1,022	13,097
Nov.	345	2,918	3,859	1,770	872	9,764
Dec.	245	1,368	3,060	1,001	665	6,339
1955—Jan.	142	966	1,801	510	544	3,963
Feb.	115	748	2,039	454	650	4,006
Mar.	87	1,510	2,139	270	873	4,879
Apr.	445	2,354	3,742	1,050	1,494	9,085
May	645	5,190	5,021	2,260	1,927	15,043
June ⁽²⁾	1,174	6,380	7,597	3,485	2,385	21,021

Table 4. Dwelling Completions, by Region⁽¹⁾

Atlantic	Quebec	Ontario	Prairies	British Columbia	Canada
4,809	20,171	26,391	13,995	10,731	76,097
5,115	22,912	31,440	17,794	10,272	87,533
7,209	27,237	31,318	14,691	8,560	89,015
4,316	26,686	31,732	11,893	6,683	81,310
4,215	22,407	27,461	11,976	7,028	73,087
5,224	29,803	35,173	18,695	7,944	96,839
5,259	26,182	41,085	20,281	9,158	101,965
1,889	11,076	17,105	7,773	3,729	41,572
2,003	14,246	22,484	8,301	5,194	52,228
288	1,835	3,856	1,582	754	8,315
425	1,172	2,799	1,195	525	6,116
224	1,677	2,122	1,439	434	5,896
247	2,108	2,631	1,090	698	6,774
444	2,632	3,417	1,212	719	8,424
261	1,652	2,280	1,255	599	6,047
543	1,909	3,369	1,652	910	8,383
367	2,205	3,290	1,189	667	7,718
404	2,324	3,201	1,782	904	8,615
971	3,445	4,764	2,921	938	13,039
588	2,108	4,764	2,806	980	11,246
497	3,115	4,592	2,158	1,030	11,392
351	2,044	4,276	1,628	738	9,037
330	1,962	3,356	1,300	596	7,544
260	1,675	3,755	1,239	803	7,732
464	2,115	3,618	1,418	979	8,594
163	2,896	3,391	1,119	763	8,332
435	3,554	4,088	1,597	1,315	10,989

(1) Newfoundland included from 1949.

(2) Includes dwellings started and completed in earlier months of 1955.

(1) Newfoundland included from 1949.

HOUSE-BUILDING ACTIVITY — *Continued*

Table 5. Dwelling Starts, by Type

Period	One Family	Two Family	Apartments	Other	Total ⁽¹⁾
1948	73,399	7,488	7,497	1,810	90,194
1949	70,636	7,453	11,420	—	89,509
1950	67,124	8,468	14,232	617	90,441
1951	53,002	5,658	9,865	54	68,579
1952	60,696	5,360	16,891	299	83,246
1953	70,782	7,202	23,872	553	102,409
1954	78,574	6,498	27,455	1,000	113,527
6 months ending					
June 1954	31,524	2,664	11,992	218	46,398
June 1955	42,036	4,178	11,185	598	57,997
1954—Jan.	1,770	210	962	41	2,983
Feb.	1,742	128	1,183	4	3,057
Mar.	3,398	392	1,880	12	5,682
April	5,553	570	2,493	76	8,692
May	10,039	738	2,551	70	13,398
June	9,022	626	2,923	15	12,586
July	10,119	900	3,157	15	14,191
Aug.	7,883	550	2,448	97	10,978
Sept.	8,814	630	3,052	264	12,760
Oct.	9,568	722	2,549	258	13,097
Nov.	6,312	686	2,627	139	9,764
Dec.	4,354	346	1,630	9	6,339
1955—Jan.	2,543	204	1,164	52	3,963
Feb.	2,845	248	904	9	4,006
Mar.	2,946	482	1,451	—	4,879
Apr.	6,353	692	1,934	106	9,085
May	10,727	1,048	2,963	305	15,043
June ⁽²⁾	16,622	1,504	2,769	126	21,021

(1) Newfoundland included from 1951.

(2) Includes dwellings started and completed in earlier months of 1955.

Table 6. Dwelling Completions, by Type

Period	One Family	Two Family	Apartments	Other	Total ⁽¹⁾
1948	61,787	4,560	8,143	1,607	76,097
1949	68,966	7,309	11,473	485	88,233
1950	68,685	7,376	12,809	145	89,015
1951	60,366	7,568	12,791	585	81,310
1952	55,967	5,314	11,707	99	73,087
1953	68,916	7,714	19,837	372	96,839
1954	71,760	6,098	23,042	1,065	101,965
6 months ending					
June 1954	28,317	2,534	10,348	372	41,571
June 1955	35,713	2,864	13,088	563	52,228
1954—Jan.	5,552	568	2,166	29	8,315
Feb.	4,420	340	1,209	147	6,116
Mar.	3,989	354	1,466	87	5,896
April	4,764	408	1,534	68	6,774
May	5,326	514	2,555	28	8,423
June	4,266	350	1,418	13	6,047
July	6,027	414	1,784	158	8,383
Aug.	5,408	552	1,738	20	7,718
Sept.	6,600	478	1,438	99	8,615
Oct.	9,310	814	2,895	20	13,039
Nov.	8,202	530	2,334	180	11,246
Dec.	7,896	776	2,505	216	11,393
1955—Jan.	6,463	450	1,993	131	9,037
Feb.	5,625	406	1,425	88	7,544
Mar.	4,908	488	2,247	89	7,732
Apr.	5,635	430	2,479	50	8,594
May	5,261	564	2,388	119	8,332
June ⁽²⁾	7,821	526	2,556	86	10,989

(1) Newfoundland included from 1951.

Table 7. Dwelling Starts, by Area

Period	URBAN		RURAL		Total ⁽¹⁾ Non-farm
	5,000 Pop. and over	Other	Non-farm	Farm	
1948	57,671	12,026	15,687	4,810	85,384
1949	58,370	9,743	17,565	4,831	85,678
1950	68,599	7,292	12,618	4,022	88,509
1951	47,374	5,532	11,572	4,101	64,478
1952	63,443	4,798	10,138	4,867	78,379
1953	80,313	5,550	13,798	2,748	99,661
1954	89,755	7,025	13,389	3,358	110,169
6 months ending					
June 1954	37,576	3,492	4,246	1,084	45,314
June 1955	41,375	4,342	10,195	2,085	55,912
1954—Jan.	2,927	—	5	51	2,932
Feb.	2,881	108	68	—	3,057
Mar.	5,459	121	102	—	5,682
April	7,648	413	583	48	8,644
May	9,228	1,608	2,181	381	13,017
June	9,433	1,242	1,307	604	11,982
July	10,462	1,229	1,950	550	13,641
Aug.	8,635	470	1,445	428	10,550
Sept.	10,222	889	1,405	244	12,516
Oct.	9,046	508	2,759	784	12,313
Nov.	8,371	293	956	144	9,620
Dec.	5,443	144	628	124	6,215
1955—Jan.	3,175	143	502	143	3,820
Feb.	3,134	317	493	62	3,944
Mar.	4,432	106	341	—	4,879
Apr.	7,662	292	1,011	120	8,965
May	11,266	1,004	2,541	232	14,811
June ⁽²⁾	11,706	2,480	5,307	1,528	19,493

(1) Newfoundland included from 1949.

(2) Includes dwellings started and completed in earlier months of 1955.

Table 8. Dwelling Completions, by Area

Period	URBAN		RURAL		Total ⁽¹⁾ Non-farm ⁽¹⁾
	5,000 Pop. and over	Other	Non-farm	Farm	
1948	48,006	10,029	14,204	3,858	72,239
1949	60,262	8,611	14,133	5,227	83,006
1950	62,847	7,675	14,448	4,045	84,970
1951	61,167	4,220	12,254	3,669	77,641
1952	54,346	4,572	9,623	4,546	68,541
1953	73,375	6,851	13,056	3,557	93,282
1954	80,593	6,076	12,169	3,127	98,838
6 months ending					
June 1954	34,963	1,910	3,592	1,107	40,465
June 1955	40,429	2,570	7,446	1,583	50,445
1954—Jan.	7,073	480	535	227	8,088
Feb.	5,131	237	583	165	5,951
Mar.	5,051	278	383	184	5,712
April	5,997	94	532	151	6,623
May	6,546	319	1,353	205	8,218
June	5,165	502	206	175	5,873
July	6,542	756	950	135	8,248
Aug.	6,188	576	800	154	7,564
Sept.	6,487	577	1,110	441	8,174
Oct.	9,098	1,037	2,219	685	12,354
Nov.	8,400	735	1,724	387	10,859
Dec.	8,915	485	1,774	218	11,174
1955—Jan.	6,754	397	1,645	241	8,796
Feb.	5,981	484	895	184	7,360
Mar.	6,748	256	472	256	7,476
Apr.	6,994	179	1,124	297	8,297
May	6,587	574	940	231	8,101
June ⁽²⁾	7,365	680	2,370	574	10,415

(1) Newfoundland included from 1949.

HOUSE-BUILDING ACTIVITY — *Continued*

Table 9. Dwelling Starts in Metropolitan Areas and Major Urban Centres

Area	1952	1953	1954	6 months ending			1955			
				June 1953	June 1954	June 1955	Mar.	Apr.	May	June ⁽¹⁾
Metropolitan Areas										
Calgary	2,884	3,477	3,621	2,078	1,818	1,539	112	285	483	391
Edmonton	3,019	4,377	4,037	2,024	1,789	842	58	156	309	200
Halifax	661	1,692	975	617	393	490	13	140	86	185
Hamilton	2,460	2,509	3,082	1,253	1,190	1,153	171	222	328	268
London	1,176	1,338	1,386	741	624	639	79	152	169	123
Montreal	14,618	18,222	19,482	8,550	9,076	9,892	1,148	1,622	2,977	2,897
Ottawa-Hull	2,419	3,023	3,536	1,150	1,230	1,311	134	164	392	392
Quebec	1,129	1,624	2,505	578	981	1,521	249	175	517	305
Saint John	125	388	208	216	71	107	4	31	23	36
St. John's	651	460	512	175	162	168	30	27	47	56
Toronto	9,735	11,543	20,483	5,407	7,725	7,867	1,069	1,268	1,542	2,051
Vancouver	4,969	6,539	6,921	3,200	3,160	4,405	678	972	1,095	726
Victoria	811	1,101	1,293	561	624	852	111	180	167	222
Windsor	1,104	1,060	1,677	485	946	563	60	224	146	62
Winnipeg	2,848	3,308	4,123	1,372	1,126	1,593	70	329	471	654
Sub-Total	48,609	60,661	73,841	28,407	30,915	32,942	3,986	5,947	8,752	8,568
Major Centres										
Brantford	253	325	95	155	74	137	12	36	38	38
Fort William-Port Arthur	432	563	415	314	191	302	13	55	118	112
Guelph	144	534	396	257	157	176	13	50	44	36
Kingston	189	198	182	96	90	87	6	19	28	18
Kitchener	532	636	713	372	359	328	29	84	71	101
Moncton	160	212	197	88	113	74	1	16	31	25
Oshawa	335	592	444	851	979	257	2	70	65	111
Peterborough	209	282	305	134	114	170	—	28	89	44
Regina	911	1,493	1,100	480	366	465	1	45	199	151
St. Catharines	142	159	174	71	95	94	16	29	22	18
Sarnia	621	347	404	178	208	262	33	47	41	98
Saskatoon	651	806	841	364	369	334	3	36	164	129
Sault Ste Marie	581	787	112	417	67	121	2	27	46	46
Shawinigan Falls	61	143	55	79	28	52	11	5	10	17
Sherbrooke	319	387	271	224	122	134	9	35	41	37
Sudbury	291	361	287	223	174	99	—	28	30	36
Sydney	95	85	114	48	28	30	1	6	16	6
Trois Rivières	240	374	261	264	70	134	11	26	46	48
Sub-Total	6,166	8,284	6,366	4,615	3,604	3,256	163	642	1,099	1,071
Other Urban Centres ⁽²⁾	8,668	10,768	9,548	4,513	3,057	5,177	283	1,073	1,415	2,067
Other Areas	19,803	22,096	23,772	9,211	8,822	16,622	4,410	1,423	3,777	9,315
Canada	83,246	102,409	113,527	46,746	46,398	57,997	8,842	9,085	15,043	21,021

(1) Includes dwellings started in earlier months of 1955.

(2) Of 5,000 to 30,000 population.

