

**QUARTER 3**  
**1956**

**CANADIAN  
HOUSING  
STATISTICS**

**CENTRAL MORTGAGE & HOUSING CORPORATION**

## **FOREWORD**

*Canadian Housing Statistics* is a quarterly report providing information on the housing situation, particularly new house-building and mortgage lending activity.

This issue includes selected housing statistics for the United States; these data are presented in Tables 32 and 33. Also, the data on public construction expenditures (Table 14) have been revised.

Since the previous issue, there have been no major changes in legislation and in regulations related to the National Housing Act.

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

Ottawa, November, 1956.

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## Summary

Mortgage lending, particularly under the National Housing Act, showed a further sharp decline during the third quarter of 1956. There was a pronounced drop in starts of new dwellings. Completions remained higher than last year, but the margin of increase was not as great as during the second quarter, and some falling off occurred in the volume of work under construction. In consequence, investment in new residential construction was lower than during the third quarter of 1955.

### House-building Activity

For the first time this year, quarterly investment in new residential construction was below last year's level. Expenditures on new residential construction during the third quarter of 1956 amounted to \$426 million, or \$7 million less than during the same period last year. The decline resulted from a lower volume of house-building activity, since building costs and house prices continued to rise. The decline in starts was the main factor in this investment decline but the number of units under construction in September was also off, 4,000 less than in September, 1955.

During the first nine months of the year over 100,000 dwellings were started in Canada, or 6 per cent<sup>(1)</sup> fewer than during the same period last year. Starts have been dropping since May and, indeed, if account is taken of seasonal factors, have been falling since the third quarter of 1955. The seasonally adjusted annual rate of starts, for the third quarter of 1955 was 145,400. This declined to 142,700 during the fourth quarter and in the first and second quarters of 1956, the annual rate was 136,000 and 132,400 respectively. For the third quarter of 1956, preliminary data suggest an annual rate of about 124,000.

Most of the reduction in total starts occurred in centres of 5,000 population and over and for the first nine months of the year, starts were 5 per cent lower than in 1955. Once again, the decline was more pronounced during the third quarter than in earlier periods. Starts in these areas in the third quarter were down 12 per cent from the third quarter of 1955, and in October were off 18 per cent.

Starts of both single and multiple-family dwellings were down during the third quarter. During the first half of 1956, starts of multiple-family dwellings, particularly apartment dwellings, had been higher than last year and this helped to support the total level of starts during the first six months. However, sharp declines in multiple building occurred in August and September, especially in Montreal and Vancouver, and for the nine-month period as a whole, multiple starts were lower than last year.

The fact that starts have held up so well, thus far, despite the sustained decline in mortgage lending under the National Housing Act, is mainly attributable to three factors: (1) a decline in the back-log of N.H.A. units for which loans were approved but on which construction was not started; (2) the continued high level of conventional lending; (3) the increase in the number of starts financed by individuals, credit unions and other credit sources. However, the large drop in starts during the third quarter suggests that the impact of lower levels of mortgage lending experienced during the last few months is beginning to have an appreciable effect on house

building. It is now apparent that the shortage of mortgage money is becoming more intense during the fourth quarter and the trend in starts is therefore likely to continue downwards.

Completions of new dwellings during the third quarter continued at higher levels than last year, but the year-to-year gain was not as great as in the previous two quarters. During September the number of dwellings completed in centres of over 5,000 population was actually 8 per cent lower than last year.

Demand for new houses remained generally strong throughout the quarter and there was virtually no change in the total number of completed houses remaining unoccupied for one month or more at the end of September. However, in some cities there were signs that the number of completed unoccupied dwellings, particularly in the higher price ranges, was increasing.

### Real Estate Lending

Supplies of mortgage credit for house building became tighter during the period. There was a further sharp decline in lending under the National Housing Act, and conventional lending by lending institutions, which had lent support to the mortgage market during the first seven months of the year, dropped abruptly in August and September.

Both developments reflected the continued shortage of funds for long-term investment and the generally tight money position resulting from the high level of private investment activity. Governments also made greater claims on available funds as both provincial and municipal governments were in the bond market as borrowers. In addition there was a continued demand for bank credit to finance high levels of business turnover and inventory accumulation.

The number of units for which loans were approved under the Act declined steadily throughout the third quarter and for the quarter as a whole was 44 per cent below the same period last year. This compares with a 17 per cent decline in the second quarter. The drop was marked by a progressive reduction in lending by the chartered banks and by a sharp fall in the number of units approved by other types of lending institutions in August and September.

Conventional lending by lending institutions for the quarter as a whole was 9 per cent lower than last year, a reversal from the experience of the first two quarters, when the volume of lending was higher than in 1955. The percentage decline, however, to some extent reflected the exceptionally high level of conventional lending activity during the third quarter of 1955. For the first nine months of the year conventional lending was off 3 per cent from 1955.

Sales of insured mortgages during the third quarter, at \$6.4 million, were about \$1 million lower than in the second quarter and well below the \$13.6 million level of the first quarter. But activity in this market was almost double that of the third quarter of 1955.

### Building Costs

Residential building costs at the end of September were at the same level as in June. Residential building material prices declined slightly and offset the rise in wage rates. The index of building material prices in September was 128.6 as compared to 129.0 in June and the index of wage rates of construction workers was 149.7 in September compared to 149.1 in June. At the end of September, the combined index of materials and wages stood at 136.5. This was 3 per cent higher than in September, 1955.

While a shortage of serviced land continued to hold up starts in some parts of the country, the contraction of mortgage lending eased the immediate pressure on lots in other areas.

(1) This is a preliminary estimate. The actual percentage decline from 1955 to 1956 is likely to be less than 6 per cent and may be as low as 3½ per cent. Starts in areas outside the centres of 5,000 population and over are estimated on the basis of a sample survey. This survey is based on observations and inquiries made by D.B.S. in the course of conducting the Labour Force Survey. In June and October, however, an intensive check is made of the sample areas in order to ensure coverage of house-building activity not reported in earlier months. It is to be expected therefore that in October of this year the survey will reveal starts and completions in July, August and September additional to those already reported.

## HOUSE-BUILDING ACTIVITY

Table 1. Dwelling Starts, by Area

Period	Urban			Rural		Total		Conversions
	5,000 Population and Over		Other	Non-farm	Farm	Actual	Annual Rate <sup>(1)</sup>	
	Actual	Annual Rate <sup>(1)</sup>						
1949	58,370	*	9,743	17,565	4,831	90,509	*	3,422
1950	68,599	*	7,292	12,618	4,022	92,531	*	2,739
1951	47,374	*	5,532	11,572	4,101	68,579	*	3,500
1952	63,443	*	4,798	10,138	4,867	83,246	*	3,215
1953	80,313	*	5,550	13,798	2,748	102,409	*	3,824
1954	89,755	*	7,025	13,389	3,358	113,527	*	4,373
1955	97,305	*	9,554	27,372	4,045	138,276	*	4,340
9 months ending Sept. 1955	74,441	96,800	7,444	21,088	3,234	106,207	**	**
Sept. 1956	70,673	91,900	8,350	18,342	2,676	100,041	**	**
1955—Mar.	4,432	81,100	131	537	81	5,181	—	**
Apr.	7,662	79,900	392	1,573	273	9,900	132,700	**
May	11,266	90,700	1,287	3,420	383	16,356		**
June	11,706	98,800	2,084	4,070	1,183	19,043		**
July	11,790	114,500	821	2,901	412	15,924	145,400	**
Aug.	11,252	112,400	979	3,565	423	16,219		**
Sept.	10,024	96,900	1,255	3,826	253	15,358		**
Oct.	9,453	97,300	1,115	3,858	485	14,911	142,700	**
Nov.	8,579	105,000	527	1,614	203	10,923		**
Dec.	4,832	94,600	468	812	123	6,235		**
1956—Jan.	3,459	97,200	208	502	14	4,183	136,000	**
Feb.	4,113	116,600	114	377	56	4,660		**
Mar.	4,457	82,500	421	684	68	5,630		**
Apr.	7,566	78,200	628	2,065	142	10,401	132,400	**
May	11,065	88,500	1,639	2,848	372	15,924		**
June	10,968	92,600	2,154	4,522	1,203	18,847		**
July	11,132	109,000	838	2,729	187	14,886	123,600	**
Aug.	9,043	90,300	1,531	2,111	412	13,097		**
Sept.	8,870	85,800	817	2,504	222	12,413		**

(1) Seasonally adjusted.

\* Not applicable.

\*\* Not available.

Table 2. Dwelling Completions, by Area

Period	Urban			Rural		Total		Under Construction
	5,000 Population and Over		Other	Non-farm	Farm	Actual	Annual Rate <sup>(1)</sup>	
	Actual	Annual Rate <sup>(1)</sup>						
1949	60,262	*	8,611	14,133	5,227	88,233	*	59,503
1950	62,847	*	7,675	14,448	4,045	89,015	*	59,443
1951	61,167	*	4,220	12,254	3,669	81,310	*	43,219
1952	54,346	*	4,572	9,623	4,546	73,087	*	55,689
1953	73,375	*	6,851	13,056	3,557	96,839	*	59,923
1954	80,593	*	6,076	12,169	3,127	101,965	*	68,641
1955	93,873	*	8,152	21,726	4,178	127,929	*	79,339
9 months ending								
Sept. 1955	63,403	87,000	4,987	13,208	2,656	84,254	**	91,386 <sup>(2)</sup>
Sept. 1956	65,640	97,100	7,268	15,412	2,300	90,620	**	86,978 <sup>(2)</sup>
1955—Mar.	6,748	98,000	256	472	256	7,732	—	58,519
Apr.	6,994	88,900	179	1,124	297	8,594	127,300	60,236
May	6,964	88,700	574	940	231	8,709		67,853
June	7,365	103,100	680	2,370	574	10,989		76,016
July	7,060	94,300	721	1,570	255	9,606	128,500	82,261
Aug.	7,184	91,800	851	2,310	340	10,685		87,620
Sept.	8,353	97,700	845	1,882	278	11,358		91,386
Oct.	10,492	91,100	1,650	4,198	1,025	17,365	134,500	88,842
Nov.	10,662	97,200	808	2,348	363	14,181		85,400
Dec.	9,316	91,300	707	1,972	134	12,129		79,339
1956—Jan.	6,884	87,800	638	1,817	143	9,482	123,700	72,995
Feb.	5,839	88,800	435	1,175	39	7,488		69,852
Mar.	7,277	107,900	494	863	60	8,694		66,636
Apr.	7,392	95,100	606	976	146	9,120	145,600	68,071
May	7,925	101,900	496	1,109	127	9,657		74,033
June	7,820	110,600	1,130	3,845	776	13,571		79,313
July	7,417	99,000	822	1,257	167	9,663	132,400	84,490
Aug.	7,405	94,800	1,029	1,852	446	10,732		86,887
Sept.	7,681	89,800	1,618	2,518	396	12,213		86,978

(1) Seasonally adjusted.

\* Not applicable.

(2) As at end of September.

\*\* Not available.

