

QUARTER
1955 **4**

**CANADIAN
HOUSING
STATISTICS**

CENTRAL MORTGAGE & HOUSING CORPORATION

FOREWORD

Canadian Housing Statistics, 4th Quarter, 1955, is the third of a new series of quarterly reports providing information on the housing situation, particularly new house-building and mortgage lending activity. This publication replaces the quarterly report *Housing in Canada* published by the Central Mortgage and Housing Corporation from October, 1946, to the end of 1954.

In Tables 10, 11, 25, 26, 30, 31 and 32 of this issue there is information which appeared, in other years, in the Annual Report of this Corporation. In addition, Table 33 provides information, not shown before, relating to sales and purchases of mortgage loans insured under the National Housing Act.

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

Ottawa, March 1956.

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SUMMARY

House-building set a new record in 1955 with over 142,000 dwelling units started and over 131,000 units completed. These totals include conversions.

The National Housing Act of 1954, with its provisions for easier terms to borrowers, had its first full year of operation in 1955. These provisions, together with rising real incomes and an adequate supply of mortgage funds, resulted in strong demand for dwellings for home-ownership. The building of rental accommodation was little changed from the previous year. The large volume of house-building, together with a rising volume of other types of construction gave rise to some shortages of materials and to moderate cost increases.

House-Building Activity

In the urban centres of 5,000 population and over, where there is complete enumeration of housing starts and completions, starts in 1955 totalled 97,305, excluding conversions, 8.4 per cent higher than in 1954⁽¹⁾. Completions in these cities increased by 16 per cent, from 80,593 in 1954 to 93,496 in 1955. Dwelling units resulting from the conversion of existing property are estimated at 4,300, as in 1954. At the end of the year, in all areas, there were 79,716 dwellings under construction compared to 68,641 at the end of the previous year.

The increase in dwelling starts in urban areas was mainly of single-family houses and entirely under the National Housing Act. While total starts in urban areas increased by 10,064 units, starts under the Act increased by 15,122 units with the majority located in urban areas. There were increases in some centres, notably in Montreal and Vancouver, in multiple-family dwelling starts, but in other centres there were declines so that for the country as a whole, starts of these dwellings were little changed from 1954 to 1955.

All provinces, except Saskatchewan and Alberta, shared in the rise in starts. British Columbia showed the largest relative gain, followed by Quebec. Higher activity in Vancouver and Victoria brought about the large increase in British Columbia, while Montreal and Quebec City contributed to the increase in Quebec.

The demand for new dwellings kept pace with the supply. In the larger urban centres, completions of single-and-two-family dwellings increased by 17,000 from 1954 to 1955. Despite this increase, there was a rise of less than 500 in the number of newly completed but unoccupied dwellings at the end of the year. Only 25 per cent of the new but unoccupied dwellings at the end of 1955 had been completed for more than three months. At the end of 1954 the proportion was 34 per cent.

Real Estate Lending

The record volume of house-building activity was made possible by an ample supply of mortgage funds. Only in the latter part of the year did some tightening take place. For most of the year the ready availability of mortgage money was reflected in a lower level of interest rates. On loans under the National Housing Act the rate charged on most loans between May and November was 5 per cent, one quarter of one per cent below the maximum set by regulation. A corresponding decline in conventional rates was also reported.

Institutional lenders approved mortgage loans, of all types, for \$1,171 million, 31 per cent more than in 1954. This increase

comprised a 34 per cent rise in lending for new housing and a 24 per cent rise in mortgage loans for other purposes.

Institutional loan approvals for new housing increased from \$635 million in 1954 to \$850 million in 1955. Of this increase, \$175 million was under the National Housing Act and the remaining \$40 million on conventional loans, bringing total institutional lending under the Act to \$639 million compared to a total of \$211 million for conventional loans for new housing.

While life insurance companies maintained their overall position as the main institutional mortgage lenders, the chartered banks became the most active group under the National Housing Act. The banks were responsible for all of the increase in lending under the Act from 1954 to 1955, bringing their share of all such insured lending to 51 per cent. In 1954, when the banks were lending for only part of the year, their share of insured loans under the Act was 34 per cent.

The rise in bank lending was accompanied by greater emphasis on the part of other lenders on conventional lending. Conventional loans of all types represented 63 per cent of the mortgage lending activity of non-bank lenders in 1955 compared to 58 per cent in 1954.

The average income of home-owners whose dwellings were financed under the Act in 1955 was \$5,207, this compares with \$5,065 in 1954. These amounts represent the income of the borrower only, and do not include the income of dependents. The average downpayment was \$2,821 compared to \$2,993 in 1954, while the gross debt service, representing monthly payments of mortgage principal and interest and real estate taxes increased from \$918 to \$934. These payments represented, for the average borrower, 18.6 per cent of income.

Population and Income

Lower levels of family formation continued in 1955 with a net increase in the number of families of 78,900 compared to 85,300 in 1954 and 92,700 in 1953. This decline was largely the result of reduced immigration but it also reflects a smaller number of marriages. The effects of the low birth-rates of the 1930's are being reflected in a reduction in the number of people reaching marriageable age at this time.

Real incomes rose substantially in 1955. Personal disposable income increased by 9 per cent from the first nine months of 1954 to the corresponding period of 1955; with consumer prices relatively stable, this increase reflected a rise in real terms as well as in money terms. On a per capita basis, real income increased by 7 per cent.

Building Costs

Construction costs rose during 1955. The large volume of house-building activity, together with a rising volume of other construction activity, resulted in pressure on the materials and labour supply. The index of prices of residential building materials went up from 121.7 in 1954 to 124.2 in 1955. The index of average hourly wage rates of construction workers increased from 141.2 to 145.2. These increases resulted in a rise in the combined index of prices of materials and of wage rates from 129.0 to 132.1. At year-end the combined index was 134.0 compared to 129.5 in December 1954.

These cost increases were reflected in higher estimates of construction costs for dwellings financed under the National Housing Act. For bungalows, the average cost per square foot went up from \$9.61 in 1954 to \$9.81 in 1955; for single 1½-storey dwellings, finished, the increase was from \$8.55 to \$8.58.

Land costs continued to increase. The average cost of lots used for N.H.A. dwellings went up from \$1,687 in 1954 to \$1,819 in 1955. In 1953 the average cost was \$1,197 per lot.

(1) In areas outside the centres of 5,000 population and over, information relating to dwelling starts and completions is obtained by means of sample surveys. In 1955, the results of these surveys suggested very large increases from the previous year. The size of these increases suggests that changes in the survey in the latter part of 1954 may have resulted in an overstatement of the year-to-year increase. This is not to suggest that the total for 1955 is too large, but rather that there may have been some understatement in 1954 and in earlier years.

HOUSE-BUILDING ACTIVITY

Table 1. Construction of Dwelling Units

Table 2. Dwelling Starts, by Initiation

Period	Dwellings in New Structures				Con-versions	Public	Private			Total
	Starts		Completions	Under Construction			With Government Assistance	Without Government Assistance	All Private	
	Actual	Annual Rate ⁽¹⁾								
1949	90,509	*	88,233	59,503	3,422	7,993	30,440	52,076	82,516	90,509
1950	92,531	*	89,015	59,443	2,739	4,799	46,023	41,709	87,732	92,531
1951	68,579	*	81,310	43,219	3,500	2,219	24,085	42,275	66,360	68,579
1952	83,246	*	73,087	55,689	3,215	4,958	34,344	43,944	78,288	83,246
1953	102,409	*	96,839	59,923	3,824	1,855	41,544	59,010	100,554	102,409
1954	113,527	*	101,965	68,641	4,373	1,540	52,303	59,684	111,987	113,527
1955	138,276	*	127,552	79,716	4,340	2,074	67,609	68,593	136,202	138,276
1954—April	8,692	100,214	6,774	52,978	**	306	13,252	21,118	34,370	34,676
May	13,398		8,423	57,816	**					
June	12,586		6,048	64,262	**					
July	14,191	117,201	8,383	69,874	**	441	20,845	16,643	37,488	37,929
Aug.	10,978		7,718	72,150	**					
Sept.	12,760		8,615	75,310	**					
Oct.	13,097	129,356	13,039	75,456	**	718	13,708	14,774	28,482	29,200
Nov.	9,764		11,246	73,746	**					
Dec.	6,339		11,392	68,641	**					
1955—Jan.	4,056	126,964	9,037	63,618	**	106	5,996	7,305	13,301	13,407
Feb.	4,170		7,544	60,071	**					
Mar.	5,181		7,732	58,519	**					
Apr.	9,900	130,914	8,594	60,236	**	444	19,871	24,984	44,855	45,299
May	16,356		8,332	68,230	**					
June	19,043		10,989	76,393	**					
July	15,924	146,778	9,606	82,638	**	968	23,679	22,854	46,533	47,501
Aug.	16,219		10,685	87,997	**					
Sept.	15,358		11,358	91,763	**					
Oct.	14,911	142,066	17,365	89,219	**	556	18,063	13,450	31,513	32,069
Nov.	10,923		14,181	85,777	**					
Dec.	6,235		12,129	79,716	**					

(1) Seasonally adjusted. Revised.

* Not applicable. ** Not available.

Table 3. Dwelling Starts, by Province

Period	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada
1949	1,000†	375	2,636	2,012	24,196	34,023	5,039	3,061	8,465	9,702	90,509
1950	2,090	333	2,705	2,323	28,515	33,430	4,072	2,904	8,623	7,536	92,531
1951	1,101	95	1,466	900	21,193	27,349	3,183	2,154	5,442	5,696	68,579
1952	1,579	72	1,863	1,206	26,355	30,016	4,059	3,570	7,415	7,111	83,246
1953	1,782	137	2,527	1,475	30,249	38,873	4,590	4,561	9,625	8,590	102,409
1954	1,345	198	2,311	2,228	29,958	46,382	5,260	4,713	11,529	9,603	113,527
1955	1,613	214	2,946	2,986	39,852	53,456	6,705	4,348	10,542	15,614	138,276
1954—Apr.	26	10	176	139	2,709	3,269	322	117	753	1,171	8,692
May	129	—	223	257	3,967	5,772	536	766	874	874	13,398
June	171	22	186	86	3,503	4,687	458	893	1,784	796	12,586
July	235	91	314	900	4,234	4,368	833	709	1,466	1,041	14,191
Aug.	312	—	175	155	2,756	4,375	665	478	1,302	760	10,978
Sept.	127	21	278	197	2,594	6,235	659	468	1,082	1,099	12,760
Oct.	175	36	585	273	2,858	5,261	571	846	1,470	1,022	13,097
Nov.	69	—	147	129	2,918	3,859	640	268	862	872	9,764
Dec.	60	13	107	65	1,368	3,060	360	88	553	665	6,339
1955—Jan.	7	—	72	63	980	1,846	36	75	399	578	4,056
Feb.	5	—	82	28	748	2,098	51	266	137	755	4,170
Mar.	62	1	14	10	1,560	2,240	70	18	196	1,010	5,181
Apr.	102	—	255	145	2,366	4,208	388	120	636	1,680	9,900
May	61	18	316	366	5,549	5,425	749	555	1,096	2,221	16,356
June	111	70	618	336	6,155	6,670	822	540	1,881	1,840	19,043
July	164	—	198	466	4,655	5,872	922	651	1,309	1,687	15,924
Aug.	440	8	476	482	3,927	6,568	838	867	1,232	1,381	16,219
Sept.	228	67	324	578	4,438	5,977	949	411	1,044	1,342	15,358
Oct.	205	17	297	295	4,435	5,328	1,064	526	1,397	1,347	14,911
Nov.	169	—	206	174	3,143	4,350	619	257	950	1,055	10,923
Dec.	59	33	88	43	1,896	2,874	197	62	265	718	6,235

† Estimated.