HOUSE-BUILDING ACTIVITY — *Continued*

Table 10. Residential Building Permits Issued

Table 11. Residential Construction Contracts Awarded

Period	Value (Millions of Dollars)			Number of Dwelling Units			Value (Millions of Dollars)			Number of Dwelling Units		
	New Con- struction	Alter- ations etc.	Total	Apart- ments	Other Dwellings	Total	Apart- ments	Other Dwellings	Total	Apart- ments†	Other Dwellings	Total
1948	276.2	23.1	299.3	6,473	44,838	51,311	30.1	343.0	373.1	3,730	62,500	66,230
1949	328.4	26.3	354.7	9,895	45,395	55,290	69.5	394.9	464.4	8,165	64,247	72,412
1950	388.5	34.4	422.9	11,310	48,963	60,273	59.3	482.4	541.7	6,550	71,173	77,723
1951	306.6	32.9	339.5	7,469	36,935	44,404	55.8	381.4	437.2	5,425	53,554	58,979
1952	404.3	35.3	439.6	13,708	43,467	57,175	101.6	409.4	511.0	9,473	49,507	58,980
1953	534.9	41.2	576.1	21,071	52,356	73,427	130.6	602.2	732.8	11,923	70,341	82,264
1954	577.7	43.1	620.8	20,599	49,378	69,977	151.2	748.6	899.8	13,707	78,098	91,805
6 months ending												
June 1954	270.8	22.1	292.9	7,918	24,378	32,296	56.0	335.9	391.9	5,115	35,846	40,961
June 1955	313.4	20.6	334.0	10,498	28,090	38,588	84.5	480.1	564.6	7,573	45,560	53,133
1954—Apr.	52.3	4.0	56.3	1,611	4,874	6,485	12.0	64.0	76.0	1,107	6,954	8,061
May	63.0	4.6	67.6	595	6,675	7,270	8.7	96.7	105.4	791	10,594	11,385
June	73.6	5.1	78.7	2,331	6,449	8,780	15.2	80.0	95.2	1,380	8,360	9,740
July	58.7	5.0	63.7	1,836	5,397	7,233	12.8	83.9	96.7	1,158	8,946	10,104
Aug.	61.4	3.8	65.2	1,753	5,580	7,333	16.0	72.9	88.9	1,448	7,739	9,187
Sept.	54.7	4.1	58.8	1,804	4,708	6,512	17.4	72.4	89.8	1,568	7,517	9,085
Oct.	50.9	3.4	54.3	2,407	3,948	6,355	18.5	53.7	72.2	1,667	5,424	7,091
Nov.	55.4	3.4	58.8	3,199	3,739	6,938	15.4	73.7	89.1	1,393	7,141	8,534
Dec.	25.8	1.3	27.1	1,682	1,628	3,310	15.1	56.1	71.2	1,358	5,485	6,843
1955—Jan.	16.7	1.3	18.0	975	1,188	2,163	7.4	38.7	46.1	673	3,805	4,478
Feb.	20.0	1.6	21.6	990	1,613	2,603	12.6	71.9	84.5	1,139	7,122	8,261
Mar.	44.0	2.4	46.4	1,673	3,877	5,550	16.8	44.6	61.4	1,509	4,336	5,845
Apr.	69.6	4.4	74.0	2,583	6,139	8,722	16.3	69.2	85.5	1,458	7,273	8,731
May	82.8	5.7	88.5	2,138	7,885	10,023	12.8	114.0	126.8	1,148	10,034	11,182
June	80.3	5.2	85.5	2,139	7,388	9,527	18.6	141.7	160.3	1,646	12,990	14,636

† Estimated.

Table 12. Duplex and Single-Family Dwellings Completed in Metropolitan Areas and Major Urban Centres, Occupied and Unoccupied

Period	Dwellings Newly Completed	Completed Dwellings Newly Occupied	Completed Dwellings Remaining Unoccupied				
			Total ⁽¹⁾	Average Number of Months Unoccupied	Per Cent Distribution By Months Unoccupied		
					1-3 Months	4-6 Months	7 Months or More
1950	43,115	—	304	3.1	79	10	11
1951	42,727	41,865	1,166	2.3	90	9	1
1952	35,302	35,811	657	4.2	69	13	18
1953	40,851	40,874	634	3.7	77	14	9
1954	47,163	46,611	995	3.4	66	21	13
6 months ending ²							
June 1954	20,045	20,065	703	3.5	63	24	13
June 1955	27,006	26,896	1,190	3.8	58	24	18
1954—Jan.	3,786	3,760	750	3.1	73	16	11
Feb.	2,932	2,924	760	3.2	70	18	12
Mar.	2,750	2,765	729	3.4	65	24	11
Apr.	3,471	3,505	730	2.3	57	29	14
May	3,848	3,880	687	3.8	55	29	16
June	3,258	3,231	703	3.5	63	24	13
July	3,940	3,709	904	3.9	49	39	12
Aug.	3,756	3,863	740	3.6	63	19	18
Sept.	4,075	4,001	781	3.4	67	19	14
Oct.	5,292	5,100	911	3.5	65	20	15
Nov.	4,790	4,719	1,026	3.4	66	21	13
Dec.	5,265	5,154	995	3.4	66	21	13
1955—Jan.	4,667	4,412	1,252	3.5	65	21	14
Feb.	4,364	4,152	1,392	3.4	65	22	13
Mar.	4,324	4,099	1,544	3.3	68	20	12
Apr.	4,506	4,770	1,540	3.5	64	21	15
May	4,297	4,568	1,338	3.8	59	23	18
June	4,848	4,895	1,190	3.8	58	24	18

(1) Figures shown exclude number of units completed and occupied for less than one month.

(2) With the exception of dwellings newly completed and those newly occupied data relate to end of the period.

HOUSE-BUILDING ACTIVITY — Continued

Table 13. Gross National Expenditures
(Millions of Dollars)

Period	Personal Expenditures	Government Expenditures	Gross Domestic Investment						Net Foreign Balance	Gross National Expenditure ²
			Residential Construction	Non-residential Construction	Machinery and Equipment	Inventories		Total		
						Non-farm	Farm ⁽¹⁾			
Current Dollars										
1948	10,112	1,798	637	818	1,230	620	-15	3,290	418	15,613
1949	10,963	2,128	742	903	1,323	319	-88	3,199	174	16,462
1950	12,029	2,326	801	1,026	1,389	769	191	4,176	-330	18,203
1951	13,273	3,243	781	1,260	1,769	1,267	353	5,430	-524	21,474
1952	14,366	4,245	786	1,554	1,916	-18	328	4,566	173	23,255
1953	15,125	4,359	1,061	1,706	2,073	353	196	5,389	-443	24,449
1954	15,676	4,361	1,166	1,676	1,711	-120	-160	4,273	-426	24,041
1953—1st Quarter	3,475	1,162	190	311	522	96	-245	874	-181	5,339
2nd Quarter	3,786	879	273	412	592	215	-263	1,229	-198	5,784
3rd Quarter	3,659	1,186	302	523	520	132	994	2,471	-18	7,288
4th Quarter	4,205	1,132	296	460	439	-90	-290	815	-46	6,038
1954—1st Quarter	3,593	1,121	206	335	429	104	-240	834	-183	5,406
2nd Quarter	3,925	874	283	414	508	-1	-117	1,087	-164	5,822
3rd Quarter	3,801	1,183	334	491	402	-75	469	1,621	11	6,662
4th Quarter	4,357	1,183	343	436	372	-148	-272	731	-90	6,151
1955—1st Quarter	3,736	1,161	246	327	410	141	-265	859	-152	5,656
Constant (1949) Dollars										
1948	10,475	1,909	660	847	1,303	62	14	2,886	446	15,713
1949	10,963	2,128	742	903	1,323	155	-82	3,041	174	16,304
1950	11,645	2,216	760	970	1,317	375	216	3,638	-176	17,325
1951	11,572	2,760	650	1,061	1,494	665	391	4,261	-299	18,340
1952	12,237	3,462	635	1,223	1,626	82	401	3,967	-2	19,585
1953	12,927	3,443	832	1,291	1,730	295	260	4,408	-441	20,353
1954	13,262	3,324	910	1,272	1,426	-51	-234	3,323	-373	19,665
1953—1st Quarter	2,975	928	150	236	440	90	-266	650	-203	4,357
2nd Quarter	3,257	698	215	312	496	174	-306	891	-187	4,732
3rd Quarter	3,110	934	236	397	431	81	1,208	2,353	-15	6,374
4th Quarter	3,585	883	231	346	363	-50	-376	514	-36	4,890
1954—1st Quarter	3,047	859	162	250	359	115	-274	612	-169	4,383
2nd Quarter	3,327	660	222	313	423	11	-165	804	-147	4,726
3rd Quarter	3,199	907	260	376	337	-40	585	1,518	14	5,676
4th Quarter	3,689	898	266	333	307	-137	-380	389	-71	4,880
1955—1st Quarter	3,139	868	190	243	339	91	-309	554	-135	4,468
Seasonally Adjusted at Annual Rates										
1952—1st Quarter	13,876	4,164	672	1,500	1,800	8	600	4,580	544	22,916
2nd Quarter	14,244	4,184	776	1,516	1,940	-292	344	4,284	420	22,952
3rd Quarter	14,560	4,180	804	1,576	1,956	-108	180	4,408	12	23,124
4th Quarter	14,784	4,452	892	1,624	1,968	320	188	4,992	-284	24,028
1953—1st Quarter	14,936	4,260	1,004	1,568	2,148	280	392	5,392	-360	24,220
2nd Quarter	14,988	4,400	1,052	1,640	2,104	508	-12	5,292	-464	24,396
3rd Quarter	15,228	4,540	1,080	1,840	2,220	360	-52	5,448	-440	24,632
4th Quarter	15,348	4,236	1,108	1,776	1,820	264	456	5,424	-508	24,548
1954—1st Quarter	15,376	4,224	1,084	1,676	1,772	300	-128	4,704	-412	23,872
2nd Quarter	15,600	4,312	1,092	1,640	1,756	-356	-72	4,060	-284	23,960
3rd Quarter	15,812	4,472	1,200	1,716	1,708	-460	-348	3,816	-400	23,948
4th Quarter	15,916	4,436	1,288	1,672	1,608	36	-92	4,512	-608	24,384
1955—1st Quarter	15,976	4,452	1,288	1,636	1,692	364	-28	4,952	-432	25,040

(1) Includes changes in grain in commercial channels.

(2) Totals include residual error of estimate not shown in the table.

HOUSE-BUILDING ACTIVITY — *Concluded*Table 14. Construction Expenditures, Public⁽¹⁾ and Private
(Millions of Dollars)

Period	Residential				Non-residential		All Construction		
	New Construction		Sub-total	Repair and Maintenance	New Construction	Repair and Maintenance	New Construction	Repair and Maintenance	Total
	New Dwellings	Major Alterations and Improvements							
1948	628.7	39.0	668	161.9	1,208	532	1,876	694	2,570
1949	726.8	48.2	775	176.0	1,349	556	2,124	732	2,856
1950	782.7	60.6	843	191.0	1,520	575	2,363	766	3,129
1951	752.8	68.8	822	221.0	1,914	705	2,736	926	3,662
1952	765.0	60.6	826	203.2	2,437	709	3,263	912	4,175
1953	1,007.2	76.5	1,084	213.6	2,581	758	3,665	972	4,637
1954	1,088.9	89.1	1,178	221.8	2,525	779	3,703	1,001	4,704
1953—1st Quarter	182.3	13.8	196	52.8	449	112	645	165	810
2nd Quarter	259.9	19.8	280	53.1	632	192	912	245	1,157
3rd Quarter	285.0	21.6	307	53.6	803	243	1,110	297	1,407
4th Quarter	280.0	21.3	301	54.1	697	211	998	265	1,263
1954—1st Quarter	193.8	15.8	210	55.0	455	118	665	173	838
2nd Quarter	263.5	21.6	285	55.2	617	194	902	249	1,151
3rd Quarter	311.4	25.5	337	55.6	768	248	1,105	304	1,409
4th Quarter	320.2	26.2	346	56.0	685	220	1,031	276	1,307
1955—1st Quarter	230.4	18.8	249	57.7	426	114	675	172	847
2nd Quarter	351.3	28.8	380	58.5	**	**	**	**	**

(1) Includes Crown Companies and non-departmental agencies.

** Not available.

Table 15. Construction Expenditures, Public

Period	Residential						Non-residential	All Construction by Gov't. Departments
	Government Enterprises ⁽¹⁾			Government Departments			Government Departments	
	Federal-provincial Agreements (\$000)	Veterans Rental (\$000)	Total (\$000)	Department of National Defence (\$000)	Other Departments ⁽²⁾ (\$000)	Total (\$000)		
(Millions of Dollars)								
1948	—	53,384	53,384	11,481	2,246	13,727	377	391
1949	—	44,028	44,028	23,478	2,778	26,256	453	479
1950	517	17,292	17,809	31,532	2,000	33,532	495	529
1951	1,058	5,117	6,175	35,168	1,740	36,908	654	691
1952	9,369	4,967	14,336	35,206	3,336	38,542	883	922
1953	11,447	3,884	15,331	20,920	3,241	24,161	875	899
1954	6,264	75	6,339	8,757	3,256	12,013	849	861
1953—1st Quarter	3,371	714	4,085	5,352	474	5,826	138	143
2nd Quarter	2,392	698	3,090	6,813	744	7,557	220	228
3rd Quarter	3,117	367	3,484	4,474	782	5,256	280	285
4th Quarter	2,567	2,105	4,672	4,281	1,241	5,522	237	243
1954—1st Quarter	1,567	11	1,578	2,524	679	3,203	120	123
2nd Quarter	1,313	7	1,320	1,512	816	2,328	203	205
3rd Quarter	1,374	15	1,389	1,985	859	2,844	277	280
4th Quarter	2,010	42	2,052	2,736	902	3,638	249	253
1955—1st Quarter	632	9	641	2,886	563	3,449	99	102
2nd Quarter	907	18	925	2,689	777	3,466	**	**

(1) Includes Crown Companies and non-departmental agencies.

