CANADIAN HOUSING STATISTICS

FOREWORD

This issue of Canadian Housing Statistics is the second of a new series of quarterly 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.

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, November, 1955

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SUMMARY

House-building activity, at a record level in the first half of the year, increased even further in the third quarter. Marked increases in personal incomes contributed to a strong demand for dwellings for home-ownership so that sales of newly completed dwellings kept pace with completions in the larger urban centres. Mortgage funds continued to be in good supply during the quarter though rather more loans under the National Housing Act were being made at the maximum rate of 5½ per cent at the end of the quarter than at the beginning. Spot shortages of some building materials continued to be reported but, overall, the supply situation was good. Building costs showed further small increases.

House-Building Activity

Starts of new dwellings totalled 44,630 during the third quarter of 1955. This was 18 per cent more than in the corresponding period of the previous year and, seasonally adjusted, represents a rate of over 130,000 dwelling starts per year. Completions in the quarter were up by 28 per cent on the year before.

As in the first half of the year, starts of single-family dwellings accounted for most of the year-to-year increase. While apartment dwelling starts continued to be lower than in 1954, they showed an increase from the second to the third quarters.

All regions showed increases, on a year-to-year comparison, in dwelling starts for the third quarter. In the Prairie region where starts in the first six months of the year had been below 1954 levels, the third quarter increase was sufficient to bring the nine months 1955 total to 15,888 compared to 15,844 in the corresponding period of 1954. For the nine months period, the largest increase was in British Columbia where starts were 71 per cent higher than 1954. Quebec was up by 30 per cent, and Ontario by 15 per cent. The increase in the Atlantic region was 25 per cent.

More than half of the total increase in dwelling starts, from the first nine months of 1954 to the corresponding months of 1955, has been in areas defined as rural. In these areas starts increased by 88 per cent to 21,385 units. These areas include, of course, many of those adjacent to, but beyond the immediate boundaries of, the large urban centres. The metropolitan areas themselves showed a 9 per cent increase in starts while the increase in other urban centres was 18 per cent.

Despite a 35 per cent increase in the number of single-family and duplex dwellings completed in the metropolitan areas and major urban centres in the first nine months of the year, there were fewer newly completed dwellings unoccupied at the end of September than at the beginning of the year. In January there were 1,252 of these dwellings unoccupied while in September the number was 1,151.

Real Estate Lending

Strong demand and relatively easy conditions in the mortgage market resulted in a large volume of lending in the third quarter of the year. The value of mortgage loans approved by the lending institutions amounted to \$357 million, 27 per cent more than in the third quarter of 1954. The increase for the first nine months of the year was higher by 35 per cent reflecting the comparatively low level of lending in the second quarter of 1954.

Loans under the National Housing Act amounted to \$213 million, for 22,059 dwelling units, 16 per cent more than the year before; conventional loans for new residential construction amounted to \$64 million for 10,157 dwelling units, a 68 per cent increase, while the value of conventional loans on other property, at \$87 million was higher by 24 per cent.

Most of the increased lending under the National Housing Act was by the chartered banks. The banks approved loans to the value of \$122 million for 12,766 dwelling units; a 66 per cent increase from the previous year. The increased activity of the banks was accompanied by a reduction in the activity, under the Act, of the life insurance companies. These companies made loans under the Act for 7,300 dwelling units in the third quarter of 1955 compared to 9,554 units in the corresponding period of 1954. At the same time, however, the life companies increased their conventional lending.

Most of the loans under the Act in the third quarter carried an interest rate of 5 per cent, although the maximum rate set by regulation remained at 5½ per cent. There was, however, a small increase in the number of loans made at the maximum rate. In July, 7 per cent of the loans made by approved lenders were at 5½ per cent. In the first half of October, the proportion had increased to 10 per cent. The majority of these loans were made by the life insurance companies.

There was little change in the average incomes of homeowner borrowers under the Act from 1954 to 1955. In 1954 the average gross family income was \$5,382, and in the first half of 1955, the average was \$5,447.

Population and Income

The increase in the number of families in the first nine months of 1955 was smaller than in the corresponding period of 1954, down from 62,000 to 55,000 families. The decline was largely the result of reduced immigration, although marriages were also down slightly.

Personal income continued to show substantial increases over 1954 levels, up 5 per cent in the first quarter of the year, and 7 per cent in the second quarter.

Building Costs

Residential construction costs continued to show a small increase in the third quarter. The combined index of prices of residential building materials and wage rates of construction workers increased from 131.4 in June to 132.7 in September. This represents a 2 per cent increase from the third quarter of 1954 to that of 1955. These increases were reflected in higher construction costs for dwellings financed under the National Housing Act. The average construction costs for bungalows went up from \$9.66 to \$9.84 per square foot between the third quarter of 1954 and the third quarter of 1955. For all single-family dwellings the increase was from \$9.51 to \$9.61 per square foor

The higher cost of construction reflects price increases for almost all types of building materials, and also higher hourly wage rates of construction workers. Despite a substantial increase in the production of materials, the index of prices of these materials rose from 124.3 in June to 125.8 in September, 3 per cent higher than in the corresponding period of 1954. An unusually large increase was recorded in the price of electrical equipment and fixtures, for which the index rose from 129.8 in August to 141.3 in September. This was largely the result of a very sharp increase in the price of copper wire. The increase in the index of average hourly wage rates of construction workers was 143.1 in June to 144.2 in September. In September of 1954 the index was 140.3.

In addition to the higher cost of construction, there was an increase in the cost of land. For all single-family dwellings financed under the National Housing Act, the average cost of land was \$1,800 in the third quarter of 1955 compared to \$1,700 in the corresponding period of 1954.

HOUSE-BUILDING ACTIVITY

Table 1. Construction of Dwelling Units(1)

Table 2. Dwelling Starts, by Initiation (1)

l		Dwellings in I	New Structures					Private		ŀ
Period	Sta	arts			Con-	Public	With	Without		Total
	Actual	Annual Rate ⁽²⁾	Completions	Under Construction	versions		Government Assistance	Government Assistance	All Private	
1948	90,194	*	76,097	56,456	5,146	8,871	19,029	62,294	81,323	90,19
1949	90,509	*	87,533	59,503	3,422	7,993	27,231	55,285	82,516	90,50
1950	92,531	*	89,015	59,443	2,739	4,799	39,753	47,979	87,732	92,53
1951	68,579	*	81,310	43,219	3,500	2,219	23,723	42,637	66,360	68,57
1952	83,246	*	73,087	55,689	3,215	4,958	29,343	48,945	78,288	83,24
1953	102,409	*	96,839	59,923	3,824	1,855	36,385	64,169	100,554	102,40
1954	113,527	*	101,965	68,641	4,373	1,540	47,289	64,698	111,987	113,52
nonths ending	,									
Sept. 1954	84,327	108,782	66,288	75,310(3)	**	822	34,909	48,596	83,505	84,32
Sept. 1955	102,627	132,389	83,877	88,183(3)	**	1,552	44,387	56,688	101,075	102,62
54—April	8,692)	6,774	52,978	**	1)				
May	13,398	100,214	8,423	57,816	* *	306	11,989	22,381	34,370	34,6
June	12,586	IJ	6,048	64,262	* *	ĮĮ				
July	14,191]	8,383	69,874	* *				a=	
Aug.	10,978	117,201	7,718	72,150	* *	441	18,833	18,655	37,488	37,9
Sept.	12,760	{	8,615	75,310	* *	11	Į.			1
Oct.	13,097		13,039	75,456	**	1 740	40.000	46 400	00 400	20.00
Nov.	9,764	129,356	11,246	73,746	* *		12,380	16,102	28,482	29,20
Dec.	6,339		11,392	68,641	7.7)				
55Jan.	3,963)	9,037	63,525	* *	1)	4 025	5 030	40 772	100
Feb.	4,006		7,544	59,814	* *	} 75	4,935	7,838	12,773	12,8
Mar.	4,879	128,753	7,732	57,960	* *	_[
Apr.	9,085		8,594	58,862	* *	11 444	10 227	26.460	44 705	45 1
May	15,043	11	8,332	65,543	* *		18,237	26,468	44,705	45,1
June(4)	21,021	l∤	10,989	75,684	* *	14				
July	15,358	127 007	9,606	81,363	* *	1 1 022	21 215	22,382	43,597	44,63
Aug.	15,435	137,907	10,685	85,938	* *	1,033	21,215	22,302	43,391	44,0
Sept.	13,837	1.7	11,358	88,183		1)	ł			i

Table 4. Dwelling Completions, by Region(1) Table 3. Dwelling Starts, by Region (1)

