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**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.

In this issue, mortgage lending activity under the Agency arrangement is reported separately in tables 18, 19 and 50.

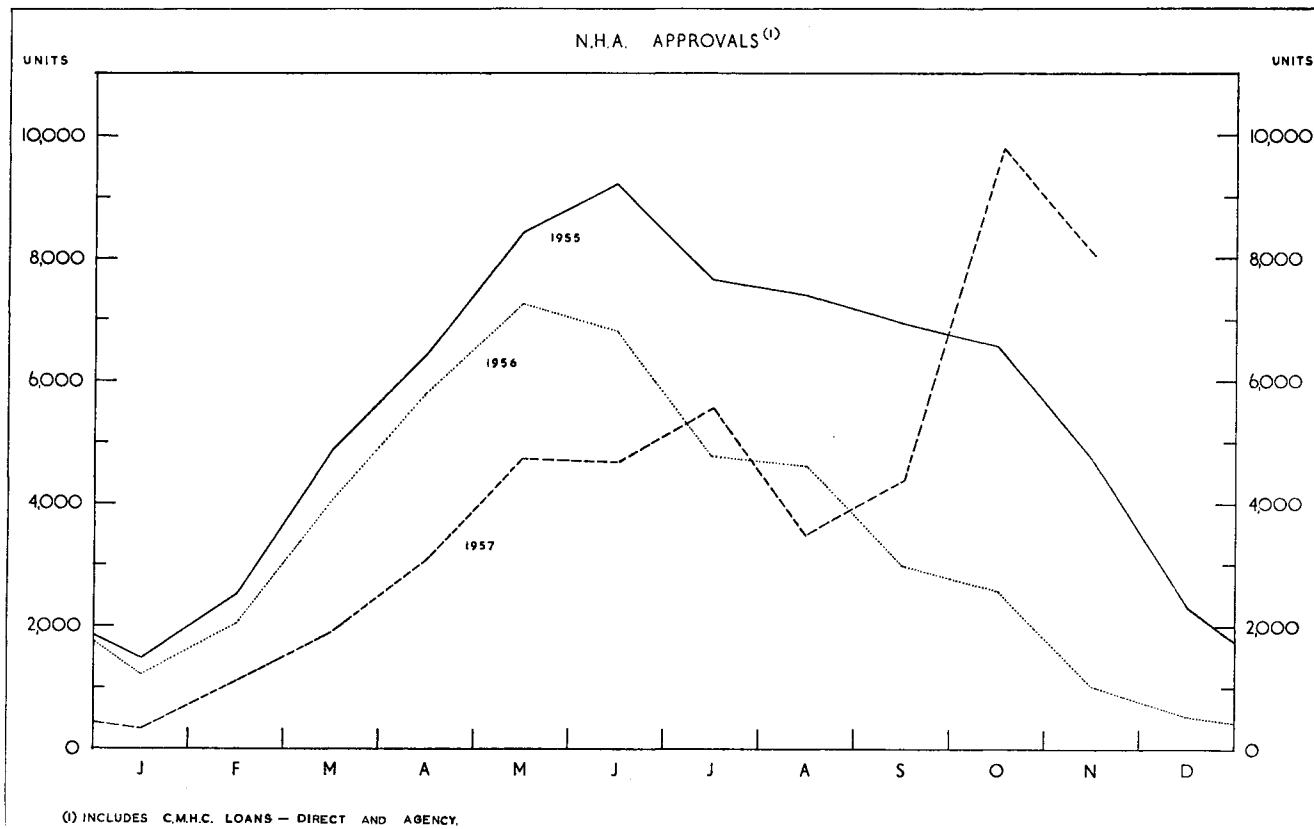
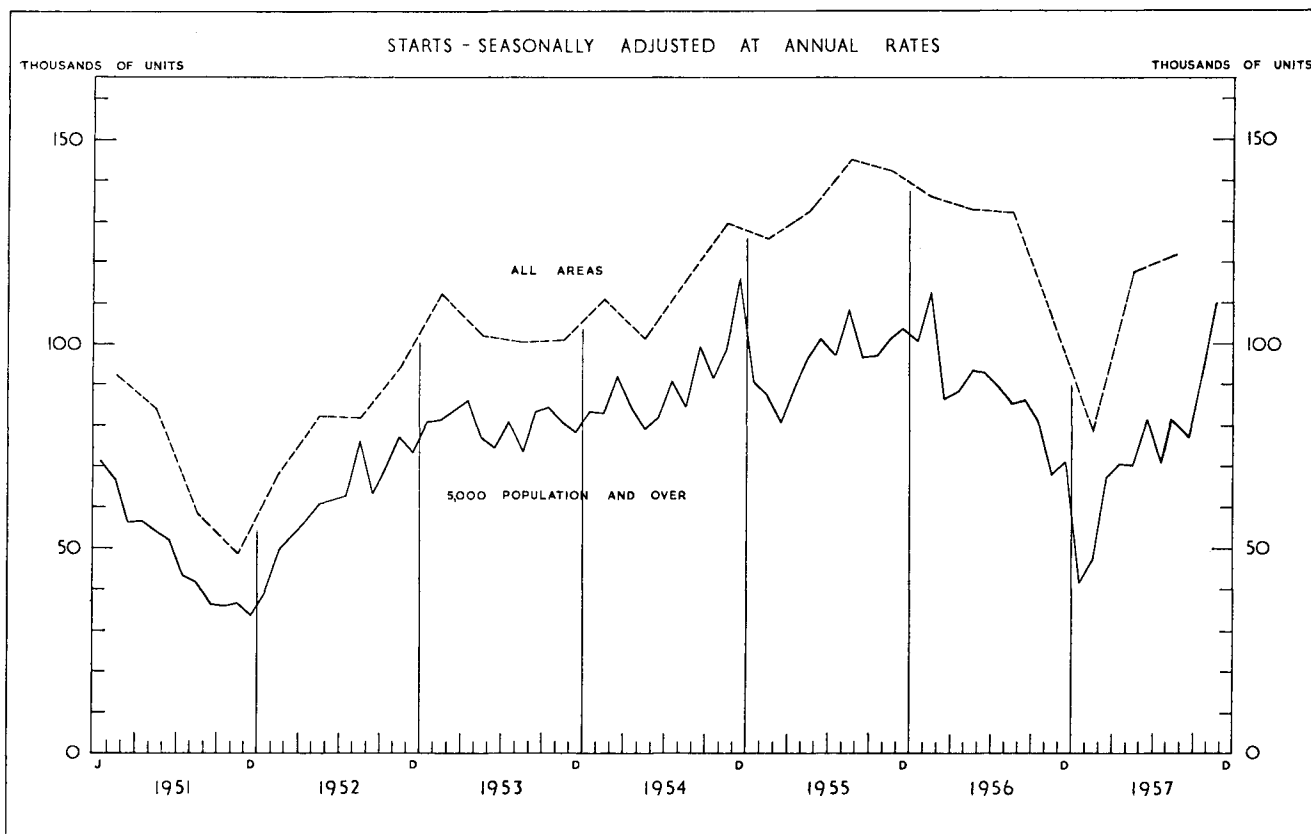
**Economic Research Department, Development Division,
Central Mortgage and Housing Corporation.**

Ottawa, December, 1957.

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HOUSING STARTS AND MORTGAGE LENDING



Summary

There has been a remarkable increase in housing starts in 1957. In the first quarter of the year starts were at a rate, seasonally adjusted, of less than 80,000 units per year. This annual rate increased to 118,000 in the second quarter, to 121,000 in the third quarter and is expected to exceed 130,000 in the fourth quarter of the year.

The increase from the end of the third quarter reflected the increased availability of mortgage funds under the National Housing Act. In August the Government made available \$150 million for mortgage loans under the Act. By the end of November \$135 million of these funds had been committed, the number of dwellings involved was 14,000 units.

House-Building Activity

In the ten months to October, 102,197 dwellings were started, 11 per cent fewer than in the corresponding period of 1956. All of this decline took place in the centres of 5,000 population and over; in other areas starts increased slightly.

While starts in centres of 5,000 population and over were below those of the previous year in each of the first nine months of 1957, the short-fall was diminishing as the year progressed. During October, starts were higher than in 1956 and preliminary estimates suggest that in November the increase was over 50 per cent.

The Atlantic region suffered the largest decline in starts in the first ten months of the year, down by nearly 19 per cent from 1956. British Columbia showed the smallest decline, 6 per cent. While all regions have shared in the increase in housing starts since the middle of the year, the Atlantic region has shown the smallest relative improvement.

Dwelling completions, in all areas, totalled 94,868 in the first ten months of the year, 13 per cent below 1956. At the end of October there were 75,300 dwellings under construction compared to 83,400 a year ago.

Expenditures on new housing construction including major improvements and alterations amounted to \$407 million in the third quarter of the year. Allowing for seasonal factors, this represents an increase of 3.7 per cent over the previous quarter. For the year as a whole, expenditures are expected to amount to about \$1,440 million, 12 per cent more than was suggested in the White Paper on the investment outlook published at the beginning of the year⁽¹⁾.

The number of newly completed but unoccupied dwellings for home-ownership in the larger urban centres continued to decline. At the end of October there were 1,967 such dwellings compared to 3,172 in March, and 1,414 at the end of October, 1956.

Real Estate Lending

The volume of mortgage lending by the lending institutions, on all types of property, continued below 1956 levels in the third quarter of the year. Most of the decline however was in loans for new housing. Conventional mortgage lending for this purpose amounted to \$59.5 million compared to \$80.5 million in the third quarter of 1956, while loans under the National Housing Act were down from \$122.8 million to \$99.5 million.

The lower level of institutional mortgage lending, under the Act, was more than offset by the increase in direct and agency loans made by CMHC. Direct and agency loan approvals amounted to \$41.3 million in the third quarter compared to \$5.6 million a year ago. In October and November the value of loans approved by CMHC amounted to over \$130 million.

The agency arrangement under the National Housing Act went into effect at the beginning of September⁽²⁾. Under this arrangement, approved lenders under the Act make mortgage loans on behalf of CMHC. The plan was designed to stimulate the construction of small and medium sized houses for home-ownership and the construction of low and moderate rental housing.

From September to November, loans were approved under this arrangement for \$135 million relating to 14,000 dwelling units. Of these loans, 81 per cent were made to builders, 5 per cent directly to prospective home-owners and the remaining 14 per cent to rental entrepreneurs.

The single-family dwellings for which agency loans were approved were, on the average, about 140 square feet smaller than those financed by loans from approved lenders, 1,032 square feet compared to 1,171 square feet. Average total costs of bungalows financed under the agency arrangement were \$12,829 in September. Average total costs of bungalows financed by approved lenders during the third quarter were \$14,450. The lower costs under the agency arrangement reflect both the smaller size and the slightly lower construction costs per square foot for dwellings financed in this manner. Land costs for agency financed dwellings were only \$150 less than for other NHA financed dwellings.

There was a substantial decline in activity in the secondary market in mortgages insured under the National Housing Act. The value of mortgages sold during the third quarter of 1957 was \$9.5 million compared to \$22.7 million during the previous quarter. This was the result of a sharp drop in sales by the chartered banks. Sales by non-bank lenders showed an increase but not sufficient to offset the decline in bank sales.

Population

Net family formation in 1957 is expected to set an all-time record, over 105,000. Two factors have contributed to this. First the number of marriages is expected to be even higher than in 1946 when, excluding Newfoundland, they numbered 134,100. Secondly, immigration in 1957 will be considerably higher than in any other year in the post-war period.

The increase in the number of marriages since 1955 is greater than was suggested in earlier estimates of net family formation. Net family formation had been expected to decline from 1953 to the late 1950's. In fact, net family formation increased in 1956 and again in 1957. While part of the explanation for the difference is to be found in the increased number of immigrant families, account also has to be taken of the secondary effects of the higher level of immigration. By adding to the number of persons approaching marriageable age, the increase in immigration has resulted in a level of marriages higher than would otherwise have been the case.

Building Costs

The index of residential building costs rose from 140.0 in July to 140.4 in October. This increase reflected higher wages as material prices declined during the period. In October 1956, the index was 137.7.

The costs of dwellings financed under the National Housing Act, excluding those financed under the agency arrangement, decreased from the second to the third quarter. The average costs of bungalows financed under the Act declined from \$14,725 in the second quarter of the year to \$14,450 in the third quarter. This decline reflected a reduction in construction costs, from \$10.53 to \$10.48 per square foot. Land and other costs were unchanged as also was the average size of dwellings.

(1) *Private and Public Investment in Canada Outlook, 1957*. Department of Trade and Commerce.

(2) *Canadian Housing Statistics*, Second Quarter, 1957. Page 6.

