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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.

Comments and suggestions in respect of the contents of these reports will be welcomed.

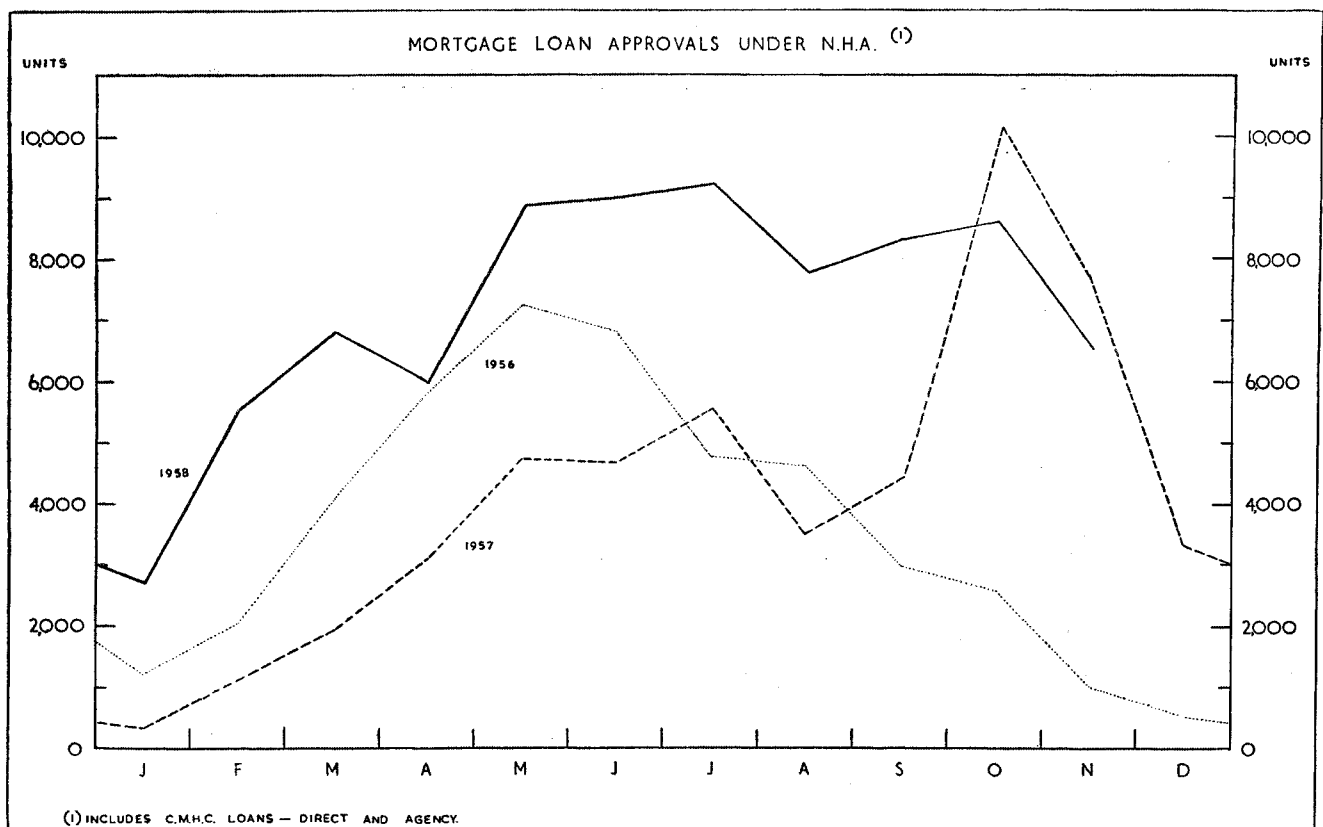
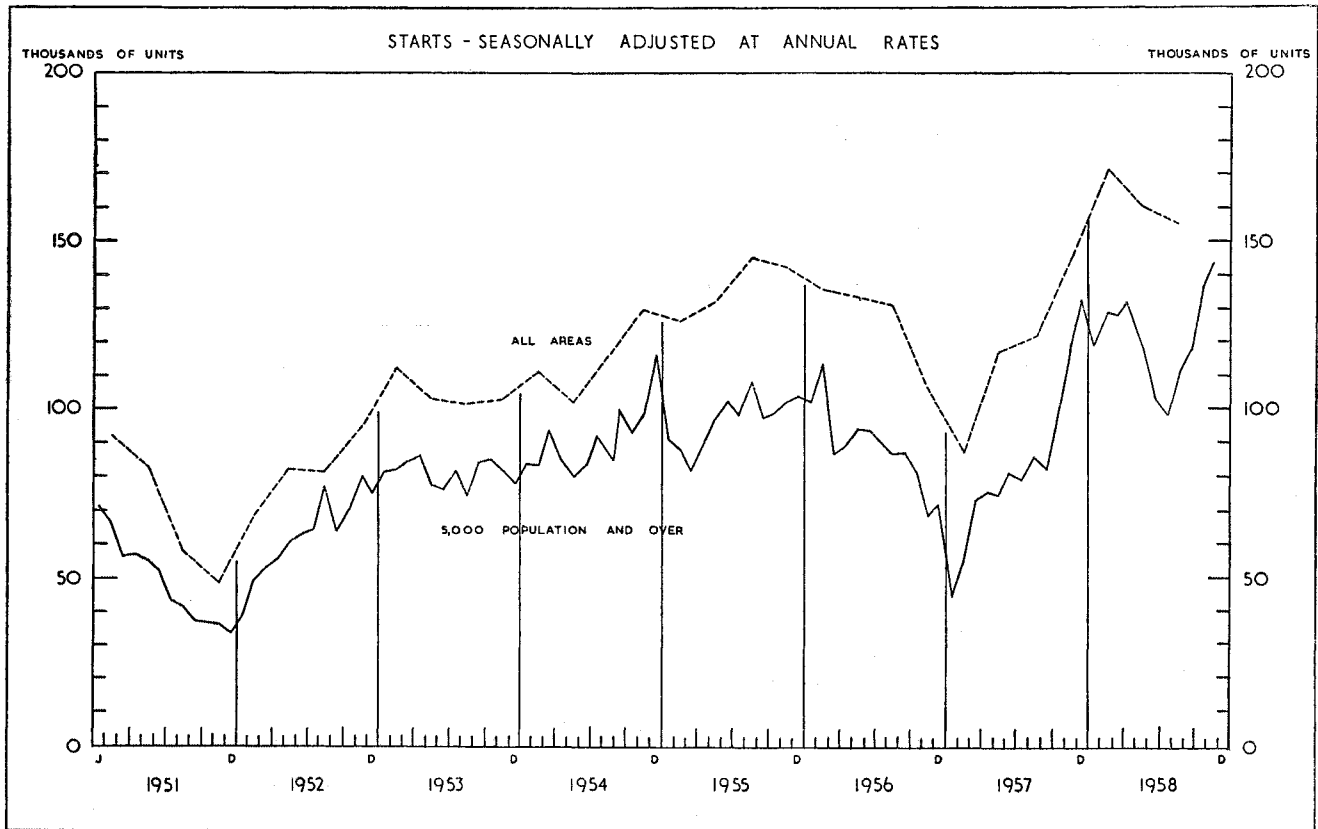
**Economic Research Department, Development Group,
Central Mortgage and Housing Corporation.**

Ottawa, December, 1958.

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HOUSING STARTS AND MORTGAGE LENDING



Summary

Housing starts, already at high rates, were increasing further in the third quarter of the year. By October the rate of starts, after allowing for seasonal factors, was higher than in any previous month. This increase was financed by both public and private mortgage money.

House-Building Activity

In the first ten months of the year starts totalled 140,800 compared to 102,200 in the corresponding period of 1957, an increase of 38 per cent. While at no time during the year did starts fall below a rate, seasonally adjusted, of 150,000 per year, there was a decline in the second quarter. Thereafter the rate increased so that by October it was over 175,000 per year. Preliminary data suggest that this rate was maintained in November. For the year as a whole starts will be well over 155,000. This compares with 122,340 starts in 1957 and 138,300 in 1955, the previous record year.

Both in absolute and in relative terms, most of the increase in starts in 1958 was in the metropolitan areas of over 100,000 population. Starts in these areas in the first ten months of the year increased from 52,000 in 1957 to 81,000 in 1958, up by 56 per cent. London and Winnipeg each had increases of over 100 per cent. In the smaller urban centres the increase was 45 per cent and in other areas, 15 per cent.

The Prairie region experienced the largest increase in starts from 1957, up by almost 46 per cent in the first ten months of the year. Ontario was second with 42 per cent, British Columbia had 38 per cent and Quebec 35 per cent. In the Atlantic region there was an unusual pattern; total starts showed an increase of under 2 per cent but this reflected a 42 per cent increase in the urban centres of 5,000 population and over, offset by a substantial decline in other areas.

Rental dwellings, though still accounting for less than one-third of the total, increased relatively much faster than other new housing starts. Starts of apartment dwellings increased by 70 per cent from the first ten months of 1957 to the corresponding period of 1958. The increase for single-family starts was 30 per cent.

Dwelling completions totalled 117,700 units in the first ten months of the year, 24 per cent higher than in 1957. With the rate of completions still rising it is expected that the total for the year will be over 145,000 units compared to 117,300 in 1957. At the end of the year there are likely to be over 80,000 dwelling units under construction.

The record level of completions was accompanied by record sales of houses for owner-occupancy. As a result there was virtually no change in the inventory of dwellings newly completed but unoccupied in the larger urban centres. At the end of October there were 2,103 of these dwellings remaining unoccupied one month or more. At the beginning of the year the total was 2,066. The average period of time for which these dwellings had been in the inventory was down from 3.9 months at the beginning of the year to 3.6 months in October.

Mortgage Lending Activity

Lending institutions, in the first nine months of 1958, approved mortgage loans of all kinds for over \$900 million, more than in the corresponding period of any previous year. Of this amount \$622 million was for new housing, including \$417 million under the National Housing Act. In addition to the institutional funds committed for mortgages on new housing, loans amounting to \$268 million were approved from public funds. These loans comprised agency and direct loans under the National Housing Act by CMHC.

Both for the lending institutions and for CMHC, these amounts represented increases over 1957 of \$200 million in mortgage loan approvals for new housing.

At no time during the first nine months of 1958 did the mortgage loan approvals of either the lending institutions or CMHC, fall below 1957 levels. There was, however, a relative decline in the middle of the year. After August, activity increased so that the totals for the third quarter were substantially above those of last year. CMHC and institutional lending under the National Housing Act was 92 per cent higher in the third quarter of 1958 than the year before. Conventional institutional lending for new housing showed an increase of 15 per cent for the same period.

The increase in direct loan activity by CMHC resulted from the announcement, early in September, of a new quota of direct mortgage loans under the National Housing Act available to builders.

By the end of November, loans under the National Housing Act had been approved for over \$851 million relating to 79,800 dwelling units. The comparable figures for 1957 were \$482 million and 47,300 dwelling units.

Characteristics of Borrowers under NHA

There was little change in the level of incomes of borrowers of NHA loans in the third quarter of 1958. On insured loans, the average income of applicants was \$5,862, some \$700 more than under the small homes loan arrangement. Family incomes were \$500 to \$600 higher than these amounts.

The houses purchased by borrowers of insured loans cost an average of \$14,937. Under the small homes loan arrangement the average cost was \$13,519. Down-payments averaged \$3,392 and \$2,363 respectively.

Population

Net family formation in the first three quarters of 1958 is estimated at 53,400 compared to 79,700 in the corresponding period of 1957. With the number of marriages unchanged, all of the decline was accounted for by the reduced level of immigration. In the period under review it is estimated that the net migration of families was 4,000, compared to 31,000 a year ago.

Land and Building Costs

Building costs increased in the first ten months of 1958 at a faster pace than in 1957. In October, the combined index of residential building material prices and construction wage rates was 144.4. This compared with 143.0 in June and 140.6 in January. The increase was mainly, but not entirely, in wage rates.