## HOUSE-BUILDING ACTIVITY—Continued

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
9 months ending											
Sept. 1955	1,180	164	2,355	2,474	30,378	40,904	4,825	3,503	7,930	12,494	106,207
Sept. 1956	1,432	71	2,210	2,418	27,725	38,393	4,433	3,094	8,312	11,953	100,041
1955—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
1956—Jan.	66	—	85	35	847	2,147	42	7	234	720	4,183
Feb.	70	—	92	6	1,595	1,728	98	—	251	820	4,660
Mar.	11	—	59	20	1,678	2,358	99	5	512	888	5,630
Apr.	37	—	159	92	3,148	4,311	288	256	791	1,319	10,401
May	225	—	503	454	4,939	5,761	723	492	881	1,946	15,924
June	300	40	494	523	5,255	7,004	1,138	552	1,892	1,649	18,847
July	339	18	292	535	3,955	5,614	428	457	1,190	2,058	14,886
Aug.	160	—	269	356	3,212	4,988	729	786	1,381	1,216	13,097
Sept.	224	13	257	397	3,096	4,482	888	539	1,180	1,337	12,413

† Estimated.

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	51,612	5,873	4,278	10,610	14,034	127,929
9 months ending											
Sept. 1955	843	66	1,764	1,452	23,664	33,964	3,522	2,548	7,537	8,894	84,254
Sept. 1956	806	111	1,612	1,366	28,192	34,706	3,873	2,125	7,936	9,893	90,620
1955—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	3,652	373	319	543	763	8,709
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
1956—Jan.	139	8	191	71	2,477	4,234	328	321	780	933	9,482
Feb.	114	—	129	78	2,333	2,893	322	224	541	854	7,488
Mar.	36	9	87	31	3,114	3,415	322	148	654	878	8,694
Apr.	81	10	170	65	2,837	3,744	243	231	812	927	9,120
May	63	9	134	73	3,416	4,075	336	101	663	787	9,657
June	116	43	269	282	4,072	4,734	583	173	1,420	1,879	13,571
July	79	—	142	234	2,720	3,710	356	123	1,142	1,157	9,663
Aug.	101	18	327	95	3,401	3,579	564	362	1,096	1,189	10,732
Sept.	77	14	163	437	3,822	4,322	819	442	828	1,289	12,213

† Estimated.

## HOUSE-BUILDING ACTIVITY — Continued

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	99,003	10,606	26,758	1,909	138,276
9 months ending					
Sept. 1955	76,662	8,274	19,792	1,479	106,207
Sept. 1956	71,258	7,612	19,365	1,806	100,041
1955—Mar.	3,248	482	1,451	—	5,181
Apr.	7,163	692	1,939	106	9,900
May	12,011	1,070	2,970	305	16,356
June	14,678	1,482	2,757	126	19,043
July	10,963	1,672	2,760	529	15,924
Aug.	11,769	1,232	3,096	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
1956—Jan.	2,839	248	1,052	44	4,183
Feb.	2,788	440	1,328	104	4,660
Mar.	3,608	422	1,456	144	5,630
Apr.	7,274	860	2,026	241	10,401
May	11,499	1,236	3,069	120	15,924
June	14,257	1,420	2,936	234	18,847
July	10,131	1,082	3,330	343	14,886
Aug.	9,595	956	2,187	359	13,097
Sept.	9,267	948	1,981	217	12,413

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	90,669	8,278	27,435	1,547	127,929
9 months ending					
Sept. 1955	59,269	4,766	19,323	896	84,254
Sept. 1956	63,270	8,230	17,734	1,386	90,620
1955—Mar.	4,908	488	2,247	89	7,732
Apr.	5,635	430	2,479	50	8,594
May	5,638	564	2,388	119	8,709
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
1956—Jan.	7,009	800	1,616	57	9,482
Feb.	5,314	654	1,395	125	7,488
Mar.	5,473	912	2,126	183	8,694
Apr.	6,049	922	2,020	129	9,120
May	6,056	874	2,544	183	9,657
June	9,809	1,056	2,606	100	13,571
July	6,732	766	1,950	215	9,663
Aug.	7,557	1,118	1,819	238	10,732
Sept.	9,271	1,128	1,658	156	12,213

Table 7. Dwelling Starts, by Initiation

Period	Public	Private			Total
		With Government Assistance	Without Government Assistance	All Private	
1951	2,219	23,962	42,398	66,360	68,579
1952	4,958	34,649	43,639	78,288	83,246
1953	1,855	41,600	58,954	100,554	102,409
1954	1,540	52,303	59,684	111,987	113,527
1955	2,178	67,597	68,501	136,098	138,276
9 months ending					
Sept. 1955	1,594	49,549	55,064	104,613	106,207
Sept. 1956	1,756	37,999	60,286	98,285	100,041
1955—Mar.	—	—	—	—	—
Apr.	466	19,874	24,959	44,833	45,299
May					
June					
July					
Aug.	1,017	23,659	22,825	46,484	47,501
Sept.					
Oct.					
Nov.					
Dec.	584	18,048	13,437	31,485	32,069
1956—Jan.					
Feb.					
Mar.					
Apr.	669	17,103	27,400	44,503	45,172
May					
June					
July					
Aug.	1,014	15,836	23,546	39,382	40,396
Sept.					

Table 8. Dwellings Newly Completed, Occupied and Unoccupied<sup>(1)</sup>

Period	Dwellings Newly Completed	Completed Dwellings Newly Occupied	Completed Dwellings Remaining Unoccupied <sup>(2)</sup>	Average Number of Months Unoccupied
1951	42,727	41,865	1,166	2.3
1952	35,302	35,811	657	3.5
1953	40,851	40,874	634	3.0
1954	47,163	46,611	995	3.4
1955	60,148	59,527	1,399	3.2
9 months ending				
Sept. 1955	40,270	41,140	*	*
Sept. 1956	42,395	42,710	*	*
1955—Mar.	4,077	3,848	1,498	3.3
Apr.	4,193	4,454	1,499	3.4
May	4,062	4,325	1,304	3.7
June	4,564	4,609	1,162	3.8
July	4,656	4,654	1,057	3.7
Aug.	5,018	4,936	1,153	3.5
Sept.	5,165	5,189	1,112	3.4
Oct.	6,884	6,692	1,148	3.4
Nov.	7,063	6,965	1,330	3.7
Dec.	5,931	5,730	1,399	3.2
1956—Jan.	4,709	4,752	1,576	2.9
Feb.	3,981	3,818	1,698	3.0
Mar.	4,600	4,663	1,664	3.2
Apr.	4,847	5,218	1,524	3.3
May	4,787	4,962	1,255	3.7
June	4,772	4,980	1,113	3.9
July	4,907	4,719	1,087	3.8
Aug.	4,931	4,888	1,194	3.6
Sept.	4,861	4,710	1,157	3.7

(1) Duplex and single-family dwellings in metropolitan areas and major urban centres.

(2) Excludes number of units completed and unoccupied for less than one month. Annual data relate to end of the period.

\* Not applicable.

HOUSE-BUILDING ACTIVITY — *Continued*

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

Area	1953	1954	1955	9 Months ending		1956			
				Sept. 1955	Sept. 1956	June	July	Aug.	Sept.
Metropolitan Areas									
Calgary	3,477	3,621	3,129	2,452	3,057	500	286	86	457
Edmonton	4,377	4,037	3,843	2,934	2,363	484	584	643	225
Halifax	1,692	975	1,314	955	997	165	161	136	89
Hamilton	2,509	3,082	3,368	2,331	2,675	453	391	397	419
London	1,338	1,386	1,415	1,111	1,141	148	159	134	78
Montreal	18,822	19,482	22,124	16,879	15,389	2,244	2,349	1,549	1,849
Ottawa-Hull	3,023	3,536	3,817	2,674	3,608	763	489	563	340
Quebec	1,624	2,505	3,359	2,532	2,179	325	314	375	249
Saint John	388	208	299	284	205	31	32	33	38
St. John's	460	512	495	363	382	99	55	34	55
Toronto	11,543	20,483	19,622	14,916	13,073	1,641	2,478	1,522	1,901
Vancouver	6,539	6,921	8,471	6,691	6,961	903	1,318	751	716
Victoria	1,101	1,293	1,546	1,283	1,058	173	107	91	106
Windsor	1,060	1,677	1,324	909	1,233	182	147	246	98
Winnipeg	3,308	4,123	4,926	3,654	2,917	643	323	446	595
Sub-total	61,261	73,841	79,052	59,968	57,238	8,754	9,193	7,006	7,215
Major Centres									
Brantford	325	95	336	251	191	37	25	13	15
Ft. William-Pt. Arthur	563	415	577	465	447	98	65	45	53
Guelph	534	396	356	278	210	28	41	14	14
Kingston	198	182	175	141	164	26	36	8	24
Kitchener	636	713	660	536	459	77	52	51	70
Moncton	212	197	223	139	204	40	54	25	13
Oshawa	592	444	538	425	354	52	49	47	59
Peterborough	282	305	439	308	203	17	49	29	12
Regina	1,493	1,100	1,445	1,177	832	83	119	292	116
St. Catharines	159	174	181	150	134	18	14	12	8
Sarnia	347	404	572	449	348	31	43	17	28
Saskatoon	806	841	868	657	907	106	106	166	244
Sault Ste. Marie	787	112	267	239	293	31	25	42	17
Shawinigan Falls	143	55	108	91	112	38	7	5	9
Sherbrooke	387	271	303	231	261	42	28	28	27
Sudbury	361	287	165	144	182	46	24	22	18
Sydney	85	114	51	45	68	9	5	3	5
Three Rivers	374	261	283	219	201	53	47	8	16
Sub-total	8,284	6,366	7,547	5,945	5,570	832	789	827	748
Other Urban Centres <sup>(1)</sup>	10,768	9,548	10,706	8,528	7,865	1,382	1,150	1,210	907
Other Areas	22,096	23,772	40,971	31,766	29,368	7,879	3,754	4,054	3,543
Canada	102,409	113,527	138,276	106,207	100,041	18,847	14,886	13,097	12,413

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



## HOUSE-BUILDING ACTIVITY — Continued

Table 10. Residential Building Permits Issued

Period	Value (Millions of Dollars)			Number of Dwelling Units		
	New Construction	Alterations etc.	Total	Apartments	Other Dwellings	Total
1951	306.6	32.9	339.5	7,469	36,935	44,404
1952	404.3	35.3	439.6	13,708	43,467	57,175
1953	534.9	41.2	576.1	21,071	52,356	73,427
1954	578.7	43.2	621.9	21,555	51,333	72,888
1955	637.1	42.7	679.8	22,252	57,866	80,118
9 months ending						
Sept. 1955	503.9	33.8	537.7	16,682	47,069	63,751
Sept. 1956	508.6	37.2	545.8	15,935	43,031	58,966
1955—Mar.	44.1	2.5	46.6	1,740	4,087	5,827
Apr.	69.8	4.5	74.3	2,688	6,409	9,097
May	83.2	5.8	89.0	2,240	8,140	10,380
June	81.4	5.3	86.7	2,247	7,698	9,945
July	48.4	3.4	51.8	1,404	4,916	6,320
Aug.	72.6	4.5	77.1	2,217	6,870	9,087
Sept.	67.6	4.9	72.5	2,029	5,952	7,981
Oct.	62.1	4.6	66.7	2,658	5,186	7,844
Nov.	47.5	3.0	50.5	1,890	3,837	5,727
Dec.	23.6	1.3	24.9	1,022	1,774	2,796
1956—Jan.	20.5	1.5	22.0	976	1,634	2,610
Feb.	33.3	2.1	35.4	1,952	2,354	4,306
Mar.	42.0	2.4	44.4	1,781	3,379	5,160
Apr.	78.0	4.9	82.9	2,225	6,963	9,188
May	90.3	6.0	96.3	2,369	8,096	10,465
June	80.2	5.3	85.5	2,505	6,618	9,123
July	67.2	5.6	72.8	1,769	5,417	7,186
Aug.	51.0	4.8	55.8	880	4,871	5,751
Sept.	46.1	4.6	50.7	1,478	3,699	5,177