Housing Legislation and Administration

Amendments to the National Housing Act

A resolution relating to proposed amendments to the National Housing Act, 1954, was introduced in the House of Commons on December 3, 1957. The proposed changes are as follows:

- (1) Maximum loans to prospective home-owners, builders and co-operative housing associations for single-family dwellings will be calculated on the basis of 90 per cent of the first \$12,000 of the lending value plus 70 per cent of the balance together with the appropriate amount of insurance fee. Under existing arrangements the maximum loan is calculated on the basis of 90 per cent of the first \$8,000 of the lending value plus 70 per cent of the balance and the insurance fee. The loans will remain subject to an overall maximum amount of \$12,800 plus the insurance fee.

Similar changes are proposed with respect to two-family houses.

- (2) The maximum amount that may be advanced to Central Mortgage and Housing Corporation from the Consolidated Revenue Fund under Section 22 of the Act is to be increased from \$250 million to \$400 million. These funds are primarily for the purpose of making mortgage loans.

In addition to these amendments to the National Housing Act it is proposed that the Regulations under the Act be amended to provide that an approved lender shall use its best efforts to ensure that the Gross Debt Service ratio does not exceed 27 per cent where the loan is in respect of a single-

family dwelling. A Gross Debt Service ratio in excess of 27 per cent requires the prior approval of the Corporation. The previous stipulated ratio was 23 per cent.

Housing Standards

Effective January 1, 1958, CMHC will adopt the *Housing Standards* issued by the Division of Building Research, National Research Council, as the building requirements for houses financed under the National Housing Act.

Housing Standards will be published before the end of the year and will serve until 1960. A revised edition of the National Building Code will then be published and will include a new housing section. This section of the Code will, in effect, become the housing code for Canada.

Since its formation in 1946, CMHC has been responsible both for formulating and administering building standards for houses constructed with NHA loans. The Corporation, in adopting the new housing standards, will be applying standards which are in many cases identical with those of the municipality.

Interest Rates

The interest rates to be charged on loans made to limited-dividend corporations and to primary industries are established by the Governor in Council when approving each loan. Effective October 11, 1957, the maximum interest rates permitted on these loans were raised by one-quarter of one per cent (P.C. 1957-1378) to:

Loans to limited-dividend corporations	4½ per cent
Loans to primary industries	5½ per cent

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 ⁽¹⁾	
	Actual	Annual Rate ⁽¹⁾						
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	97,386	*	9,473	27,372	4,045	138,276	*	4,340
1956	87,309	*	10,827	25,294	3,881	127,311	*	3,566
10 mos. ending								
Oct. 1956	78,455	90,200	9,746	23,439	3,548	115,188	**	**
Oct. 1957	65,189	74,300	9,912	22,910	4,186	102,197	**	**
1956—July	11,132	89,600	1,027	3,437	335	15,931	132,300	**
Aug.	9,043	85,400	1,674	2,802	480	13,999		**
Sept.	8,870	86,200	992	3,043	402	13,307		**
Oct.	7,782	81,000	857	2,824	288	11,751	106,200	**
Nov.	5,679	68,100	849	1,311	210	8,049		**
Dec.	3,175	71,100	232	544	123	4,074		**
1957—Jan.	1,404	41,800	143	279	105	1,931	79,000	**
Feb.	1,747	47,600	54	269	41	2,111		**
Mar.	3,389	67,400	166	697	116	4,368		**
Apr.	6,059	70,600	543	1,793	305	8,700	118,500	**
May	8,437	70,200	1,776	2,913	477	13,603		**
June	9,599	80,800	2,148	5,091	1,296	18,134		**
July	9,016	71,400	1,277	2,854	365	13,512	121,400	**
Aug.	8,752	81,700	1,352	2,935	539	13,578		**
Sept.	7,939	78,100	1,287	2,906	456	12,588		**
Oct.	8,847	92,400	1,166	3,173	486	13,672	—	**

(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 ⁽¹⁾	
	Actual	Annual Rate ⁽¹⁾						
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	93,942	*	8,083	21,726	4,178	127,929	*	79,339
1956	95,152	*	11,055	25,480	4,013	135,700	*	68,579
10 mos. ending								
Oct. 1956	76,359	96,200	8,993	20,620	3,188	109,160	**	83,424 ⁽²⁾
Oct. 1957	62,355	78,600	8,315	20,534	3,664	94,868	**	75,299 ⁽²⁾
1956—July	7,417	97,400	822	1,257	167	9,663	132,400	86,090
Aug.	7,405	96,000	1,029	1,852	446	10,732		89,389
Sept.	7,681	91,900	1,618	2,518	396	12,213		90,374
Oct.	10,719	95,000	1,725	5,208	888	18,540	139,300	83,424
Nov.	10,092	93,500	1,049	2,386	558	14,085		77,189
Dec.	8,701	87,900	1,013	2,474	267	12,455		68,579
1957—Jan.	7,135	91,000	689	2,176	249	10,249	118,800	60,283
Feb.	5,967	93,400	407	1,004	149	7,527		54,745
Mar.	5,151	72,100	435	1,169	106	6,861		51,929
Apr.	5,523	71,800	406	984	106	7,019	116,100	53,329
May	5,641	71,900	515	1,279	162	7,597		57,483
June	5,463	71,700	1,369	3,291	1,059	11,182		67,640
July	6,423	84,100	669	1,366	252	8,710	115,300	71,827
Aug.	5,605	72,600	834	1,701	348	8,488		76,623
Sept.	7,125	85,400	1,148	2,587	331	11,191		77,949
Oct.	8,322	73,900	1,843	4,977	902	16,044	—	75,299

(1) Seasonally adjusted. (2) As at end of October. * Not applicable. ** Not available.

HOUSE-BUILDING ACTIVITY

Table 3. Dwelling Starts, by Province

Period	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada
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
1956	1,652	114	2,871	3,381	35,999	48,712	5,204	3,779	10,662	14,937	127,311
10 mos. ending											
Oct. 1956	1,543	104	2,532	3,102	32,173	44,450	4,943	3,518	9,778	13,045	115,188
Oct. 1957	1,066	118	2,399	2,329	29,056	38,397	3,411	4,028	9,145	12,248	102,197
1956—July	339	27	318	587	4,286	6,078	448	470	1,282	2,096	15,931
Aug.	160	—	269	401	3,735	5,275	729	786	1,395	1,249	13,999
Sept.	224	31	277	471	3,408	4,638	913	596	1,377	1,372	13,307
Oct.	111	6	276	477	3,142	4,927	445	285	1,163	919	11,751
Nov.	86	8	267	212	2,542	2,716	190	222	607	1,199	8,049
Dec.	23	2	72	67	1,284	1,546	71	39	277	693	4,074
1957—Jan.	9	2	16	11	418	731	16	19	209	500	1,931
Feb.	4	—	40	7	740	689	9	—	134	488	2,111
Mar.	2	—	30	39	1,377	1,810	32	1	152	925	4,368
Apr.	51	—	298	86	2,521	3,649	135	103	507	1,350	8,700
May	90	7	359	405	3,763	5,198	600	549	1,299	1,333	13,603
June	139	26	426	424	5,620	5,978	620	932	1,953	2,016	18,134
July	183	32	252	591	3,624	4,956	525	724	1,057	1,568	13,512
Aug.	208	38	261	323	3,703	5,480	497	488	1,239	1,341	13,578
Sept.	213	3	472	191	3,296	4,903	336	725	1,071	1,378	12,588
Oct.	167	10	245	252	3,994	5,003	641	487	1,524	1,349	13,672

Table 4. Dwelling Completions, by Province

Period	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada
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
1956	1,510	171	2,549	2,450	41,166	51,201	6,438	3,603	11,622	14,990	135,700
10 mos. ending											
Oct. 1956	1,164	141	1,852	1,878	33,824	41,458	4,904	2,696	9,320	11,923	109,160
Oct. 1957	1,013	141	1,924	2,166	26,639	36,618	3,400	3,326	7,924	11,717	94,868
1956—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
Oct.	358	30	240	512	5,632	6,752	1,031	571	1,384	2,030	18,540
Nov.	146	24	399	346	4,003	4,959	974	481	1,160	1,593	14,085
Dec.	200	6	298	226	3,339	4,784	560	426	1,142	1,474	12,455
1957—Jan.	146	26	157	259	2,273	4,412	429	485	1,037	1,025	10,249
Feb.	36	—	205	133	2,114	2,784	266	182	709	1,098	7,527
Mar.	37	—	117	138	1,902	2,712	171	244	802	738	6,861
Apr.	70	8	99	130	2,061	3,064	182	144	572	689	7,019
May	149	8	167	231	2,384	2,790	245	223	374	1,026	7,597
June	120	29	327	229	2,891	4,137	198	349	888	2,014	11,182
July	121	5	125	318	3,034	3,015	338	282	544	928	8,710
Aug.	103	2	118	205	2,565	3,277	423	186	765	844	8,488
Sept.	97	21	75	222	3,261	4,298	589	600	924	1,104	11,191
Oct.	134	42	534	301	4,154	6,129	559	631	1,309	2,251	16,044

HOUSE-BUILDING ACTIVITY

Table 5. Dwelling Starts, by Type

Period	One-family	Two-family	Apartments	Other	Total
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
1956	90,620	9,441	24,987	2,263	127,311
10 mos. ending					
Oct. 1956	83,094	8,500	21,626	1,968	115,188
Oct. 1957	70,455	7,418	22,543	1,781	102,197
1956—July	11,025	1,142	3,421	343	15,931
Aug.	10,479	974	2,187	359	13,999
Sept.	10,072	948	2,070	217	13,307
Oct.	8,719	810	2,060	162	11,751
Nov.	5,017	659	2,109	264	8,049
Dec.	2,509	282	1,252	31	4,074
1957—Jan.	1,291	172	396	72	1,931
Feb.	1,057	264	683	107	2,111
Mar.	2,238	468	1,494	168	4,368
Apr.	5,537	786	1,951	426	8,700
May	9,774	968	2,438	423	13,603
June	13,112	1,088	3,765	169	18,134
July	9,529	840	3,041	102	13,512
Aug.	8,874	962	3,679	63	13,578
Sept.	9,297	970	2,231	90	12,588
Oct.	9,746	900	2,865	161	13,672

Table 6. Dwelling Completions, by Type

Period	One-family	Two-family	Apartments	Other	Total
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
1956	95,656	11,872	26,035	2,137	135,700
10 mos. ending					
Oct. 1956	76,867	9,494	21,172	1,627	109,160
Oct. 1957	65,432	6,880	20,702	1,854	94,868
1956—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
Oct.	13,597	1,264	3,438	241	18,540
Nov.	9,742	1,272	2,649	422	14,085
Dec.	9,047	1,106	2,214	88	12,455
1957—Jan.	7,479	706	1,888	176	10,249
Feb.	5,068	534	1,747	178	7,527
Mar.	4,747	516	1,468	130	6,861
Apr.	4,227	506	2,110	176	7,019
May	4,311	510	2,556	220	7,597
June	8,112	660	2,255	155	11,182
July	5,381	680	2,358	291	8,710
Aug.	5,876	640	1,838	134	8,488
Sept.	8,195	1,108	1,679	209	11,191
Oct.	12,036	1,020	2,803	185	16,044

Table 7. Dwelling Starts, by Initiation

Period	Public	Private			Total
		With Government Assistance	Without Government Assistance	All Private	
1952	4,958	34,649	43,639	78,288	83,246
1953	1,855	41,600	58,954	100,554	102,409
1954	1,473	52,303	59,751	112,054	113,527
1955	1,975	67,527	68,774	136,301	138,276
1956	2,070	44,743	80,498	125,241	127,311
9 mos. ending					
Sept. 1956	1,553	38,143	63,741	101,884	103,437
Sept. 1957	2,158	25,173	61,194	86,367	88,525
1956—Apr.	605	16,640	28,482	45,122	45,727
May					
June					
July					
Aug.	884	15,977	26,376	42,353	43,237
Sept.					
Oct.					
Nov.					
Dec.	517	6,600	16,757	23,357	23,874
1957—Jan.	117	2,018	6,275	8,293	8,410
Feb.					
Mar.					
Apr.					
May	1,221	9,330	29,886	39,216	40,437
June					
July					
Aug.					
Sept.	820	13,825	25,033	38,858	39,678
Oct.	—	—	—	—	—

Table 8. Dwellings Newly Completed, Occupied and Unoccupied⁽¹⁾

Period	Dwellings Newly Completed	Completed Dwellings Newly Occupied	Completed Dwellings Remaining Unoccupied ⁽²⁾	Average Number of Months Unoccupied
1952	35,302	35,811	657	3.5
1953	40,851	40,874	634	3.0
1954	47,231	46,641	995	3.4
1955	60,148	59,531	1,399	3.2
1956	60,917	59,522	2,410	2.8
9 mos. ending				
Sept. 1956	48,927 ⁽³⁾	48,551 ⁽³⁾	*	*
Sept. 1957	38,349 ⁽³⁾	39,169 ⁽³⁾	*	*
1956—Apr.	4,847	5,209	1,561	3.3
May	4,787	4,963	1,291	3.7
June	4,772	4,974	1,156	3.9
July	4,907	4,695	1,125	3.8
Aug.	4,931	4,892	1,240	3.6
Sept.	4,861	4,665	1,223	3.6
Oct.	6,532	6,028	1,414	3.3
Nov.	6,217	5,700	1,902	3.0
Dec.	5,773	5,271	2,410	2.8
1957—Jan.	4,394	4,149	2,947	2.8
Feb.	3,925	3,833	2,977	3.1
Mar.	3,405	3,516	3,172	3.4
Apr.	3,063	3,232	2,982	3.9
May	2,930	3,240	2,662	4.2
June	3,071	3,338	2,487	4.6
July	3,645	3,927	2,215	4.8
Aug.	3,651	3,729	2,156	4.6
Sept.	4,940	4,980	1,911	4.6
Oct.	5,325	5,225	1,967	4.3

(1) Single-family and duplex 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.