In contrast to the increase in the combined index, costs under the National Housing Act declined in the third quarter of 1958. For bungalows, the average construction cost per square foot was down from \$10.64 in the second quarter to \$10.48 in the third quarter. Since there was also a further slight reduction in the average size of dwellings, together with a small decline in land costs, total costs for bungalows were down from an average of \$14,767 to \$14,191 between the second and third quarters of the year.

These cost estimates relate to dwellings financed with insured loans. The costs of those financed under the small homes loan arrangement, at \$12,998, were about \$1,200 lower.

Housing Legislation and Administration

Interest Rates

Effective October 16, 1958, the rate of interest payable by the borrower, in respect of loans made to limited-dividend corporations and to primary industries, was raised to 4 5/8 per cent and 5 5/8 per cent respectively (P.C. 1958-1444).

HOUSE-BUILDING ACTIVITY

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Table 1. Dwelling Starts, by Area⁽¹⁾

Period	Urban			Rural		Total		Conversions
	5,000 Population and Over		Other	Non-farm	Farm	Actual	Annual Rate ⁽²⁾	
	Actual	Annual Rate ⁽²⁾						
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
1957	84,875 ⁽³⁾	*	8,341 ⁽³⁾	24,718 ⁽³⁾	4,406	122,340	*	3,982
10 mos. ending								
Oct. 1957	67,890	81,500	7,572	22,549	4,186	102,197	**	**
Oct. 1958	101,257	117,300	10,301	24,947	4,264	140,769	**	**
1957—July	9,387	78,900	951	2,809	365	13,512	122,500	**
Aug.	9,097	85,500	1,028	2,914	539	13,578		**
Sept.	8,434	81,800	855	2,843	456	12,588		**
Oct.	9,284	95,600	810	3,092	486	13,672	145,500	**
Nov.	9,953	117,400	542	1,210	197	11,902		**
Dec.	7,032	132,900	227	959	23	8,241		**
1958—Jan.	3,945	119,100	90	472	75	4,582	172,600	**
Feb.	4,375	129,500	56	341	—	4,772		**
Mar.	6,296	129,100	612	1,469	57	8,434		**
Apr.	11,013	132,200	796	2,319	234	14,362	161,000	**
May	14,330	123,200	1,539	3,515	422	19,806		**
June	12,923	103,400	1,971	5,004	1,347	21,245		**
July	12,057	98,000	998	2,892	542	16,489	155,700	**
Aug.	12,115	110,600	1,215	2,974	439	16,743		**
S.ept.	11,525	118,100	901	2,811	387	15,624		**
Oct.	12,678	136,300	2,123	3,150	761	18,712	—	**
Nov.	12,007	143,900	**	**	**	**	—	**

Source: DBS and CMHC.

Table 2. Dwelling Completions, by Area⁽¹⁾

Period	Urban			Rural		Total		Under Construction
	5,000 Population and Over		Other	Non-farm	Farm	Actual	Annual Rate ⁽²⁾	
	Actual	Annual Rate ⁽²⁾						
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
1957	80,995 ⁽³⁾	*	8,328 ⁽³⁾	23,617 ⁽³⁾	4,343	117,283	*	72,573
10 mos. ending								
Oct. 1957	64,431	80,900	6,494	20,279	3,664	94,868	**	75,299 ⁽⁴⁾
Oct. 1958	84,900	106,400	7,289	22,123	3,430	117,742	**	94,565 ⁽⁴⁾
1957—July	6,594	86,300	520	1,344	252	8,710	} 116,800	71,827
Aug.	5,725	74,200	722	1,693	348	8,488		76,623
Sept.	7,558	90,500	807	2,495	331	11,191		77,949
Oct.	8,605	76,400	1,579	4,958	902	16,044	} 115,200	75,299
Nov.	8,902	82,400	875	1,760	406	11,943		74,895
Dec.	7,662	79,100	959	1,578	273	10,472		72,573
1958—Jan.	8,035	95,600	325	1,485	327	10,172	} 131,000	67,775
Feb.	6,325	93,000	235	828	7	7,395		64,871
Mar.	7,094	100,700	285	1,218	151	8,748		64,499
Apr.	7,058	98,800	342	1,499	82	8,981	} 143,800	69,777
May	7,591	101,700	493	1,659	157	9,900		79,606
June	7,236	98,400	1,138	3,953	785	13,112		87,142
July	7,139	87,800	356	1,830	335	9,660	} 154,700	93,840
Aug.	9,300	125,600	1,049	2,227	131	12,707		97,688
Sept.	12,065	131,300	700	2,306	260	15,331		97,649
Oct.	13,057	119,300	2,366	5,118	1,195	21,736	—	94,565
Nov.	12,753	116,600	**	**	**	**	—	**

(1) Excludes Yukon and Northwest Territories.

(2) Seasonally adjusted.

(3) 1957 data not comparable with earlier years. As a result of the 1956 Census 36 centres were transferred to "5000 population and over" mostly from "other urban".

(4) As at end of October.

* Not applicable.

** Not available.

Source: DBS and CMHC.
Note: All metropolitan areas and urban centres with a population of 5,000 or more are enumerated completely. In other areas, estimates are based on a sample survey.

HOUSE-BUILDING ACTIVITY

Table 3. Dwelling Starts, by Province⁽¹⁾

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
1957	1,145	126	2,685	2,515	34,533	47,739	3,818	4,477	11,182	14,120	122,340
10 mos. ending											
Oct. 1957	1,066	118	2,399	2,329	29,056	38,397	3,411	4,028	9,145	12,248	102,197
Oct. 1958	1,220	104	2,192	2,501	39,113	54,493	5,654	4,569	13,969	16,954	140,769
1957—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
Nov.	44	—	180	137	3,141	5,324	298	334	1,415	1,029	11,902
Dec.	35	8	106	49	2,336	4,018	109	115	622	843	8,241
1958—Jan.	13	—	32	13	1,107	2,097	53	23	442	802	4,582
Feb.	16	—	27	1	1,217	2,137	95	22	166	1,091	4,772
Mar.	49	2	96	66	1,986	3,941	129	38	556	1,571	8,434
Apr.	78	—	141	90	3,417	6,558	491	369	1,343	1,875	14,362
May	252	6	222	437	5,769	7,450	912	839	1,866	2,053	19,806
June	202	9	408	499	6,373	7,711	864	903	2,397	1,879	21,245
July	155	23	402	412	4,436	5,406	736	602	2,053	2,264	16,489
Aug.	227	33	235	315	4,841	6,576	836	579	1,573	1,528	16,743
Sept.	131	13	366	319	4,369	6,061	609	448	1,356	1,952	15,624
Oct.	97	18	263	349	5,598	6,556	929	746	2,217	1,939	18,712

Source: DBS.

Table 4. Dwelling Completions, by Province⁽¹⁾

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
1957	1,183	149	2,438	2,550	33,188	45,087	4,312	4,310	9,948	14,118	117,283
10 mos. ending											
Oct. 1957	1,013	141	1,924	2,166	26,639	36,618	3,400	3,326	7,924	11,717	94,868
Oct. 1958	1,007	51	1,929	2,759	31,347	47,950	4,507	3,841	10,775	13,576	117,742
1957—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
Nov.	79	—	308	183	3,663	4,336	557	553	891	1,373	11,943
Dec.	91	8	206	201	2,886	4,133	355	431	1,133	1,028	10,472
1958—Jan.	62	28	213	357	2,390	4,270	346	231	1,245	1,030	10,172
Feb.	54	2	116	238	2,266	2,794	165	266	865	629	7,395
Mar.	38	—	128	213	2,621	3,111	271	238	988	1,140	8,748
Apr.	98	—	99	217	2,390	3,780	369	253	705	1,070	8,981
May	239	4	162	73	3,215	3,840	405	271	515	1,176	9,900
June	168	2	238	288	3,381	5,192	428	293	1,072	2,050	13,112
July	92	1	167	252	2,216	3,918	500	355	699	1,460	9,660
Aug.	119	2	148	187	3,128	5,990	562	467	889	1,215	12,707
Sept.	98	2	259	261	4,080	6,364	656	427	1,362	1,822	15,331
Oct.	39	10	399	673	5,660	8,691	805	1,040	2,435	1,984	21,736

(1) Excludes Yukon and Northwest Territories.

Source: DBS.

HOUSE-BUILDING ACTIVITY

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Table 5. Dwelling Starts, by Type⁽¹⁾

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
1957	82,955	9,272	27,899	2,214	122,340
10 mos. ending					
Oct. 1957	70,455	7,418	22,569	1,755	102,197
Oct. 1958	91,346	8,646	38,609	2,168	140,769
1957—July	9,529	840	3,041	102	13,512
Aug.	8,874	962	3,687	55	13,578
Sept.	9,297	970	2,249	72	12,588
Oct.	9,746	900	2,865	161	13,672
Nov.	7,869	1,050	2,594	389	11,902
Dec.	4,631	804	2,736	70	8,241
1958—Jan.	2,628	290	1,610	54	4,582
Feb.	2,021	330	2,355	66	4,772
Mar.	4,991	464	2,769	210	8,434
Apr.	9,283	654	4,228	197	14,362
May	12,929	964	5,583	330	19,806
June	15,043	1,016	4,823	363	21,245
July	11,293	1,382	3,627	187	16,489
Aug.	10,725	1,326	4,375	317	16,743
Sept.	10,236	1,166	4,137	85	15,624
Oct.	12,197	1,054	5,102	359	18,712

Table 6. Dwelling Completions, by Type⁽¹⁾

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	90,553	8,278	27,551	1,547	127,929
1956	95,656	11,872	26,035	2,137	135,700
1957	81,096	8,464	25,373	2,350	117,283
10 mos. ending					
Oct. 1957	65,432	6,880	20,702	1,854	94,868
Oct. 1958	79,246	7,848	28,945	1,703	117,742
1957—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
Nov.	7,988	820	2,747	388	11,943
Dec.	7,676	764	1,924	108	10,472
1958—Jan.	6,630	970	2,522	50	10,172
Feb.	4,451	714	2,070	160	7,395
Mar.	5,786	620	2,308	34	8,748
Apr.	6,099	696	2,007	179	8,981
May	6,343	686	2,726	145	9,900
June	9,841	774	2,298	199	13,112
July	6,862	528	2,156	114	9,660
Aug.	8,474	876	3,178	179	12,707
Sept.	10,110	710	4,144	367	15,331
Oct.	14,650	1,274	5,536	276	21,736

Source: DBS.

Table 7. Dwelling Starts, by Initiation

Period	Public	Private			Total ⁽¹⁾
		With ⁽²⁾ Government Assistance	Without Government Assistance	All Private	
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	2,400	44,741	80,170	124,911	127,311
1957	2,703	48,110	71,527	119,637	122,340
9 mos. ending					
Sept. 1957	2,193	26,271	60,061	86,332	88,525
Sept. 1958	2,216	58,753	61,088	119,841	122,057
1957—July	845	14,116	24,717	38,833	39,678
Aug.					
Sept.					
Oct.					
Nov.	510	21,839	11,466	33,305	33,815
Dec.					
1958—Jan.	183	11,452	6,153	17,605	17,788
Feb.					
Mar.					
Apr.					
May	1,208	21,180	33,025	54,205	55,413
June					
July					
Aug.					
Sept.	825	26,121	21,910	48,031	48,856
Oct.					
Oct.	—	—	—	—	—

Table 8. Dwellings Newly Completed, Occupied and Unoccupied⁽³⁾

Period	Dwellings Newly Completed	Completed Dwellings Newly Occupied	Completed Dwellings Remaining Unoccupied ⁽⁴⁾	Average Number of Months Unoccupied
1953	40,851	40,874	634	3.0
1954	47,231	46,641	995	3.4
1955	60,148	59,526	1,404	3.0
1956	64,221	62,831	2,410	2.8
1957	49,187	49,959	2,066	3.9
9 mos. ending				
Sept. 1957	38,624 ⁽⁵⁾	39,444 ⁽⁵⁾	*	*
Sept. 1958	48,636 ⁽⁵⁾	48,329 ⁽⁵⁾	*	*
1957—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
Nov.	5,466	5,363	2,060	4.1
Dec.	5,097	5,152	2,066	3.9
1958—Jan.	4,914	4,489	2,086	3.8
Feb.	3,588	3,590	2,523	3.8
Mar.	4,148	4,270	2,352	4.0
Apr.	4,170	4,290	2,206	4.0
May	4,152	4,180	2,144	4.1
June	4,010	4,155	2,156	4.0
July	4,387	4,356	2,028	3.9
Aug.	5,481	5,507	2,038	3.8
Sept.	6,966	6,913	1,894	3.8
Oct.	6,820	6,579	2,103	3.6

Source: CMHC.

