

QUARTER
1958 **4**

**CANADIAN
HOUSING
STATISTICS**

CENTRAL MORTGAGE & HOUSING CORPORATION

FOREWORD

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

This issue includes several new tables. New statistical information is presented in Table 14 on rates of population growth and of increases in the housing stock in the larger urban centres. In Table 44 are presented new data on the characteristics of NHA borrowers while in Table 45 additional information on births is shown. Data on such characteristics of NHA financed houses as materials of walls and roofs, and the type of basements, are shown in Tables 62 and 63.

A number of tables are included in these reports on an annual basis only. Tables 13, 24, 26, 27, 29 and 36 are in this category. Reference is made to some of these tables in the Annual Report of the Corporation.

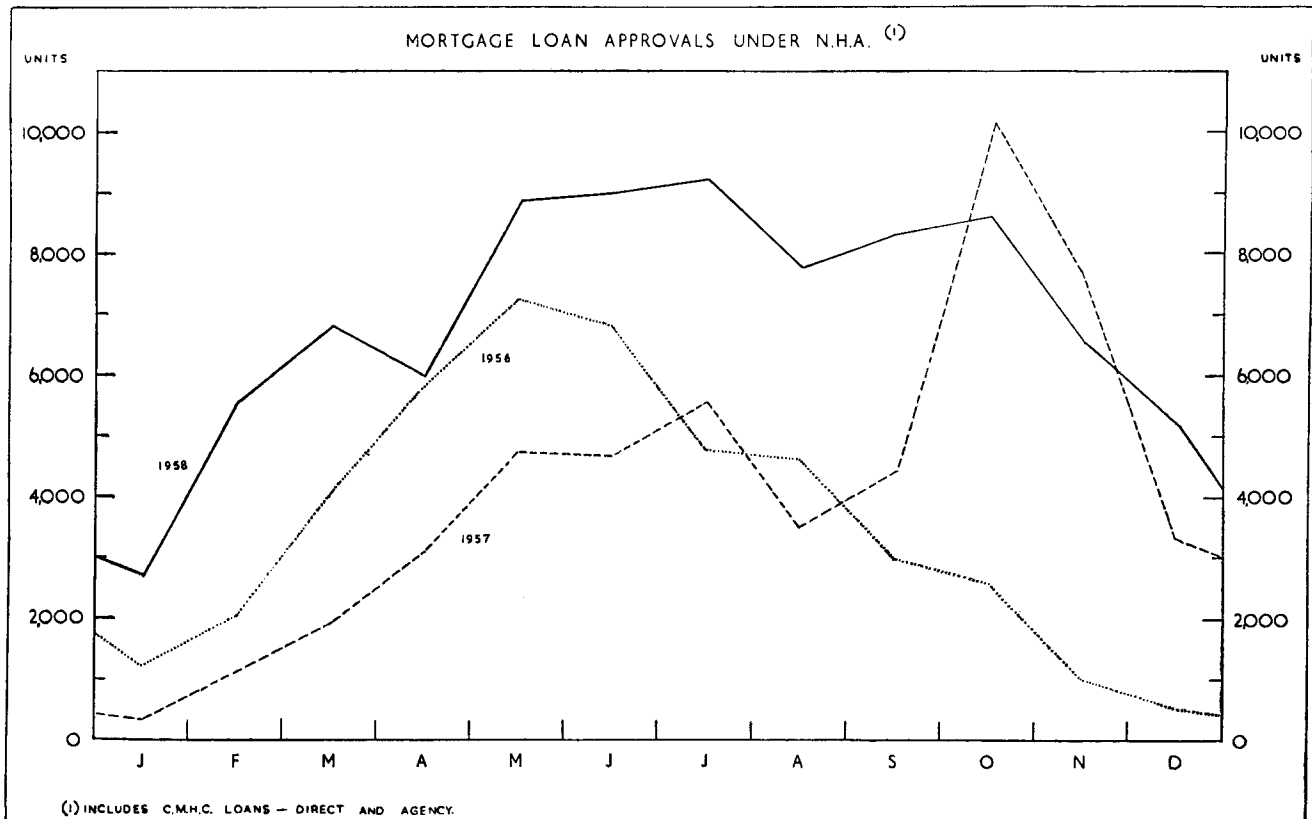
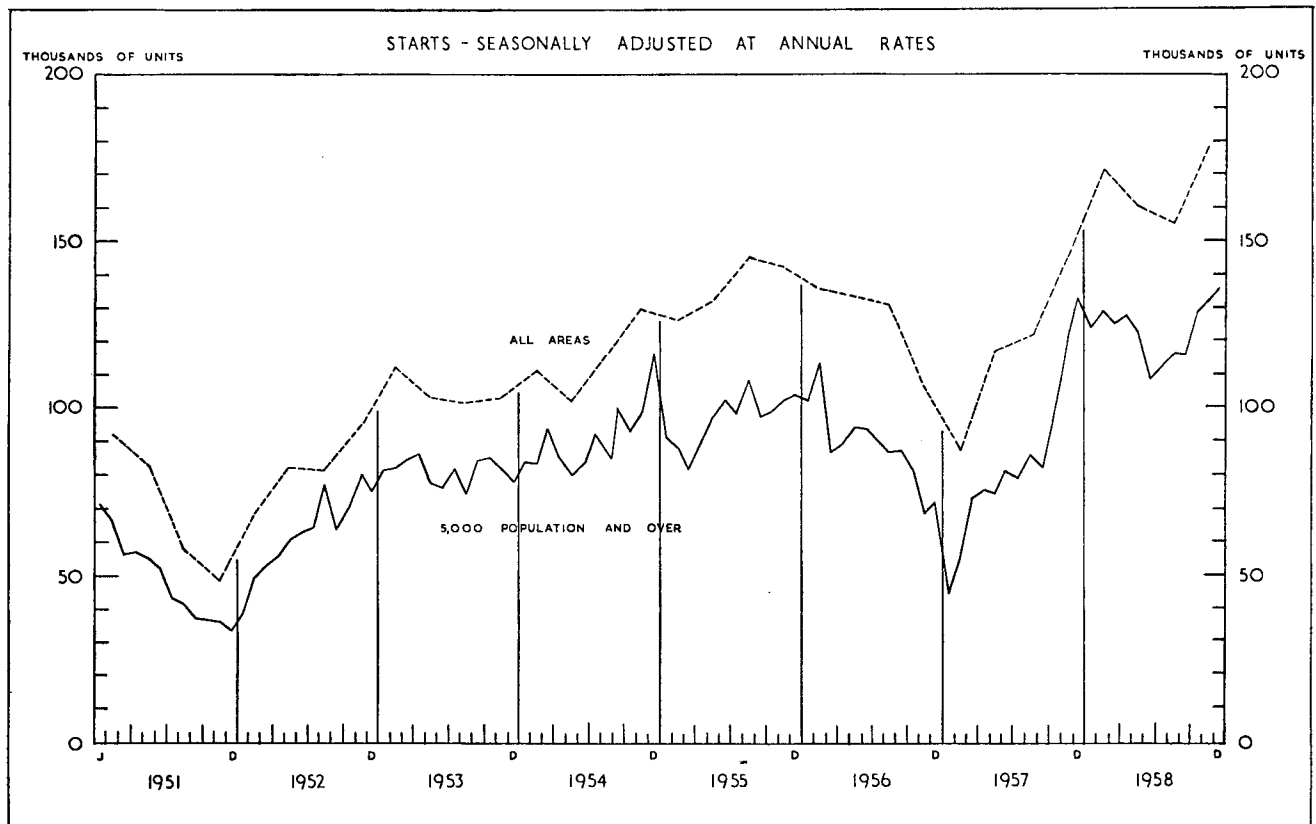
**Economic Research Department, Development Group,
Central Mortgage and Housing Corporation.**

Ottawa, March, 1959.

CONTENTS

	Page
Foreword	1
Summary	5
Housing Legislation and Administration	7
Family Incomes	8
STATISTICAL TABLES	
House-Building Activity	
Starts and Completions	11-17
Completed and Unoccupied Dwellings	13
Building Permits and Contract Awards	14
Construction Expenditures	14-15
Mortgage Lending	
Mortgage Lending by Lending Institutions	18-19
Mortgage Lending Under the National Housing Acts	19-21, 28
Characteristics of NHA Loans	22-23
Incomes of NHA Borrowers	24-25
Sales and Purchases of Insured Mortgages	26
Assets of Banks and Life Insurance Companies	27
Bond Yields and Mortgage Interest Rates	27
Home Improvement Loans	29
Selected U.S.A. and U.K. Housing Statistics	30
Population and Income	
Net Family Formation	31
Births, Deaths, Immigration and Population	31-32
Characteristics of NHA Borrowers	32
Movements of Families	33
Building Materials and Labour	
Production of Building Materials	34
Labour Force, Employment and Earnings in Construction	34-36
Building Costs and Characteristics	
Building Material Prices and Wage Rates	37-38
Costs of NHA Dwellings	39-40
Characteristics of Dwellings Under NHA	40-42

HOUSING STARTS AND MORTGAGE LENDING



Summary

The year 1958 was a record one for house-building activity. Housing starts and completions were higher than in previous years as also was the volume of mortgage lending. This record output of the house-building industry was achieved with a relatively modest increase in costs and without serious marketing difficulties. Special efforts were made to meet the demand for houses from families of modest means.

At year-end a record number of dwelling units were under construction for completion in 1959.

House-Building Activity

Starts in 1958 totalled 164,600 compared to 122,300 in 1957. The previous record year was in 1955 when starts were 138,300. Completions increased from 117,300 in 1957 to 146,700 in 1958, also a record.

Starts were at their highest in the fourth quarter of the year when, allowing for seasonal factors, they were at a rate only just short of 180,000 units per year. This was even higher than the rate of 172,600 in the first quarter of the year.

The large metropolitan areas accounted for most of the increase in starts not only in absolute but also in relative terms. While starts in other areas increased by 17 per cent, the increase in metropolitan areas was 50 per cent, up from 65,600 in 1957 to 98,300 in 1958. In London, Winnipeg and St. John's Nfld., starts in 1958 were twice as high as in 1957. In absolute terms, of course, Montreal and Toronto showed the largest increases, starts in Montreal rising from 19,100 to 26,200 and in Toronto from 17,100 to 24,300.

Starts of all types of dwellings increased. The largest increase was in single-family dwellings, up by 26 per cent from 83,000 starts in 1957 to 104,500 in 1958. In relative terms, however, starts of apartment dwellings showed a larger increase, 68 per cent, from 27,900 to 47,000. These apartment dwelling starts represented 28.5 per cent of all starts, a higher proportion than in any other post-war year. NHA financing contributed to the increase in apartment starts, particularly under the Small Home Loans arrangement, but the largest part of the increase was financed with conventional mortgage loans from lending institutions.

Despite the record volume of dwellings completed in 1958 there was only a small increase in the number of houses and duplexes newly completed but unoccupied in the larger urban centres. At the end of the year there were 2,657 of these dwellings which had been completed for more than one month. An increase also took place in the number of apartment dwellings which were newly completed but not yet occupied.

Mortgage Lending

The record volume of house-building activity in 1958 was supported by a record level of mortgage lending activity by lending institutions and governments, together. The lending institutions increased their mortgage loan commitments for new housing to \$810 million, up by nearly 60 per cent from 1957. This expansion of institutional mortgage lending was accompanied by a remarkable volume of mortgage lending from public funds. Commitments made by CMHC under the National Housing Act amounted to \$389 million compared to \$235 million in 1957. In total, therefore, the flow of mortgage money for new housing from institutional and government sources amounted to \$1,199 million in 1958 compared to \$753 million in the previous year.