(3) Ten months ending October. * Not applicable.

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

Area	1954	1955	1956	10 Months Ending		1956		1957	
				Oct. 1956	Oct. 1957	Sept.	Oct.	Sept.	Oct.
Metropolitan Areas									
Calgary	3,621	3,129	3,742	3,441	2,644	457	384	354	443
Edmonton	4,037	3,843	3,203	2,844	2,591	225	481	318	695
Halifax	975	1,314	1,189	1,083	642	89	86	62	100
Hamilton	3,082	3,368	3,401	3,096	2,521	419	421	371	358
London	1,386	1,415	1,370	1,250	965	78	109	103	149
 Montreal	 19,482	 22,124	 19,168	 16,807	 15,486	 1,849	 1,418	 1,532	 1,730
Ottawa-Hull	3,536	3,817	4,261	3,859	2,984	340	251	212	309
Quebec	2,505	3,359	2,651	2,441	1,152	249	262	220	166
Saint John	208	299	337	279	208	38	74	21	22
St. John's	512	495	463	417	172	55	35	11	21
 Toronto	 20,483	 19,622	 16,878	 14,941	 12,874	 1,901	 1,868	 1,922	 1,720
Vancouver	6,921	8,471	8,450	7,517	6,184	716	556	768	761
Victoria	1,293	1,546	1,187	1,119	880	106	61	114	44
Windsor	1,677	1,324	1,397	1,331	889	98	98	89	76
Winnipeg	4,123	4,926	3,389	3,204	1,741	595	287	165	488
 Sub-total	 73,841	 79,052	 71,086	 63,629	 51,933	 7,215	 6,391	 6,262	 7,082
Major Urban Areas⁽¹⁾									
Brantford	234	392	306	272	174	15	30	14	19
Chicoutimi-Jonquiere	387	555	677	624	412	42	40	28	72
Ft. William-Pt. Arthur	438	613	517	507	636	56	39	83	106
Guelph	419	435	341	317	188	29	20	15	24
Kingston	306	605	469	427	310	57	79	35	24
Kitchener	1,071	1,035	928	794	584	101	102	66	113
Moncton	252	351	409	337	199	29	34	24	37
 Niagara Falls	 419	 559	 411	 369	 269	 45	 36	 27	 24
Oshawa	597	827	685	623	736	89	86	68	82
Peterborough	355	522	374	344	345	34	44	68	35
Regina	1,100	1,445	1,011	937	816	116	105	206	178
St. Catharines	903	1,138	767	687	641	63	51	57	126
Sarnia	553	767	569	526	402	44	29	62	47
Saskatoon	841	868	990	978	991	244	71	97	139
 Sault Ste. Marie	 153	 348	 456	 443	 534	 67	 18	 44	 26
Shawinigan Falls	264	337	372	327	200	23	14	12	52
Sherbrooke	291	333	329	308	183	33	27	28	19
Sudbury	575	916	695	667	509	44	18	37	41
Sydney	171	100	245	227	233	27	24	44	32
Three Rivers	389	551	409	366	402	37	34	30	48
Timmins	30	35	23	21	30	5	—	—	8
 Sub-total	 9,748	 12,732	 10,983	 10,101	 8,794	 1,200	 901	 1,045	 1,252
All Other	29,938	46,492	45,242	41,458	41,470	4,892	4,459	5,281	5,338
Canada	113,527	138,276	127,311	115,188	102,197	13,307	11,751	12,588	13,672

(1) Includes the fringe areas of centres from 50,000 to 100,000 population.

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Table 10. Residential Building Permits Issued and Construction Contracts Awarded

Period	Permits Issued ⁽¹⁾						Contracts Awarded			
	Units			Value (Millions of Dollars)			Units		Value (Millions of Dollars)	
	Apts.	Other Dwellings	Total	New Constr.	Repair Constr.	Total	Other ⁽²⁾ Dwellings	Apts.	Other Dwellings	Total
1951	8,000	51,526	59,526	402.5	42.3	444.8	53,554	55.8	381.4	437.2
1952	15,294	67,054	82,348	559.1	50.4	609.5	49,507	101.6	409.4	511.0
1953	22,554	82,394	104,948	751.7	58.0	809.7	70,341	130.6	602.2	732.8
1954	24,229	81,401	105,630	826.2	57.3	883.5	78,098	151.3	748.7	900.0
1955	25,376	93,685	119,061	968.0	62.9	1,030.9	98,627	179.7	1,036.7	1,216.4
1956	23,573	80,036	103,609	902.0	71.4	973.4	82,086	160.9	916.5	1,077.4
9 mos. ending										
Sept. 1956	18,611	69,695	88,306	770.5	56.8	827.3	68,265	135.1	754.2	889.3
Sept. 1957	21,369	51,025	72,394	637.6	48.2	685.8	37,178	117.8	471.7	589.5
1956—July	1,941	8,775	10,716	100.1	8.7	108.8	8,021	10.9	88.9	99.8
Aug.	1,934	8,368	10,302	91.3	7.7	99.0	6,941	13.2	79.3	92.5
Sept.	1,770	6,206	7,976	70.0	7.2	77.2	6,927	16.2	72.8	89.0
Oct.	2,378	5,444	7,822	67.8	7.1	74.9	5,775	8.7	69.0	77.7
Nov.	1,602	3,450	5,052	43.5	4.9	48.4	5,287	9.0	60.4	69.4
Dec.	982	1,447	2,429	20.2	2.6	22.8	2,759	8.0	33.0	41.0
1957—Jan.	1,291	1,151	2,442	20.2	2.2	22.4	1,412	5.8	15.4	21.2
Feb.	2,020	1,885	3,905	32.0	2.5	34.5	1,975	12.2	27.6	39.8
Mar.	1,854	4,423	6,277	54.6	4.0	58.6	1,835	9.3	22.4	31.7
Apr.	3,047	7,124	10,171	90.9	6.4	97.3	4,885	16.5	58.8	75.3
May	2,953	8,408	11,361	101.7	8.5	110.2	6,530	12.3	78.0	90.3
June	2,588	7,954	10,542	92.7	6.3	99.0	6,408	18.7	79.8	98.5
July	2,854	7,596	10,450	94.8	6.7	101.5	4,714	17.7	60.9	78.6
Aug.	2,474	5,944	8,418	72.5	5.9	78.4	6,322	12.1	87.2	99.3
Sept.	2,288	6,540	8,828	78.2	5.7	83.9	3,097	13.2	41.6	54.8

(1) Covers over 800 municipalities.

(2) Dwellings other than apartments.

Table 11. 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										
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	15,881	4,413	1,166	1,659	1,841	-145	-130	4,391	-427	24,336
1955	17,139	4,728	1,481	1,847	1,947	319	191	5,785	-677	26,916
1956	18,556	5,209	1,556	2,549	2,512	742	197	7,556	-1,389	29,866
1955-4th Q.	4,794	1,227	423	511	494	46	-324	1,150	-249	6,899
1956-1st Q.	4,202	1,189	296	436	519	377	-267	1,361	-353	6,381
2nd Q.	4,617	1,138	422	589	729	227	-203	1,764	-445	7,131
3rd Q.	4,518	1,502	436	789	629	33	953	2,840	-216	8,654
4th Q.	5,219	1,380	402	735	635	105	-286	1,591	-375	7,700
1957-1st Q.	4,517	1,259	265	549	630	335	-253	1,526	-405	6,931
2nd Q.	4,854	1,231	358	735	753	111	-118	1,839	-531	7,486
3rd Q.	4,758	1,590	400	904	576	-61	642	2,461	-186	8,652
Seasonally Adjusted at Annual Rates										
1955-4th Q.	17,716	4,828	1,572	1,984	2,116	488	224	6,384	-1,040	27,912
1956-1st Q.	17,936	5,020	1,584	2,228	2,268	992	292	7,364	-1,324	28,884
2nd Q.	18,284	5,148	1,612	2,476	2,452	856	-32	7,364	-1,300	29,528
3rd Q.	18,808	5,356	1,548	2,664	2,624	396	144	7,376	-1,380	30,136
4th Q.	19,196	5,312	1,480	2,828	2,704	724	384	8,120	-1,552	30,916
1957-1st Q.	19,368	5,276	1,432	2,788	2,724	568	-44	7,468	-1,504	30,716
2nd Q.	19,316	5,584	1,376	3,036	2,576	408	-16	7,380	-1,248	30,736
3rd Q.	19,676	5,660	1,404	3,064	2,424	188	-172	6,908	-1,364	31,028

(1) Includes changes in grain in commercial channels.

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

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Table 12. Construction Expenditures, Public⁽¹⁾ and Private
(Millions of Dollars)

Period	Residential				Non-residential		All Construction		
	New Construction		Sub-total	Repair and Maintenance	New Construction	Repair and Maintenance	New Construction	Repair and Maintenance	Total
	New Dwellings	Major Alterations and Improvements							
1950	783	60	843	191	1,520	575	2,363	766	3,129
1951	753	69	822	221	1,914	705	2,736	926	3,662
1952	765	61	826	203	2,437	709	3,263	912	4,175
1953	1,007	77	1,084	214	2,581	758	3,665	972	4,637
1954	1,089	89	1,178	222	2,502	792	3,680	1,014	4,694
1955	1,386	113	1,499	238	2,815	751	4,314	989	5,303
1956	1,455	119	1,574	256	3,708	850	5,282	1,106	6,388
1955—2nd Q.	349	29	378	58	661	185	1,039	243	1,282
3rd Q.	401	32	433	60	872	242	1,305	302	1,607
4th Q.	398	32	430	62	790	217	1,220	279	1,499
1956—1st Q.	276	23	299	62	564	116	863	178	1,041
2nd Q.	393	32	425	63	874	212	1,299	275	1,574
3rd Q.	409	33	442	65	1,205	278	1,647	343	1,990
4th Q.	377	31	408	66	1,065	244	1,473	310	1,783
1957—1st Q.	248	20	268	66	694	135	962	201	1,163
2nd Q.	335	27	362	67	1,052	236	1,414	303	1,717
3rd Q.	376	31	407	69	1,341	289	1,748	358	2,106

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

Table 13. New Construction Expenditures, Public⁽¹⁾
(Millions of Dollars)

Period	Residential						Non-residential	All Construction by Gov't. Departments ⁽⁵⁾
	Government Enterprises			Government Departments			Government Departments ⁽⁴⁾	
	Federal-provincial Agreements	Other ⁽²⁾	Total	Department of National Defence	Other Departments ⁽³⁾	Total		
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	38.0	883	921
1953	11.8	5.0	16.8	20.9	2.0	22.9	875	898
1954	6.3	1.5	7.8	8.8	1.9	10.7	843	854
1955	3.3	2.1	5.4	16.3	2.5	18.8	968	987
1956	4.7	1.5	6.2	19.2	2.2	21.4	1,159	1,170
1955—2nd Q.	0.9	0.3	1.2	2.7	0.7	3.4	**	**
3rd Q.	1.0	0.6	1.6	4.5	0.6	5.1	**	**
4th Q.	0.8	1.0	1.8	6.1	0.6	6.7	**	**
1956—1st Q.	0.4	0.3	0.7	3.0	0.5	3.5	**	**
2nd Q.	0.6	0.4	1.0	3.6	0.6	4.2	**	**
3rd Q.	0.9	0.3	1.2	6.4	0.5	6.9	**	**
4th Q.	2.8	0.5	3.3	6.2	0.6	6.8	**	**
1957—1st Q.	1.2	0.2	1.4	2.8	0.5	3.3	**	**
2nd Q.	2.6	0.1	2.7	3.6	0.6	4.2	**	**
3rd Q.	5.8	0.1	5.9	8.3	0.5	8.8	**	**

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

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

(3) Quarterly data estimated.

