

**QUARTER 1**  
**1959**

**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 a number of statistical tables which formerly appeared in *Mortgage Lending in Canada* published annually from 1947 to 1954.

Some changes in the presentation of data on housing starts and completions have been made necessary by the change in the sample survey of areas outside the centres of 5,000 population and over, from a monthly to a quarterly basis. This change is discussed in detail in the January 1959 issue of *New Residential Construction*, DBS.

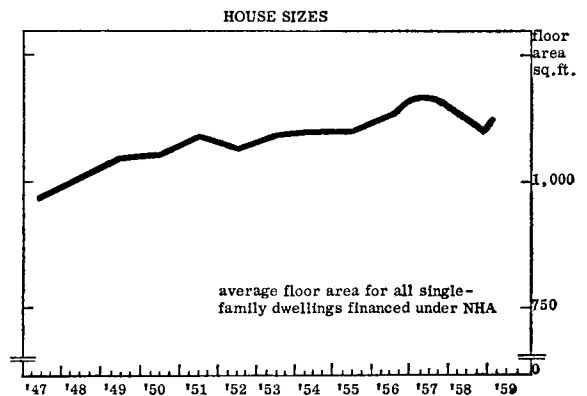
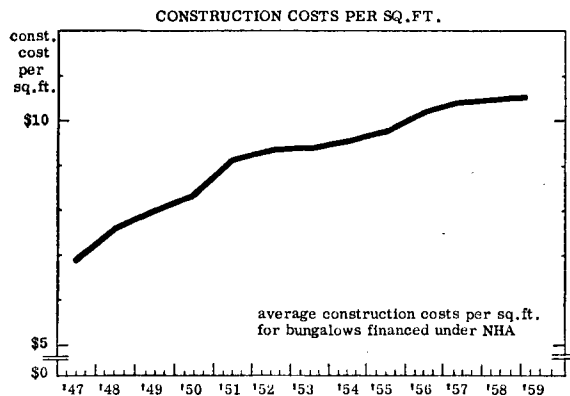
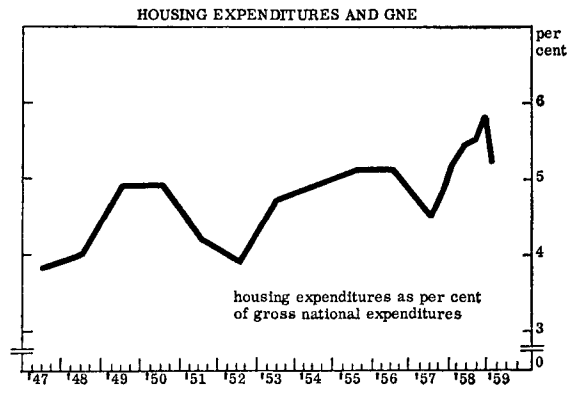
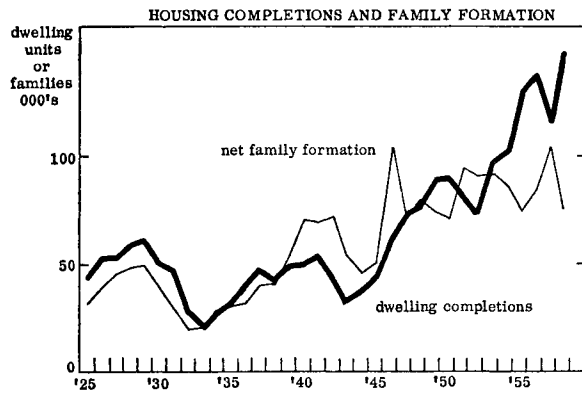
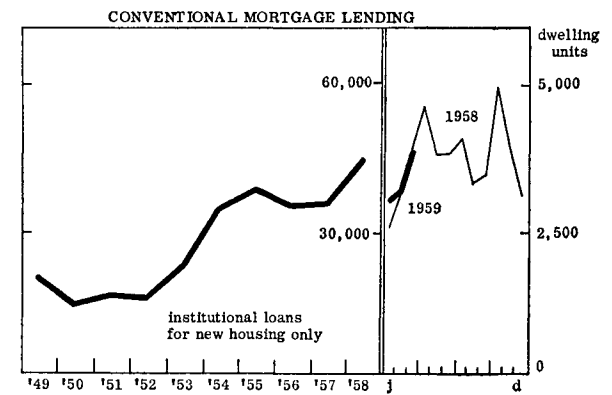
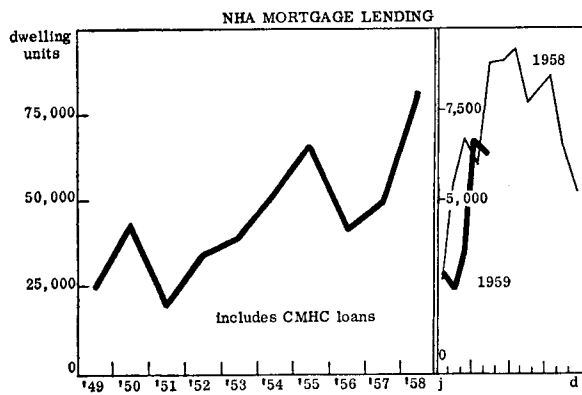
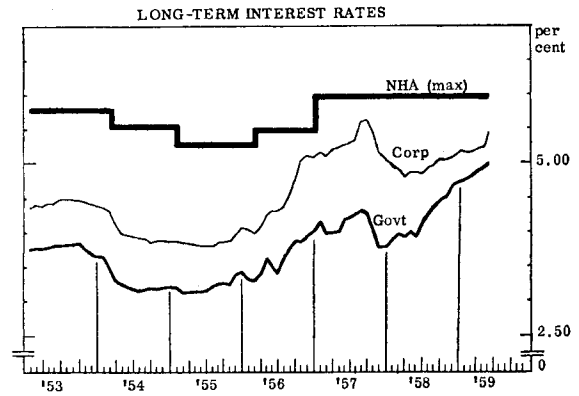
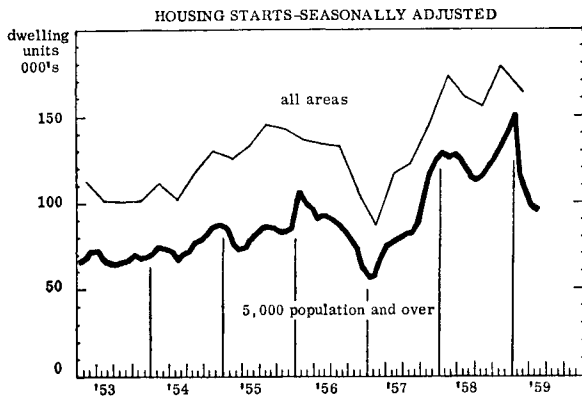
Comments and suggestions in respect of the contents of these reports will be welcomed.