Period	Atlantic	Quebec	Ontario	Prairies	British Columbia	Canada	Atlantic	Quebec	Ontario	Prairies	British Columbia	Canada
1948 1949 1950 1951 1952 1953 1954 9 months ending	5,712 5,023 7,451 3,562 4,720 5,921 6,082	24,982 24,196 28,515 21,193 26,355 30,249 29,958	29,976 34,023 33,430 27,349 30,016 38,873 46,382	17,891 16,565 15,599 10,779 15,044 18,776 21,502	11,633 9,702 7,536 5,696 7,111 8,590 9,603	90,194 89,509 92,531 68,579 83,246 102,409 113,527	4,809 5,115 7,209 4,316 4,215 5,224 5,259	20,171 22,912 27,237 26,686 22,407 29,803 26,182 17,514	26,391 31,440 31,318 31,732 27,461 35,173 41,085	13,995 17,794 14,691 11,893 11,976 18,695 20,281 12,396	10,731 10,272 8,560 6,683 7,028 7,944 9,158	76,097 87,533 89,015 81,310 73,087 96,839 101,965
Sept. 1954 Sept. 1955	4,423 5,552	22,814 29,589	34,202 39,518	15,844 15,888	7,044 12,080	84,327 102,627	3,203 4,125	23,664	33,703	13,491	8,894	83,877
1954—Apr. May June July Aug. Sept. Oct. Nov. Dec.	351 609 465 1,540 642 623 1,069 345 245	2,709 3,967 3,503 4,234 2,756 2,594 2,858 2,918 1,368	3,269 5,772 4,687 4,368 4,375 6,235 5,261 3,859 3,060	1,192 2,176 3,135 3,008 2,445 2,209 2,887 1,770 1,001	1,171 874 796 1,041 760 1,099 1,022 872 665	8,692 13,398 12,586 14,191 10,978 12,760 13,097 9,764 6,339	247 444 261 543 367 404 971 588 497	2,108 2,632 1,652 1,909 2,205 2,324 3,445 2,108 3,115	2,631 3,417 2,280 3,369 3,290 3,201 4,764 4,764 4,592	1,090 1,211 1,256 1,652 1,189 1,782 2,921 2,806 2,158	698 719 599 910 667 904 938 980 1,030	6,774 8,423 6,043 8,383 7,718 8,615 13,039 11,246 11,392
1955—Jan. Feb. Mar. Apr. May June ⁽²⁾ July Aug. Sept.	142 115 87 445 645 1,174 782 1,331 831	966 748 1,510 2,354 5,190 6,380 4,579 3,799 4,063	1,801 2,039 2,139 3,742 5,021 7,597 5,614 6,145 5,420	510 454 270 1,050 2,260 3,485 2,764 2,834 2,261	544 650 873 1,494 1,927 2,385 1,619 1,326 1,262	3,963 4,006 4,879 9,085 15,043 21,021 15,358 15,435 13,837	351 330 260 464 163 435 498 934 690	2,044 1,962 1,675 2,115 2,896 3,554 2,994 3,344 3,080	4,276 3,356 3,755 3,618 3,391 4,088 3,682 3,359 4,178	1,628 1,300 1,239 1,418 1,119 1,597 1,354 1,725 2,111	738 596 803 979 763 1,315 1,078 1,323 1,299	9,037 7,544 7,732 8,594 8,332 10,989 9,606 10,685 11,358

Newfoundland included from 1949.
 Seasonally adjusted.
 As at end of Sept. Not applicable.
 Includes dwellings started and completed in earlier months of 1955.

⁽¹⁾ Newfoundland included from 1949.

Newfoundland included from 1950.
 Includes dwellings started and completed in earlier months of 1955.

⁽¹⁾ Newfoundland included from 1950.

Table 5. Dwelling Starts, by Type

Table 6. Dwelling Completions, by Type

Period	One- Family	Two- Family	Apartments	Other	Total ⁽¹⁾	One- Family	Two- Family	Apartments	Other	Total ⁽¹⁾
1948 1949 1950 1951 1952 1953 1954	73,399 70,636 67,124 53,002 60,696 70,782 78,574	7,488 7,453 8,468 5,658 5,360 7,202 6,498	7,497 11,420 14,232 9,865 16,891 23,872 27,455	1,810 	90,194 89,509 90,441 68,579 83,246 102,409 113,527	61,787 68,966 68,685 60,366 55,967 68,916 71,760	4,560 7,309 7,376 7,568 5,314 7,714 6,098	8,143 11,473 12,809 12,791 11,707 19,837 23,042	1,607 485 145 585 99 372 1,065	76,097 88,233 89,015 81,310 73,087 96,839 101,965
9 months ending Sept. 1954	58,340	4,744	20,649	594	84,327	46,341	3,978	15,320	649	66,288
Sept. 1955 1954—April May June July Aug. Sept. Oct. Nov. Dec. 1955—Jan. Feb.	73,259 5,553 10,039 9,022 10,119 7,883 8,814 9,568 6,312 4,354 2,543 2,845	8,172 570 738 626 900 550 630 722 686 346 204 248	19,717 2,493 2,551 2,923 3,157 2,448 3,052 2,549 2,627 1,630 1,164 904	1,479 76 70 15 15 97 264 258 139 9 52	8,692 13,398 12,586 14,191 10,978 12,760 13,097 9,764 6,339 3,963 4,006	58,892 4,764 5,314 4,267 6,027 5,408 6,600 9,310 8,202 7,907 6,463 5,625	4,766 408 514 350 414 552 478 814 530 776 450 406	19,323 1,534 2,567 1,418 1,784 1,738 1,438 2,895 2,334 2,493 1,993 1,425	896 68 28 13 158 20 99 20 180 216	83,877 6,774 8,423 6,048 8,383 7,718 8,615 13,039 11,246 11,392
Feb. Mar. Apr. May June ⁽²⁾ July Aug. Sept.	2,845 2,946 6,353 10,727 16,622 10,397 11,045 9,781	248 482 692 1,048 1,504 1,672 1,192 1,130	904 1,451 1,934 2,963 2,769 2,760 3,076 2,696	106 305 126 529 122 230	4,000 4,879 9,085 15,043 21,021 15,358 15,435 13,837	5,625 4,908 5,635 5,261 7,821 7,018 8,021 8,140	406 488 430 564 526 486 658 758	1,425 2,247 2,479 2,388 2,556 2,089 1,765 2,381	88 89 50 119 86 13 241 79	7,544 7,732 8,594 8,332 10,989 9,606 10,685 11,358

Table 7. Dwelling Starts, by Area

Table 8. Dwelling Completions, by Area

	Urb	oan	Rui	ral	Total ⁽¹⁾	Urb	an	Ru	ral	Total
Period	5,000 Pop. and over	Other	Non-farm	Farm	Non-farm	5,000 Pop. and over	Other	Non-farm	Farm	Non-farm ⁽¹⁾
1948	57,671	12,026	15,687	4,810	85,384	48,006	10,029	14,204	3,858	72,239
1949	58,370	9,743	17,565	4,831	85,678	60,262	8,611	14,133	5,227	83,006
1950	68,599	7,292	12,618	4,022	88,509	62,847	7,675	14,448	4,045	84,970
1951	47,374	5,532	11,572	4,101	64,478	61,167	4,220	12,254	3,669	77,641
1952	63,443	4,798	10,138	4,867	78,379	54,346	4,572	9,623	4,546	68,541
1953	80,313	5,550	13,798	2,748	99,661	73,375	6,851	13,056	3,557	93,282
1954	89,755	7,025	13,389	3,358	110,169	80,593	6,076	12,169	3,127	98,838
9 months ending Sept. 1954 Sept. 1955	66,895 74,441	6,080 6,801	9,046 18,543	2,306 2,842	82,021 99,785	54,180 63,026	3,819 4,987	6,452 13,208	1,837 2,656	64,451 81,221
1954—April	7,648	413	583	48	8,644	5,997	94	532	151	6,623
May	9,228	1,608	2,181	381	13,017	6,546	319	1,353	205	8,218
June	9,433	1,242	1,307	604	11,982	5,165	502	206	175	5,873
July	10,462	1,229	1,950	550	13,641	6,542	756	950	135	8,248
Aug.	8,635	470	1,445	428	10,550	6,188	576	800	154	7,564
Sept.	10,222	889	1,405	244	12,516	6,487	577	1,110	441	8,174
Oct.	9,046	508	2,759	784	12,313	9,098	1,037	2,219	685	12,354
Nov.	8,371	293	956	144	9,620	8,400	735	1,724	387	10,859
Dec.	5,443	144	628	124	6,215	8,915	485	1,774	218	11,174
1955—Jan.	3,175	143	502	143	3,820	6,754	397	1,645	241	8,796
Feb.	3,134	317	493	62	3,944	5,981	484	895	184	7,360
Mar.	4,432	106	341	-	4,879	6,748	256	472	256	7,476
Apr.	7,662	292	1,011	120	8,965	6,994	179	1,124	297	8,297
May	11,266	1,004	2,541	232	14,811	6,587	574	940	231	8,101
June ⁽²⁾	11,706	2,480	5,307	1,528	19,493	7,365	680	2,370	574	10,415
July	11,790	699	2,568	301	15,057	7,060	721	1,570	255	9,351
Aug.	11,252	800	3,026	357	15,078	7,184	851	2,310	340	10,345
Sept.	10,024	960	2,754	99	13,738	8,353	845	1,882	278	11,080

Newfoundland included from 1951.
 Includes dwellings started and completed in earlier months of 1955.