The increase in the supply of mortgage money from institutional lenders took place at a time when the Federal Government was making heavy demands for long-term funds and interest rates were rising. Most of the increase in outstanding government debt was taken up by the banking system but, even so, the banks were able to extend their mortgage lending commitments under the National Housing Act. Non-bank lenders continued to find NHA mortgages attractive as offerings of corporate bonds declined and their yields rose less rapidly than those on government bonds.

Most of the increase in institutional mortgage lending for new housing took place under the National Housing Act, commitments rising from \$278 million in 1957 to \$519 million in 1958. Conventional loan commitments increased from \$239 million to \$291 million. The banks, lending only under the Act, showed a larger increase than the other lenders, from \$173 million in 1957 to \$300 million in 1958. The life insurance companies approved loans under the Act for \$171 million compared to \$96 million in the previous year. While smaller in absolute terms, there was a large relative increase in the NHA activity of the trust and loan companies, up from \$9 million to \$47 million.

The increase in the supply of mortgage money from public funds was largely under the Small Home Loans arrangement of the National Housing Act although there was also a considerable expansion in loans to limited-dividend corporations for low rental dwellings.

In September of 1957 the Government had made available \$150 million for loans for dwellings of moderate size. These loans were made by CMHC through the agency of the approved lenders. A further \$150 million was authorized in December of 1957. By April, 1958, these funds were exhausted. When the Corporation's lending powers were extended by a further \$350 million in May, 1958, the loans were made on a direct rather than an agency basis. In mid-summer, loans under this arrangement were declining as builders exhausted their quotas of 25 loans each. In September, however, a new quota, again of 25 loans, was instituted and this resulted in a large volume of activity under the arrangement in the remaining months of the year.

Altogether, from September 1957 to the end of 1958, nearly \$600 million was made available for mortgage loans from public funds and, as a result, well over 50,000 dwelling units were started.

Population

Net family formation was 75,800 in 1958, down from 103,600 in the previous year. This decline took place despite an increase in the number of marriages and was the result of a decline in immigration from 282,000 in 1957 to 125,000 in 1958.

There was a slight decline in the mobility of families in 1958. According to the statistics on family allowances, 26.2 per cent of families receiving allowances changed their address in 1958 compared to 26.3 per cent in 1957. This decline was in families moving from one province to another; there was an increase in the proportion of families moving from one address to another in the same province.

Characteristics of NHA Borrowers

The average incomes of NHA borrowers in 1958 were lower than those of borrowers in 1957. This is the first time such a decline has been reported. It is mainly the result of the special steps taken, under the Small Home Loans arrangement, to direct mortgage funds into the lower-cost housing market.

In 1958, the median income of borrowers under the Act was \$5,325 compared to \$5,478 in 1957. These incomes relate to all borrowers under the Act, but there were significant differences between the incomes of borrowers under the Small Home Loans arrangement and the incomes of other borrowers. Under the Small Home Loans arrangement, the median income of borrowers was \$4,907 compared to \$5,565 outside the arrangement.

The average borrower under the Small Home Loans arrangement bought a house costing \$13,350 on which he made a downpayment of \$2,412. His commitments for monthly payments on mortgage principal and interest and property taxes, represented 21 per cent of his income. For borrowers of other loans under the Act, the average dwelling cost \$14,916, the downpayment was \$3,485 and the average monthly debt service ratio was 19.4 per cent.

These downpayments were lower than those of 1957 while the debt service ratios were higher. Both changes were largely the result of the higher loan amounts authorized when the National Housing Act was amended in December, 1957. For borrowers of insured loans from the approved lenders, average downpayments declined from \$3,929 in 1957 to \$3,485 in 1958, and this despite an increase of close to \$250 in the average cost of the dwellings purchased by these borrowers.

A smaller proportion of borrowers in 1958, compared to 1957, had previously owned their own dwellings. In 1957, 36.8 per cent of all borrowers were in this category while in 1958 the proportion was 31.3 per cent. This decline was associated with the increased availability of mortgage money which made it possible for those wishing to purchase smaller and cheaper houses to do so. Such potential purchasers are more likely to be tenants than home-owners.

Land and Building Costs

Despite the record volume of house-building activity, the increase in building costs was smaller than in other recent years. For bungalows the average construction cost per square foot, at \$10.56, was 15 cents higher than in 1957. The corresponding increases in 1956 and 1957 were 41 cents and 19 cents respectively. This lower rate of increase was partly the result of a slight decline in the prices of building materials. The price index of these materials dropped from 128.4 in 1957 to 127.2 in 1958.

A decline in the sizes of dwellings was sufficient to offset the increased construction costs per square foot so that total construction costs per unit were virtually unchanged. However, land costs continued to rise, averaging \$2,471 in 1958 compared to \$2,260 in 1957. As a result, the total average cost of single-family dwellings financed under the Act in 1958, at \$14,475, was \$200 higher than in 1957.

Under the Small Home Loans arrangement the average dwelling cost was \$13,403 compared to \$15,069 for other dwellings financed under the Act.

Characteristics of NHA Financed Houses

Of the 58,791 single-family dwellings financed under the National Housing Act in 1958, 87 per cent were bungalows. Next in order of popularity were split-level houses representing 11 per cent of the total. Two-storey and 1½-storey houses made up the remaining 2 per cent. In 1951, two-storey and 1½-storey dwellings represented 39 per cent of all single-family dwellings financed under the Act, while split-levels were virtually unknown.

The houses financed under the Act in 1958 were, on the average, smaller than those of 1957, down from 1,137 to 1,118 square feet. Under the Small Home Loans arrangement the average size was 1,041 compared to 1,161 square feet for other NHA financed dwellings. Over 21 per cent of the dwellings under the arrangement were of less than 1,000 square feet, while almost 70 per cent were between 1,000 and 1,100 square feet. Outside the arrangement, just under 10 per cent of the dwellings were of less than 1,000 square feet, and 32 per cent were between 1,000 and 1,100 square feet.

Housing Legislation and Administration

The National Housing Act was amended in March, 1959. The amendments were:—

- (a) The amount which CMHC may borrow from the Consolidated Revenue Fund for the purpose of making or acquiring NHA loans was increased from \$750 million to \$1 billion.
- (b) The previous limitation of \$25 million, on the Corporation's authority to purchase insured mortgage loans, was removed.
- (c) The Corporation was authorized to sell insured mortgage loans to private investors and to administer such loans. Previously the Corporation could sell these loans only to approved lenders.
- (d) The terms of the insurance of NHA loans were changed to provide for a settlement including 100 per cent of the face value of the mortgage rather than 98 per cent as previously.
- (e) The allowance of \$125 for legal fees for foreclosure of an insured loan for which a claim against the insurance fund is made, was increased to \$150.

FAMILY INCOMES

Estimates of non-farm family incomes are now available for 1957⁽¹⁾. These show a median family income of \$4,093 in 1957⁽²⁾. One-third of all non-farm families had incomes of less than \$3,224, another third had incomes of between \$3,224 and \$5,123, while the remaining third had incomes higher than this.

These estimates relate to incomes of non-farm families living in all areas, from the largest metropolitan area down to the smallest rural community. In the larger urban areas, however, incomes were a good deal higher than in the small rural communities. In urban areas of 30,000 population or more, one-third of all families had incomes of less than \$3,792 while families in the middle third of the income range had incomes of between \$3,792 and \$5,723. One-third of all families in these urban areas had incomes of \$5,724 or more. The median family income for these families was \$5,313 in 1957.

Non-Farm Family Incomes

Family Income Group	Limits of Family Income Groups \$			
	1951	1954	1955	1957
Lower Third	Under 2,459	Under 2,920	Under 3,100	Under 3,224
Middle Third	2,459 to 3,820	2,920 to 4,473	3,100 to 4,814	3,224 to 5,123
Upper Third	3,821 and over	4,474 and over	4,815 and over	5,124 and over
Median Family Income ⁽²⁾	3,110	3,663	3,829	4,093
Average Family Income	3,535	4,143	4,370	4,644
Family Incomes in Large Urban Centres ⁽³⁾				
Lower Third	**	Under 3,443	Under 3,513	Under 3,792
Middle Third	**	3,443 to 5,003	3,513 to 5,423	3,792 to 5,723
Upper Third	**	5,004 and over	5,424 and over	5,724 and over
Median Family Income ⁽²⁾	**	4,142	4,320	4,622
Average Family Income	**	4,738	4,933	5,313

A comparison of the incomes of families of NHA borrowers from the larger urban areas with the incomes of all families in these areas shows that in 1957, 42.3 per cent of NHA borrowers were from the lower and middle thirds of the income range⁽⁴⁾. This was a smaller proportion than in 1955 when mortgage money was readily available. It is expected that when the 1958 data become available they will again show an increase in this proportion as a result of the larger supply of mortgage money in 1958 and the special steps taken, under the Small Home Loans arrangement, to direct funds into the lower cost housing market.

(1) D.B.S. publication No. 13-512. Information for earlier years appears in Reference Papers No. 52, 66 and 80, D.B.S.

(2) The "median family income" is that income below which, and above which, are 50 per cent of all families. It has the advantage over the "average family income" concept that it is little affected by the very high incomes of a few families.

(3) Urban areas of 30,000 population or more.

(4) It would be misleading to compare the incomes of NHA borrowers with all non-farm family incomes since three out of four of the borrowers under the Act are from the larger urban centres, this is a much higher proportion than for all families.

**Not available.

**Distribution of NHA Borrowers Between Family Income Groups
Large Urban Centres Only⁽¹⁾**
(Per Cent)

Family Income Group	1954	1955	1957
Lower Third	6.6	6.8	2.0
Middle Third	44.2	49.8	40.3
Upper Third	49.2	43.4	57.7
Total	100.0	100.0	100.0

The proportions of borrowers from different income groups were similar in all regions except in Quebec where only 20 per cent of NHA borrowers in the larger urban centres were from the lower two-thirds of the income range.

**Distribution of NHA Borrowers Between Family Income Groups, 1957,
Large Urban Centres Only⁽¹⁾**
(Per Cent)

Family Income Group	Atlantic	Quebec	Ontario	Prairies	B.C.	Canada
Lower Third	7.6	1.7	2.3	2.5	1.7	2.0
Middle Third	34.3	18.8	47.4	40.3	43.5	40.3
Upper Third	58.1	79.5	50.3	57.2	54.8	57.7
Total	100.0	100.0	100.0	100.0	100.0	100.0

While the Small Home Loans arrangement under the National Housing Act went into effect in September of 1957, and resulted in a substantial number of dwelling starts in the last quarter of that year, most of the sales did not take place until 1958. For this reason the lower incomes of borrowers under this arrangement are not reflected to any extent in the 1957 income figures. Such figures as are available, however, show that, under the arrangement, over 60 per cent of borrowers in the larger urban centres in 1957 were from the lower and middle thirds of the income range compared to 41 per cent outside the arrangement.

**Distribution of NHA Borrowers Between Family Income Groups, 1957,
Large Urban Centres Only⁽¹⁾**
(Per Cent)

Family Income Group	Small Home Loans Arrangement	Other NHA Loans	All NHA Loans
Lower Third	3.4	1.9	2.0
Middle Third	57.4	39.1	40.3
Upper Third	39.2	59.0	57.7
Total	100.0	100.0	100.0

(1) Urban areas of 30,000 population or more.