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

Ottawa, June, 1959.

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## Summary

Housing starts declined in the early months of 1959 from the record levels achieved in the latter part of 1958. This decline was largely the result of a reduction in mortgage lending activity from public funds, through CMHC. While housing starts were down, the number of dwelling units under construction was higher than ever before at this time of the year.

### House-Building Activity

Starts in centres of 5,000 population and over in the first five months of the year totalled 33,900, or 15 per cent below the 39,960 total for the corresponding period of 1958. Ontario experienced the largest decline with starts down by 23 per cent. In both British Columbia and the Prairie region the decline was 13 per cent. In Quebec the decline was 7 per cent while the Atlantic region showed an increase of 4 per cent.

These totals reflected a declining rate of starts. In the last quarter of 1958, starts in centres of 5,000 population and over were at a rate of 131,500 per year when seasonal factors are allowed for. In the first quarter of 1959 this rate was down to 120,900 and in April and May was a little over 95,000 starts per year. Starts in areas outside these urban centres have averaged about 40,000 over the past few years.

Dwelling completions in the first five months of 1959 were about 3 per cent above those of the previous year but even so fell short of expectations. This was partly the result of the severe winter which delayed work in some areas. There was also some delay because of market factors, with the completion of dwellings geared to some extent to the rate of sales. While sales of new dwellings continued at a high rate they were not high enough to take care of the record volume of dwellings approaching completion, immediately. As a result some dwellings were in an "almost-completed" stage for rather longer than usual.

With a decline in the rate of both starts and completions, expenditures on new housing construction declined from an annual rate, seasonally adjusted, of \$1,904 million in the last quarter of 1958 to \$1,744 million in the first quarter of 1959.

### Mortgage Lending

The mortgage lending activity of the lending institutions was substantially higher in the first quarter of 1959 than in the first quarter of 1958. This increase was not sufficient, however, to offset a reduction in mortgage loans made from public funds, through CMHC.

Under the Small Home Loans arrangement of the National Housing Act, mortgage loans from public funds were available to builders and to home-owner applicants through most of 1958. For builders, however, loan applications were accepted only to the end of the year. In 1959, loans under this arrangement were available only to home-owner applicants. As a result there was a substantial decline in direct lending under the Act in the first few months of 1959. To the end of May, CMHC loans were approved to the value of \$61 million compared to \$129 million in the corresponding period of 1958.

The lending institutions were more active in mortgage lending in the first quarter of 1959 than the year before, both under the National Housing Act and on a conventional basis. By May, however, institutional activity under the Act was below that of the previous year. For the five month period to the end of May, the lending institutions approved loans under the Act to the value of \$182 million compared to \$187 million in the previous year. Under conventional arrangements the institutions approved loans for new housing for \$69 million in the first quarter of the year compared to \$59 million in the previous year.

### Land and Building Costs

Construction costs declined slightly in the first few months of 1959 despite an increase in the prices of building materials. The estimated construction costs per square foot for bungalows financed under the National Housing Act, declined from \$10.65 in the last quarter of 1958 to \$10.57 in the first quarter of 1959. Meanwhile the index of prices of residential building materials increased from 128.0 in December, 1958, to 129.8 in March, 1959, and then to 130.7 in May. Lumber prices accounted for much of this increase.

While construction costs declined, the sizes of dwellings financed under the Act increased from an average of 1,105 square feet in the last quarter of 1958 to 1,127 square feet in the first quarter of 1959. This increase was partly the result of the diminished Small Home Loans programme. With larger houses, and a slight increase in land costs, the average cost of single family dwellings under NHA in the first quarter of 1959 was \$14,863 compared to \$14,516 in the previous quarter.

#### **Housing Legislation and Administration**

Effective April 9, 1959 the rate of interest payable by a borrower in respect of loans made to limited-dividend corporations and to primary industries, was raised to  $5\frac{1}{8}$  per cent and 6 per cent respectively. (P.C. 1959 - 434 of April 8, 1959).

## HOUSE-BUILDING ACTIVITY

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Table 1. Dwelling Starts, by Area<sup>(1)</sup>

Period	Urban			Rural		Total		Conversions
	5,000 Population and Over		Other	Non-farm	Farm	Actual	Annual Rate <sup>(1)</sup>	
	Actual	Annual Rate <sup>(2)</sup>						
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 <sup>(3)</sup>	*	8,341 <sup>(3)</sup>	24,718 <sup>(3)</sup>	4,406	122,340	*	3,982
1958	121,695	*	10,979	27,398	4,560	164,632	*	4,530
5 mos. ending								
May 1958	39,959	125,500	3,093	8,116	788	51,956	**	**
May 1959 <sup>P</sup>	33,919	105,300	**	**	**	**	**	**
1958—Jan.	3,945	124,600	758	2,282	132	17,788	172,600	**
Feb.	4,375	129,300						
Mar.	6,296	125,900						
Apr.	11,013	128,300						
May	14,330	122,300	4,306	10,838	2,003	55,413	161,000	**
June	12,923	108,400						
July	12,057	112,600						
Aug.	12,115	116,300						
Sept.	11,525	116,200	3,114	8,677	1,368	48,856	155,700	**
Oct.	12,678	128,900						
Nov.	12,026	131,200						
Dec.	8,412	135,900						
1959—Jan.	4,833	150,600	**	**	**	**	**	**
Feb.	4,021	114,900						
Mar. <sup>P</sup>	5,496	106,400						
Apr. <sup>P</sup>	8,414	97,100						
May <sup>P</sup>	11,155	95,600						

Source: DBS and CMHC.

Table 2. Dwelling Completions, by Area<sup>(1)</sup>

Period	Urban			Rural		Total		Under Construction
	5,000 Population and Over		Other	Non-farm	Farm	Actual	Annual Rate <sup>(2)</sup>	
	Actual	Annual Rate <sup>(2)</sup>						
1951	61,167	*	4,220	12,254	3,669	81,310	*	45,926
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 <sup>(3)</sup>	*	8,328 <sup>(3)</sup>	23,617 <sup>(3)</sup>	4,343	117,283	*	72,573
1958	107,839	*	8,673	25,978	4,196	146,686	*	88,162
5 mos. ending								
May 1958	36,103	98,100	1,680	6,689	724	45,196	**	79,606 <sup>(4)</sup>
May 1959 <sup>P</sup>	37,235	101,400	**	**	**	**	**	**
1958—Jan.	8,035	95,600	845	3,531	485	26,315	131,000	64,499
Feb.	6,325	93,000						
Mar.	7,094	100,700						
Apr.	7,058	98,800						
May	7,591	101,700	1,973	7,111	1,024	31,993	143,800	87,142
June	7,236	98,400						
July	7,139	87,800						
Aug.	9,300	125,600						
Sept.	12,065	131,300	2,105	6,363	726	37,698	154,700	97,649
Oct.	13,057	119,300						
Nov.	12,764	116,700						
Dec.	10,175	110,100						
1959—Jan.	7,349	88,600	**	**	**	**	**	**
Feb.	5,544	83,100						
Mar. <sup>P</sup>	7,431	104,900						
Apr. <sup>P</sup>	7,078	98,800						
May <sup>P</sup>	9,833	131,300						

(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 "5,000 population and over" mostly from "other urban".