Table 11. Residential Construction Contracts Awarded

Period	Value (Millions of Dollars)			Number of Dwelling Units		
	Apartments	Other Dwellings	Total	Apartments†	Other Dwellings	Total
1951	55.8	381.4	437.2	5,425	53,554	58,979
1952	101.6	409.4	511.0	9,473	49,507	58,980
1953	130.6	602.2	732.8	11,923	70,341	82,264
1954	151.3	748.7	900.0	13,682	78,098	91,780
1955	179.7	1,036.7	1,216.4	15,878	98,759	114,637
9 months ending						
Sept. 1955	137.2	773.1	910.3	12,182	74,374	86,556
Sept. 1956	135.1	754.1	889.2	11,560	68,265	79,825
1955—Mar.	16.8	44.6	61.4	1,506	4,336	5,842
Apr.	16.3	69.2	85.5	1,455	7,273	8,728
May	12.8	114.0	126.8	1,145	10,034	11,179
June	18.6	141.7	160.3	1,642	12,990	14,632
July	22.5	81.6	104.1	1,980	8,098	10,078
Aug.	20.7	130.1	150.8	1,819	12,615	14,434
Sept.	9.5	81.3	90.8	829	8,101	8,930
Oct.	13.9	90.7	104.6	1,212	8,541	9,753
Nov.	16.7	101.6	118.3	1,454	8,971	10,425
Dec.	11.9	71.3	83.2	1,030	6,873	7,903
1956—Jan.	9.4	86.1	95.5	815	8,475	9,290
Feb.	15.1	67.4	82.5	1,300	5,732	7,032
Mar.	14.4	67.9	82.3	1,236	6,405	7,641
Apr.	15.4	71.6	87.0	1,321	6,265	7,586
May	18.8	100.5	119.3	1,609	8,713	10,322
June	21.7	119.6	141.3	1,847	10,786	12,633
July	10.9	88.9	99.8	930	8,021	8,951
Aug.	13.2	79.3	92.5	1,124	6,941	8,065
Sept.	16.2	72.8	89.0	1,378	6,927	8,305

† Estimated.

Table 12. 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	15,112	4,388	1,061	1,706	2,073	395	196	5,431	-443	24,473
1954	15,823	4,418	1,166	1,659	1,841	-140	-130	4,396	-427	24,317
1955	16,888	4,738	1,476	1,775	2,017	317	191	5,776	-677	26,769
1954—4th Quarter	4,424	1,206	343	431	403	-139	-273	765	-84	6,254
1955—1st Quarter	3,760	1,242	254	327	417	152	-285	865	-168	5,693
2nd Quarter	4,270	948	374	419	568	87	-13	1,435	-175	6,512
3rd Quarter	4,142	1,271	427	534	525	71	813	2,370	-85	7,719
4th Quarter	4,716	1,277	421	495	507	7	-324	1,106	-249	6,845
1956—1st Quarter	4,033	1,303	281	426	566	367	-274	1,366	-338	6,372
2nd Quarter	4,561	1,025	423	574	753	262	-186	1,826	-431	7,101
3rd Quarter	**	**	**	**	**	**	**	**	**	**
Seasonally Adjusted at Annual Rates										
1954—4th Quarter	16,100	4,580	1,288	1,636	1,756	-72	32	4,640	-452	24,800
1955—1st Quarter	16,264	4,572	1,340	1,676	1,748	480	32	5,276	-480	25,488
2nd Quarter	16,880	4,768	1,448	1,716	1,940	-24	240	5,320	-496	26,628
3rd Quarter	17,152	4,780	1,532	1,812	2,132	300	208	5,984	-664	27,320
4th Quarter	17,256	4,832	1,584	1,896	2,248	512	284	6,524	-1,068	27,640
1956—1st Quarter	17,560	4,920	1,472	2,148	2,380	1,272	132	7,404	-1,216	28,572
2nd Quarter	18,120	5,096	1,624	2,344	2,580	744	4	7,296	-1,160	29,548
3rd Quarter	**	**	**	**	**	**	**	**	**	**

(1) Includes changes in grain in commercial channels.

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

\*\* Not available.

HOUSE-BUILDING ACTIVITY — *Concluded*Table 13. Construction Expenditures, Public<sup>(1)</sup> 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	1,386.1	113.2	1,499	238.0	2,777	777	4,276	1,015	5,291
1954—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	238.4	19.5	258	57.7	456	108	714	166	880
2nd Quarter	349.3	28.5	378	58.5	663	192	1,041	250	1,291
3rd Quarter	400.6	32.7	433	60.2	863	252	1,296	312	1,608
4th Quarter	397.8	32.5	430	61.6	795	225	1,225	287	1,512
1956—1st Quarter	263.4	21.5	285	62.4	558	132	843	194	1,037
2nd Quarter	395.1	32.2	427	63.3	838	235	1,265	298	1,563
3rd Quarter	393.6	32.1	426	**	**	**	**	**	**

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

\*\* Not available.

Table 14. Construction Expenditures<sup>(1)</sup>, Public  
(Millions of Dollars)

Period	Residential							Non-residential	All Construction by Gov't. Departments
	Government Enterprises				Government Departments			Government Departments <sup>(4)</sup>	
	Federal-provincial Agreements	Veterans' Rental	Other <sup>(2)</sup>	Total	Department of National Defence	Other Departments <sup>(3)</sup>	Total		
1949	—	42.8	—	42.8	25.5	2.8	28.3	453	481
1950	0.5	16.1	—	16.6	37.9	2.0	39.9	495	535
1951	1.3	4.3	—	5.6	49.3	2.3	51.6	654	706
1952	9.4	4.8	—	14.2	35.2	2.8	37.9	883	921
1953	11.8	3.8	1.2	16.8	21.9	2.0	23.9	875	899
1954	6.3	0.1	1.4	7.8	8.8	1.9	10.7	843	854
1955	3.3	0.1	2.0	5.4	16.3	1.7	18.0	1,002	1,020
1954—2nd Quarter	1.3	— <sup>(5)</sup>	0.3	1.6	1.5	0.5	2.0	**	**
3rd Quarter	1.4	— <sup>(5)</sup>	0.4	1.8	2.0	0.4	2.4	**	**
4th Quarter	2.0	— <sup>(5)</sup>	0.5	2.5	2.8	0.5	3.3	**	**
1955—1st Quarter	0.6	— <sup>(5)</sup>	0.2	0.8	3.0	0.4	3.4	**	**
2nd Quarter	0.9	— <sup>(5)</sup>	0.3	1.2	2.7	0.5	3.2	**	**
3rd Quarter	1.0	—	0.6	1.6	4.5	0.4	4.9	**	**
4th Quarter	0.8	0.1	0.9	1.8	6.1	0.4	6.5	**	**
1956—1st Quarter	0.4	—	0.4	0.8	3.0	0.4	3.4	**	**
2nd Quarter	0.6	— <sup>(5)</sup>	0.6	1.2	3.6	0.5	4.1	**	**
3rd Quarter	0.8	— <sup>(5)</sup>	0.3	1.1	6.4	0.4	6.8	**	**

(1) Includes land improvement and supplementary buildings. Excludes land

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

(3) Quarterly data estimated.

(4) This category consists of expenditures for provincial hospitals, provincial and municipal schools and those outlays made directly by government departments.

(5) Less than \$0.05 million.

\*\* Not available.

## REAL ESTATE LENDING

Table 15. Mortgage Loans Approved<sup>(1)</sup> by Lending Institutions<sup>(2)</sup>

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	61,448	84,916	644,547	26,643	37,742	144,309	3,852	114,909	91,943	903,765
1955	76,969	104,646	874,399	31,925	45,382	182,361	4,080	138,298	112,974	1,195,058
1954—2nd Quarter	17,701	23,443	182,696	7,633	10,922	40,326	1,071	31,481	26,405	254,503
3rd Quarter	20,950	27,036	215,944	7,449	10,176	40,023	919	32,765	29,318	288,732
4th Quarter	14,346	20,560	154,335	6,406	9,476	36,415	971	29,423	21,723	220,173
1955—1st Quarter	11,356	17,340	134,402	6,361	9,374	36,338	904	26,471	18,621	197,211
2nd Quarter	24,528	32,383	272,448	9,833	13,617	54,362	1,249	33,678	35,610	360,488
3rd Quarter	24,622	32,247	277,581	8,665	11,846	49,168	965	38,061	34,252	364,810
4th Quarter	16,463	22,676	189,968	7,066	10,545	42,493	962	40,088	24,491	272,549
1956—1st Quarter	9,606	14,285	118,693	6,983	10,459	43,182	962	39,577	17,551	201,452
2nd Quarter	22,047	29,480	265,132	9,312	13,865	58,653	1,095	45,492	32,454	369,277
3rd Quarter <sup>P</sup>	17,532	21,782	203,268	7,220	9,918	44,130	742	25,128	25,494	272,526

(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.

P. Preliminary.

Table 16. Dwelling Units Approved<sup>(1)</sup> for New Non-Farm Residential Construction by Lending Institutions

Period	Single-family Dwellings			Multiple-family Dwellings			All Dwellings		
	NHA Units	Conventional Units	Total Units	NHA Units	Conventional Units	Total Units	NHA Units	Conventional Units	Total Units
1949	17,465	13,913	31,378	4,400	7,278	11,678	21,865	21,191	43,056
1950	31,984	10,312	42,296	8,360	4,702	13,062	40,344	15,014	55,358
1951	15,905	12,301	28,206	5,263	5,171	10,434	21,168	17,472	38,640
1952	21,130	9,952	31,082	8,378	6,566	14,944	29,508	16,518	46,026
1953	22,951	13,420	36,371	9,658	10,268	19,926	32,609	23,688	56,297
1954	38,669	17,690	56,359	11,755	16,802	28,557	50,424	34,492	84,916
1955	53,285	18,508	71,793	13,094	19,759	32,853	66,379	38,267	104,646
1954—2nd Quarter	9,823	6,317	16,140	1,884	5,419	7,303	11,707	11,736	23,443
3rd Quarter	14,516	5,030	19,546	3,694	3,796	7,490	18,210	8,826	27,036
4th Quarter	8,867	4,243	13,110	2,197	5,253	7,450	11,064	9,496	20,560
1955—1st Quarter	6,824	3,452	10,276	1,940	5,124	7,064	8,764	8,576	17,340
2nd Quarter	18,399	4,592	22,991	4,865	4,527	9,392	23,264	9,119	32,383
3rd Quarter	17,643	5,540	23,183	3,510	5,554	9,064	21,153	11,094	32,247
4th Quarter	10,419	4,924	15,343	2,779	4,554	7,333	13,198	9,478	22,676
1956—1st Quarter	5,708	3,024	8,732	1,087	4,466	5,553	6,795	7,490	14,285
2nd Quarter	16,426	4,233	20,659	2,817	6,004	8,821	19,243	10,237	29,480
3rd Quarter <sup>P</sup>	10,724	5,865	16,589	930	4,263	5,193	11,654	10,128	21,782