(4) In addition to outlays made directly by Federal Government departments, expenditures for provincial hospitals, provincial and municipal schools are also included. Other provincial and municipal expenditures are not included.

(5) These expenditures represent the construction component of the item "Government expenditures on goods and services" as defined in the National Accounts.

** Not available.

REAL ESTATE LENDING

Table 14. Mortgage Loans Approved by Lending Institutions⁽¹⁾

Period	New Residential Construction (Non-farm)			Existing Residential Property (Non-farm)			Other Property		Total	
	Loans	Units	Amount \$000	Loans	Units	Amount \$000	Loans	Amount \$000	Loans	Amount \$000
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
1956	56,732	76,710	680,141	28,613	41,184	176,281	3,491	141,082	88,836	997,504
1955—2nd Q.	24,528	32,383	272,448	9,833	13,617	54,362	1,249	33,678	35,610	360,488
3rd Q.	24,622	32,247	277,581	8,665	11,846	49,168	965	38,061	34,252	364,810
4th Q.	16,463	22,676	189,968	7,066	10,545	42,493	962	40,088	24,491	272,549
1956—1st Q.	9,608	14,287	118,715	6,983	10,459	43,181	962	39,578	17,553	201,474
2nd Q.	22,048	29,506	265,142	9,312	13,865	58,653	1,095	45,493	32,455	369,288
3rd Q.	17,532	21,782	203,266	7,220	9,918	44,130	742	25,128	25,494	272,524
4th Q.	7,544	11,135	93,018	5,098	6,942	30,317	692	30,883	13,334	154,218
1957—1st Q.	5,343	9,736	75,729	4,741	7,450	32,293	725	23,694	10,809	131,716
2nd Q.	14,187	19,938	175,981	6,420	8,889	41,583	789	33,490	21,396	251,054
3rd Q.	12,881	18,291	158,982	5,793	8,466	37,576	515	22,244	19,189	218,802

(1) Data are on a gross basis i.e. they do not take account of cancellations or alterations of loans after the initial approval. Mortgage loan approvals by the banks relate only to insured loans under the National Housing Act, 1954. This Act came into force on March 22nd, 1954.

Table 15. Dwelling Units Approved for New Non-Farm Residential Construction by Lending Institutions⁽¹⁾

Period	Single-family Dwellings			Multiple-family Dwellings			All Dwellings		
	NHA	Conventional	Total	NHA	Conventional	Total	NHA	Conventional	Total
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
1956	35,681	17,140	52,821	5,747	18,142	23,889	41,428	35,282	76,710
1955—2nd Q.	18,399	4,592	22,991	4,865	4,527	9,392	23,264	9,119	32,383
3rd Q.	17,643	5,540	23,183	3,510	5,554	9,064	21,153	11,094	32,247
4th Q.	10,419	4,924	15,343	2,779	4,554	7,333	13,198	9,478	22,676
1956—1st Q.	5,708	3,026	8,734	1,087	4,466	5,553	6,795	7,492	14,287
2nd Q.	16,427	4,233	20,660	2,817	6,029	8,846	19,244	10,262	29,506
3rd Q.	10,725	5,864	16,589	931	4,262	5,193	11,656	10,126	21,782
4th Q.	2,821	4,017	6,838	912	3,385	4,297	3,733	7,402	11,135
1957—1st Q.	2,084	2,456	4,540	729	4,467	5,196	2,813	6,923	9,736
2nd Q.	9,098	3,869	12,967	353	6,618	6,971	9,451	10,487	19,938
3rd Q.	8,484	3,374	11,858	558	5,875	6,433	9,042	9,249	18,291

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

REAL ESTATE LENDING

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

Period	Life Insurance Companies			Trust, Loan and Other ⁽²⁾ 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
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
1956	23,520	189,733	171,863	11,762	65,158	145,500	35,282	254,891	317,363	572,254
1955—2nd Q.	4,743	27,598	40,927	4,376	21,208	47,113	9,119	48,806	88,040	136,846
3rd Q.	7,089	48,979	49,513	4,005	22,476	37,716	11,094	71,455	87,229	158,684
4th Q.	6,044	46,493	47,299	3,434	17,517	35,282	9,478	64,010	82,581	146,591
1956—1st Q.	4,529	35,429	46,119	2,963	14,976	36,640	7,492	50,405	82,759	133,164
2nd Q.	6,343	45,045	57,095	3,919	22,774	47,051	10,262	67,819	104,146	171,965
3rd Q.	7,227	64,251	35,407	2,899	16,257	33,851	10,126	80,508	69,258	149,766
4th Q.	5,421	45,008	33,242	1,981	11,151	27,958	7,402	56,159	61,200	117,359
1957—1st Q.	4,513	34,064	30,279	2,410	13,536	25,708	6,923	47,600	55,987	103,587
2nd Q.	6,849	50,819	38,640	3,638	20,373	36,433	10,487	71,192	75,073	146,265
3rd Q.	5,290	37,803	30,933	3,959	21,716	28,887	9,249	59,519	59,820	119,339

(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.

Table 17. Mortgage Loans Approved Under the National Housing Acts by Type of Lender⁽¹⁾

Period	Life Insurance Companies		Trust, Loan and Other ⁽²⁾ Cos.		Chartered Banks		Sub-total		C.M.H.C. ⁽³⁾		Total	
	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000	Units	Amount \$000
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
1956	21,756	226,976	3,805	40,075	15,867	158,199	41,428	425,250	2,565	19,880	43,993	445,130
1955—2nd Q.	11,097	108,088	1,707	16,941	10,460	98,612	23,264	223,641	817	6,331	24,081	229,972
3rd Q.	7,267	72,990	1,120	11,480	12,766	121,656	21,153	206,126	908	6,818	22,061	212,944
4th Q.	4,329	41,771	820	8,036	8,049	76,151	13,198	125,958	437	3,105	13,635	129,063
1956—1st Q.	3,199	33,427	752	7,985	2,844	26,898	6,795	68,310	618	4,057	7,413	72,367
2nd Q.	10,570	109,171	2,045	21,511	6,629	66,641	19,244	197,323	688	5,927	19,932	203,250
3rd Q.	6,157	66,375	798	8,527	4,701	47,856	11,656	122,758	757	5,621	12,413	128,379
4th Q.	1,830	18,003	210	2,052	1,693	16,804	3,733	36,859	502	4,275	4,235	41,134
1957—1st Q.	2,388	23,847	22	232	403	4,050	2,813	28,129	546	5,048	3,359	33,177
2nd Q.	3,954	44,492	318	3,506	5,179	56,791	9,451	104,789	3,039	27,388	12,490	132,177
3rd Q.	1,906	19,961	235	2,734	6,901	76,768	9,042	99,463	4,587	41,306	13,629	140,769

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

(3) Includes agency loans.

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

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

Period	Approved Lenders		C.M.H.C.				Total	
	Units	Amount \$000	Direct		Agency		Units	Amount \$000
			Units	Amount \$000	Units	Amount \$000		
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	6,739	46,822	96	667	34,323	249,084
1953	30,873	236,156	6,884	47,833	891	6,834	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
1956	38,673	387,757	2,610	19,375	—	—	41,283	407,132
11 mos. ending								
Nov. 1956	40,902	420,873	2,429	18,753	—	—	43,331	439,626
Nov. 1957	25,033	273,123	8,507	73,648	13,993	134,929	47,533	481,700
1957—Jan.	232	2,176	93	898	—	—	325	3,074
Feb.	1,024	9,256	108	990	—	—	1,132	10,246
Mar.	1,557	16,697	345	3,160	—	—	1,902	19,857
Apr.	2,622	29,029	461	4,205	—	—	3,083	33,234
May	3,535	38,704	1,176	10,551	—	—	4,711	49,255
June	3,294	37,056	1,402	12,632	—	—	4,696	49,688
July	4,012	43,498	1,602	12,825	—	—	5,614	56,323
Aug.	2,965	32,850	627	6,003	—	—	3,592	38,853
Sept.	2,065	23,115	1,048	9,016	1,310	13,462	4,423	45,593
Oct.	2,347	25,642	1,065	9,118	6,583	65,967	9,995	100,727
Nov.†	1,380	15,100	580	4,250	6,100	55,500	8,060	74,850

(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.

† Estimated.

Table 19. Agency Loans Approved Under the National Housing Act
(Units)

Period	Agent			Borrower			Total
	Life Companies	Chartered Banks	Other Lenders	Home Owner	Builder	Rental	
1957—Sept.	536	189	585	35	1,275	—	1,310
Oct.	1,942	2,337	2,304	362	5,108	1,113	6,583
Nov.	1,800	2,500	1,800	300	5,000	800	6,100

Table 20. Dwelling Units For Which Mortgage Loans Approved Under the National Housing Acts by Province⁽¹⁾

Period	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada ⁽²⁾
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
1956	178	12	650	412	7,105	20,292	2,136	1,528	5,080	3,888	41,283
9 mos. ending											
Sept. 1956	209	9	637	368	6,709	19,519	2,086	1,534	4,937	3,748	39,758
Sept. 1957	100	13	326	260	5,538	15,384	848	1,626	3,050	2,333	29,478
1957—Jan.	19	—	1	2	31	127	2	6	16	121	325
Feb.	—	—	9	1	83	819	5	1	95	119	1,132
Mar.	1	—	15	12	467	919	28	117	161	182	1,902
Apr.	3	1	34	43	623	1,531	79	210	308	251	3,083
May	5	4	56	39	924	2,226	148	206	570	533	4,711
June	25	1	63	48	584	2,705	109	356	467	338	4,696
July	18	2	70	49	1,303	2,742	271	318	543	298	5,614
Aug.	18	4	44	41	540	1,996	80	230	359	280	3,592
Sept.	11	1	34	25	983	2,319	126	182	531	211	4,423

(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. Includes agency loans.

(2) Includes Yukon and Northwest Territories.

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

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	
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
1956	9,349	26,623	35,972	—	290	1,620	3,401	5,311	41,283
1955—2nd Q.	5,137	15,914	21,051	—	—	364	2,666	3,030	24,081
3rd Q.	4,647	14,980	19,627	—	40	598	1,796	2,434	22,061
4th Q.	2,061	9,379	11,440	—	—	384	1,811	2,195	13,635
1956—1st Q.	1,337	4,778	6,115	—	3	596	699	1,298	7,413
2nd Q.	4,094	14,197	18,291	—	—	282	1,359	1,641	19,932
3rd Q.	3,246	7,928	11,174	—	200	254	785	1,239	12,413
4th Q.	1,217	1,918	3,135	—	87	164	849	1,100	4,235
1957—1st Q.	957	1,446	2,403	—	50	196	710	956	3,359
2nd Q.	3,733	6,986	10,719	—	376	994	401	1,771	12,490
3rd Q.	4,060	7,476	11,536	—	40	1,611	442	2,093	13,629

(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. Includes agency loans.

Table 22. Dwelling Units For Which Mortgage Loans Approved Under the National Housing Acts by Type of Dwelling⁽¹⁾

Period	Single-family Dwellings						Multiple-family Dwellings			Total
	1-Storey	1½-Storey		2-Storey	Split-level	Sub-total	Apartments	Other	Sub-total	
		Finished	Unfinished							
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
1956	28,057	878	163	892	4,142	34,132	3,689	3,462	7,151	41,283
1955—2nd Q.	15,979	615	305	533	1,420	18,852	2,548	2,681	5,229	24,081
3rd Q.	15,527	496	77	365	1,488	17,953	1,792	2,316	4,108	22,061
4th Q.	9,183	216	39	147	897	10,482	1,609	1,544	3,153	13,635
1956—1st Q.	4,692	95	19	145	778	5,730	1,027	656	1,683	7,413
2nd Q.	14,045	365	68	357	1,997	16,832	1,212	1,888	3,100	19,932
3rd Q.	8,971	403	82	294	1,275	11,025	583	805	1,388	12,413
4th Q.	2,361	96	16	125	440	3,038	880	317	1,197	4,235
1957—1st Q.	1,931	36	5	38	347	2,357	686	316	1,002	3,359
2nd Q.	8,462	379	19	388	1,178	10,426	569	1,495	2,064	12,490
3rd Q.	8,918	291	30	308	1,292	10,839	1,332	1,458	2,790	13,629

(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. Includes agency loans.