(2) Quarterly data estimated.

** Notavailable.

REAL ESTATE LENDING

Table 16. Gross Mortgage Loans Approved by Lending Institutions⁽¹⁾

Period	New Residential Construction (Non-farm)			Existing Residential Property (Non-farm)			Other Property		Total	
	Loans	Units	Amount \$000	Loans	Units	Amount \$000	Loans	Amount \$000	Loans	Amount \$000
1948	29,635	37,436	173,604	24,539	38,320	98,878	4,912	87,641	59,086	360,123
1949	34,238	43,056	212,328	23,594	35,600	97,105	4,201	84,413	62,033	393,846
1950	45,824	55,358	310,157	25,825	37,844	115,152	4,301	98,020	75,950	523,329
1951	30,746	38,640	237,179	23,696	33,010	114,189	4,006	84,027	58,448	435,395
1952	33,620	45,879	302,745	23,093	32,832	117,937	3,550	82,371	60,263	503,053
1953	39,690	56,297	374,439	23,286	32,666	116,811	3,025	89,380	66,001	580,630
1954	59,333	81,694	630,850	25,349	35,999	138,096	3,659	111,723	88,341	880,669
1953—1st Quarter	7,630	11,653	75,845	5,134	7,675	25,907	328	14,483	13,092	116,235
2nd Quarter	11,729	16,121	107,960	7,054	9,900	34,770	1,654	32,058	20,437	174,788
3rd Quarter	11,159	15,049	100,241	6,149	8,511	31,184	579	30,722	17,887	162,147
4th Quarter	9,172	13,474	90,393	4,949	6,580	24,950	464	12,117	14,585	127,460
1954—1st Quarter	8,035	13,296	88,772	4,911	6,833	26,365	846	20,603	13,792	135,740
2nd Quarter	17,059	22,491	181,459	7,259	10,407	38,566	1,012	30,631	25,330	250,656
3rd Quarter	20,144	25,887	210,632	7,082	9,694	38,285	871	31,927	28,097	280,844
4th Quarter	14,095	20,020	149,987	6,097	9,065	34,880	930	28,562	21,122	213,429
1955—1st Quarter	10,910	16,663	130,332	6,361	9,374	36,337	904	26,470	18,175	193,139
2nd Quarter	23,636	31,131	266,006	9,750	13,572	53,704	1,241	33,458	34,627	353,168

(1) Mortgage loan approvals by the banks relate only to insured loans under the National Housing Act, 1954. This act came into force on March 22nd, 1954.

Table 17. Gross Mortgage Loans Approved by Lending Institutions⁽¹⁾, by Type of Lender

Period	Life Insurance Companies		Trust and Loan Companies		Other Lending Institutions ⁽²⁾		Banks		Total	
	Loans	Amount \$000	Loans	Amount \$000	Loans	Amount \$000	Loans	Amount \$000	Loans	Amount \$000
1948	37,283	253,886	20,739	92,192	1,064	14,045	—	—	59,086	360,123
1949	36,848	272,542	23,821	110,276	1,364	11,028	—	—	62,033	393,846
1950	49,215	372,610	25,672	143,392	1,063	7,327	—	—	75,950	523,329
1951	35,514	315,933	21,701	109,113	1,233	10,349	—	—	58,448	435,395
1952	35,891	365,698	24,178	129,373	813	4,655	—	—	60,882	499,726
1953	39,186	427,274	25,337	143,294	1,478	10,062	—	—	66,001	580,630
1954	43,298	525,059	27,716	177,506	2,117	15,621	15,210	162,483	88,341	880,669
1953—1st Quarter	7,227	81,029	5,602	33,521	263	1,685	—	—	13,092	116,235
2nd Quarter	12,637	132,819	7,338	38,692	462	3,277	—	—	20,437	174,788
3rd Quarter	10,440	119,464	7,023	39,318	424	3,365	—	—	17,887	162,147
4th Quarter	8,882	93,962	5,374	31,763	329	1,735	—	—	14,585	127,460
1954—1st Quarter	8,429	103,166	5,039	29,941	324	2,633	—	—	13,792	135,740
2nd Quarter	12,715	149,796	7,915	49,787	750	6,144	3,950	44,929	25,330	250,656
3rd Quarter	12,542	151,019	8,141	53,519	515	3,204	6,899	73,102	28,097	280,844
4th Quarter	9,612	121,078	6,621	44,259	528	3,640	4,361	44,452	21,122	213,429
1955—1st Quarter	8,279	112,957	6,665	47,658	413	2,755	2,818	29,769	18,175	193,139
2nd Quarter	14,966	176,193	9,802	70,650	595	5,121	9,264	101,204	34,627	353,168

(1) Mortgage loan approvals by the banks relate only to insured loans under the National Housing Act, 1954. This Act came into force on March 22nd, 1954.

(2) Includes Quebec savings banks, fraternal societies, mutual benefit societies and pension fund associations.

REAL ESTATE LENDING — *Continued***Table 18. Gross Mortgage Loans Approved by Lending Institutions⁽¹⁾ on New Non-Farm Residential Construction, by Type of Dwelling**

Period	Single-family Dwellings			Multiple-family Dwellings			All Dwellings		
	Loans	Units	Amount \$000	Loans	Units	Amount \$000	Loans	Units	Amount \$000
1948	26,701	26,701	133,846	2,934	10,735	39,758	29,635	37,436	173,604
1949	31,378	31,378	169,055	2,860	11,678	43,273	34,238	43,056	212,328
1950	42,296	42,296	255,880	3,528	13,062	54,277	45,824	55,358	310,157
1951	28,146	28,146	190,310	2,600	10,434	46,005	30,746	38,580	236,315
1952	30,945	30,945	236,077	2,675	14,934	66,668	33,620	45,879	302,745
1953	36,371	36,371	283,603	3,319	19,926	90,836	39,690	56,297	374,439
1954	54,879	54,879	500,752	4,454	26,815	130,098	59,333	81,614	630,850
1953—1st Quarter	6,903	6,903	52,781	727	4,750	23,088	7,630	11,613	75,869
2nd Quarter	10,793	10,793	84,552	936	5,328	23,385	11,729	16,121	107,937
3rd Quarter	10,287	10,287	79,098	872	4,763	21,152	11,159	15,050	100,250
4th Quarter	8,388	8,388	67,060	784	5,085	23,323	9,172	13,473	90,383
1954—1st Quarter	7,207	7,219	59,151	828	6,077	29,621	8,035	13,296	88,772
2nd Quarter	15,804	15,792	149,359	1,255	6,699	32,100	17,059	22,491	181,459
3rd Quarter	18,893	18,893	177,183	1,251	6,994	33,449	20,144	25,887	210,632
4th Quarter	12,975	12,975	115,059	1,120	7,045	34,928	14,095	20,020	149,987
1955—1st Quarter	9,895	9,895	92,897	1,015	6,768	37,435	10,910	16,663	130,332
2nd Quarter	22,197	22,197	220,369	1,439	8,934	45,637	23,636	31,131	266,006

(1) Mortgage loan approvals by the banks relate only to insured loans under the National Housing Act, 1954. This act came into force on March 22nd, 1954.

Table 19. Gross Joint, Insured and Conventional Mortgage Loans on Real Estate Approved by Lending Institutions⁽¹⁾ by Type of Loan

Period	Loans on New Non-farm Residential Construction						Other Property	Total Amount \$000
	Loans Under N.H.A.		Conventional Loans		All Loans		Conventional Loans Amount \$000	
	Dwelling Units	Amount \$000	Dwelling Units	Amount \$000	Dwelling Units	Amount \$000		
1949	21,912	122,736	21,144	89,592	43,056	212,328	181,518	393,846
1950	40,338	280,060	15,020	30,097	55,358	310,157	213,172	523,329
1951	21,189	141,040	17,391	95,275	38,580	236,315	197,610	433,925
1952	29,508	218,593	16,371	84,152	45,879	302,745	200,308	503,053
1953	32,607	255,613	23,690	118,826	56,297	374,439	206,191	580,630
1954	50,318	463,301	31,376	167,549	81,694	630,850	249,819	880,669
1953—1st Quarter	5,968	45,923	5,685	29,946	11,653	75,869	40,366	116,235
2nd Quarter	10,967	84,418	5,154	23,519	16,121	107,937	66,851	174,788
3rd Quarter	8,618	69,124	6,432	31,126	15,050	100,250	61,897	162,147
4th Quarter	7,054	56,148	6,419	34,235	13,473	90,383	37,077	127,460
1954—1st Quarter	9,338	73,376	3,958	15,396	13,296	88,772	46,968	135,740
2nd Quarter	11,706	113,451	10,785	68,008	22,491	181,459	69,197	250,656
3rd Quarter	18,210	172,400	7,677	38,232	25,887	210,632	70,212	280,844
4th Quarter	11,064	104,074	8,956	45,913	20,020	149,987	63,442	213,429
1955—1st Quarter	8,764	83,644	7,899	46,688	16,663	130,332	62,807	193,139
2nd Quarter	23,263	223,552	7,868	42,454	31,131	266,006	87,162	353,168

(1) Mortgage loan approvals by the banks relate only to insured loans under the National Housing Act, 1954. This act came into force on March 22nd, 1954.

REAL ESTATE LENDING — *Continued*

Table 20. Gross Mortgage Loans Approved Under the National Housing Acts by Type of Lender

Period	Approved Lenders		C.M.H.C.		Total	
	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000
1948						
1949	21,912	122,736	7,124	38,793	29,036	161,529
1950	40,338	280,060	4,865	25,030	45,203	305,090
1951	21,189	141,040	1,823	11,508	23,012	152,548
1952	29,508	218,593	6,910	47,951	36,418	266,544
1953	32,607	255,613	7,570	53,522	40,177	309,135
1954	50,318	463,302	3,574	25,979	53,892	489,281
6 months ending						
June 1953	16,933	130,324	1,983	13,199	18,916	143,523
June 1954	21,044	186,827	1,434	10,022	22,478	196,849
June 1955	32,027	307,196	1,010	8,073	33,037	315,269
1953—Jan.	1,218	9,038	142	797	1,360	9,835
Feb.	2,096	16,326	102	673	2,198	16,999
Mar.	2,654	20,559	71	473	2,725	21,032
Apr.	3,340	25,402	329	2,254	3,669	27,656
May	3,749	29,794	736	4,863	4,485	34,657
June	3,876	29,205	603	4,139	4,479	33,344
July	3,768	28,421	1,825	12,860	5,593	41,281
Aug.	2,241	18,801	607	4,673	2,848	23,474
Sept.	2,608	21,892	601	4,607	3,209	26,499
Oct.	2,200	17,363	1,481	10,393	3,681	27,756
Nov.	2,657	21,376	871	6,235	3,528	27,611
Dec.	2,200	17,436	202	1,555	2,402	18,991
1954—Jan.	962	7,709	319	2,076	1,281	9,785
Feb.	1,612	12,993	57	282	1,669	13,275
Mar.	6,764	52,674	732	5,317	7,496	57,991
Apr.	1,031	10,339	29	246	1,060	10,585
May	3,608	34,996	36	323	3,644	35,319
June	7,067	68,116	261	1,778	7,328	69,894
July	7,372	68,965	1,115	8,163	8,487	77,128
Aug.	5,534	52,867	109	845	5,643	53,712
Sept.	5,304	50,570	175	1,365	5,479	51,935
Oct.	5,094	47,399	423	2,736	5,517	50,135
Nov.	3,806	36,146	263	2,312	4,069	38,458
Dec.	2,164	20,528	55	536	2,219	21,064
1955—Jan.	1,436	13,241	65	547	1,501	13,788
Feb.	2,532	24,441	8	82	2,540	24,523
Mar.	4,796	45,962	120	1,113	4,916	47,075
Apr.	6,361	60,933	59	497	6,420	61,430
May	8,274	79,509	171	1,510	8,445	81,019
June	8,628	83,110	587	4,324	9,215	87,434

Table 21. Net Mortgage Loans Approved⁽¹⁾ Under the National Housing Acts, by Type of Lender

Period	Approved Lenders		C.M.H.C.		Total	
	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000
1948	18,493	102,957	283	1,334	18,776	104,291
1949	20,091	113,370	5,075	27,460	25,166	140,830
1950	37,605	259,985	4,675	24,502	42,280	284,487
1951	17,742	113,583	1,541	10,038	19,283	123,621
1952	27,488	201,595	6,835	47,489	34,323	249,084
1953	30,873	236,156	7,775	54,667	38,648	290,823
1954	47,362	433,437	2,661	19,344	50,023	452,781

(1) Net loans approved are gross loans approved during the current year minus cancellations or alterations of mortgage loans whether initial approval was made during the year or in prior years and irrespective as to whether mortgage loans were paid out in full or in part.