(4) As at end of May.

\* Not applicable.

\*\* Not available.

P Preliminary.

Source: DBS and CMHC.

Note: All metropolitan areas and urban centres with a population of 5,000 or more are enumerated completely each month. In other areas, estimates are based on a sample survey, conducted monthly to the end of 1958 and thereafter on a quarterly basis.

## HOUSE-BUILDING ACTIVITY

Table 3. Dwelling Starts, Centres of 5,000 Population and Over, by Region

Period	Atlantic	Quebec	Ontario	Prairies	British Columbia	Canada
1951	1,970	14,632	19,490	7,047	4,235	47,374
1952	2,208	19,592	22,966	12,343	6,334	63,443
1953	3,609	25,318	27,299	15,746	8,341	80,313
1954	2,595	25,847	36,867	15,585	8,861	89,755
1955	3,069	29,958	37,466	16,045	10,848	97,386
1956	2,931	26,495	33,476	13,939	10,468	87,309
1957	2,162	25,158	34,643	13,210	9,702	84,875
1958	3,119	34,773	47,494	21,356	14,953	121,695
5 mos. ending						
May 1958	717	10,904	16,669	5,624	6,045	39,959
May 1959 <sup>P</sup>	747	10,165	12,799	4,920	5,288	33,919
1958—Jan.	48	918	1,818	518	643	3,945
Feb.	42	1,136	1,969	277	951	4,375
Mar.	81	1,482	2,827	717	1,189	6,296
Apr.	180	2,787	4,763	1,677	1,606	11,013
May	366	4,581	5,292	2,435	1,656	14,330
June	359	3,479	5,264	2,324	1,497	12,923
July	428	3,403	4,244	2,511	1,471	12,057
Aug.	412	3,546	4,611	2,388	1,158	12,115
Sept.	307	3,551	4,444	1,847	1,376	11,525
Oct.	317	3,571	4,423	3,038	1,329	12,678
Nov.	274	3,106	4,693	2,787	1,166	12,026
Dec.	305	3,213	3,146	837	911	8,412
1959—Jan.	77	1,203	2,107	543	903	4,833
Feb.	96	1,028	1,268	450	1,179	4,021
Mar. <sup>P</sup>	61	1,888	1,629	882	1,036	5,496
Apr. <sup>P</sup>	174	2,493	3,443	1,249	1,055	8,414
May <sup>P</sup>	339	3,553	4,352	1,796	1,115	11,155

Source: DBS and CMHC.

Table 4. Dwelling Completions, Centres of 5,000 of Population and Over, by Region

Period	Atlantic	Quebec	Ontario	Prairies	British Columbia	Canada
1951	1,921	20,570	24,907	8,189	5,580	61,167
1952	1,963	16,008	21,212	9,694	5,469	54,346
1953	2,920	24,157	25,009	13,786	7,503	73,375
1954	3,045	22,321	32,101	14,579	8,547	80,593
1955	2,797	26,908	38,427	15,545	10,265	93,942
1956	2,946	30,643	35,885	15,527	10,151	95,152
1957	2,530	24,312	31,996	12,433	9,724	80,995
1958	2,558	30,274	44,029	18,525	12,453	107,839
5 mos. ending						
May 1958	872	10,704	13,997	6,274	4,256	36,103
May 1959 <sup>P</sup>	975	11,091	13,197	6,544	5,428	37,235
1958—Jan.	210	2,021	3,494	1,505	805	8,035
Feb.	133	2,011	2,383	1,223	575	6,325
Mar.	144	2,315	2,382	1,337	916	7,094
Apr.	198	1,995	2,717	1,220	928	7,058
May	187	2,362	3,021	989	1,032	7,591
June	135	2,052	2,507	1,422	1,120	7,236
July	180	1,823	2,766	1,139	1,231	7,139
Aug.	222	2,216	4,263	1,527	1,072	9,300
Sept.	266	3,350	5,243	1,760	1,446	12,065
Oct.	369	3,296	5,776	2,604	1,012	13,057
Nov.	228	3,738	5,314	2,196	1,288	12,764
Dec.	286	3,095	4,163	1,603	1,028	10,175
1959—Jan.	224	2,432	2,129	1,304	1,260	7,349
Feb.	150	2,059	1,533	878	924	5,544
Mar. <sup>P</sup>	251	1,775	3,398	1,168	839	7,431
Apr. <sup>P</sup>	152	2,253	2,164	1,479	1,030	7,078
May <sup>P</sup>	198	2,572	3,973	1,715	1,375	9,833

P. Preliminary.

Source: DBS and CMHC.