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Table 23. Average Mortgage Loan Amounts Under the National Housing Acts, by Type of Dwelling⁽¹⁾
(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	10,129	9,255	11,108	11,121	9,944	5,926	8,359	6,703	9,077
1955	10,043	10,123	9,597	11,427	11,385	10,176	6,170	8,356	7,280	9,565
1956	10,519	11,014	10,432	11,709	11,729	10,698	6,238	8,240	7,234	10,118
1955—2nd Q.	10,037	10,136	9,634	11,299	11,297	10,164	6,279	8,337	7,334	9,550
3rd Q.	10,001	10,010	9,458	11,475	11,564	10,173	6,256	8,357	7,440	9,653
4th Q.	10,057	10,293	9,102	11,859	11,260	10,187	6,086	8,091	7,068	9,466
1956—1st Q.	10,464	10,885	9,426	11,511	11,442	10,627	6,280	7,663	6,819	9,762
2nd Q.	10,452	10,835	10,335	11,987	11,790	10,651	6,180	8,731	7,733	10,197
3rd Q.	10,617	10,470	10,850	11,748	11,745	10,774	6,240	7,413	6,920	10,336
4th Q.	10,661	9,746	9,898	11,053	11,913	10,825	6,268	8,613	6,889	9,713
1957—1st Q.	10,791	9,972	9,424	12,394	11,988	10,978	6,694	8,577	7,288	9,877
2nd Q.	10,910	10,489	10,627	12,361	11,947	11,066	6,786	8,205	7,813	10,528
3rd Q.	10,891	10,564	9,759	12,079	11,803	11,022	6,329	8,830	7,636	10,329

(1) Includes agency loans.

Table 24. Sales of Insured Mortgages

Lender Making Sale	Purchaser									
	Corporate Pension Funds		Lenders Approved Under the National Housing Acts		Other Corporations		Individuals		Total	
	No.	\$000	No.	\$000	No.	\$000	No.	\$000	No.	\$000
Chartered Banks										
1954	31	325	31	299	—	—	—	—	62	624
1955	1,379	13,257	18	169	—	—	3	31	1,400	13,457
1956	2,926	28,723	169	1,720	242	2,302	119	1,102	3,456	33,847
1957—1st Q.	81	934	—	—	784	7,742	—	—	865	8,676
2nd Q.	816	8,124	—	—	1,315	11,762	—	—	2,131	19,886
3rd Q.	290	3,132	—	—	—	—	—	—	290	3,132
Other Lenders										
1954	—	—	—	—	—	—	—	—	—	—
1955	110	1,360	—	—	253	2,644	—	—	363	4,004
1956	523	5,484	15	148	928	10,086	—	—	1,466	15,718
1957—1st Q.	26	283	7	67	219	2,315	—	—	252	2,665
2nd Q.	22	251	—	—	230	2,572	—	—	252	2,823
3rd Q.	385	3,950	—	—	217	2,427	—	—	602	6,377
All Lenders										
1954	31	325	31	299	—	—	—	—	62	624
1955	1,489	14,617	18	169	253	2,644	3	31	1,763	17,461
1956	3,449	34,207	184	1,868	1,170	12,388	119	1,102	4,922	49,565
1957—1st Q.	107	1,217	7	67	1,003	10,057	—	—	1,117	11,341
2nd Q.	838	8,375	—	—	1,545	14,334	—	—	2,383	22,709
3rd Q.	675	7,082	—	—	217	2,427	—	—	892	9,509

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Table 25. Characteristics of Loans and Borrowers Under the National Housing Acts⁽¹⁾

Range of Borrower's Income ⁽²⁾ \$	Number of Borrowers					
	1953	1954	1955	1956	1957	
					2nd Quarter	3rd Quarter
Under 2,000	7	1	15	3	—	—
2,000 to 2,999	437	252	475	201	11	14
3,000 to 3,999	7,489	5,555	10,737	7,304	547	536
4,000 to 4,999	9,991	10,237	17,376	16,764	2,721	2,522
5,000 to 5,999	4,730	5,416	9,669	11,438	2,369	2,481
6,000 to 6,999	2,192	2,714	4,580	5,627	1,499	1,520
7,000 to 7,999	1,023	1,246	2,056	2,812	729	833
8,000 to 8,999	541	639	1,069	1,374	400	436
9,000 to 9,999	230	289	502	636	188	211
10,000 and over	529	633	1,249	1,434	422	457
Total	27,169	26,982	47,728	47,593	8,886	9,010
Average Income \$	4,803	4,962	5,023	5,312	5,829	5,943
Average Down Payment \$ ⁽³⁾	3,340	3,084	2,773	3,217	3,945	3,921
Average Amount of Loan \$ ⁽⁴⁾	8,347	9,344	10,022	10,352	10,870	10,913
Average Cost of Dwellings \$ ⁽⁵⁾	11,687	12,335	12,598	13,366	14,598	14,615
Average Gross Debt Service \$	871	927	934	972	1,072	1,086
Average Debt Service to Income Ratio	18.1	18.7	18.6	18.3	18.4	18.3

(1) Includes agency loans.

(2) Income of head of family only. The income of dependents is not included.

(3) Based on the difference between average estimated costs or for builders' sales, prices, and average loan amounts. Appropriate allowance is made for the mortgage insurance fee.

(4) From 1954 onwards the loan amount includes the mortgage insurance fee.

(5) For owner applicants the average costs are those estimated by the borrower, while for purchasers the actual sale prices are used. The mortgage insurance fee is excluded.

Table 26. Mortgage Lending Under Federal Legislation Other Than NHA

Period	Loans Under the Veterans' Land Act				Loans Under the Canadian Farm Loan Act		Guarantees Under the Farm Improvement Loans Act			
	New Dwellings Part I		New Dwellings Part II		New Dwellings		New Dwellings		Alterations and Improvements	
	Number ⁽¹⁾	\$000 ⁽²⁾	Number ⁽¹⁾	\$000 ⁽³⁾	Number	\$000	Number	\$000	Number	\$000
1950	2,311	12,330	—	—	71	123	511	798	967	850
1951	1,845	11,136	—	—	64	136	587	944	1,155	1,097
1952	1,278	8,311	—	—	38	95	563	956	1,326	1,278
1953	1,827	10,017	—	—	62	151	722	1,479	1,604	1,547
1954	1,455	9,488	485 ⁽⁴⁾	1,946 ⁽⁴⁾	81	217	576	1,208	1,635	1,694
1955	1,538	11,052			62	174	728	1,403	1,587	1,758
1956	1,076	9,882	373	3,026	85	336	719	1,479	1,854	2,405
1956—2nd Q.	283	1,251	91	335	24	116	230	443	558	943
3rd Q.	444	2,432	202	815	30	99	208	437	560	612
4th Q.	249	3,429	64	1,241	24	88	171	411	488	551
1957—1st Q.	52	2,333	12	695	11	52	70	142	272	340
2nd Q.	343	1,135	169	338	22	139	244	516	452	590
3rd Q.	350	1,393	278	1,051	61	223	**	**	**	**

(1) Based on new dwellings started.

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

(3) Based on expenditures of public funds relating to dwellings completed or under construction. Includes amounts recoverable from CMHC and other mortgagors.

(4) Covers the period from August 1954 to December 1955.

** Not available.

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Table 27. Home Improvement Activity Under the National Housing Acts

Type of Improvement	January-September 1956			January-September 1957		
	Number of Improvements	Amount ⁽¹⁾		Number of Improvements	Amount ⁽¹⁾	
		\$000	Per Cent		\$000	Per Cent
Structural Alterations	12,838	8,056	34.9	11,199	7,296	30.6
Additional Rooms	3,309	3,938	17.1	3,345	4,465	18.7
Garage or Outbuildings	2,040	1,221	5.3	1,900	1,251	5.2
Demolition or Moving	96	31	0.1	47	25	0.1
Heating	5,071	3,366	14.5	5,534	3,651	15.3
Electrical	2,219	419	1.8	1,842	329	1.4
Plumbing	4,992	1,777	7.7	4,265	1,595	6.7
Heat Control	172	70	0.3	100	37	0.2
Decorating	5,480	2,718	11.8	4,457	2,385	10.0
Sewage	1,146	231	1.0	939	211	0.9
Fences, Driveways, etc.	2,732	920	4.0	2,597	1,017	4.3
Well and Water Supply	757	221	1.0	643	175	0.7
Extensions	55	112	0.5	638	1,400	5.9
Total	40,907	23,080	100.0	37,506	23,837	100.0

(1) Estimated cost of improvement.

Table 28. Home Improvement Loans⁽¹⁾ Approved

Province	1955 \$000	1956 \$000	January-September		Period	No. of Loans	Amount \$000	Cost of Improvement \$000
			1956 \$000	1957 \$000				
Newfoundland	1,209	988	723	631	1955	24,711	27,227	28,901
Prince Edward Island	64	53	40	33	1956	30,411	29,767	32,044
Nova Scotia	1,067	1,435	1,035	1,196	1956—Jan.	1,511	1,406	1,498
New Brunswick	766	617	460	360	Feb.	1,546	1,503	1,590
Quebec	3,209	2,697	1,924	1,831	Mar.	1,512	1,492	1,535
Ontario	9,733	10,020	7,258	7,323	Apr.	2,037	2,124	2,242
Manitoba	1,257	1,165	854	949	May	2,141	2,154	2,330
Saskatchewan	1,050	1,072	768	1,031	June	3,788	3,807	4,060
Alberta	2,024	2,687	1,990	2,323	July	2,392	2,377	2,558
British Columbia	6,789	8,987	6,457	6,201	Aug.	4,043	3,897	4,231
Northwest Territories	46	16	14	7	Sept.	2,988	2,787	3,035
Yukon Territory	13	30	24	5	Oct.	3,639	3,533	3,841
Canada	27,227	29,767	21,547	21,890	Nov.	2,754	2,671	2,946
					Dec.	2,060	2,016	2,178
					1957—Jan.	1,722	1,549	1,681
					Feb.	1,632	1,474	1,617
					Mar.	1,772	1,694	1,854
					Apr.	2,020	2,100	2,278
					May	2,714	2,847	3,108
					June	2,460	2,599	2,826
					July	3,167	3,554	3,806
					Aug.	2,836	2,923	3,179
					Sept.	3,154	3,150	3,488

(1) Includes home extension loans.

REAL ESTATE LENDING

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

Type of Asset or Liability	Holdings at Year-end			Net Changes				
	1954	1955	1956	1956		1957		
				3rd Quarter	4th Quarter	1st Quarter	2nd Quarter	3rd Quarter
Selected Assets								
N.H.A. Mortgages	74	294	493	55	45	15	-5	29
Liquid Assets ⁽¹⁾	1,219	1,348	1,696	41	-24	15	-76	144
Government of Canada Bonds	2,953	2,632	1,675	-107	-173	89	-21	-24
Provincial and Municipal Bonds	441	540	454	-14	-29	-16	-10	10
Corporate Bonds	353	482	510	9	-9	-9	11	-3
Loans	3,236	3,979	4,399 ⁽²⁾	-14	-86 ⁽²⁾	10 ⁽²⁾	158 ⁽²⁾	23 ⁽²⁾
Selected Liabilities								
Personal Saving Deposits	5,218	5,633	6,007	139	-13	146	43	156
Other Canadian Deposits ⁽³⁾	3,462	3,697	3,579	10	-77	-251	120	29

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

(2) Revised. See Bank of Canada Statistical Summary, October 1957, page 317.

(3) Less Government of Canada deposits and float.

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

Assets ⁽¹⁾	Holdings at Year-end			Net Changes				
	1954	1955	1956	1956		1957		
				3rd Quarter	4th Quarter	1st Quarter	2nd Quarter	3rd Quarter
Mortgages ⁽²⁾	1,374.9	1,665.0	1,973.5	95.2	86.7	45.7	52.5	63.1
Government of Canada Bonds ⁽³⁾	681.2	641.3	484.1	-23.7	-23.6	-12.0	-11.0	5.8
Provincial Bonds ⁽³⁾	267.0	253.0	262.5	0.7	4.8	6.5	-5.2	-4.7
Municipal Bonds	250.5	273.0	297.1	3.6	4.1	8.9	-1.8	0.9
Corporate and Other Bonds ⁽³⁾	1,205.9	1,228.6	1,358.5	0.6	18.2	30.5	24.6	7.6
Preferred and Common Stocks	57.1	61.2	65.2	-0.4	-0.4	1.4	-	-0.6
Real Estate	127.9	147.2	173.9	3.7	7.6	3.9	14.1	6.6
Policy Loans	197.4	205.6	222.1	4.7	3.7	5.4	5.7	4.9
Total⁽⁴⁾	4,183.5	4,499.1	4,869.7	84.4	101.1	90.3	78.9	83.6

(1) Figures rounded to the nearest \$100,000.