(1) Excludes Yukon and Northwest Territories.

(2) Comprises houses financed with loans under the National Housing Act, the Canadian Farm Loan Act, and the Veterans' Land Act.

(3) Single-family and duplex dwellings in metropolitan areas and major urban centres.

(4) Excludes number of units completed and unoccupied for less than one month. Annual data relate to December 31st.

(5) January to October.

* Not applicable.

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Table 9. Dwelling Starts in Metropolitan and Major Urban Areas

Area	1955	1956	1957	10 months ending		September		October	
				Oct. 1957	Oct. 1958	1957	1958	1957	1958
Metropolitan Areas									
Calgary	3,129	3,742	3,425	2,644	4,435	354	595	443	559
Edmonton	3,843	3,203	3,320	2,591	4,873	318	339	695	1,124
Halifax	1,314	1,189	842	642	1,033	62	153	100	120
Hamilton	3,368	3,401	3,264	2,521	3,588	371	346	358	450
London	1,415	1,370	1,269	965	2,067	103	176	149	217
 Montreal	22,124	19,168	19,122	15,486	21,348	1,532	2,757	1,730	2,513
Ottawa-Hull	3,817	4,261	3,824	2,984	4,532	212	494	309	355
Quebec	3,359	2,651	1,287	1,152	1,950	220	202	166	421
Saint John	299	337	255	208	320	21	14	22	54
St. John's	495	463	206	172	439	11	61	21	33
 Toronto	19,622	16,878	17,113	12,874	20,107	1,922	2,346	1,720	1,987
Vancouver	8,471	8,450	7,539	6,184	10,462	768	1,128	761	975
Victoria	1,546	1,187	1,053	880	1,352	114	127	44	177
Windsor	1,324	1,397	1,037	889	1,014	89	17	76	114
Winnipeg	4,926	3,389	2,092	1,741	3,704	165	338	488	509
 Sub-total	79,052	71,086	65,648	51,933	81,224	6,262	9,093	7,082	9,608
Major Urban Areas⁽¹⁾									
Brantford	392	306	213	174	226	14	34	19	42
Chicoutimi-Jonquiere	555	677	506	412	633	28	61	72	73
Ft. William-Pt. Arthur	613	517	694	636	927	83	99	106	153
Guelph	435	341	268	188	475	15	50	24	139
Kingston	605	469	372	310	513	35	67	24	57
Kitchener	1,035	928	786	584	922	66	113	113	152
Moncton	351	409	248	199	331	24	18	37	43
 Niagara Falls	559	411	322	269	534	27	40	24	77
Oshawa	827	685	1,084	736	1,543	68	202	82	225
Peterborough	522	374	474	345	470	68	59	35	48
Regina	1,445	1,011	1,035	816	927	206	152	178	155
St. Catharines	1,138	767	766	641	690	57	59	126	110
Sarnia	767	569	516	402	570	62	105	47	73
Saskatoon	868	990	1,080	991	1,321	97	115	139	220
 Sault Ste. Marie	348	456	550	534	646	44	42	26	46
Shawinigan Falls	337	372	236	200	249	12	21	52	18
Sherbrooke	333	329	210	183	295	28	68	19	21
Sudbury	916	695	543	509	650	37	57	41	35
Sydney	100	245	257	233	260	44	49	32	57
Three Rivers	551	409	442	402	488	30	44	48	81
Timmins	35	23	37	30	51	—	16	8	—
 Sub-total	12,732	10,983	10,639	8,794	12,721	1,045	1,471	1,252	1,825
All Other	46,492	45,242	46,053	41,470	46,824	5,281	5,060	5,338	7,279
Canada⁽²⁾	138,276	127,311	122,340	102,197	140,769	12,588	15,624	13,672	18,712

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

(2) Excludes Yukon and Northwest Territories.

Source: DBS.

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Table 10. Residential Building Permits Issued and Construction Contracts Awarded

Period	Permits Issued ⁽¹⁾						Contracts Awarded			
	Dwelling Units			Value (Millions of Dollars)			Dwelling Units	Value (Millions of Dollars)		
	Apts.	Other Dwellings	Total	New Constr.	Repair Constr.	Total	Other ⁽²⁾ Dwellings	Apts.	Other Dwellings	Total
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	80,058	103,631	902.0	71.4	973.4	82,086	160.9	916.5	1,077.4
1957	30,516	71,259	101,775	891.6	60.8	952.4	51,843	199.1	685.0	884.1
10 mos. ending										
Oct. 1957	25,189	62,259	87,448	769.5	55.3	824.8	41,734	148.3	545.5	693.8
Oct. 1958	40,052	88,315	128,367	1,140.7	50.3	1,191.0	73,630	288.8	881.4	1,170.2
1957—Aug.	2,618	6,452	9,070	77.7	6.4	84.1	6,322	12.1	87.2	99.3
Sept.	2,507	6,806	9,313	82.2	6.0	88.2	3,097	13.2	41.6	54.8
Oct.	2,896	6,690	11,586	103.3	5.0	108.3	4,556	30.5	73.8	104.3
Nov.	2,978	6,130	9,108	78.9	3.4	82.3	6,009	29.5	84.2	113.7
Dec.	2,349	2,870	5,219	43.2	2.1	45.3	4,100	21.2	55.3	76.5
1958—Jan.	3,372	3,367	6,739	55.2	2.1	57.3	2,332	15.9	28.4	44.3
Feb.	2,575	3,537	6,112	49.4	2.3	51.7	4,239	33.5	53.5	87.0
Mar.	4,264	8,236	12,500	108.8	3.5	112.3	4,464	26.6	59.5	86.1
Apr.	4,192	11,187	15,379	136.0	6.5	142.5	8,305	27.8	96.2	124.0
May	4,499	12,086	16,585	148.7	7.2	155.9	10,926	40.6	127.9	168.5
June	4,206	11,243	15,449	135.9	5.7	141.6	10,148	26.1	129.3	155.4
July	4,688	10,011	14,699	130.7	6.3	137.0	8,824	26.9	101.8	128.7
Aug.	3,908	9,569	13,477	122.3	5.7	128.0	8,291	30.4	94.2	124.6
Sept.	4,525	9,439	13,964	127.5	5.7	133.2	7,523	30.4	89.2	119.6
Oct.	3,823	9,640	13,463	126.2	5.3	131.5	8,578	30.6	101.4	132.0

Source: DBS and Hugh C. McLean Publications, Limited, Toronto.

Table 11. Gross National Expenditures

(Millions of Dollars)

Period	Personal Expenditures	Government Expenditures	Gross Domestic Investment					Net Foreign Balance	Gross National Expenditure (4)	
			Residential Construction	Non-residential Construction	Machinery and Equipment	Inventory Changes				Total
						Non-farm	Farm ⁽³⁾			
			Actual							
1949	10,923	2,127	794	920	1,318	150	-101	3,081	168	16,343
1950	12,026	2,344	883	1,042	1,423	399	151	3,898	-330	18,006
1951	13,460	3,271	895	1,270	1,794	564	350	4,873	-524	21,170
1952	14,781	4,279	933	1,566	1,952	90	422	4,963	173	23,995
1953	15,592	4,432	1,166	1,719	2,113	351	232	5,581	-443	25,020
1954	16,175	4,461	1,227	1,671	1,881	-40	-90	4,649	-427	24,871
1955	17,464	4,780	1,378	1,848	1,984	102	179	5,491	-679	27,070
1956	18,697	5,266	1,526	2,589	2,659	545	270	7,589	-1,358	30,182
1957	19,768	5,612	1,424	3,233	2,732	243	-101	7,531	-1,383	31,443
1957—1st Q.	4,575	1,296	252	649	691	306	-252	1,646	-413	7,087
2nd Q.	4,914	1,278	363	795	829	81	-104	1,964	-536	7,666
3rd Q.	4,809	1,600	396	969	639	-39	597	2,562	-187	8,796
4th Q.	5,470	1,438	413	820	573	-105	-342	1,359	-247	7,894
1958—1st Q.	4,792	1,351	318	614	612	68	-306	1,306	-282	7,142
2nd Q.	5,098	1,359	486	724	723	-103	-137	1,693	-312	7,867
			Seasonally Adjusted at Annual Rates							
1957—1st Q.	19,604	5,416	1,400	3,088	2,932	476	-184	7,712	-1,452	31,252
2nd Q.	19,584	5,688	1,388	3,244	2,788	336	-72	7,684	-1,644	31,312
3rd Q.	19,896	5,736	1,416	3,292	2,712	244	-68	7,596	-1,320	31,748
4th Q.	19,988	5,608	1,492	3,308	2,496	-84	-80	7,132	-1,116	31,460
1958—1st Q.	20,408	5,720	1,720	2,992	2,504	-396	-184	6,636	-896	31,684
2nd Q.	20,464	5,964	1,872	2,928	2,412	-320	-88	6,804	-744	32,248

(1) Covers over 800 municipalities.

(2) Dwellings other than apartments.

(3) Includes changes in grain in commercial channels.

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

Source: DBS.

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

Period	Residential				Non-residential		All Construction		
	New Construction			Repair and Maintenance	New Construction	Repair and Maintenance	New Construction	Repair and Maintenance	Total
	New Dwellings	Major Alterations and Improvements	Supplementary Costs						
1950	833	64	26	191	1,530	601	2,453	792	3,245
1951	846	75	26	221	1,924	717	2,871	938	3,809
1952	877	67	27	203	2,463	723	3,434	926	4,360
1953	1,082	72	35	214	2,567	766	3,756	980	4,736
1954	1,129	72	37	222	2,499	789	3,737	1,011	4,748
1955	1,282	73	43	238	2,772	798	4,170	1,036	5,206
1956	1,399	100	48	256	3,726	826	5,273	1,082	6,355
1957	1,308	76	46	271	4,506	860	5,936	1,131	7,067
1956—2nd Q.	378	27	13	63	**	**	**	**	**
3rd Q.	393	28	13	65	**	**	**	**	**
4th Q.	362	26	12	65	**	**	**	**	**
1957—1st Q.	230	13	8	66	**	**	**	**	**
2nd Q.	332	19	12	67	**	**	**	**	**
3rd Q.	366	21	13	69	**	**	**	**	**
4th Q.	379	22	13	69	**	**	**	**	**
1958—1st Q.	288	17	10	70	**	**	**	**	**
2nd Q.	440	26	15	72	**	**	**	**	**
3rd Q.	471	28	16	73	**	**	**	**	**

Source: Dept. of Trade and Commerce and CMHC.

Table 13. New Construction Expenditures, Public⁽²⁾
(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 ⁽¹⁾	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	967	986
1956	4.7	1.5	6.2	19.2	2.2	21.4	1,137	1,158
1957	15.9	2.4	18.3	18.6	2.2	20.8	1,273	1,294
1956—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	0.9	6.7	6.5	0.5	7.0	**	**
4th Q.	6.3	1.2	7.5	5.7	0.6	6.3	**	**
1958—1st Q.	3.3	0.2	3.5	1.8	0.5	2.3	**	**
2nd Q.	4.9	0.1	5.0	3.0	0.6	3.6	**	**
3rd Q.	5.3	0.5	5.8	6.3	0.5	6.8	**	**

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

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

(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.