HOUSE-BUILDING ACTIVITY

11

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
1958	121,695	*	10,979	27,398	4,560	164,632	*	4,530
1957—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	124,600	90	472	75	4,582	172,600	**
Feb.	4,375	129,300	56	341	—	4,772		**
Mar.	6,296	125,900	612	1,469	57	8,434		**
Apr.	11,013	128,300	796	2,319	234	14,362		**
May	14,330	122,300	1,539	3,515	422	19,806	161,000	**
June	12,923	108,400	1,971	5,004	1,347	21,245		**
July	12,057	112,600	998	2,892	542	16,489		**
Aug.	12,115	116,300	1,215	2,974	439	16,743		**
Sept.	11,525	116,200	901	2,811	387	15,624	178,200	**
Oct.	12,678	128,900	2,123	3,150	761	18,712		**
Nov.	12,026	131,200	448	1,579	214	14,267		**
Dec.	8,412	135,900	230	872	82	9,596		**
1959—Jan.	4,862	151,500	**	**	**	**	—	**

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
1958	107,839	*	8,673	25,978	4,196	146,686	**	88,162
1957—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		69,777
May	7,591	101,700	493	1,659	157	9,900	143,800	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		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	154,700	97,649
Oct.	13,057	119,300	2,366	5,118	1,195	21,736		94,565
Nov.	12,764	116,700	493	1,900	318	15,475		92,725
Dec.	10,175	110,100	891	1,955	448	13,469		88,162
1959—Jan.	7,191	84,800	**	**	**	**	—	**

(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".

* 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
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
1958	1,309	227	2,746	2,718	46,324	63,753	6,502	5,222	16,532	19,299	164,632
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
Nov.	48	86	213	119	3,765	5,613	752	392	1,965	1,314	14,267
Dec.	41	37	341	98	3,446	3,647	96	261	598	1,031	9,596

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
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
1958	1,205	109	2,320	3,237	39,750	59,551	5,743	4,979	13,562	16,230	146,686
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
Nov.	24	21	160	259	4,482	6,278	639	562	1,658	1,392	15,475
Dec.	174	37	231	219	3,921	5,323	597	576	1,129	1,262	13,469

(1) Excludes Yukon and Northwest Territories.

Source: DBS.

Table 5. Dwelling Starts, by Type⁽¹⁾

Period	One-family	Two-family	Apartments	Other	Total
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
1958	104,508	10,713	46,954	2,457	164,632
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
Nov.	8,536	1,250	4,307	174	14,267
Dec.	4,626	817	4,038	115	9,596

Table 6. Dwelling Completions, by Type⁽¹⁾

One-family	Two-family	Apartments	Other	Total
60,366	7,568	12,791	585	81,310
55,967	5,314	11,707	99	73,087
68,916	7,714	19,837	372	96,839
71,760	6,098	23,042	1,065	101,965
90,553	8,278	27,551	1,547	127,929
95,656	11,872	26,035	2,137	135,700
81,096	8,464	25,373	2,350	117,283
96,830	10,004	37,626	2,226	146,686
5,381	680	2,358	291	8,710
5,876	640	1,838	134	8,488
8,195	1,108	1,679	209	11,191
12,036	1,020	2,803	185	16,044
7,988	820	2,747	388	11,943
7,676	764	1,924	108	10,472
6,630	970	2,522	50	10,172
4,451	714	2,070	160	7,395
5,786	620	2,308	34	8,748
6,099	696	2,007	179	8,981
6,343	686	2,726	145	9,900
9,841	774	2,298	199	13,112
6,862	528	2,156	114	9,660
8,474	876	3,178	179	12,707
10,110	710	4,144	367	15,331
14,650	1,274	5,536	276	21,736
9,541	1,170	4,520	244	15,475
8,043	986	4,161	279	13,469

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
1958	3,478	82,291	78,863	161,154	164,632
1957—July	845	14,116	24,717	38,833	39,678
Aug.					
Sept.					
Oct.					
1957—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.					
1958—May	1,204	21,624	32,585	54,209	55,413
June					
July					
Aug.					
1958—Sept.	825	26,125	21,906	48,031	48,856
Oct.					
Nov.					
Dec.					
1959—Jan.	—	—	—	—	—

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

Dwellings Newly Completed	Completed Dwellings Newly Occupied	Completed Dwellings Remaining Unoccupied ⁽⁴⁾	Average Number of Months Unoccupied
40,851	40,874	634	3.0
47,231	46,641	995	3.4
60,148	59,526	1,404	3.0
64,221	62,831	2,410	2.8
49,187	49,960	2,065	3.9
62,091	61,640	2,657	3.2
3,645	3,927	2,215	4.8
3,651	3,729	2,156	4.6
4,940	4,980	1,911	4.6
5,325	5,225	1,967	4.3
5,466	5,363	2,060	4.1
5,097	5,153	2,065	3.9
5,002	4,576	2,086	3.8
3,635	3,637	2,523	3.8
4,207	4,329	2,352	4.0
4,235	4,355	2,206	4.0
4,252	4,280	2,144	4.1
4,466	4,611	2,156	4.0
4,387	4,356	2,028	3.9
5,481	5,507	2,038	3.8
6,966	6,913	1,894	3.8
6,820	6,579	2,103	3.6
7,274	6,970	2,233	3.4
5,366	5,527	2,657	3.2
3,798	3,980	2,500	3.4

(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. Apartment dwellings are not included.

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

Source: CMHC.

HOUSE-BUILDING ACTIVITY

Table 9. 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
1958	45,559	99,042	144,601	1,286.2	55.4	1,341.6	89,899	344.7	1,068.6	1,413.3
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	8,690	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
Nov.	2,815	6,979	9,794	90.1	3.3	93.4	9,158	34.5	104.8	139.3
Dec.	2,692	3,748	6,440	55.4	1.8	57.2	7,111	21.4	82.4	103.8

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

Table 10. 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.	4,601	1,265	252	622	694	304	-253	1,619	-413	7,118
2nd Q.	4,928	1,294	364	819	830	80	-104	1,989	-536	7,711
3rd Q.	4,810	1,620	396	990	640	-38	597	2,585	-187	8,789
4th Q.	5,429	1,433	412	802	568	-103	-341	1,338	-247	7,825
1958—1st Q.	4,851	1,317	312	577	596	68	-313	1,240	-278	7,161
2nd Q.	5,134	1,372	477	761	729	-155	-133	1,679	-320	7,880
3rd Q.	4,970	1,727	508	892	583	-54	658	2,587	-175	9,039
			Seasonally Adjusted at Annual Rates							
1957—1st Q.	19,564	5,344	1,376	3,160	3,016	540	-140	7,952	-1,460	31,316
2nd Q.	19,600	5,740	1,396	3,272	2,800	372	-8	7,832	-1,668	31,368
3rd Q.	19,860	5,728	1,412	3,308	2,656	80	-20	7,436	-1,352	31,680
4th Q.	20,048	5,636	1,512	3,192	2,456	-20	-236	6,904	-1,052	31,408
1958—1st Q.	20,460	5,720	1,672	3,012	2,508	-492	-212	6,488	-932	31,564
2nd Q.	20,472	6,016	1,780	3,008	2,448	-464	-32	6,740	-864	32,176
3rd Q.	20,508	6,056	1,832	2,924	2,420	76	-60	7,192	-1,172	32,388

(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.

Table 11. 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	4,354	854	5,784	1,125	6,909
1958	1,647	75	60	289	4,174	868	5,956	1,157	7,113
1957—1st Q.	230	13	8	**	**	**	**	**	**
2nd Q.	332	19	12	**	**	**	**	**	**
3rd Q.	366	21	13	**	**	**	**	**	**
4th Q.	379	22	13	**	**	**	**	**	**
1958—1st Q.	280	13	10	**	**	**	**	**	**
2nd Q.	426	19	16	**	**	**	**	**	**
3rd Q.	463	21	17	**	**	**	**	**	**
4th Q.	478	22	17	**	**	**	**	**	**

Source: Dept. of Trade and Commerce and CMHC.

Table 12. 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	1,251	1,272
1958	19.4	1.6	21.0	16.8	2.2	19.0	1,361	1,380
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.	4.8	0.2	5.0	3.0	0.6	3.6	**	**
3rd Q.	5.3	0.5	5.8	6.3	0.5	6.8	**	**
4th Q.	6.0	0.7	6.7	5.7	0.6	6.3	**	**

(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 13. Dwelling Starts in Metropolitan and Major Urban Areas

Area	1956			1957			1958		
	NHA	Other	Total	NHA	Other	Total	NHA	Other	Total
Metropolitan Areas									
Calgary	2,130	1,612	3,742	1,729	1,696	3,425	4,044	1,611	5,655
Edmonton	2,356	847	3,203	2,597	723	3,320	4,426	1,379	5,805
Halifax	510	679	1,189	290	552	842	329	1,016	1,345
Hamilton	1,867	1,534	3,401	2,041	1,223	3,264	2,546	1,546	4,092
London	866	504	1,370	767	502	1,269	1,710	834	2,544
 Montreal	4,371	14,797	19,168	4,581	14,541	19,122	7,768	18,430	26,198
Ottawa-Hull	2,395	1,866	4,261	2,355	1,469	3,824	4,175	1,557	5,732
Quebec	370	2,281	2,651	488	799	1,287	1,272	1,095	2,367
Saint John	129	208	337	115	140	255	254	107	361
St. John's	77	386	463	62	144	206	366	137	503
 Toronto	7,151	9,727	16,878	9,008	8,105	17,113	16,917	7,384	24,301
Vancouver	2,502	5,948	8,450	2,462	5,077	7,539	5,661	6,638	12,299
Victoria	321	866	1,187	235	818	1,053	753	755	1,508
Windsor	892	505	1,397	740	297	1,037	825	297	1,122
Winnipeg	2,020	1,369	3,389	1,169	923	2,092	3,191	1,231	4,422
 Sub-total	27,957	43,129	71,086	28,639	37,009	65,648	54,237	44,017	98,254
Major Urban Areas⁽¹⁾									
Brantford	147	159	306	98	115	213	185	70	255
Chicoutimi-Jonquiere	266	411	677	268	238	506	419	338	757
Ft. William-Pt. Arthur	211	306	517	318	376	694	697	426	1,123
Guelph	217	124	341	184	84	268	420	134	554
Kingston	229	240	469	202	170	372	475	147	622
Kitchener	533	395	928	466	320	786	839	341	1,180
Moncton	210	199	409	183	65	248	380	28	408
 Niagara Falls	221	190	411	203	119	322	467	123	590
Oshawa	427	258	685	881	203	1,084	1,435	209	1,644
Peterborough	259	115	374	351	123	474	472	81	553
Regina	565	446	1,011	584	451	1,035	833	323	1,156
St. Catharines	555	212	767	421	345	766	524	264	788
Sarnia	319	250	569	275	241	516	385	244	629
Saskatoon	728	262	990	600	480	1,080	924	557	1,481
 Sault Ste. Marie	213	243	456	189	361	550	374	337	711
Shawinigan Falls	71	301	372	50	186	236	63	217	280
Sherbrooke	48	281	329	56	154	210	127	203	330
Sudbury	289	406	695	195	348	543	376	300	676
Sydney	45	200	245	38	219	257	28	255	283
Three Rivers	42	367	409	54	388	442	150	437	587
Timmins	3	20	23	11	26	37	28	29	57
 Sub-total	5,598	5,385	10,983	5,627	5,012	10,639	9,601	5,063	14,664
All Other	9,840	35,402	45,242	13,202	32,851	46,053	18,112	33,602	51,714
Canada⁽²⁾	43,395	83,916	127,311	47,468	74,872	122,340	81,950	82,682	164,632

(1) Includes the urban areas on the fringes of the centres named.