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

P. Preliminary.

## REAL ESTATE LENDING — Continued

Table 17. Conventional Mortgage Loans Approved<sup>(1)</sup> by Lending Institutions

Period	Life Insurance Companies			Trust, Loan and Other <sup>(2)</sup> Cos.			All Lending Institutions			
	New Residential Construction		Other	New Residential Construction		Other	New Residential Construction		Other	Total
	Units	Amount \$000	Amount \$000	Units	Amount \$000	Amount \$000	Units	Amount \$000	Amount \$000	Amount \$000
1949	12,574	57,912	99,351	8,570	31,680	82,167	21,144	89,592	181,518	271,110
1950	8,150	9,330	103,978	6,870	20,767	109,194	15,020	30,097	213,172	243,269
1951	12,424	73,178	108,132	5,027	22,961	90,084	17,451	96,139	198,216	294,355
1952	8,922	51,736	103,739	7,596	32,295	96,690	16,518	84,031	200,429	284,460
1953	13,248	73,061	107,666	10,442	45,765	98,525	23,690	118,826	206,191	325,017
1954	18,084	113,110	134,428	16,408	67,183	124,790	34,492	180,293	259,218	439,511
1955	23,022	157,204	168,275	15,245	77,825	152,384	38,267	235,029	320,659	555,688
1954—2nd Quarter	7,144	49,438	37,003	4,592	19,797	34,804	11,736	69,235	71,807	141,042
3rd Quarter	3,796	22,763	39,179	5,030	20,778	33,609	8,826	43,541	72,788	116,329
4th Quarter	5,420	35,229	33,645	4,076	15,033	32,193	9,496	50,262	65,838	116,100
1955—1st Quarter	5,146	34,134	30,536	3,430	16,624	32,273	8,576	50,758	62,809	113,567
2nd Quarter	4,743	27,598	40,927	4,376	21,208	47,113	9,119	48,806	88,040	136,846
3rd Quarter	7,089	48,979	49,513	4,005	22,476	37,716	11,094	71,455	87,229	158,684
4th Quarter	6,044	46,493	47,299	3,434	17,517	35,282	9,478	64,010	82,581	146,591
1956—1st Quarter	4,527	35,409	46,119	2,963	14,976	36,638	7,490	50,385	82,757	133,142
2nd Quarter	6,318	45,036	57,095	3,919	22,774	47,051	10,237	67,810	104,146	171,956
3rd Quarter <sup>P</sup>	7,229	64,264	35,407	2,899	16,257	33,851	10,128	80,521	69,258	149,779

(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) Includes mainly fraternal and mutual benefit societies and Quebec savings banks.

P. Preliminary.

Table 18. Mortgage Loans Approved<sup>(1)</sup> Under the National Housing Acts by Type of Lender

Period	Life Insurance Companies		Trust, Loan and Other <sup>(2)</sup> Cos.		Chartered Banks		Sub-total		C.M.H.C.		Total	
	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000
1949	20,602	115,382	1,303	7,292	—	—	21,905	122,674	7,131	38,855	29,036	161,529
1950	37,491	259,838	2,847	20,222	—	—	40,338	280,060	4,865	25,030	45,203	305,090
1951	20,199	134,623	990	6,416	—	—	21,189	141,039	1,864	11,316	23,053	152,355
1952	28,463	210,223	1,045	8,370	—	—	29,508	218,593	6,980	47,748	36,488	266,341
1953	31,440	246,666	1,169	9,066	—	—	32,609	255,732	8,213	58,101	40,822	313,833
1954	31,142	281,804	2,376	23,988	16,906	158,460	50,424	464,252	3,586	26,003	54,010	490,255
1955	27,756	271,137	4,166	42,044	34,457	326,188	66,379	639,369	2,355	18,005	68,734	657,374
1954 <sup>(3)</sup> 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 <sup>(3)</sup> 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	7,267	72,990	1,120	11,480	12,766	121,656	21,153	206,126	908	6,818	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
1956 <sup>(3)</sup> 1st Quarter	3,201	33,448	752	7,985	2,842	26,877	6,795	68,310	618	4,057	7,413	72,367
2nd Quarter	10,595	109,182	2,045	21,510	6,603	66,629	19,243	197,321	677	5,822	19,920	203,143
3rd Quarter	6,155	66,364	798	8,527	4,701	47,856	11,654	122,747	757	5,621	12,411	128,368

(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) Includes mainly fraternal and mutual benefit societies and Quebec savings banks.

(3) Includes N.H.A. loans made by trust companies on an agency basis with a view to ultimate sale.

## REAL ESTATE LENDING — Continued

Table 19. Mortgage Loans Approved<sup>(1)</sup> 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
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
9 months ending						
Sept. 1955	53,181	513,409	1,918	14,902	55,099	528,311
Sept. 1956	37,692	388,380	2,052	15,498	39,744	403,878
1955—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.	6,914	68,018	46	381	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
1956—Jan.	1,241	11,659	4	39	1,245	11,698
Feb.	1,817	18,234	250	1,551	2,067	19,785
Mar.	3,737	38,417	364	2,467	4,101	40,884
Apr.	5,744	58,868	73	700	5,817	59,568
May	6,900	70,144	342	2,991	7,242	73,135
June	6,599	68,311	262	2,129	6,861	70,440
July	4,707	49,532	88	774	4,795	50,306
Aug.	4,293	44,945	339	2,452	4,632	47,397
Sept.	2,654	28,270	330	2,395	2,984	30,665

(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 20. Dwelling Units For Which Mortgage Loans Approved<sup>(1)</sup> Under the National Housing Acts by Province

Period	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada <sup>(2)</sup>
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
9 months ending											
Sept. 1955	280	27	627	522	9,721	28,346	2,598	1,671	5,626	5,679	55,099
Sept. 1956	198	9	637	367	6,708	19,518	2,086	1,534	4,937	3,750	39,744
1955—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
1956—Jan.	—	—	16	1	208	606	1	—	129	284	1,245
Feb.	1	1	25	14	308	1,200	42	—	163	313	2,067
Mar.	11	—	115	15	915	2,085	129	136	313	382	4,101
Apr.	11	1	85	50	1,127	2,999	270	128	773	373	5,817
May	56	—	91	51	1,364	3,562	456	248	866	548	7,242
June	67	3	82	74	968	3,403	525	289	1,007	443	6,861
July	21	—	124	38	715	2,055	303	213	651	675	4,795
Aug.	19	1	65	82	627	2,316	172	373	560	417	4,632
Sept.	12	3	34	42	476	1,292	188	147	475	313	2,984

(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.

(2) Includes Yukon and Northwest Territories.

## REAL ESTATE LENDING — Continued

Table 21. Dwelling Units For Which Mortgage Loans Approved<sup>(1)</sup> Under the National Housing Acts by Type of Borrower

Period	Housing for Home-ownership			Housing for Rental Purposes					Total
	Owner Applicants	Builder Applicants	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
1954—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
1956—1st Quarter	1,337	4,778	6,115	—	3	596	699	1,298	7,413
2nd Quarter	4,082	14,197	18,279	—	—	282	1,359	1,641	19,920
3rd Quarter	2,942	7,927	10,869	—	200	254	1,088	1,542	12,411

(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 22. Dwelling Units For Which Mortgage Loans Approved<sup>(1)</sup> 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
1954—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
1956—1st Quarter	4,692	95	19	146	778	5,730	1,027	656	1,683	7,413
2nd Quarter	14,037	365	68	354	1,997	16,821	1,212	1,887	3,099	19,920
3rd Quarter	8,970	403	82	294	1,275	11,024	583	804	1,387	12,411

(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 23. Average Mortgage 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, Single- family Dwellings	Apartments	Other	Average, Multiple- family 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
1954—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
1956—1st Quarter	10,347	10,728	9,341	11,355	11,327	10,509	6,245	7,597	6,772	9,660
2nd Quarter	10,452	10,835	10,335	12,004	11,780	10,652	6,180	8,735	7,736	10,198
3rd Quarter	10,617	10,470	10,850	11,748	11,745	10,774	6,240	7,399	6,912	10,342

**Table 24. Rental Guarantees Provided Under the National Housing Acts**

Period	Financed by the Corporation <sup>(1)</sup>		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
1954—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	—	—	—	—	—	—
1956—1st Quarter	—	—	—	—	—	—
2nd Quarter	—	—	—	—	—	—
3rd Quarter	—	—	—	—	—	—

(1) These data include loans relating to 26 projects and 532 units; between 1949 and the third quarter of 1956, for which Corporation loans were initially approved but which were later replaced by loans from approved lenders.

REAL ESTATE LENDING — *Continued***Table 25. Incomes<sup>(1)</sup>, Down-Payments, Loan Amounts and Dwelling Costs of Home-Owner Borrowers Under the National Housing Acts**

Range of Borrower's Income	Number of Borrowers <sup>(2)</sup>							
	1951	1952	1953	1954	1955	1956		
						1st Quarter	2nd Quarter	3rd Quarter
Under 2,000	38	10	7	1	15	—	2	—
2,000 to 2,999	2,438	811	437	252	475	72	49	31
3,000 to 3,999	8,230	8,451	7,489	5,555	10,737	2,644	2,013	1,295
4,000 to 4,999	3,604	6,496	9,991	10,237	17,376	5,219	4,510	3,357
5,000 to 5,999	1,805	3,050	4,730	5,416	9,669	2,953	2,673	2,281
6,000 to 6,999	867	1,572	2,192	2,714	4,580	1,398	1,450	1,315
7,000 to 7,999	427	718	1,023	1,246	2,056	690	746	657
8,000 to 8,999	216	391	541	639	1,069	345	356	342
9,000 to 9,999	119	160	230	289	502	152	177	157
10,000 and over	296	426	529	633	1,249	324	398	358
<b>Total</b>	<b>18,040</b>	<b>22,085</b>	<b>27,169</b>	<b>26,982</b>	<b>47,728</b>	<b>13,797</b>	<b>12,374</b>	<b>9,793</b>
Average Income \$	4,108	4,564	4,803	4,962	5,023	5,099	5,281	5,465
Average Down Payment \$	3,610	3,280	3,233	2,993	2,821	2,878	3,186	3,365
Average Amount of Loan \$	7,019	8,799	8,496	9,944 <sup>(3)</sup>	10,191 <sup>(3)</sup>	10,509 <sup>(3)</sup>	10,393 <sup>(3)</sup>	10,431 <sup>(3)</sup>
Average Cost of Dwelling \$ <sup>(4)</sup>	10,948	11,304	11,738	12,613	12,847	13,422	13,636	13,842

- (1) Income of head of family only. The income of dependents is not included.  
(2) Data include home-owner loan applicants and purchasers of dwellings sold by builders.  
(3) Includes mortgage loan insurance fee.  
(4) As estimated by loan applicant.