HOUSE-BUILDING ACTIVITY—*Continued*

Table 4. Dwelling Completions, by Province

Period	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada
1949	700†	258	3,056	1,801	22,912	31,440	4,807	3,576	9,411	10,272	88,233
1950	1,716	375	2,573	2,545	27,237	31,318	4,612	2,813	7,266	8,560	89,015
1951	941	290	1,942	1,143	26,686	31,732	3,810	2,026	6,057	6,683	81,310
1952	1,131	42	1,811	1,231	22,407	27,461	3,142	2,630	6,204	7,028	73,087
1953	1,480	182	2,160	1,402	29,803	35,173	4,794	4,047	9,854	7,944	96,839
1954	1,160	188	2,496	1,415	26,182	41,085	5,107	4,889	10,285	9,158	101,965
1955	1,284	199	2,611	2,562	34,866	51,351	5,873	4,278	10,494	14,034	127,552
1954—Apr.	101	10	85	51	2,108	2,631	246	289	555	698	6,774
May	52	—	312	80	2,632	3,417	341	171	699	719	8,423
June	51	6	186	18	1,652	2,280	237	194	825	599	6,048
July	127	46	196	174	1,909	3,369	469	253	930	910	8,383
Aug.	117	19	121	110	2,205	3,290	286	301	602	667	7,718
Sept.	170	8	104	122	2,324	3,201	456	467	859	904	8,615
Oct.	90	27	568	286	3,445	4,764	754	916	1,251	938	13,039
Nov.	169	18	258	143	2,108	4,764	739	813	1,254	980	11,246
Dec.	91	23	241	142	3,115	4,592	550	568	1,040	1,030	11,392
1955—Jan.	57	—	150	144	2,044	4,276	242	359	1,027	738	9,037
Feb.	19	—	183	128	1,962	3,356	274	388	638	596	7,544
Mar.	31	13	185	31	1,675	3,755	215	204	820	803	7,732
Apr.	81	—	304	79	2,115	3,618	351	209	858	979	8,594
May	41	—	100	22	2,896	3,391	373	319	427	763	8,332
June	70	19	202	144	3,554	4,088	367	125	1,105	1,315	10,989
July	60	8	209	221	2,994	3,682	393	263	698	1,078	9,606
Aug.	407	—	242	285	3,344	3,359	573	380	772	1,323	10,685
Sept.	77	26	189	398	3,080	4,178	734	301	1,076	1,299	11,358
Oct.	188	26	354	604	4,315	7,013	755	592	1,385	2,133	17,365
Nov.	93	—	251	350	3,572	5,893	977	793	923	1,329	14,181
Dec.	160	107	242	156	3,315	4,742	619	345	765	1,678	12,129

† Estimated.

Table 5. Dwelling Starts, by Type

Period	One-Family	Two-Family	Apartments	Other	Total
1949	71,425	7,536	11,548	—	90,509
1950	68,675	8,664	14,561	631	92,531
1951	53,002	5,658	9,865	54	68,579
1952	60,696	5,360	16,891	299	83,246
1953	70,782	7,202	23,872	553	102,409
1954	78,574	6,498	27,455	1,000	113,527
1955	99,039	10,610	26,718	1,909	138,276
1954—April	5,553	570	2,493	76	8,692
May	10,039	738	2,551	70	13,398
June	9,022	626	2,923	15	12,586
July	10,119	900	3,157	15	14,191
Aug.	7,883	550	2,448	97	10,978
Sept.	8,814	630	3,052	264	12,760
Oct.	9,568	722	2,549	258	13,097
Nov.	6,312	686	2,627	139	9,764
Dec.	4,354	346	1,630	9	6,339
1955—Jan.	2,622	218	1,164	52	4,056
Feb.	3,009	248	904	9	4,170
Mar.	3,244	486	1,451	—	5,181
Apr.	7,163	692	1,939	106	9,900
May	12,011	1,070	2,970	305	16,356
June	14,698	1,482	2,737	126	19,043
July	10,963	1,672	2,760	529	15,224
Aug.	11,789	1,232	3,076	122	16,219
Sept.	11,199	1,178	2,751	230	15,358
Oct.	10,911	1,002	2,926	72	14,911
Nov.	7,701	722	2,379	121	10,923
Dec.	3,729	608	1,661	237	6,235

Table 6. Dwelling Completions, by Type

Period	One-Family	Two-Family	Apartments	Other	Total
1949	68,966	7,309	11,473	485	88,233
1950	68,685	7,376	12,809	145	89,015
1951	60,366	7,568	12,791	585	81,310
1952	55,967	5,314	11,707	99	73,087
1953	68,916	7,714	19,837	372	96,839
1954	71,760	6,098	23,042	1,065	101,965
1955	90,292	8,278	27,435	1,547	127,552
1954—April	4,764	408	1,534	68	6,774
May	5,314	514	2,567	28	8,423
June	4,267	350	1,418	13	6,048
July	6,027	414	1,784	158	8,383
Aug.	5,408	552	1,738	20	7,718
Sept.	6,600	478	1,438	99	8,615
Oct.	9,310	814	2,895	20	13,039
Nov.	8,202	530	2,334	180	11,246
Dec.	7,907	776	2,493	216	11,392
1955—Jan.	6,463	450	1,993	131	9,037
Feb.	5,625	406	1,425	88	7,544
Mar.	4,908	488	2,247	89	7,732
Apr.	5,635	430	2,479	50	8,594
May	5,261	564	2,388	119	8,332
June	7,821	526	2,556	86	10,989
July	7,018	486	2,089	13	9,606
Aug.	8,021	658	1,765	241	10,685
Sept.	8,140	758	2,381	79	11,358
Oct.	13,249	1,210	2,647	259	17,365
Nov.	9,723	1,200	3,074	184	14,181
Dec.	8,428	1,102	2,391	208	12,129

HOUSE-BUILDING ACTIVITY — *Continued*

Table 7. Dwelling Starts, by Area

Period	Urban		Rural		Total Non-farm
	5,000 Pop. and over	Other	Non-farm	Farm	
1949	58,370	9,743	17,565	4,831	85,678
1950	68,599	7,292	12,618	4,022	88,509
1951	47,374	5,532	11,572	4,101	64,478
1952	63,443	4,798	10,138	4,867	78,379
1953	80,313	5,550	13,798	2,748	99,661
1954	89,755	7,025	13,389	3,358	110,169
1955	97,305	9,539	27,406	4,026	134,250
1954—April	7,648	413	583	48	8,644
May	9,228	1,608	2,181	381	13,017
June	9,433	1,242	1,307	604	11,982
July	10,462	1,229	1,950	550	13,641
Aug.	8,635	470	1,445	428	10,550
Sept.	10,222	889	1,405	244	12,516
Oct.	9,046	508	2,759	784	12,313
Nov.	8,371	293	956	144	9,620
Dec.	5,443	144	628	124	6,215
1955—Jan.	3,175	165	573	143	3,913
Feb.	3,134	330	623	83	4,087
Mar.	4,432	131	537	81	5,100
Apr.	7,662	402	1,563	273	9,627
May	11,266	1,287	3,420	374	15,973
June	11,706	2,075	4,097	1,174	17,878
July	11,790	799	2,923	412	15,512
Aug.	11,252	985	3,559	423	15,796
Sept.	10,024	1,255	3,826	253	15,105
Oct.	9,453	1,115	3,859	484	14,427
Nov.	8,579	527	1,614	203	10,720
Dec.	4,832	468	812	123	6,112

Table 8. Dwelling Completions, by Area

Period	Urban		Rural		Total Non-farm
	5,000 Pop. and over	Other	Non-farm	Farm	
1949	60,262	8,611	14,133	5,227	83,006
1950	62,847	7,675	14,448	4,045	84,970
1951	61,167	4,220	12,254	3,669	77,641
1952	54,346	4,572	9,623	4,546	68,541
1953	73,375	6,851	13,056	3,557	93,282
1954	80,593	6,076	12,169	3,127	98,838
1955	93,496	8,152	21,726	4,178	123,374
1954—April	5,997	94	532	151	6,623
May	6,546	319	1,353	205	8,218
June	5,165	502	206	175	5,873
July	6,542	756	950	135	8,248
Aug.	6,188	576	800	154	7,564
Sept.	6,487	577	1,110	441	8,174
Oct.	9,098	1,037	2,219	685	12,354
Nov.	8,400	735	1,724	387	10,859
Dec.	8,915	485	1,774	218	11,174
1955—Jan.	6,754	397	1,645	241	8,796
Feb.	5,981	484	895	184	7,360
Mar.	6,748	256	472	256	7,476
Apr.	6,994	179	1,124	297	8,297
May	6,587	574	940	231	8,101
June	7,365	680	2,370	574	10,415
July	7,060	721	1,570	255	9,351
Aug.	7,184	851	2,310	340	10,345
Sept.	8,353	845	1,882	278	11,080
Oct.	10,492	1,650	4,198	1,025	16,340
Nov.	10,662	808	2,348	363	13,818
Dec.	9,316	707	1,972	134	11,995

Table 9. Duplex and Single-Family Dwellings Completed in Metropolitan Areas and Major Urban Centres, Occupied and Unoccupied

Period	Dwellings Newly Completed	Completed Dwellings Newly Occupied	Completed Dwellings Remaining Unoccupied ⁽¹⁾				
			Total ⁽²⁾	Average Number of Months Unoccupied	Per Cent Distribution By Months Unoccupied		
					1-3 Months	4-6 Months	7 Months or More
1951	42,727	41,865	1,166	2.3	90	9	1
1952	35,302	35,811	657	3.5	69	13	18
1953	40,851	40,874	634	3.0	77	14	9
1954	47,163	46,611	995	3.4	66	21	13
1955	64,396	63,614	1,453	3.0	75	16	9
1954—Apr.	3,471	3,505	730	3.7	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	754	3.7	60	23	17
Aug.	3,756	3,863	745	3.7	62	19	19
Sept.	4,075	4,001	781	3.4	67	19	14
Oct.	5,292	5,100	911	3.5	65	20	15
Nov.	4,790	4,719	1,026	3.4	66	21	13
Dec.	5,265	5,154	995	3.4	66	21	13
1955—Jan.	4,667	4,412	1,252	3.5	65	21	14
Feb.	4,364	4,152	1,392	3.4	65	22	13
Mar.	4,324	4,099	1,544	3.3	68	20	12
Apr.	4,506	4,770	1,540	3.5	64	21	15
May	4,297	4,568	1,338	3.8	59	23	18
June	4,848	4,895	1,190	3.8	58	24	18
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
Oct.	7,399	7,195	1,198	3.3	71	15	15
Nov.	7,602	7,412	1,387	3.2	73	15	12
Dec.	6,473	6,280	1,453	3.0	75	16	9

(1) Annual data relate to end of the period.

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

HOUSE-BUILDING ACTIVITY — *Continued*

Table 10. Population, and Housing Stock in Metropolitan Areas and Major Urban Centres

Area	Population ⁽¹⁾ (000)			Stock ⁽¹⁾ (Units)		
	1941	1951	1955†	1941 ⁽²⁾	1951	1955†
Metropolitan Areas						
Calgary	93	139	187	22,854	40,815	51,972
Edmonton	98	173	217	24,971	47,374	61,094
Halifax	99	134	159	20,201	30,373	34,965
Hamilton	198	260	289	47,644	69,401	79,048
London	91	122	137	24,108	33,810	39,350
Montreal	1,145	1,395	1,907	254,429	342,639	405,821
Ottawa-Hull	226	282	327	47,178	67,421	78,716
Quebec	225	275	361	38,669	55,420	61,979
Saint John	71	78	91	16,301	19,748	20,625
St. John's	* *	68	79	* *	13,215	15,184
Toronto	910	1,117	1,341	208,454	280,832	330,442
Vancouver	377	531	621	99,680	156,305	178,641
Victoria	75	104	119	21,905	32,451	36,309
Windsor	124	158	183	29,847	42,071	46,401
Winnipeg	300	354	391	68,216	97,317	108,684
Sub-Total	4,032	5,190	6,409	924,457	1,329,192	1,549,231
Major Centres						
Brantford	32	37	52	8,188	10,435	11,481
Fort William-Port Arthur	55	66	77	11,631	17,986	19,444
Guelph	23	27	32	5,698	7,150	8,384
Kingston	30	34	46	6,587	8,863	9,631
Kitchener	36	45	57	8,477	11,674	14,114
Moncton	23	27	40	4,677	6,725	7,417
Oshawa	27	42	48	6,302	11,291	13,019
Peterborough	25	38	41	6,054	10,153	11,265
Regina	59	71	83	12,993	19,470	23,033
St. Catharines	30	38	40	7,441	10,475	11,188
Sarnia	19	35	41	5,043	9,465	11,352
Saskatoon	43	53	67	10,459	15,392	18,003
Sault Ste. Marie	26	33	37	5,892	7,925	9,864
Shawinigan Falls	20	27	29	3,589	5,723	5,977
Sherbrooke	36	51	59	7,628	11,748	12,945
Sudbury	32	42	47	7,350	9,545	10,893
Sydney	28	31	35	5,263	6,366	6,749
Three Rivers	42	46	55	7,416	9,714	10,871
Sub-Total	586	743	886	130,688	190,100	215,630
All Other Areas ⁽³⁾	6,872	8,051	8,278	1,575,595	1,966,921	2,062,737
Canada	11,490	13,984	15,573	2,630,740	3,486,213	3,827,598

(1) Mid-year. Excludes Yukon and Northwest Territories.

(2) Adjusted for differences in area definition between 1941 and 1951 census. No adjustment made for differences in the definition of dwelling units, which would increase the total dwelling stock in 1941 by about 100,000 units.

(3) Includes areas of 5,000 to 30,000 population.