Source: Dept. of Trade and Commerce and CMHC.

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

Period	New Residential Construction (Non-farm)			Existing Residential Property (Non-farm)			Other Property		Total	
	Loans	Dwelling Units	Amount \$000	Loans	Dwelling Units	Amount \$000	Loans	Amount \$000	Loans	Amount \$000
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	56,733	76,739	680,302	28,613	41,184	176,281	3,491	141,082	88,837	997,665
1957	40,880	61,268	517,236	22,501	32,563	149,545	2,618	103,898	65,999	770,679
1956—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.	7,545	11,164	93,179	5,098	6,942	30,317	692	30,883	13,335	154,379
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.	12,875	18,285	158,916	5,793	8,466	37,576	515	22,244	19,183	218,736
4th Q.	8,475	13,309	106,610	5,547	7,758	38,093	589	24,470	14,611	169,173
1958—1st Q.	6,542	13,769	105,361	5,575	8,640	40,134	755	42,069	12,872	187,564
2nd Q.	20,007	31,120	287,618	8,364	12,272	59,091	915	47,320	29,286	394,029
3rd Q.	16,532	25,150	229,541	7,951	11,388	56,323	840	40,652	25,323	326,516

Source: CMHC.

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
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	36,705	16,115	52,820	4,753	19,166	23,919	41,458	35,281	76,739
1957	23,472	13,305	36,777	1,898	22,593	24,491	25,370	35,898	61,268
1956—2nd Q.	17,273	3,387	20,660	1,971	6,875	8,846	19,244	10,262	29,506
3rd Q.	10,724	5,865	16,589	932	4,261	5,193	11,656	10,126	21,782
4th Q.	2,821	4,016	6,837	942	3,385	4,327	3,763	7,401	11,164
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.	8,478	3,374	11,852	558	5,875	6,433	9,036	9,249	18,285
4th Q.	3,812	3,606	7,418	258	5,633	5,891	4,070	9,239	13,309
1958—1st Q.	3,432	2,084	5,516	672	7,581	8,253	4,104	9,665	13,769
2nd Q.	15,347	3,175	18,522	3,554	9,044	12,598	18,901	12,219	31,120
3rd Q.	12,224	2,953	15,177	2,117	7,856	9,973	14,341	10,809	25,150

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

Source: CMHC.

MORTGAGE 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
	Dwelling Units	Amount \$000	Amount \$000	Dwelling Units	Amount \$000	Amount \$000	Dwelling Units	Amount \$000	Amount \$000	Amount \$000
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	11,761	65,145	145,500	35,281	254,878	317,363	572,241
1957	21,364	155,251	126,839	14,534	84,020	126,604	35,898	239,271	253,443	492,714
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.	7,228	64,264	35,407	2,898	16,244	33,851	10,126	80,508	69,258	119,766
4th Q.	5,420	44,995	33,242	1,981	11,151	27,958	7,401	56,146	61,200	117,346
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	21,717	28,887	9,249	59,520	59,820	119,340
4th Q.	4,712	32,565	26,987	4,527	28,394	35,576	9,239	60,959	62,563	123,522
1958—1st Q.	5,826	38,997	42,091	3,839	20,019	40,112	9,665	59,016	82,203	141,219
2nd Q.	6,484	46,589	51,094	5,735	31,256	55,317	12,219	77,845	106,411	184,256
3rd Q.	6,013	41,122	38,755	4,796	27,005	58,220	10,809	68,127	96,975	165,102

Source: CMHC.

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	
	Dwelling Units	Amount \$000	Dwelling Units	Amount \$000	Dwelling Units	Amount \$000	Dwelling Units	Amount \$000	Dwelling Units	Amount \$000	Dwelling Units	Amount \$000
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	3,806	40,088	15,896	158,360	41,458	425,424	2,565	19,880	44,023	445,304
1957	8,905	95,808	778	8,793	15,687	173,364	25,370	277,965	25,304	235,270	50,674	513,235
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.	6,156	66,362	799	8,540	4,701	47,856	11,656	122,758	757	5,621	12,413	128,379
4th Q.	1,831	18,016	210	2,052	1,722	16,965	3,763	37,033	502	4,275	4,265	41,308
1957—1st Q.	2,388	23,847	22	232	403	4,050	2,813	28,129	546	5,049	3,359	33,178
2nd Q.	3,954	44,492	318	3,506	5,179	56,791	9,451	104,789	3,039	27,387	12,490	132,176
3rd Q.	1,906	19,961	235	2,733	6,895	76,702	9,036	99,396	4,595	41,393	13,631	140,789
4th Q.	657	7,508	203	2,322	3,210	35,821	4,070	45,651	17,124	161,441	21,194	207,092
1958—1st Q.	1,762	19,906	228	2,599	2,114	23,840	4,104	46,345	10,971	104,508	15,075	150,853
2nd Q.	6,371	68,084	1,868	19,329	10,662	122,360	18,901	209,773	5,157	54,550	24,058	264,323
3rd Q.	4,881	52,640	1,454	16,192	8,006	92,582	14,341	161,414	11,112	109,285	25,453	270,699

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

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

(3) Includes both direct and agency loans.

Source: CMHC.

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

Period	Approved Lenders		C.M.H.C.				Total	
	Dwelling Units	Amount \$000	Small Home Loans ⁽²⁾		Other Loans		Dwelling Units	Amount \$000
			Dwelling Units	Amount \$000	Dwelling 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	—	—	6,835	47,489	34,323	249,084
1953	30,873	236,156	—	—	7,775	54,667	38,648	290,823
1954	47,362	433,437	—	—	2,757	20,073	50,119	453,510
1955	63,184	598,998	—	—	2,152	16,314	65,336	615,312
1956	38,673	387,757	—	—	2,610	19,375	41,283	407,132
1957	23,984	260,927	16,338	158,026	8,611	75,001	48,933	493,954
11 mos. ending								
Nov. 1957	24,846	272,091	14,039	135,959	8,424	73,962	47,309	482,012
Nov. 1958	44,672	499,371	26,247	277,145	8,871	74,544	79,790	851,060
1957—July	4,012	43,498	—	—	1,602	12,824	5,614	56,322
Aug.	2,965	32,850	—	—	627	6,003	3,592	38,853
Sept.	2,059	23,048	1,318	13,549	1,048	9,017	4,425	45,614
Oct.	2,224	24,880	6,683	66,301	1,197	10,700	10,104	101,881
Nov.	1,322	14,897	6,038	56,109	365	2,982	7,725	73,988
Dec.	524	5,874	2,456	22,593	385	2,756	3,365	31,223
1958—Jan.	690	7,362	1,894	18,086	201	1,166	2,785	26,614
Feb.	937	10,302	3,898	35,104	679	5,864	5,514	51,270
Mar.	2,477	28,682	4,071	42,580	228	1,707	6,776	72,969
Apr.	5,350	60,534	473	5,333	202	1,534	6,025	67,401
May	7,411	80,135	1,276	14,615	300	2,984	8,987	97,734
June	6,140	69,104	1,967	22,022	939	8,062	9,046	99,188
July	5,347	59,310	2,465	27,032	1,539	11,353	9,351	97,755
Aug.	4,629	52,368	1,912	20,778	1,330	12,006	7,871	85,152
Sept.	4,365	49,736	2,341	25,662	1,525	12,394	8,231	87,792
Oct.	4,201	46,707	3,468	38,287	946	8,375	8,615	93,369
Nov.	3,125	35,131	2,482	27,596	982	9,089	6,589	71,816

Source: CMHC.

Table 19. 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 ⁽³⁾
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
1957	144	13	532	392	9,144	25,920	1,472	2,121	5,247	3,946	48,933
10 mos. ending											
Oct. 1957	141	13	415	342	6,916	21,021	1,351	1,975	4,514	2,896	39,584
Oct. 1958	241	53	852	893	12,722	36,555	3,626	2,312	9,232	6,715	73,201
1957—Aug.	18	4	44	41	540	1,996	80	230	359	280	3,592
Sept.	11	1	34	25	983	2,321	126	182	531	211	4,425
Oct.	41	—	89	82	1,378	5,635	503	349	1,464	563	10,104
Nov.	20	—	97	54	1,665	4,046	137	175	747	784	7,725
Dec.	5	1	25	8	845	1,844	10	12	189	426	3,365
1958—Jan.	3	—	9	5	286	1,651	179	2	208	442	2,785
Feb.	12	2	30	39	1,088	3,031	117	17	598	580	5,514
Mar.	23	—	41	102	1,172	3,027	252	129	1,036	994	6,776
Apr.	20	1	47	69	1,058	3,218	217	165	667	563	6,025
May	15	6	85	131	976	5,296	382	329	937	830	8,987
June	37	3	157	131	1,255	5,120	504	337	893	609	9,046
July	37	9	83	177	2,280	4,020	389	320	1,282	754	9,351
Aug.	26	9	126	62	1,370	4,011	448	242	940	637	7,871
Sept.	24	15	156	87	1,399	3,762	483	340	1,289	676	8,231
Oct.	44	8	118	90	1,838	3,419	655	431	1,382	630	8,615

Source: CMHC.

- (1) Includes CMHC loans. Annual data are on a net basis i.e. they represent gross loans approved during the current year minus cancellations or alterations of mortgage loans whether initial approval was made during the year or in prior years and irrespective as to whether mortgage loans were paid out in full or in part. Monthly data are on a gross basis.
- (2) Dwellings financed by these loans are subject to size or rental limitations. Includes the agency programme of 1957 together with direct loans to builders and home-owners in centres of 55,000 population or more.
- (3) Includes Yukon and Northwest Territories.

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Table 20. Average Mortgage Loan Amounts for New Housing⁽¹⁾
(Dollars)

Period	Average Mortgage Loan per Dwelling Unit							
	Single-family Dwellings				Multiple-family Dwellings			
	NHA		Conventional	Total	NHA		Conventional	Total
	Chartered Banks	Other Lenders			Chartered Banks	Other Lenders		
1948	—	5,490	4,361	5,037	—	4,140	3,329	3,736
1949	—	5,833	4,760	5,388	—	5,042	3,208	3,706
1950	—	7,274	5,591	6,096	—	5,192	3,596	4,155
1951	—	7,030	6,421	6,780	—	5,439	3,746	4,442
1952	—	8,253	6,309	7,626	—	5,441	3,551	4,428
1953	—	8,502	6,225	7,794	—	6,016	3,547	4,556
1954	9,902	10,013	6,957	9,027	7,124	6,518	3,404	4,755
1955	9,966	10,393	8,409	9,785	6,555	6,836	4,566	5,232
1956	10,373	10,945	9,750	10,428	6,664	6,691	5,101	5,415
1957	11,211	11,418	9,674	10,702	7,135	6,763	4,894	5,048
1957—1st Q.	11,103	11,161	9,457	10,235	5,951	6,804	5,457	5,632
2nd Q.	11,121	11,367	9,860	10,823	7,588	6,880	4,993	5,112
3rd Q.	11,193	11,585	9,451	10,754	7,583	6,629	4,703	4,890
4th Q.	11,411	11,912	9,829	10,695	6,759	6,952	4,530	4,630
1958—1st Q.	12,025	12,162	9,790	11,221	7,225	7,216	5,093	5,267
2nd Q.	11,888	12,193	10,333	11,715	7,342	7,152	4,980	5,607
3rd Q.	11,794	12,299	10,549	11,706	7,418	6,945	4,706	5,201

Source: CMHC.