REAL ESTATE LENDING—Continued

Table 22. Dwelling Units For Which Loans Approved Under The National Housing Acts, by Region

Period	Atlantic	Quebec	Ontario	Prairies	British Columbia	Canada
1948	662	5,183	6,998	3,630	2,352	18,827
1949	565	8,552	9,353	4,599	1,832	24,904
1950	977	13,980	17,830	6,465	3,503	42,756
1951	353	4,233	9,416	3,896	1,405	19,303
1952	478	9,117	16,038	6,601	2,089	34,323
1953	1,647	7,456	18,839	8,346	2,360	38,648
1954	1,319	9,057	26,074	9,229	4,344	50,023
6 months ending						
June 1954	616	3,740	11,952	4,047	2,114	22,469
June 1955	724	5,997	17,226	5,318	3,772	33,037
1954—Jan.	17	240	539	355	130	1,281
Feb.	12	118	1,120	236	183	1,669
Mar.	248	1,151	4,101	1,318	678	7,496
Apr.	42	118	740	106	54	1,060
May	122	685	1,899	615	320	3,641
June	175	1,428	3,553	1,417	749	7,322
July	192	1,957	3,613	2,200	514	8,476
Aug.	170	1,160	2,959	915	438	5,642
Sept.	124	954	3,024	931	446	5,479
Oct.	350	927	2,797	1,026	412	5,512
Nov.	81	526	2,296	813	344	4,060
Dec.	31	239	1,376	235	332	2,213
1955—Jan.	20	65	1,009	95	312	1,501
Feb.	16	361	1,628	153	382	2,540
Mar.	78	894	2,602	601	741	4,916
Apr.	165	1,123	3,362	1,030	740	6,420
May	239	1,623	4,124	1,736	723	8,445
June	206	1,931	4,501	1,703	874	9,215

Table 23. Gross Mortgage Loans Approved under the National Housing Acts, by Type of Lender

Period	Life Insurance Companies		Trust and Loan Companies ⁽¹⁾		Banks		Sub-total		Corporation Loans		Total	
	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000
1948	18,586	101,049	1,040	5,689	—	—	19,626	106,738	1,156	1,895	20,782	108,633
1949	20,602	115,382	1,303	7,292	—	—	21,905	122,674	7,131	38,855	29,036	161,529
1950	37,491	259,838	2,847	20,222	—	—	40,338	280,060	4,865	25,033	45,203	305,093
1951	20,199	134,623	990	6,416	—	—	21,189	141,039	1,864	11,316	23,053	152,355
1952	28,463	210,223	1,045	8,370	—	—	29,508	218,593	6,980	47,748	36,488	266,341
1953	31,440	246,666	1,169	9,066	—	—	32,609	255,732	8,213	58,101	40,822	313,833
1954	31,035	280,900	1,953	19,918	17,330	162,483	50,318	463,301	3,574	25,979	53,892	489,280
1953—1st Quarter	5,716	43,938	252	1,984	—	—	5,968	45,922	402	2,574	6,370	48,496
2nd Quarter	10,678	82,078	288	2,332	—	—	10,966	84,410	1,677	11,279	12,643	95,689
3rd Quarter	8,386	67,199	232	2,025	—	—	8,618	69,224	3,514	25,573	12,132	94,797
4th Quarter	6,660	53,451	397	2,725	—	—	7,057	56,176	2,620	18,675	9,677	74,851
1954—1st Quarter	9,277	72,910	61	466	—	—	9,338	73,376	1,108	7,675	10,446	81,051
2nd Quarter	6,586	64,678	382	3,844	4,738	44,929	11,706	113,451	326	2,347	12,032	115,798
3rd Quarter	9,554	90,257	891	9,041	7,765	73,102	18,210	172,400	1,399	10,373	19,609	182,773
4th Quarter	5,618	53,055	619	6,567	4,827	44,452	11,064	104,074	741	5,584	11,805	109,658
1955—1st Quarter	5,063	48,288	519	5,587	3,182	29,769	8,764	83,644	193	1,752	8,957	85,396
2nd Quarter	11,097	108,087	1,416	14,261	10,750	101,204	23,263	223,552	817	6,331	24,080	229,883

(1) Including fraternal societies.

REAL ESTATE LENDING — *Continued*

Table 24. Dwelling Units For Which Loans Approved Under the National Housing Acts, by Type of Borrower

Period	Housing for Home Ownership			Housing for Rental Purposes					Total
	Owner Applicants	Builders for Sale	Sub-total	Rental Guarantee	Primary Industries	Limited-Dividend Corporations	Other	Sub-total	
1949	6,473	13,075	19,548	6,621	—	144	2,702	9,467	29,015
1950	11,607	26,092	37,699	4,317	8	94	3,214	7,633	45,332
1951	4,647	13,519	18,166	1,213	8	174	3,451	4,846	23,012
1952	5,794	19,455	25,249	3,607	—	841	6,721	11,169	36,418
1953	8,085	19,811	27,896	3,164	13	1,321	8,428	12,926	40,822
1954	10,689	31,431	42,120	534	107	2,070	9,061	11,772	53,892
1953—1st Quarter	1,061	3,630	4,691	193	12	50	1,424	1,679	6,370
2nd Quarter	2,896	5,887	8,783	794	—	184	2,882	3,860	12,643
3rd Quarter	2,606	5,736	8,342	1,550	—	167	2,073	3,790	12,132
4th Quarter	1,522	4,558	6,080	627	1	920	2,049	3,597	9,677
1954—1st Quarter	1,157	5,122	6,279	472	—	252	3,443	4,167	10,445
2nd Quarter	3,016	7,664	10,680	—	—	240	1,112	1,352	12,032
3rd Quarter	4,245	11,433	15,678	62	107	1,026	2,736	3,931	19,609
4th Quarter	2,271	7,212	9,483	—	—	552	1,770	2,322	11,805
1955—1st Quarter	1,591	5,892	7,483	—	—	100	1,374	1,474	8,957
2nd Quarter	4,683	15,914	20,597	—	—	364	3,119	3,483	24,080

Table 25. Dwelling Units Financed Under the National Housing Acts, by Type

Period	Single-family Dwellings						Multiple-family Dwellings			Total
	1-Storey	1½-Storey		2-Storey	Split-level	Sub-total	Apartments	Other	Sub-total	
		Finished	Unfinished							
1949	9,420	3,262	3,100	1,897	—	17,679	8,280	2,915	11,195	28,874
1950	17,651	7,916	3,493	3,445	—	32,505	6,182	6,543	12,725	45,230
1951	9,761	3,228	1,438	1,836	—	16,263	4,204	2,363	6,567	22,830
1952	16,013	4,333	1,441	1,673	—	23,460	9,852	2,554	12,406	35,866
1953	20,313	3,783	1,080	1,558	—	26,734	10,783	3,305	14,088	40,822
1954	33,974	2,939	662	1,320	586	39,481	9,809	4,602	14,411	53,892
1953—1st Quarter	3,347	618	229	214	—	4,408	1,466	496	1,962	6,370
2nd Quarter	6,328	1,236	335	650	—	8,549	3,366	728	4,094	12,643
3rd Quarter	5,915	1,120	315	479	—	7,829	3,577	726	4,303	12,132
4th Quarter	4,723	809	201	215	—	5,948	2,374	1,355	3,729	9,677
1954—1st Quarter	4,846	522	140	234	—	5,742	3,905	799	4,704	10,446
2nd Quarter	8,427	858	170	468	5	9,928	1,261	843	2,104	12,032
3rd Quarter	12,686	1,079	281	429	288	14,763	2,687	2,159	4,846	19,609
4th Quarter	8,015	480	71	189	293	9,048	1,956	801	2,757	11,805
1955—1st Quarter	6,027	235	88	164	403	6,917	1,198	842	2,040	8,957
2nd Quarter	15,978	615	305	533	1,420	18,851	2,548	2,681	5,229	24,080

REAL ESTATE LENDING — *Continued*Table 26. Average Loan Amounts Under The National Housing Acts, by Type of Dwelling
(Dollars)

Period	Single-family Dwellings						Multiple-family Dwellings			Average, All Dwellings
	1-Storey	1½-Storey		2-Storey	Split-level	Average, All Dwellings	Apartments	Other	Average, All Dwellings	
		Finished	Unfinished							
1949	5,409	6,197	6,001	6,741	—	5,801	5,232	5,017	5,176	5,559
1950	6,922	7,627	7,050	8,260	—	7,249	4,904	6,021	5,478	6,751
1951	6,823	7,399	6,477	7,810	—	7,019	5,580	5,564	5,574	6,634
1952	8,045	8,593	7,737	9,046	—	8,199	5,407	6,752	5,684	7,329
1953	8,436	8,616	8,306	9,165	—	8,496	5,940	6,860	6,155	7,688
1954	9,874	10,147	9,255	11,108	11,121	9,944	5,926	8,357	6,703	9,077
1953—1st Quarter	8,330	8,557	8,077	9,180	—	8,390	5,805	6,055	5,868	7,613
2nd Quarter	8,293	8,360	8,226	9,082	—	8,360	5,824	6,341	5,917	7,569
3rd Quarter	8,467	8,790	8,386	9,182	—	8,554	6,176	7,905	6,468	7,814
4th Quarter	8,646	8,810	8,573	9,365	—	8,692	5,830	6,873	6,209	7,735
1954—1st Quarter	9,025	9,255	8,455	9,604	—	9,056	5,890	7,578	6,177	7,759
2nd Quarter	10,023	10,265	9,479	11,358	11,553	10,097	5,954	9,374	7,325	9,613
3rd Quarter	9,984	10,459	9,510	11,433	11,116	10,073	6,084	8,258	7,052	9,326
4th Quarter	10,068	10,204	9,286	11,612	11,118	10,135	5,764	8,345	6,514	9,829
1955—1st Quarter	10,147	10,174	9,813	11,346	11,311	10,240	5,923	8,853	7,132	9,532
2nd Quarter	10,037	10,136	9,634	11,299	11,297	10,164	6,279	8,307	7,319	9,546

Table 27. Gross Family Income⁽¹⁾, Average Loan, Down Payment and Dwelling Cost For Loans
For Home Ownership Under the National Housing Acts

Size of Gross Family Income \$	Number of Borrowers ⁽²⁾							
	1948	1949	1950	1951	1952	1953	1954	1955 1st Quarter
Under 2,099	1,149	436	195	37	9	6	4	—
2,100 — 2,399	1,746	1,194	817	146	32	15	8	5
2,400 — 2,699	2,776	2,835	2,952	736	166	100	37	2
2,700 — 2,999	1,600	2,021	3,132	1,441	397	227	86	21
3,000 — 3,499	2,359	3,438	6,883	4,163	2,557	1,830	956	236
3,500 — 3,999	1,266	1,813	4,726	3,381	4,231	4,494	3,061	1,001
4,000 — 4,999	1,119	1,831	4,639	3,905	5,841	9,687	9,083	3,423
5,000 and over	885	1,385	3,973	4,117	6,023	9,916	13,181	5,455
Total	12,900	14,953	27,317	17,926	19,256	26,275	26,416	10,143
Average Income \$	3,128	3,405	3,812	4,250	4,695	4,960	5,382	5,453
Average Down Payment \$	2,479	2,796	2,264	3,929	3,104	3,242	2,500	2,425
Average Amount of Loan \$	5,476	5,801	7,249	7,019	8,199	8,496	9,944 ⁽³⁾	10,240 ⁽³⁾
Average Cost of Dwelling \$ ⁽⁴⁾	7,955	8,597	9,513	10,948	11,303	11,738	12,444	12,665

(1) Gross family income includes the total reported income of all dependents of the head of the family.

(2) Data include home-owner loan applicants and purchasers of dwellings sold by builders.

(3) Including mortgage loan insurance fee.

(4) As estimated by loan applicant.

REAL ESTATE LENDING — *Concluded*

Table 28. Rental Guarantees Provided Under the National Housing Acts

Period	With Loans Under N.H.A. ⁽¹⁾		With Conventional Loans ⁽²⁾		Total	
	Number of Projects	Number of Units	Number of Projects	Number of Units	Number of Projects	Number of Units
1949	50	3,737	86	3,050	136	6,787
1950	35	3,697	21	973	56	4,670
1951	17	1,746	10	349	27	2,095
1952	47	3,917	1	44	48	3,961
1953	49	3,432	1	28	50	3,460
1954	4	349	4	157	8	506
1953—1st Quarter	7	278	—	—	7	278
2nd Quarter	12	575	1	28	13	603
3rd Quarter	23	2,107	—	—	23	2,107
4th Quarter	7	472	—	—	7	472
1954—1st Quarter	2	37	—	—	2	37
2nd Quarter	1	288	—	—	1	288
3rd Quarter	1	24	1	33	2	57
4th Quarter	—	—	3	124	3	124
1955—1st Quarter	—	—	—	—	—	—
2nd Quarter	—	—	1	10	1	10

(1) Rental guarantee undertakings in respect of which Corporation Loans have been approved.

(2) Rental guarantee undertakings in respect of which loans were approved by lending institutions.