** Not available.

† Estimated.

HOUSE-BUILDING ACTIVITY — *Continued*

Table 11. Total and N.H.A. Starts in Metropolitan Areas and Major Urban Centres

Area	Total Starts								N.H.A. Starts
	1952	1953	1954	1955	1954		1955		
					3rd Quarter	4th Quarter	3rd Quarter	4th Quarter	
Metropolitan Areas									
Calgary	2,884	3,477	3,621	3,129	903	900	913	677	2,686
Edmonton	3,019	4,377	4,037	3,843	1,501	747	1,592	909	3,340
Halifax	661	1,692	975	1,314	331	251	465	359	590
Hamilton	2,460	2,509	3,082	3,368	948	944	1,178	1,037	3,078
London	1,176	1,338	1,386	1,415	439	323	472	304	1,310
Montreal	14,618	18,822	19,482	22,124	6,003	4,403	6,987	5,245	7,336
Ottawa-Hull	2,419	3,023	3,536	3,817	1,575	731	1,363	1,143	2,881
Quebec	1,129	1,624	2,505	3,359	761	763	1,011	827	459
Saint John	125	388	208	299	69	68	177	15	131
St. John's	651	460	512	495	215	135	195	132	196
Toronto	9,735	11,543	20,483	19,622	6,614	6,144	7,049	4,706	12,772
Vancouver	4,969	6,539	6,921	8,471	2,155	1,606	2,286	1,780	4,389
Victoria	811	1,101	1,293	1,546	365	304	431	263	655
Windsor	1,104	1,060	1,677	1,324	463	268	346	415	1,224
Winnipeg	2,848	3,308	4,123	4,926	1,669	1,328	2,061	1,272	3,209
Sub-Total	48,609	61,261	73,841	79,052	24,011	18,915	26,526	19,084	44,256
Major Centres									
Brantford	253	325	95	336	12	9	114	85	262
Ft. William-Pt. Arthur	432	563	415	577	191	33	163	112	327
Guelph	144	534	396	356	125	114	102	78	321
Kingston	189	198	182	175	44	48	54	34	151
Kitchener	532	636	713	660	172	182	208	124	489
Moncton	160	212	197	223	44	40	65	84	151
Oshawa	335	592	444	538	180	116	168	113	372
Peterborough	209	282	305	439	101	90	138	131	364
Regina	911	1,493	1,100	1,445	271	463	712	268	984
St. Catharines	142	159	174	181	43	36	56	31	104
Sarnia	621	347	404	572	113	83	187	123	439
Saskatoon	651	806	841	868	302	170	323	211	655
Sault Ste. Marie	581	787	112	267	33	12	118	28	196
Shawinigan Falls	61	143	55	108	18	9	39	17	65
Sherbrooke	319	387	271	303	76	73	97	72	65
Sudbury	291	361	287	165	94	19	45	21	96
Sydney	95	85	114	51	46	40	15	6	35
Three Rivers	240	374	261	283	105	86	85	64	196
Sub-Total	6,166	8,284	6,366	7,547	1,970	1,623	2,689	1,602	5,271
Other Urban Centres ⁽¹⁾	8,668	10,768	9,548	10,706	3,338	2,322	3,851	2,178	} 15,968
Other Areas	19,803	22,096	23,772	40,971	8,610	6,340	14,435	9,205	
Canada	83,246	102,409	113,527	138,276	37,929	29,200	47,501	32,069	65,495

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

HOUSE-BUILDING ACTIVITY — Continued

Table 12. Residential Building Permits Issued

Table 13. Residential Construction Contracts Awarded

Period	Value (Millions of Dollars)			Number of Dwelling Units				Value (Millions of Dollars)				Number of Dwelling Units		
	New Construction	Alterations etc.	Total	Apartments	Other Dwellings	Total		Apartments	Other Dwellings	Total		Apartments†	Other Dwellings	Total
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	578.7	43.2	621.9	21,555	51,333	72,888		151.3	748.7	900.0		13,682	78,098	91,780
1955	636.2	42.5	678.7	22,246	57,790	80,036		179.7	1,036.7	1,216.4		15,878	98,759	114,637
1954—Apr.	52.3	4.0	56.3	1,738	5,077	6,815		12.1	64.0	76.1		1,106	6,954	8,060
May	63.0	4.6	67.6	656	6,839	7,495		8.7	96.7	105.4		791	10,594	11,385
June	73.6	5.1	78.7	2,409	6,667	9,076		15.2	80.1	95.3		1,380	8,360	9,740
July	58.8	5.0	63.8	1,938	5,607	7,545		12.8	83.9	96.7		1,160	8,946	10,106
Aug.	61.4	3.8	65.2	1,797	5,741	7,538		16.0	72.9	88.9		1,444	7,739	9,183
Sept.	54.7	4.1	58.8	1,895	4,847	6,742		17.4	72.4	89.8		1,563	7,517	9,080
Oct.	51.0	3.4	54.4	2,493	4,098	6,591		18.5	53.7	72.2		1,660	5,424	7,084
Nov.	55.4	3.4	58.8	3,264	3,889	7,153		15.4	73.7	89.1		1,388	7,141	8,529
Dec.	26.5	1.4	27.9	1,772	1,786	3,558		15.1	56.1	71.2		1,353	5,485	6,838
1955—Jan.	16.7	1.3	18.0	1,052	1,274	2,326		7.4	38.7	46.1		671	3,805	4,476
Feb.	20.0	1.6	21.6	1,065	1,720	2,785		12.6	71.9	84.5		1,135	7,122	8,257
Mar.	44.0	2.4	46.4	1,740	4,082	5,822		16.8	44.6	61.4		1,506	4,336	5,842
Apr.	69.6	4.4	74.0	2,687	6,384	9,071		16.3	69.2	85.5		1,455	7,273	8,728
May	82.8	5.7	88.5	2,236	8,104	10,340		12.8	114.0	126.8		1,145	10,034	11,179
June	81.4	5.3	86.7	2,247	7,698	9,945		18.6	141.7	160.3		1,642	12,990	14,632
July	48.4	3.4	51.8	1,404	4,916	6,320		22.5	81.6	104.1		1,980	8,098	10,078
Aug.	72.6	4.5	77.1	2,216	6,869	9,085		20.7	130.1	150.8		1,819	12,615	14,434
Sept.	67.6	4.9	72.5	2,029	5,952	7,981		9.5	81.3	90.8		829	8,101	8,930
Oct.	62.1	4.7	66.8	2,658	5,186	7,844		13.9	90.7	104.6		1,212	8,541	9,753
Nov.	47.5	3.0	50.5	1,890	3,837	5,727		16.7	101.6	118.3		1,454	8,971	10,425
Dec.	23.5	1.3	24.8	1,022	1,768	2,790		11.9	71.3	83.2		1,030	6,873	7,903

† Estimated.

Table 14. Gross National Expenditures

(Millions of Dollars)

Period	Personal Expenditures	Government Expenditures	Gross Domestic Investment						Net Foreign Balance	Gross National Expenditure (2)
			Residential Construction	Non-residential Construction	Machinery and Equipment	Inventory Changes		Total		
						Non-farm	Farm ⁽¹⁾			
Actual										
1948	10,112	1,798	637	818	1,230	620	-15	3,290	418	15,613
1949	10,963	2,128	742	903	1,323	319	-88	3,199	174	16,462
1950	12,029	2,326	801	1,026	1,389	769	191	4,176	-330	18,203
1951	13,273	3,243	781	1,260	1,769	1,267	353	5,430	-524	21,474
1952	14,366	4,245	786	1,554	1,916	-18	328	4,566	173	23,255
1953	15,125	4,359	1,061	1,706	2,073	353	196	5,389	-443	24,449
1954	15,676	4,361	1,166	1,676	1,711	-120	-160	4,273	-426	24,041
1953—3rd Quarter	3,659	1,186	302	523	520	132	994	2,471	-18	7,288
4th Quarter	4,205	1,132	296	460	439	-90	-290	815	-46	6,038
1954—1st Quarter	3,593	1,121	206	335	429	104	-240	834	-183	5,406
2nd Quarter	3,925	874	283	414	508	-1	-117	1,087	-164	5,822
3rd Quarter	3,801	1,183	334	491	402	-75	469	1,621	11	6,662
4th Quarter	4,357	1,183	343	436	372	-148	-272	731	-90	6,151
1955—1st Quarter	3,737	1,167	246	320	387	141	-261	833	-152	5,647
2nd Quarter	4,217	950	377	405	542	97	-68	1,353	-165	6,419
3rd Quarter	4,095	1,265	422	522	467	35	825	2,271	-90	7,636
Seasonally Adjusted at Annual Rates										
1953—3rd Quarter	15,228	4,540	1,080	1,840	2,220	360	-52	5,448	-440	24,632
4th Quarter	15,348	4,236	1,108	1,776	1,820	264	456	5,424	-508	24,548
1954—1st Quarter	15,376	4,224	1,084	1,676	1,772	300	-128	4,704	-412	23,872
2nd Quarter	15,600	4,312	1,092	1,640	1,756	-356	-72	4,060	-284	23,960
3rd Quarter	15,812	4,472	1,200	1,716	1,708	-460	-348	3,816	-400	23,948
4th Quarter	15,916	4,436	1,288	1,672	1,608	36	-92	4,512	-608	24,384
1955—1st Quarter	16,004	4,472	1,288	1,620	1,604	364	136	5,012	-332	25,192
2nd Quarter	16,660	4,620	1,448	1,636	1,824	28	280	5,216	-376	26,372
3rd Quarter	16,984	4,768	1,504	1,808	1,948	36	68	5,364	-544	26,868

(1) Includes changes in grain in commercial channels.

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

HOUSE-BUILDING ACTIVITY — *Concluded*Table 15. Construction Expenditures, Public⁽¹⁾ and Private

(Millions of Dollars)

Period	Residential				Non-residential		All Construction		
	New Construction		Sub-total	Repair and Maintenance	New Construction	Repair and Maintenance	New Construction	Repair and Maintenance	Total
	New Dwellings	Major Alterations and Improvements							
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	2,502	792	3,680	1,014	4,694
1955	1,382.5	113.2	1,496	238.0	2,777	777	4,273	1,015	5,288
1953—3rd Quarter	285.0	21.6	307	53.6	803	243	1,110	297	1,407
4th Quarter	280.0	21.3	301	54.1	697	211	998	265	1,263
1954—1st Quarter	193.8	15.8	210	55.0	451	120	661	175	836
2nd Quarter	263.5	21.6	285	55.2	611	197	896	252	1,148
3rd Quarter	311.4	25.5	337	55.6	761	252	1,098	308	1,406
4th Quarter	320.2	26.2	346	56.0	679	223	1,025	279	1,304
1955—1st Quarter	230.4	18.8	249	57.7	456	109	705	167	872
2nd Quarter	351.3	28.8	380	58.5	663	194	1,043	253	1,296
3rd Quarter	395.1	32.4	428	60.2	863	241	1,291	300	1,591
4th Quarter	405.7	33.2	439	61.6	795	233	1,234	295	1,529

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

Table 16. Construction Expenditures, Public

Period	Residential						Non-residential	All Construction by Gov't. Departments
	Government Enterprises ⁽¹⁾			Government Departments			Government Departments ⁽³⁾	
	Federal-provincial Agreements (\$'000)	Veterans Rental (\$'000)	Total (\$'000)	Department of National Defence (\$'000)	Other Departments ⁽²⁾ (\$'000)	Total (\$'000)		
	(Millions of Dollars)							
1949	—	44,028	44,028	23,478	2,778	26,256	453	479
1950	517	17,292	17,809	31,532	2,000	33,532	495	529
1951	1,058	5,117	6,175	35,168	1,740	36,908	654	691
1952	9,369	4,967	14,336	35,206	3,336	38,542	883	922
1953	11,447	3,884	15,331	20,920	3,241	24,161	875	899
1954	6,264	75	6,339	8,757	3,256	12,013	843	855
1955	3,331	103	3,434	16,154	3,742	19,896	1,002	1,022
1953—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	1,044	5,557	**	**
4th Quarter	842	76	918	6,066	1,358	7,424	**	**

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

(2) Quarterly data estimated.