⁽¹⁾ Newfoundland included from 1949.

Newfoundland included from 1949.
 Includes dwellings started and completed in earlier months of 1955.

⁽¹⁾ Newfoundland included from 1949.

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

Area	1952	1953	1954	9 :	months endi	ng		1	955	
Area		1953	1954	Sept. 1953	Sept. 1954	Sept. 1955	June	July	Aug.	Sept.
Metropolitan Areas										
Calgary	2,884	3,477	3,621	2,819	2,721	2,452	391	301	372	240
Edmonton	3,019	4,377	4,037	3,504	3,290	2,934	700	640	446	506
Halifax	661	1,692	975	1,236	724	955	185	107	178	180
Hamilton	2,460	2,509	3,082	2,052	2,138	2,331	268	326	470	382
London	1,176	1,338	1,386	1,055	1,063	1,111	123	190	167	115
Montreal	14,618	18,822	19,482	14,551	15,079	16,879	2,897	2,736	2,242	2,009
Ottawa-Hull	2,419	3,023	3,536	2,347	2,805	2,674	392	500	383	480
Quebec	1,129	1,624	2,505	1,147	1,742	2,532	305	446	234	331
Saint John	125	388	208	357	140	284	36	31	106	40
St. John's	651	460	512	367	377	363	56	64	67	64
Toronto	9,735	11,543	20,483	7,872	14,339	14,916	2,051	2,611	2,555	1,883
Vancouver	4,969	6,539	6,921	5,232	5,315	6,691	726	840	735	711
Victoria	811	1,101	1,293	861	989	1,283	222	98	160	173
Windsor	1,104	1,060	1,677	842	1,409	909	62	35	145	166
Winnipeg	2,848	3,308	4,123	2,315	2,795	3,654	654	716	666	679
Sub-Total	48,609	61,261	73,841	46,557	54,926	59,968	9,068	9,641	8,926	7,959
Major Centres										
Brantford	253	325	95	232	86	251	38	42	35	37
Fort William-Port Arthur	432	563	415	502	382	465	112	58	57	48
Guelph	144	534	396	405	282	278	36	29	22	51
Kingston	189	198	182	143	134	141	18	17	14	23
Kitchener	532	636	713	526	531	536	101	75	83	50
Moncton	160	212	197	159	157	139	25	18	8	39
Oshawa	335	592	444	498	328	425	111	57	69	42
Peterborough	209	282	305	213	215	308	44	71	50	17
Regina	911	1,493	1,100	1,115	637	1,177	151	170	361	181
St. Catharines	142	159	174	121	138	150	18	19	14	23
Sarnia	621	347	404	277	321	449	98	51	85	51
Saskatoon	651	806	841	598	671	657	129	128	123	72
Sault Ste. Marie	581	787	112	708	100	239	46	24	28	66
Shawinigan Falls	61	143	55	105	46	91	17	1	15	23
Sherbrooke	319	387	271	325	198	231	37	32	16	49
Sudbury	291	361	287	338	268	144	36	23	18	4
Sydney	95	85	114	69	74	45	6	2	5	8
Three Rivers	240	374	261	315	175	219	48	37	32	16
Sub-Total	6,166	8,284	6,366	6,649	4,743	5,945	1,071	854	1,035	800
Other Urban Centres(1)	8,668	10,768	9,548	8,639	7,226	8,528	1,567	1,295	1,291	1,265
Other Areas	19,803	22,096	23,772	17,826	17,432	28,186	9,315 ⁽²⁾	3,568	4,183	3,813
Canada	83,246	102,409	113,527	79,671	84,327	102,627	21,021(2)	15,358	15,435	13,837

⁽¹⁾ Of 5,000 to 30,000 population.

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

Table 10. Residential Building Permits Issued

Table 11. Residential Construction Contracts Awarded

D • 1	(Mil	Value lions of D ol	lars)	Numbe	r of Dwellin	g Units		(Mi	Value llions of Dol	lars)	Numbe	r of Dwellin	g Units
Period	New Con- struction	Altera- tions etc.	Total	Apart- ments	Other Dwellings	Total		Apart- ments	Other Dwellings	Total	Apart- ments†	Other Dwellings	Total
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	21,555	51,333	72,888		151.2	748.6	899.8	13,707	78,098	91,805
9 months ending	l	25.0		44.006			1	400.0					
Sept. 1954	445.6	35.0	480.6	14,026	41,560	55,586		102.2	565.1	667.3	9,289	60,048	69,337
Sept. 1955	501.5	33.4	534.9	16,428	46,872	63,300		137.2	773.1	910.3	12,211	74,374	86,585
1954—Apr.	52.3	4.0	56.3	1,738	5,077	6,815		12.0	64.0	76.0	1,107	6,954	8,061
May	63.0	4.6	67.6	656	6,839	7,495		8.7	96.7	105.4	791	10,594	11,385
Iune	73.6	5.1	78.7	2,409	6,667	9,076		15.2	80.0	95.2	1,380	8,360	9,740
July	58.7	5.0	63.7	1,938	5,607	7,545		12.8	83.9	96.7	1,158	8,946	10,104
Aug.	61.4	3.8	65.2	1,797	5,741	7,538		16.0	72.9	88.9	1,448	7,739	9,187
Sept.	54.7	4.1	58.8	1,895	4,847	6,742		17.4	72.4	89.8	1,568	7,517	9,085
Oct.	50.9	3.4	54.3	2,493	4,098	6,591		18.5	53.7	72.2	1,667	5,424	7,091
Nov.	55.4	3.4	58.8	3,264	3,889	7,153		15.4	73.7	89.1	1,393	7,141	8,534
Dec.	25.8	1.3	27.1	1,772	1,786	3,558		15.1	56.1	71.2	1,358	5,485	6,843
1955—Jan.	16.7	1.3	18.0	1,053	1,273	2,326		7.4	38.7	46.1	673	3,805	4,478
Feb.	20.0	1.6	21.6	1,065	1,720	2,785		12.6	71.9	84.5	1,139	7,122	8,261
Mar.	44.0	2.4	46.4	1,740	4,082	5,822	-	16.8	44.6	61.4	1,509	4,336	5,845
Apr.	69.6	4.4	74.0	2,587	6,384	8,971		16.3	69.2	85.5	1,458	7,273	8,731
May	82.8	5.7	88.5	2,236	8,104	10,340		12.8	114.0	126.8	1,148	10,034	11,182
June	81.4	5.3	86.7	2,247	7,698	9,945		18.6	141.7	160.3	1,646	12,990	14,636
July	48.4	3.4	51.8	1,404	4,916	6,320		22.5	81.6	104.1	1,986	8,098	10,084
Aug.	72.6	4.5	77.1	2,216	6,869	9,085		20.7	130.1	150.8	1,822	12,615	14,437
Sept.	66.0	4.8	70.8	1,880	5,826	7,706		9.5	81.3	90.8	830	8,101	8,931
	ــــــــــــــــــــــــــــــــــــــ	1	<u> </u>	<u> </u>	L	·	1	l	!	<u>' </u>	J	 	L

† Estimated.

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

				Completed Dwelling	ngs Remaining Un	occupied	
Period	1950 43,115 1951 42,727 1952 35,302 1953 40,851 1954 47,163 Sept. 1955 42,922 54—Apr. 3,471 May 3,848 June 3,258 July 3,940 Aug. 3,756 Sept. 4,075 Oct. 5,292 Nov. 4,790 Dec. 5,265 55—Jan. 4,667 Feb. 4,364 Mar. 4,324	Completed Dwellings Newly	(1)	Average Number of	Per Cent Disti	ibution By Mon	ths Unoccupied
	Completed	Occupied	Total ⁽¹⁾	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		35,811	657	4.2	69	13	18
1953		40,874	634	3.7	77	14	9
1954	47,163	46,611	995	3.4	66	21	13
Sept. 1954	31,816	31,638	781	3.4	67	19	14
Sept. 1955		42,727	1,151	3.4	69	16	15
954—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
955—Jan.		4,412	1,252	3.5	65	21	14
		4,152	1,392	3.4	65	22	13
Mar.		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
July	5,003	4,993	1,085	3.8	59	23	18
Aug.	5,357	5,274	1,190	3.5	65	18	17
Sept.	5,556	5,564	1,151	3.4	69	16	15

Figures shown exclude number of units completed and occupied for less than one month.
 With the exception of dwellings newly completed and those newly occupied data relate to end of the period.