Table 29. Lending Operations Under the Veterans' Land Act, 1942, the Canadian Farm Loan Act, 1927, and Guarantees Under the Farm Improvement Loan Act, 1944

Period	LOANS UNDER THE VETERANS' LAND ACT		LOANS UNDER THE CANADIAN FARM LOAN ACT				GUARANTEES UNDER THE FARM IMPROVEMENT LOANS ACT			
	New Structures		New Structures		Alteration and Improvement of Existing Structures		New Structures		Alteration and Improvement of Existing Structures	
	Number of Loans ⁽¹⁾	Amount of Loans ⁽²⁾ (\$'000)	Number of Loans	Amount of Loans (\$'000)	Number of Loans	Amount of Loans (\$'000)	Number of Loans	Amount of Loans (\$'000)	Number of Loans	Amount of Loans (\$'000)
1948	1,884	12,636	62	85	145	66	328	448	524	434
1949	2,483	12,617	86	148	162	73	434	656	919	796
1950	2,311	12,330	71	123	161	62	511	798	967	850
1951	1,845	11,136	64	136	89	43	587	944	1,155	1,097
1952	1,278	8,311	38	95	110	80	563	956	1,326	1,278
1953	1,827	10,017	62	151	160	76	722	1,479	1,604	1,547
1954	1,455	9,488	81	217	144	75	576	1,208	1,635	1,694
1953—1st Quarter	115	2,655	6	19	20	11	73	131	209	205
2nd Quarter	455	1,133	10	35	18	10	222	471	418	398
3rd Quarter	834	2,836	31	64	63	33	247	505	501	486
4th Quarter	423	3,393	15	33	59	22	180	372	476	458
1954—1st Quarter	164	2,324	14	25	49	24	68	158	258	262
2nd Quarter	418	1,170	19	66	15	4	156	344	358	363
3rd Quarter	519	2,329	27	74	43	24	202	436	645	701
4th Quarter	354	3,665	21	52	37	23	150	270	374	368
1955—1st Quarter	136	3,045	6	18	13	5	71	146	195	202
2nd Quarter	401	1,196	16	61	17	9	**	**	**	**

(1) Based on new dwellings started.

(2) Based on expenditures on dwellings completed, current construction, repairs and other services.

** Not available.

POPULATION AND INCOME

Table 30. Net Family Formation
(In Thousands)

Period	Marriages	Net Migration of Married Females	Deaths to Married Persons	Divorces	Net Family Formation ⁽¹⁾	Number of Families ⁽²⁾
1948	123.3	15.1	51.5	6.9	79.3	3,041.3
1949	123.9	9.8	53.0	5.9	74.1	3,188.6
1950	124.8	5.7	53.9	5.2	70.7	3,259.3
1951	128.2	27.1	54.9	5.2	94.9	3,354.2
1952	127.2	25.2	55.2	5.6	91.6	3,445.8
1953	133.4	21.2	56.2	6.1	92.3	—
1954	126.6	19.2	54.5	5.8	85.3	—
1953—1st Quarter	17.3	2.0	14.8	**	3.1	3,448.9
2nd Quarter	29.5	7.8	14.0	**	21.9	3,470.8
3rd Quarter	47.3	5.8	13.2	**	38.4	3,509.2
4th Quarter	39.3	5.6	14.2	**	29.3	3,538.5
1954—1st Quarter	19.9	2.3	14.8	**	5.9	3,544.4
2nd Quarter	27.6	8.2	13.2	**	21.1	3,565.5
3rd Quarter	43.7	4.8	12.1	**	34.9	3,600.4
4th Quarter	35.4	3.9	14.4	**	23.4	3,623.8
1955—1st Quarter	19.7	1.6	14.9	**	4.9	3,628.7
2nd Quarter	27.4	5.7 ^P	13.7	**	17.9 ^P	3,646.6 ^P

(1) Adjusted prior to June 1949 to agree with 1951 census. Quarterly data include an allowance for divorces.

(2) As at end of period (see p. 00).

** Not available. P Preliminary.

Table 31. Population, Births, Deaths and Immigration⁽¹⁾

Period	Births	Deaths	Immigration	Population (000)					
				Maritimes	Quebec	Ontario	Prairies	British Columbia	Canada ⁽²⁾
1948	348,226	119,613	125,414	1,216	3,788	4,275	2,438	1,082	12,823
1949	367,092	124,567	95,217	1,576	3,882	4,378	2,474	1,113	13,447
1950	372,009	124,220	73,912	1,597	3,969	4,471	2,514	1,137	13,712
1951	381,092	125,823	194,391	1,618	4,056	4,598	2,547	1,165	14,009
1952	395,956	124,816	164,498	1,656	4,174	4,766	2,611	1,198	14,430
1953	410,985	127,282	168,868	1,688	4,269	4,897	2,672	1,230	14,781
1954	432,347	123,441	154,227	1,723	4,388	5,046	2,745	1,266	15,195
6 months ending									
June 1954	212,269	63,649	85,765	1,723	4,388	5,046	2,745	1,266	15,195
June 1955	000,000	00,000	00,000	1,761	4,520	5,183	2,804	1,305	15,601
1954—Jan.	32,505	11,347	8,080	**	**	**	**	**	
Feb.	32,843	9,621	6,834	**	**	**	**	**	
Mar.	39,668	12,167	13,309	**	**	**	**	**	15,083
Apr.	33,818	10,238	16,654	**	**	**	**	**	
May	35,504	10,113	23,078	**	**	**	**	**	
June	37,931	10,163	17,810	1,723	4,388	5,046	2,745	1,266	15,195
July	37,200	9,525	15,839	**	**	**	**	**	
Aug.	37,837	9,612	14,270	**	**	**	**	**	
Sept.	37,451	9,535	10,979	**	**	**	**	**	15,313
Oct.	37,450	10,384	11,256	**	**	**	**	**	
Nov.	36,942	10,671	8,664	**	**	**	**	**	
Dec.	33,198	10,065	7,454	**	**	**	**	**	15,410
1955—Jan.	36,784	10,978	4,210	**	**	**	**	**	
Feb.	32,785	11,122	5,553	**	**	**	**	**	
Mar.	37,470	11,265	2,864	**	**	**	**	**	15,482
Apr.	34,458	9,838	**	**	**	**	**	**	
May	38,992	11,354	**	**	**	**	**	**	
June	38,980	10,548	**	1,761	4,520	5,183	2,804	1,305	15,601

(1) Newfoundland included from 1949. (2) Annual population data relate to June 1.

(3) Including Yukon and North-West Territories.

** Not available.

POPULATION AND INCOME — *Concluded*

Table 32. Gross National Product, Personal Income, Personal Disposable Income and Personal Savings

(Millions of Dollars)

Period	GROSS NATIONAL PRODUCT		PERSONAL INCOME			PERSONAL DISPOSABLE INCOME		PERSONAL SAVINGS		
	Total	Non-farm ⁽¹⁾	Total	Non-farm ⁽²⁾	Farm	Total	Per Capita \$	Total	Non-farm ⁽³⁾	Farm Inventory Change
				Actual						
1948	15,613	14,095	11,943	10,316	1,627	11,121	867	1,009	1,074	-65
1949	16,462	14,958	12,757	11,157	1,600	11,968	890	1,005	1,077	-72
1950	18,203	16,700	13,414	12,012	1,402	12,674	924	645	514	131
1951	21,474	19,402	15,693	13,585	2,108	14,663	1,047	1,390	1,036	354
1952	23,255	21,404	17,214	15,332	1,882	15,891	1,101	1,525	1,288	237
1953	24,449	22,796	18,156	16,498	1,658	16,725	1,132	1,600	1,550	50
1954	24,041	22,983	18,173	17,088	1,085	16,747	1,102	1,071	1,216	-145
1952—1st Quarter	5,046	4,936	3,705	3,594	111	3,391	237	161	329	-168
2nd Quarter	5,401	5,292	3,851	3,773	78	3,483	241	-94	105	-199
3rd Quarter	6,937	5,523	5,290	3,913	1,377	4,984	343	1,472	433	1,039
4th Quarter	5,871	5,653	4,368	4,052	316	4,033	276	-14	421	-435
1953—1st Quarter	5,339	5,321	3,941	3,943	-2	3,584	244	109	378	-269
2nd Quarter	5,784	5,701	4,243	4,123	120	3,827	259	41	225	-184
3rd Quarter	7,288	5,902	5,514	4,206	1,308	5,192	349	1,533	652	881
4th Quarter	6,038	5,872	4,458	4,226	232	4,122	275	-83	295	-378
1954—1st Quarter	5,406	5,364	4,131	4,083	48	3,793	252	200	396	-196
2nd Quarter	5,822	5,703	4,366	4,236	130	3,978	262	53	137	-84
3rd Quarter	6,662	5,928	5,063	4,354	709	4,722	308	921	469	452
4th Quarter	6,151	5,988	4,613	4,415	198	4,254	276	-103	214	-317
1955—1st Quarter	5,656	5,635	4,322	4,323	-1	3,963	256	227	434	-207
Seasonally Adjusted at Annual Rates										
1952—1st Quarter	22,916	20,952	16,688	14,764	1,924	15,476	1,081	1,600	1,216	384
2nd Quarter	22,952	21,096	16,848	15,144	1,704	15,532	1,076	1,288	1,184	104
3rd Quarter	23,124	21,424	16,948	15,420	1,528	15,580	1,072	1,020	784	236
4th Quarter	24,028	22,144	18,372	16,000	2,372	16,976	1,161	2,192	1,968	224
1953—1st Quarter	24,220	22,568	17,744	16,244	1,500	16,360	1,114	1,424	1,396	28
2nd Quarter	24,396	22,800	18,224	16,504	1,720	16,732	1,132	1,744	1,712	32
3rd Quarter	24,632	22,992	18,068	16,560	1,508	16,624	1,162	1,396	1,592	-196
4th Quarter	24,548	22,824	18,588	16,684	1,904	17,184	1,145	1,836	1,500	336
1954—1st Quarter	23,872	22,724	17,936	16,764	1,172	16,540	1,097	1,164	1,384	-220
2nd Quarter	23,960	22,892	18,120	17,008	1,112	16,764	1,103	1,164	1,376	-212
3rd Quarter	23,948	22,940	18,076	17,168	908	16,592	1,084	780	888	-108
4th Quarter	24,384	23,376	18,560	17,412	1,148	17,092	1,109	1,176	1,216	-40
1955—1st Quarter	25,040	23,792	18,884	17,720	1,164	17,408	1,124	1,432	1,496	-64

(1) Total less accrued net income of farm operators from farm production.

(2) Farm income is the net income received by farm operators from farm production. Non-farm income equals total income minus farm income.

(3) Total personal savings minus farm inventory change.

BUILDING MATERIALS

Table 33. Indexes of Production and of Domestic Disappearance of Construction Materials
(1949 = 100)

Period	PRODUCTION			DOMESTIC DISAPPEARANCE		
	Lumber	Other Construction Materials	Total	Lumber	Other Construction Materials	Total
1948	99.9	88.6	95.3	—	84.4	—
1949	100.0	100.0	100.0	100.0	100.0	100.0
1950	109.8	106.7	108.6	82.7	107.2	96.5
1951	110.5	111.6	110.9	98.5	107.2	103.5
1952	107.4	102.8	105.6	100.8	105.0	102.9
1953	114.6	114.7	114.8	127.3	107.3	115.6
1954	115.8	116.7	116.2	141.0	109.8	124.2
Average for 4 months Ending Apr. 1954	94.9	105.3	99.3	82.6	91.5	87.7
Apr. 1955	124.8	108.6	118.3	156.1	94.8	122.1
1954—Jan.	83.6	94.2	87.9	62.9	78.7	71.9
Feb.	106.4	102.7	104.9	62.0	85.9	75.7
Mar.	120.4	110.0	116.9	74.3	101.1	89.7
Apr.	69.3	114.1	87.4	131.3	100.3	113.5
May	119.2	118.6	119.0	167.8	121.3	141.1
June	152.4	127.9	142.5	179.0	132.9	164.4
July	152.6	119.4	139.2	205.7	91.7	140.4
Aug.	148.5	132.8	142.1	169.3	135.1	149.7
Sept.	133.8	133.2	133.6	188.7	138.3	159.8
Oct.	110.0	130.6	118.4	154.0	128.9	139.6
Nov.	95.1	118.6	104.6	151.4	120.9	133.9
Dec.	97.7	98.6	98.0	145.5	82.4	110.4
1955—Jan.	122.3	99.0	112.8	140.6	87.2	112.3
Feb.	129.3	102.7	118.6	164.7	83.8	117.9
Mar.	149.8	116.1	136.2	173.1	95.9	131.3
Apr.	97.8	116.5	105.4	145.9	112.3	126.7

Table 34. Exports of Lumber and Lumber Products

Period	SAWN LUMBER	HARDWOOD FLOORING	WOOD FIBRE BUILDING BOARD	WOOD SHINGLES	WOOD LATHS
	Millions of Ft. B.M.	Thousands of Feet	Millions of Sq. Ft. $\frac{1}{4}$ " B.	Thousands of Squares	Thousands of Laths
1948	2,467.7	25	40.2	2,353	55,513
1949	2,188.7	611	30.4	2,121	77,157
1950	3,562.5	16,135	17.6	2,924	96,157
1951	3,433.1	6,140	55.1	2,589	73,941
1952	3,336.6	3,046	48.9	2,113	80,707
1953	3,372.2	4,425	47.5	2,071	106,522
1954	4,043.7	5,783	45.2	2,306	93,774
1953—1st Quarter	753.2	1,069	12.9	496	13,072
2nd Quarter	889.0	1,101	14.7	547	24,703
3rd Quarter	879.8	1,110	11.9	528	40,532
4th Quarter	850.2	1,145	8.0	500	28,215
1954—1st Quarter	774.1	966	7.2	398	14,366
2nd Quarter	905.1	1,495	11.5	550	20,560
3rd Quarter	1,259.5	1,436	12.0	638	30,697
4th Quarter	1,105.0	1,886	14.5	720	28,151
1955—1st Quarter	1,035.6	1,846	17.2	673	16,861