(2) Excludes Yukon and Northwest Territories.

Source: DBS and CMHC.

Table 14. Population and Housing in Metropolitan Areas and Major Urban Centres⁽¹⁾

Area	Population ⁽²⁾ 1958	Rate of Population Growth ⁽³⁾ 1951-1956 Per Cent	Housing Stock ⁽⁴⁾ 1958	Starts per 1,000 Population			
				1951-1956 ⁽⁵⁾	1956	1957	1958
Metropolitan Areas							
Calgary	255,200	7.3	69,221	17.9	18.7	15.9	22.2
Edmonton	309,524	7.6	74,651	16.2	12.8	11.4	18.8
Halifax	170,877	4.1	40,906	7.3	7.2	5.1	7.9
Hamilton	332,373	3.7	98,023	8.9	10.4	9.3	12.3
London	161,671	3.6	47,269	9.0	8.9	8.0	15.7
Montreal	1,971,569	3.0	474,405	11.6	11.8	9.7	13.3
Ottawa-Hull	372,622	3.3	97,661	10.0	12.3	10.7	15.4
Quebec	330,000	2.4	72,300	7.0	8.6	3.9	7.2
Saint John	86,024	1.8	22,470	2.9	3.9	3.0	4.2
St. John's	84,601	2.9	16,424	6.8	5.9	2.6	5.9
Toronto	1,429,088	3.9	396,267	11.8	12.4	12.6	17.0
Vancouver	716,946	3.4	219,062	10.5	12.7	11.0	17.2
Victoria	132,635	2.9	42,490	9.3	9.5	8.1	11.4
Windsor	192,000	2.5	53,961	7.0	7.5	5.4	5.8
Winnipeg	426,559	2.9	119,598	8.9	8.3	5.0	10.4
Sub-total	6,971,689	3.6	1,844,708	10.7	11.3	9.7	14.1
Major Urban Centres							
Brantford	51,669	7.1	15,362	6.3	5.9	3.0	3.3
Chicoutimi-Jonquiere	56,707	2.4	9,760	4.6	5.3	4.1	7.2
Ft. William-Pt. Arthur	83,936	3.2	22,103	6.3	6.4	7.9	12.7
Guelph	34,323	4.3	10,046	9.0	7.0	6.1	14.9
Kingston	50,982	7.7	13,431	4.8	5.5	4.5	7.0
Kitchener	62,076	5.8	17,855	11.5	10.6	8.8	13.5
Moncton	40,955	5.6	9,434	6.8	7.9	4.3	6.4
Niagara Falls	23,852	0.5	6,594	2.1	2.1	0.0	0.5
Oshawa	54,912	3.9	15,270	10.1	9.3	11.8	16.5
Peterborough	44,843	2.2	12,697	7.0	5.9	8.0	8.4
Regina	100,800	4.6	27,298	12.9	11.3	10.8	11.5
St. Catharines	40,632	0.8	11,558	4.0	4.1	4.9	4.6
Sarnia	46,939	4.6	13,317	11.9	8.9	8.6	9.5
Saskatoon	82,268	6.4	23,904	12.1	13.6	13.8	18.0
Sault Ste. Marie	40,713	2.8	9,969	12.0	8.4	6.7	8.0
Shawinigan Falls	31,014	1.2	6,831	3.2	4.3	2.3	3.5
Sherbrooke	60,709	3.0	14,780	5.6	5.2	3.2	4.9
Sudbury	47,773	1.8	12,145	5.8	4.1	2.9	2.8
Sydney	35,000	0.5	7,201	2.6	2.5	3.7	2.5
Three Rivers	57,500	1.8	11,591	5.4	4.7	4.4	5.1
Timmins	28,175	-0.1	7,308	0.6	6.2	1.0	1.8
Sub-total	1,075,778	3.6	278,454	7.5	7.1	6.6	8.8
All other	9,000,533	2.2	2,239,323	4.4	5.6	5.7	6.3
Canada	17,048,000	2.8	4,362,485	7.0	7.9	7.4	9.7

(1) The fringe areas of the Major Urban Centres are not included in this table. These areas are included in Table 13.

(2) Based on Assessment Reports.

(3) Annual average compound rate of growth, based on Census data.

(4) Estimated by CMHC for end of year.

(5) Annual average.

Source: CMHC.

Table 15. All 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
1958	55,682	91,167	809,544	28,943	43,053	207,756	3,451	174,526	88,076	1,191,826
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
4th Q.	12,601	21,128	187,024	7,053	10,753	52,208	941	44,485	20,595	283,717

Source: CMHC.

Table 16. Mortgage Loans Approved by Lending Institutions for New Housing⁽¹⁾
(Dwelling Units)

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
1958	38,339	12,280	50,619	8,084	32,464	40,548	46,423	44,744	91,167
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	2,121	7,852	9,973	14,345	10,805	25,150
4th Q.	7,336	4,068	11,404	1,737	7,987	9,724	9,073	12,055	21,128

(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.

Table 17. 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
1958	25,129	181,245	177,547	19,615	109,299	204,735	44,744	290,544	382,282	672,826
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.	6,011	41,097	38,755	4,794	26,990	58,220	10,805	68,087	96,975	165,062
4th Q.	6,808	54,562	45,607	5,247	31,034	51,086	12,055	85,596	96,693	182,289

Source: CMHC.

Table 18. NHA Mortgage Loans Approved, by Type of Lender⁽¹⁾

Period	Life Insurance Companies		Trust, Loan and Other ⁽²⁾ Cos.		Chartered Banks		Sub-total		CMHC ⁽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
1958	15,922	171,271	4,367	47,297	26,134	300,432	46,423	519,000	38,613	389,284	85,036	908,284
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	104,507	15,075	150,852
2nd Q.	6,371	68,084	1,868	19,329	10,662	122,360	18,901	209,773	5,159	54,570	24,060	264,343
3rd Q.	4,883	52,664	1,456	16,208	8,006	92,582	14,345	161,454	11,113	110,875	25,458	272,329
4th Q.	2,906	30,617	815	9,161	5,352	61,650	9,073	101,428	11,370	119,332	20,443	220,760

(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.

MORTGAGE LENDING

Table 19. NHA Mortgage Loans Approved, by Type of Lender⁽¹⁾

Period	Approved Lenders		CMHC				Total	
	Dwelling Units	Amount \$000	Small Home Loans ⁽²⁾		Other CMHC Loans		Dwelling Units	Amount \$000
			Dwelling Units	Amount \$000	Dwelling Units	Amount \$000		
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
1958	45,716	510,011	27,157	292,726	9,296	80,187	82,169	882,924
1957—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	28,681	4,071	42,580	228	1,707	6,776	72,968
Apr.	5,350	60,534	473	5,333	203	1,543	6,026	67,410
May	7,411	80,135	1,278	14,637	300	2,984	8,989	97,756
June	6,140	69,104	1,966	22,011	939	8,062	9,045	99,177
July	5,347	59,311	2,465	27,082	1,539	12,953	9,351	99,346
Aug.	4,631	52,392	1,912	20,778	1,330	12,006	7,873	85,176
Sept.	4,367	49,751	2,342	25,662	1,525	12,394	8,234	87,807
Oct.	4,201	46,707	3,469	38,297	944	8,354	8,614	93,358
Nov.	3,123	35,084	2,486	27,969	949	8,805	6,558	71,858
Dec.	1,749	19,637	2,409	26,454	1,113	9,453	5,271	55,544
1959—Jan.	1,039	11,823	1,423	16,035	464	4,157	2,926	32,015

Source: CMHC.

Table 20. NHA Mortgage Loans⁽³⁾ Approved by Province⁽¹⁾
(Dwelling Units)

Period	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada ⁽⁴⁾
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
1958	314	40	972	972	14,267	41,210	3,819	2,509	10,498	7,554	82,169
1957—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	3,219	217	165	667	563	6,026
May	15	6	85	131	976	5,298	382	329	937	830	8,989
June	37	3	157	131	1,255	5,120	503	337	893	609	9,045
July	37	9	83	177	2,280	4,020	389	320	1,282	754	9,351
Aug.	26	9	126	62	1,370	4,013	448	242	940	637	7,873
Sept.	24	15	156	87	1,399	3,762	483	340	1,291	677	8,234
Oct.	44	8	118	90	1,838	3,419	654	431	1,382	630	8,614
Nov.	61	1	93	90	1,212	3,375	140	188	782	616	6,558
Dec.	17	—	40	12	1,385	2,523	37	71	696	490	5,271
1959—Jan.	1	—	64	8	226	1,603	98	5	431	490	2,926

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

(2) Dwellings financed by these loans are subject to size or rental limitations. Includes the agency programme together with direct loans to builders and home-owners in centres of 55,000 population or more.

(3) Includes CMHC loans.

(4) Includes Yukon and Northwest Territories.

Source: CMHC.

Table 21. Home-Ownership Dwelling Units for Which NHA Mortgage Loans Were Approved⁽¹⁾

Period	Owner Applicants				Builder Applicants			
	Small Home Loans		Other	Total	Small Home Loans		Other	Total
	Agency	Direct			Agency	Direct		
1952	—	—	5,483	5,483	—	—	18,112	18,112
1953	—	—	7,603	7,603	—	—	18,649	18,649
1954	—	—	10,075	10,075	—	—	29,406	29,406
1955	—	—	12,929	12,929	—	—	43,806	43,806
1956	—	—	9,349	9,349	—	—	26,623	26,623
1957	721	—	10,309	11,030	12,517	—	16,364	28,881
1958	971	1,245	15,071	17,287	7,904	14,602	26,228	48,734
1957—1st Q.	—	—	955	955	—	—	1,448	1,448
2nd Q.	—	—	3,733	3,733	—	—	6,934	6,934
3rd Q.	35	—	4,025	4,060	1,283	—	6,182	7,465
4th Q.	692	—	1,904	2,596	11,375	—	2,574	13,949
1958—1st Q.	828	—	1,244	2,072	6,396	—	2,314	8,710
2nd Q.	240	77	5,336	5,653	2,490	910	10,979	14,379
3rd Q.	18	633	5,450	6,101	432	5,636	8,266	14,334
4th Q.	1	531	3,286	3,818	8	7,827	5,006	12,841

Source: CMHC.

Table 22. Rental Dwelling Units for which NHA Mortgage Loans Were Approved

Period	Rental Guarantee	Primary Industry	Limited Dividend	Small Home Loans ⁽²⁾	Other	Total
1952	3,599	—	841	—	6,288	10,728
1953	3,060	13	1,329	—	7,994	12,396
1954	347	107	2,091	—	8,093	10,638
1955	—	40	1,419	—	7,142	8,601
1956	—	290	1,620	—	3,401	5,311
1957	—	416	4,124	3,100	1,382	9,022
1958	—	—75	6,282	2,435	7,506	16,148
1957—1st Q.	—	50	196	—	710	956
2nd Q.	—	376	994	—	453	1,823
3rd Q.	—	40	1,611	—	455	2,106
4th Q.	—	—	1,343	3,110	196	4,649
1958—1st Q.	—	—	1,049	2,639	605	4,293
2nd Q.	—	—	674	—	3,354	4,028
3rd Q.	—	—	2,927	—	2,096	5,023
4th Q.	—	—	2,192	—	1,592	3,784

(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.