(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 ⁽¹⁾					Mortgage Rates
	Govt. of Canada 20-yr. Theoretical	Provincial	Municipal	Public Utility	Industrial	N.H.A. Insured Loans ⁽²⁾
1956—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
Nov.	3.93	4.99	5.37	5.01	5.21	5.50
Dec.	4.00	5.03	5.45	4.98	5.22	5.50
1957—Jan.	4.16	5.03	5.41	5.11	5.21	6.00
Feb.	3.98	4.89	5.38	5.08	5.14	6.00
Mar.	3.99	4.88	5.38	5.13	5.27	6.00
Apr.	4.01	4.96	5.48	5.15	5.30	6.00
May	4.17	5.02	5.53	5.17	5.38	6.00
June	4.20	5.11	5.61	5.21	5.37	6.00
July	4.26	5.15	5.62	5.24	5.41	6.00
Aug.	4.32	5.18	5.73	5.42	5.77	6.00
Sept.	4.27	5.15	5.77	5.50	5.72	6.00
Oct.	4.05	5.10	5.66	5.36	5.58	6.00
Nov.	3.77	4.74	5.21	5.13	5.19	6.00

(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 rate on conventional institutional, individual and other mortgages during 1956 for new residential construction was 6.47%.

SELECTED U.S.A. and U.K. HOUSING STATISTICS

Table 32. Dwelling Starts⁽¹⁾ in the U.S.A.
(Thousands of Units)

Period	Total	Publicly Initiated	Privately Initiated				
			Total		Government Programs		
			Actual	Annual Rate ⁽²⁾	Total	F.H.A.	V.A.
1952	1,127.0	58.5	1,068.5	*	421.2	279.9	141.3
1953	1,103.8	35.5	1,068.3	*	408.5	252.0	156.5
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
1956	1,118.1	24.2	1,093.9	*	460.0	189.3	270.7
10 mos. ending							
Oct. 1956	977.1	23.1	954.0	**	406.3	168.3	238.0
Oct. 1957	892.3	45.5	846.8	**	256.4	139.1	117.2
1956—Oct.	93.6	2.4	91.2	1,052	39.4	15.5	24.0
Nov.	77.4	0.4	77.0	1,027	29.9	12.1	17.8
Dec.	63.6	0.7	62.9	1,020	24.6	9.6	15.0
1957—Jan.	63.0	2.9	60.1	962	19.7	7.7	12.0
Feb.	65.8	2.7	63.1	935	19.2	9.3	9.9
Mar.	87.0	7.7	79.3	933	22.7	11.3	11.4
Apr.	93.7	2.3	91.4	962	25.6	12.1	13.5
May	103.0	6.1	96.9	994	27.0	14.9	12.0
June	99.9	5.4	94.5	995	28.3	15.3	13.0
July	99.9	6.0	93.9	1,015	28.0	15.7	12.3
Aug.	95.0	2.4	92.6	1,010	29.3	17.7	11.6
Sept.	90.0	2.0	88.0	990	28.2	16.4	11.8
Oct.	95.0	8.0	87.0	1,000	28.4	18.7	9.7

(1) New non-farm housing starts. (2) Seasonally adjusted. * Not applicable. ** Not available.

Table 33. Mortgage Loan Insurance, U.S.A.
(Units)

Period	Federal Housing Administration				Veterans' Administration			
	Total Applications	Commitments			Total Applications	Commitments		
		Total	New	Existing		Total	New	Existing
1952	529,179	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
1956	473,175	429,403	205,993	223,410	709,728	688,728	380,520	308,208
1956—2nd Q.	141,883	131,302	62,644	68,658	224,310	215,804	117,278	98,526
3rd Q.	115,013	110,158	51,442	58,716	185,971	185,479	100,667	84,812
4th Q.	85,973	81,531	41,291	40,240	119,635	117,171	68,184	48,987
1957—1st Q.	106,208	91,557	51,653	39,904	90,654	90,654	58,602	32,052
2nd Q.	144,254	117,932	59,126	58,806	82,655	82,655	49,701	32,954

Table 34. Dwelling Starts and Completions in the U.K.

Period	Starts			Completions		
	Total	Publicly Initiated ⁽¹⁾	Privately Initiated	Total	Publicly Initiated ⁽¹⁾	Privately Initiated
1952	302,174	248,248	53,926	248,319	211,649	36,670
1953	354,860	269,970	84,890	326,804	261,937	64,867
1954	336,961	228,050	108,911	354,129	261,706	92,423
1955	320,000	189,887	130,113	324,423	208,330	116,093
1956	285,014	162,338	122,676	307,674	181,243	126,431
1956—2nd Q.	86,168	48,607	37,561	78,349	45,959	32,390
3rd Q.	70,407	40,149	30,258	76,381	43,674	32,707
4th Q.	66,391	38,757	27,634	83,532	49,116	34,416
1957—1st Q.	64,621	36,366	28,255	77,749	47,453	30,296
2nd Q.	80,817	43,650	37,167	78,174	45,824	32,350

(1) Mainly by Local Housing Authorities.

POPULATION AND INCOME

Table 35. Net Family Formation⁽¹⁾
(In Thousands)

Period	Marriages ⁽²⁾	Net Migration of Married Females	Deaths of Married Persons ⁽³⁾	Divorces	Adjustment	Net Family Formation ⁽⁴⁾	Number of Families ⁽⁵⁾
1946	134.1	27.1	48.6	7.7	-1.0	103.9	2,890.2
1947	127.3	3.3	49.9	8.2	-0.7	71.8	2,962.0
1948	123.3	15.1	51.5	6.9	-0.7	79.3	3,041.3
1949	123.9	9.8	53.0	5.9	-0.7	74.1	3,188.6
1950	124.8	5.7	53.9	5.4	-0.5	70.7	3,259.3
1951	128.2	27.1	54.9	5.3	-1.7	93.4	3,352.7
1952	128.3	24.3	55.2	5.6	-2.0	89.8	3,442.5
1953	130.8	24.2	56.3	6.1	-2.0	90.6	3,533.1
1954	128.4	21.2	55.8	5.9	-1.9	86.0	3,619.1
1955	127.8	11.6	57.3	6.0	-1.7	74.4	3,693.5
1956	132.5	16.0	58.7	5.9	-0.3	83.6	3,777.1
1956—2nd Q.	27.8	3.3	15.1	**	*	14.5	3,705.6 ⁽⁶⁾
3rd Q.	44.8	3.7	12.6	**	*	34.4	—
4th Q.	36.9	6.4	13.9	**	*	27.9	—
1957—1st Q.	24.1	10.2	16.3	**	*	16.5	—
2nd Q.	28.4	12.7	14.6	**	*	25.0	—
3rd Q.	45.9	13.7	14.3	**	*	43.8	—

(1) All data exclude Newfoundland prior to 1949.

(2) Annual data show the actual number of marriages during the period; quarterly data show the number of registrations during the period, regardless of when the events actually occurred. For this reason, quarterly estimates of net family formation do not agree with annual estimates.

(3) Quarterly data estimated.

(4) Adjusted prior to 1956 to agree with 1956 Census. Quarterly data include an allowance for divorces.

(5) As at the end of period (see p. 32).

(6) As at June 1.

* Not applicable.

** Not available.

Table 36. Births, Deaths, Immigration and Population⁽¹⁾
(In Thousands)

Period	Births ⁽³⁾	Deaths ⁽³⁾	Immigration ⁽³⁾	Population ⁽²⁾					
				Maritimes	Quebec	Ontario	Prairies	British Columbia	Canada ⁽⁴⁾
1946	331	115	72	1,180	3,629	4,093	2,363	1,003	12,292
1947	359	118	64	1,197	3,710	4,176	2,400	1,044	12,551
1948	347	119	125	1,216	3,788	4,275	2,438	1,082	12,823
1949	366	124	95	1,576	3,882	4,378	2,474	1,113	13,447
1950	371	124	74	1,597	3,969	4,471	2,514	1,137	13,712
1951	380	125	194	1,618	4,056	4,598	2,547	1,165	14,009
1952	403	126	164	1,653	4,174	4,788	2,614	1,205	14,459
1953	417	127	169	1,680	4,269	4,941	2,682	1,248	14,845
1954	435	125	154	1,709	4,388	5,115	2,753	1,295	15,287
1955	442	128	110	1,736	4,517	5,266	2,808	1,342	15,698
1956	449	132	165	1,764	4,628	5,405	2,854	1,399	16,081
1956—2nd Q.	110	34	51	1,764	4,628	5,405	2,854	1,399	16,081
3rd Q.	116	30	40	**	**	**	**	**	16,193
4th Q.	112	32	55	**	**	**	**	**	16,308
1957—1st Q.	115	36	62	**	**	**	**	**	16,420
2nd Q.	120	33	120	1,792	4,758	5,622	2,899	1,487	16,589
3rd Q.	123	32	62	**	**	**	**	**	16,745

(1) All data exclude Newfoundland prior to 1949.

(2) Annual data relate to June 1. Quarterly data relate to the beginning of March, June, September and December.

(3) Annual data show the actual number of births, deaths and immigrants during the period; quarterly data show the number of registrations during the period, regardless of when the events actually occurred.

(4) Includes Yukon and Northwest Territories.

** Not available.

POPULATION AND INCOME

Table 37. Movements of Families
(As Indicated by Family Allowance Statistics)

Period	Families Receiving Family Allowance ⁽¹⁾	Number of Accounts Transferred			Per Cent		
		Intra-Provincial	Inter-Provincial	Total	Intra-Provincial	Inter-Provincial	Total
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
1956	2,279,099	591,431	48,349	639,780	26.0	2.1	28.1
1956—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
Oct.	2,299,228	73,772	5,423	79,195	3.2	0.2	3.4
Nov.	2,304,141	54,716	4,838	59,554	2.4	0.2	2.6
Dec.	2,310,187	42,935	4,660	47,595	1.9	0.2	2.1
1957—Jan.	2,314,503	38,280	3,332	41,612	1.7	0.1	1.8
Feb.	2,321,578	34,664	3,319	37,983	1.5	0.1	1.6
Mar.	2,326,891	32,484	2,626	35,110	1.4	0.1	1.5
Apr.	2,331,254	45,304	2,902	48,206	2.0	0.1	2.1
May	2,336,197	51,814	2,957	54,771	2.2	0.1	2.3
June	2,343,149	49,567	4,435	54,002	2.1	0.2	2.3
July	2,349,329	55,846	3,919	59,765	2.4	0.2	2.6
Aug.	2,354,981	51,214	3,804	55,018	2.2	0.2	2.4
Sept.	2,363,954	52,077	6,136	58,213	2.2	0.3	2.5
Oct.	2,369,558	66,495	6,347	72,842	2.8	0.3	3.1

(1) Yearly data relate to month of June.