Table 5. Dwelling Starts in Metropolitan and Major Urban Areas

Area	1956	1957	1958	January - May		April		May	
				1958	1959P	1958	1959P	1958	1959P
Metropolitan Areas									
Calgary	3,742	3,425	5,655	1,497	1,500	407	431	437	322
Edmonton	3,203	3,320	5,805	1,660	942	541	221	695	405
Halifax	1,189	842	1,345	239	355	59	103	96	133
Hamilton	3,401	3,264	4,092	1,477	1,092	408	364	569	437
London	1,370	1,269	2,544	842	843	266	131	221	419
Montreal	19,168	19,122	26,198	8,541	7,639	2,189	1,807	3,355	2,591
Ottawa-Hull	4,261	3,824	5,732	1,440	1,634	398	554	755	682
Quebec	2,651	1,287	2,367	609	752	103	168	372	247
Saint John	337	255	361	109	96	35	24	62	52
St. John s	463	206	503	154	63	43	13	67	16
Toronto	16,878	17,113	24,301	8,981	6,376	2,274	1,471	2,463	1,856
Vancouver	8,450	7,539	12,299	4,985	4,328	1,365	767	1,390	888
Victoria	1,187	1,053	1,508	635	554	148	164	165	94
Windsor	1,397	1,037	1,122	608	249	175	78	204	58
Winnipeg	3,389	2,092	4,422	1,121	1,311	296	346	562	454
Sub-total	71,086	65,648	98,254	32,898	27,734	8,707	6,642	11,413	8,654
Major Urban Areas <sup>(1)</sup>									
Brantford	306	213	255	86	109	39	39	20	26
Chicoutimi-Jonquiere	677	506	757	245	217	79	65	98	64
Ft. William-Pt. Arthur	517	694	1,123	349	259	137	83	166	105
Guelph	341	268	554	160	113	57	21	31	41
Kingston	469	372	622	175	67	62	22	49	30
Kitchener	928	786	1,180	318	349	81	110	110	108
Moncton	409	248	408	108	91	19	15	79	57
Niagara Falls	411	322	590	223	129	71	31	40	51
Oshawa	685	1,084	1,644	768	247	275	53	227	110
Peterborough	374	474	553	181	99	82	21	59	60
Regina	1,011	1,035	1,156	166	289	35	45	112	198
St. Catharines	767	766	788	240	303	65	82	53	93
Sarnia	569	516	629	215	283	64	130	64	80
Saskatoon	990	1,080	1,481	464	126	157	22	288	83
Sault Ste. Marie	456	550	711	341	238	159	51	124	142
Shawinigan Falls	372	236	280	82	85	29	47	43	28
Sherbrooke	329	210	330	114	98	43	54	42	24
Sudbury	695	543	676	250	69	64	29	144	32
Sydney	245	257	283	57	55	12	7	28	42
Three Rivers	409	442	587	132	127	48	35	52	37
Timmins	23	37	57	—	2	—	—	—	2
Sub-total	10,983	10,639	14,664	4,674	3,355	1,578	962	1,829	1,413
Other Centres 5,000+ <sup>(2)</sup>	5,240	8,588	8,777	2,387	2,830	728	810	1,088	1,088
All Centres 5,000+ <sup>(2)</sup>	87,309	84,875	121,695	39,959	33,919	11,013	8,414	14,330	11,155
Other Areas	40,002	37,465	42,937	11,997	**	3,349	**	5,476	**
Total <sup>(3)</sup>	127,311	122,340	164,632	51,956	**	14,362	**	19,806	**

(1) Includes the Urban Areas on the fringes of the centres named.

(2) Urban centres of 5,000 population and over.

(3) Excludes Yukon and Northwest Territories.

P. Preliminary.

\*\* Not available.

Source: DBS and CMHC.

## HOUSE-BUILDING ACTIVITY

Table 6. Dwelling Starts, by Type,<sup>(1)</sup>  
Centres of 5,000 Population and Over

Period	One-family	Two-family	Apartments	Other	Total
1951	33,885	4,932	8,503	54	47,374
1952	42,691	4,920	15,533	299	63,443
1953	50,239	6,846	22,675	553	80,313
1954	56,822	5,490	26,545	898	89,755
1955	61,493	9,326	25,113	1,454	97,386
1956	53,995	7,762	23,640	1,912	87,309
1957	49,033	8,306	25,660	1,876	84,875
1958	66,797	8,827	44,014	2,057	121,695
2 mos. ending					
Feb. 1958	3,734	548	3,938	100	8,320
Feb. 1959	4,349	798	3,496	211	8,854
1958—Jan.	2,034	270	1,607	34	3,945
Feb.	1,700	278	2,331	66	4,375
Mar.	3,153	352	2,621	170	6,296
Apr.	6,262	532	4,022	197	11,013
May	7,909	860	5,287	274	14,330
June	7,500	876	4,184	363	12,923
July	7,415	978	3,547	117	12,057
Aug.	6,808	998	4,186	123	12,115
Sept.	6,479	1,042	3,939	65	11,525
Oct.	7,274	810	4,235	359	12,678
Nov.	6,609	1,080	4,163	174	12,026
Dec.	3,654	751	3,892	115	8,412
1959—Jan.	2,263	372	2,138	60	4,833
Feb.	2,086	426	1,358	151	4,021

Table 7. Dwelling Completions, by Type,<sup>(1)</sup>  
All Areas

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
11,081	1,684	4,592	210	17,567
**	**	**	**	**
16,867	2,304	6,900	244	26,315
22,283	2,156	7,031	523	31,993
25,446	2,114	9,478	660	37,698
32,234	3,430	14,217	799	50,680

Source: DBS and CMHC.

Table 8. Dwelling Starts, by Initiation,  
Centres of 5,000 Population and Over

Period	Public	Private			Total <sup>(1)</sup>
		NHA <sup>(2)</sup>	Non-NHA	All Private	
1954	686	45,079	43,990	89,069	89,755
1955	355	52,903	44,128	97,031	97,386
1956	1,316	36,697	49,296	85,993	87,309
1957	986	40,555	43,334	83,889	84,875
1958	1,697	70,649	49,349	119,998	121,695
3 mos. ending					
Mar. 1958	102	9,233	5,281	14,514	14,616
Mar. 1959	190	8,700	5,460	14,160	14,350
1958—Jan.	102	9,233	5,281	14,514	14,616
Feb.					
Mar.					
Apr.					
May	513	18,603	19,150	37,753	38,266
June					
July					
Aug.					
Sept.	145	22,955	12,597	35,552	35,697
Oct.					
Nov.					
Dec.					
1959—Jan.	937	19,858	12,321	32,179	33,116
Feb.					
Mar.					
Apr.					
May					
1959—Jan.	190	8,700	5,460	14,160	14,350
Feb.					
Mar.					
Apr.					
May					

Table 9. Houses and Duplexes Newly  
Completed, Occupied and Unoccupied<sup>(2)</sup>

Dwellings Newly Completed	Completed Dwellings Newly Occupied	Completed Dwellings Remaining Unoccupied <sup>(4)</sup>	Average Number of Months Unoccupied
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	61,642	2,655	3.2
21,331 <sup>(5)</sup>	21,177 <sup>(5)</sup>	**	**
19,978 <sup>(5)</sup>	20,001 <sup>(5)</sup>	**	**
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	5,529	2,655	3.2
3,813	3,993	2,500	3.4
3,003	3,204	2,347	3.6
4,324	4,190	2,221	4.1
4,070	4,293	2,141	4.3
4,768	4,321	2,323	4.0

Source: CMHC.

(1) Excludes Yukon and Northwest Territories.

(2) Data prior to 1959 are estimated on the basis of NHA loan approvals. Data for 1959 are based on actual enumeration.

(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.

(5) Five months ending.

\*\* Not available.