(2) Small Home Loans for rental dwellings were made only under the Agency programme.

Source: CMHC.

MORTGAGE LENDING

Table 23. NHA Mortgage Loans Approved, by Type of Dwelling⁽¹⁾
(Dwelling Units)

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
1958	51,122	343	59	853	6,414	58,791	13,767	9,611	23,378	82,169
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.	15,668	151	17	329	1,814	17,979	3,531	2,550	6,081	24,060
3rd Q.	16,040	124	26	354	2,073	18,617	3,860	2,981	6,841	25,458
4th Q.	12,484	70	12	159	1,666	14,391	3,160	2,892	6,052	20,443

Source: CMHC.

Table 24. Mortgage Loan Amounts for New Housing⁽²⁾
(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		
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
1958	11,898	12,261	10,569	11,680	7,317	7,044	4,952	5,384
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	6,952	4,704	5,201
4th Q.	12,037	12,406	11,166	11,809	7,255	6,889	5,030	5,384

- (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.
- (2) Institutional loans only.

Source: CMHC.

Table 25. Loan Amounts Under the National Housing Acts⁽¹⁾
(Dwelling Units)

Amount of Loan \$	1954	1955	1956	1957		1958	
				Small Home Loans	All Other Loans	Small Home Loans	All Other Loans
			Home-Ownership				
Under 5,000	110	107	46	—	13	7	10
5,000 – 5,999	157	98	98	1	22	8	16
6,000 – 6,999	569	439	193	6	24	19	76
7,000 – 7,999	2,479	4,142	1,526	671	515	1,029	1,003
8,000 – 8,999	7,262	9,936	2,925	691	1,728	752	1,274
9,000 – 9,999	9,930	15,768	8,040	3,335	3,680	1,562	2,143
10,000 – 10,999	10,045	11,000	8,777	4,810	6,098	6,173	4,428
11,000 – 11,999	5,594	8,024	7,248	2,867	6,439	9,547	8,903
12,000 – 12,999	2,246	4,380	4,128	486	4,478	4,925	9,703
13,000 and over	1,089	2,841	2,991	371	3,673	698	13,754
Total	39,481	56,735	35,972	13,238	26,670	24,720	41,310
			Rental				
Under 5,000	1,020	553	591	40	603	141	1,002
5,000 – 5,999	4,183	2,702	1,064	496	832	452	860
6,000 – 6,999	3,388	3,270	2,023	1,899	811	1,464	2,954
7,000 – 7,999	1,849	1,525	334	526	1,642	343	4,265
8,000 – 8,999	177	186	1,134	132	1,124	— 19	3,089
9,000 and over	21	365	165	7	913	54	1,534
Total	10,638	8,601	5,311	3,100	5,925	2,435	13,704

Source: CMHC.

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

Item	1957					1958				
	Chartered Banks	Non- Bank Lenders	CMHC		Total	Chartered Banks	Non- Bank Lenders	CMHC		Total
			Small Home Loans	Other CMHC Loans				Small Home Loans	Other CMHC Loans	
Ratio of Gross Debt Service to Income ⁽²⁾										
Up to 15 per cent	13.1	11.8	7.1	8.7	11.7	11.5	10.5	5.9	8.3	9.1
15 to 18 per cent	17.7	17.1	13.3	15.3	16.8	15.2	15.5	9.8	21.0	13.8
18 to 20 per cent	16.9	17.0	16.7	18.2	17.1	14.6	15.2	11.9	8.3	13.2
20 to 23 per cent	41.9	41.1	48.6	43.2	42.2	24.9	26.2	25.6	27.6	25.6
23 to 27 per cent	10.4	13.0	14.3	14.6	12.2	31.5	30.2	43.1	31.9	35.4
Over 27 per cent						2.3	2.4	3.7	2.9	2.9
Amortization Period										
Under 25 years	0.5	0.8	0.1	0.9	0.5	0.4	0.4	0.1	0.9	0.3
25 years	99.5	99.2	99.1	96.9	99.0	99.5	99.5	99.3	92.2	99.1
30 years	‡	‡	0.8	2.2	0.5	0.1	0.1	0.6	6.9	0.6
Loans at Max. Int. Rate	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Loans Below Max. Int. Rate	—	—	—	—	—	—	—	—	—	—

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

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

‡ Less than 0.1 per cent.

Source: CMHC.

Table 27. Non-Farm Family Incomes
(Per Cent)

Family Income ⁽¹⁾ \$	All Families				Families Borrowing Under NHA				
	1951	1954	1955	1957	1951	1954	1955	1957	1958
Under 2,000	23.0	16.6	14.0	15.1	0.2	‡	‡	—	‡
2,000 – 2,999	24.4	18.3	17.0	14.3	13.0	0.5	0.3	‡	0.1
3,000 – 3,999	23.5	22.4	22.9	18.9	42.1	15.2	13.6	2.8	4.1
4,000 – 4,999	12.0	17.1	15.7	16.9	21.8	34.4	33.3	21.5	24.2
5,000 – 5,999	15.1	16.0	18.7	12.2	22.9	49.9	24.4	27.2	25.9
6,000 – 6,999				7.7			14.7	20.6	19.5
7,000 – 7,999		6.3	8.4	10.7			6.7	13.0	12.3
8,000 – 8,999							2.9	6.8	6.3
9,000 – 9,999							1.3	2.9	2.8
10,000 and over	2.0	3.3	3.3	4.2			2.8	5.2	4.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average Income \$	3,535	4,143	4,370	4,644	4,250	5,382	5,442	6,310	6,218
Median Income \$	3,110	3,663	3,829	4,093	3,861	4,997	5,115	5,945	5,834

Source: DBS and CMHC.

Table 28. Incomes of Applicants Under the National Housing Acts
(Per Cent)

Applicant's Income ⁽²⁾ \$	1946	1950	1955	1956	1957			1958		
					Small Home Loans	All Other Loans	Total	Small Home Loans	All Other Loans	Total
Under 2,000	33.3	0.4	‡	‡	—	—	—	‡	‡	‡
2,000 – 2,999	46.5	31.3	1.0	0.4	0.1	0.1	0.1	0.3	0.2	0.2
3,000 – 3,999	14.0	40.1	22.5	15.4	11.3	6.0	6.4	12.8	7.2	9.1
4,000 – 4,999	3.5	14.9	36.4	35.2	46.3	29.1	30.3	40.7	27.8	32.4
5,000 – 5,999	1.6	7.2	20.3	24.0	25.8	27.7	27.6	24.2	26.2	25.5
6,000 – 6,999	0.6	3.1	9.6	11.8	9.5	16.9	16.4	12.0	17.1	15.3
7,000 – 7,999	0.2	1.3	4.3	5.9	3.9	8.7	8.3	4.9	9.1	7.6
8,000 – 8,999	0.1	0.7	2.2	2.9	1.3	4.6	4.3	2.2	4.8	3.9
9,000 – 9,999	‡	0.3	1.1	1.4	0.5	2.2	2.1	1.1	2.3	1.9
10,000 and over	0.2	0.7	2.6	3.0	1.3	4.7	4.5	1.8	5.3	4.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Borrowers	4,608	30,444	47,728	47,593	2,269	29,997	32,266	14,863	26,906	41,769
Average Income \$	2,428	3,638	5,023	5,312	5,026	5,857	5,798	5,186	5,918	5,657
Median Income \$	2,359	3,456	4,727	4,971	4,834	5,534	5,478	4,907	5,565	5,325

(1) Includes incomes of dependents as well as the head of the family.

(2) Income of applicant or purchaser only, the income of dependents is not included.

‡ Less than 0.1 per cent.

Source: CMHC.

Table 29. Dwelling Costs, Down-Payments and Debt Ratios Under the National Housing Act

Applicant's Income ⁽¹⁾ \$	1955	1956	1957			1958		
			Small Home Loans	All Other Loans	Total	Small Home Loans	All Other Loans	Total
			Average Dwelling Costs ⁽²⁾ (Dollars)					
Under 3,000	10,094	10,673	11,077	12,535	12,471	11,386	10,268	10,729
3,000 - 3,999	10,743	11,276	11,263	12,020	11,926	11,969	12,187	12,078
4,000 - 4,999	12,124	12,627	12,123	13,225	13,107	13,014	13,615	13,347
5,000 - 5,999	13,364	13,745	12,733	14,564	14,443	13,623	14,752	14,371
6,000 - 6,999	14,227	14,667	12,944	15,524	15,417	14,100	15,594	15,176
7,000 - 7,999	14,841	15,346	13,269	16,192	16,095	14,702	16,435	16,039
8,000 - 8,999	15,305	15,837	14,236	16,886	16,830	15,011	16,959	16,569
9,000 - 9,999	16,028	16,394	13,733	17,440	17,380	15,641	17,526	17,142
10,000 and over	16,779	17,310	14,056	18,455	18,366	15,263	18,625	18,075
Average Dwelling Cost	12,598	13,366	12,370	14,674	14,512	13,350	14,916	14,359
			Average Down-Payments ⁽³⁾ (Dollars)					
Under 3,000	2,505	3,182	2,155	4,404	4,304	2,857	2,294	2,526
3,000 - 3,999	2,122	2,471	2,212	3,160	3,043	2,050	2,546	2,299
4,000 - 4,999	2,475	2,798	2,351	3,220	3,126	2,232	2,730	2,508
5,000 - 5,999	2,940	3,255	2,521	3,680	3,603	2,457	3,208	2,954
6,000 - 6,999	3,400	3,737	2,716	4,204	4,143	2,667	3,705	3,415
7,000 - 7,999	3,813	4,157	2,756	4,615	4,553	3,041	4,272	3,991
8,000 - 8,999	4,082	4,478	3,423	5,154	5,117	3,134	4,642	4,341
9,000 - 9,999	4,619	4,895	3,353	5,558	5,521	3,499	5,213	4,864
10,000 and over	5,417	5,762	3,308	6,538	6,473	3,414	6,261	5,796
Average Down-Payment	2,773	3,217	2,461	3,929	3,826	2,412	3,485	3,103
			Average Ratios of Gross Debt Service to Incomes ⁽⁴⁾ (Per Cent)					
Under 3,000	26.3	26.3	32.0	31.6	31.6	31.1	31.6	31.4
3,000 - 3,999	22.5	22.8	24.0	24.2	24.2	26.7	26.6	26.7
4,000 - 4,999	20.7	21.0	21.9	22.1	22.1	24.1	24.1	24.1
5,000 - 5,999	18.7	19.1	19.3	20.2	20.2	20.9	21.5	21.3
6,000 - 6,999	16.6	16.8	16.5	18.2	18.2	18.3	19.1	18.8
7,000 - 7,999	14.6	14.9	14.6	16.2	16.2	16.1	17.0	16.8
8,000 - 8,999	13.2	13.5	13.3	14.6	14.6	14.8	15.3	15.2
9,000 - 9,999	12.0	12.2	11.5	13.4	13.3	13.8	13.7	13.8
10,000 and over	9.3	9.3	8.9	10.4	10.4	9.9	10.5	10.4
Average Ratio	18.6	18.3	19.7	18.5	18.5	21.0	19.4	19.9

(1) Income of applicant or purchaser only; income of dependents is not included.