BUILDING MATERIALS — *Concluded*

Table 35. Production of Selected Building Materials

Product	Unit of Measurement	1953	1954	1954				1955 1st Quarter
				1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	
Lumber and Lumber Products								
Sawn Lumber	Millions Ft. B.M.	6,676.1	6,845.4	1,526.4	1,682.6	2,143.8	1,492.6	1,978.8
Hardwood Flooring†	Millions Ft. B.M.	65.0	75.0	16.5	14.3	22.1	22.1	18.0
Wood Fibre Building Board	Millions Sq. Ft. $\frac{1}{2}$ " B.	278.7	294.8	73.1	71.4	78.6	71.7	69.8
Gypsum Products								
Gypsum Wallboard	Millions Sq. Ft.	255.0	271.3	57.9	72.6	69.8	71.0	56.3
Gypsum Lath	Millions Sq. Ft.	272.9	327.8	62.5	74.0	106.0	85.3	68.5
Gypsum Plaster	Thousands Tons	277.8	306.0	64.8	71.4	94.8	75.0	72.9
Plumbing & Heating Equipment								
Domestic Heating Boilers	Thousands Units	16.2	11.5	3.1	3.0	2.2	3.2	3.4
Cast Iron Radiators	Thousands Sq. Ft.	6,455.0	6,710.0	3,154.2	1,336.5	1,079.5	1,139.8	1,309.3
Hot Water Storage Tanks	Thousands Units	176.4	172.9	46.9	37.0	42.1	46.9	48.7
Electric Hot Water Tank Heaters	Thousands Units	300.0	270.6	55.5	73.7	61.1	80.3	84.2
Builders Hardware	Millions Dollars	11.9	12.4	3.0	3.2	3.0	3.2	3.3
Cement and Cement Products								
Cement	Millions Bbls. (350 Lbs.)	22.5	22.5	5.0	6.0	5.9	5.6	5.2
Concrete Blocks	Millions of Blocks	113.8	119.0	20.3	32.0	36.0	30.7	22.1
Cement Pipe and Tile	Thousands Tons	267.5	328.6	47.7	73.8	112.6	94.5	69.7
Sanitary Ware								
Bath Tubs	Thousands Units	151.8	152.1	39.9	38.7	38.2	35.3	40.5
Sinks	Thousands Units	205.1	200.9	55.1	44.7	55.1	46.0	53.8
Wash Basins	Thousands Units	166.1	167.8	49.2	48.4	38.0	32.2	39.8
Asphalt Products								
Asphalt Shingles	Thousands Squares	2,882.8	2,961.0	514.7	755.8	1,116.5	574.0	634.3
Tar & Asphalt Felts	Thousands Tons	46.2	47.3	9.9	10.3	14.0	13.1	10.6
Asphalt Floor Tiles	Millions Dollars	15.7	16.1	4.0	4.0	4.1	4.0	4.7
Non-Metallic Sheathed Cable	Millions Feet	105.8	100.0	23.6	22.4	23.0	31.0	33.3
Mineral Wool								
Batts	Millions Sq. Ft.	183.8	192.2	32.6	41.4	62.8	55.4	34.3
Granulated and Loose	Millions Cu. Ft.	10.8	10.5	1.9	1.8	3.0	3.8	2.3
Clay Products								
Building Brick	Millions Bricks	439.9	482.7	96.3	118.3	138.4	129.7	98.6
Flue Linings	Thousands Feet	1,356.0	1,689.3	370.8	483.5	482.6	352.4	296.0
Vitrified Sewer Pipe	Thousands Feet	5,269.7	5,614.9	1,229.6	1,530.1	1,385.8	1,469.4	1,356.9
Structural Tile	Thousands Tons	181.6	184.3	45.8	43.3	45.4	49.8	49.6
Paints and Varnishes	Millions Dollars	109.6	102.1	23.7	32.4	25.9	20.1	23.9
Iron and Steel Building Materials								
Galvanized Sheets	Thousands Tons	108.9	104.5	26.2	28.6	25.1	24.6	28.9
Steel Pipe and Fittings	Thousands Tons	133.6	125.4	24.4	28.5	35.0	37.5	47.9
Wire Nails and Spikes	Thousands Tons	70.5	77.5	16.3	21.7	20.0	19.5	17.3
Cast-Iron Soil Pipe & Fittings	Thousands Tons	51.0	57.3	14.0	16.3	14.4	12.6	14.5
Cast-Iron Pressure Pipe & Fittings	Thousands Tons	89.8	108.2	21.7	27.5	28.4	30.6	22.7

† Estimated.

BUILDING LABOUR

Table 36. The Labour Force and Persons With, and Without Jobs⁽¹⁾
(In Thousands)

Period	All Persons Aged 14 Years and Over	Total Labour Force	Persons With Jobs				Persons Without Jobs and Seeking Work	Not in Labour Force
			Total	In Agriculture	In Non-agricultural Industries			
					Total	Construction		
1948	9,123	5,035	4,954	1,186	3,768	295	81	4,088
1949	9,254	5,092	4,991	1,114	3,877	349	101	4,162
1950	9,066	4,892	4,755	965	3,790	325	137	4,174
1951	9,696	5,236	5,155	991	4,164	353	81	4,460
1952	9,919	5,335	5,229	927	4,302	356	106	4,584
1953	10,129	5,447	5,356	910	4,446	377	91	4,682
1954	10,280	5,483	5,297	900	4,397	374	186	4,797
1954—Jan. 23	10,232	5,297	5,014	763	4,251	265	283	4,935
Feb. 20	10,242	5,285	4,970	767	4,203	263	315	4,957
Mar. 20	10,251	5,291	4,970	792	4,178	271	321	4,960
Apr. 17	10,261	5,312	5,006	828	4,178	287	306	4,949
May 22	10,274	5,413	5,195	889	4,306	336	218	4,861
June 19	10,280	5,483	5,297	900	4,397	374	186	4,797
July 24	10,293	5,577	5,405	1,013	4,392	381	172	4,716
Aug. 21	10,312	5,591	5,416	1,016	4,400	390	175	4,721
Sept. 18	10,330	5,505	5,337	931	4,406	366	168	4,825
Oct. 23	10,351	5,482	5,302	934	4,368	363	180	4,869
Nov. 20	10,375	5,438	5,223	841	4,382	361	215	4,937
Dec. 11	10,394	5,435	5,187	803	4,384	335	248	4,959
1955—Jan. 22	10,429	5,366	5,003	755	4,248	289	363	5,063
Feb. 19	10,451	5,391	5,012	730	4,282	289	379	5,060
Mar. 19	10,468	5,400	4,999	759	4,240	285	401	5,068
Apr. 23	10,490	5,450	5,123	807	4,316	315	327	5,040
May 21	10,506	5,537	5,324	873	4,451	359	213	4,969
June 18	10,522	5,615	5,458	881	4,577	* *	157	4,907

(1) Yearly data relate to week ending nearest June 1.

** Not available.

Table 37. Immigration of Construction Workers

Period	Bricklayers and Masons	Carpenters	Painters	Plasterers	Plumbers	Electricians	Sheet Metal Workers	Total Skilled Construction Workers	Other Construction Workers	Total Construction Workers
1948	454	1,281	348	122	234	827	161	3,427	3,075	6,502
1949	413	809	225	76	141	581	72	2,317	969	3,286
1950	303	639	174	37	98	369	40	1,660	448	2,108
1951	1,949	3,087	956	170	662	2,450	300	9,574	973	10,547
1952	1,191	2,217	751	136	404	1,145	201	6,045	986	7,031
1953	1,151	2,376	891	171	545	1,468	282	6,884	819	7,703
1954	1,764	2,853	1,074	190	650	1,674	261	8,466	411	8,877
1953—1st Quarter	103	221	98	19	63	146	38	688	193	881
2nd Quarter	378	923	363	59	214	498	116	2,551	411	2,962
3rd Quarter	378	749	249	47	179	522	64	2,188	102	2,290
4th Quarter	292	483	181	46	89	302	64	1,457	113	1,570
1954—1st Quarter	243	464	159	27	123	270	55	1,341	83	1,424
2nd Quarter	704	1,279	517	103	278	712	109	3,702	208	3,910
3rd Quarter	662	870	325	47	197	553	66	2,720	88	2,808
4th Quarter	155	240	73	13	52	139	31	703	32	735
1955—1st Quarter	204	235	80	16	31	103	16	685	22	707

BUILDING LABOUR — *Continued*

Table 38. Applicants For Work, Registered With National Employment Service, and Unfilled Vacancies

As at Date of Reporting Closest to End of Month ⁽¹⁾	All Workers		Construction Workers					
	Unplaced Applicants	Unfilled Vacancies	Skilled and Semi-skilled		Unskilled		Total	
			Unplaced Applicants	Unfilled Vacancies	Unplaced Applicants	Unfilled Vacancies	Unplaced Applicants	Unfilled Vacancies
1949	196,500	30,000	15,334	1,417	10,096	940	25,430	2,357
1950	253,900	38,300	20,837	1,255	12,848	1,368	33,685	2,623
1951	203,100	50,200	17,817	1,625	10,309	1,832	28,126	3,457
1952	248,600	37,200	23,353	1,619	14,923	1,377	38,276	2,996
1953	278,300	34,600	26,487	1,268	24,489	1,142	50,976	2,410
1954	379,700	24,500	38,872	794	45,646	569	84,518	1,363
Average for 6 months ending June 1954	459,933	24,895	52,927	778	61,190	575	114,116	1,353
June 1955	475,217	29,617	54,725	839	63,970	728	118,693	1,568
1954—Apr.	465,700	30,300	52,837	921	60,686	1,007	113,523	1,928
May	336,300	31,400	27,816	1,145	31,787	813	59,603	1,958
June	283,000	27,700	21,069	1,121	26,216	762	47,285	1,883
July	258,900	25,000	16,047	1,081	20,452	634	36,499	1,715
Aug.	250,900	26,200	14,371	1,167	18,590	825	32,961	1,992
Sept.	242,400	29,400	14,856	1,044	17,835	876	32,691	1,920
Oct.	264,100	24,200	18,997	841	21,455	558	40,452	1,399
Nov.	314,400	23,500	30,709	496	38,620	312	69,329	808
Dec.	465,800	16,200	53,910	229	63,659	169	117,569	398
1955—Jan.	584,300	16,000	77,196	254	88,177	256	165,373	510
Feb.	619,300	18,500	81,318	306	93,818	138	175,136	444
Mar.	620,000	22,100	77,321	508	89,978	355	167,299	863
Apr.	493,200	30,200	55,243	896	63,768	765	119,011	1,661
May	303,900	38,600	23,093	1,462	27,487	1,690	50,580	3,152
June	230,600	36,100	14,176	1,609	20,593	1,166	34,765	2,775

(1) Yearly data are annual averages.

Table 39. Employment in The Construction Industry

Period	Persons Employed ⁽¹⁾				Average Number of Hours Worked Per Week		Total Hours Worked Per Week (000)	
	Buildings and Structures		Highways, Bridges and Streets	All Construction	Building and Structures	All Construction	Building and Structures	All Construction
	Building	Engineering Work						
1948	112,360		79,070	191,430	39.9	39.2	4,483	7,504
1949	123,750		77,970	201,720	40.1	39.7	4,962	8,008
1950	129,750		76,990	206,560	39.6	39.9	5,131	8,242
1951	143,550		79,740	223,290	39.6	40.3	5,685	8,999
1952	157,290		89,810	247,100	40.9	41.7	6,433	10,304
1953	150,467		80,590	239,240	40.7	41.6	5,934	9,952
1954	111,626	31,128	79,186	221,940	39.8	40.3	5,682	8,944
Average for 4 months ending Apr. 1954	98,888	29,908	60,359	189,155	38.1	39.2	4,880	7,380
Apr. 1955	99,650	20,592	67,243	180,328	38.1	38.6	4,561	7,197
1954—Feb.	98,316	28,874	57,944	185,134	38.5	39.7	4,897	7,350
Mar.	94,990	27,813	56,463	179,266	40.1	41.6	4,924	7,457
Apr.	94,455	28,080	56,286	178,821	39.9	40.4	4,889	7,224
May	100,298	29,800	66,144	196,242	39.6	39.5	5,152	7,752
June	109,330	31,438	79,497	220,265	38.1	38.7	5,363	8,524
July	116,170	32,915	86,630	235,715	40.8	41.0	6,083	9,664
Aug.	122,025	33,868	94,629	250,522	42.0	42.0	6,548	10,522
Sept.	125,412	34,547	97,905	257,864	41.5	41.8	6,638	10,779
Oct.	126,238	32,886	97,383	256,507	41.6	41.8	6,636	10,722
Nov.	122,976	31,192	94,983	249,151	41.6	41.6	6,413	10,365
Dec.	121,507	27,260	91,628	240,395	40.5	40.6	6,025	9,760
1955—Jan.	106,785	22,639	80,813	210,237	34.5	35.3	4,439	7,379
Feb.	99,895	20,165	63,545	183,605	39.3	39.7	4,730	7,289
Mar.	95,799	19,710	60,259	175,768	39.6	39.9	4,574	7,013
Apr.	96,123	19,852	64,353	180,328	38.8	39.4	4,500	7,105

(1) As reported by employers with 15 or more employees.