Table 13. Gross National Expenditures

(Millions of Dollars)

		<u> </u>		(Millions o	Fross Domesti	c Investment			1	1
Period	Personal	Government		Non-	Machinery	Inventory		1	Net Foreign	Gross National
	Expenditures	Expenditures	Residential Construction	residential	and Equipment	Non-farm	Farm ⁽¹⁾	Total	Balance	Expenditure (2)
				Current	Dollars					
1948	10,112	1,798	637	818	1,230	620	-15 -88 191 353 328 196 -160	3,290	418	15,613
1949	10,963	2,128	742	903	1,323	319		3,199	174	16,462
1950	12,029	2,326	801	1,026	1,389	769		4,176	-330	18,203
1951	13,273	3,243	781	1,260	1,769	1,267		5,430	-524	21,474
1952	14,366	4,245	786	1,554	1,916	-18		4,566	173	23,255
1953	15,125	4,359	1,061	1,706	2,073	353		5,389	-443	24,449
1954	15,676	4,361	1,166	1,676	1,711	-120		4,273	-426	24,041
1953—2nd Quarter	3,786	879	273	412	592	215	-263 994 -290	1,229	-198	5,784
3rd Quarter	3,659	1,186	302	523	520	132		2,471	-18	7,288
4th Quarter	4,205	1,132	296	460	439	—90		815	-46	6,038
1954—1st Quarter 2nd Quarter 3rd Quarter 4th Quarter	3,593 3,925 3,801 4,357	1,121 874 1,183 1,183	206 283 334 343	335 414 491 436	429 508 402 372	104 -1 -75 -148	$-240 \\ -117 \\ 469 \\ -272$	834 1,087 1,621 731	$ \begin{array}{r} -183 \\ -164 \\ \hline 11 \\ -90 \end{array} $	5,406 5,822 6,662 6,151
1955—1st Quarter	3,737	1,167	246	320	387	141	$-261 \\ -76$	833	-152	5,656
2nd Quarter	4,213	950	377	405	542	95		1,343	-168	6,394
			С	onstant (19	949) Dollar	5				
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—2nd Quarter	3,257	698	215	312	496	174	-306 1,208 -376	891	-187	4,732
3rd Quarter	3,110	934	236	397	431	81		2,353	-15	6,374
4th Quarter	3,585	883	231	346	363	50		514	-36	4,890
1954—1st Quarter 2nd Quarter 3rd Quarter 4th Quarter	3,047 3,327 3,199 3,689	859 660 907 898	162 222 260 266	250 313 376 333	359 423 337 307	115 11 -40 -137	$ \begin{array}{r} -274 \\ -165 \\ 585 \\ -380 \end{array} $	612 804 1,518 389	$ \begin{array}{r} -169 \\ -147 \\ \hline 14 \\ -71 \end{array} $	4,383 4,726 5,676 4,880
1955—1st Quarter	3,146	873	190	238	321	93	$-310 \\ -107$	532	-133	4,468
2nd Quarter	3,586	701	290	299	455	63		1,000	-168	5,165
	ĺ		Seasonal	ı Ily Adjuste 1	d at Annua	I Rates				
1952—2nd Quarter	14,244	4,184	776	1,516	1,940	$ \begin{array}{r} -292 \\ -108 \\ 320 \end{array} $	344	4,284	420	22,952
3rd Quarter	14,560	4,180	804	1,576	1,956		180	4,408	12	23,124
4th Quarter	14,784	4,452	892	1,624	1,968		188	4,992	-284	24,028
1953—1st Quarter	14,936	4,260	1,004	1,568	2,148	280	392	5,392	$ \begin{array}{r} -360 \\ -464 \\ -440 \\ -508 \end{array} $	24,220
2nd Quarter	14,988	4,400	1,052	1,640	2,104	508	12	5,292		24,396
3rd Quarter	15,228	4,540	1,080	1,840	2,220	360	52	5,448		24,632
4th Quarter	15,348	4,236	1,108	1,776	1,820	264	456	5,424		24,548
1954—1st Quarter 2nd Quarter 3rd Quarter 4th Quarter	15,376 15,600 15,812 15,916	4,224 4,312 4,472 4,436	1,084 1,092 1,200 1,288	1,676 1,640 1,716 1,672	1,772 1,756 1,708 1,608	300 -356 -460 36	$ \begin{array}{r} -128 \\ -72 \\ -348 \\ -92 \end{array} $	4,704 4,060 3,816 4,512	$ \begin{array}{r} -412 \\ -284 \\ -400 \\ -608 \end{array} $	23,872 23,960 23,948 24,384
1955—1st Quarter	16,004	4,472	1,288	1,620	1,604	364	136	5,012	-332 408	25,192
2nd Quarter	16,668	4,620	1,448	1,636	1,824	20	264	5,192		26,248

Includes changes in grain in commercial channels.
 Totals include residual error of estimate not shown in the table.

Table 14. Construction Expenditures, Public(1) and Private

(Millions of Dollars)

		Residenti	al		Non-r	esidential		All Construction	
Period		Construction	Sub-total	Repair and	New Con-	Repair and	New Con-	Repair and	Total
	New Dwellings	Major Alterations and Improvements	Sub-total	Maintenance	struction	Maintenance	struction	Maintenance	Total
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—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
954—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
955—1st Quarter	230.4	18.8	249	57.7	426	112	675	170	845
2nd Quarter	351.3	28.8	380	58.5	614	204	994	263	1,257
3rd Quarter	395.1	32.4	428	60.2	**	**	* *	**	* *

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

Table 15. Construction Expenditures, Public

			Resi	dential			Non-residential	All
Period	Governme	ent Enterprise	s ⁽¹⁾	Govern	ment Departmen	ts	Government	Construction by Gov't.
Period	Federal-provincial Agreements (\$000)	Veterans Rental (\$000)	Total (\$000)	Department of National Defence (\$000)	Other Departments ⁽²⁾ (\$000)	Total (\$000)	7 377 6 453 2 495 8 654 2 883 1 875 3 849 47 ** 66 ** 12 ** 13 ** 14 **	Departments
40.40		52.204	F2 294	44 404	2 246	12 707	277	204
1948		53,384	53,384	11,481	2,246	13,727	1 1 1	391
1949		44,028	44,028	23,478	2,778	26,256		479
1950	517	17,292	17,809	31,532	2,000	33,532		529
1951	1,058	5,117	6,175	35,168	1,740	36,908		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—2nd Quarter	2,392	698	3,090	6,813	744	7,557	* *	* *
3rd Quarter	3,117	367	3,484	4,474	782	5,256	* *	* *
4th Quarter	2,567	2,105	4,672	4,281	1,241	5,522	**	* *
1954—1st Quarter	1,567	11	1,578	2,524	679	3,203	* *	* *
2nd Quarter	1,313	7	1,320	1,512	816	2,328	**	* *
3rd Quarter	1,374	15	1,389	1,985	859	2,844	**	* *
4th Quarter	2,010	42	2,052	2,736	902	3,638	* *	* *
1955—1st Quarter	632	9	641	2,886	563	3,449	**	* *
2nd Quarter	907	18	925	2,689	777	3,466	**	**
3rd Quarter	950	_	950	4,513	984	5,497	**	* *

^{**} Not available.

Includes Crown companies and non-departmental agencies.
Quarterly data estimated.
This category consists of expenditures for provincial hospitals, provincial and municipal schools and those outlays made directly by government departments.
Not available.

REAL ESTATE LENDING

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

	New Re	esidential Cor (Non-farm)		Existir	g Residentia (Non-farm	Property	Other	Property	т	'otal
Period	Loans	Units	Amount \$000	Loans	Units	Amount \$000	Loans	Amount \$00.)	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	33,828	46,026	302,624	23,817	33,847	117,971	3,564	82,458	61,209	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—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	23,691	31,261	263,963	9,833	13,617	54,362	1,249	33,678	34,773	352,003
3rd Quarter	23,803	31,308	270,244	8,660	11,889	49,229	965	37,981	33,428	357,454

⁽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

		nsurance panies		and Loan ipanies		Lending utions ⁽²⁾	В	anks	To	otal
Period	Loans	Amount \$000	Loans	Amount \$000	Loans	Amount \$000	Loans	Amount \$000	Loans	Amount \$000
		272 224	20 700	00.400		11.015			TO 004	340 433
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	24,182	129,373	1,136	7,982	-		61,209	503,053
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—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	14,971	176,614	9,910	71,625	603	5,152	9,289	98,612	34,773	352,003
3rd Quarter	12,996	171,501	8,407	59,340	718	4,957	11,307	121,656	33,428	357,454

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

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

	Sing	le-family Dwe	llings	Mult	iple-family Dy	wellings	A	all Dwellings	
Period	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	31,082	31,082	236,276	2,746	14,944	66,348	33,828	46,026	302,624
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	81,694	630,850
1953—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	22,247	22,247	218,609	1,444	9,014	45,354	23,691	31,261	263,963
3rd Quarter	22,436	22,436	221,796	1,656	8,872	48,448	24,092	31,308	270,244

⁽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

		Loans on	New Non-farm	Residential Co	nstruction		Other Property	
Period	Loans Un	đer N.H.A.	Conventi	onal Loans	All	Loans	Conventional Loans	Total
	Dwelling Units	Amount \$000	Dwelling Units	Amount \$000	Dwelling Units	Amount \$000	Amount \$000	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	16,518	84,031	46,026	302,624	200,429	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—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	23,264	223,672	7,997	40,291	31,261	263,963	88,040	352,003
3rd Quarter	21,151	206,109	10,157	64,135	31,308	270,244	87,210	357,454