Table 21. Characteristics of Loans and Borrowers Under the National Housing Act⁽²⁾

Range of Borrower's Income ⁽³⁾ \$	Per Cent of Borrowers						
	1956	1957		1958			
		Small Home Loans ⁽⁴⁾	Other Loans	2nd Quarter		3rd Quarter	
				Small Home Loans ⁽⁴⁾	Other Loans	Small Home Loans ⁽⁴⁾	Other Loans
Under 3,000	0.4	0.1	0.1	0.2	0.3	0.3	0.2
3,000 to 3,999	15.4	11.3	6.0	11.1	7.2	14.3	8.3
4,000 to 4,999	35.2	46.3	29.1	42.4	28.4	39.3	29.1
5,000 to 5,999	24.0	25.8	27.7	24.0	26.7	23.9	25.1
6,000 to 6,999	11.8	9.5	16.9	12.3	16.4	12.2	16.0
7,000 to 7,999	5.9	3.9	8.7	5.0	8.5	5.4	9.2
8,000 to 8,999	2.9	1.3	4.6	2.2	5.0	2.2	4.5
9,000 to 9,999	1.4	0.5	2.2	1.1	2.1	0.8	2.2
10,000 and over	3.0	1.3	4.7	1.7	5.4	1.6	5.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Borrowers	47,593	2,269	29,997	3,643	7,224	4,359	8,549
Average Applicant's Income \$	5,312	5,026	5,857	5,276	6,080	5,143	5,862
Average Family Income \$	5,784	5,595	6,356	5,731	6,570	5,784	6,376
Average Down Payment \$ ⁽⁵⁾	3,217	2,461	3,929	2,489	3,607	2,363	3,392
Average Amount of Loan \$ ⁽⁶⁾	10,352	10,108	10,960	11,274	11,609	11,156	11,545
Average Cost of Dwelling \$ ⁽⁷⁾	13,366	12,370	14,674	13,538	14,985	13,519	14,937
Average Debt Service to Income Ratio	18.3	19.7	18.5	20.8	18.8	20.3	19.4

(1) Institutional loans only.

(2) Includes CMHC loans.

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

(4) See footnote (2) page 15.

(5) 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.

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

(7) 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.

Source: CMHC.

Table 22. 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
1957	11,026	28,885	39,911	-	416	4,124	4,482	9,022	48,933
1956—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	879	1,130	4,265
1957—1st Q.	957	1,446	2,403	-	50	196	710	956	3,359
2nd Q.	3,733	6,934	10,667	-	376	994	453	1,823	12,490
3rd Q.	4,060	7,465	11,525	-	40	1,611	455	2,106	13,631
4th Q.	2,596	13,949	16,545	-	-	1,343	3,306	4,649	21,194
1958—1st Q.	2,072	8,710	10,782	-	-	1,049	3,244	4,293	15,075
2nd Q.	5,651	14,390	20,041	-	-	674	3,343	4,017	24,058
3rd Q.	6,101	14,331	20,432	-	-	2,927	2,094	5,021	25,453

Source: CMHC.

Table 23. 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
1957	30,956	754	75	847	3,978	36,610	5,701	6,622	12,323	48,933
1956—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	910	317	1,227	4,265
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.	8,920	291	30	308	1,292	10,841	1,332	1,458	2,790	13,631
4th Q.	12,529	116	25	153	1,286	14,109	3,560	3,525	7,085	21,194
1958—1st Q.	8,387	49	6	80	1,017	9,539	3,605	1,931	5,536	15,075
2nd Q.	15,666	151	17	329	1,814	17,977	3,531	2,550	6,081	24,058
3rd Q.	16,040	124	26	354	2,073	18,617	3,860	2,976	6,836	25,453

(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 CMHC loans.

Source: CMHC.

Table 24. Home Improvement Activity Under the National Housing Act

Type of Improvement	January-October, 1957			January-October, 1958		
	Number of Improvements	Amount ⁽¹⁾		Number of Improvements	Amount ⁽¹⁾	
		\$000	Per Cent		\$000	Per Cent
Structural Alterations	12,864	8,384	30.2	31,622	14,049	39.2
Additional Rooms	3,845	5,185	18.7	5,572	6,731	18.8
Garage or Outbuildings	2,207	1,471	5.3	3,031	2,004	5.6
Demolition or Moving	66	33	0.1	106	39	0.1
Heating	6,806	4,492	16.2	6,942	4,313	12.0
Electrical	2,158	388	1.4	2,808	593	1.7
Plumbing	4,927	1,848	6.7	6,019	2,267	6.3
Heat Control	111	40	0.1	156	49	0.1
Decorating	5,059	2,729	9.8	3,759	1,382	3.9
Sewage	1,100	246	0.9	1,350	291	0.9
Fences, Driveways, etc.	2,867	1,119	4.0	5,733	1,434	4.0
Well and Water Supply	759	209	0.8	1,000	327	0.9
Extensions	732	1,617	5.8	1,083	2,341	6.5
Total	43,501	27,761	100.0	69,181	35,820	100.0

Source: CMHC.

Table 25. Home Improvement Loans⁽²⁾ Approved

Province	1956 \$000	1957 \$000	January-October		Period	No. of Loans	Amount \$000	Cost of Improvement \$000
			1957 \$000	1958 \$000				
Newfoundland	988	850	709	691	1955	24,711	27,227	28,901
Prince Edward Island	53	57	50	47	1956	30,411	29,767	32,056
Nova Scotia	1,435	1,644	1,357	1,908	1957	29,998	30,618	33,535
New Brunswick	617	479	408	609	1957—Mar.	1,772	1,694	1,854
Quebec	2,697	2,675	2,205	3,732	Apr.	2,020	2,099	2,278
Ontario	10,020	10,209	8,450	10,991	May	2,714	2,847	3,108
Manitoba	1,165	1,309	1,112	1,402	June	2,460	2,599	2,826
Saskatchewan	1,072	1,436	1,192	1,543	July	3,167	3,473	3,808
Alberta	2,687	3,291	2,700	3,799	Aug.	2,836	2,923	3,179
British Columbia	8,987	8,633	7,184	8,298	Sept.	3,154	3,150	3,488
Northwest Territories	16	22	9	33	Oct.	3,461	3,576	3,922
Yukon Territory	30	13	8	8	Nov.	2,850	2,925	3,222
Canada	29,767	30,618	25,384	33,061	Dec.	2,210	2,309	2,552
					1958—Jan.	1,312	1,241	1,369
					Feb.	2,383	2,525	2,753
					Mar.	2,348	2,474	2,641
					Apr.	2,006	2,315	2,494
					May	3,124	3,487	3,726
					June	3,411	3,716	4,015
					July	3,124	3,607	3,887
					Aug.	3,601	3,957	4,328
					Sept.	5,015	5,188	5,667
					Oct.	4,433	4,551	4,940

- (1) Estimated cost of improvement.
(2) Includes home extension loans.

Source: CMHC.

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Table 26. Sales of Insured Mortgages

Period	Chartered Banks		Life Insurance Companies		Other Lenders		All Lenders	
	Number	\$000	Number	\$000	Number	\$000	Number	\$000
1954	62	624	-	-	-	-	62	624
1955	1,400	13,457	-	-	363	4,003	1,763	17,460
1956	3,456	33,846	494	5,148	972	10,571	4,922	49,565
1957	4,104	41,859	820	8,552	1,035	11,782	5,959	62,193
1956—3rd Q.	516	4,933	2	20	271	2,919	789	7,872
4th Q.	1,294	13,071	479	5,000	261	2,795	2,034	20,866
1957—1st Q.	865	8,676	-	-	252	2,665	1,117	11,341
2nd Q.	2,131	20,885	-	-	251	2,811	2,382	23,696
3rd Q.	421	4,544	378	3,875	224	2,503	1,023	10,922
4th Q.	687	7,754	442	4,677	308	3,803	1,437	16,234
1958—1st Q.	533	5,493	109	1,149	62	652	704	7,294
2nd Q.	972	10,407	281	2,952	60	690	1,313	14,049
3rd Q.	844	9,321	375	3,723	86	1,067	1,305	14,111

Source: CMHC.

Table 27. Purchases of Insured Mortgages

Period	Corporate Pension Funds		Lenders Approved Under the NHA		Other Corporations		Individuals		Total	
	Number	\$000	Number	\$000	Number	\$000	Number	\$000	Number	\$000
1954	31	325	31	299	-	-	-	-	62	624
1955	1,489	14,616	18	169	253	2,644	3	31	1,763	17,460
1956	3,449	34,208	184	1,868	1,170	12,387	119	1,102	4,922	49,565
1957	2,887	30,584	18	168	3,021	30,639	33	802	5,959	62,193
1956—3rd Q.	507	4,829	8	86	274	2,957	-	-	789	7,872
4th Q.	1,466	15,038	91	979	470	4,762	7	87	2,034	20,866
1957—1st Q.	107	1,217	7	67	1,003	10,057	-	-	1,117	11,341
2nd Q.	838	8,374	-	-	1,544	15,322	-	-	2,382	23,696
3rd Q.	806	8,494	-	-	217	2,428	-	-	1,023	10,922
4th Q.	1,136	12,499	11	101	257	2,832	33	802	1,437	16,234
1958—1st Q.	548	5,665	11	110	145	1,519	-	-	704	7,294
2nd Q.	850	9,160	30	331	433	4,558	-	-	1,313	14,049
3rd Q.	953	10,263	4	51	348	3,797	-	-	1,305	14,111

Source: CMHC.

Table 28. 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
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
1957	934	7,722	558	3,812	116	521	758	1,737	1,797	2,205
1958—1st Q.	79	1,978	11	1,041	9	54	101	196	332	480
2nd Q.	229	979	285	421	48	248	295	742	741	1,101
3rd Q.	339	1,973	356	1,700	49	231	**	**	**	**

(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.

Source: Department of Veterans' Affairs.
Canadian Farm Loan Board.
Department of Finance.

MORTGAGE LENDING

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

Type of Asset or Liability	Holdings at Year-end			Net Changes				
	1955	1956	1957	1957		1958		
				3rd Quarter	4th Quarter	1st Quarter	2nd Quarter	3rd Quarter
Selected Assets								
NHA Mortgages	294	493	586	29	54	29	26	72
Liquid Assets ⁽¹⁾	1,348	1,696	1,881	162	70	-147	116	265
Government of Canada Bonds ⁽²⁾	2,694	1,781	1,833	-24	128	219	399	335
Provincial and Municipal Bonds	540	454	453	10	15	36	46	28
Corporate Bonds	482	510	509	-3	-	-6	21	9
Canadian Loans ⁽³⁾	4,891	5,363 ⁽³⁾	5,405 ⁽³⁾	-87	25	-117	-131	-55
Selected Liabilities								
Personal Savings Deposits	5,633	6,007	6,108 ⁽⁴⁾	16 ⁽⁴⁾	-104	273	220	339
"Other" Canadian Deposits ⁽⁵⁾	3,697	3,580	3,725 ⁽⁴⁾	169 ⁽⁴⁾	108	-142	280	427

Source: Bank of Canada.

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

Assets ⁽⁶⁾	Holdings at Year-end			Net Changes				
	1955	1956	1957	1957		1958		
				3rd Quarter	4th Quarter	1st Quarter	2nd Quarter	3rd Quarter
Mortgages ⁽⁷⁾	1,665.0	1,973.5	2,180.6	63.1	45.9	13.8	29.3	48.6
Government of Canada Bonds ⁽⁸⁾	641.3	484.1	432.8	-5.8	-21.7	38.7	-5.9	-14.5
Provincial Bonds ⁽⁸⁾	253.0	262.5	272.7	-4.7	13.5	-1.2	-4.2	-5.3
Municipal Bonds	273.0	297.1	310.5	0.9	5.4	4.6	2.3	-1.1
Corporate and Other Bonds ⁽⁸⁾	1,228.6	1,358.5	1,431.3	7.5	10.1	28.7	27.1	16.2
Preferred and Common Stocks	61.2	65.2	68.0	-0.6	2.1	1.0	44.5	2.3
Real Estate	147.2	173.9	215.3	6.6	16.7	6.3	7.6	6.5
Policy Loans	205.6	222.1	241.0	4.8	2.9	2.6	2.7	2.6
Total⁽⁹⁾	4,499.1	4,869.7	5,185.0	71.8	74.9	94.5	103.4	55.3

Source: Bank of Canada.