Table 38. Gross National Product, Personal Income, Personal Disposable Income and Personal Savings
(Millions of Dollars)

Period	Gross National Product		Personal Income			Personal Disposable Income		Personal Savings		
	Total	Non-farm ⁽¹⁾	Total	Non-farm ⁽²⁾	Farm	Total	Per Capita ⁽³⁾	Total	Non-farm ⁽⁴⁾	Farm Inventory Change
Actual										
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	1,099	1,525	1,288	237
1953	24,473	22,821	18,132	16,475	1,657	16,700	1,125	1,588	1,538	50
1954	24,336	23,189	18,209	17,058	1,151	16,772	1,097	891	1,006	-115
1955	26,916	25,512	19,701	18,319	1,382	18,210	1,160	1,071	860	211
1956	29,866	28,258	21,706	20,118	1,588	19,986	1,243	1,430	1,261	169
1956—1st Q.	6,381	6,383	4,647	4,653	-6	4,247	266	45	274	-229
2nd Q.	7,131	7,020	5,084	4,967	117	4,625	288	8	203	-195
3rd Q.	8,654	7,387	6,443	5,196	1,247	6,017	372	1,499	573	926
4th Q.	7,700	7,468	5,532	5,302	230	5,097	313	-122	211	-333
1957—1st Q.	6,931	6,894	5,163	5,106	57	4,697	286	180	426	-246
2nd Q.	7,486	7,382	5,503	5,377	126	5,006	302	152	285	-133
3rd Q.	8,652	7,736	6,498	5,607	891	6,026	360	1,268	643	625
Seasonally Adjusted at Annual Rates										
1956—1st Q.	28,884	27,308	20,900	19,340	1,560	19,284	1,207	1,348	**	**
2nd Q.	29,528	27,944	21,468	19,860	1,608	19,760	1,229	1,476	**	**
3rd Q.	30,136	28,568	21,984	20,496	1,488	20,208	1,248	1,400	**	**
4th Q.	30,916	29,212	22,472	20,776	1,696	20,692	1,269	1,496	**	**
1957—1st Q.	30,716	29,400	22,560	21,184	1,376	20,676	1,259	1,308	**	**
2nd Q.	30,736	29,460	22,860	21,496	1,364	20,960	1,264	1,644	**	**
3rd Q.	31,028	29,796	23,240	22,108	1,132	21,272	1,270	1,596	**	**

(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 39. Production of Selected Building Materials

Product	Unit of Measurement	1954	1955	1956	1956		1957	
					3rd Quarter	4th Quarter	1st Quarter	2nd Quarter
Sawn Lumber	Millions Ft. B.M.	7,205.9	7,881.3	7,791.5	2,353.0	1,527.2	1,664.7	1,098.8
Wood Fibre Building Board	Millions Sq. Ft. $\frac{1}{2}$ " B.	294.7	338.7	384.9	96.5	98.4	85.6	92.8
Gypsum Wallboard	Millions Sq. Ft.	262.7	312.2	302.6	86.4	77.2	59.1	75.9
Gypsum Lath	Millions Sq. Ft.	328.1	405.1	368.8	88.3	75.1	61.4	82.5
Gypsum Plaster	Thousands Tons	261.6	295.1	293.7	89.7	65.8	60.9	65.9
Cement	Thousands Tons	3,955.8	4,407.2	5,158.5	1,416.1	1,333.6	1,157.5	1,519.2
Concrete Blocks ⁽¹⁾	Millions Blocks	98.1	105.2	109.8	33.1	26.7	15.9	28.4
Cement Pipe and Tile ⁽¹⁾	Thousands Tons	328.7	433.4	551.9	149.4	159.2	75.7	124.7
Asphalt Shingles	Thousands Squares	2,961.3	3,237.6	2,955.6	967.2	483.5	479.7	689.1
Asphalt Floor Tiles	Millions Sq. Ft.	16.4	17.3	21.1	4.3	6.7	6.4	5.1
Building Brick	Millions Bricks	468.3	484.7	541.9	151.7	136.7	81.0	117.9
Vitrified Sewer Pipe	Thousands Feet	5,615.0	6,626.4	7,488.9	2,286.0	1,665.8	1,312.1	1,952.0
Paints and Varnishes ⁽²⁾	Millions Dollars	101.9	115.4	121.2	30.9	25.6	27.9	40.2
Galvanized Sheets	Thousands Tons	104.5	160.6	212.8	61.4	40.8	38.8	44.0
Steel Pipe and Fittings	Thousands Tons	231.3	328.1	466.2	136.5	125.7	140.7	173.1
Wire Nails and Spikes	Thousands Tons	79.0	88.9	92.5	21.9	19.5	16.8	19.5

(1) Production of firms which normally account for 85% of the total.

(2) Factory sales of firms which normally account for 96% of the total.

Table 40. The Labour Force and Persons With and Without Jobs⁽¹⁾
(In Thousands)

Period	All Persons Aged 14 Years and Over	Total Labour Force	Persons With Jobs				Persons Without Jobs and Seeking Work	Not in Labour Force
			Total	In Agriculture	In Non-agricultural Industries			
					Total	Construction		
1949	9,254	5,092	4,991	1,114	3,877	349	101	4,162
1950	9,066	4,892	4,755	965	3,790	325	137	4,174
1951	9,696	5,236	5,155	991	4,164	353	81	4,460
1952	9,919	5,335	5,229	927	4,302	356	106	4,584
1953	10,129	5,447	5,356	910	4,446	377	91	4,682
1954	10,280	5,483	5,297	900	4,397	374	186	4,797
1955	10,522	5,615	5,458	881	4,577	399	157	4,907
1956	10,699	5,764	5,647	804	4,843	467	117	4,935
1956—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
Oct. 20	10,771	5,772	5,674	794	4,880	461	98	4,999
Nov. 17	10,791	5,765	5,630	693	4,937	438	135	5,026
Dec. 15	10,815	5,741	5,555	680	4,875	390	186	5,074
1957—Jan. 19	10,842	5,696	5,393	671	4,722	351	303	5,146
Feb. 16	10,861	5,685	5,362	654	4,708	341	323	5,176
Mar. 16	10,884	5,716	5,373	671	4,702	342	343	5,168
Apr. 20	10,926	5,748	5,442	706	4,736	382	306	5,178
May 18	10,968	5,881	5,687	773	4,914	448	194	5,087
June 22	11,012	5,996	5,834	774	5,060	468	162	5,016
July 20	11,043	6,112	5,949	880	5,069	502	163	4,931
Aug. 18	11,074	6,131	5,957	900	5,057	520	174	4,943
Sept. 21	11,094	6,048	5,854	812	5,042	498	194	5,046
Oct. 19	11,114	6,005	5,797	746	5,051	493	208	5,109

(1) Yearly data relate to month of June.

BUILDING MATERIALS AND LABOUR

Table 41. Immigration of Construction Workers, by Trade

Period	Bricklayers and Masons	Carpenters	Painters	Plasterers	Plumbers	Electricians	Sheet Metal Workers	Total Skilled Construction Workers	Other Construction Workers	Total Construction Workers
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
1956	2,567	2,821	1,206	217	752	1,565	290	9,418	378	9,796
1955—3rd Q.	319	430	193	26	87	214	29	1,298	56	1,354
4th Q.	134	210	70	15	36	97	15	577	27	604
1956—1st Q.	256	326	110	20	66	120	23	921	33	954
2nd Q.	979	1,092	457	94	283	542	107	3,554	155	3,709
3rd Q.	762	709	326	48	163	375	68	2,451	91	2,542
4th Q.	570	694	313	55	240	528	92	2,492	99	2,591
1957—1st Q.	627	919	442	96	377	859	174	3,494	180	3,674
2nd Q.	1,856	2,487	1,147	193	753	1,632	294	8,362	456	8,818
3rd Q.	544	792	414	62	258	667	109	2,846	159	3,005

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

Period ⁽¹⁾	All Workers		Construction Workers					
	Unplaced Applicants	Unfilled Vacancies	Skilled and Semi-skilled		Unskilled		Total	
			Unplaced Applicants	Unfilled Vacancies	Unplaced Applicants	Unfilled Vacancies	Unplaced Applicants	Unfilled Vacancies
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
1956	311,300	49,800	31,353	1,977	40,114	2,209	71,467	4,186
10 mos. average								
Oct. 1956	305,380	52,050	29,758	2,130	38,336	2,512	68,094	4,642
Oct. 1957	386,240	33,840	41,420	1,214	50,482	1,153	91,902	2,367
1956—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
Oct.	173,700	49,200	9,253	2,466	13,320	2,267	22,573	4,733
Nov.	246,000	44,100	22,658	1,512	29,156	752	51,814	2,264
Dec.	436,200	33,300	56,010	910	68,844	642	124,854	1,552
1957—Jan.	560,200	30,500	78,725	701	93,766	361	172,491	1,062
Feb.	588,100	26,900	81,695	755	97,531	285	179,226	1,040
Mar.	590,700	34,500	76,304	1,162	92,786	803	169,090	1,965
Apr.	474,300	47,200	54,876	1,727	65,982	2,077	120,858	3,804
May	307,000	47,200	29,100	1,557	33,849	2,566	62,949	4,123
June	265,500	39,500	20,189	1,314	26,127	1,722	46,316	3,036
July	256,300	34,900	16,593	1,482	22,167	1,420	38,760	2,902
Aug.	248,400	30,400	15,103	1,086	19,660	829	34,763	1,915
Sept.	266,900	26,500	17,545	1,357	21,902	963	39,447	2,320
Oct.	305,000	20,800	24,066	998	31,052	505	55,118	1,503

(1) As at date of reporting closest to end of month. Annual data are monthly averages.

BUILDING MATERIALS AND LABOUR

Table 43. Employment⁽¹⁾ in the Construction Industry

Period	Persons Employed				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						
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
1956	108,856	20,724	54,265	183,845	41.0	41.1	5,364	7,626
1956—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	4,733	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.	128,155	27,012	68,695	223,862	43.4	43.4	6,736	9,721
Oct.	126,496	24,981	66,765	218,242	44.1	44.1	6,678	9,630
Nov.	128,486	24,281	63,666	216,433	43.0	43.2	6,575	9,359
Dec.	121,616	21,916	57,590	201,122	42.0	41.6	6,028	8,375
1957—Jan.	99,756	17,784	43,666	161,206	33.1	34.4	3,892	5,539
Feb.	97,618	17,280	40,069	154,967	41.7	41.2	4,790	6,391
Mar.	96,861	17,047	42,544	156,452	42.5	41.6	4,844	6,513
Apr.	100,054	18,141	41,265	159,460	42.4	42.1	5,013	6,707
May	105,335	20,468	49,238	175,041	40.0	39.7	5,034	6,944
June	114,515	24,384	60,559	199,458	42.3	41.9	5,871	8,350
July	121,843	27,056	69,483	218,382	41.9	42.1	6,244	9,183
Aug.	125,089	30,057	73,055	228,201	43.0	43.0	6,677	9,807
Sept.	123,120	30,685	74,099	227,904	43.2	43.1	6,645	9,822

Table 44. Earnings⁽¹⁾ 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	
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
1956	176.5	163.9	72.37	67.36	9,496	12,528	14,284
1956—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	1,236
Sept.	178.4	165.0	77.43	71.61	12,019	16,041	1,268
Oct.	179.9	166.4	79.34	73.38	12,015	16,025	1,273
Nov.	180.2	167.4	77.49	72.32	11,846	15,664	1,265
Dec.	181.4	169.0	76.19	70.30	10,934	14,155	1,248
1957—Jan.	182.8	170.1	60.51	58.51	7,116	9,425	1,197
Feb.	186.3	175.7	77.69	72.39	8,922	11,230	1,205
Mar.	185.4	174.9	78.80	72.76	8,984	11,390	1,205
Apr.	189.0	178.4	80.14	75.11	9,473	11,964	1,218
May	188.9	176.9	75.56	70.23	9,511	12,282	1,270
June	189.3	175.8	80.07	73.66	11,180	14,684	1,322
July	189.6	174.3	79.44	73.38	11,837	16,004	1,312
Aug.	189.4	174.6	81.44	75.08	12,649	17,126	1,335
Sept.	189.9	174.6	82.04	75.25	12,620	17,152	1,348

(1) Reported by employers with 15 or more employees. Data relate to the last pay period of the preceding month except for Total Labour Income which is income for the indicated month.

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	Total
1950	108.4	103.4	108.5	97.3	98.8	123.6	101.7	106.4	103.7	106.4
1951	131.9	111.0	119.7	110.1	107.0	123.8	116.7	123.0	121.7	125.5
1952	129.0	117.7	129.4	108.5	108.8	113.9	119.6	123.3	129.5	124.9
1953	127.5	119.5	136.3	113.5	108.8	114.8	115.9	121.9	131.4	123.9
1954	124.3	119.2	137.4	116.3	109.1	122.5	112.5	119.8	129.7	121.7
1955	127.1	117.6	138.8	122.3	106.1	128.4	115.0	132.2	131.9	124.3
1956	130.4	117.9	144.9	126.3	110.8	136.3	120.9	140.6	139.5	128.5
10 mos. average										
Oct. 1956	130.6	117.8	144.5	126.4	110.4	136.8	120.3	142.6	138.8	128.5
Oct. 1957	129.4	120.9	148.2	125.4	115.6	133.7	126.0	121.8	145.4	128.7
1956—July	131.5	118.0	146.6	126.2	112.5	139.0	119.9	137.5	138.0	129.0
Aug.	130.8	118.0	146.6	126.2	112.5	139.0	122.0	137.5	139.7	129.0
Sept.	130.0	118.0	146.6	126.2	112.5	139.0	122.9	137.2	142.3	128.7
Oct.	129.9	118.0	147.2	126.2	112.5	137.3	123.7	136.8	142.3	128.8
Nov.	130.0	118.0	147.2	126.2	112.5	134.0	124.2	130.3	143.4	128.7
Dec.	129.6	118.4	147.2	125.7	112.5	134.0	123.7	130.0	143.4	128.4
1957—Jan.	129.9	120.3	147.2	125.6	112.5	134.0	123.7	129.8	143.4	128.6
Feb.	129.5	121.1	149.5	124.9	112.5	134.0	125.2	126.3	146.8	128.7
Mar.	129.9	121.1	148.2	124.6	112.5	135.8	125.2	123.4	146.8	128.9
Apr.	129.8	120.7	148.1	124.6	113.5	134.1	125.2	123.4	146.3	128.8
May	129.9	121.0	148.1	124.6	117.5	134.1	126.1	123.4	145.5	129.2
June	129.7	121.0	148.1	124.6	117.5	134.1	126.2	123.2	145.0	129.1
July	129.5	121.0	148.1	126.9	117.5	134.1	127.1	118.9	144.6	129.0
Aug.	129.1	121.0	148.1	126.0	117.5	132.4	127.1	117.6	144.6	128.6
Sept.	128.7	121.0	148.1	126.0	117.5	132.4	126.9	115.5	145.4	128.3
Oct.	127.9	121.0	148.1	126.0	117.5	132.4	126.9	116.1	145.4	127.9