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

	Approved	Lenders	C.M	.H.C.	To	otal
Period	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000
1948	19,626	106,738	1,156	1,895	20,782	108,633
1949	21,905	122,674	7,131	38,855	29,036	161,529
1950	40,338	280,060	4,865	25,030	45,203	305,090
1951	21,189	141,039	1,864	11,316	23,053	152,355
1952	29,508	218,593	6,980	47,748	36,488	266,341
1953	32,609	255,732	8,213	58,101	40,822	313,833
1954	50,318	463,302	3,574	25,979	53,892	489,281
months ending	00,010	100,002	0,0.1	20,,,,,	00,072	100,201
Sept. 1953	25,550	199,438	5,016	35,339	30,566	234,777
Sept. 1954	39,254	359, 229	2,833	20,395	42,087	379,624
Sept. 1955	53,179	513,425	1,916	14,872	55,095	528,297
- all 41 - 12 - 2	,	,	-,	,	,	525,471
953—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
	,	•		,	,	,
954—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
0.55	, ,,,,	42.044			4 504	10 500
.955—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	8,325	79,620	169	1,493	8,494	81,113
June	8,578	83,119	587	4,323	9,165	87,442
July	7,247	71,111	448	3,160	7,695	74,271
Aug.	6,992	66,996	414	3,276	7,406	70,272
Sept.	6,912	68,002	46	381	6,958	68.383

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

	Approve	d Lenders	C.M	I.H.C.	Total		
Period	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000	
1948	18,542	100,295	283	1,334	18,825	101,629	
1949	19,826	112,025	5,075	27,460	24,901	139,485	
1950	38,080	264,718	4,675	24,502	42,755	289,220	
1951	17,762	113,659	1,541	10,038	19,303	123,697	
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.

Table 22. Dwelling Units For Which Loans Approved(1) 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	18,825
1949	565	8,552	9,353	4,599	1,832	24,901
1950	977	13,980	17,830	6,465	3,503	42,755
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
9 months ending	,		·	•		
Sept. 1954	1,102	7,811	21,569	8,093	3,512	42,087
Sept. 1955	1,442	9,690	28,385	9,899	5,679	55,095
954Apr.	42	118	740	106	54	1,060
May	122	685	1,902	615	320	3,644
June	175	1,428	3,559	1,417	749	7,328
July	192	1,957	3,624	2,200	514	8,487
Aug.	170	1,160	2,960	915	438	5,643
Sept.	124	954	3,024	931	446	5,479
Oct.	350	927	2,802	1,026	412	5,517
Nov.	81	526	2,305	813	344	4,069
Dec.	31	239	1,382	235	332	2,219
955Jan.	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	1,149	3,360	1,005	741	6,420
May	239	1,653	4,179	1,647	776	8,494
June	205	1,960	4,517	1,653	830	9,165
July	186	1,574	3,867	1,485	583	7,695
Aug.	355	972	3,820	1,489	770	7,406
Sept.	178	1,062	3,403	1,771	544	6,958

⁽¹⁾ Annual figures are net approvals.

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

D. J. J.		surance panies		nd Loan anies ⁽¹⁾	Ва	inks	Sub	-total	Corporat	tion Loans	т	otal
Period	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	,	115,382	1,303	7,292	_	_	21,905	122,674	7,131	38,855	29,036	161,529
1950	· ·	259,838	2,847	20,222			40,338	280,060	4,865	25,030	45,203	305,090
1951	· ′	134,623	990	6,416	_	_	21,189	141,039	1,864	11,316	23,053	152,355
1952	,	210,223	1,045	8,370			29,508	218,593	6,980	47,748	36,488	266,341
1953		246,666	1,169	9,066	_	_	32,609	255,732	8,213	58,101	40,822	313,833
1954	31,035	280,901	1,953	19,918	17,330	162,483	50,318	463,302	3,574	25,979	53,892	489,281
1953—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	90,259	891	9,041	7,765	73,102	18,210	172,402	1,399	10,373	19,609	182,775
4th Quarter	5,618	53,054	619	6,567	4,827	44,452	11,064	104,073	741	5,584	11,805	109,657
1955—1st Quarter	5,063	48,288	519	5,587	3,182	29,769	8,764	83,644	193	1,742	8,957	85,386
2nd Quarter	11,097	108,088	1,707	16,972	10,460	98,612	23,264	223,672	815	6,313	24,079	229,985
3rd Quarter	7,265	72,973	1,120	11,480	12,766	121,656	21,151	206,109	908	6,817	22,059	212,926

⁽¹⁾ Including fraternal societies, prior to the National Housing Act, 1954.

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

	Housing	g for Home Ov	vnership		Housi	ng for Rental Pur	poses		
Period	Owner Applicants	Builders for Sale	Sub-total	Rental Guarantee	Primary Industries	Limited- Dividend Corporations	Other	Sub-total	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—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	10,446
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	1,684	5,892	7,576	-	_	100	1,281	1,381	8,957
2nd Quarter	5,135	15,914	21,049	-	_	364	2,666	3,030	24,079
3rd Quarter	4,645	14,980	19,625	_	40	598	1,796	2,434	22,059

Table 25. Dwelling Units For Which Loans Approved Under the National Housing Acts, by Type of Dwelling

			Single-famil	y Dwellings			Multip	wellings		
Period		11/2-5	Storey							Total
	1-Storey	Finished	Unfinished	2-Storey	Split-level	Sub-total	Apartments	Other	Sub-total	
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—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	15,977	615	305	533	1,420	18,850	2,548	2,681	5,229	24,079
3rd Quarter	15,525	496	77	365	1,488	17,951	1,792	2,316	4,108	22,059

Table 26. Average Loan Amounts Under the National Housing Acts, by Type of Dwelling (Dollars)

			Single-fam	ily Dwellings			Multip	le-family D	wellings	
Period	1-Storey	1½-S Finished	Unfinished	2-Storey	Split-level	Average, All Dwellings	Apartments	Other	Average, All Dwellings	Average, All Dwellings
4040	- 100	(107	6 001	6 741		F 901	5 222	E 017	E 176	F 550
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—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	8,337	7,334	9,550
3rd Quarter	10,001	10,010	9,458	11,475	11,564	10,173	6,256	8,357	7,440	9,653

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

	1			Number of	Borrowers ⁽²⁾			
Gross Family Income	1948	1949	1950	1951	1952	1953	1954	1955 1st and 2nd Quarters
Under 2,099	1,149	436	195	37	9	6	4	2
2,100 — 2,399	1,746	1,194	817	146	32	15	8	10
2,400 — 2,699	2,776	2,835	2,952	736	166	100	37	17
2,700 — 2,999	1,600	2,021	3,132	1,441	397	227	86	51
3,000 — 3,499	2,359	3,438	6,883	4,163	2,557	1,830	956	607
3,500 — 3,999	1,266	1,813	4,726	3,381	4,231	4,494	3,061	2,374
4,000 — 4,999	1,119	1,831	4,639	3,905	5,841	9,687	9,083	7,423
5,000 and over	885	1,385	3,973	4,117	6,023	9,916	13,181	12,074
Total	12,900	14,953	27,317	17,926	19,256	26,275	26,416	22,558
Average Income \$	3,128	3,405	3,812	4,250	4,695	4,960	5,382	5,447
Average Down Payment \$	2,479	2,796	2,264	3,929	3,104	3,242	2,500	2,577
Average Amount of Loan \$	5,476	5,801	7,249	7,019	8,199	8,496	9,944(3)	10, 198(3)
Average Cost of Dwelling \$(4)	7,955	8,597	9,513	10,948	11,303	11,738	12,444	12,776

Gross family income includes the total reported income of all dependents of the head of the family.
 Data include home-owner loan applicants and purchasers of dwellings sold by builders.
 Including mortgage loan insurance fee.
 As estimated by loan applicant.

Table 28. Rental Guarantees Provided Under the National Housing Acts

	With Loans U	nder N.H.A. ⁽¹⁾	With Conven	tional Loans ⁽²⁾	Total		
Period	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	
953—2nd Quarter	12	575	1	28	13	603	
3rd Quarter	23	2,107	_	_	23	2,107	
4th Quarter	7	472	_	_	7	472	
954—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	
955—1st Quarter	_	_	_	-	_	_	
2nd Quarter	_	_	1	10	1	10	
3rd Quarter	-		_	-	-	-	

Rental guarantee undertakings in respect of which Corporation Loans have been approved.
 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 Loans Act, 1944

		nder the Land Act			Jnder the arm Loan Ac	t			s Under the ment Loans A	ct
Period	New St	ructures	New Structures		Alterations and Improvements of Existing Structures		New Structures		Alterations and Improvements 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—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
.955—1st Quarter	136	3,045	6	18	13	5	71	146	195	202
2nd Quarter	401	1,176	16	61	17	9	219	433	402	426
3rd Quarter	631	2,869	16	53	56	36	* *	* *	**	**

Based on new dwellings started.
Based on expenditures on dwellings completed, current construction, repairs and other services.
Not available.