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Table 10. Residential Building Permits Issued and Construction Contracts Awarded

Period	Permits Issued <sup>(1)</sup>						Contracts Awarded			
	Dwelling Units			Value (Millions of Dollars)			Dwelling Units	Value (Millions of Dollars)		
	Apts.	Other Dwellings	Total	New Constr.	Repair Constr.	Total	Other <sup>(2)</sup> 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	46,847	102,297	149,144	1,323.8	57.1	1,380.9	89,899	344.7	1,068.6	1,413.3
4 mos. ending										
Apr. 1958	14,930	27,197	42,127	359.1	14.8	373.9	19,340	103.8	237.6	341.4
Apr. 1959	15,088	22,854	37,942	328.4	16.8	345.2	18,494	84.3	222.0	306.3
1958—Jan.	3,407	3,522	6,929	56.9	2.1	59.0	2,332	15.9	28.4	44.3
Feb.	2,597	3,755	6,352	51.4	2.4	53.8	4,239	33.5	53.5	87.0
Mar.	4,726	8,563	13,289	113.6	3.7	117.3	4,464	26.6	59.5	86.1
Apr.	4,200	11,357	15,557	137.2	6.6	143.8	8,305	27.8	96.2	124.0
May	4,537	12,494	17,031	152.8	7.4	160.2	10,926	40.6	127.9	168.5
June	4,212	11,613	15,825	139.4	5.9	145.3	10,148	26.1	129.3	155.4
July	4,703	10,181	14,884	132.2	6.4	138.6	8,824	26.9	101.8	128.7
Aug.	3,908	9,932	13,840	125.3	5.8	131.1	8,291	30.4	94.2	124.6
Sept.	4,555	9,575	14,130	129.0	5.8	134.8	7,523	30.4	89.2	119.6
Oct.	3,826	9,986	13,812	129.3	5.4	134.7	8,578	30.6	101.4	132.0
Nov.	3,481	7,499	10,980	100.6	3.7	104.3	9,158	34.5	104.8	139.3
Dec.	2,695	3,820	6,515	56.1	1.9	58.0	7,111	21.4	82.4	103.8
1959—Jan.	2,702	3,271	5,973	49.1	2.2	51.3	3,655	14.5	44.2	58.7
Feb.	2,922	3,664	6,586	54.9	2.7	57.6	5,571	28.6	66.2	94.8
Mar.	3,789	5,994	9,783	85.5	4.7	90.2	4,526	28.3	57.1	85.4
Apr.	5,675	9,925	15,600	138.9	7.2	146.1	4,742	12.9	54.5	67.4

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

Table 11. Gross National Expenditures (Millions of Dollars)

Period	Personal Expenditures	Government Expenditures	Gross Domestic Investment						Net Foreign Balance	Gross National Expenditure (4)
			Residential Construction	Non-residential Construction	Machinery and Equipment	Inventory Changes		Total		
						Non-farm	Farm (3)			
				Actual						
1949	10,923	2,127	794	920	1,318	150	-101	3,081	168	16,343
1950	12,026	2,344	883	1,042	1,423	399	151	3,898	-330	18,006
1951	13,460	3,271	895	1,270	1,794	564	350	4,873	-524	21,170
1952	14,781	4,279	933	1,566	1,952	90	422	4,963	173	23,995
1953	15,592	4,432	1,166	1,719	2,113	351	232	5,581	-443	25,020
1954	16,175	4,461	1,227	1,671	1,881	-40	-90	4,649	-427	24,871
1955	17,464	4,780	1,378	1,848	1,984	102	179	5,491	-679	27,070
1956	18,697	5,266	1,526	2,589	2,659	545	270	7,589	-1,358	30,182
1957	19,768	5,612	1,409	3,103	2,823	243	-101	7,477	-1,402	31,406
1958	20,713	5,994	1,762	2,813	2,324	-216	-170	6,513	-1,063	32,184
1958—1st Q.	4,855	1,327	301	535	569	68	-313	1,160	-271	7,143
2nd Q.	5,135	1,381	457	724	693	-155	-133	1,586	-325	7,844
3rd Q.	4,989	1,731	494	861	552	-75	662	2,494	-178	9,007
4th Q.	5,734	1,555	510	693	510	-54	-386	1,273	-289	8,190
1959—1st Q.	5,177	1,387	308	483	530	343	-300	1,364	-433	7,628
			Seasonally Adjusted at Annual Rates							
1958—1st Q.	20,456	5,760	1,636	2,860	2,384	-560	-220	6,100	-928	31,496
2nd Q.	20,496	6,052	1,728	2,896	2,324	-368	-40	6,540	-872	32,172
3rd Q.	20,620	6,084	1,780	2,832	2,268	8	-56	6,832	-1,172	32,372
4th Q.	21,280	6,080	1,904	2,664	2,320	56	-364	6,580	-1,280	32,696
1959—1st Q.	21,696	6,024	1,744	2,628	2,288	488	-112	7,036	-1,488	33,388

- (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.

## HOUSE-BUILDING ACTIVITY

Table 12. Construction Expenditures, Public<sup>(1)</sup> 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						
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	**	**	**	**	**	**
1959—1st Q.	289	13	10	**	**	**	**	**	**

Source: Dept. of Trade and Commerce and CMHC.

Table 13. New Construction Expenditures, Public<sup>(1)</sup>  
(Millions of Dollars)

Period	Residential						Non-residential	All Construction by Gov't. Departments <sup>(5)</sup>
	Government Enterprises			Government Departments			Government Departments <sup>(4)</sup>	
	Federal-provincial Agreements	Other <sup>(1)</sup>	Total	Department of National Defence	Other Departments <sup>(3)</sup>	Total		
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	**	**
1959—1st Q.	1.4	0.3	1.7	2.9	0.9	3.8	**	**

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

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

(3) Quarterly data estimated.

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

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

\*\* Not available.

Source: Dept. of Trade and Commerce and CMHC.

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**Table 14. All Mortgage Loans Approved by Lending Institutions<sup>(1)</sup>**

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
1959—1st Q.	8,091	15,983	135,815	6,278	9,870	49,296	846	48,901	15,215	234,012

Source: CMHC.

**Table 15. Mortgage Loans Approved by Lending Institutions for New Housing<sup>(1)</sup>**  
(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
1959—1st Q.	4,904	2,113	7,017	977	7,989	8,966	5,881	10,102	15,983

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

Source: CMHC.

## MORTGAGE LENDING

Table 16. Conventional Mortgage Loans Approved by Lending Institutions<sup>(1)</sup>

Period	Life Insurance Companies			Trust, Loan and Other <sup>(2)</sup> Cos.			All Lending Institutions			
	New Residential Construction		Other	New Residential Construction		Other	New Residential Construction		Other	Total
	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
1959—1st Q.	6,291	48,106	42,749	3,811	21,103	55,450	10,102	69,209	98,199	167,408

Source: CMHC.