**Table 26. Sales of Insured Mortgages**

Lender Making Sale	Purchaser									
	Corporate Pension Funds		Lenders Approved Under The National Housing Acts		Other Corporations		Individuals		Total	
	Number	\$000	Number	\$000	Number	\$000	Number	\$000	Number	\$000
<b>Chartered Banks</b>										
1955	1,378	13,246	18	169	—	—	—	—	1,396	13,415
1955—4th Quarter	803	7,665	16	152	—	—	—	—	819	7,817
1956—1st Quarter	934	9,079	58	540	—	—	112	1,014	1,104	10,633
2nd Quarter	507	4,877	14	136	21	197	—	—	542	5,210
3rd Quarter	500	4,752	6	66	9	105	—	—	515	4,923
<b>Other Lenders</b>										
1955	110	1,359	—	—	253	2,644	—	—	363	4,003
1955—4th Quarter	77	893	—	—	147	1,540	—	—	224	2,433
1956—1st Quarter	22	258	6	60	240	2,671	—	—	268	2,989
2nd Quarter	13	127	7	68	164	1,785	—	—	184	1,980
3rd Quarter	6	67	2	20	129	1,393	—	—	137	1,480
<b>All Lenders</b>										
1955	1,488	14,605	18	169	253	2,644	—	—	1,759	17,418
1955—4th Quarter	880	8,558	16	152	147	1,540	—	—	1,043	10,250
1956—1st Quarter	956	9,337	64	600	240	2,671	112	1,014	1,372	13,622
2nd Quarter	520	5,004	21	204	185	1,982	—	—	726	7,190
3rd Quarter	506	4,819	8	86	138	1,498	—	—	652	6,403



REAL ESTATE LENDING — *Continued*

Table 27. 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 <sup>(1)</sup>		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 <sup>(2)</sup>	Amount of Loans <sup>(3)</sup> (\$'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	728	1,403	1,587	1,758
1954—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	198	346	463	524
1956—1st Quarter	100	2,770	8	33	14	12	110	188	248	299
2nd Quarter	283	1,251	24	116	13	12	230	443	558	943
3rd Quarter	444	2,432	30	99	57	37	**	**	**	**

(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.

Table 28. Home Improvement Activity Under the National Housing Acts.

Type of Improvement	June–December, 1955			January–September, 1956		
	Number of Improvements	Amount <sup>(1)</sup>		Number of Improvements	Amount <sup>(1)</sup>	
		\$'000	Per Cent of Total		\$'000	Per Cent of Total
Structural Alterations	11,203	6,862	31.3	12,838	8,056	34.9
Additional Rooms	2,896	3,274	14.9	3,309	3,938	17.1
Garage or Outbuildings	2,125	1,194	5.5	2,040	1,221	5.3
Demolition or Moving of Buildings	124	45	0.2	96	31	0.1
Heating	6,399	4,138	18.9	5,071	3,366	14.5
Electrical Work	2,353	425	1.9	2,219	419	1.8
Plumbing	4,710	1,791	8.2	4,992	1,777	7.7
Heat Control	116	76	0.3	172	70	0.3
Decorating	5,967	2,887	13.3	5,480	2,718	11.8
Sewage	1,318	267	1.2	1,146	231	1.0
Fences, Driveways, etc.	2,291	685	3.1	2,732	920	4.0
Well and Water Supply	963	264	1.2	757	221	1.0
Extensions	—	—	—	55	112	0.5
Total	40,465	21,908	100.0	40,907	23,080	100.0

(1) Estimated cost of improvement.

# REAL ESTATE LENDING — *Concluded*

**Table 29. Selected Assets and Liabilities of Chartered Banks**  
(Millions of Dollars)

Type of Asset or Liability	Holdings at Year-end			Net Changes				
	1953	1954	1955	1955		1956		
				3rd Quarter	4th Quarter	1st Quarter	2nd Quarter	3rd Quarter
<b>Selected Assets</b>								
N.H.A. Mortgages	—	74	294	64	85	51	48	55
Liquid Assets <sup>(1)</sup>	1,132	1,219	1,348	—37	139	45	286	41
Government of Canada Bonds	2,516	2,953	2,632	—69	—543	—313	—364	—107
Provincial and Municipal Bonds	432	441	540	37	—11	—32	—11	—14
Corporate Bonds	341	353	482	20	33	3	25	9
Loans	3,235	3,236	3,979	245	229	255	301	—14
<b>Selected Liabilities</b>								
Personal Saving Deposits	4,756	5,218	5,633	184	—124	158	90	139
Other Canadian Deposits <sup>(2)</sup>	3,131	3,462	3,697	42	—156	—196	146	10

(1) Bank of Canada deposits and notes, day-to-day loans and treasury bills.

(2) Less Government of Canada deposits and float.

**Table 30. Canadian Assets of Twelve Life Insurance Companies**  
(Millions of Dollars)

Assets <sup>(1)</sup>	Holdings at Year-end			Net Changes				
	1953	1954	1955	1955		1956		
				3rd Quarter	4th Quarter	1st Quarter	2nd Quarter	3rd Quarter
Mortgages <sup>(2)</sup>	1,154.5	1,374.9	1,665.0	96.6	79.6	49.7	61.6	95.2
Government of Canada Bonds <sup>(3)</sup>	783.3	681.2	641.3	—3.3	—19.9	—40.0	—60.5	—23.8
Provincial Bonds <sup>(3)</sup>	254.0	267.0	253.0	—6.7	—2.8	5.2	7.0	0.7
Municipal Bonds	234.2	250.5	273.0	3.2	11.6	6.1	14.4	3.5
Corporate and Other Bonds <sup>(3)</sup>	1,120.7	1,205.9	1,228.6	—14.1	16.4	79.3	30.4	0.5
Preferred and Common Stocks	60.6	57.1	61.2	—2.6	4.0	0.6	1.6	—0.3
Real Estate	103.3	127.9	147.2	7.2	2.5	4.8	7.9	3.8
Policy Loans	185.3	197.4	205.6	1.9	1.2	2.7	5.4	4.8
<b>Total<sup>(4)</sup></b>	<b>3,926.5</b>	<b>4,183.5</b>	<b>4,499.1</b>	<b>82.2</b>	<b>92.6</b>	<b>108.4</b>	<b>67.8</b>	<b>79.4</b>

(1) Figures rounded to the nearest \$100,000. Annual totals may not equal the sum of quarterly totals.

(2) Including agreements for sale.

(3) Including guaranteed bonds.

(4) Includes cash and other assets. Annual changes in year-end holdings differ slightly from year-to-year changes as shown by the quarterly figures by reason of book valuation adjustments, time lags, and minor differences of definition.

**Table 31. Bond Yields and Mortgage Interest Rates**

Period	Bond Yields <sup>(1)</sup>					Mortgage Rates
	Govt. of Canada 20-yr. Theoretical	Provincial	Municipal	Public Utility	Industrial	N.H.A. Insured Loans <sup>(2)</sup>
1953—Sept.	3.84	4.17	4.72	4.38	4.56	5.75
1954—Mar.	3.28	3.57	4.02	4.06	4.16	5.50
1955—Apr.	3.12	3.27	3.66	3.69	3.97	5.25
May	3.12	3.28	3.66	3.69	3.93	5.25
June	3.13	3.27	3.65	3.69	3.93	5.25
July	3.20	3.30	3.65	3.69	3.93	5.25
Aug.	3.25	3.41	3.70	3.75	3.97	5.25
Sept.	3.26	3.50	3.72	3.73	4.00	5.25
Oct.	3.25	3.53	3.73	3.75	4.00	5.25
Nov.	3.39	3.70	3.99	3.85	4.11	5.25
Dec.	3.41	3.82	4.04	3.98	4.15	5.25
1956—Jan.	3.31	3.74	4.02	3.95	4.10	5.25
Feb.	3.29	3.65	4.01	3.86	4.10	5.25
Mar.	3.40	3.77	4.10	3.94	4.21	5.50
Apr.	3.61	4.10	4.56	4.13	4.39	5.50
May	3.52	4.05	4.52	4.19	4.44	5.50
June	3.39	3.91	4.45	4.19	4.44	5.50
July	3.60	4.12	4.59	4.22	4.54	5.50
Aug.	3.76	4.41	4.81	4.33	4.70	5.50
Sept.	3.88	4.71	5.19	4.69	4.89	5.50
Oct.	3.87	4.61	5.21	4.92	5.13	5.50

(1) At the first business day of the following month except for Government of Canada and N.H.A. insured loans which relate to the end of the month.

(2) Rates prior to March 1954 are rates of return to lending institutions on joint loans; subsequent rates are maximum for insured loans.  
The average conventional rate during 1955 on new residential construction was 6.05%.

## SELECTED UNITED STATES HOUSING STATISTICS

Table 32. Dwelling Starts by Type of Financing  
(Thousands of Units)

Period	New Non-farm Housing Starts						
	Total	Publicly Financed	Privately Financed				
			Total		Government Programs		
			Actual	Annual Rate <sup>(1)</sup>	Total	F.H.A.	V.A.
1950	1,396.0	43.8	1,352.2	*	686.7	486.7	200.0
1951	1,091.3	71.2	1,020.1	*	412.2	263.5	148.7
1952	1,127.0	58.5	1,068.5	*	421.2	279.9	141.3
1953	1,103.8	35.5	1,068.3	*	408.6	252.0	156.6
1954	1,220.4	18.7	1,201.7	*	583.3	276.3	307.0
1955	1,328.9	19.4	1,309.5	*	669.6	276.7	392.9
9 months ending							
Sept. 1955	1,057.7	14.9	1,042.8	**	532.8	224.5	308.3
Sept. 1956	879.3	19.9	859.4	**	366.8	152.7	214.0
1955—Jan.	87.6	0.3	87.3	1,416	46.1	20.0	26.1
Feb.	89.9	2.0	87.9	1,286	45.3	17.2	28.0
Mar.	113.8	1.0	112.8	1,314	53.6	23.8	29.8
Apr.	132.0	1.5	130.5	1,374	60.3	25.8	34.5
May	137.6	2.5	135.1	1,398	65.9	28.0	37.8
June	134.5	3.1	131.4	1,371	71.6	32.1	39.5
July	122.7	0.8	121.9	1,318	63.3	26.0	37.4
Aug.	124.7	2.4	122.3	1,346	67.6	26.9	40.8
Sept.	114.9	1.3	113.6	1,262	59.1	24.7	34.4
Oct.	105.8	1.0	104.8	1,209	53.4	18.6	34.8
Nov.	89.2	0.8	88.4	1,179	45.6	17.5	28.1
Dec.	76.2	2.7	73.5	1,192	37.9	16.2	21.6
1956—Jan.	75.0	1.3	73.7	1,195	36.0	13.0	23.0
Feb.	78.3	1.3	77.0	1,127	30.5	13.1	17.4
Mar.	98.6	4.7	93.9	1,094	37.6	17.0	20.6
Apr.	111.3	1.4	109.9	1,157	46.3	19.9	26.4
May	113.7	2.9	110.8	1,146	46.3	19.7	26.6
June	107.4	2.8	104.6	1,091	44.9	18.5	26.4
July	101.0 <sup>P</sup>	1.9 <sup>P</sup>	99.1 <sup>P</sup>	1,070 <sup>P</sup>	42.8	17.6	25.2
Aug.	101.0 <sup>P</sup>	0.5 <sup>P</sup>	100.5 <sup>P</sup>	1,100 <sup>P</sup>	43.2	18.7	24.4
Sept. <sup>P</sup>	93.0	3.1	89.9	1,000	39.2	15.2	24.0

Table 33. F.H.A. and V.A. Applications and Commitments  
(Units)