POPULATION AND INCOME

Table 30. Net Family Formation (In Thousands)

Marriages	Net Migration of Married Females	Deaths to Married Persons	Divorces	Net Family	Number
		2 220410		Family Formation ⁽¹⁾	of Families ⁽²⁾
123.3	15.1	51.5	6.9	79.3	3,041.3
123.9	9.8	53.0	5.9	74.1	3,188.6
124.8	5.7	53.9	5.2	70.7	3,259.3
128.2	27.1	54.9	5.2	94.9	3,354.2
127.2	25.2	55.2	5.6	91.6	3,445.8
133.4	21.2	56.2	6.1	92.7	3,538.5
126.6	19.2	54.5	5.8	85.3	3,623.8
29.5	7.8	14.0	**	21.9	3,470.8
47.3	5.8	13.2	**	38.4	3,509.2
39.3	5.6	14.2	**	29.3	3,538.5
19.9	2.3	14.8	**	5.9	3,544.4
27.6	8.2	13.2	**	21.1	3,565.5
43.7	4.8	12.1	**	34.9	3,600.4
35.4	3.9	14.4	**	23.4	3,623.8
19.7	1.6	14.9	**	4.9	3,628.7
27.4	5.8	13.7	**	18.1	3,646.8
43.0	3.5	12.9	**	32.2	3,679.0
	123.9 124.8 128.2 127.2 133.4 126.6 29.5 47.3 39.3 19.9 27.6 43.7 35.4	123.9 9.8 124.8 5.7 128.2 27.1 127.2 25.2 133.4 21.2 126.6 19.2 29.5 7.8 47.3 5.8 39.3 5.6 19.9 2.3 27.6 8.2 43.7 4.8 35.4 3.9 19.7 1.6 27.4 5.8	123.9 9.8 53.0 124.8 5.7 53.9 128.2 27.1 54.9 127.2 25.2 55.2 133.4 21.2 56.2 126.6 19.2 54.5 29.5 7.8 14.0 47.3 5.8 13.2 39.3 5.6 14.2 19.9 2.3 14.8 27.6 8.2 13.2 43.7 4.8 12.1 35.4 3.9 14.4 19.7 1.6 14.9 27.4 5.8 13.7	123.9 9.8 53.0 5.9 124.8 5.7 53.9 5.2 128.2 27.1 54.9 5.2 127.2 25.2 55.2 5.6 133.4 21.2 56.2 6.1 126.6 19.2 54.5 5.8 29.5 7.8 14.0 ** 47.3 5.8 13.2 ** 47.3 5.8 13.2 ** 47.3 5.8 13.2 ** 47.3 5.8 13.2 ** 47.3 4.8 12.1 ** 39.3 5.6 14.2 ** 19.9 2.3 14.8 ** 27.6 8.2 13.2 ** 43.7 4.8 12.1 ** 35.4 3.9 14.4 ** 19.7 1.6 14.9 ** 19.7 1.6 13.7 **	123.9 9.8 53.0 5.9 74.1 124.8 5.7 53.9 5.2 70.7 128.2 27.1 54.9 5.2 94.9 127.2 25.2 55.2 5.6 91.6 133.4 21.2 56.2 6.1 92.7 126.6 19.2 54.5 5.8 85.3 29.5 7.8 14.0 ** 21.9 47.3 5.8 13.2 ** 38.4 39.3 5.6 14.2 ** 29.3 19.9 2.3 14.8 ** 5.9 27.6 8.2 13.2 ** 21.1 43.7 4.8 12.1 ** 34.9 35.4 3.9 14.4 ** 23.4 19.7 1.6 14.9 ** 4.9 17.4 5.8 13.7 ** 4.9 18.1 18.1

⁽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. 31). Annual figures refer to the end of the year.

** Not available.

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

						Populat	ion (000)		
Period	Births	Deaths	Immigration	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
9 months ending		ĺ	,		•	'		1	
Sept. 1954	324,757	92,321	126,853	**	* *	* *	* *	* *	* *
Sept. 1955	333,400	95,609	86,607	**	* *	**	**	**	* *
954—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
955Jan.	36,784	10.978	4,210	**	* *	**	**	* *	
Feb.	32,785	11,122	5,553	**	* *	* *	**	**	
Mar.	37,470	11,265	7,864	**	* *	* *	* *	**	15,482
Apr.	34,458	9,838	13.072	**	* *	* *	**	**	,
May	38,992	11,354	14.798	**	* *	* *	* *	* *	
June	38,980	10,548	12,920	1,761	4,520	5,183	2,804	1,305	15,601
July	37,298	10,206	11,183	**	* *	* *	* *	* *	,
Aug.	41,598	10,533	9,649	**	* *	**	* *	**	
Sept.	35,035	9,765	7,358	**	* *	* *	* *	* *	15,706

⁽¹⁾ Newfoundland included from 1949.

** Not available.

⁽²⁾ Annual population data relate to June 1. Includes Yukon and Northwest Territories.

POPULATION AND INCOME —— Concluded

Table 32. Gross National Product, Personal Income, Personal Disposable Income and Personal Savings (Millions of Dollars)

	Gross Pro	National oduct	Pe	ersonal Incom	e .	Personal I	ome	P-	ersonal Savii	ngs
Period	Total	Non-farm ⁽¹⁾	Total	Non- farm ⁽²⁾	Farm	Total	Per Capita ⁽³⁾	Total	Non- farm ⁽⁴⁾	Farm Inventory Change
				Actu	ıal					
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—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
19541st 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	5,647	5,626	4,331	4,332	-1	3,972	257	235	438	-203
2nd Quarter	6,394	6,256	4,671	4,516	155	4,294	275	81	153	-72
			Seasona	ally Adjuste	ed at Annu	ı al Rates ı				
1952—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	25,192	23,848	19,004	17,744	1,260	17,528	1,132	1,524	1,424	100
2nd Quarter	26,248	24,844	19,620	18,148	1,472	18,292	1,170	1,624	1,596	28

Total less accrued net income of farm operators from farm production.
 Farm income is the net income received by farm operators from farm production. Non-farm income equals total income minus farm income.
 Based on mid-year population estimates.
 Total personal savings minus farm inventory change.

BUILDING MATERIALS

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

		Production			Domestic Disappearance	
Period	Lumber	Other Construction Materials	Total	Lumber Other Construction Materials - 84.4 100.0 100.0 82.7 107.2 98.5 107.2 100.8 105.0 127.3 107.3 141.0 109.8 133.4 103.4 183.9 127.1 131.3 100.3 167.8 121.3 179.0 132.9 205.7 91.7 169.3 135.1 188.7 138.3 154.0 128.9	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 7 months Ending						
July 1954	118.2	115.3	116.5	133.4	103.4	118.2
July 1955	140.1	127.4	135.5		127.1	150.9
1						
954—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
055—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
May	138.9	137.1	141.4	188.0	141.4	159.1
June	169.8	155.2	163.9	225.4	175.5	195.4
July	157.1	146.4	152.8	221.5	160.9	184.3

Table 34. Exports of Lumber and Lumber Products

Period	Sawn Lumber	Hardwood Flooring	Wood Fibre Building Board	Wood Shingles	Wood Laths
1 eriod	Millions of Ft. B.M.	Thousands of Feet	Millions of Sq. Ft. 4" B.	Thousands of Squares	Thousands of Laths
1948	2,467.7	25	40.2	2 252	55,513
1948	•	611	30.4	2,353	
	2,188.7		1	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—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
19541st 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
2nd Quarter	1,232.9	3,080	30.8	625	24,445