(3) 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 17. Mortgage Loans Approved⁽¹⁾ by Lending Institutions⁽²⁾

Period	New Residential Construction (Non-farm)			Existing Residential Property (Non-farm)			Other Property		Total	
	Loans	Units	Amount \$000	Loans	Units	Amount \$000	Loans	Amount \$000	Loans	Amount \$000
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	59,875	82,751	635,248	26,643	37,742	144,308	3,852	114,913	90,370	894,469
1955	74,415	101,292	850,051	31,925	45,382	182,360	4,080	138,301	110,420	1,170,712
1953—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	8,208	13,576	90,276	5,155	7,168	27,545	891	21,241	14,254	139,062
2nd Quarter	17,309	22,891	180,395	7,633	10,922	40,325	1,071	31,482	26,013	252,202
3rd Quarter	20,418	26,314	212,843	7,449	10,176	40,023	919	32,766	28,786	285,632
4th Quarter	13,940	19,970	151,734	6,406	9,476	36,415	971	29,424	21,317	217,573
1955—1st Quarter	10,910	16,663	130,280	6,361	9,374	36,337	904	26,470	18,175	193,087
2nd Quarter	23,691	31,261	263,963	9,833	13,617	54,362	1,249	33,678	34,773	352,003
3rd Quarter	23,795	31,263	270,119	8,665	11,846	49,168	965	38,063	33,425	357,350
4th Quarter	16,019	22,105	185,689	7,066	10,545	42,493	962	40,090	24,047	268,272

(1) Data are on a gross basis i.e. they do not take account of cancellations or alterations of loans after the initial approval.

(2) 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 18. Mortgage Loans Approved⁽¹⁾ by Lending Institutions⁽²⁾, by Type of Lender

Period	Life Insurance Companies		Trust and Loan Companies		Other Lending Institutions ⁽³⁾		Chartered Banks		Total	
	Loans	Amount \$000	Loans	Amount \$000	Loans	Amount \$000	Loans	Amount \$000	Loans	Amount \$000
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	43,644	529,344	29,697	190,490	2,243	16,175	14,786	158,460	90,370	894,469
1955	45,927	596,619	31,642	229,029	2,503	18,929	30,348	326,135	110,420	1,170,712
1953—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	8,495	104,007	5,398	32,133	349	2,780	12	142	14,254	139,062
2nd Quarter	12,816	151,019	8,475	53,418	778	6,261	3,944	41,504	26,013	252,202
3rd Quarter	12,641	152,252	8,736	57,431	547	3,346	6,862	72,603	28,786	285,632
4th Quarter	9,692	122,066	7,088	47,508	569	3,788	3,968	44,211	21,317	217,573
1955—1st Quarter	8,279	112,957	6,665	47,658	413	2,755	2,818	29,717	18,175	193,087
2nd Quarter	14,971	176,614	9,910	71,625	603	5,152	9,289	98,612	34,773	352,003
3rd Quarter	12,993	171,484	8,453	59,603	672	4,607	11,307	121,656	33,425	357,350
4th Quarter	9,684	135,564	6,614	50,143	815	6,415	6,934	76,150	24,047	268,272

(1) Data are on a gross basis i.e. they do not take account of cancellations or alterations of loans after the initial approval.

(2) 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.

(3) Includes Quebec savings banks, fraternal societies.

REAL ESTATE LENDING — Continued

Table 19. Mortgage Loans Approved⁽¹⁾ by Lending Institutions⁽²⁾ on New Non-Farm Residential Construction, by Type of Dwelling

Period	Single-family Dwellings			Multiple-family Dwellings			All Dwellings		
	Loans	Units	Amount \$000	Loans	Units	Amount \$000	Loans	Units	Amount \$000
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	28,206	191,174	2,600	10,434	46,005	30,746	38,640	237,179
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	55,034	55,034	501,711	4,841	27,717	133,537	59,875	82,751	635,248
1955	69,546	69,546	682,186	4,869	31,746	167,865	74,415	101,292	850,051
1953—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	7,354	7,354	60,216	854	6,222	30,060	8,208	13,576	90,276
2nd Quarter	15,812	15,812	145,925	1,497	7,079	34,470	17,309	22,891	180,395
3rd Quarter	19,100	19,100	178,468	1,318	7,214	34,375	20,418	26,314	212,843
4th Quarter	12,768	12,768	117,101	1,172	7,202	34,633	13,940	19,970	151,734
1955—1st Quarter	9,895	9,895	92,862	1,015	6,768	37,418	10,910	16,663	130,280
2nd Quarter	22,247	22,247	218,609	1,444	9,014	45,354	23,691	31,261	263,963
3rd Quarter	22,445	22,445	221,831	1,350	8,818	48,288	23,795	31,263	270,119
4th Quarter	14,959	14,959	148,884	1,060	7,146	36,805	16,019	22,105	185,689

(1) Data are on a gross basis i.e. they do not take account of cancellations or alterations of loans after the initial approval.

(2) 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. Joint, Insured and Conventional Mortgage Loans on Real Estate Approved⁽¹⁾ by Lending Institutions,⁽²⁾ by Type of Loan

Period	Loans on New Non-farm Residential Construction						Other Property	Total Amount \$000
	Loans Under N.H.A.		Conventional Loans		All Loans		Conventional Loans Amount \$000	
	Dwelling Units	Amount \$000	Dwelling Units	Amount \$000	Dwelling Units	Amount \$000		
1949	21,912	122,736	21,144	89,592	43,056	212,328	181,518	393,846
1950	40,338	280,060	15,020	30,097	55,358	310,157	213,172	523,329
1951	21,189	141,040	17,451	96,139	38,640	237,179	198,216	435,395
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	50,424	464,252	32,327	170,996	82,751	635,248	259,221	894,469
1955	66,253	638,604	35,039	211,447	101,292	850,051	320,661	1,170,712
1953—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	9,443	74,317	4,133	15,959	13,576	90,276	48,786	139,062
2nd Quarter	11,707	113,460	11,184	66,935	22,891	180,395	71,807	252,202
3rd Quarter	18,210	172,402	8,104	40,441	26,314	212,843	72,789	285,632
4th Quarter	11,064	104,073	8,906	47,661	19,970	151,734	65,839	217,573
1955—1st Quarter	8,764	83,644	7,899	46,636	16,663	130,280	62,807	193,087
2nd Quarter	23,264	223,641	7,997	40,322	31,261	263,963	88,040	352,003
3rd Quarter	21,027	205,361	10,236	64,758	31,263	270,119	87,231	357,350
4th Quarter	13,198	125,958	8,907	59,731	22,105	185,689	82,583	268,272

(1) Data are on a gross basis i.e. they do not take account of cancellations or alterations of loans after the initial approval.

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

REAL ESTATE LENDING — Continued

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

Period	Approved Lenders		C.M.H.C.		Total	
	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000
1948	18,542	100,295	285	1,347	18,827	101,642
1949	19,826	112,025	5,078	27,474	24,904	139,499
1950	38,080	264,718	4,676	24,505	42,756	289,223
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	2,757	20,073	50,119	453,510
1955	63,184	598,998	2,152	16,314	65,336	615,312
1954—Jan.	962	7,709	319	2,076	1,281	9,785
Feb.	1,612	12,993	57	282	1,669	13,275
Mar.	6,764	52,674	732	5,317	7,496	57,991
Apr.	1,031	10,339	29	245	1,060	10,584
May	3,608	34,996	36	323	3,644	35,319
June	7,068	68,125	261	1,778	7,329	69,903
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	359	3,040	4,165	39,186
Dec.	2,164	20,528	55	536	2,219	21,064
1955—Jan.	1,436	13,241	66	557	1,502	13,798
Feb.	2,526	24,441	8	82	2,534	24,523
Mar.	4,801	45,961	120	1,113	4,921	47,074
Apr.	6,361	60,933	59	497	6,420	61,430
May	8,274	79,590	171	1,510	8,445	81,100
June	8,629	83,118	587	4,324	9,216	87,442
July	7,247	71,110	448	3,161	7,695	74,271
Aug.	6,992	66,997	414	3,277	7,406	70,274
Sept.	6,788	67,254	172	1,145	6,960	68,399
Oct.	6,500	61,893	50	352	6,550	62,245
Nov.	4,755	45,731	14	149	4,769	45,880
Dec.	1,943	18,334	373	2,604	2,316	20,938

(1) Annual data are on a net basis i.e. they represent 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. Monthly data are on a gross basis.

Table 22. Rental Guarantees Provided Under the National Housing Acts

Period	Financed by the Corporation ⁽¹⁾		Financed by Approved Lenders		Total	
	Number of Projects	Number of Units	Number of Projects	Number of Units	Number of Projects	Number of Units
1949	50	3,737	86	3,050	136	6,787
1950	35	3,697	21	973	56	4,670
1951	17	1,746	10	349	27	2,095
1952	47	3,917	1	44	48	3,961
1953	49	3,432	1	28	50	3,460
1954	4	349	4	157	8	506
1955	—	—	2	20	2	20
1953—3rd Quarter	23	2,107	—	—	23	2,107
4th Quarter	7	472	—	—	7	472
1954—1st Quarter	2	37	—	—	2	37
2nd Quarter	1	288	—	—	1	288
3rd Quarter	1	24	1	33	2	57
4th Quarter	—	—	3	124	3	124
1955—1st Quarter	—	—	—	—	—	—
2nd Quarter	—	—	2	20	2	20
3rd Quarter	—	—	—	—	—	—
4th Quarter	—	—	—	—	—	—

(1) These data include loans relating to 26 projects and 532 units, between 1949 and 1955 for which Corporation loans were initially approved but which were later replaced by loans from approved lenders.

REAL ESTATE LENDING — *Continued*Table 23. Dwelling Units For Which Loans Approved⁽¹⁾ Under the National Housing Acts, by Province

Period	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada ⁽²⁾
1949	21	23	296	225	8,552	9,353	1,569	193	2,837	1,832	24,904
1950	51	20	558	348	13,980	17,830	1,826	360	4,279	3,503	42,756
1951	33	7	187	126	4,233	9,416	1,100	137	2,659	1,405	19,303
1952	27	9	260	182	9,117	16,038	1,916	629	4,056	2,089	34,323
1953	168	16	1,130	333	7,456	18,839	2,050	832	5,464	2,360	38,648
1954	166	16	746	391	9,057	26,170	2,540	1,040	5,649	4,344	50,119
1955	344	33	778	667	10,876	33,498	3,403	1,982	7,057	6,694	65,336
1954—Apr.	2	—	21	19	122	737	47	32	26	54	1,060
May	7	1	49	65	705	1,896	111	88	402	320	3,644
June	28	1	94	52	1,928	3,079	289	152	955	751	7,329
July	23	7	97	63	1,965	3,657	1,181	239	738	517	8,487
Aug.	54	—	74	42	1,173	2,961	194	116	589	440	5,643
Sept.	14	3	60	47	973	3,015	272	186	461	448	5,479
Oct.	36	2	254	58	974	2,759	314	152	551	417	5,517
Nov.	8	—	40	33	533	2,386	315	110	383	357	4,165
Dec.	1	1	23	6	262	1,355	45	5	185	336	2,219
1955—Jan.	1	—	4	15	65	1,011	11	—	83	312	1,502
Feb.	5	—	8	3	363	1,620	14	—	139	382	2,534
Mar.	19	—	38	21	902	2,607	118	18	453	745	4,921
Apr.	36	2	86	55	1,136	3,359	319	151	535	741	6,420
May	56	7	117	59	1,652	4,182	412	223	1,011	726	8,445
June	34	5	88	78	1,994	4,483	479	261	918	876	9,216
July	30	4	84	68	1,574	3,867	349	294	842	583	7,695
Aug.	54	8	125	168	973	3,814	343	451	700	770	7,406
Sept.	45	1	77	55	1,062	3,403	555	273	945	544	6,960
Oct.	18	5	77	66	924	3,332	582	212	783	551	6,550
Nov.	20	1	75	100	682	2,703	304	33	473	378	4,769
Dec.	64	4	28	4	397	1,058	9	104	381	267	2,316

Table 24. Mortgage Loans Approved⁽¹⁾ Under the National Housing Acts, by Type of Lender

Period	Life Insurance Companies		Trust, Loan and Other Cos. ⁽³⁾		Chartered Banks		Sub-total		Corporation Loans		Total	
	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000
1949	17,676	101,692	2,150	10,333	—	—	19,826	112,025	5,078	27,474	24,904	139,499
1950	35,499	248,512	2,581	16,206	—	—	38,080	264,718	4,676	24,505	42,756	289,223
1951	16,965	105,154	797	8,505	—	—	17,762	113,659	1,541	10,038	19,303	123,697
1952	26,538	192,716	950	8,879	—	—	27,488	201,595	6,835	47,489	34,323	249,084
1953	29,758	227,827	1,115	8,329	—	—	30,873	236,156	7,775	54,667	38,648	290,823
1954	28,351	254,275	2,209	22,186	16,802	156,976	47,362	433,437	2,757	20,073	50,119	453,510
1955	26,053	248,169	3,830	38,028	33,301	312,801	63,184	598,998	2,152	16,314	65,336	615,312
1953—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	9,372	73,727	59	448	12	142	9,443	74,317	1,024	6,972	10,467	81,289
2nd Quarter	6,577	64,577	749	7,379	4,381	41,504	11,707	113,460	326	2,346	12,033	115,806
3rd Quarter	9,560	90,309	936	9,490	7,714	72,603	18,210	172,402	1,399	10,373	19,609	182,775
4th Quarter	5,633	53,191	632	6,671	4,799	44,211	11,064	104,073	837	6,312	11,901	110,385
1955—1st Quarter	5,063	48,288	519	5,587	3,182	29,769	8,764	83,644	193	1,751	8,957	85,395
2nd Quarter	11,097	108,088	1,707	16,941	10,460	98,612	23,264	223,641	817	6,331	24,081	229,972
3rd Quarter	7,141	72,225	1,120	11,480	12,766	121,656	21,027	205,361	1,034	7,583	22,061	212,944
4th Quarter	4,329	41,771	820	8,036	8,049	76,151	13,198	125,958	437	3,105	13,635	129,063

(1) Annual data are on a net basis i.e. they represent 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. Monthly and quarterly data are on a gross basis. (2) Includes Yukon and Northwest Territories. (3) Includes Quebec savings banks and fraternal societies.