(2) Excludes mortgage insurance fee.

(3) The difference between the sale price of the dwelling (or for owner-applicants, the estimated cost), and the amount of the mortgage loan under the Act, less the mortgage insurance fee.

(4) Gross debt service is the annual amount payable on mortgage loan principal and interest, and property taxes. The ratios shown in the table are based on the applicant's income only and do not take account of that part of the wife's income which may be considered in determining eligibility for a loan under the Act.

Source: CMHC.

MORTGAGE LENDING

Table 30. 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
1958	3,112	33,927	767	7,850	597	6,954	4,476	48,731
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	1,150	62	652	704	7,295
2nd Q.	972	10,406	281	2,952	60	690	1,313	14,048
3rd Q.	844	9,321	375	3,723	85	1,054	1,304	14,098
4th Q.	763	8,707	2	25	390	4,558	1,155	13,290

Source: CMHC.

Table 31. 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	189	1,922	1,165	12,333	119	1,102	4,922	49,565
1957	2,887	30,584	18	168	3,021	30,639	33	802	5,959	62,193
1958	2,947	32,096	46	503	1,483	16,132	—	—	4,476	48,731
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	5,666	11	110	145	1,519	—	—	704	7,295
2nd Q.	850	9,160	30	331	433	4,558	—	—	1,313	14,049
3rd Q.	865	9,388	4	51	435	4,659	—	—	1,304	14,098
4th Q.	684	7,882	1	11	470	5,396	—	—	1,155	13,289

Source: CMHC.

Table 32. 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
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	804	7,589	741	5,369	152	767	1,013	2,419	2,458	3,323
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	351	818	619	844
4th Q.	157	2,659	89	2,207	46	234	266	663	766	898

(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.

(4) 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.

Table 33. Selected Assets and Liabilities of Chartered Banks⁽¹⁾
(Millions of Dollars)

Type of Asset or Liability	Holdings at Year-end				Net Changes			
	1955	1956	1957	1958	1958			
					1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Selected Assets								
NHA Mortgages	294	493	586	788	29	26	72	75
Liquid Assets ⁽²⁾	1,348	1,696	1,881	2,081	-147	116	265	-34
Government of Canada Bonds	2,632	1,675	1,835	2,565	212	399	335	-216
Provincial and Municipal Bonds	540	454	453	610	36	46	28	47
Corporate Bonds	482	510	509	555	-6	21	9	22
Canadian Loans	4,891	5,363	5,405	5,426	-117	-131	-55	324
Selected Liabilities								
Personal Savings Deposits	5,633	6,007	6,108	6,819	273	220	339	-121
"Other" Canadian Deposits ⁽³⁾	3,697	3,580	3,725	4,359	-142	280	427	69

Source: Bank of Canada.

Table 34. Canadian Assets of Twelve Life Insurance Companies
(Millions of Dollars)

Assets	Holdings at Year-end				Net Changes			
	1955	1956	1957	1958 ⁽⁵⁾	1958			
					1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Mortgages	1,665.0	1,973.5	2,181.9	2,331.1	13.8	29.3	48.6	57.5
Government of Canada Bonds	641.3	484.1	427.5	455.0	38.7	-5.9	-14.5	9.2
Provincial and Municipal Bonds	526.0	559.6	577.2	588.8	3.4	-1.9	-6.4	16.5
Corporate and Other Bonds	1,228.7	1,358.5	1,425.6	1,487.7	28.7	27.1	16.2	-9.9
Preferred and Common Stocks	61.2	65.2	69.6	125.0	1.0	44.5	2.3	7.6
Real Estate	147.2	173.9	215.4	243.6	6.3	7.6	6.5	7.8
Policy Loans	205.6	222.1	241.4	249.4	2.6	2.7	2.6	0.1
Total⁽⁴⁾	4,499.1	4,869.7	5,176.4	5,518.4	94.5	103.4	55.3	88.8

Source: Bank of Canada.

Table 35. Bond Yields and Mortgage Interest Rates⁽⁶⁾

Period	Bond Yields							Mortgage Rates (Maximum)
	Government of Canada						Industrial	N.H.A. Insured Loans
	3¼% June 1/74-76	3¾% Jan. 15/75-78	3¼% Oct. 1/79	C.N.R. 4% Feb. 1/81	4½% Sept. 1/83	3¾% Sept. 15/96 Mar. 15/98		
1958—Jan.	3.86	3.94	3.83	**	**	4.00	5.03	6.00
Feb.	3.97	4.01	3.92	4.21	**	4.04	4.96	6.00
Mar.	3.97	4.01	3.93	4.21	**	4.05	4.78	6.00
Apr.	3.91	4.04	3.87	4.21	**	4.05	4.88	6.00
May	3.82	3.98	3.78	4.18	**	4.05	4.88	6.00
June	3.91	4.22	3.89	4.35	**	4.15	4.88	6.00
July	3.96	4.28	3.95	4.50	**	4.25	4.96	6.00
Aug.	4.09	4.30	4.09	4.49	**	4.25	5.01	6.00
Sept.	4.18	4.37	4.15	4.65	4.57	4.31	5.15	6.00
Oct.	4.32	4.52	4.27	4.67	4.56	4.47	5.09	6.00
Nov.	4.43	4.66	4.35	4.79	4.78	4.62	5.12	6.00
Dec.	4.48	4.76	4.42	4.89	4.81	4.72	5.22	6.00
1959—Jan.	4.49	4.73	4.44	4.90	4.85	4.73	5.17	6.00
Feb.	4.62	4.85	4.54	4.97	4.89	4.76	5.17	6.00

(1) Historical data in some cases are not strictly comparable. For details see current issues of *Source: Bank of Canada and McLeod, Young and Weir Co. Ltd.*

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

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

(4) Includes cash and other assets.

(5) Estimated.

(6) As at the end of the period.

** Not available.

Table 36. NHA Mortgage Loans Approved⁽¹⁾, by Type of Loan, Borrower and Lender
(Dwelling Units)

Type of Borrower	Approved Lenders				CMHC	Total
	Chartered Banks	Life Insurance Companies	Other	Sub-total		
				1957		
Loans for Home-ownership						
Owner Applicants						
Co-operatives	34	—	—	34	212	246
Defence Workers	2	1	—	3	13	16
Farm	1	—	—	1	1	2
Veterans' Land Act Part II	—	—	—	—	554	554
Small Home Loans						
Agency	—	—	—	—	721	721
Direct	—	—	—	—	—	—
Other	5,050	1,569	54	6,673	2,818	9,491
Sub-total	5,087	1,570	54	6,711	4,319	11,030
Builders						
Defence Workers	28	—	—	28	471	499
Small Home Loans						
Agency	—	—	—	—	12,517	12,517
Direct	—	—	—	—	—	—
Other	9,413	5,871	580	15,864	1	15,865
Sub-total	9,441	5,871	580	15,892	12,989	28,881
Total Home-ownership	14,528	7,441	634	22,603	17,308	39,911
Loans for Rental Purposes						
Limited-Dividend	—	—	—	—	4,124	4,124
Primary Industry	—	—	—	—	416	416
Rental Guarantee	—	—	—	—	—	—
Small Home Loans ⁽¹⁾	—	—	—	—	3,100	3,100
Other	563	539	279	1,381	1	1,382
Total Rental	563	539	279	1,381	7,641	9,022
Total	15,091	7,980	913	23,984	24,949	48,933
				1958		
Loans for Home-ownership						
Owner Applicants						
Co-operatives	—	—	—	—	244	244
Defence Workers	—	—	—	—	—	—
Farm	2	—	—	2	4	6
Veterans' Land Act Part II	—	—	—	—	746	746
Small Home Loans						
Agency	—	—	—	—	971	971
Direct	—	—	—	—	1,245	1,245
Other	10,046	1,732	225	12,003	2,072	14,075
Sub-total	10,048	1,732	225	12,005	5,282	17,287
Builders						
Defence Workers	—1	—2	—	—3	—	—3
Small Home Loans						
Agency	—	—	—	—	7,904	7,904
Direct	—	—	—	—	14,602	14,602
Other	13,551	9,654	3,026	26,231	—	26,231
Sub-total	13,550	9,652	3,026	26,228	22,506	48,734
Total Home-ownership	23,598	11,384	3,251	38,233	27,788	66,021
Loans for Rental Purposes						
Limited-Dividend	—	—	—	—	6,282	6,282
Primary Industry	—	—	—	—	—75	—75
Rental Guarantee	—	—	—	—	—	—
Small Home Loans ⁽²⁾	—	—	—	—	2,435	2,435
Other	2,115	4,318	1,050	7,483	23	7,506
Total Rental	2,115	4,318	1,050	7,483	8,665	16,148
Total	25,713	15,702	4,301	45,716	36,453	82,169

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

(2) Small Home Loans for rental dwellings were made only under the Agency programme.

Source: CMHC.

Table 37. Home Improvement Activity Under the National Housing Act

Type of Improvement	1957			1958		
	Number of Improvements	Amount ⁽¹⁾		Number of Improvements	Amount ⁽¹⁾	
		\$000	Per Cent		\$000	Per Cent
Structural Alterations	15,418	9,981	29.8	38,680	17,314	40.2
Additional Rooms	4,659	6,370	19.0	6,574	7,856	18.2
Garage or Outbuildings	2,544	1,737	5.2	3,524	2,359	5.5
Demolition or Moving	70	35	0.1	115	42	0.1
Heating	8,301	5,510	16.4	8,543	5,336	12.4
Electrical	2,618	481	1.4	3,528	743	1.7
Plumbing	5,902	2,255	6.7	7,339	2,773	6.4
Heat Control	134	48	0.2	177	54	0.1
Decorating	6,099	3,365	10.0	4,295	1,488	3.5
Sewage	1,297	299	0.9	1,573	338	0.8
Fences, Driveways, etc.	3,121	1,217	3.6	6,209	1,571	3.6
Well and Water Supply	934	266	0.8	1,171	387	0.9
Extensions	887	1,970	5.9	1,300	2,833	6.6
Total	51,984	33,534	100.0	83,028	43,094	100.0

Source: CMHC.

Table 38. Home Improvement Loans⁽²⁾ Approved

Province	1956 \$000	1957 \$000	1958 \$000	Period	No. of Loans	Amount \$000	Cost of Improvement \$000
Newfoundland	988	850	846	1956	30,411	29,767	32,056
Prince Edward Island	53	57	58	1957	29,998	30,618	33,534
Nova Scotia	1,435	1,644	2,331	1958	37,180	39,713	43,094
New Brunswick	617	479	719	1957—May	2,714	2,847	3,108
Quebec	2,697	2,675	4,532	June	2,460	2,599	2,826
Ontario	10,020	10,209	13,177	July	3,167	3,473	3,808
Manitoba	1,165	1,308	1,683	Aug.	2,836	2,923	3,179
Saskatchewan	1,072	1,436	1,828	Sept.	3,154	3,150	3,488
Alberta	2,687	3,292	4,618	Oct.	3,461	3,576	3,922
British Columbia	8,987	8,633	9,878	Nov.	2,850	2,925	3,222
Northwest Territories	16	19	33	Dec.	2,210	2,309	2,552
Yukon Territory	30	16	10	1958—Jan.	1,312	1,241	1,369
Canada	29,767	30,618	39,713	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
				Nov.	2,635	2,619	2,853
				Dec.	3,788	4,033	4,421

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

Source: CMHC.