BUILDING MATERIALS —— Concluded

Table 35. Production of Selected Building Materials

	Table 35. Production				1954		198	55
Product	Unit of Measurement	1953	1954	2nd Quarter	3rd Quarter	4th Quarter	1st Quarter	2nd Quarter
Lumber and Lumber Products								
Sawn Lumber	Millions Ft. B.M.	6,676.1	6,845.4	1,682.6	2,143.8	1,492.6	1,978.8	2,004.2
Hardwood Flooring†	Millions Ft. B.M.	65.0	75.0	14.3	22.1	22.1	18.0	15.0
Wood Fibre Building Board	Millions Sq. Ft. ½"B.	278.7	294.8	71.4	78.6	71.7	69.8	81.0
Gypsum Products								
Gypsum Wallboard	Millions Sq. Ft.	255.0	262.7	71.6	69.8	63.4	56.3	82.1
Gypsum Lath	Millions Sq. Ft.	273.3	328.1	74.0	106.0	85.6	68.5	92.4
Gypsum Plaster	Thousands Tons	239.1	261.5	61.5	81.6	65.0	62.8	70.2
Plumbing & Heating Equipment								
Domestic Heating Boilers	Thousands Units	16.2	11.5	3.0	2.2	3.2	3.4	3.7
Cast Iron Radiators	Thousands Sq. Ft.	6,455.0	6.710.0	1,336.5	1,079.5	1,139.8	1,309.3	1,449.9
Hot Water Storage Tanks	Thousands Units	176.4	172.9	37.0	42.1	46.9	48.7	49.1
Electric Hot Water Tank Heaters	Thousands Units	300.0	270.6	73.7	61.1	80.3	84.2	91.8
Builders Hardware	Millions Dollars	11.9	12.4	3.2	3.0	3.2	3.3	3.5
Cement and Cement Products			ļ					
Cement	Millions Bbls. (350 Lbs.)	22.5	22.5	6.0	5.9	5.6	5.2	6.1
Concrete Blocks	Millions of Blocks	113.8	119.0	32.0	36.0	30.7	22.1	35.2
Cement Pipe and Tile	Thousands Tons	267.5	328.6	73.8	112.6	94.5	69.7	105.8
Sanitary Ware								
Bath Tubs	Thousands Units	151.8	152.1	38.7	38.2	35.3	40.5	56.6
Sinks	Thousands Units	205.1	200.9	44.7	55.1	46.0	53.8	63.1
Wash Basins	Thousands Units	166.1	167.8	48.4	38.0	32.2	39.8	47.9
Asphalt Products								
Asphalt Shingles	Thousands Squares	2,882.8	2,961.0	755.8	1,116.5	574.0	634.3	932.3
Tar & Asphalt Felts	Thousands Tons	46.2	47.3	10.3	14.0	13.1	10.6	11.7
Asphalt Floor Tiles	Millions Dollars	15.7	16.1	4.0	4.1	4.0	4.7	4.4
Non-Metallic Sheathed Cable	Millions Feet	105.8	100.0	22.4	23.0	31.0	33.3	28.5
Mineral Wool								
Batts	Millions Sq. Ft.	183.8	192.2	41.4	62.8	55.4	34.3	53.8
Granulated and Loose	Millions Cu. Ft.	10.8	10.5	1.8	3.0	3.8	2.3	2.8
Clay Products								
Building Brick	Millions Bricks	439.9	482.7	118.3	138.4	129.7	98.6	124.9
Flue Linings	Thousands Feet	1,356.0	1,689.3	483.5	482.6	352.4	296.0	487.7
Vitrified Sewer Pipe	Thousands Feet	5,269.7	5,614.9	1,530.1	1,385.8	1,469.4	1,356.9	1,846.3
Structural Tile	Thousands Tons	181.6	184.3	43.3	45.4	49.8	49.6	55.6
Paints and Varnishes	Millions Dollars	109.6	102.1	32.4	25.9	20.1	23.9	36.6
Iron and Steel Building Materials								
Galvanized Sheets	Thousands Tons	108.9	104.5	28.6	25.1	24.6	28.9	34.1
Steel Pipe and Fittings	Thousands Tons	133.6	125.4	28.5	35.0	37.5	47.9	66.8
Wire Nails and Spikes	Thousands Tons	70.5	77.5	21.7	20.0	19.5	17.3	23.0
Cast-Iron Soil Pipe & Fittings	Thousands Tons	51.0	57.3	16.3	14.4	12.6	14.5	16.4
Cast-Iron Pressure Pipe & Fittings	Thousands Tons	89.8	108.2	27.5	28.4	30.6	22.7	31.7
	I	L	<u> </u>			· · · · · · · · · · · · · · · · · · ·	<u>'</u>	<u> </u>

[†] Estimated.

BUILDING LABOUR

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

				Persons	With Jobs			
Period	All Persons Aged 14 Years	Total Labour			In Non-agricu	ıltural Industries	81 101 137 81 106 91 186 306 218 186 172 175 168 180 215 248	Not in Labour
	and Over	Force	Total	In Agriculture	Total	Construction		Force
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—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
1955Jan. 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	399	157	4,907
July 23	10,543	5,738	5,588	989	4,599	421	150	4,805
Aug. 20	10,557	5,772	5,641	960	4,681	432	131	4,785
Sept. 17	10,574	5,633	5,495	844	4,651	421	138	4,941

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

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—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
2nd Quarter	707	792	267	57	188	362	82	2,455	94	2,549
3rd Quarter	319	430	193	26	87	194	29	1,278	56	1,334

BUILDING LABOUR —— Continued

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

	All We	orkers			Constructi	on Workers		
As at Date of Reporting Closest			Skilled and	Semi-skilled	Unsk	illed	Tot	al
to End of Month ⁽¹⁾	Unplaced Applicants	Unfilled Vacancies	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 9 inonths ending								
Sept. 1954	390,199	25,552	40,315	885	47,113	643	87,428	1,527
Sept. 1955	380,789	31,733	39,525	1,254	47,472	1,048	86,998	2,302
954—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	14,172	1,609	20,593	1,166	34,765	2,775
July	205,400	35,000	10,402	1,776	16,073	1,335	26,475	3,111
Aug.	189,100	42,100	8,714	2,155	14,079	1,753	22,793	3,908
Sept.	181,300	47,000	8,272	2,320	13,283	1,970	21,555	4,290

⁽¹⁾ Annual data are monthly averages.

Table 39. Employment in The Construction Industry

		Persons E	mployed ⁽¹⁾		Average Nu Worked	mber of Hours Per Week		orked Per Week 00)
Period	Buildings an	d Structures	Highways,		D	A 11	p. '! !!	4.1
·	Building	Engineering Work	Bridges and Streets	All Construction	Building and Structures	All Construction	Building and Structures	All Construction
1948	112	360	79,070	191,430	39.9	39.2	4,483	7,504
1949	123		77,970	201,720	40.1	39.7	4,962	8,008
1950	129		76,990	206,560	39.6	39.9	5,131	8,242
1951	143		79,740	223,290	39.6	40.3	5,685	8,999
1952	157		89,810	247,100	40.9	41.7	6,433	10,304
1953	158		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 7 months ending	111,020	01,120	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	221,710	07.0	10.0	0,002	0,711
July 1954	103,049	30,541	67,672	201,263	38.7	39.4	5,160	7,923
July 1955	106,635	22,591	74,881	204,106	38.6	39.0	4,986	7,962
1954—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
May	104,385	22,844	72,113	199,342	39.0	38.8	4,962	7,734
June	116,454	25,554	87,578	229,586	39.1	39.5	5,553	9,069
July	127,003	27,373	95,504	249,880	39.0	40.4	6,144	10,145

⁽¹⁾ As reported by employers with 15 or more employees. Annual data are monthly averages.

BUILDING LABOUR — Concluded

Table 40. Earnings in Construction Industry and Total Labour Income

	Average Hou	irly Earnings	Average Wee	kly Earnings	Average We	ekly Payrolls	
Period	Buildings and Structures &	All Construction ¢	Buildings and Structures	All Construction	Buildings and Structures \$000	All Construction \$000	Total Labour Income \$ Millions
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 Average for 7 months ending	160.6	148.3	63.92	59.75	9,376	13,547	11,989
July 1954 ⁽¹⁾ July 1955 ⁽¹⁾	163.2 161.8	150.2 150.7	63 . 11 62 . 32	59.24 58.81	8,692 8,446	12,201 12,469	6,819 7,230
1954—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	7,959	11,452	996
Mar.	163.6	153.5	64.75	61.40	7,718	11,071	997
Apr.	162.5	152.7	63.05	60.16	7,602	11,054	1,013
May	161.6	151.2	63.02	58.67	8,366	12,178	1,049
June	160.1	148.3	62.12	58.28	9,361	14,037	1,091
July	159.5	147.6	63.48	59.93	10,288	15,570	1,093

⁽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)

					(1)4) —	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	111.0	119.7	110.1	107.0	123.8	116.7	123.0	121.7	125.5	118.6
1952	129.0	117.7	129.4	108.5	108.8	113.9	119.6	123.3	129.5	124 .9	123.2
1953	127 .5	119 .5	136.3	113 .5	108.9	114.8	115 .9	123 .9	131 .4	123.9	124 .4
1954	124 .3	119.2	137 .4	116.3	109 .1	122 .5	112.5	119.8	129.7	121.7	121 .8
Average for 9 months ending										ļ	
Sept. 1954	124.3	119.4	137.4	116.1	109.0	120.3	113.4	119.7	129.8	121.7	121.5
Sept. 1955	127.0	117.6	138.6	121.8	105.8	127.6	114.8	130.1	130.7	124.1	122.9
•											
1954—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	122.0	121.1
Sept.	124 .9	118.9	137 .4	117 .4	109 .2	125.7	112.7	118.6	128.9	122.2	121.3
Oct.	124 .9	118.9	137 .4	117 .6	109.2	125 .7	112.7	118.6	128.9	122.2	121.3
Nov.	124 .7	118.9	137.4	117.8	109 .2	125.7	112.7	118.6	128.9	122.2	121.5
Dec.	125.2	117 .4	137 .4	118.3	107 .3	127.3	112.7	118.6	128.9	122.3	121.4
1955-Jan.	125.3	117.8	137 .4	118.3	106.0	125.5	112.6	120.0	129.1	122.1	121.1
Feb.	125 .4	117.8	139.1	119.6	105.5	125.5	112.6	124.3	129.1	122.4	121.3
Mar.	125 .2	117.8	139.1	119.9	105.5	125.5	113.8	125.0	130.2	122.6	121.7
Apr.	125.5	117.8	139.1	123.6	105.5	125.5	114.7	129.5	130.2	123.1	122.0
May	125.8	117.5	138.6	122.9	105.5	125.5	114.7	129.5	128.8	123.2	121.8
June	127.4	117.5	138.6	122.9	106.0	129.5	114.7	130.4	129.3	124.3	122.1
July	128.0	117.5	138.6	122.9	106.0	130.5	114.7	129.8	129.7	124.6	122.3
Aug.	128.3	117.5	138.6	122.3	106.0	130.5	115.9	129.8	132.4	125.2	124.2
Sept.	128.7	117.5	138.6	122.3	106.0	130.5	116.1	141.3	134.3	125.8	125.7
<u> </u>	120.7	117.5	100.0	122.0	100.0	150.5	110.1	171.3	134.3	123.6	123.7