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

Period ⁽¹⁾	Bricklayers	Carpenters	Electricians	Painters	Plumbers	Sheet Metal Workers	Truck Drivers	Unskilled Construction Workers	Total	Total (incl. holiday pay allowances)
1950	102.8	106.3	106.8	103.1	103.9	107.0	104.2	104.0	104.8	105.3
1951	113.9	119.9	118.0	116.1	114.5	118.3	116.0	119.1	118.6	119.2
1952	121.1	129.6	129.0	126.6	122.1	129.5	125.5	129.6	128.6	129.5
1953	127.0	136.3	135.6	133.2	130.9	137.5	135.1	137.8	136.2	137.2
1954	129.0	138.9	140.8	137.0	133.7	141.9	138.2	142.5	140.0	141.1
1955	133.6	144.2	145.9	142.9	138.0	146.0	144.2	148.1	145.4	144.6
1956	137.8	147.5	150.4	145.9	142.7	149.8	150.6	155.3	150.7	152.4
10 mos. average										
Oct. 1956	134.8	145.1	147.7	143.6	140.2	147.5	146.0	150.7	147.2	148.9
Oct. 1957	141.3	151.8	155.3	149.5	146.0	153.3	155.9	161.1	155.6	157.3
1956—July	134.6	145.2	149.5	144.0	140.5	147.8	146.0	150.5	147.3	148.9
Aug.	136.6	146.5	149.7	144.3	142.1	148.5	147.9	152.5	148.8	150.5
Sept.	137.0	146.7	150.0	145.0	142.2	149.0	149.1	153.6	149.5	151.1
Oct.	137.8	147.5	150.4	145.9	142.7	149.8	150.6	155.3	150.7	152.4
Nov.	137.5	147.1	150.3	145.7	142.4	150.0	149.9	154.7	150.2	151.9
Dec.	138.2	148.2	150.5	146.0	142.7	150.3	150.5	156.2	151.4	153.0
1957—Jan.	138.3	148.4	151.0	146.0	143.0	150.5	151.6	156.5	151.6	153.3
Feb.	138.3	148.4	152.2	146.0	143.8	150.5	151.6	156.5	151.7	153.4
Mar.	138.8	148.5	153.3	146.2	144.2	150.5	151.7	156.6	151.9	153.6
Apr.	141.1	151.1	154.6	149.4	144.7	152.6	154.6	160.6	155.0	156.7
May	141.6	151.7	154.7	149.7	146.2	152.9	156.6	161.5	155.8	157.5
June	142.0	151.9	155.8	150.4	146.7	153.1	157.7	162.9	156.6	158.3
July	142.0	151.9	155.8	150.4	146.7	153.1	157.7	162.9	156.6	158.3
Aug.	143.1	154.6	158.5	152.2	147.9	155.9	158.5	163.8	158.3	160.0
Sept.	143.6	155.4	158.7	152.3	148.2	156.5	159.3	164.5	158.9	160.7
Oct. ^P	144.0	155.6	158.8	152.8	148.6	157.5	159.9	165.2	159.4	161.2

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

BUILDING COSTS

Table 47. Indexes of Building Materials and Wage Rates of Construction Workers
(1949 = 100)

Period	Building Materials		Wage Rates of All Construction Workers ⁽¹⁾	Composite Indexes		Wholesale Prices of All Commodities
	Residential	Non-residential		Residential Building Materials and Wage Rates	Non-residential Building Materials and Wage Rates	
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	146.6	132.7	131.5	110.4
1956	128.5	128.0	152.4	137.5	136.5	113.8
10 mos. average						
Oct. 1956	128.5	127.7	149.0	136.2	135.2	113.6
Oct. 1957	128.7	130.1	157.3	139.5	139.7	114.9
1956—July	129.0	127.2	148.9	136.5	134.8	114.3
Aug.	129.0	129.4	150.5	137.1	136.8	114.5
Sept.	128.7	129.2	151.1	137.1	136.9	114.7
Oct.	128.8	129.8	152.4	137.7	137.7	114.5
Nov.	128.7	129.5	151.9	137.4	137.3	114.3
Dec.	128.4	129.7	153.0	137.6	137.9	115.0
1957—Jan.	128.6	130.0	153.3	137.9	138.2	115.7
Feb.	128.7	130.1	153.4	138.0	138.3	115.2
Mar.	128.9	130.1	153.6	138.2	138.3	115.2
Apr.	128.8	130.1	156.7	139.3	139.4	115.2
May	129.2	130.2	157.5	139.8	139.8	115.0
June	129.1	129.5	158.3	140.1	139.6	115.0
July	129.0	130.6	158.3	140.0	140.3	115.1
Aug.	128.6	130.4	160.0	140.4	140.8	114.8
Sept.	128.3	130.2	160.7	140.5	140.9	114.3
Oct.	127.9	130.2	161.2 ^P	140.4 ^P	141.1 ^P	113.5

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

Table 48. Consumer Price Indexes
(1949 = 100)

Period	Rent	Home-ownership	Shelter Cost	Total Consumers' Price Index
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
1956	135.6	128.4	132.5	118.1
10 mos. average				
Oct. 1956	135.4	128.2	132.3	117.7
Oct. 1957	137.8	130.4	134.6	121.6
1956—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
Oct.	136.4	129.1	133.3	119.8
Nov.	136.6	129.1	133.4	120.3
Dec.	136.7	129.2	133.5	120.4
1957—Jan.	136.8	129.3	133.6	120.3
Feb.	137.0	129.5	133.8	120.5
Mar.	137.2	129.7	134.0	120.5
Apr.	137.2	129.8	134.0	120.9
May	137.4	129.9	134.2	121.1
June	138.0	130.6	134.8	121.6
July	138.2	130.9	135.1	121.9
Aug.	138.5	131.1	135.3	122.6
Sept.	138.7	131.5	135.6	123.3
Oct.	138.9	131.9	135.9	123.4

Table 49. Construction Time of Completed Dwellings

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)	
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
1956	20	43	22	8	7	6.4
10 mos. average						
Oct. 1956	19	41	24	9	7	6.6
Oct. 1957	21	37	21	10	11	7.0
1956—July	30	25	27	11	7	6.5
Aug.	40	30	10	14	6	5.8
Sept.	37	41	8	8	6	5.3
Oct.	26	52	6	6	10	6.0
Nov.	24	52	12	4	8	5.7
Dec.	23	52	14	2	9	5.9
1957—Jan.	14	47	24	3	12	7.0
Feb.	9	48	31	3	9	6.8
Mar.	6	54	28	5	7	6.9
Apr.	4	46	31	11	8	7.7
May	11	29	30	19	11	8.3
June	17	16	35	18	14	8.8
July	34	16	19	15	16	7.5
Aug.	43	27	8	12	10	6.2
Sept.	45	38	4	6	7	5.0
Oct.	29	51	4	5	11	6.0

BUILDING COSTS

Table 50. Estimated Costs of Single-Family Dwellings Financed Under the National Housing Acts⁽¹⁾

Period	Average Estimated Costs ⁽²⁾				Mortgage Loan Insurance Fee	Average Finished Floor Area Sq. Ft.	Average Construction Cost Per Sq. Ft. \$
	Land ⁽³⁾ \$	Construction \$	Other ⁽⁴⁾ \$	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	253	12,301	187	1,080	9.61
1955	1,788	10,564	245	12,597	197	1,077	9.81
1956	2,007	11,383	312	13,702	146	1,106	10.22
1956—1st Q.	1,955	11,016	243	13,214	207	1,102	10.00
2nd Q.	1,966	11,132	254	13,352	209	1,098	10.15
3rd Q.	2,079	11,870	239	14,188	217	1,118	10.38
4th Q.	2,085	11,787	242	14,114	213	1,129	10.44
1957—1st Q.	2,165	12,309	223	14,697	223	1,142	10.50
2nd Q.	2,273	12,207	245	14,725	222	1,134	10.53
3rd Q.	2,281	11,922	247	14,450	206	1,137	10.48
			Agency Loans				
1957—Sept.	2,105	10,486	238	12,829	206	1,014	10.34
			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	256	12,415	198	1,102	9.43
1955	1,819	10,777	251	12,847	200	1,102	9.74
1956	2,041	11,667	252	13,960	217	1,138	10.17
1956—1st Q.	1,974	11,303	247	13,524	210	1,134	9.97
2nd Q.	2,004	11,415	259	13,678	213	1,133	10.08
3rd Q.	2,090	12,045	250	14,385	220	1,170	10.30
4th Q.	2,131	12,082	240	14,453	217	1,161	10.38
1957—1st Q.	2,173	12,506	232	14,911	224	1,174	10.43
2nd Q.	2,272	12,399	256	14,927	229	1,168	10.43
3rd Q.	2,277	12,126	262	14,665	207	1,171	10.36
			Agency Loans				
1957—Sept.	2,126	10,636	246	13,008	207	1,032	10.31

(1) Agency loans are shown separately.

(2) Estimated by loan applicants.

(3) Land cost data reflect the prices paid for lots. These prices vary with changing proportions of fully serviced, partially serviced and unserviced lots. In the case of serviced lots, prices also vary with changes in the method of financing as between municipal financing, where part of the cost is covered by local improvement charges, and full financing by builders or developers.

(4) 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 1954. The mortgage insurance fee is excluded.

* Not applicable.

Sources and Explanatory Notes

In the following notes frequent references are made to the Dominion Bureau of Statistics and to 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. 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 1. On the basis of the 1956 Census, an additional 36 urban municipalities are now included in the category of centres of 5,000 population and over in 1957. To maintain comparability of data, the reclassification of urban areas has been ignored.

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 is 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 9. Data obtained from DBS. The major urban areas include the urban and rural fringes of major urban centres. In *New Residential Construction*, DBS, the major urban centres are shown in Table 3, while the fringe areas are shown in Appendix A.

TABLE 10. Data on building permits for the years 1951 to 1956 were obtained from the General Assignments Division, DBS, and for 1957, from monthly issues of *Building Permits*, DBS.

Data on contract awards were obtained from monthly issues of the *Building Reporter*, published by Hugh C. McLean Publications Limited, Toronto.

TABLE 11. Data obtained from issues of *National Accounts Income and Expenditure*, Research and Development Division, DBS.

TABLE 12. Data on residential construction were prepared by the Economic Research Department, CMHC.

Data for non-residential construction for 1950 were obtained from *Private and Public Investment in Canada, 1926-1951*, Department of Trade and Commerce, Ottawa, p. 151. Data for later years were obtained from subsequent issues of *Private and Public Investment in Canada*.

TABLES 14 to 16. Data compiled by the Economic Research Department, CMHC, from monthly reports submitted by lending institutions participating in a survey conducted by CMHC. In 1956, 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 15 and 16 are obtained by deducting joint and insured loans from total loans.

TABLE 26. Data compiled from information obtained from the Research and Statistics Division, Department of Veterans' Affairs, the Canadian Farm Loan Board and the Supervisor, the Farm Improvement Loans Act, Department of Finance.

TABLES 29, 30 and 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., and monthly issues of *Economic Indicators*, published by the United States Government Printing Office, Washington, D.C., U.S.A.

TABLE 34. Data obtained from *Monthly Digest of Statistics*, published by Her Majesty's Stationery Office, London, England.

TABLE 35. Net family formation is the total number of families formed minus the number of existing families dissolved. The number of families formed is taken as the sum of marriages and married female immigrants. Dissolutions represent the sum of deaths of married persons, emigration of married females and divorces.

Data on marriages, deaths of married persons and divorces were obtained from DBS. Quarterly data on deaths of 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.

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

TABLE 37. Data obtained through courtesy of Treasury Office, Department of National Health and Welfare.

TABLE 38. Data obtained from issues of *National Accounts, Income and Expenditure*, Research and Development Division, DBS.

TABLES 39 and 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 were obtained from the Economics and Research Branch, for the years 1950-1953. These annual data refer to the month of October and do not represent twelve-month averages.

The monthly indexes were computed on the basis of data contained in monthly wage rate schedules for 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.