Table 31. Bond Yields and Mortgage Interest Rates⁽¹⁰⁾

Period	Bond Yields									Mortgage Rates (Maximum)
	Government of Canada					Provincial	Municipal	Public Utility	Industrial	NHA Insured Loans
	20-yr. ⁽¹¹⁾ Theoretical	4¼% Sept. 1/72	4½% Sept. 1/83	3¾% Jan. 15/75-78	3¼% Oct. 1/79					
1958—Jan.	3.89	—	—	3.94	3.83	4.60	5.04	4.88	5.03	6.00
Feb.	3.97	—	—	4.01	3.92	4.58	5.05	4.84	4.96	6.00
Mar.	3.94	—	—	4.01	3.93	4.54	5.02	4.82	4.78	6.00
Apr.	4.00	—	—	4.04	3.87	4.46	5.03	4.85	4.88	6.00
May	3.94	—	—	3.98	3.78	4.47	4.98	4.81	4.83	6.00
June	4.10	—	—	4.22	3.89	4.59	5.17	4.81	4.88	6.00
July	**	—	—	4.28	3.95	4.72	5.17	4.87	4.96	6.00
Aug.	**	—	—	4.30	4.09	4.79	5.17	4.91	5.01	6.00
Sept.	**	4.32	4.57	4.37	4.15	4.97	5.30	4.95	5.15	6.00
Oct.	**	4.31	4.56	4.52	4.27	5.02	5.28	4.96	5.09	6.00
Nov.	**	4.64	4.78	4.66	4.35	5.08	5.27	5.02	5.12	6.00

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

(2) At par value.

(3) Data not strictly comparable owing to change in definition at September 30, 1956 and change in valuation reserves at January 31, 1957. See Bank of Canada Annual Report, 1957, page 26.

(4) Data before and after September 30, 1957 not comparable. See Bank of Canada Statistical Summary, October, 1958, page 348, note 3.

(5) Less float. Excludes Government of Canada deposits.

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

(7) Including agreements for sale.

(8) Including guaranteed bonds.

(9) 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.

(10) As at the end of the period.

(11) Discontinued. See Bank of Canada Statistical Summary, October, 1958, page 372.

** Not available.

Source: Bank of Canada and McLeod, Young and Weir Co. Ltd.

Table 32. Dwelling Starts in the U.S.A.
(In Thousands)

Period	Total ⁽¹⁾	Publicly Initiated	Privately Initiated				
			Total		Government Programs		
			Actual	Annual Rate ⁽²⁾	Total	F.H.A.	V.A.
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
1957	1,041.9	49.1	992.8	*	296.7	168.4	128.3
1957—Aug.	100.0	3.2	96.8	1,056	29.3	17.7	11.6
Sept.	91.9	1.7	90.2	1,012	28.2	16.4	11.8
Oct.	97.0	8.6	88.4	1,020	28.4	18.7	9.7
Nov.	78.2	2.5	75.7	1,009	21.4	15.0	6.4
Dec.	63.4	0.9	62.5	1,000	18.9	14.2	4.6
1958—Jan.	67.9	5.0	62.9	1,020	17.4	13.3	4.1
Feb.	66.1	5.1	61.0	915	14.1	11.3	2.8
Mar.	81.4	4.1	77.3	918	19.6	16.5	3.1
Apr.	99.1	4.9	94.2	983	27.4	22.7	4.8
May	108.5	7.2	101.3	1,039	32.0	26.0	6.0
June	112.9	11.6	101.3	1,057	36.5	28.0	8.5
July	112.8	4.2	108.6	1,174	40.3	29.7	10.6
Aug.	119.0	10.2	108.8	1,170	43.6	30.5	13.2
Sept.	118.0	10.0	108.0	1,220	46.3	31.9	14.4
Oct.	111.0	2.0	109.0	1,260	49.4	34.7	14.7

Source: U.S. Department of Labor, Federal Housing Administration and Veterans' Administration, U.S.A.

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

Period	Federal Housing Administration				Veterans' Administration		
	Total Applications	Commitments			Commitments		
		Total	New	Existing	Total	New	Existing
1954	622,874	495,736	304,268	191,468	918,763	535,412	383,351
1955	628,033	597,660	306,733	290,927	1,013,671	620,776	392,895
1956	473,175	429,403	205,993	223,410	709,728	401,520	308,208
1957	540,456	477,674	240,916	236,758	252,361	159,399	92,962
1957—1st Q.	106,208	91,557	51,653	39,904	90,654	58,602	32,052
2nd Q.	144,254	117,932	59,126	58,806	82,655	49,701	32,954
3rd Q.	162,437	132,257	63,748	68,509	58,474	37,414	21,060
4th Q.	127,557	135,928	66,389	69,539	20,578	13,682	6,896
1958—1st Q.	174,954	146,204	68,576	77,628	26,327	18,959	7,368
2nd Q.	287,200	230,873	105,584	125,289	115,258	82,361	32,897

Source: Housing and Home Finance Agency, U.S.A.

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

Period	Starts			Completions		
	Total	Publicly Initiated ⁽³⁾	Privately Initiated	Total	Publicly Initiated ⁽³⁾	Privately Initiated
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
1957	281,223	153,431	127,792	307,590	178,806	128,784
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
3rd Q.	74,099	40,386	33,713	73,626	40,995	32,631
4th Q.	61,686	33,029	28,657	78,041	44,534	33,507
1958—1st Q.	56,825	28,155	28,670	66,696	37,938	28,758
2nd Q.	74,219	35,162	39,057	69,495	38,308	31,187

- (1) Non-farm.
 (2) Seasonally adjusted.
 (3) Mainly by Local Housing Authorities.
 * Not applicable.

Source: Central Statistical Office, U.K.

Table 35. Net Family Formation
(In Thousands)

Period	Marriages ⁽¹⁾	Net Migration of Married Females	Deaths of Married Persons ⁽²⁾	Divorces	Adjustment ⁽³⁾	Net Family Formation ⁽⁴⁾	Number of Families ⁽⁵⁾
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
1957	132.9	37.9	61.2	6.0	**	103.6	3,880.7
1957—1st Q.	24.1	10.2	16.3	**	*	16.5	**
2nd Q.	28.4	13.2	14.6	**	*	25.5	**
3rd Q.	45.9	7.6	14.3	**	*	37.7	**
4th Q.	36.9	6.9	16.0	**	*	26.3	**
1958—1st Q.	22.8	2.5	16.0	**	*	7.8	**
2nd Q.	26.8	0.7	14.3	**	*	11.7	**
3rd Q.	49.0	0.8	14.4	**	*	33.9	**

Source: DBS and CMHC.

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

Period	Births ⁽⁷⁾	Deaths ⁽⁷⁾	Immigration	Population ⁽⁶⁾					
				Maritimes	Quebec	Ontario	Prairies	British Columbia	Canada ⁽⁸⁾
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
1957	468	136	282	1,792	4,758	5,622	2,899	1,487	16,589
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
4th Q.	116	36	38	**	**	**	**	**	16,860
1958—1st Q.	118	36	21	**	**	**	**	**	16,948
2nd Q.	118	32	47	1,825	4,884	5,803	2,959	1,544	17,048
3rd Q.	123	32	32	**	**	**	**	**	17,154

(1) 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.

(2) Quarterly data estimated.

(3) Adjustments made to original estimates to reconcile with census results.

(4) Quarterly data include an allowance for divorces.

(5) As at the end of period.

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

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

(8) Includes Yukon and Northwest Territories.

* Not applicable.

** Not available.

Source: DBS and Dept. of Citizenship and Immigration.

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	367,445	31,557	399,002	19.7	1.7	21.4
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
1957	2,343,149	565,927	49,263	615,190	24.2	2.1	26.3
1957—July	2,349,329	55,846	3,919	59,765	2.4	0.1	2.5
Aug.	2,354,981	51,214	3,804	55,018	2.2	0.1	2.3
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
Nov.	2,374,500	49,657	4,689	54,346	2.1	0.2	2.3
Dec.	2,384,286	38,525	4,797	43,322	1.6	0.2	1.8
1958—Jan.	2,389,845	32,535	3,716	36,251	1.4	0.1	1.5
Feb.	2,398,516	37,579	3,453	41,032	1.6	0.1	1.7
Mar.	2,406,734	37,071	2,493	39,564	1.5	0.1	1.6
Apr.	2,414,247	46,028	2,564	48,592	1.9	0.1	2.0
May	2,423,382	77,314	3,649	80,963	3.2	0.1	3.3
June	2,432,527	51,616	4,176	55,792	2.1	0.2	2.3
July	2,442,667	46,274	3,651	49,925	1.9	0.1	2.0
Aug.	2,450,680	49,428	4,661	54,089	2.0	0.2	2.2
Sept.	2,458,377	56,193	4,656	60,849	2.3	0.2	2.5
Oct.	2,463,207	59,813	5,270	65,083	2.4	0.2	2.6

Source: Department of National Health and Welfare.

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 ⁽²⁾	Total	Non-farm ⁽³⁾	Farm	Total	Per Capita ⁽⁴⁾	Total	Non-farm ⁽⁵⁾	Farm Inventory Change
Actual										
1949	16,343	15,095	12,638	11,279	1,359	11,849	881	926	1,033	-107
1950	18,006	16,684	13,428	12,272	1,156	12,688	925	662	583	79
1951	21,170	19,237	15,824	13,879	1,945	14,794	1,056	1,334	985	349
1952	23,995	22,036	17,395	15,479	1,916	16,072	1,112	1,291	960	331
1953	25,020	23,445	18,336	16,737	1,599	16,904	1,139	1,312	1,226	86
1954	24,871	23,854	18,421	17,412	1,009	16,984	1,111	809	884	-75
1955	27,070	25,809	19,820	18,623	1,197	18,329	1,168	865	666	199
1956	30,182	28,714	21,958	20,510	1,448	20,238	1,259	1,541	1,299	242
1957	31,443	30,475	23,142	22,168	974	21,235	1,280	1,467	1,619	-152
1957—1st Q.	7,087	7,099	5,217	5,209	8	4,751	289	178	424	-246
2nd Q.	7,666	7,597	5,583	5,492	91	5,086	307	175	293	-118
3rd Q.	8,796	7,952	6,548	5,727	821	6,076	363	1,255	671	584
4th Q.	7,894	7,827	5,794	5,740	54	5,322	316	-141	231	-372
1958—1st Q.	7,142	7,139	5,548	5,525	23	5,092	300	302	538	-236
2nd Q.	7,867	7,724	5,985	5,833	152	5,555	326	456	571	-115
Seasonally Adjusted at Annual Rates										
1957—1st Q.	31,252	30,220	22,684	21,604	1,080	20,840	1,269	1,228	**	**
2nd Q.	31,312	30,276	23,060	21,964	1,096	21,172	1,276	1,592	**	**
3rd Q.	31,748	30,816	23,396	22,512	884	21,448	1,281	1,556	**	**
4th Q.	31,460	30,588	23,428	22,592	836	21,480	1,274	1,492	**	**
1958—1st Q.	31,684	30,636	23,916	22,808	1,108	22,080	1,303	1,676	**	**
2nd Q.	32,248	31,016	24,568	23,360	1,208	22,892	1,343	2,468	**	**

(1) Yearly data relate to month of June.

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

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

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

(5) Total personal savings minus farm inventory change.

** Not available.

Source: DBS.