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

Period ⁽¹⁾	Bricklayers	Carpenters	Electricians	Painters	Plumbers	Sheet Metal Workers	Truck Drivers	Unskilled Construction Workers	ı Ali	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	129.0	138.8	140.0	136.9	133.6	142.0	137.0	140.8	139.1	140.3	137.7
Average for 9 months ending			1								
Sept. 1954	128.4	138.1	137.1	135.5	132.4	129.8	136.5	139.9	138.1	139.2	* *
Sept. 1955	131.1	141.0	143.6	138.3	136.0	143.0	139.0	142.7	141.0	142.7	**
1954 (3) 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	133.0	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	140.0	* *
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	139.4	140.0	* *
Mar.	130.0	139.2	141.2	137.0	135.1	142.2	137.3	141.1	139.6	140.7	* *
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	* *
July	131.8	142.0	144.8	138.5	136.8	143.2	140.2	143.7	142.5	144.0	* *
Aug.	131.8	142.2	144.9	139.7	136.9	143.6	140.3	143.7	142.7	144.1	* *
Sept.	131.8	142.3	144.9	139.7	137.1	143.6	140.3	143.7	143.8	144.2	* *
								[

Data for 1948-54 relate to the month of October in each year.
 Preliminary.

BUILDING COSTS —— Continued

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

			(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	127.8	109.5	
Average for 9 months ending							
Sept. 1954	121.7	121.8	139.3	128.3	127.9	109.7	
Sept. 1955	124.1	121.9	142.7	131.0	129.8	110.3	
1954—July	122.0	121.2	139.9	128.7	127.7	109.6	
Aug.	122.0	121.1	140.0	128.8	127.7	108.8	
Sept.	122.2	121.3	140.3	129.0	128.0	108.6	
Oct.	122.2	121.3	140.3	129.0	128.0	108.3	
Nov.	122.2	121.5	140.5	129.1	128.1	108.3	
Dec.	122.3	121.4	140.6	129.2	128.1	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.	122.4	121.7	140.8	129.4	128.4	109.7	
Apr.	123.1	122.0	140.9	129.8	128.6	110.2	
May	123.1	121.8	141.4	130.0	128.7	109.8	
June	124.3	122.1	143.1	131.4	129.5	110.3	
July	124.6	122.3	144.0	131.4	129.3	110.3	
Aug.	125.2	124.2	144.1	132.3	131.2	110.1	
Sept.	125.8	125.7	144.2	132.7	132.2	111.4	
эсрі.	125.0	123.1	177.2	102.1	102.2	111.7	
	L						

(1949 = 100)

Table 44. Consumer Price Index With Sub-Indexes of Rent, Home-Ownership and Shelter Cost by Number of Months Under Construction, and Average Number by Number of Months Under Construction, and Average Number of Months Under Construction, by Month of Completion

	Rent					Number of I	Months Under	Construction		Average Number of Months Under Construction
Period		Home-	Shelter	Total Consumers' Price Index	1-3	4-6	7–9	10-12	More Than 12	
		Ownership	Cost		(per cent)	(per cent)	(per cent)	(per cent)	(per cent)	
1948	98.1	**	98.3	97.0	20	32	27	12	9	6.5
1949	100.0	100.0	100.0	100.0	18	34	29	11	8	7.0
1950	108.2	103.6	106.2	102.9	17	37	26	10	10	7.2
1951	114.5	114.4	114.4	113.7	14	35	33	8	10	7.3
1952	120.9	119.3	120.2	116.5	17	38	25	9	11	7.3
1953	125.5	121.2	123 .6	115.5	19	45	22	8	6	6.3
1954 Average for 9 months ending	129.8	122 .2	126 .5	116.2	21	43	21	8	7	6.3
Sept. 1954	129.6	122.0	126.3	116.2	22	40	21	10	7	6.5
Sept. 1955	133.2	124.1	129.3	116.3	21	40	23	9	7	6.5
1954—July	130 .1	121 .9	126 .6	116.2	33	27	20	13	7	6.6
Aug.	130 .6	122.3	127.0	117.0	32	37	11	12	8	5.9
Sept.	130.8	122.4	127.2	116.8	32	48	6	8	6	5.5
Oct.	131 .1	122.5	127.4	116.8	30	50	9	5	6	5.4
Nov.	131 .6	122.9	127 .9	116.8	28	48	12	3	9	6.2
Dec.	131 .9	123 .3	128.2	116.6	22	53	18	2	5	5.5
1955Jan.	132.1	123 .4	128.4	116.4	17	51	20	5	7	6.3
Feb.	132.3	123 .5	128.5	116.3	17	50	24	4	5	6.1
Mar.	132.4	123.5	128 .6	116.0	9	50	26	7	8	7.0
Apr.	132.5	123.6	128.7	116.1	9	43	30	13	5	7.2
May	132.7	123.7	128.8	116.4	9	38	35	13	5	7.2
June	133.3	123.8	129.2	115.9	18	26	32	16	8	7.3
July	133.7	124.1	129.6	116.0	34	24	23	11	8	6.2
Aug.	133.7	124.6	129.8	116.4	40	31	13	7	9	5.7
Sept.	133.9	124.8	130.0	116.8	33	44	8	9	6	5.4

^{**} Not available.

BUILDING COSTS —— Concluded

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

l.		Average Estin	Average Finished	Average Construction Cost			
Period	Land \$	Construction ⁽²⁾	Other ⁽²⁾ \$	Total	Floor Area Sq. Ft.	Per Sq. Ft.	
			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	
II.			453		1,061	9.45	
1953 1954	1,178 1,671	10,034 10,377	282	11,665 12,330	1,080	9.43	
	,		247			9.74	
1954—2nd Quarter	1,628	10,594	247	12,469	1,087	L	
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	10,599	243	12,618	1,081	9.80	
3rd Quarter	1,746	10,565	251	12,562	1,073	9.84	
		Sin	gle 1½-Storey Fini	shed			
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—2nd Ouarter	1,617	10,878	236	12,731	1,248	8.72	
~ _		10,702	240	12,859	1,250	8.56	
3rd Quarter	1,917					8.44	
4th Quarter	1,781	10,314	234	12,329	1,222	0.44	
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	
3rd Quarter	1,485	10,964	232	12,681	1,296	8.46	
		Sing	│ le 1½-Storey Unfin	ished			
1953	1,256	9,480	359	11,095	918	6.61	
1953	1,236	9,480	290	11,322	900	6.83	
						-	
1954—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 Ouarter 3	1,376	11,545	104	13,025	845	8.64	
2nd Quarter 3	1,234	11,589	161	12,984	908	8.48	
3rd Quarter	1,316	10,148	222	11,686	979	7.00	
~	,		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—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	
1055 1-1 0	2 171	11 002	222	14 276	1 427	8.33	
1955—1st Quarter	2,171	11,882	323	14,376	1,427	9.09	
2nd Quarter	1,851	12,818	288	14,957	1,410		
3rd Quarter	1,940	12,946	269	15,155	1,462	8.85	
			Single Split Level				
1954	2,068	11,864	284	14,216	1,250	9.49	
1954—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	
· 1		·				1	
1955—1st Quarter	2,111	12,031	281 315	14,423 14,866	1,245 1,232	9.66 9.99	
2nd Quarter 3rd Quarter	2,242 2,459	12,309 12,652	367	15,478	1,250	10.13	

Estimated by loan applicants.
 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.
 Includes dwellings built in Kitimat where construction costs are considerably higher than the average.

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, "DBS" and "CMHC". Where no source is given, the data are obtained from the records of CMHC.

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 DBS.

Estimates are based on the results of a nation wide survey carried out each month by DBS with the cooperation of CMHC. 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 CMHC, 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 DBS. 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, DBS.
- 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, CMHC.

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, page 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, CMHC from monthly reports submitted by lending institutions participating in a survey conducted by CMHC. 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 DBS. 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 DBS.
- **TABLE 32.** Data obtained from issues of *National Accounts*, *Income and Expenditure*, Research and Development Division, DBS.
- **TABLE 33.** Data compiled from information provided by DBS.

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 DBS and the Timbercontroller, 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 DBS.

TABLE 36. Data obtained from DBS.

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

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

TABLE 39 and 40. Data obtained from DBS.

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, DBS. For the non-residential index, materials are weighted 65 and wage rates 35.

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

TABLE 44. Data are obtained from DBS.

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 DBS 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 DBS.