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

Table 39. 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
1958	1,201.7	67.2	1,134.5	*	397.5	295.4	102.1
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.	124.0	9.4	114.6	1,228	43.6	30.5	13.2
Sept.	121.0	10.1	110.9	1,255	46.3	31.9	14.4
Oct.	115.0	2.1	112.9	1,303	49.4	34.7	14.7
Nov.	102.0	2.0	100.0	1,330	36.8	25.8	11.0
Dec.	91.0	1.5	89.5	1,430	34.0	25.0	9.0
1959—Jan.	86.0	2.7	83.3	1,350	26.7	19.8	6.9

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

Table 40. Mortgage Loan Insurance in the 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
3rd Q.	309,132	275,091	118,723	156,368	124,316	83,712	40,604

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

Table 41. 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—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
3rd Q.	66,400	30,419	35,981	69,595	35,338	34,257

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

Source: Central Statistical Office, U.K.

Table 42. Net Family Formation
(In Thousands)

Period	Marriages ⁽¹⁾	Net Migration of Married Females	Deaths of Married Persons ⁽²⁾	Divorces	Adjustment ⁽³⁾	Net Family Formation ⁽¹⁾⁽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
1958	134.8	6.6	59.6	6.0	**	75.8	3,956.5
1957—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	**
4th Q.	36.2	2.6	14.9	**	*	22.4	**

Source: DBS and CMHC.

Table 43. 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
1958	474	134	125	1,825	4,884	5,803	2,959	1,544	17,048
1957—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
4th Q.	115	34	25	**	**	**	**	**	17,241

- (1) With the exception of 1958, annual data on marriages show the actual number 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) With the exception of 1958, 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 44. Characteristics of Borrowers Under the National Housing Acts
(Per Cent of Borrowers)

Number of Children	1950	1954	1955	1956	1957 ⁽¹⁾	1958		
						Small Home Loans	All Other Loans	Total
None	31.5	29.1	28.6	28.1	24.6	25.1	24.4	24.6
1	31.1	26.8	26.0	24.8	23.9	24.8	23.2	23.8
2	24.9	27.3	27.5	27.6	28.7	26.7	28.5	27.9
3	8.5	11.8	12.2	13.1	14.9	14.8	15.4	15.2
4 or more	4.0	5.0	5.7	6.4	7.9	8.6	8.5	8.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average Number of Children	1.24	1.38	1.42	1.47	1.61	1.62	1.65	1.64
Age of Borrower								
Under 25 years	6.5	5.8	6.4	6.2	8.0	9.0	6.1	7.2
25-29	21.7	24.1	24.1	23.2	23.4	27.4	23.7	25.1
30-34	24.3	26.9	26.6	25.7	25.7	25.4	25.6	25.5
35-39	20.7	19.4	19.1	20.0	20.3	18.6	20.4	19.7
40-44	13.0	12.8	12.6	13.2	12.2	10.5	12.5	11.8
45-49	7.6	6.7	7.0	7.3	6.7	6.0	7.3	6.8
50 years or more	6.2	4.3	4.2	4.4	3.7	3.1	4.4	3.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average Age of Borrower (years)	34.8	34.3	34.3	33.8	33.6	33.3	34.5	34.1
Previous Tenure								
Owners	19.1	29.8	30.2	32.1	36.8	29.1	32.6	31.3
Tenants	80.9	70.2	69.8	67.9	63.2	70.9	67.4	68.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Borrowers	30,444	26,984	47,728	47,593	32,266	14,863	26,906	41,769

Source: CMHC.

Table 45. Births⁽²⁾, by Order of Child in Family

Year	Number of Births (Thousands)					Per Cent of Births				
	First Child	Second Child	Third Child	Fourth or Later Child	Total	First Child	Second Child	Third Child	Fourth or Later Child	Total
1945	80	67	42	87	276	28.9	24.3	15.4	31.4	100.0
1946	98	79	48	92	317	31.0	24.8	15.2	29.0	100.0
1947	113	86	52	94	345	33.0	24.9	15.0	27.1	100.0
1948	98	86	53	95	332	29.6	26.0	15.9	28.5	100.0
1949	94	91	57	98	340	27.8	26.6	16.8	28.8	100.0
1950	92	90	60	102	344	26.8	26.2	17.4	29.6	100.0
1951	95	91	62	106	354	26.7	25.8	17.6	29.9	100.0
1952	101	93	67	114	375	27.0	24.9	17.9	30.2	100.0
1953	103	97	70	118	388	26.5	25.0	18.0	30.5	100.0
1954	106	100	73	126	405	26.2	24.6	18.0	31.2	100.0
1955	105	100	75	131	411	25.5	24.4	18.2	31.9	100.0
1956	106	102	76	135	419	25.2	24.3	18.2	32.3	100.0
1957	112	104	80	140	436	25.6	23.9	18.3	32.2	100.0

(1) Includes agency loans.

(2) Legitimate live births. Data for Newfoundland are not available.

Source: DBS.

Table 46. 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
1958	2,432,527	598,212	45,996	644,208	24.5	1.7	26.2
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
Nov.	2,469,420	55,547	3,960	59,507	2.2	0.2	2.4
Dec.	2,477,279	48,814	3,747	52,561	2.0	0.1	2.1
1959—Jan.	2,481,501	34,765	3,290	38,055	1.4	0.1	1.5

Source: Department of National Health and Welfare.

Table 47. Gross National Product, Personal Income and 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.	7,118	7,109	5,273	5,245	28	4,807	293	206	452	-246
2nd Q.	7,711	7,653	5,609	5,530	79	5,112	308	184	303	-119
3rd Q.	8,789	7,961	6,533	5,723	810	6,061	362	1,251	667	584
4th Q.	7,825	7,752	5,727	5,670	57	5,255	312	-174	197	-371
1958—1st Q.	7,161	7,146	5,586	5,550	36	5,130	303	279	547	-268
2nd Q.	7,880	7,753	5,976	5,842	134	5,546	325	412	520	-108
3rd Q.	9,039	8,122	6,856	5,948	908	6,422	374	1,452	828	624
				Seasonally Adjusted at Annual Rates						
1957—1st Q.	31,316	30,320	22,788	21,720	1,068	20,868	1,271	1,304	**	**
2nd Q.	31,368	30,464	23,016	22,076	940	21,104	1,272	1,504	**	**
3rd Q.	31,680	30,588	23,540	22,508	1,032	21,620	1,291	1,760	**	**
4th Q.	31,408	30,528	23,224	22,368	856	21,348	1,266	1,300	**	**
1958—1st Q.	31,564	30,464	23,836	22,708	1,128	22,012	1,299	1,552	**	**
2nd Q.	32,176	30,900	24,576	23,320	1,256	22,900	1,343	2,428	**	**
3rd Q.	32,388	31,168	24,628	23,440	1,188	22,852	1,332	2,344	**	**

(1) Yearly data relate to month of June.

Source: DBS.

(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.

BUILDING MATERIALS AND LABOUR

Table 48. Production of Selected Building Materials

Product	Unit of Measurement	1956	1957	1958	1958			
					1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Sawn Lumber	Millions Ft. B.M.	7,700.2	6,765.7	7,016.9	1,674.1	1,792.1	2,027.8	1,522.9
Wood Fibre Building Board	Millions Sq. Ft. $\frac{1}{2}$ " B.	384.9	351.1	393.8	86.3	94.3	109.0	104.2
Gypsum Wallboard	Millions Sq. Ft.	302.6	308.6	383.2	72.7	92.8	106.7	111.0
Gypsum Lath	Millions Sq. Ft.	368.8	326.4	398.0	88.5	94.2	112.3	103.0
Gypsum Plaster	Thousands Tons	293.7	269.9	307.7	63.7	75.0	95.5	73.5
Cement	Thousands Tons	5,107.9	6,248.7	6,316.5	1,029.2	1,755.2	1,913.0	1,619.1
Concrete Blocks ⁽¹⁾	Millions Blocks	109.8	104.4	130.4	19.1	34.9	42.6	33.8
Cement Pipe and Tile ⁽¹⁾	Thousands Tons	551.9	472.1	684.1	84.8	171.4	225.7	202.2
Asphalt Shingles	Thousands Squares	2,955.6	2,634.1	3,364.1	527.4	1,065.8	1,134.6	636.3
Asphalt Floor Tiles	Millions Sq. Ft.	21.1	23.0	20.7	5.5	4.9	4.7	5.6
Building Brick	Millions Bricks	541.9	476.5	543.7	95.8	132.5	162.4	153.0
Vitrified Sewer Pipe	Thousands Feet	7,488.9	7,016.7	7,073.1	1,369.7	1,739.2	2,004.3	1,959.9
Paints and Varnishes ⁽²⁾	Millions Dollars	121.2	127.1	134.0	27.6	43.0	35.8	27.6
Galvanized Sheets	Thousands Tons	212.8	171.0	195.1	40.0	56.9	**	**
Steel Pipe and Fittings	Thousands Tons	466.2	619.6	502.9	145.0	150.8	118.4	88.7
Wire Nails and Spikes	Thousands Tons	92.5	69.2	80.6	14.2	21.9	21.0	23.5

Source: DBS.

Table 49. 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		
1951	9,696	5,236	5,155	991	4,164	353	81	4,460
1952	9,933	5,344	5,239	927	4,312	356	105	4,589
1953	10,154	5,461	5,369	911	4,458	377	92	4,693
1954	10,384	5,557	5,368	906	4,462	379	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
1958	11,353	6,203	5,879	740	5,139	509	324	5,150
1957—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	5,085
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
Nov. 15	11,435	6,134	5,773	652	5,121	452	361	5,301
Dec. 13	11,449	6,120	5,680	633	5,047	392	440	5,329
1959—Jan. 17	11,465	6,076	5,538	605	4,933	353	538	5,389

(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 50. 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
1958	1,385	1,638	747	112	425	952	162	5,421	301	5,722
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
4th Q.	166	226	69	9	33	93	19	615	33	648

Source: Department of Citizenship and Immigration.

Table 51. 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
1958	588,100	21,600	58,165	762	73,437	741	131,602	1,503
1957—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
Nov.	455,400	21,300	40,586	683	56,071	374	96,657	1,057
Dec.	720,400	17,200	85,989	407	106,822	955	192,811	1,362
1959—Jan.	791,200	18,700	99,875	488	118,471	819	218,346	1,307

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

Source: DBS.

BUILDING MATERIALS AND LABOUR

Table 52. 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
1958	94,561	21,137	61,462	177,160	40.6	40.8	4,720	7,259
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.	106,436	23,036	75,254	204,726	42.4	42.7	5,490	8,734
Nov.	103,793	20,118	70,107	194,018	41.6	41.5	5,150	8,051
Dec.	99,435	17,369	64,863	181,667	40.6	40.5	4,744	7,359

Source: DBS.

Table 53. 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
1958	193.2	177.6	78.52	72.40	9,113	12,874	1,348.3
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	1,405.3
Oct.	191.8	175.8	81.32	75.07	10,531	15,356	1,389.8
Nov.	192.7	177.2	80.16	73.54	9,925	14,266	1,386.8
Dec.	194.7	178.4	79.05	72.25	9,238	13,125	1,359.0

(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.

Source: DBS.

Table 54. 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
1958	127.1	123.5	148.9	126.2	118.6	123.3	127.4	107.6	145.6	127.2
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
Nov.	127.4	124.0	149.9	125.7	118.0	128.1	128.2	112.8	146.2	127.8
Dec.	127.7	124.3	149.9	127.3	118.4	129.5	128.2	111.3	146.4	128.0

Source: DBS.