Table 17. NHA Mortgage Loans Approved, by Type of Lender<sup>(1)</sup>

Period	Life Insurance Companies		Trust, Loan and Other <sup>(2)</sup> Cos.		Chartered Banks		Sub-total		CMHC <sup>(3)</sup>		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
1959—1st Q.	2,214	24,208	340	3,701	3,327	38,695	5,881	66,604	3,004	30,927	8,885	97,531

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

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

(3) Includes both direct and agency loans.

Source: CMHC.

Table 18. NHA Mortgage Loans Approved, by Type of Lender<sup>(1)</sup>

Period	Approved Lenders		CMHC				Total	
	Dwelling Units	Amount \$000	Small Home Loans <sup>(2)</sup>		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
5 mos. ending								
May 1958	16,865	187,014	11,614	115,740	1,611	13,264	30,090	316,018
May 1959	15,849	182,330	2,490	27,349	3,606	33,490	21,945	243,169
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.	1,028	11,782	1,451	16,251	453	4,029	2,932	32,062
Feb.	2,129	22,582	169	1,808	97	1,062	2,395	25,452
Mar.	2,724	32,240	185	1,934	649	5,843	3,558	40,017
Apr.	5,281	60,724	284	3,042	1,170	10,793	6,735	74,559
May	4,687	55,002	401	4,314	1,237	11,763	6,325	71,079

Source: CMHC.

Table 19. NHA Mortgage Loans<sup>(3)</sup> Approved by Province<sup>(1)</sup>  
(Dwelling Units)

Period	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada <sup>(4)</sup>
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
3 mos ending											
Mar. 1958	38	2	80	146	2,546	7,709	548	148	1,842	2,016	15,075
Mar. 1959	13	—	103	47	1,169	4,491	371	96	1,303	1,292	8,885
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	8,939
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	275	1,566	98	5	424	491	2,932
Feb.	2	—	10	2	407	1,126	47	20	440	341	2,395
Mar.	10	—	29	37	487	1,799	226	71	439	460	3,558

Source: CMHC.

(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.

## MORTGAGE LENDING

Table 20. Home-Ownership Dwelling Units for Which NHA Mortgage Loans Were Approved <sup>(1)</sup>

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
1959—1st Q.	—	415	2,257	2,672	—	1,390	3,330	4,720

Source: CMHC.

Table 21. Rental Dwelling Units for Which NHA Mortgage Loans Were Approved

Period	Rental Guarantee	Primary Industry	Limited Dividend	Small Home Loans <sup>(2)</sup>	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
1959—1st Q.	—	—	769	—	724	1,493

Source: CMHC.

(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.



Table 22. NHA Mortgage Loans Approved, by Type of Dwelling<sup>(1)</sup>  
(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
1959—1st Q.	5,466	31	7	77	937	6,518	1,448	919	2,367	8,885

Source: CMHC.

Table 23. Mortgage Loan Amounts for New Housing<sup>(2)</sup>  
(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
1959—1st Q.	11,965	12,338	11,280	11,856	7,587	7,355	5,680	5,869

(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.

## MORTGAGE LENDING

Table 24. 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	505	5,930	4,384	47,707
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	298	3,534	1,063	12,266
1959—1st Q.	758	8,728	134	1,600	110	1,356	1,002	11,684

Source: CMHC.

Table 25. 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	3,054	31,441	—	—	5,959	62,193
1958	2,855	31,072	46	503	1,483	16,132	—	—	4,384	47,707
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.	592	6,858	1	11	470	5,396	—	—	1,063	12,265
1959—1st Q.	892	10,328	—	—	110	1,356	—	—	1,002	11,684

Source: CMHC.

Table 26. Mortgage Lending Under Federal Legislation Other Than NHA

Period	Loans Under the Veterans' Land Act				Loans Under the Canadian Farm Loan Act		Guarantees Under the Farm Improvement Loans Act			
	New Dwellings Part I		New Dwellings Part II		New Dwellings		New Dwellings		Alterations and Improvements	
	Number <sup>(1)</sup>	\$000 <sup>(2)</sup>	Number <sup>(1)</sup>	\$000 <sup>(3)</sup>	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 <sup>(4)</sup>	1,946 <sup>(4)</sup>	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
1959—1st Q.	58	1,726	16	1,136	14	58	138	341	386	491

(1) Based on new dwellings started.

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

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

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

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

**Table 27. Incomes of Applicants Under the National Housing Acts**  
(Per Cent)

Applicant's Income <sup>(1)</sup> \$	1954	1955	1956	1957	1958			1st Quarter 1959		
					Small Home Loans	All Other Loans	Total	Small Home Loans	All Other Loans	Total
Under 3,000	0.9	1.0	0.4	0.1	0.3	0.2	0.2	0.2	0.1	0.2
3,000 – 3,999	20.6	22.5	15.4	6.4	12.8	7.2	9.1	12.5	5.3	7.5
4,000 – 4,999	37.9	36.4	35.2	30.3	40.7	27.8	32.4	42.2	28.2	32.4
5,000 – 5,999	20.1	20.3	24.0	27.6	24.2	26.2	25.5	24.4	27.0	26.2
6,000 – 6,999	10.1	9.6	11.8	16.4	12.0	17.1	15.3	11.3	18.3	16.2
7,000 – 7,999	4.6	4.3	5.9	8.3	4.9	9.1	7.6	4.8	9.2	7.9
8,000 – 8,999	2.4	2.2	2.9	4.3	2.2	4.8	3.9	2.1	4.9	4.0
9,000 – 9,999	1.1	1.1	1.4	2.1	1.1	2.3	1.9	0.7	2.0	1.6
10,000 and over	2.3	2.6	3.0	4.5	1.8	5.3	4.1	1.8	5.0	4.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Borrowers	26,982	47,728	47,593	32,266	14,863	26,906	41,769	3,004	7,134	10,138
Average Applicant's Income \$	4,962	5,023	5,312	5,798	5,186	5,918	5,657	5,140	5,955	5,713
Average Family Income <sup>(2)</sup> \$	5,382	5,442	5,784	6,310	5,770	6,462	6,218	5,696	6,515	6,268
Average Cost of Dwelling \$	12,335	12,598	13,366	14,512	13,350	14,916	14,359	13,361	15,103	14,587
Average Down Payment \$	3,084	2,773	3,217	3,826	2,412	3,485	3,103	2,443	3,306	3,050
Average Debt Service to Income Ratio	18.2	18.6	18.3	18.5	21.0	19.4	19.9	21.2	19.8	20.2

Source: CMHC.