BUILDING MATERIALS AND LABOUR

Table 39. Production of Selected Building Materials

Product	Unit of Measurement	1956	1957	1957		1958		
				3rd Quarter	4th Quarter	1st Quarter	2nd Quarter	3rd Quarter
Sawn Lumber	Millions Ft. B.M.	7,700.2	6,765.7	2,004.1	1,277.2	1,674.1	1,792.1	2,027.8
Wood Fibre Building Board	Millions Sq. Ft. $\frac{1}{2}$ " B.	384.9	351.1	84.3	88.4	86.3	94.5	110.3
Gypsum Wallboard	Millions Sq. Ft.	302.6	308.6	91.0	82.6	72.7	92.8	106.7
Gypsum Lath	Millions Sq. Ft.	368.8	326.4	95.1	87.4	88.5	94.2	112.3
Gypsum Plaster	Thousands Tons	293.7	269.9	81.1	62.0	63.7	75.0	95.5
Cement	Thousands Tons	5,107.9	6,248.5	2,051.9	1,519.9	1,029.2	1,755.2	1,913.0
Concrete Blocks ⁽¹⁾	Millions Blocks	109.8	104.4	32.0	28.1	19.1	34.9	42.6
Cement Pipe and Tile ⁽¹⁾	Thousands Tons	551.9	472.1	147.8	123.9	84.8	171.4	225.7
Asphalt Shingles	Thousands Squares	2,955.6	2,634.1	927.4	537.9	527.4	1,065.8	1,134.6
Asphalt Floor Tiles	Millions Sq. Ft.	21.1	23.0	5.2	6.3	5.5	4.9	4.7
Building Brick	Millions Bricks	541.9	476.5	144.0	133.6	95.8	132.5	162.4
Vitrified Sewer Pipe	Thousands Feet	7,488.9	7,016.7	2,226.7	1,525.9	1,369.7	1,739.2	2,004.3
Paints and Varnishes ⁽²⁾	Millions Dollars	121.2	127.1	33.6	25.4	27.6	43.0	35.8
Galvanized Sheets	Thousands Tons	212.8	171.0	44.9	43.3	40.0	56.9	**
Steel Pipe and Fittings	Thousands Tons	466.2	619.6	158.3	147.5	145.0	150.8	118.4
Wire Nails and Spikes	Thousands Tons	92.5	69.2	16.1	16.8	14.2	21.9	21.0

Source: DBS.

Table 40. The Labour Force and Persons With and Without Jobs⁽³⁾
(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		
1950	9,610	5,198	5,056	1,066	3,990	**	142	4,412
1951	9,696	5,236	5,155	991	4,164	**	81	4,460
1952	9,933	5,344	5,239	927	4,312	**	105	4,589
1953	10,154	5,461	5,369	911	4,458	**	92	4,693
1954	10,384	5,557	5,368	906	4,462	**	189	4,827
1955	10,589	5,666	5,507	880	4,627	403	159	4,923
1956	10,797	5,843	5,726	808	4,918	475	117	4,954
1957	11,113	6,089	5,925	773	5,152	478	164	5,024
1957—July 20	11,144	6,206	6,040	878	5,162	512	166	4,938
Aug. 24	11,175	6,223	6,047	899	5,148	531	176	4,952
Sept. 21	11,193	6,136	5,939	810	5,129	508	197	5,057
Oct. 19	11,211	6,091	5,880	743	5,137	503	211	5,120
Nov. 16	11,228	6,075	5,779	692	5,087	480	296	5,153
Dec. 14	11,243	6,050	5,658	660	4,998	394	392	5,193
1958—Jan. 18	11,259	5,977	5,450	636	4,814	344	527	5,282
Feb. 15	11,270	5,958	5,395	608	4,787	345	563	5,312
Mar. 22	11,289	5,998	5,401	624	4,777	342	597	5,291
Apr. 19	11,308	6,059	5,537	691	4,846	375	522	5,249
May 24	11,333	6,120	5,750	739	5,011	459	370	5,213
June 21	11,353	6,203	5,879	740	5,139	509	324	5,150
July 19	11,369	6,314	6,023	851	5,172	505	291	5,055
Aug. 23	11,391	6,306	6,025	868	5,157	512	281	5,035
Sept. 20	11,406	6,159	5,888	774	5,114	483	271	5,247
Oct. 18	11,420	6,177	5,864	729	5,135	475	313	5,243

(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.

(3) Yearly data relate to month of June.

** Not available.

Source: DBS.

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
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
1957	3,122	4,434	2,084	364	1,449	3,432	640	15,525	863	16,388
1956—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
4th Q.	95	236	81	13	61	274	63	823	68	891
1958—1st Q.	123	174	68	12	33	142	22	574	41	615
2nd Q.	721	833	413	73	247	472	86	2,845	149	2,994
3rd Q.	375	405	197	18	112	245	35	1,387	78	1,465

Source: Department of Citizenship and Immigration.

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
1957	420,900	31,500	45,256	1,099	55,614	1,018	100,870	2,117
Average for 10 months ending								
Oct. 1957	386,200	33,800	41,420	1,214	50,482	1,153	91,902	2,367
Oct. 1958	588,200	22,000	57,141	806	71,835	756	128,976	1,562
1957—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
Nov.	434,500	24,500	42,117	614	54,593	320	96,710	934
Dec.	754,600	14,700	86,759	431	107,951	365	194,710	796
1958—Jan.	844,800	14,700	100,285	309	124,848	235	225,133	544
Feb.	874,900	15,800	106,466	366	130,085	616	236,551	982
Mar.	868,500	20,600	99,771	600	123,799	783	223,570	1,383
Apr.	757,900	30,500	78,573	1,126	99,587	1,701	178,160	2,827
May	607,000	29,800	54,163	999	69,880	1,326	124,043	2,325
June	506,100	24,100	37,170	943	49,644	836	86,814	1,779
July	372,000	23,400	22,941	1,059	30,436	512	53,377	1,571
Aug.	343,700	23,500	21,041	925	26,064	591	47,105	1,516
Sept.	335,500	20,800	23,809	1,057	28,542	603	52,351	1,660
Oct.	371,200	16,900	27,187	672	35,463	361	62,650	1,033

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

Source: DBS.

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
1957	110,794	23,968	58,001	192,763	41.4	41.3	5,595	7,988
Average for 10 mos. ending								
Oct. 1957	110,590	23,305	56,582	190,477	41.3	41.3	5,558	7,899
Oct. 1958	93,140	21,620	60,220	174,980	40.6	40.7	4,675	7,169
1957—Oct.	121,595	30,256	71,718	223,569	43.3	43.5	6,577	9,716
Nov.	116,499	29,692	67,740	213,931	41.5	41.4	6,072	8,853
Dec.	107,134	24,870	62,454	194,458	41.6	41.2	5,486	8,011
1958—Jan.	84,368	18,747	48,682	151,797	32.1	33.6	3,312	5,098
Feb.	82,607	17,517	45,425	145,549	41.1	40.5	4,114	5,900
Mar.	77,237	17,330	44,360	138,927	40.2	40.6	3,803	5,644
Apr.	78,590	18,137	43,599	140,326	41.4	41.1	4,000	5,773
May	85,224	21,327	53,856	160,407	41.0	40.3	4,364	6,469
June	97,131	23,478	66,003	186,612	41.6	41.5	5,020	7,745
July	101,688	25,230	72,677	199,595	40.9	41.6	5,195	8,301
Aug.	108,710	25,386	75,318	209,414	42.7	42.8	5,725	8,969
Sept.	109,513	25,966	77,398	212,877	42.2	42.6	5,719	9,067
Oct.	106,332	23,082	74,879	204,293	42.5	42.7	5,495	8,721

Source: DBS.

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	666.7
1950	113.3	105.6	44.87	42.13	4,423	5,932	719.1
1951	127.1	117.6	50.20	47.39	5,612	7,385	841.9
1952	142.8	131.4	58.41	54.66	7,236	9,329	934.0
1953	156.8	143.7	63.82	59.78	8,134	10,275	1,009.2
1954	160.6	148.3	63.92	59.76	6,811	9,173	1,036.0
1955	162.5	150.9	64.19	60.21	6,977	9,536	1,101.3
1956	176.5	163.9	72.37	67.36	9,496	12,528	1,226.6
1957	189.0	175.6	78.25	72.52	10,590	14,031	1,318.7
Average for 10 mos. ending							
Oct. 1957	188.2	175.2	77.85	72.33	10,481	13,842	1,313.5 ⁽²⁾
Oct. 1958	193.1	177.5	78.32	72.29	9,020	12,707	1,338.1 ⁽²⁾
1957—Oct.	191.7	176.5	83.01	76.78	12,607	17,145	1,363.6
Nov.	191.9	177.0	79.64	73.28	11,652	15,673	1,344.6
Dec.	193.6	178.1	80.54	73.38	10,622	14,271	1,294.8
1958—Jan.	194.8	177.3	62.53	59.57	6,453	9,038	1,267.8
Feb.	194.7	180.6	80.02	73.14	8,008	10,653	1,277.1
Mar.	193.9	178.9	77.95	72.63	7,375	10,098	1,283.2
Apr.	193.0	179.2	79.90	73.65	7,721	10,346	1,304.0
May	193.1	178.1	79.17	71.77	8,428	11,523	1,354.8
June	192.1	177.2	79.91	73.54	9,642	13,721	1,384.5
July	193.7	176.5	79.22	73.42	10,061	14,651	1,382.1
Aug.	191.7	176.0	81.86	75.33	10,976	15,786	1,385.6
Sept.	192.2	175.7	81.11	74.85	10,994	15,931	1,403.6
Oct.	191.8	175.7	81.52	75.02	10,537	15,327	**

(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.

(2) Average for nine months ending.

** Not available.

Source: DBS.

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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
1957	128.9	121.0	148.2	125.5	115.9	133.0	126.3	120.7	145.3	128.4
Average for 10 months ending										
Oct. 1957	129.5	120.9	148.4	125.4	115.6	133.7	126.2	121.8	145.3	128.8
Oct. 1958	127.0	123.3	148.7	126.2	118.8	122.2	127.3	106.8	145.5	127.1
1957—July	129.6	121.0	148.1	126.9	117.5	134.1	127.2	118.9	144.6	129.1
Aug.	129.3	121.0	148.1	126.0	117.5	132.4	127.3	117.6	144.6	128.8
Sept.	128.7	121.0	148.1	126.0	117.5	132.4	127.3	115.5	145.4	128.4
Oct.	127.7	121.0	148.1	126.0	117.5	132.4	127.3	116.1	145.4	127.8
Nov.	126.1	121.0	148.1	126.0	117.5	129.1	126.5	115.6	145.4	126.6
Dec.	126.0	121.3	148.1	126.0	117.5	129.1	126.5	114.6	145.4	126.5
1958—Jan.	126.1	121.5	148.1	126.0	119.3	130.3	126.7	111.4	145.4	126.7
Feb.	126.0	121.5	148.1	126.6	119.3	130.3	127.3	111.4	145.4	126.8
Mar.	126.0	123.6	147.7	126.6	119.3	123.6	127.3	111.0	145.8	126.6
Apr.	126.8	123.7	147.7	126.6	119.3	117.1	127.4	103.7	145.8	126.8
May	126.8	123.7	147.7	126.6	118.9	115.6	126.9	104.3	145.5	126.7
June	126.6	123.7	147.7	126.6	118.9	115.6	127.3	103.8	145.5	126.6
July	126.8	123.7	149.9	125.7	118.3	120.1	127.4	102.6	145.5	126.8
Aug.	128.2	123.7	149.9	125.7	118.3	120.1	127.2	105.0	145.5	127.7
Sept.	129.1	123.7	149.9	125.7	118.0	123.5	127.7	105.8	145.1	128.4
Oct.	127.9	124.0	149.9	125.7	118.0	126.0	127.7	108.6	145.1	127.8

Source: DBS.