REAL ESTATE LENDING — *Continued*Table 25. Dwelling Units for Which Loans Approved⁽¹⁾ Under the National Housing Acts, by Type of Lender and Borrower, 1954 and 1955

Type of Borrower	Approved Lenders				Corporation	Total
	Chartered Banks	Life Insurance Companies	Other	Sub-Total		
		1954				
Loans for Home-ownership	15,017	22,531	1,691	39,239	242	39,481
Owner Applicants	4,769	4,850	138	9,757	318	10,075
Agency	—	—	—	—	—274	—274
Co-operatives	—	—	—	—	144	144
Defence Workers	8	—	—	8	36	44
Farm	1	—	—	1	—1	—
Veterans' Land Act Part II	—	—	—	—	19	19
Other	4,760	4,850	138	9,748	394	10,142
Builders	10,248	17,681	1,553	29,482	—76	29,406
Agency	—	—	—	—	—118	—118
Defence Workers	357	—	—	357	—	357
Other	9,891	17,681	1,553	29,125	42	29,167
Loans for Rental Purposes	2,174	5,820	129	8,123	2,515	10,638
Limited-Dividend	—	—	—	—	2,091	2,091
Primary Industry	—	—	—	—	107	107
Rental Guarantee	—	—	—	—	347	347
Other	2,174	5,820	129	8,123	—30	8,093
Total	17,191	28,351	1,820	47,362	2,757	50,119
		1955				
Loans for Home-ownership	29,821	22,633	3,588	56,042	693	56,735
Owner Applicants	8,039	3,956	241	12,236	693	12,929
Agency	—	—	—	—	—	—
Co-operatives	—	—	—	—	205	205
Defence Workers	22	—	—	22	—2	20
Farm	1	—	—	1	1	2
Veterans' Land Act Part II	—	—	—	—	476	476
Other	8,016	3,956	241	12,213	13	12,226
Builders	21,782	18,677	3,347	43,806	—	43,806
Agency	—	—	—	—	—	—
Defence Workers	344	—	—	344	—	344
Other	21,438	18,677	3,347	43,462	—	43,462
Loans for Rental Purposes	3,480	3,420	242	7,142	1,459	8,601
Limited-Dividend	—	—	—	—	1,419	1,419
Primary Industry	—	—	—	—	40	40
Rental Guarantee	—	—	—	—	—	—
Other	3,480	3,420	242	7,142	—	7,142
Total	33,301	26,053	3,830	63,184	2,152	65,336

(1) Data are on a net basis i.e. they represent gross loans approved during the current year minus cancellations or alterations of mortgage loans whether initial approval was made during the year or in prior years and irrespective as to whether mortgage loans were paid out in full or in part.

REAL ESTATE LENDING — Continued

Table 26. Characteristics of Loans Approved Under the National Housing Acts, by Type of Lender

Item	1954				1955			
	Chartered Banks	Life Insurance Companies	Other Approved Lenders	Total	Chartered Banks	Life Insurance Companies	Other Approved Lenders	Total
	Per Cent	Per Cent	Per Cent	Per Cent	Per Cent	Per Cent	Per Cent	Per Cent
Ratio of Gross Debt Service to Income for All Loans to Home-Owners ⁽¹⁾								
Up to 15 per cent	13.8	11.2	8.6	12.3	13.0	10.5	9.6	11.6
15-18 per cent	19.3	17.6	14.1	18.3	18.1	16.5	15.9	17.2
18-20 per cent	20.3	18.2	15.6	19.1	19.3	17.7	16.2	18.4
20-23 per cent	39.7	44.3	50.6	42.3	41.6	46.3	45.7	44.0
Over 23 per cent	6.9	8.7	11.1	8.0	8.0	9.0	12.6	8.8
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Amortization Period								
Under 20 years	0.4	0.2	0.1	0.3	0.4	0.1	—	0.3
20 years	1.1	2.6	0.4	1.8	0.5	1.2	0.1	0.7
21-24 years	—	—	—	—	—	—	—	—
25 years	97.3	96.9	99.4	97.2	98.7	98.6	99.8	98.7
26-29 years	—	—	—	—	—	—	—	—
30 years	1.2	0.3	0.1	0.7	0.4	0.1	0.1	0.3
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Loans at Maximum Rate of Interest	100.0	100.0	100.0	100.0	25.9	53.7	41.5	38.5
Loans Below Maximum Rate of Interest	—	—	—	—	74.1	46.3	58.5	61.5

(1) Includes owner-applicants and those purchasing houses from builders.

Table 27. Dwelling Units For Which Loans Approved⁽¹⁾ Under the National Housing Acts, by Type of Borrower

Period	Housing for Home-Ownership			Housing for Rental Purposes					Total
	Owner Applicants	Builders for Sale	Sub-total	Rental Guarantee	Primary Industries	Limited-Dividend Corporations	Other	Sub-total	
1950	11,048	24,737	35,785	4,092	8	94	2,777	6,971	42,756
1951	3,855	11,113	14,968	983	8	174	3,170	4,335	19,303
1952	5,483	18,112	23,595	3,599	—	841	6,288	10,728	34,323
1953	7,603	18,649	26,252	3,060	13	1,329	7,994	12,396	38,648
1954	10,075	29,406	39,481	347	107	2,091	8,093	10,638	50,119
1955	12,929	43,806	56,735	—	40	1,419	7,142	8,601	65,336
1953—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	1,178	5,122	6,300	472	—	252	3,443	4,167	10,467
2nd Quarter	3,016	7,665	10,681	—	—	240	1,112	1,352	12,033
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	—	—	648	1,770	2,418	11,901
1955—1st Quarter	1,684	5,892	7,576	—	—	100	1,281	1,381	8,957
2nd Quarter	5,137	15,914	21,051	—	—	364	2,666	3,030	24,081
3rd Quarter	4,647	14,980	19,627	—	40	598	1,796	2,434	22,061
4th Quarter	2,061	9,379	11,440	—	—	384	1,811	2,195	13,635

(1) Annual data are on a net basis i.e. they represent 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. Quarterly data are on a gross basis.

REAL ESTATE LENDING — *Continued*Table 28. Dwelling Units For Which Loans Approved⁽¹⁾ Under the National Housing Acts, by Type of Dwelling

Period	Single-family Dwellings						Multiple-family Dwellings			Total
	1-Storey	1½-Storey		2-Storey	Split-level	Sub-total	Apartments	Other	Sub-total	
		Finished	Unfinished							
1950	16,667	7,466	3,295	3,156	—	30,584	5,808	6,364	12,172	42,756
1951	8,488	2,726	1,215	1,415	—	13,844	3,776	1,683	5,459	19,303
1952	15,124	4,058	1,350	1,620	—	22,152	9,559	2,612	12,171	34,323
1953	19,203	3,517	1,004	1,493	—	25,217	10,090	3,341	13,431	38,648
1954	32,025	2,677	603	1,220	564	37,089	8,627	4,403	13,030	50,119
1955	44,620	1,371	486	1,134	3,975	51,586	7,145	6,605	13,750	65,336
1953—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	4,867	522	140	234	—	5,763	3,905	799	4,704	10,467
2nd Quarter	8,428	858	170	468	5	9,929	1,261	843	2,104	12,033
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	897	2,853	11,901
1955—1st Quarter	6,027	235	88	164	403	6,917	1,198	842	2,040	8,957
2nd Quarter	15,979	615	305	533	1,420	18,852	2,548	2,681	5,229	24,081
3rd Quarter	15,527	496	77	365	1,488	17,953	1,792	2,316	4,108	22,061
4th Quarter	9,183	216	39	147	897	10,482	1,609	1,544	3,153	13,635

(1) Annual data are on a net basis i.e. they represent 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. Quarterly data are on a gross basis.

Table 29. Average Loan Amounts Under the National Housing Acts, by Type of Dwelling
(Dollars)

Period	Single-family Dwellings						Multiple-family Dwellings			Average, All Dwellings
	1-Storey	1½-Storey		2-Storey	Split-level	Average, All Dwellings	Apartments	Other	Average, All Dwellings	
		Finished	Unfinished							
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
1955	10,061	10,153	9,502	11,495	11,358	10,191	6,136	8,410	7,244	9,550
1953—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
4th Quarter	10,057	10,293	9,102	11,859	11,260	10,187	6,086	8,091	7,068	9,466

REAL ESTATE LENDING — *Continued***Table 30. Dwelling Units for Home-Ownership for Which Loans Approved⁽¹⁾ Under the National Housing Acts, by Amount of Loan**

Amount of Loan \$	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955
Under 3,000	31	30	119	39	26	21	5	19	4	41
3,000 — 3,999	1,147	810	887	471	127	115	84	46	18	18
4,000 — 4,999	3,541	2,774	4,590	3,610	903	549	241	223	88	48
5,000 — 5,999	2,031	3,707	5,676	6,374	6,015	3,043	724	1,062	157	98
6,000 — 6,999	177	1,406	4,480	4,515	8,837	4,544	2,841	2,324	2,569	439
7,000 — 7,999	—	—	—	2,015	9,999	3,405	5,777	4,949	2,479	4,142
8,000 — 8,999	—	—	—	1,087	6,026	3,139	6,997	8,169	7,262	9,936
9,000 — 9,999	—	—	—	—	3,856	152	6,926	9,460	9,930	15,768
10,000 — 10,999	—	—	—	—	—	—	—	—	10,045	11,000
11,000 — 11,999	—	—	—	—	—	—	—	—	5,594	8,024
12,000 — 12,999	—	—	—	—	—	—	—	—	2,246	4,380
13,000 and over	—	—	—	—	—	—	—	—	1,089	2,841
Total	6,927	8,727	15,752	18,111	35,789	14,968	23,595	26,252	39,481	56,735

Table 31. Dwelling Units for Rental Purposes for Which Loans Approved⁽¹⁾ Under the National Housing Acts, by Amount of Loan

Amount of Loan \$	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955
Under 3,000	38	96	55	147	82	74	66	36	129	60
3,000 — 3,999	797	768	747	528	448	355	508	210	45	24
4,000 — 4,999	1,455	1,095	1,256	1,965	2,965	314	1,920	1,261	855	469
5,000 — 5,999	2,534	239	847	3,424	2,188	1,843	4,838	4,293	4,221	2,702
6,000 — 6,999	12	8	170	587	1,115	1,244	2,659	4,024	3,419	3,270
7,000 — 7,999	—	—	—	45	167	500	610	2,175	1,769	1,525
8,000 — 8,999	—	—	—	97	2	5	82	397	179	186
9,000 and over	—	—	—	—	—	—	45	—	21	19
Total	4,836	2,206	3,075	6,793	6,967	4,335	10,728	12,396	10,638	8,601

(1) Data are on a net basis i.e. they represent gross loans approved during the year minus cancellations or alterations of mortgage loans whether initial approval was made during the year or in prior years and irrespective as to whether mortgage loans were paid out in full or in part.

REAL ESTATE

Table 32. Incomes,⁽¹⁾ Down-Payments and Debt Service Charge

Range of Borrower's Income \$	Number of Borrowers				Average Down Payment \$			
	1946	1950	1954	1955	1946	1950	1954	1955
Under 2,000	1,533	133	1	15	1,639	2,653	2,058	4,654
2,000 to 2,999	2,145	9,529	252	475	1,929	2,029	2,591	2,560
3,000 to 3,999	644	12,222	5,555	10,737	2,432	2,332	2,479	2,166
4,000 to 4,999	164	4,529	10,237	17,376	2,884	2,957	2,716	2,514
5,000 to 5,999	73	2,191	5,416	9,669	3,019	3,538	3,171	2,989
6,000 to 6,999	27	929	2,714	4,580	3,175	3,933	3,525	3,460
7,000 to 7,999	8	385	1,246	2,056	3,035	4,631	3,751	3,880
8,000 to 8,999	4	217	639	1,069	3,791	4,726	4,045	4,158
9,000 to 9,999	1	84	289	502	4,325	5,091	4,385	4,710
10,000 and over	9	225	633	1,249	2,532	5,345	5,145	5,517
Total	4,608	30,444	26,982	47,728	1,967	2,543	2,993	2,821

(1) Income of head of family only. The income of dependants is not included in this table.