BUILDING LABOUR — *Concluded*

Table 40. Earnings in Construction Industry and Total Labour Income

Period	Average Hourly Earnings		Average Weekly Earnings		Average Weekly Payrolls		Total Labour Income \$ Millions
	Buildings and Structures ¢	All Construction ¢	Buildings and Structures \$	All Construction \$	Buildings and Structures \$000	All Construction \$000	
1948	100.9	94.1	40.26	36.89	4,653	7,272	7,170
1949	107.9	101.2	43.27	40.18	5,491	8,327	7,761
1950	113.3	105.6	44.87	42.13	6,003	8,938	8,311
1951	127.1	117.6	50.20	47.39	7,419	10,798	9,720
1952	142.8	130.8	58.41	54.66	9,393	13,647	10,872
1953	156.8	143.7	63.82	59.78	10,384	14,491	11,706
1954	160.6	148.3	63.92	59.75	9,376	13,547	11,989
Average for 4 months ending Apr. 1954 ⁽¹⁾	164.6	151.0	62.65	59.24	8,331	11,467	3,813
Apr. 1955 ⁽¹⁾	162.9	152.0	61.90	58.70	7,782	11,409	3,997
1954—Jan.	163.3	148.2	55.03	52.02	8,348	11,809	950
Feb.	165.1	151.5	63.56	60.15	8,353	11,382	955
Mar.	166.0	151.6	66.57	63.07	8,387	11,439	950
Apr.	164.0	152.8	65.44	61.73	8,236	11,239	958
May	163.3	151.3	64.67	59.76	8,658	12,036	980
June	161.5	148.6	61.53	57.51	8,973	13,024	1,009
July	159.3	147.5	64.99	60.48	9,889	14,475	1,017
Aug.	156.9	145.4	65.90	61.07	10,445	15,485	1,019
Sept.	155.5	144.2	64.53	60.28	10,511	15,727	1,038
Oct.	156.1	144.7	64.94	60.48	10,547	15,734	1,044
Nov.	157.1	145.7	65.35	60.61	10,258	15,350	1,037
Dec.	159.5	147.5	64.60	59.89	9,859	14,748	1,032
1955—Jan.	162.0	149.1	55.57	52.56	7,826	11,920	991
Feb.	163.4	152.8	64.22	60.66	7,941	11,442	996
Mar.	163.6	153.5	64.75	61.40	7,729	11,080	997
Apr.	162.5	152.7	63.05	60.16	7,631	11,193	1,013

(1) Data relating to total labour income are cumulative totals from the beginning of the year.

BUILDING COSTS

Table 41. Price Indexes of Residential Building Materials
(1949 = 100)

Period	Lumber and Lumber Products	Cement, Gravel and Sand	Brick, Tile and Stone	Paint and Glass	Lath, Plaster and Insulation Materials	Roofing Materials	Plumbing and Heating Equipment	Electrical Equipment and Fixtures	Other Materials	All Residential Building Materials	Non-residential Building Materials
1948	94.9	96.3	94.8	101.9	98.8	105.8	93.4	97.9	92.9	95.4	95.9
1949	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1950	108.4	103.4	108.5	97.3	98.8	123.6	101.7	106.4	103.7	106.4	105.0
1951	131.9	110.9	119.7	110.1	106.9	123.8	116.5	122.3	121.8	125.5	118.6
1952	129.1	117.7	129.3	108.5	108.8	114.3	119.6	122.3	129.5	124.9	123.2
1953	127.2	119.6	136.3	111.9	109.1	114.6	116.2	122.4	131.4	123.9	124.4
1954	124.3	119.3	137.4	116.3	108.8	121.0	112.5	119.4	129.7	121.7	121.5
Average for 6 months ending											
June 1954	123.7	119.9	137.4	115.0	108.8	117.1	112.7	119.9	130.3	121.3	122.4
June 1955	125.7	117.7	138.7	121.1	105.5	124.7	113.9	126.5	129.3	122.9	121.7
1954—Apr.	123.3	119.5	137.4	114.2	109.2	117.3	113.1	120.7	129.9	121.1	122.6
May	123.3	118.9	137.4	115.2	109.2	117.3	112.2	120.7	129.9	121.0	121.1
June	124.3	118.9	137.4	115.9	109.2	119.0	112.2	121.1	130.3	121.7	121.2
July	124.9	118.9	137.4	116.6	109.2	122.4	114.4	121.1	130.3	122.0	121.2
Aug.	124.9	118.9	137.4	117.4	109.2	122.4	114.4	118.6	128.5	121.9	120.2
Sept.	124.9	118.9	137.4	117.4	109.2	125.7	112.7	118.6	128.9	122.2	120.4
Oct.	124.9	118.9	137.4	117.6	109.2	125.7	112.7	118.6	128.9	122.2	120.5
Nov.	124.7	118.9	137.4	117.8	109.2	125.7	112.7	118.6	128.9	122.1	120.5
Dec.	125.2	117.4	137.4	118.3	107.3	127.3	112.7	118.6	128.9	122.2	120.4
1955—Jan.	125.2	117.8	137.4	118.3	105.8	124.0	112.7	120.0	128.9	122.1	121.1
Feb.	125.4	117.8	139.2	119.6	105.3	124.0	112.7	124.3	128.9	122.4	121.3
Mar.	125.2	117.8	139.2	119.9	105.3	124.0	113.8	125.0	130.0	122.6	121.7
Apr.	125.5	117.8	139.2	123.1	105.3	124.0	114.8	129.5	130.0	123.1	122.0
May	125.7	117.5	138.6	122.9	105.3	124.0	114.8	129.5	128.6	123.2	121.8
June	127.3	117.5	138.6	122.9	105.8	128.0	114.8	130.4	129.2	124.3	122.1

Table 42. Indexes of Minimum Hourly Wage Rates of Construction Workers
(1949 = 100)

Period ⁽¹⁾	Bricklayers	Carpenters	Electricians	Painters	Plumbers	Sheet Metal Workers	Truck Drivers	Unskilled Construction Workers	All Construction Workers	All Construction Workers (incl. holiday pay allowances)	General Average All Industries ⁽²⁾
1948	93.1	96.0	94.8	94.4	92.7	95.9	93.7	93.0	95.7	95.5	95.7
1949	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1950	102.8	106.3	106.8	103.1	103.9	107.0	104.2	104.0	104.8	105.3	105.5
1951	113.9	119.9	118.0	116.1	114.5	118.3	116.0	119.1	118.6	119.2	119.1
1952	121.1	129.6	129.0	126.6	122.1	129.5	125.5	129.6	128.6	129.5	127.7
1953	127.0	136.3	135.6	133.2	130.9	137.5	135.1	137.8	136.2	137.2	133.6
1954	128.6	138.1	137.5	135.6	132.6	140.1	136.6	139.9	138.2	139.4	137.7
Average for 6 months ending											
June 1954	127.8	137.4	135.9	134.4	131.6	139.0	136.2	139.0	137.3	138.5	**
June 1955	130.3	139.8	142.3	137.2	135.1	142.4	137.7	141.6	140.1	141.3	**
1954 ⁽³⁾ Apr.	127.5	137.4	135.8	134.3	131.2	139.0	136.1	138.6	137.1	138.3	**
May	128.4	137.5	136.2	134.6	132.3	139.0	136.4	139.3	137.5	138.7	**
June	128.7	138.6	136.2	136.3	132.5	139.6	136.6	140.5	138.6	139.8	**
July	128.8	138.7	136.7	136.5	133.0	139.8	136.8	140.6	138.7	139.9	**
Aug.	129.0	138.8	137.8	136.7	133.2	140.0	136.8	140.6	138.8	140.0	**
Sept.	129.0	138.8	140.0	136.7	133.4	141.7	136.9	140.8	139.1	140.3	**
Oct.	139.0	138.8	140.0	136.9	133.6	142.0	137.0	140.8	139.1	140.3	137.7
Nov.	130.0	139.1	140.0	137.0	134.3	142.0	137.0	140.9	139.3	140.5	**
Dec.	130.0	139.1	140.0	137.0	134.3	142.0	137.3	141.1	139.4	140.6	**
1955 ⁽³⁾ Jan.	130.0	139.1	140.2	137.0	134.3	142.2	137.3	141.1	139.4	140.6	**
Feb.	130.0	139.2	140.3	137.0	135.1	142.2	137.3	141.1	139.5	140.7	**
Mar.	130.0	139.2	141.2	137.0	135.1	142.2	137.3	141.1	139.6	140.8	**
Apr.	130.0	139.3	143.0	137.0	135.1	142.2	137.3	141.2	139.7	140.9	**
May	130.1	139.8	144.2	137.2	135.2	142.3	137.6	141.6	140.2	141.4	**
June	131.8	141.9	144.8	138.0	136.0	143.1	139.2	143.6	141.9	143.1	**

(1) Data for 1946-54 relate to the month of October in each year.

(2) Data for intervening months not available.

(3) Revised.

BUILDING COSTS — *Continued*Table 43. Composite Indexes of Costs of Building Materials, and Wage Rates of Construction Workers
(1949 = 100)

Period	Residential Building Materials	Non-residential Building Materials	Wage Rates of all Construction Workers	Residential Building Materials and Wage Rates	Non-residential Building Materials and Wage Rates	Wholesale Prices of all Commodities
1948	95.4	95.9	95.5	95.4	95.8	97.5
1949	100.0	100.0	100.0	100.0	100.0	100.0
1950	106.4	105.0	105.3	106.0	105.1	106.5
1951	125.5	118.6	119.2	123.1	118.8	121.1
1952	124.9	123.2	129.5	126.6	125.4	114.0
1953	123.9	124.4	137.2	127.3	127.4	111.8
1954	121.7	121.5	139.4	128.3	127.7	109.5
Average for 6 months ending						
June 1954	121.3	122.4	138.5	127.7	128.0	110.3
June 1955	122.9	121.7	141.3	129.7	128.5	109.7
1954—Apr.	121.0	122.6	138.3	127.6	128.1	109.9
May	121.0	121.1	138.7	127.6	127.3	110.1
June	121.7	121.2	139.8	128.5	127.7	109.8
July	122.0	121.2	139.9	128.7	127.7	109.6
Aug.	121.9	120.2	140.0	128.7	127.1	108.8
Sept.	122.2	120.4	140.3	129.0	127.4	108.6
Oct.	122.2	120.5	140.3	129.0	127.4	108.3
Nov.	122.1	120.5	140.5	129.0	127.5	108.3
Dec.	122.2	120.4	140.6	129.1	127.5	108.6
1955—Jan.	122.1	121.1	140.6	129.0	127.9	108.8
Feb.	122.4	121.3	140.7	129.3	128.1	109.7
Mar.	122.6	121.7	140.8	129.4	128.4	109.7
Apr.	123.1	122.0	140.9	129.8	128.6	110.2
May	123.2	121.8	141.4	130.0	128.7	109.8
June	124.3	122.1	143.1	131.4	129.5	110.3

Table 44. Consumer Price Index With Sub-Indexes of Rent, Home-Ownership and Shelter Cost
(1949 = 100)

Period	Rent	Home-Ownership	Shelter Cost	Total Consumers' Price Index
1948	98.1	**	98.3	97.0
1949	100.0	100.0	100.0	100.0
1950	108.2	103.6	106.2	102.9
1951	114.5	114.4	114.4	113.7
1952	120.9	119.3	120.2	116.5
1953	125.5	121.2	123.6	115.5
1954	129.8	122.2	126.5	116.2
Average for 6 months ending				
June 1954	128.6	121.8	125.7	115.7
June 1955	132.5	123.6	128.7	116.2
1954—Apr.	128.6	121.7	125.6	115.6
May	128.7	121.8	125.8	115.5
June	129.8	121.8	126.4	116.1
July	130.1	121.9	126.6	116.2
Aug.	130.6	122.3	127.0	117.0
Sept.	130.8	122.4	127.2	116.8
Oct.	131.1	122.5	127.4	116.8
Nov.	131.6	122.9	127.9	116.8
Dec.	131.9	123.3	128.2	116.6
1955—Jan.	132.1	123.4	128.4	116.4
Feb.	132.3	123.5	128.5	116.3
Mar.	132.4	123.5	128.6	116.0
Apr.	132.5	123.6	128.7	116.1
May	132.7	123.7	128.8	116.4
June	133.3	123.8	129.2	115.9

Table 45. Percentage Distribution of New Completed Dwellings by Number of Months Under Construction, and Average Number of Months Under Construction, by Month of Completion