Table 46. Indexes of Average Hourly Wage Rates of Construction Workers⁽¹⁾
(1949 = 100)

Period	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	146.6
1956	137.8	147.5	150.4	145.9	142.7	149.8	150.6	155.3	150.7	152.4
1957	144.1	156.2	159.0	153.0	148.8	157.6	160.3	167.0	160.7	162.9
Average for 10 months ending										
Oct. 1957	141.3	151.8	155.4	149.6	146.0	153.3	156.0	161.3	155.7	157.8
Oct. 1958	148.1	161.4	165.6	160.0	155.2	164.7	167.0	173.8	166.7	169.2
1957—July	142.0	151.9	155.8	150.4	146.7	153.1	157.7	162.9	156.6	158.7
Aug.	143.1	154.6	158.5	152.2	147.9	155.9	158.5	163.8	158.3	160.4
Sept.	143.6	155.4	158.7	152.3	148.2	156.5	159.3	164.5	158.9	161.0
Oct.	144.1	156.2	159.0	153.0	148.8	157.6	160.3	167.0	160.7	162.9
Nov.	144.1	156.2	159.1	153.0	151.6	159.7	160.7	167.6	160.9	163.1
Dec.	144.1	156.2	159.1	153.0	151.6	159.7	160.7	167.6	160.9	163.1
1958—Jan.	144.5	156.3	160.6	154.7	151.6	160.4	161.0	167.9	161.3	163.8
Feb.	144.5	156.3	163.6	156.4	151.7	160.7	161.1	168.2	161.7	164.2
Mar.	146.1	161.1	163.8	159.6	153.8	163.4	164.6	172.7	165.8	168.3
Apr.	148.1	162.8	166.2	160.0	154.5	164.5	165.1	173.3	166.8	169.3
May	148.3	162.8	166.2	161.0	156.1	165.3	166.0	174.3	167.5	170.0
June	148.9	162.8	166.9	161.2	156.3	165.3	169.1	174.7	167.8	170.4
July	149.9	162.9	166.9	161.5	156.9	165.3	169.3	175.0	168.1	170.7
Aug.	150.1	163.0	167.2	161.7	157.0	167.1	171.2	176.9	169.1	171.7
Sept.	150.1	163.0	167.2	161.7	157.0	167.1	171.2	176.9	169.1	171.7
Oct.	150.3	163.0	167.3	161.7	157.4	167.4	171.2	177.6	169.4	172.0

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

Source: Department of Labour and CMHC.

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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 ⁽²⁾		Wholesale Prices of All Commodities
	Residential	Non-residential		Residential Building Materials and Wage Rates ⁽³⁾	Non-residential Building Materials and Wage Rates ⁽⁴⁾	
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
1957	128.4	130.0	162.9	141.3	141.5	114.7
Average for 10 months ending Oct. 1957						
Oct. 1957	128.8	130.0	157.8	139.7	139.7	114.9
Oct. 1958	127.1	129.4	169.2	142.9	143.4	114.7
1957—Aug.	128.8	130.4	160.4	140.7	140.9	114.8
Sept.	128.4	130.3	161.0	140.6	141.0	114.5
Oct.	127.8	130.3	162.9	141.0	141.7	113.5
Nov.	126.6	130.1	163.1	140.3	141.7	113.0
Dec.	126.5	130.0	163.1	140.2	141.6	114.0
1958—Jan.	126.7	129.8	163.8	140.6	141.7	114.4
Feb.	126.8	129.8	164.2	140.8	141.8	114.8
Mar.	126.6	129.7	168.3	142.2	143.2	115.0
Apr.	126.8	129.1	169.3	142.7	143.2	114.9
May	126.7	129.0	170.0	142.9	143.4	115.0
June	126.6	129.0	170.4	143.0	143.5	114.7
July	126.8	129.1	170.7	143.3	143.7	114.5
Aug.	127.7	129.4	171.7	144.2	144.2	114.4
Sept.	128.4	129.6	171.7	144.6	144.3	114.5
Oct.	127.8	129.8	172.0	144.4	144.6	114.4

Source: DBS and CMHC.

Table 48. Consumer Price Indexes
(1949=100)

Period	Rent	Home-ownership ⁽⁵⁾	Shelter Cost	Household ⁽⁶⁾ Operation	Total Consumers' Price Index
1951	114.5	114.4	114.4	113.1	113.7
1952	120.9	119.3	120.2	116.2	116.5
1953	125.4	121.2	123.6	117.0	115.5
1954	129.8	122.2	126.5	117.4	116.2
1955	133.3	124.4	129.4	116.4	116.4
1956	135.6	128.4	132.5	117.1	118.1
1957	138.0	130.8	134.9	119.6	121.9
Average for 11 months ending Nov. 1957					
Nov. 1957	137.9	130.6	134.8	119.5	121.8
Nov. 1958	140.4	135.4	138.2	120.9	125.0
1957—Oct.	138.9	131.9	135.9	120.1	123.4
Nov.	139.1	132.5	136.3	120.5	123.3
Dec.	139.4	133.1	136.7	120.6	123.1
1958—Jan.	139.4	133.0	136.6	120.8	123.4
Feb.	139.6	133.3	136.9	120.8	123.7
Mar.	139.8	133.6	137.1	121.1	124.3
Apr.	139.8	134.7	137.6	121.3	125.2
May	140.0	135.1	137.9	120.7	125.1
June	140.6	135.2	138.3	120.6	125.1
July	140.7	135.3	138.4	120.6	124.7
Aug.	141.0	136.6	139.1	120.5	125.2
Sept.	141.2	137.1	139.4	120.8	125.6
Oct.	141.2	137.5	139.6	121.3	126.0
Nov.	141.4	137.6	139.8	121.5	126.3

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	More than 10	
	(per cent)	(per cent)	(per cent)	(per cent)	
1951	14	35	33	18	7.3
1952	17	38	25	20	7.0
1953	19	45	22	14	6.3
1954	23	43	19	15	6.3
1955	21	43	21	15	6.3
1956	20	43	22	15	6.4
1957	23	40	19	18	6.8
Average for 11 months ending Nov. 1957					
Nov. 1957	21 ⁽⁷⁾	37 ⁽⁷⁾	22 ⁽⁷⁾	20 ⁽⁷⁾	7.0 ⁽⁷⁾
Nov. 1958	22 ⁽⁷⁾	46 ⁽⁷⁾	19 ⁽⁷⁾	13 ⁽⁷⁾	6.2 ⁽⁷⁾
1957—Oct.	29	51	4	16	6.0
Nov.	30	55	5	10	5.4
Dec.	29	54	10	7	5.4
1958—Jan.	25	49	17	9	5.8
Feb.	14	55	19	12	6.1
Mar.	10	62	20	8	6.0
Apr.	7	58	25	10	6.4
May	12	44	29	15	7.1
June	24	26	24	26	7.3
July	38	28	21	13	5.7
Aug.	34	40	13	13	5.7
Sept.	31	48	9	12	5.4
Oct.	25	53	7	15	6.2
Nov.	**	**	**	**	**

Source: DBS.

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

(2) Weights are based on 1949 costs.

(3) Materials weighted 62.5 and wage rates 37.5.

(4) Materials weighted 65 and wage rates 35.

(5) Includes five 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.

(6) Includes fuel, electricity, home furnishings, supplies and services.

(7) Average for ten months ending.

** Not available.

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

Period	Average Estimated Costs ⁽¹⁾				Mortgage Loan Insurance Fee	Average Finished Floor Area Sq. Ft.	Average Construction Cost Per Sq. Ft. \$
	Land ⁽²⁾ \$	Construction \$	Other ⁽³⁾ \$	Total \$			
Single 1-Storey							
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
1957	2,293	12,100	245	14,638	222	1,154	10.48
1957—1st Q.	2,153	12,309	223	14,685	223	1,142	10.50
2nd Q.	2,273	12,198	245	14,716	222	1,134	10.53
3rd Q.	2,280	11,726	247	14,253	219	1,138	10.45
4th Q.	2,443	12,227	254	14,924	225	1,172	10.44
1958—1st Q.	2,582	12,168	236	14,986	240	1,153	10.56
2nd Q.	2,591	11,922	254	14,767	237	1,121	10.64
3rd Q.	2,396	11,542	253	14,191	218	1,101	10.48
Small Home Loans ⁽⁴⁾							
1957	2,238	10,604	181	13,023	208	1,036	10.24
1958—1st Q.	2,137	10,713	212	13,062	221	1,027	10.43
2nd Q.	2,276	11,000	221	13,497	223	1,034	10.64
3rd Q.	2,024	10,760	214	12,998	219	1,041	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
1957	2,291	12,304	257	14,852	224	1,185	10.39
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.	2,278	12,105	261	14,644	222	1,171	10.34
4th Q.	2,439	12,444	263	15,146	228	1,199	10.38
1958—1st Q.	2,582	12,499	241	15,322	242	1,187	10.53
2nd Q.	2,577	12,102	259	14,938	238	1,143	10.59
3rd Q.	2,411	11,765	244	14,420	233	1,130	10.41
Small Home Loans ⁽⁴⁾							
1957	2,231	10,712	230	13,173	209	1,046	10.24
1958—1st Q.	2,122	10,812	211	13,145	222	1,040	10.40
2nd Q.	2,286	11,042	248	13,576	224	1,043	10.58
3rd Q.	2,028	10,841	217	13,086	220	1,050	10.33

(1) Estimated by loan applicants.

(2) 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.

(3) 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.

(4) See footnote (2) page 15.

* Not applicable.

Source: CMHC.

BUILDING COSTS

Table 51. Prices of Houses⁽¹⁾ Financed Under the National Housing Acts
(Per Cent)

Price Range \$	1956	1957		2nd Quarter, 1958		3rd Quarter, 1958	
		Small Home Loans ⁽²⁾	Other Loans	Small Home Loans ⁽²⁾	Other Loans	Small Home Loans ⁽²⁾	Other Loans
Under 7,000	‡	—	—	—	‡	—	‡
7,000 – 7,999	‡	—	—	‡	‡	‡	0.1
8,000 – 8,999	0.9	0.2	0.1	0.1	‡	0.5	0.2
9,000 – 9,999	4.4	4.2	1.6	1.6	1.2	1.9	1.8
10,000 – 10,999	10.4	14.8	3.9	2.5	4.2	5.3	4.5
11,000 – 11,999	16.2	20.7	9.4	10.0	6.4	13.7	8.0
12,000 – 12,999	16.3	29.6	13.8	20.1	12.4	24.1	13.4
13,000 – 13,999	14.1	12.9	14.0	19.2	14.4	22.6	13.6
14,000 – 14,999	11.7	10.8	15.1	23.8	14.5	16.9	14.6
15,000 – 15,999	8.9	4.7	12.4	15.3	13.4	9.8	13.8
16,000 and over	17.1	2.1	29.7	7.4	33.5	5.2	30.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Dwelling Units	47,593	2,269	29,997	2,820	6,960	3,912	8,224

Source: CMHC.

Table 52. Sizes of Houses⁽³⁾ Financed Under the National Housing Acts
(Per Cent)

Floor Area (Sq. Ft.)	1956	1957		2nd Quarter, 1958		3rd Quarter, 1958	
		Small Home Loans ⁽²⁾	Other Loans	Small Home Loans ⁽²⁾	Other Loans	Small Home Loans ⁽²⁾	Other Loans
Under 1,000	19.2	22.5	12.0	18.6	9.9	22.0	10.9
1,000 – 1,099	29.4	63.6	27.6	73.4	34.9	67.5	31.7
1,100 – 1,199	22.5	3.7	26.0	4.3	28.0	4.2	27.2
1,200 – 1,299	14.7	7.2	17.1	2.2	14.5	4.5	15.9
1,300 – 1,399	6.9	2.3	8.0	0.8	6.2	0.7	7.3
1,400 and over	7.3	0.7	9.3	0.7	6.5	1.1	7.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Dwelling Units	37,513	11,352	26,512	2,804	15,173	5,870	12,747

(1) Sale prices of houses purchased from builders and estimated costs of houses constructed by owners. The mortgage insurance fee is included.

(2) See footnote (2) page 15.

(3) Single-family dwellings for which loans were approved either to builders or owner-applicants.

‡ Less than 0.1 per cent.

Source: CMHC.