**Table 28. Starts by Principal Source of Financing**

Source of Financing	1952	1953	1954	1955	1956	1957	1958
Public							
Direct Government House-building	4,958	1,855	1,473	1,975	2,400	2,703	3,478
Private							
Government Loans under NHA							
Small Home Loans	—	—	—	—	—	14,002	27,112
Limited-Dividend	268	418	628	1,416	1,689	4,284	5,608
Other	3,260	4,489	587	704	1,023	4,047	3,075
Other Government Assistance <sup>(3)</sup>	2,228	2,695	2,269	2,328	1,880	1,808	1,969
NHA Lenders							
Chartered Banks	—	—	17,319	33,228	15,367	15,084	24,990
Life Insurance Companies	27,894	32,770	29,223	26,015	21,346	7,975	15,329
Other	1,269	1,228	2,277	3,830	3,436	912	4,214
Conventional Institutional Loans							
Life Insurance Companies	10,455	11,723	17,255	22,244	23,923	20,340	24,989
Other	5,478	9,368	15,636	13,755	11,764	12,526	17,940
Other Financing	27,436	37,863	26,860	32,781	44,483	38,659	35,928
Total	83,246	102,409	113,527	138,276	127,311	122,340	164,632

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

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

(3) Includes Government loans other than under the NHA and Government guarantees mainly under the Farm Improvement Loans Act.

Source: CMHC.

Table 29. Starts by Principal Source of Financing, by Region, 1958

Source of Financing	Atlantic	Quebec	Ontario	Prairies	British Columbia	Canada
Public						
Direct Government House-building	760	1,092	955	396	275	3,478
Private						
Government Loans under NHA						
Small Home Loans	694	3,585	13,677	6,075	3,081	27,112
Limited-Dividend	—	2,369	1,983	1,036	220	5,608
Other	180	509	1,543	658	185	3,075
Other Government Assistance <sup>(1)</sup>	131	159	427	996	256	1,969
NHA Lending						
Chartered Banks	974	2,617	12,577	5,700	3,122	24,990
Life Insurance Companies	426	3,060	8,310	2,782	751	15,329
Others	—	1,506	2,408	210	90	4,214
Conventional Institutional Loans						
Life Insurance Companies	112	8,306	10,971	2,910	2,690	24,989
Others	2,118	6,221	6,779	1,773	1,049	17,940
Other Financing	1,605	16,900	4,123	5,720	7,580	35,928
Total	7,000	46,324	63,753	28,256	19,299	164,632

Source: CMHC.

Table 30. Starts by Type of Occupancy

Type of Occupancy	1952	1953	1954	1955	1956	1957	1958
Rental Housing							
Public							
Direct Government House-building	4,958	1,855	1,473	1,975	2,400	2,703	3,478
Private							
Government Loans under NHA	1,660	1,700	771	1,442	1,979	7,202	8,809
Other Government Assistance <sup>(1)</sup>	349	84	157	—	—	—	—
NHA Approved Lenders	5,826	7,968	6,938	7,129	3,530	2,420	6,602
Conventional Institutional Loans	7,188	9,766	19,210	22,049	18,063	12,489	31,147
Other Financing	4,847	8,508	4,628	3,228	7,582	11,437	6,573
All Rental	24,828	29,881	33,177	35,823	33,554	36,251	56,609
Owner Occupancy							
Private							
Government Loans under NHA	1,598	3,207	444	677	733	15,131	26,986
Other Government Assistance <sup>(1)</sup>	1,879	2,611	2,112	2,328	1,880	1,808	1,969
NHA Approved Lenders	23,337	26,030	41,881	55,944	36,619	21,551	37,931
Conventional Institutional Loans	8,745	11,325	13,681	13,950	17,624	20,377	11,782
Other Financing	22,859	29,355	22,232	29,554	36,901	27,222	29,355
All Owner Occupancy	58,418	72,528	80,350	102,453	93,757	86,089	108,023
Total	83,246	102,409	113,527	138,276	127,311	122,340	164,632

(1) Includes Government loans other than under the NHA and Government guarantees mainly under the Farm Improvement Loans Act. For rental dwellings this assistance was under Rental Guarantee Plan where the mortgage loan was made by a lending institution.

Source: CMHC.

Table 31. Expenditures on New Housing by Source of Funds

Item	1956		1957		1958	
	Million \$	Per Cent	Million \$	Per Cent	Million \$	Per Cent
<b>Public Funds</b>						
Public Housing						
Married Quarters for Armed Services	19.4	1.3	21.7	1.6	16.8	0.9
Federal-Provincial Housing, NHA	6.8	0.4	16.0	1.1	19.4	1.1
Other Public Housing	4.6	0.3	2.3	0.1	4.9	0.3
CMHC Share of Joint Loans	0.3	—	—	—	—	—
Loans Made by CMHC						
Small Home Loans	—	—	13.5	0.9	288.3	15.8
Limited-Dividend Loans	9.9	0.6	16.0	1.1	30.7	1.7
Other CMHC Loans	6.1	0.4	30.3	2.1	28.2	1.5
Other Government Loans	8.9	0.6	8.8	0.6	8.5	0.4
<b>All Public Funds</b>	<b>56.0</b>	<b>3.6</b>	<b>108.6</b>	<b>7.5</b>	<b>396.8</b>	<b>21.7</b>
<b>Institutional Funds</b>						
NHA Joint and Insured Mortgage Loans						
Chartered Banks	236.8	15.3	145.1	10.0	263.9	14.4
Life Insurance Companies	237.8	15.4	122.4	8.5	131.4	7.2
Other Companies	42.3	2.7	9.2	0.6	35.9	2.0
Conventional Mortgage Loans						
Life Insurance Companies	166.5	10.8	183.6	12.7	158.7	8.7
Other Companies	67.0	4.3	64.5	4.5	101.9	5.6
<b>All Institutional Funds</b>	<b>750.4</b>	<b>48.5</b>	<b>524.8</b>	<b>36.3</b>	<b>691.8</b>	<b>37.9</b>
<b>Other Funds</b>						
Equities of Owners in Addition to the Above Mortgages <sup>(1)</sup>	314.7	20.3	209.3	14.4	261.3	14.3
Other Financing	427.6	27.6	605.0	41.8	475.2	26.1
<b>All Other Funds</b>	<b>742.3</b>	<b>47.9</b>	<b>814.3</b>	<b>56.2</b>	<b>736.5</b>	<b>40.4</b>
<b>Total</b>	<b>1,548.7</b>	<b>100.0</b>	<b>1,447.7</b>	<b>100.0</b>	<b>1,825.1</b>	<b>100.0</b>

(1) These include equities of owners or builders on dwellings being financed with mortgages from public funds or from institutional lenders. Equities on dwellings financed with mortgage loans from non-institutional lenders, or by loans other than mortgages, or equities on dwellings fully financed by their owners, are included under "Other Financing".