Period	Federal Housing Administration				Veterans' Administration			
	Total Applications	Commitments			Total Applications	Commitments		
		Total	New	Existing		Total	New	Existing
1950	866,498	684,729	526,232	158,497	**	**	**	**
1951	415,826	359,967	229,095	130,872	390,059	386,555	160,861	225,694
1952	529,009	455,980	274,689	181,291	450,493	431,828	207,634	224,194
1953	507,562	442,775	276,793	165,982	474,676	467,255	244,016	223,239
1954	622,874	495,736	304,268	191,468	918,763	893,298	509,947	383,351
1955	628,033	597,660	306,733	290,927	1,013,671	990,499	597,604	392,895
8 months ending Aug. 1955	471,771	431,179	225,844	205,335	772,522	752,084	456,843	295,241
Aug. 1956	355,709	**	**	**	534,064	516,915	283,706	233,209
1955—Jan.	49,948	47,868	24,205	23,663	75,493	75,027	45,738	29,289
Feb.	55,542	44,224	22,209	22,015	104,188	94,105	54,109	39,996
Mar.	66,908	52,945	27,401	25,544	111,793	99,924	60,070	39,854
Apr.	63,567	60,549	34,352	26,197	105,198	106,623	67,281	39,342
May	61,842	61,858	33,601	28,257	108,200	107,449	68,529	38,920
June	63,663	61,797	31,535	30,262	90,525	94,308	56,207	38,101
July	52,907	47,392	24,320	23,072	85,339	83,046	49,119	33,927
Aug.	57,394	54,546	28,221	26,325	91,786	91,602	55,790	35,812
Sept.	48,524	48,350	23,577	24,773	73,035	72,415	44,443	27,972
Oct.	41,260	45,290	22,574	22,716	71,241	71,323	43,225	28,098
Nov.	36,559	40,111	19,614	20,497	53,416	52,156	29,137	23,019
Dec.	29,919	32,730	15,124	17,606	43,457	42,521	23,956	18,565
1956—Jan.	35,452	29,394	13,760	15,634	48,222	45,717	26,779	18,938
Feb.	42,411	32,498	14,827	17,671	63,420	59,355	33,069	26,286
Mar.	52,443	44,520	22,029	22,491	68,170	65,202	34,543	30,659
Apr.	49,454	44,091	21,460	22,631	80,011	75,257	41,015	34,242
May	50,358	46,518	22,369	24,149	79,158	77,484	42,721	34,763
June	42,071	40,693	18,851	21,842	65,141	63,063	33,542	29,521
July	41,535	38,478	17,873	20,605	63,750	64,695	35,579	29,116
Aug.	41,985	**	**	**	66,192 <sup>P</sup>	66,142	36,458	29,684 <sup>P</sup>

(1) Seasonally adjusted. \* Not applicable. \*\* Not available. P Preliminary.

## POPULATION AND INCOME

Table 34. Net Family Formation  
(In Thousands)

Period	Marriages	Net Migration of Married Females	Deaths to Married Persons	Divorces	Net Family Formation <sup>(1)</sup>	Number of Families <sup>(2)</sup>
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
1954—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
1956—1st Quarter	21.1	1.6	15.6	**	5.6	3,708.3
2nd Quarter	27.8	7.1	15.1	**	19.1	3,727.4
3rd Quarter	44.8	4.8	12.6	**	35.5	3,762.9

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

(2) As at end of period (see p. 31). Annual figures refer to the end of the year.

\*\* Not available.

Table 35. Population, Births, Deaths and Immigration

Period	Births	Deaths	Immigration	Population (000)					
				Maritimes	Quebec	Ontario	Prairies	British Columbia	Canada <sup>(1)</sup>
1949	366,139	124,047	95,217	1,576	3,882	4,378	2,474	1,113	13,447
1950	371,071	123,789	73,912	1,597	3,969	4,471	2,514	1,137	13,712
1951	380,101	125,454	194,391	1,618	4,056	4,598	2,547	1,165	14,009
1952	402,527	125,950	164,498	1,656	4,174	4,766	2,611	1,198	14,430
1953	416,825	127,381	168,868	1,688	4,269	4,897	2,672	1,230	14,781
1954	435,142	124,520	154,227	1,723	4,388	5,046	2,745	1,266	15,195
1955	441,681	128,154	109,946	1,761	4,520	5,183	2,804	1,305	15,601
9 months ending Sept. 1955	336,252	95,741	86,607	**	**	**	**	**	**
Sept. 1956	334,826	98,589	110,009	**	**	**	**	**	**
1955—Jan.	35,984	11,490	4,210	**	**	**	**	**	**
Feb.	33,273	10,271	5,553	**	**	**	**	**	**
Mar.	38,369	11,306	7,864	**	**	**	**	**	15,482
Apr.	38,403	11,034	13,072	**	**	**	**	**	**
May	39,487	11,193	14,798	**	**	**	**	**	**
June	37,839	10,060	12,920	1,761	4,520	5,183	2,804	1,305	15,601
July	38,520	10,684	11,183	**	**	**	**	**	**
Aug.	36,926	9,972	9,649	**	**	**	**	**	**
Sept.	37,451	9,731	7,358	**	**	**	**	**	15,706
Oct.	36,331	10,571	9,989	**	**	**	**	**	**
Nov.	34,402	10,650	6,677	**	**	**	**	**	**
Dec.	34,696	11,192	6,673	**	**	**	**	**	15,792
1956—Jan.	40,141	11,957	3,823	**	**	**	**	**	**
Feb.	33,939	12,921	5,453	**	**	**	**	**	**
Mar.	34,843	10,422	9,687	**	**	**	**	**	15,861
Apr.	35,609	11,069	13,782	**	**	**	**	**	**
May	38,780	11,007	18,842	**	**	**	**	**	**
June	35,509	11,576	18,337	1,794	4,634	5,307	2,853	1,353	15,970
July	39,845	10,588	17,927	**	**	**	**	**	**
Aug.	38,335	9,298	10,910	**	**	**	**	**	**
Sept.	37,825	9,751	11,248	**	**	**	**	**	**

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

\*\* Not available.

POPULATION AND INCOME — *Concluded***Table 36. Family Movements**  
(As Indicated by Family Allowance Statistics)

Period	Families Receiving Family Allowance <sup>(1)</sup>	Number of Accounts Transferred			Per Cent		
		Intra-Provincial	Inter-Provincial	Total	Intra-Provincial	Inter-Provincial	Total
1948	1,685,554	293,044	29,048	322,092	17.4	1.7	19.1
1949	1,795,313	303,139	30,440	333,579	16.9	1.7	18.6
1950	1,867,598	365,507	31,557	397,064	19.6	1.7	21.3
1951	1,924,261	443,343	37,729	481,072	23.0	2.0	25.0
1952	1,984,538	460,237	39,649	499,886	23.2	2.0	25.2
1953	2,059,915	506,253	40,916	547,169	24.6	2.0	26.6
1954	2,136,157	515,250	41,693	556,943	24.1	2.0	26.1
1955	2,213,159	571,396	43,284	614,680	25.8	2.0	27.8
1955—Apr.	2,199,716	43,092	2,745	45,837	2.0	0.1	2.1
May	2,206,129	60,348	3,383	63,731	2.7	0.2	2.9
June	2,213,159	43,887	3,653	47,540	2.0	0.2	2.2
July	2,220,578	44,953	3,278	48,231	2.0	0.2	2.2
Aug.	2,226,926	54,167	4,253	58,420	2.4	0.2	2.6
Sept.	2,232,475	56,269	4,207	60,476	2.5	0.2	2.7
Oct.	2,236,110	66,857	4,887	71,744	3.0	0.2	3.2
Nov.	2,240,637	53,392	4,825	58,217	2.4	0.2	2.6
Dec.	2,247,567	42,737	3,492	46,229	1.9	0.2	2.1
1956—Jan.	2,251,946	32,961	3,244	36,205	1.5	0.1	1.6
Feb.	2,258,694	37,829	2,999	40,828	1.7	0.1	1.8
Mar.	2,263,618	42,568	2,780	45,348	1.9	0.1	2.0
Apr.	2,267,504	46,675	2,781	49,456	2.1	0.1	2.2
May	2,273,316	61,934	3,564	65,498	2.7	0.2	2.9
June	2,279,099	46,824	4,494	51,318	2.1	0.2	2.3
July	2,285,046	49,752	3,723	53,475	2.1	0.2	2.3
Aug.	2,291,438	52,358	4,583	56,941	2.3	0.2	2.5
Sept.	2,296,709	49,107	5,260	54,367	2.2	0.2	2.4

(1) Yearly data relate to month of June.

**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 <sup>(1)</sup>	Total	Non-farm <sup>(2)</sup>	Farm	Total	Per Capita <sup>(3)</sup>	Total	Non-farm <sup>(4)</sup>	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	24,473	22,821	18,132	16,475	1,657	16,700	1,130	1,588	1,538	50
1954	24,317	23,170	18,222	17,071	1,151	16,788	1,105	965	1,080	-115
1955	26,769	25,365	19,683	18,301	1,382	18,200	1,167	1,312	1,101	211
1954—4th Quarter	6,254	6,056	4,658	4,449	209	4,294	279	-130	188	-318
1955—1st Quarter	5,693	5,700	4,277	4,305	-28	3,918	253	158	385	-227
2nd Quarter	6,512	6,315	4,736	4,522	214	4,360	279	90	99	-9
3rd Quarter	7,719	6,660	5,724	4,678	1,046	5,356	341	1,214	449	765
4th Quarter	6,845	6,690	4,946	4,796	150	4,566	289	-150	168	-318
1956—1st Quarter	6,372	6,378	4,637	4,641	-4	4,240	267	207	444	-237
2nd Quarter	7,101	6,971	5,095	4,963	132	4,643	291	82	260	-178
3rd Quarter	**	**	**	**	**	**	**	**	**	**
Seasonally Adjusted at Annual Rates										
1954—4th Quarter	24,800	23,620	18,684	17,456	1,228	17,196	1,116	1,096	1,144	-48
1955—1st Quarter	25,488	24,160	18,880	17,636	1,244	17,416	1,125	1,152	1,008	144
2nd Quarter	26,628	25,152	19,704	18,160	1,544	18,316	1,174	1,436	1,228	208
3rd Quarter	27,320	25,924	19,944	18,600	1,344	18,416	1,173	1,264	1,160	104
4th Quarter	27,640	26,224	20,204	18,808	1,396	18,652	1,181	1,396	1,008	388
1956—1st Quarter	28,572	27,060	20,616	19,092	1,524	19,000	1,198	1,440	1,440	**
2nd Quarter	29,548	27,936	21,568	19,948	1,620	19,888	1,245	1,768	1,768	**
3rd Quarter	**	**	**	**	**	**	**	**	**	**

(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) Annual figures based on mid-year population estimates.

(4) Total personal savings minus farm inventory change.

\*\* Not available.