Table 55. 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
1958	150.3	163.0	167.3	161.7	157.4	167.4	171.2	177.6	171.0	173.6
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	171.0	173.6
Nov.	151.9	163.5	169.0	162.4	157.6	170.2	173.1	179.5	170.7	173.3
Dec.	152.1	165.9	172.1	163.4	160.8	170.9	174.4	180.0	172.1	174.7

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

Source: Department of Labour and CMHC.

BUILDING COSTS AND CHARACTERISTICS

Table 56. 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 ⁽⁴⁾ Building Materials and Wage Rates	
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
1958	127.2	129.7	173.6	144.6	145.1	114.8
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	173.6	145.0	145.1	114.4
Nov.	127.8	130.7	173.3	144.9	145.6	115.2
Dec.	128.0	131.0	174.7	145.5	146.3	115.5

Source: DBS and CMHC.

Table 57. Consumer Price Indexes
(1949 = 100)

Period	Rent	Home-ownership ⁽⁶⁾	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
1958	140.5	135.6	138.4	121.0	125.1
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
Dec.	141.5	137.7	139.9	122.0	126.2

Table 58. Construction Time of Completed Dwellings

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)	
14	35	33	18	7.3
17	38	25	20	7.0
19	45	22	14	6.3
23	43	19	15	6.3
21	43	21	15	6.3
20	43	22	15	6.4
23	40	19	18	6.8
23	47	18	12	6.1
29	51	4	16	6.0
30	55	5	10	5.4
29	54	10	7	5.4
25	49	17	9	5.8
14	55	19	12	6.1
10	62	20	8	6.0
7	58	25	10	6.4
12	44	29	15	7.1
24	26	24	26	7.3
38	28	21	13	5.7
34	40	13	13	5.7
31	48	9	12	5.4
25	53	7	15	6.2
26	57	12	5	5.1
23	49	19	9	5.8

Source: DBS.

- (1) Annual data relate to the month of October in each year. See Table 55.
 (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.

Table 59. 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 Dwellings				
			All Loans				
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	2,259	11,543	238	14,040	216	1,109	10.41
1958	2,463	11,561	239	14,263	232	1,094	10.56
1958—1st Q.	2,285	11,196	220	13,701	227	1,069	10.47
2nd Q.	2,589	11,790	253	14,632	236	1,110	10.62
3rd Q.	2,396	11,542	241	14,179	231	1,101	10.48
4th Q.	2,513	11,541	231	14,285	232	1,084	10.65
			Small Home Loans				
1957	2,238	10,604	181	13,023	208	1,036	10.24
1958	2,249	10,826	228	13,303	223	1,030	10.51
			All Other Loans				
1957	2,269	11,976	243	14,488	220	1,142	10.48
1958	2,615	12,256	253	15,124	244	1,158	10.59
			All Single-family Dwellings				
			All Loans				
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	2,260	11,766	248	14,274	219	1,137	10.35
1958	2,471	11,762	242	14,475	233	1,118	10.51
1958—1s Q.	2,285	11,408	222	13,915	229	1,092	10.45
2nd Q.	2,578	11,959	257	14,794	237	1,142	10.58
3rd Q.	2,411	11,765	244	14,420	233	1,130	10.41
4th Q.	2,538	11,745	233	14,516	234	1,105	10.63
			Small Home Loans				
1957	2,231	10,712	230	13,173	209	1,046	10.24
1958	2,255	10,915	233	13,403	226	1,041	10.48
			All Other Loans				
1957	2,272	12,201	255	14,728	222	1,175	10.39
1958	2,590	12,230	249	15,069	239	1,161	10.53

(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 from dwelling costs but is shown separately.

* Not applicable.

Source: CMHC.

BUILDING COSTS AND CHARACTERISTICS

**Table 60. Prices of Houses⁽¹⁾ Financed Under the National Housing Acts
(Per Cent)**

Price Range \$	1955	1956	1957			1958		
			Small Home Loans	All Other Loans	Total	Small Home Loans	All Other Loans	Total
Under 9,000	2.5	0.9	0.2	0.1	0.2	0.2	0.2	0.1
9,000 - 9,999	8.4	4.4	4.2	1.6	1.8	1.6	1.4	1.5
10,000 - 10,999	18.7	10.4	14.8	3.9	4.6	5.5	3.6	4.3
11,000 - 11,999	16.5	16.2	20.7	9.4	10.1	12.9	6.7	8.9
12,000 - 12,999	15.2	16.3	29.6	13.8	14.9	24.3	12.3	16.6
13,000 - 13,999	13.3	14.1	12.9	14.0	14.0	20.3	13.4	15.8
14,000 - 14,999	9.9	11.7	10.8	15.1	14.8	18.1	15.0	16.1
15,000 - 15,999	5.7	8.9	4.7	12.4	11.9	11.2	14.9	13.6
16,000 and over	9.8	17.1	2.1	29.7	27.7	5.9	32.5	23.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: CMHC.

**Table 61. Sizes of Houses⁽²⁾ Financed Under the National Housing Acts
(Per Cent)**

Floor Area (Sq. Ft.)	1955	1956	1957			1958		
			Small Home ⁽³⁾ Loans	All Other Loans	Total	Small Home ⁽³⁾ Loans	All Other Loans	Total
Under 900	8.5	3.9	3.4	2.5	2.7	3.8	1.8	2.6
900 - 949	8.0	6.0	7.1	3.2	4.4	7.9	3.7	5.2
950 - 999	12.4	9.3	12.0	6.3	8.0	9.5	4.4	6.3
1,000 - 1,049	14.9	15.3	41.9	13.8	22.3	39.2	16.3	24.5
1,050 - 1,099	12.0	14.1	21.7	13.8	16.2	27.6	15.4	20.0
1,100 - 1,199	20.9	22.5	3.7	26.0	19.3	5.7	28.3	20.0
1,200 - 1,299	11.8	14.7	7.2	17.1	14.1	4.3	15.6	11.4
1,300 - 1,399	5.9	6.9	2.3	8.0	6.3	1.2	7.5	5.2
1,400 and over	5.6	7.3	0.7	9.3	6.7	0.8	7.0	4.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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

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

(3) The maximum size permitted for houses under the Small Home Loans arrangement is 1,300 square feet for dwellings with four bedrooms. The table above shows dwellings of larger size than this because basement space has been used for recreation or other 'living' purposes.

Source: CMHC.

Table 62. Characteristics of NHA Financed Dwellings⁽¹⁾
(Per Cent)

Year	Material of Exterior Walls and Finish							
	Wood Frame					Solid Brick ⁽²⁾	Other	Total
	Wood Clapboard	Brick Veneer	Stucco on Lath	Other Finish	Sub-Total			
1955	12.9	33.3	25.9	2.5	74.6	24.7	0.7	100.0
1956	10.8	35.5	26.0	6.3	78.6	20.1	1.3	100.0
1957	11.1	36.9	19.9	7.1	75.0	24.0	1.0	100.0
1958 ⁽³⁾	9.4	33.2	24.5	5.0	72.1	27.3	0.6	100.0
Year	Material of Interior Walls and Finish				Roofing Material			
	Lath and Plaster	Wall Board	Other	Total	Asphalt Shingles	Tar and Gravel	Other	Total
1955	84.3	14.4	1.3	100.0	94.9	4.3	0.8	100.0
1956	81.3	17.5	1.2	100.0	93.4	6.1	0.5	100.0
1957	79.5	19.7	0.8	100.0	93.2	6.3	0.5	100.0
1958 ⁽³⁾	77.1	22.1	0.8	100.0	92.8	6.6	0.6	100.0
Year	Type of Heating				Source of Heating			
	Warm Air Register Forced	Hot Water Radiator	Other	Total	Furnace		Other	Total
					Oil Burner	Gas Burner		
1955	89.2	4.2	6.6	100.0	78.9	18.3	2.8	100.0
1956	93.0	4.0	3.0	100.0	74.7	23.8	1.5	100.0
1957	92.1	2.5	5.4	100.0	61.5	38.2	0.3	100.0
1958 ⁽³⁾	95.5	2.5	2.0	100.0	47.3	52.3	0.4	100.0
Year	Basements				Basements - Material of Walls ⁽⁴⁾			
	Full	Partial	None	Total	Poured Concrete	Concrete Blocks	Other	Total
1955	90.1	4.5	5.4	100.0	56.4	43.5	0.1	100.0
1956	89.8	5.5	4.7	100.0	64.5	35.4	0.1	100.0
1957	89.5	6.0	4.5	100.0	59.6	40.3	0.1	100.0
1958 ⁽³⁾	88.4	6.5	5.1	100.0	56.9	42.8	0.3	100.0

(1) Single-family dwellings only.

(2) Includes masonry.

(3) 1958 data relate to the first half of the year only.

(4) Relates to dwellings with full basements only.

Source: CMHC.

Table 63. Characteristics of NHA Financed Dwellings⁽¹⁾, by Region, 1958⁽²⁾
(Per Cent)

Characteristic	Atlantic	Quebec	Ontario	Prairies	British Columbia	Total
Material of Exterior Walls, and Finish						
Wood Frame						
Wood Clapboard	46.1	12.7	2.8	15.2	17.9	9.5
Brick Veneer	5.2	85.4	41.5	0.6	0.1	33.1
Stucco on Lath	0.6	0.7	2.3	72.4	74.2	24.5
Other	45.0	0.9	1.2	11.0	6.3	5.0
Sub-total	96.9	99.7	47.8	99.2	98.5	72.1
Solid Brick ⁽³⁾	1.4	0.1	51.8	—	—	27.3
Other	1.7	0.2	0.4	0.8	1.5	0.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Material of Interior Walls, and Finish						
Lath and Plaster	52.5	58.4	93.6	46.8	84.5	77.1
Wallboard	46.8	41.4	6.1	53.0	10.9	22.1
Other	0.7	0.2	0.3	0.2	4.6	0.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Roofing Material						
Asphalt Shingle	94.1	69.5	97.8	96.9	88.3	92.8
Tar and Gravel	5.0	30.0	1.6	2.9	10.0	6.6
Other	0.9	0.5	0.6	0.2	1.7	0.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Type of Heating						
Warm Air Register, Forced	85.0	94.3	95.2	97.9	96.2	95.5
Hot Water Radiator	6.9	4.1	2.6	1.4	1.1	2.5
Other	8.1	1.6	2.2	0.7	2.7	2.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Source of Heating						
Furnace						
Oil-burner	98.4	99.4	50.3	9.4	31.0	47.3
Gas-burner	0.1	0.1	49.4	90.3	68.5	52.3
Other	1.5	0.5	0.3	0.3	0.5	0.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Basements						
Full	95.2	94.3	91.7	92.9	55.5	88.4
Partial	3.1	4.3	6.4	2.5	18.2	6.5
None	1.7	1.4	1.9	4.6	26.3	5.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Basements -- Material of Walls ⁽⁴⁾						
Poured Concrete	94.5	90.7	23.9	99.8	99.6	56.9
Concrete Blocks	4.6	9.2	75.7	0.2	0.1	42.8
Other	0.9	0.1	0.4	—	0.3	0.3
Total	100.0	100.0	100.0	100.0	100.0	100.0

(1) Single-family dwellings only.

(2) First half of year only.

(3) Includes masonry.

(4) Relates to dwellings with full basements only.

Source: CMHC.