(2) Includes loans on which covenants, in addition to that of the borrower, have been obtained. See also footnote (1).

Table 33. Sales of Insured Mortgages, 1955⁽¹⁾

Lender Making Sale	Purchaser ⁽²⁾							
	Corporate Pension Funds		Lenders Approved Under The National Housing Act		Other Corporations		Total	
	Number	\$000	Number	\$000	Number	\$000	Number	\$000
Chartered Banks								
1st Quarter	177	1,746	2	17	—	—	179	1,763
2nd Quarter	139	1,330	—	—	—	—	139	1,330
3rd Quarter	259	2,505	—	—	—	—	259	2,505
4th Quarter	803	7,668	6	58	—	—	809	7,726
Sub-total	1,378	13,249	8	75	—	—	1,386	13,324
Other Lenders								
1st Quarter	—	—	—	—	—	—	—	—
2nd Quarter	23	360	—	—	24	256	47	616
3rd Quarter	10	106	—	—	82	848	92	954
4th Quarter	41	493	—	—	145	1,519	186	2,012
Sub-total	74	959	—	—	251	2,623	325	3,582
All Lenders								
1st Quarter	177	1,746	2	17	—	—	179	1,763
2nd Quarter	162	1,690	—	—	24	256	186	1,946
3rd Quarter	269	2,611	—	—	82	848	351	3,459
4th Quarter	844	8,161	6	58	145	1,519	995	9,738
Total	1,452	14,208	8	75	251	2,623	1,711	16,906

(1) Total sales in 1954 amounted to \$600,000.

(2) No sales to individuals have been reported.

LENDING — *Concluded*

of Home-owner Borrowers Under the National Housing Acts

Average Gross Debt Service \$				Average Gross Debt Service to Income Ratio				Range of Borrower's Income \$
1946	1950	1954	1955	1946	1950	1954	1955	
394	499	383	827	23.2	27.8	23.6	42.4 ⁽²⁾	Under 2,000
452	580	666	719	19.3	22.1	24.2	26.3	2,000 to 2,999
500	676	794	813	15.2	20.3	22.0	22.5	3,000 to 3,999
534	806	893	912	12.4	18.7	20.3	20.7	4,000 to 4,999
539	888	974	990	10.5	16.9	18.4	18.7	5,000 to 5,999
543	938	1,048	1,040	8.8	15.1	16.8	16.6	6,000 to 6,999
519	928	1,024	1,068	7.2	12.8	14.0	14.6	7,000 to 7,999
571	937	1,059	1,087	7.1	11.4	12.9	13.2	8,000 to 8,999
507	923	1,078	1,110	5.3	10.1	11.7	12.0	9,000 to 9,999
480	930	1,080	1,124	3.7	8.1	8.9	9.3	10,000 and over
444	696	918	934	18.3	19.1	18.2	18.6	Total

Table 34. Lending Operations Under the Veterans' Land Act, 1942, the Canadian Farm Loan Act, 1927, and Guarantees Under the Farm Improvement Loans Act, 1944

Period	Loans Under the Veterans' Land Act ⁽¹⁾		Loans Under the Canadian Farm Loan Act				Guarantees Under the Farm Improvement Loans Act			
	New Structures		New Structures		Alterations and Improvements of Existing Structures		New Structures		Alterations and Improvements of Existing Structures	
	Number of Loans ⁽²⁾	Amount of Loans ⁽³⁾ (\$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)
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
1955	1,538	11,052	62	174	117	63	**	**	**	**
1953—3rd Quarter	834	2,836	31	64	63	33	247	505	501	486
4th Quarter	423	3,393	15	33	59	22	180	372	476	458
1954—1st Quarter	164	2,324	14	25	49	24	68	158	258	262
2nd Quarter	418	1,170	19	66	15	4	156	344	358	363
3rd Quarter	519	2,329	27	74	43	24	202	436	645	701
4th Quarter	354	3,665	21	52	37	23	150	270	374	368
1955—1st Quarter	136	3,045	6	18	13	5	71	146	195	202
2nd Quarter	401	1,176	16	61	17	9	219	433	402	426
3rd Quarter	631	2,869	16	53	56	36	240	478	527	606
4th Quarter	370	3,962	24	42	31	13	**	**	**	**

(1) Excludes lending operations under Part II of the Veterans' Land Act.

(2) Based on new dwellings started.

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

** Not available.

POPULATION AND INCOME

Table 35. Net Family Formation
(In Thousands)

Period	Marriages	Net Migration of Married Females	Deaths to Married Persons	Divorces	Net Family Formation ⁽¹⁾	Number of Families ⁽²⁾
1949	123.9	9.8	53.0	5.9	74.1	3,188.6
1950	124.8	5.7	53.9	5.2	70.7	3,259.3
1951	128.2	27.1	54.9	5.2	94.9	3,354.2
1952	127.2	25.2	55.2	5.6	91.6	3,445.8
1953	133.4	21.2	56.2	6.1	92.7	3,538.5
1954	126.6	19.2	54.5	5.8	85.3	3,623.8
1955	125.8	14.3	55.7	5.8	78.9	3,702.7
1953—3rd Quarter	47.3	5.8	13.2	**	38.4	3,509.2
4th Quarter	39.3	5.6	14.2	**	29.3	3,538.5
1954—1st Quarter	19.9	2.3	14.8	**	5.9	3,544.4
2nd Quarter	27.6	8.2	13.2	**	21.1	3,565.5
3rd Quarter	43.7	4.8	12.1	**	34.9	3,600.4
4th Quarter	35.4	3.9	14.4	**	23.4	3,623.8
1955—1st Quarter	19.4	1.6	14.9	**	4.9	3,628.7
2nd Quarter	27.4	5.8	13.7	**	18.1	3,646.8
3rd Quarter	43.0	3.5	12.9	**	32.2	3,679.0
4th Quarter	36.0	3.4	14.2	**	23.7	3,702.7

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

** Not available.

Table 36. Population, Births, Deaths and Immigration

Period	Births	Deaths	Immigration	Population (000)					
				Maritimes	Quebec	Ontario	Prairies	British Columbia	Canada ⁽¹⁾
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
1955	440,092	126,570	109,946	1,761	4,520	5,183	2,804	1,305	15,601
1954—Apr.	33,818	10,238	16,654	**	**	**	**	**	**
May	35,504	10,113	23,078	**	**	**	**	**	**
June	37,931	10,163	17,810	1,723	4,388	5,046	2,745	1,266	15,195
July	37,200	9,525	15,839	**	**	**	**	**	**
Aug.	37,837	9,612	14,270	**	**	**	**	**	**
Sept.	37,451	9,535	10,979	**	**	**	**	**	15,313
Oct.	37,450	10,384	11,256	**	**	**	**	**	**
Nov.	36,942	10,671	8,664	**	**	**	**	**	**
Dec.	33,198	10,065	7,454	**	**	**	**	**	15,410
1955—Jan.	36,784	11,264	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
Oct.	37,020	10,040	9,989	**	**	**	**	**	**
Nov.	36,683	10,674	6,677	**	**	**	**	**	**
Dec.	32,989	9,961	6,673	**	**	**	**	**	15,792

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

** Not available.

POPULATION AND INCOME — *Concluded*Table 37. Gross National Product, Personal Income, Personal Disposable Income and Personal Savings
(Millions of Dollars)

Period	Gross National Product		Personal Income			Personal Disposable Income		Personal Savings		
	Total	Non-farm ⁽¹⁾	Total	Non-farm ⁽²⁾	Farm	Total	Per Capita ⁽³⁾ \$	Total	Non-farm ⁽⁴⁾	Farm Inventory Change
				Actual						
1948	15,613	14,095	11,943	10,316	1,627	11,121	867	1,009	1,074	-65
1949	16,462	14,958	12,757	11,157	1,600	11,968	890	1,005	1,077	-72
1950	18,203	16,700	13,414	12,012	1,402	12,674	924	645	514	131
1951	21,474	19,402	15,693	13,585	2,108	14,663	1,047	1,390	1,036	354
1952	23,255	21,404	17,214	15,332	1,882	15,891	1,101	1,525	1,288	237
1953	24,449	22,796	18,156	16,498	1,658	16,725	1,132	1,600	1,550	50
1954	24,041	22,983	18,173	17,088	1,085	16,747	1,102	1,071	1,216	-145
1952—3rd Quarter	6,937	5,523	5,290	3,913	1,377	4,984	343	1,472	433	1,039
4th Quarter	5,871	5,653	4,368	4,052	316	4,033	276	-14	421	-435
1953—1st Quarter	5,339	5,321	3,941	3,943	-2	3,584	244	109	378	-269
2nd Quarter	5,784	5,701	4,243	4,123	120	3,827	259	41	225	-184
3rd Quarter	7,288	5,902	5,514	4,206	1,308	5,192	349	1,533	652	881
4th Quarter	6,038	5,872	4,458	4,226	232	4,122	275	-83	295	-378
1954—1st Quarter	5,406	5,364	4,131	4,083	48	3,793	251	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	6,419	6,273	4,692	4,529	163	4,315	277	98	162	-64
3rd Quarter	7,636	6,555	5,759	4,691	1,068	5,402	344	1,307	530	777
			Seasonally Adjusted at Annual Rates							
1952—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	1,116	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	26,372	24,944	19,680	18,184	1,496	18,280	1,172	1,620	1,464	156
3rd Quarter	26,868	25,560	19,772	18,516	1,256	18,288	1,170	1,304	1,268	36

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

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

(3) Based on mid-year population estimates.

(4) Total personal savings minus farm inventory change.

BUILDING MATERIALS

Table 38. Indexes of Production and of Domestic Disappearance of Construction Materials
(1949 = 100)

Period	Production			Domestic Disappearance		
	Lumber	Other Construction Materials	Total	Lumber	Other Construction Materials	Total
1948	99.9	88.6	95.3	—	84.4	—
1949	100.0	100.0	100.0	100.0	100.0	100.0
1950	109.8	106.7	108.6	82.7	106.5	95.7
1951	110.5	111.6	110.9	98.5	107.4	103.3
1952	107.4	102.8	105.6	100.8	106.7	104.0
1953	114.6	114.7	114.8	127.3	112.4	119.1
1954	115.8	122.6	118.4	141.0	118.2	128.5
Average for 10 months Ending Oct. 1954	119.6	118.4	119.2	139.5	119.3	128.4
Oct. 1955	143.0	144.8	144.0	183.2	153.7	157.9
1954—July	152.6	126.4	141.9	205.7	97.5	146.4
Aug.	148.5	139.6	144.8	169.3	145.5	156.2
Sept.	133.8	140.2	136.3	188.7	149.0	166.9
Oct.	110.0	136.7	120.8	154.0	138.7	145.5
Nov.	95.1	125.2	107.2	151.4	133.7	141.7
Dec.	97.7	104.8	100.5	145.5	91.2	115.7
1955—Jan.	129.5	106.4	120.2	140.6	91.6	107.5
Feb.	129.3	109.4	121.3	164.7	89.9	117.0
Mar.	149.8	123.0	138.9	173.1	111.4	131.6
Apr.	97.8	123.3	107.9	145.9	119.0	124.0
May	138.9	145.0	141.4	188.0	162.5	164.5
June	170.7	163.8	167.9	225.4	194.8	197.2
July	158.0	154.6	156.8	221.5	183.0	189.4
Aug.	159.9	175.4	166.2	227.1	201.4	201.3
Sept.	153.6	178.0	165.6	203.7	196.4	188.7
Oct.	142.6	168.9	153.3	142.0	187.4	157.8

Table 39. Exports of Lumber and Lumber Products

Period	Sawn Lumber	Hardwood Flooring	Wood Fibre Building Board	Wood Shingles	Wood Laths
	Millions of Ft. B.M.	Thousands of Feet	Millions of Sq. Ft. 4" B.	Thousands of Squares	Thousands of Laths
1948	2,467.7	25	40.2	2,353	55,513
1949	2,188.7	611	30.4	2,121	77,157
1950	3,562.5	16,135	17.6	2,924	96,157
1951	3,433.1	6,140	55.1	2,589	73,941
1952	3,336.6	3,046	48.9	2,113	80,707
1953	3,372.2	4,425	47.5	2,071	106,522
1954	4,043.7	5,783	45.2	2,306	93,774
1953—3rd Quarter	879.8	1,110	11.9	528	40,532
4th Quarter	850.2	1,145	8.0	500	28,215
1954—1st Quarter	774.1	966	7.2	398	14,366
2nd Quarter	905.1	1,495	11.5	550	20,560
3rd Quarter	1,259.5	1,436	12.0	638	30,697
4th Quarter	1,105.0	1,886	14.5	720	28,151
1955—1st Quarter	1,035.6	1,846	17.2	673	16,861
2nd Quarter	1,232.9	3,080	30.8	625	24,445
3rd Quarter	1,269.3	3,453	35.7	638	32,896