## BUILDING MATERIALS AND LABOUR

Table 38. Production of Selected Building Materials

Product	Unit of Measurement	1953	1954	1955	1955		1956	
					3rd Quarter	4th Quarter	1st Quarter	2nd Quarter
Lumber and Lumber Products								
Sawn Lumber	Millions Ft. B.M.	7,249.5	7,205.9	7,794.0	2,285.0	1,533.3	1,926.6	1,970.4
Wood Fibre Building Board	Millions Sq. Ft. $\frac{1}{2}$ " B.	278.7	294.8	338.8	93.3	94.8	96.5	96.4
Gypsum Products								
Gypsum Wallboard	Millions Sq. Ft.	255.0	262.7	312.3	80.0	93.9	60.7	78.3
Gypsum Lath	Millions Sq. Ft.	273.4	328.1	405.1	132.8	111.4	101.1	104.4
Gypsum Plaster	Thousands Tons	239.1	261.6	295.1	93.5	68.6	62.9	75.3
Plumbing & Heating Equipment								
Domestic Heating Boilers	Thousands Units	16.2	12.3	13.4	2.8	3.5	3.1	3.8
Cast Iron Radiators	Thousands Sq. Ft.	6,439.2	5,223.6	4,694.3	926.4	1,396.1	1,779.5	1,952.6
Hot Water Storage Tanks	Thousands Units	176.4	172.8	224.2	55.4	71.0	55.9	36.3
Electric Hot Water Tank Heaters	Thousands Units	258.2	239.2	323.0	75.9	95.7	74.1	92.4
Builders Hardware	Millions Dollars	11.9	12.4	14.2	3.4	4.0	3.3	3.3
Cement and Cement Products								
Cement	Millions Bbls. (350 Lbs.)	22.4	22.6	25.1	7.6	6.2	5.9	7.9
Concrete Blocks	Millions of Blocks	93.8	98.1	105.2	31.1	26.9	19.5	30.5
Cement Pipe and Tile	Thousands Tons	267.5	328.7	433.4	133.9	124.0	110.1	133.2
Sanitary Ware								
Bath Tubs	Thousands Units	151.7	152.1	201.5	49.3	55.1	51.9	46.6
Sinks	Thousands Units	205.1	200.9	250.6	62.7	71.0	70.8	59.6
Wash Basins	Thousands Units	166.1	167.8	198.9	51.6	59.6	57.8	46.8
Asphalt Products								
Asphalt Shingles	Thousands Squares	2,882.8	2,961.3	3,237.6	1,114.1	556.9	634.1	870.8
Tar & Asphalt Felts	Thousands Tons	46.3	47.3	47.8	14.0	11.5	11.9	13.3
Asphalt Floor Tiles	Millions Sq. Ft.	16.9	16.4	17.4	3.7	4.6	5.3	4.8
Non-Metallic Sheathed Cable	Millions Feet	105.7	99.9	122.4	27.8	32.7	33.5	36.1
Mineral Wool								
Batts	Millions Sq. Ft.	183.8	192.2	210.9	68.1	54.7	55.8	57.5
Granulated and Loose	Millions Cu. Ft.	10.8	10.5	13.0	3.5	4.4	3.0	2.2
Clay Products								
Building Brick	Millions Bricks	439.9	482.6	497.5	142.8	131.2	117.7	143.6
Flue Linings	Thousands Feet	1,356.0	1,689.3	1,820.2	454.4	582.1	457.2	490.3
Vitrified Sewer Pipe	Thousands Feet	5,269.7	5,614.0	6,692.2	1,811.1	1,677.9	1,691.0	1,846.2
Structural Tile	Thousands Tons	181.6	184.3	210.6	53.0	52.4	47.3	48.1
Paints and Varnishes	Millions Dollars	109.6	101.9	115.5	30.0	25.0	27.0	37.7
Iron and Steel Building Materials								
Galvanized Sheets	Thousands Tons	108.9	104.5	160.5	47.7	49.8	53.6	57.0
Steel Pipe and Fittings	Thousands Tons	133.6	125.4	288.9	81.4	92.9	89.6	114.4
Wire Nails and Spikes	Thousands Tons	70.5	79.0	88.9	22.6	26.0	25.0	26.2
Cast-Iron Soil Pipe & Fittings	Thousands Tons	51.0	57.3	67.0	16.4	19.6	19.1	18.8
Cast-Iron Pressure Pipe & Fittings	Thousands Tons	89.8	108.3	127.5	31.4	41.7	34.8	37.9

BUILDING MATERIALS AND LABOUR — *Continued*

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
1955	4,602.7	11 078	120.1	2,511	100,189
1954—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
4th Quarter	1,064.9	2,699	36.4	575	25,987
1956—1st Quarter	934.5	2,890	35.4	459	14,742
2nd Quarter	1,000.6	2,523	31.5	515	20,566
3rd Quarter	1,073.4	1,890	18.9	507	27,292

Table 40. The Labour Force and Persons With and Without Jobs<sup>(1)</sup>  
(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
1955—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
1956—Jan. 21	10,626	5,517	5,231	688	4,543	320	286	5,109
Feb. 18	10,635	5,524	5,216	678	4,538	310	308	5,111
Mar. 24	10,646	5,536	5,241	679	4,562	324	295	5,110
Apr. 21	10,663	5,583	5,326	764	4,562	357	257	5,080
May 19	10,680	5,664	5,499	817	4,682	419	165	5,016
June 23	10,699	5,764	5,647	804	4,843	467	117	4,935
July 21	10,714	5,891	5,789	897	4,892	481	102	4,823
Aug. 18	10,733	5,926	5,823	946	4,877	480	103	4,807
Sept. 22	10,752	5,773	5,676	841	4,835	463	97	4,979

(1) Yearly data relate to month of June.

BUILDING MATERIALS AND LABOUR — *Continued*

Table 41. 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
1954—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
1956—1st Quarter	256	326	110	20	66	120	23	921	33	954
2nd Quarter	979	1,092	457	94	283	542	107	3,554	155	3,709
3rd Quarter	762	709	326	48	163	375	68	2,451	91	2,542

Table 42. Applicants For Work, Registered With National Employment Service, and Unfilled Vacancies

As at Date of Reporting Closest to End of Month <sup>(1)</sup>	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
Average for 9 months ending Sept. 1955	380,411	32,156	39,526	1,254	47,473	1,048	86,999	2,302
Sept. 1956	320,011	52,367	32,036	2,092	41,116	2,540	73,152	4,632
1955—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
1956—Jan.	504,500	31,200	66,676	639	80,368	675	147,044	1,314
Feb.	526,800	34,900	70,049	746	83,774	506	153,823	1,252
Mar.	533,000	38,700	66,603	1,282	81,496	772	148,099	2,054
Apr.	403,000	55,600	40,992	1,782	53,629	2,420	94,621	4,202
May	229,300	66,800	16,877	2,360	22,871	3,462	39,748	5,822
June	189,500	62,300	9,020	2,863	16,436	3,653	25,456	6,516
July	174,700	57,800	6,395	2,820	11,996	2,813	18,391	5,633
Aug.	162,100	61,400	5,594	3,020	10,112	3,766	15,706	6,786
Sept.	157,200	62,600	6,117	3,318	9,361	4,790	15,478	8,108

(1) Annual data are monthly averages.



# BUILDING MATERIALS AND LABOUR — Concluded

## Table 43. Employment<sup>(1)</sup> in the Construction Industry

Period	Persons Employed <sup>(2)</sup>				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	82,341		42,677	125,018	39.9	39.2	3,296	4,901
1949	93,756		42,426	136,182	40.1	39.7	3,764	5,406
1950	98,573		42,219	140,792	39.6	39.9	3,910	5,618
1951	111,799		42,504	154,303	39.5	40.3	4,416	6,242
1952	123,891		46,092	169,983	40.9	41.6	5,067	7,082
1953	127,455		43,543	170,998	40.7	41.6	5,187	7,142
1954	86,421	21,247	45,888	153,556	39.8	40.3	4,315	6,205
1955	89,105	18,985	49,471	157,561	39.5	39.9	4,291	6,326
1955—Apr.	67,994	14,796	34,479	117,269	38.8	39.4	3,213	4,623
May	75,950	17,059	41,313	134,322	39.0	38.8	3,624	5,208
June	88,154	19,551	50,225	157,930	39.1	39.5	4,208	6,233
July	95,840	21,657	57,088	174,585	39.8	40.6	4,673	7,082
Aug.	101,917	22,094	60,340	184,351	41.0	41.5	5,084	7,649
Sept.	107,987	22,509	62,660	193,156	41.2	41.8	5,381	8,082
Oct.	108,229	22,899	61,800	192,928	40.9	41.4	5,365	7,992
Nov.	107,416	22,079	58,942	188,437	40.9	41.4	5,300	7,810
Dec.	100,470	19,058	53,635	173,163	40.1	40.1	4,799	6,948
1956—Jan.	86,340	13,974	40,486	140,800	33.8	35.2	3,388	4,955
Feb.	89,145	15,069	37,337	141,551	40.3	40.2	4,197	5,689
Mar.	86,639	15,392	37,366	139,397	40.7	40.9	4,155	5,697
Apr.	87,816	15,936	37,054	140,806	39.1	39.6	4,059	5,575
May	98,168	18,294	45,092	161,554	40.6	40.5	4,713	6,546
June	109,472	21,568	56,553	187,593	40.8	40.6	5,350	7,620
July	117,734	23,711	70,468	211,913	41.6	41.3	5,887	8,756
Aug.	126,212	26,556	70,103	222,871	43.1	43.0	6,583	9,594
Sept.	127,780	26,993	68,660	223,433	43.4	43.4	6,716	9,686

(1) See page 31.

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

## Table 44. Earnings<sup>(1)</sup> in the 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	3,315	4,612	7,170
1949	107.9	101.2	43.27	40.18	4,057	5,472	7,761
1950	113.3	105.6	44.87	42.13	4,423	5,932	8,311
1951	127.1	117.6	50.20	47.39	5,612	7,385	9,716
1952	142.8	131.4	58.41	54.66	7,236	9,329	10,868
1953	156.8	143.7	63.82	59.78	8,134	10,275	11,715
1954	160.6	148.3	63.92	59.76	6,811	9,173	11,994
1955	162.5	150.9	64.19	60.21	6,977	9,536	12,810
1955—Apr.	162.5	152.6	63.05	60.12	5,221	7,056	1,011
May	161.6	151.2	63.02	58.67	5,858	7,875	1,049
June	159.4	148.0	62.33	58.46	6,708	9,227	1,090
July	159.5	147.6	63.48	59.93	7,453	10,450	1,085
Aug.	160.9	148.5	65.97	61.63	8,179	11,359	1,107
Sept.	162.8	150.0	67.07	62.70	8,762	12,126	1,123
Oct.	162.9	150.5	66.63	62.31	8,741	12,033	1,131
Nov.	164.8	152.2	67.40	63.01	8,735	11,887	1,128
Dec.	167.2	154.7	67.05	62.03	8,025	10,749	1,117
1956—Jan.	170.1	157.1	57.49	55.30	5,764	7,787	1,077
Feb.	172.3	161.9	69.44	65.08	7,230	9,208	1,090
Mar.	174.1	162.9	70.86	66.63	7,234	9,279	1,094
Apr.	175.9	164.9	68.78	65.30	7,140	9,191	1,126
May	175.4	164.1	71.21	66.46	8,302	10,743	1,169
June	176.7	164.2	72.09	66.67	9,451	12,510	1,215
July	176.8	161.3	73.55	66.62	10,410	14,120	1,223
Aug.	176.3	162.7	75.99	69.96	11,610	15,608	1,229
Sept.	178.4	164.9	77.43	71.57	11,980	15,971	1,259

(1) See page 31.