Period	Number of Months Under Construction					Average Number of Months Under Construction
	1-3	4-6	7-9	10-12	More Than 12	
	(per cent)	(per cent)	(per cent)	(per cent)	(per cent)	
1948	20	32	27	12	9	6.5
1949	18	34	29	11	8	7.0
1950	17	37	26	10	10	7.2
1951	14	35	33	8	10	7.3
1952	17	38	25	9	11	7.3
1953	19	45	22	8	6	6.3
1954	21	43	21	8	7	6.3
Average for 6 months ending						
June 1954	12	43	30	9	6	7.0
June 1955	13	43	28	10	6	6.9
1954—Apr.	5	45	31	14	5	7.3
May	14	32	35	13	6	7.2
June	24	24	30	12	10	7.3
July	33	27	20	13	7	6.6
Aug.	32	37	11	12	8	5.9
Sept.	32	48	6	8	6	5.5
Oct.	30	50	9	5	6	5.4
Nov.	28	48	12	3	9	6.2
Dec.	22	53	18	2	5	5.5
1955—Jan.	17	51	20	5	7	6.3
Feb.	17	50	24	4	5	6.1
Mar.	9	50	26	7	8	7.0
Apr.	9	43	30	13	5	7.2
May	9	38	35	13	5	7.2
June	18	26	32	16	8	7.3

** Not available.

BUILDING COSTS — *Concluded*

Table 46. Estimated Costs of Single-Family Dwellings Financed Under the National Housing Acts

Period	Average Estimated Costs ⁽¹⁾				Average Finished Floor Area Sq. Ft.	Average Construction Cost Per Sq. Ft. \$
	Land \$	Construction ⁽²⁾ \$	Other ⁽²⁾ \$	Total		
			Single 1-Storey			
1949	657	7,335	153	8,145	910	8.05
1950	835	8,171	209	9,215	974	8.39
1951	1,030	9,412	320	10,762	1,030	9.13
1952	1,179	9,641	374	11,194	1,024	9.41
1953	1,178	10,034	453	11,665	1,061	9.45
1954	1,671	10,377	282	12,330	1,080	9.61
1954—1st Quarter	1,629	10,262	520	12,411	1,092	9.39
2nd Quarter	1,628	10,594	247	12,469	1,087	9.74
3rd Quarter	1,674	10,317	242	12,233	1,068	9.66
4th Quarter	1,738	10,311	239	12,288	1,082	9.53
1955—1st Quarter	1,817	10,415	247	12,479	1,086	9.59
2nd Quarter	1,776	10,597	243	12,616	1,081	9.80
			Single 1½-Storey Finished			
1953	1,241	10,066	493	11,800	1,218	8.26
1954	1,786	10,661	304	12,751	1,247	8.55
1954—1st Quarter	1,795	10,537	609	12,941	1,264	8.33
2nd Quarter	1,617	10,878	236	12,731	1,248	8.72
3rd Quarter	1,917	10,702	240	12,859	1,250	8.56
4th Quarter	1,781	10,314	234	12,329	1,222	8.44
1955—1st Quarter	1,558	11,295	241	13,094	1,311	8.61
2nd Quarter	1,548	11,070	228	12,846	1,275	8.68
			Single 1½-Storey Unfinished			
1953	1,256	9,480	359	11,095	918	6.61
1954	1,446	9,586	290	11,322	900	6.83
1954—1st Quarter	1,438	9,290	475	11,203	1,169	5.62
2nd Quarter	1,400	9,865	238	11,503	895	7.22
3rd Quarter	1,534	9,562	270	11,366	889	7.23
4th Quarter	1,227	9,593	231	11,051	849	7.30
1955—1st Quarter	1,376	11,545	104	13,025	845	8.64
2nd Quarter	1,234	10,605	160	11,999	912	7.76
			Single 2-Storey			
1953	1,313	11,335	493	13,141	1,347	8.41
1954	1,839	12,320	316	14,475	1,378	8.94
1954—1st Quarter	1,642	11,316	563	13,521	1,320	8.57
2nd Quarter	1,845	12,667	246	14,758	1,383	9.16
3rd Quarter	1,849	12,418	272	14,539	1,400	8.87
4th Quarter	2,046	13,433	279	15,758	1,388	8.99
1955—1st Quarter	1,926	12,598	240	14,764	1,414	8.91
2nd Quarter						
			Single Split Level			
1954	2,068	11,864	284	14,216	1,250	9.49
1954—1st Quarter	—	—	—	—	—	—
2nd Quarter	2,475	12,839	220	15,534	1,293	9.93
3rd Quarter	1,978	11,972	289	14,239	1,258	9.52
4th Quarter	2,150	11,741	281	14,172	1,241	9.46
1955—1st Quarter	2,111	12,031	281	14,423	1,245	9.66
2nd Quarter	2,242	12,309	315	14,866	1,232	9.99

(1) Estimated by loan applicants.

(2) From April 1, 1954, onwards the cost of oil burners is included in "Construction Costs"; prior to that date the cost of this equipment was included in "Other Costs". This change means that construction costs per square foot, are not directly comparable between periods before and after April, 1954.

Sources and Explanatory Notes

In the following notes frequent references are made to the Dominion Bureau of Statistics and to the Central Mortgage and Housing Corporation; these organizations are designated by the abbreviations, "D.B.S." and "C.M.H.C." Where no source is given, the data are obtained from the records of C.M.H.C.

TABLES 1 to 9. With the exception of the seasonally adjusted series in Table 1 and the breakdown by type of initiation in Table 2, data were obtained from D.B.S.

Estimates are based on the results of a nation wide survey carried out each month by D.B.S. with the co-operation of C.M.H.C. All metropolitan areas and urban centres with a population of 5,000 or more are enumerated completely. Approximately 400 sample areas lying outside these municipalities are also chosen for complete enumeration. Since the estimates are based in part on a sample survey, they are subject to sampling variability. Care should be taken, therefore, in interpreting some of the estimates. The estimate of unfinished dwellings for the whole of Canada should be within 5 per cent of the figures which would have been obtained from a complete count.

The data for units under construction are subject to adjustment each month because of errors in the designation of starts between single and multiple units, and also because of the cancellation of some starts reported in previous months.

In all of these tables, Yukon and Northwest Territories are excluded.

TABLE 2. Publicly-initiated housing comprises starts under the Veterans' Rental Housing Program of C.M.H.C., the Armed Service Married Quarters Program of the Department of National Defence, the Federal-Provincial housing projects and units built under the Capital Assistance provisions of the Department of Defence Production. A small number of dwellings built for employees of government departments are also included.

Privately-initiated housing with Federal Government assistance comprises houses financed with loans under the National Housing Acts, the Canadian Farm Loan Act, 1927, and the Veterans' Land Act, 1942, and houses financed with loans guaranteed under the Farm Improvement Loans Act, 1944, and the National Housing Acts.

As this tabulation covers new permanent houses only, Federal Government guarantees under the home extension provisions of the National Housing Acts, financial assistance for Emergency Shelter units, and construction of temporary units by the Department of National Defence, are excluded.

TABLE 10. Data provided by D.B.S. The number of dwelling units includes conversions.

TABLE 11. Data obtained from monthly issues of *The Building Reporter*, published by Hugh C. McLean Publications Limited, Toronto.

TABLE 13. Data obtained from issues of *National Accounts Income and Expenditure*, Research and Development Division, D.B.S.

TABLE 14. Data on new residential construction, major improvements and alterations, repair and maintenance for the years 1948 and 1949 were obtained from *Residential Real Estate in Canada* by O. J. Firestone, University of Toronto Press, 1951, Tables 64 and 77 on pages 252 and 281. Annual data shown in *Residential Real Estate* for 1949 were preliminary and have been revised, and the series has been continued by the Economic Research Department, C.M.H.C.

Data for non-residential construction for the period 1948-1950 were obtained from *Private and Public Investment*

in Canada, 1926-1951, Department of Trade and Commerce, Ottawa p. 151. Annual data shown in *Private and Public Investment in Canada* for 1951 were preliminary and have been revised by the Economics Division, Department of Trade and Commerce. Data for later years were obtained from subsequent issues of *Private and Public Investment in Canada*.

TABLES 16 to 19. Data compiled by the Economic Research Department, C.M.H.C. from monthly reports submitted by lending institutions participating in a survey Conducted by C.M.H.C. These institutions advanced 93 per cent of the total cash disbursements on mortgage loan account for Canadian real estate made by all these companies in 1953.

Conventional loan estimates in Table 19 are obtained by deducting joint and insured loans from total loans.

TABLE 29. Data compiled from information obtained from the Research and Statistics Division, Department of Veterans' Affairs, and the Canadian Farm Loan Board and the Supervisor, The Farm Improvement Loans Act, Department of Finance.

TABLE 30. Net family formation is the total number of families formed minus the number of existing families dissolved. The number of families formed is taken as the sum of marriages and married female immigrants. Dissolutions represent the sum of deaths to married persons, emigration of married females and divorces.

Data on marriages, deaths to married persons and divorces are obtained from D.B.S. Quarterly data on deaths to married persons were estimated on the basis of total deaths during the corresponding periods. Quarterly data on divorces have been averaged from the annual totals and are subject to revision.

The number of families at the end of 1949 does not represent the number of families at the end of 1948 plus net family formation in 1949 because of the inclusion of Newfoundland families in March, 1949.

TABLE 31. Data on immigration obtained from Immigration Branch, Department of Citizenship and Immigration. Data on population, births and deaths obtained from D.B.S.

TABLE 32. Data obtained from issues of *National Accounts, Income and Expenditure*, Research and Development Division, D.B.S.

TABLE 33. Data compiled from information provided by D.B.S.

The indexes of production are based on the total value of output of the more important construction materials in terms of 1949 prices and provide a rough indication of trends in domestic construction activity. As this is true to a somewhat lesser degree in the case of lumber, and because of its heavy weight in relation to other materials, it has been shown separately.

The indexes of domestic disappearance are designed to measure the rate of absorption of construction materials and provide a somewhat closer indication of trends on the domestic scene. As in the case of production indexes, values are based on 1949 prices. To obtain these indexes the production indexes were adjusted, where possible, by the addition of imports, the deduction of exports, and more significantly the replacement of the original production data with data on factory sales, thus taking into account changes in producers' inventories. Care should be taken in the interpretation of this series as it does not take into consideration changes in dealers' inventories. This is particularly true with regard to lumber, as a very large proportion of yearly output or factory shipments are taken

up in this manner. Because of this fact, these series cannot be relied upon to give a short term indication of actual absorption of materials on site.

TABLE 34. Data obtained from monthly issues of *Trade of Canada—Exports—Canadian Produce*, Department of Trade and Commerce.

TABLE 35. Data obtained from D.B.S. and the Timber-controller, Department of Trade and Commerce. Figures for Cement and Cement products, Hardware Tools and Cutlery Industry and Electrical Apparatus and Supplies Industry are estimated on the basis of data supplied by D.B.S.

TABLE 36. Data obtained from D.B.S.

TABLE 37. Data compiled from information supplied by the Immigration Branch, Department of Citizenship and Immigration.

TABLE 38. Compiled by D.B.S. based on weekly reports submitted by local offices of the Unemployment Insurance Commission.

TABLE 39 and 40. Data obtained from D.B.S.

TABLE 42. Data obtained from the Department of Labour.

Annual indexes for the individual trades other than sheet metal workers were obtained from the Economics and Research Branch, Department of Labour, for the years 1948-1953. These annual data refer to the month of October and do not represent twelve-month averages. The index for sheet metal workers was calculated on the basis of material supplied by the Department of Labour.

The monthly indexes were computed according to methods established by the Department of Labour and based on monthly wage rate schedules in 29 cities supplied by the Industrial Relations Branch.

TABLE 43. Combined indexes are based on the composite indexes of prices of residential and non-residential building materials respectively and on the index of wage rates of construction workers including holiday pay and allowances. The weights for the combined index of residential building

materials and wage rates of construction workers are based on proportions established in *Manpower and Material Requirements for a Housing Program in Canada*, Department of Reconstruction and Supply, Ottawa, 1946, and adjusted to reflect labour and material costs in 1949. In percentage terms, materials are weighted 62.5 and wage rates 37.5. The combined index of non-residential building materials and wage rates is computed according to weights established by the Prices Section, D.B.S. For the non-residential index, materials are weighted 65 and wage rates 35.

The index of wholesale prices of all commodities was obtained from D.B.S. and converted to a 1949 base.

TABLE 44. Data are obtained from D.B.S.

The rental index is constructed from a matched sample of tenant households. Rent changes on new rental units are recorded from the time such units are taken into the sample. The higher level of rents on new dwellings arises first, because they are new and, second, because they are freed from control or are subject to different forms of rent control than other dwellings. Only the second factor is equivalent to a price increase because it is not accounted for by the higher quality of new units. The rental component of the cost of living index did not allow for this price-increase factor, whereas the rental component of the consumers' price index does. A survey in June, 1952, conducted by D.B.S. showed that decontrolled apartments were renting for an average of 20 per cent more than identical controlled apartments. This figure was taken as a measure of that portion of the difference in rents between old and new units which is attributable to rent control rather than quality differences and has been applied to new rental accommodation built since the base year 1949.

The home-ownership cost index includes 5 principal expenditures: property taxes, mortgage interest, repairs, replacement and insurance. The home-ownership index is combined with the rent index to produce the over-all shelter cost index. For weighting methods see *The Consumer Price Index, January, 1949 - August, 1952*, Queen's Printer, 1952.

TABLE 45. Data obtained from D.B.S.