BUILDING MATERIALS — *Concluded*

Table 40. Production of Selected Building Materials

Product	Unit of Measurement	1953	1954	1954		1955		
				3rd Quarter	4th Quarter	1st Quarter	2nd Quarter	3rd Quarter
Lumber and Lumber Products								
Sawn Lumber	Millions Ft. B.M.	6,676.1	6,845.4	2,143.8	1,492.6	2,014.3	2,008.4	2,324.1
Hardwood Flooring†	Millions Ft. B.M.	65.0	75.0	22.1	22.1	18.0	15.0	26.0
Wood Fibre Building Board	Millions Sq. Ft. $\frac{1}{4}$ "B.	278.7	294.8	78.6	71.7	69.8	80.9	93.3
Gypsum Products								
Gypsum Wallboard	Millions Sq. Ft.	255.0	262.7	69.8	63.4	56.3	82.1	80.8
Gypsum Lath	Millions Sq. Ft.	273.4	328.1	106.0	85.6	68.5	92.4	132.8
Gypsum Plaster	Thousands Tons	239.1	261.6	81.6	65.0	62.8	70.2	93.5
Plumbing & Heating Equipment								
Domestic Heating Boilers	Thousands Units	16.2	12.3	2.2	3.2	3.4	3.7	2.8
Cast Iron Radiators	Thousands Sq. Ft.	6,439.2	5,223.6	1,079.5	1,139.8	1,309.3	1,449.9	991.9
Hot Water Storage Tanks	Thousands Units	176.4	172.8	42.1	46.9	48.7	49.1	55.4
Electric Hot Water Tank Heaters	Thousands Units	258.2	239.2	52.5	69.1	72.4	79.0	75.9
Builders Hardware	Millions Dollars	11.9	12.4	3.0	3.2	3.3	3.5	3.4
Cement and Cement Products								
Cement	Millions Bbls. (350 Lbs.)	22.4	22.6	5.9	5.6	5.2	6.1	7.6
Concrete Blocks	Millions of Blocks	93.8	98.1	29.7	25.3	18.2	29.0	31.1
Cement Pipe and Tile	Thousands Tons	267.5	328.7	112.6	94.5	69.7	105.8	133.9
Sanitary Ware								
Bath Tubs	Thousands Units	151.7	152.1	38.2	35.3	40.5	56.6	49.3
Sinks	Thousands Units	205.1	200.9	55.1	46.0	53.8	63.1	62.7
Wash Basins	Thousands Units	166.1	167.8	38.0	32.2	39.8	47.9	51.6
Asphalt Products								
Asphalt Shingles	Thousands Squares	2,882.8	2,961.3	1,116.5	574.3	634.3	932.3	114.1
Tar & Asphalt Felts	Thousands Tons	46.3	47.3	14.1	13.2	10.6	11.7	14.0
Asphalt Floor Tiles	Millions Sq. Ft.	16.9	16.4	4.0	4.0	4.7	4.4	3.7
Non-Metallic Sheathed Cable	Millions Feet	105.8	100.0	23.0	31.0	33.3	28.6	27.8
Mineral Wool								
Batts	Millions Sq. Ft.	183.8	192.2	62.8	55.4	34.3	53.8	68.1
Granulated and Loose	Millions Cu. Ft.	10.8	10.5	3.0	3.8	2.3	2.8	3.5
Clay Products								
Building Brick	Millions Bricks	439.9	482.7	138.4	129.7	98.6	124.9	142.8
Flue Linings	Thousands Feet	1,356.0	1,689.3	482.6	352.4	296.0	487.7	452.7
Vitrified Sewer Pipe	Thousands Feet	5,269.7	5,614.9	1,385.8	1,469.4	1,356.9	1,846.3	1,811.1
Structural Tile	Thousands Tons	181.6	184.3	45.4	49.8	49.6	55.6	53.0
Paints and Varnishes	Millions Dollars	109.6	101.7	25.9	20.1	23.9	36.6	30.0
Iron and Steel Building Materials								
Galvanized Sheets	Thousands Tons	108.9	104.5	25.1	24.6	28.9	34.1	47.7
Steel Pipe and Fittings	Thousands Tons	133.6	125.4	35.0	37.5	47.8	66.8	81.4
Wire Nails and Spikes	Thousands Tons	70.5	79.0	20.0	21.0	17.3	23.0	22.6
Cast-Iron Soil Pipe & Fittings	Thousands Tons	51.0	57.3	14.4	12.6	14.6	16.4	16.4
Cast-Iron Pressure Pipe & Fittings	Thousands Tons	89.8	108.2	28.4	30.6	22.7	31.7	31.4

† Estimated.

BUILDING LABOUR

Table 41. The Labour Force and Persons With, and Without Jobs⁽¹⁾
(In Thousands)

Period	All Persons Aged 14 Years and Over	Total Labour Force	Persons With Jobs				Persons Without Jobs and Seeking Work	Not in Labour Force
			Total	In Agriculture	In Non-agricultural Industries			
					Total	Construction		
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
1955	10,522	5,615	5,458	881	4,577	399	157	4,907
1954—July 24	10,293	5,577	5,405	1,013	4,392	381	172	4,716
Aug. 21	10,312	5,591	5,416	1,016	4,400	390	175	4,721
Sept. 18	10,330	5,505	5,337	931	4,406	366	168	4,825
Oct. 23	10,351	5,482	5,302	934	4,368	363	180	4,869
Nov. 20	10,375	5,438	5,223	841	4,382	361	215	4,937
Dec. 11	10,394	5,435	5,187	803	4,384	335	248	4,959
1955—Jan. 22	10,429	5,366	5,003	755	4,248	289	363	5,063
Feb. 19	10,451	5,391	5,012	730	4,282	289	379	5,060
Mar. 19	10,468	5,400	4,999	759	4,240	285	401	5,068
Apr. 23	10,490	5,450	5,123	807	4,316	315	327	5,040
May 21	10,506	5,537	5,324	873	4,451	359	213	4,969
June 18	10,522	5,615	5,458	881	4,577	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
Oct. 22	10,590	5,619	5,477	780	4,697	422	142	4,971
Nov. 19	10,602	5,581	5,419	728	4,691	403	162	5,021
Dec. 10	10,610	5,588	5,388	713	4,675	373	200	5,022

(1) Yearly data relate to month of June.

Table 42. 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
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
1955	1,364	1,667	610	114	342	776	142	5,015	199	5,214
1953—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	214	29	1,298	56	1,354
4th Quarter	134	210	70	15	36	97	15	577	27	604

BUILDING LABOUR — Continued

Table 43. Applicants For Work, Registered With National Employment Service, and Unfilled Vacancies

As at Date of Reporting Closest to End of Month ⁽¹⁾	All Workers		Construction Workers					
	Unplaced Applicants	Unfilled Vacancies	Skilled and Semi-skilled		Unskilled		Total	
			Unplaced Applicants	Unfilled Vacancies	Unplaced Applicants	Unfilled Vacancies	Unplaced Applicants	Unfilled Vacancies
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
1955	357,900	33,400	36,687	1,238	44,713	978	81,400	2,216
1954—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.	185,700	45,900	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
Oct.	206,300	39,000	11,829	1,791	18,024	1,100	29,853	2,891
Nov.	268,300	41,900	24,118	1,147	32,958	625	57,076	1,772
Dec.	396,900	30,100	48,560	636	58,322	583	106,882	1,219

(1) Annual data are monthly averages.

Table 44. Employment in The Construction Industry

Period	Persons Employed ⁽¹⁾				Average Number of Hours Worked Per Week		Total Hours Worked Per Week (000)	
	Buildings and Structures		Highways, Bridges and Streets	All Construction	Buildings and Structures	All Construction	Buildings and Structures	All Construction
	Building	Engineering Work						
1948	112,360		79,070	191,430	39.9	39.2	4,483	7,504
1949	123,750		77,970	201,720	40.1	39.7	4,962	8,008
1950	129,570		76,990	206,560	39.6	39.9	5,131	8,242
1951	143,550		79,740	223,290	39.6	40.3	5,685	8,999
1952	157,290		89,810	247,100	40.9	41.7	6,433	10,304
1953	158,650		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 10 months ending Oct. 1954	109,502	31,509	76,362	217,373	39.6	40.2	5,595	8,748
Oct. 1955	116,610	24,441	83,808	224,859	39.3	39.8	5,565	8,983
1954—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	34.3	35.1	4,439	7,379
Feb.	99,895	20,165	63,545	183,605	39.3	39.7	4,718	7,289
Mar.	95,799	19,710	60,259	175,768	39.6	40.0	4,574	7,031
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	39.8	40.6	6,144	10,145
Aug.	134,541	28,791	100,611	263,943	41.0	41.5	6,697	10,954
Sept.	142,158	28,627	107,380	278,165	41.2	41.8	7,036	11,627
Oct.	142,953	28,859	105,924	277,736	40.9	41.4	7,027	11,498

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

BUILDING LABOUR — *Concluded*

Table 45. Earnings in Construction Industry and Total Labour Income

Period	Average Hourly Earnings		Average Weekly Earnings		Average Weekly Payrolls		Total Labour Income \$ Millions
	Buildings and Structures £	All Construction £	Buildings and Structures \$	All Construction \$	Buildings and Structures \$000	All Construction \$000	
1948	100.9	94.1	40.26	36.89	4,653	7,272	7,170
1949	107.9	101.2	43.27	40.18	5,491	8,327	7,761
1950	113.3	105.6	44.87	42.13	6,003	8,938	8,311
1951	127.1	117.6	50.20	47.39	7,419	10,798	9,720
1952	142.8	130.8	58.41	54.66	9,393	13,647	10,872
1953	156.8	143.7	63.82	59.78	10,384	14,491	11,706
1954	160.6	148.3	63.92	59.75	9,376	13,547	11,989
Average for 10 months ending							
Oct. 1954 ⁽¹⁾	161.1	148.6	63.72	59.66	9,235	13,235	9,920
Oct. 1955 ⁽¹⁾	161.9	150.4	63.61	59.85	9,392	13,939	10,602
1954—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.	163.5	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	159.4	148.0	62.33	58.46	9,361	14,037	1,091
July	159.5	147.6	63.48	59.93	10,288	15,570	1,093
Aug.	160.9	148.5	65.97	61.63	11,094	16,665	1,108
Sept.	162.8	150.0	67.07	62.70	11,863	17,797	1,125
Oct.	162.9	150.5	66.63	62.31	11,847	17,644	1,139

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

BUILDING COSTS

Table 46. Price Indexes of Residential Building Materials
(1949 = 100)

Period	Lumber and Lumber Products	Cement, Gravel and Sand	Brick, Tile and Stone	Paint and Glass	Lath, Plaster and Insulation Materials	Roofing Materials	Plumbing and Heating Equipment	Electrical Equipment and Fixtures	Other Materials	All Residential Building Materials	Non-residential Building Materials
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
1955 ^P	127.1	117.6	138.6	122.3	106.0	128.3	114.9	132.2	131.6	124.2	123.3
1954—July	125.0	118.9	137.4	116.6	109.4	123.8	111.4	120.8	120.4	122.0	121.2
Aug.	125.0	118.9	137.4	117.4	109.4	123.8	111.4	120.0	128.6	122.0	121.1
Sept.	125.0	118.9	137.4	117.4	109.4	127.2	112.6	120.0	129.1	122.2	121.3
Oct.	125.0	118.9	137.4	117.6	109.4	127.2	112.6	120.0	129.1	122.2	121.3
Nov.	124.7	118.9	137.4	117.9	109.4	127.2	113.0	120.0	129.1	122.2	121.5
Dec.	125.2	117.4	137.4	118.3	107.5	128.8	113.0	120.0	129.1	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.	128.4	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
Oct.	128.5	117.5	138.6	124.2	106.0	130.5	116.1	141.5	135.4	125.8	125.9
Nov.	128.1	117.5	138.6	124.2	106.9	130.5	116.7	142.9	135.6	125.7	126.0
Dec.	128.7	117.8	138.6	124.5	106.9	130.5	116.7	142.9	135.6	126.1	126.0

P Preliminary.