## BUILDING COSTS

Table 45. 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	108.8	114.8	115.9	121.9	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	127.1	117.6	138.8	122.3	106.1	128.4	115.0	132.2	131.9	124.3	123.4
Average for 9 months ending											
Sept. 1955	126.6	117.6	138.8	121.6	105.9	127.6	114.4	128.8	130.3	123.7	122.6
Sept. 1956	130.5	117.8	144.2	126.4	110.2	137.9	119.7	143.4	138.3	128.3	127.6
1955—July	128.0	117.5	138.6	122.9	106.0	130.5	114.5	129.8	129.7	124.6	122.3
Aug.	128.4	117.5	138.6	122.3	106.0	130.5	115.7	129.8	132.4	125.2	124.9
Sept.	128.7	117.5	138.6	122.3	106.9	130.5	116.2	141.3	134.3	125.9	125.8
Oct.	128.5	117.5	138.6	124.2	106.9	130.5	116.2	141.5	136.1	125.9	125.9
Nov.	128.1	117.5	138.6	124.2	106.9	130.5	116.7	142.8	136.2	125.8	125.9
Dec.	128.7	117.8	138.6	124.5	106.9	130.5	116.7	142.8	136.2	126.1	126.0
1956—Jan.	129.2	117.8	138.6	126.9	107.9	137.1	118.5	143.4	136.0	127.0	126.7
Feb.	129.2	117.8	138.6	126.0	107.8	137.1	118.8	143.3	136.7	127.0	126.9
Mar.	130.1	117.8	143.6	126.0	107.8	137.1	119.0	148.2	138.0	128.0	127.2
Apr.	131.0	117.8	143.6	126.9	110.1	136.9	119.0	148.4	138.0	128.7	127.2
May	131.4	117.5	146.6	126.9	110.1	136.9	119.0	147.9	138.0	129.0	127.4
June	131.4	117.5	146.6	126.2	110.6	139.0	119.0	147.4	138.0	129.0	127.5
July	131.3	118.0	146.6	126.2	112.5	139.0	119.9	137.5	138.0	128.9	127.1
Aug.	130.5	118.0	146.6	126.2	112.5	139.0	122.0	137.4	139.7	128.9	129.3
Sept.	130.0	118.0	146.6	126.2	112.5	139.0	122.3	137.4	142.3	128.6	129.3

Table 46. Indexes of Average Hourly Wage Rates of Construction Workers  
(1949 = 100)

Period <sup>(1)</sup>	Bricklayers	Carpenters	Electricians	Painters	Plumbers	Sheet Metal Workers	Truck Drivers	Unskilled Construction Workers	Total	Total (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	141.1	137.9
1955	132.2	142.4	145.7	141.2	137.6	144.3	141.9	146.7	143.9	145.1	**
Average for 9 months ending											
Sept. 1955	131.0	140.6	143.7	138.1	135.9	143.0	139.6	144.1	141.7	142.9	**
Sept. 1956	135.0	145.4	147.4	144.7	140.1	147.1	146.2	149.8	146.9	148.4	**
1955—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	145.1	**
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	**
1956—Jan.	133.7	144.2	145.7	143.1	139.0	146.3	145.4	149.2	146.0	147.5	**
Feb.	133.7	144.2	145.9	143.8	139.1	146.3	145.4	149.2	146.1	147.6	**
Mar.	133.7	144.2	146.0	143.8	139.1	146.3	145.4	149.2	146.1	147.6	**
Apr.	133.8	144.2	146.0	143.9	139.1	146.3	145.4	149.2	146.1	147.6	**
May	134.3	144.5	146.0	144.5	139.2	146.4	145.5	149.6	146.4	147.9	**
June	136.2	146.5	149.1	145.0	140.3	147.8	145.7	150.2	147.6	149.1	**
July	136.2	146.6	149.1	145.1	141.7	147.9	146.0	150.5	147.9	149.4	**
Aug.	136.9	146.9	149.3	146.5	141.7	148.3	148.2	150.5	148.1	149.6	**
Sept.	136.9	146.9	149.6	146.5	141.9	148.4	148.8	150.6	148.2	149.7	**

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

\*\* Not available.

## BUILDING COSTS — Continued

Table 47. 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 <sup>(1)</sup>	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	123.1	118.8	121.1
1952	124.9	123.2	129.5	126.6	125.4	114.0
1953	123.9	124.4	137.2	128.9	128.9	111.3
1954	121.7	121.8	141.1	129.0	128.6	109.4
1955	124.3	123.4	145.1	132.1	131.0	110.4
Average for 9 months ending Sept. 1955	123.7	122.6	142.9	130.9	129.7	110.1
Sept. 1956	128.3	127.6	148.4	135.9	134.9	113.5
1955—July	124.6	122.3	144.5	132.1	130.1	110.2
Aug.	125.2	124.9	144.7	132.5	131.8	110.8
Sept.	125.9	125.8	144.7	133.0	132.4	111.4
Oct.	125.9	125.9	145.1	133.1	132.7	111.0
Nov.	125.8	125.9	147.0	133.8	133.3	111.3
Dec.	126.1	126.0	147.2	134.0	133.4	111.7
1956—Jan.	127.0	126.7	147.5	134.7	134.0	112.0
Feb.	127.0	126.9	147.6	134.7	134.1	112.0
Mar.	128.0	127.2	147.6	135.4	134.3	112.6
Apr.	128.7	127.2	147.6	135.8	134.3	113.2
May	129.0	127.4	147.9	136.1	134.6	113.6
June	129.0	127.5	149.1	136.5	135.1	114.2
July	128.9	127.1	149.4	136.6	134.9	114.3
Aug.	128.9	129.3	149.6	136.7	136.4	114.5
Sept.	128.6	129.3	149.7	136.5	136.4	114.7

(1) Annual data relate to the month of October in each year. See Table 46.

Table 48. 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
Average for 9 months ending Sept. 1955	133.0	123.9	129.1	116.3
Sept. 1956	135.3	128.1	132.2	117.5
1955—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	116.9
1956—Jan.	134.5	127.1	131.3	116.8
Feb.	134.6	127.4	131.5	116.4
Mar.	134.7	127.5	131.6	116.4
Apr.	134.9	128.0	131.9	116.6
May	135.2	128.1	132.1	116.6
June	135.7	128.4	132.6	117.8
July	135.9	128.5	132.7	118.5
Aug.	136.1	128.8	133.0	119.1
Sept.	136.2	129.0	133.1	119.0

Table 49. 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	21	43	21	8	7	6.3
Average for 9 months ending Sept. 1955	21	40	23	9	7	6.5
Sept. 1956	19	40	26	9	6	6.6
1955—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
1956—Jan.	12	56	20	3	9	6.6
Feb.	8	58	26	3	5	6.3
Mar.	5	54	33	5	3	6.6
Apr.	6	44	33	10	7	7.4
May	12	33	37	11	7	7.3
June	18	20	39	16	7	7.7
July	30	25	27	11	7	6.5
Aug.	40	30	10	14	6	5.8
Sept.	37	41	8	8	6	5.3

BUILDING COSTS — *Concluded*

Table 50. Estimated Costs of Single-Family Dwellings Financed Under the National Housing Acts

Period	Average Estimated Costs <sup>(1)</sup>				Average Finished Floor Area Sq. Ft.	Average Construction Cost Per Sq. Ft.
	Land \$	Construction \$	Other <sup>(2)</sup> \$	Total		
			Single 1-Storey			
1947	523	5,796	103	6,422	839	6.91
1948	570	6,685	124	7,379	877	7.62
1949	657	7,335	153	8,145	910	8.05
1950	835	8,171	209	9,215	974	8.39
1951	1,030	9,412	320	10,762	1,030	9.13
1952	1,179	9,641	374	11,194	1,024	9.41
1953	1,178	10,034	453	11,665	1,061	9.45
1954	1,671	10,377	282	12,330	1,080	9.61
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	1,072	9.84
4th Quarter	1,860	10,601	239	12,700	1,072	9.89
1956—1st Quarter	1,955	11,016	247	13,218	1,102	10.00
2nd Quarter	1,965	11,135	257	13,357	1,097	10.15
3rd Quarter	2,079	11,870	247	14,196	1,143	10.38
			All Single-family Dwellings			
1951	1,048	9,568	332	10,948	1,091	8.46
1952	1,182	9,734	388	11,304	1,067	8.88
1953	1,197	10,084	457	11,738	1,092	9.05
1954	1,687	10,472	454	12,613	1,102	9.43
1955	1,819	10,777	251	12,847	1,102	9.74
1954—3rd Quarter	1,700	10,424	442	12,566	1,091	9.48
4th Quarter	1,756	10,397	439	12,592	1,099	9.46
1955—1st Quarter	1,828	10,588	248	12,664	1,108	9.56
2nd Quarter	1,797	10,821	248	12,866	1,106	9.72
3rd Quarter	1,800	10,795	261	12,856	1,102	9.78
4th Quarter	1,885	10,787	243	12,915	1,095	9.84
1956—1st Quarter	1,974	11,299	149	13,422	1,133	9.97
2nd Quarter	2,004	11,416	263	13,683	1,132	10.08
3rd Quarter	2,092	12,045	258	14,395	1,166	10.30

(1) Estimated by loan applicants.

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

## 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 7 and 9.** With the exception of the seasonally adjusted series in Tables 1 and 2, and the breakdown by type of initiation in Table 7, 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 7.** Publicly-initiated housing comprises starts under the Veterans' Rental Housing Program of CMHC, the Armed Service Married Quarters Program of the Department of National Defence, the Federal-provincial housing projects and units built under the Capital Assistance provisions of the Department of Defence Production. A small number of dwellings built for employees of government departments are also included.

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

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

**TABLE 10.** Data provided by DBS. The number of dwelling units includes conversions.

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

**TABLE 12.** Data obtained from issues of *National Accounts Income and Expenditure*, Research and Development Division, DBS.

**TABLE 13.** 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 in Canada* 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 15 to 17.** Data compiled by the Economic Research Department, CMHC from monthly reports submitted by lending institutions participating in a survey conducted by CMHC. In 1955, these institutions advanced 95 per cent of the total cash disbursements on mortgage loan account for Canadian real estate made by all lending institutions excluding chartered banks.

Conventional loan estimates in Tables 16 and 17 are obtained by deducting joint and insured loans from total loans.

**TABLE 27.** 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.

**TABLES 29 to 31.** Data were obtained from the *Statistical Summary* of the Bank of Canada and from bond averages compiled by McLeod, Young, Weir and Co. Ltd.

**TABLES 32 and 33.** Data obtained from monthly issues of *Housing Statistics*, published by Housing and Home Finance Agency, Washington, D.C., U.S.A.

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

**TABLE 36.** Data obtained through courtesy of Treasury Office, Department of National Health and Welfare.

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

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

**TABLE 40.** Data obtained from DBS.

**TABLE 41.** Data compiled from information supplied by the Immigration Branch, Department of Citizenship and Immigration.

**TABLE 42.** Compiled by DBS based on weekly reports submitted by local offices of the Unemployment Insurance Commission.

**TABLES 43 to 45.** Data obtained from DBS. Tables 43 and 44 relate to wage earners.

**TABLE 46.** 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 47.** 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 48.** Data 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 49.** Data obtained from DBS.