Table 47. 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	All Construction Workers	All Construction Workers (incl. holiday pay allowances)	General Average All Industries
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	138.9	140.8	137.0	133.7	141.9	138.2	142.5	140.0	141.2	137.9
1955	132.2	142.4	145.7	141.2	137.6	144.3	141.9	146.7	143.9	145.2	**
1954 ⁽²⁾ July	128.8	138.7	137.5	136.5	133.0	139.6	136.8	140.6	138.8	140.0	**
Aug.	129.0	138.8	138.5	136.8	133.2	139.8	137.5	141.9	139.5	140.7	**
Sept.	129.0	138.8	140.5	136.8	133.4	141.5	137.6	142.0	139.7	140.9	**
Oct.	129.0	138.9	140.8	137.0	133.7	141.9	138.2	142.5	140.0	141.2	137.9
Nov.	129.7	139.1	140.9	137.1	134.3	141.9	138.2	142.5	140.1	141.3	**
Dec.	129.8	139.1	140.9	137.1	134.4	141.9	138.3	142.6	140.2	141.4	**
1955 ⁽²⁾ Jan.	130.0	139.1	141.2	137.1	134.4	142.3	138.2	142.6	140.2	141.4	**
Feb.	130.0	139.3	141.3	137.1	135.2	142.4	138.2	142.6	140.3	141.5	**
Mar.	130.0	139.3	141.7	137.3	135.2	142.4	138.2	142.6	140.4	141.6	**
Apr.	130.0	139.3	143.5	137.3	135.2	142.4	138.2	142.6	140.4	141.6	**
May	130.2	140.0	144.4	137.4	135.3	142.4	139.0	143.5	141.1	142.3	**
June	132.0	142.0	145.3	138.1	136.1	143.2	140.0	144.8	142.6	143.8	**
July	132.1	142.1	145.3	138.6	136.9	143.3	141.1	146.0	143.3	144.5	**
Aug.	132.2	142.3	145.4	140.0	137.2	144.2	141.6	146.0	143.5	144.7	**
Sept.	132.2	142.4	145.4	140.0	137.4	144.2	141.6	146.0	143.5	144.7	**
Oct.	132.2	142.4	145.7	141.2	137.6	144.3	141.9	146.7	143.9	145.2	**
Nov.	133.7	144.0	145.7	143.1	137.9	146.3	144.0	149.2	145.8	147.0	**
Dec.	133.7	144.2	145.7	143.1	138.9	146.3	144.0	149.2	146.0	147.2	**

(1) Annual data relate to the month of October in each year.

(2) Revised.

** Not available.

BUILDING COSTS — Continued

Table 48. Composite Indexes of Costs of Building Materials, and Wage Rates of Construction Workers
(1949 = 100)

Period	Residential Building Materials	Non-residential Building Materials	Wage Rates of all Construction Workers ⁽¹⁾	Residential Building Materials and Wage Rates	Non-residential Building Materials and Wage Rates	Wholesale Prices of all Commodities
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	123.8	118.8	121.1
1952	124.9	123.2	129.5	126.6	125.4	114.0
1953	123.9	124.4	137.2	128.9	128.9	111.3
1954	121.7	121.8	141.2	129.0	128.6	109.4
1955	124.2	123.3	145.2	132.1	131.0	110.4
1954—July	122.0	121.2	140.0	128.8	127.8	109.7
Aug.	122.0	121.1	140.7	129.0	128.0	108.8
Sept.	122.2	121.3	140.9	129.2	128.2	108.6
Oct.	122.2	121.3	141.2	129.3	128.3	108.1
Nov.	122.2	121.5	141.3	129.4	128.4	108.4
Dec.	122.3	121.4	141.4	129.5	128.4	108.6
1955—Jan.	122.1	121.1	141.4	129.3	128.2	108.8
Feb.	122.4	121.3	141.5	129.6	128.4	109.7
Mar.	122.6	121.7	141.6	129.7	128.7	109.7
Apr.	123.1	122.0	141.6	130.0	128.9	110.2
May	123.2	121.8	142.3	130.4	129.0	109.9
June	124.3	122.1	143.8	131.6	129.7	110.3
July	124.6	122.3	144.5	132.1	130.1	110.2
Aug.	125.2	124.2	144.7	132.5	131.4	110.8
Sept.	125.8	125.7	144.7	132.9	132.4	111.4
Oct.	125.8	125.9	145.2	133.1	132.7	111.0
Nov.	125.7	126.0	147.0	133.7	133.4	111.3
Dec.	126.1	126.0	147.2	134.0	133.4	111.7

(1) Annual data relate to the month of October in each year.

Table 49. Consumer Price Index With Sub-Indexes of Rent, Home-Ownership and Shelter Cost
(1949 = 100)

Period	Rent	Home-Ownership	Shelter Cost	Total Consumers' Price Index
1949	100.0	100.0	100.0	100.0
1950	108.2	103.6	106.2	102.9
1951	114.5	114.4	114.4	113.7
1952	120.9	119.3	120.2	116.5
1953	125.4	121.2	123.6	115.5
1954	129.8	122.2	126.5	116.2
1955	133.3	124.4	129.4	116.4
1954—July	130.1	121.9	126.6	116.2
Aug.	130.6	122.3	127.0	117.0
Sept.	130.8	122.4	127.2	116.8
Oct.	131.1	122.5	127.4	116.8
Nov.	131.6	122.9	127.9	116.8
Dec.	131.9	123.3	128.2	116.6
1955—Jan.	132.1	123.4	128.4	116.4
Feb.	132.3	123.5	128.5	116.3
Mar.	132.4	123.5	128.6	116.0
Apr.	132.5	123.6	128.7	116.1
May	132.7	123.7	128.8	116.4
June	133.3	123.8	129.2	115.9
July	133.7	124.1	129.6	116.0
Aug.	133.7	124.6	129.8	116.4
Sept.	133.9	124.8	130.0	116.8
Oct.	134.1	125.1	130.2	116.9
Nov.	134.2	125.8	130.6	116.9
Dec.	134.4	126.5	131.0	116.6

Table 50. Percentage Distribution of New Completed Dwellings by Number of Months Under Construction, and Average Number of Months Under Construction, by Month of Completion

Period	Number of Months Under Construction					Average Number of Months Under Construction
	1-3	4-6	7-9	10-12	More Than 12	
	(per cent)	(per cent)	(per cent)	(per cent)	(per cent)	
1949	18	34	29	11	8	7.0
1950	17	37	26	10	10	7.1
1951	14	35	33	8	10	7.3
1952	17	38	25	9	11	7.0
1953	19	45	22	8	6	6.3
1954	23	43	19	8	7	6.3
1955	22	43	21	8	7	6.3
1954—July	33	27	20	13	7	6.6
Aug.	32	37	11	12	8	5.9
Sept.	32	48	6	8	6	5.5
Oct.	30	50	9	5	6	5.4
Nov.	28	48	12	3	9	6.2
Dec.	22	53	18	2	5	5.5
1955—Jan.	17	51	20	5	7	6.3
Feb.	17	50	24	4	5	6.1
Mar.	9	50	26	7	8	7.0
Apr.	9	43	30	13	5	7.2
May	9	38	35	13	5	7.2
June	18	26	32	16	8	7.3
July	34	24	23	11	8	6.2
Aug.	40	31	13	7	9	5.7
Sept.	33	44	8	9	6	5.4
Oct.	26	51	10	6	7	5.6
Nov.	27	53	9	5	6	5.6
Dec.	19	57	17	2	5	5.7

BUILDING COSTS — *Concluded*

Table 51. Estimated Costs of Single-Family Dwellings Financed Under the National Housing Acts

Period	Average Estimated Costs ⁽¹⁾				Average Finished Floor Area Sq. Ft.	Average Construction Cost Per Sq. Ft.
	Land \$	Construction ⁽²⁾ \$	Other ⁽²⁾ \$	Total		
Single 1-Storey						
1950	835	8,171	209	9,215	974	8.39
1951	1,030	9,412	320	10,762	1,030	9.13
1952	1,179	9,641	374	11,194	1,024	9.41
1953	1,178	10,034	453	11,665	1,061	9.45
1954	1,671	10,377	282	12,330	1,080	9.61
1955	1,788	10,564	245	12,597	1,077	9.81
1954—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
4th Quarter	1,860	10,601	239	12,700	1,072	9.89
Single 1½-Storey Finished						
1954	1,786	10,661	304	12,751	1,247	8.55
1955	1,557	11,089	232	12,878	1,293	8.58
1954—3rd Quarter	1,917	10,702	240	12,859	1,250	8.56
4th Quarter	1,781	10,314	234	12,329	1,222	8.44
1955—1st Quarter	1,558	11,295	241	13,094	1,311	8.61
2nd Quarter	1,548	11,070	228	12,846	1,275	8.68
3rd Quarter	1,485	10,964	232	12,681	1,296	8.46
4th Quarter	1,747	11,209	232	13,188	1,313	8.54
Single 1½-Storey Unfinished						
1954	1,446	9,586	290	11,322	900	6.83
1955	1,262	11,236	164	12,662	908	8.19
1954—3rd Quarter	1,534	9,562	270	11,366	889	7.23
4th Quarter	1,227	9,593	231	11,051	849	7.30
1955—1st Quarter 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
4th Quarter	1,120	9,930	209	11,259	910	7.34
Single 2-Storey						
1954	1,839	12,320	316	14,475	1,378	8.94
1955	1,979	12,759	288	15,026	1,441	8.86
1954—3rd Quarter	1,849	12,418	272	14,539	1,400	8.87
4th Quarter	2,046	13,433	279	15,758	1,388	8.99
1955—1st Quarter	2,171	11,882	323	14,376	1,427	8.33
2nd Quarter	1,851	12,818	288	14,957	1,410	9.09
3rd Quarter	1,940	12,946	269	15,155	1,462	8.85
4th Quarter	2,327	13,054	296	15,677	1,512	8.64
Single Split-Level						
1954	2,068	11,864	284	14,216	1,250	9.49
1955	2,285	12,392	323	15,000	1,238	10.01
1954—3rd Quarter	1,978	11,972	289	14,239	1,258	9.52
4th Quarter	2,150	11,741	281	14,172	1,241	9.46
1955—1st Quarter	2,111	12,031	281	14,423	1,245	9.66
2nd Quarter	2,242	12,309	315	14,866	1,232	9.99
3rd Quarter	2,459	12,652	367	15,478	1,250	10.13
4th Quarter	2,143	12,254	282	14,679	1,224	10.01

(1) Estimated by loan applicants.

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

(3) 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 8. 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 co-operation 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 for 1951, both for population and housing stock are taken from the 1951 Census. Data for 1941 are based on the 1941 Census material adjusted for changes in area definitions. No adjustment has been made to the 1941 housing stock estimates for the change in definition of a dwelling, such a change would have added about 100,000 dwelling units to the 1941 Census data; most of these would have been in Metropolitan Areas.

Population data for 1955 are estimates based on information supplied by municipal assessment departments. While these data have been adjusted to bring them more into line with Census area definitions, they remain subject to a margin of error.

Dwelling stock estimates for 1955 are based on the 1951 Census data together with estimates of dwelling completions, conversions and demolitions from the date of the Census to the end of 1955.

TABLE 11. Data on total dwelling starts provided by DBS.

TABLE 12. Data provided by DBS. The number of dwelling units includes conversions.

TABLE 13. Data obtained from monthly issues of *The Building Reporter*, published by Hugh C. McLean Publications Limited, Toronto.

TABLE 14. Data obtained from issues of *National Accounts Income and Expenditure*, Research and Development Division, DBS.

TABLE 15. 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 17 to 20. 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 20 are obtained by deducting joint and insured loans from total loans.

TABLE 34. 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 35. 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 36. Data on immigration obtained from Immigration Branch, Department of Citizenship and Immigration. Data on population, births and deaths obtained from DBS.

TABLE 37. Data obtained from issues of *National Accounts, Income and Expenditure*, Research and Development Division, DBS.

TABLE 38. 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 39. Data obtained from monthly issues of *Trade of Canada—Exports—Canadian Produce*, Department of Trade and Commerce.

TABLE 40. Data obtained from DBS and the Timber-controller, Department of Trade and Commerce. Figures for Cement and Cement products, Hardware Tools and Cutlery Industry and Electrical Apparatus and Supplies Industry are estimated on the basis of data supplied by DBS.

TABLE 41. Data obtained from DBS.

TABLE 42. Data compiled from information supplied by the Immigration Branch, Department of Citizenship and Immigration.

TABLE 43. Compiled by DBS based on weekly reports submitted by local offices of the Unemployment Insurance Commission.

TABLES 44 to 46. Data obtained from DBS.

TABLE 47. 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 48. 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 49. 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 50. Data obtained from DBS.