Source: CMHC.

Table 32. Mortgage and Real Estate Activity<sup>(1)</sup>

Year	Mortgage Registrations			Real Estate Transfers		
	Number	Amount \$000	Average Amount \$	Number	Amount \$000	Average Amount \$
1951	209,575	1,082,278	5,164	441,784	2,164,477	4,899
1952	216,537	1,252,835	5,786	442,685	2,245,553	5,073
1953	246,080	1,429,174	5,808	480,696	2,688,550	5,593
1954	266,314	1,854,286	6,963	463,031	2,959,141	6,391
1955	299,160	2,444,740	8,172	491,119	3,453,692	7,032
1956	306,305	2,830,373	9,240	507,179	3,871,953	7,634
1957	281,655	2,299,114	8,163	484,691	3,638,540	7,507
1958	334,754	2,889,013	8,630	527,708	4,330,161	8,206

Source: CMHC.

Table 33. Bond Yields and Mortgage Interest Rates<sup>(2)</sup>

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	3¾% 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
Mar.	4.84	4.88	4.72	4.96	4.92	4.79	5.20	6.00
Apr.	4.86	4.88	4.75	5.04	4.97	4.74	5.25	6.00
May	4.89	4.94	4.83	5.14	5.06	4.83	5.42	6.00

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

Table 34. Conventional Mortgage Loan Characteristics in Ontario, 1957 and 1958

Type of Property and Period	Individual Lenders			Lending Institutions		
	Average Loan Amount \$	Average Interest Rate %	Average Term (yrs.)	Average Loan Amount \$	Average Interest Rate %	Average Term (yrs.)
Residential 1957	5,010	6.88	5.82	11,073	6.78	11.15
1958	5,586	6.65	6.13	10,133	6.83	10.15
Other 1957	7,392	6.75	5.52	23,103	6.82	5.44
1958	8,994	7.49	8.70	22,142	6.95	9.77
Total 1957	5,373	6.85	5.76	11,794	6.79	10.48
1958	6,116	6.83	6.67	11,247	6.85	10.08

(1) Estimated.

(2) As at end of period.

\*\* Not available.

Source: CMHC.

**Table 35. Institutional Mortgage Investment**  
(Millions of Dollars)

Year	Life Insurance Companies	Chartered Banks <sup>(1)</sup>	Loan Companies	Trust Companies	Other Lending Institutions <sup>(2)</sup>	Total
Cash Disbursements						
1953	317	—	86	41	9	453
1954	407	75	99	54	14	649
1955	507	234	115	96	17	969
1956	578	237	131	102	19	1,067
1957	441	145	104	72	19	781
1958	410	264	135	140	22	971
Repayments						
1953	132	—	52	28	5	217
1954	147	—	55	29	5	236
1955	181	1	71	37	8	298
1956	198	4	79	39	5	325
1957	206	11	82	41	6	346
1958	220	26	88	55	11	400
Net Investment in Mortgages						
1953	189	—	37	13	4	243
1954	256	74	44	29	9	412
1955	358	219	48	50	—1	674
1956	392	200	53	60	13	718
1957	245	93	31	7	15	391
1958	205	204	42	68	9	528
Net Increase in Total Assets <sup>(3)</sup>						
1953	395	—	35	7	13	450
1954	326	707	70	149	20	1,272
1955	505	1,263	60	83	22	1,933
1956	393	718	46	34	59	1,250
1957	509	836	50	46	22	1,463
1958	499	1,596	77	182	33	2,387

Source: CMHC.

**Table 36. Total Assets and Mortgage Loans Held by Institutional Lenders**

Year	Life Insurance Companies	Chartered Banks <sup>(1)</sup>	Loan Companies	Trust Companies	Other Lending Institutions <sup>(2)</sup>	Estates, Trusts and Agency Funds
Mortgage Loans Outstanding <sup>(4)</sup> — \$ Million						
1939	401	—	174	90	14	—
1946	372	—	152	71	16	—
1954	1,658	74	396	178	43	180
1955	2,016	294	444	228	42	213
1956	2,408	493	497	268	55	277
1957	2,653	586	521	275	70	345
1958	2,858	790	569	343	80	430
Total Assets <sup>(5)</sup> — \$ Million						
1939	2,076	—	261	230	197	—
1946	3,027	—	317	303	262	—
1954	5,137	11,427	538	623	370	4,430
1955	5,642	12,690	598	706	392	4,732
1956	6,035	13,408	644	740	451	5,147
1957	6,544	14,244	694	772	473	6,319
1958	7,045	15,840	771	954	505	6,319
Mortgages as Per Cent of Total Assets						
1939	19.3	—	66.7	39.1	7.1	—
1946	12.3	—	47.9	23.4	6.1	—
1954	32.3	0.6	73.6	28.6	11.6	4.1
1955	35.7	2.3	74.2	32.3	10.7	4.5
1956	39.9	3.7	77.2	36.2	12.2	5.4
1957	40.5	4.1	75.1	35.6	14.8	5.5
1958	40.6	5.0	73.8	36.0	15.8	6.8

(1) NHA loans only.

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

(3) Includes only those companies which invest in mortgages.

(4) Includes agreements for sale.

(5) Excludes companies without mortgage loans outstanding except in case of estates, trust and agency funds.

Source: CMHC.

## MORTGAGE LENDING

Table 37. NHA and Conventional Mortgage Loans Held by Institutional Lenders  
(Millions of Dollars)

Year	Life Insurance Companies	Chartered Banks	Loan Companies	Trust Companies	Quebec Savings Banks	Other Lending Institutions
NHA Mortgage Loans						
1946	45	—	1	1	—	—
1950	283	—	15	2	—	—
1951	393	—	21	3	—	—
1952	479	—	24	3	—	—
1953	605	—	29	3	—	—
1954	732	74	31	4	2	—
1955	886	294	38	14	6	1
1956	1,101	493	45	23	9	4
1957	1,235	586	51	21	10	4
1958	1,278	790	52	17	11	4
Conventional Mortgage Loans						
1946	327	—	151	70	—	16
1950	618	—	250	111	1	23
1951	684	—	268	125	2	24
1952	735	—	290	133	4	25
1953	797	—	323	146	7	26
1954	926	—	365	174	11	29
1955	1,130	—	406	214	15	21
1956	1,307	—	452	245	22	20
1957	1,418	—	470	254	32	24
1958	1,580	—	517	326	40	25
Total Mortgage Loans						
1946	372	—	152	71	—	16
1950	901	—	265	113	1	23
1951	1,077	—	289	128	2	24
1952	1,214	—	314	136	4	25
1953	1,402	—	352	149	7	26
1954	1,658	74	396	178	13	29
1955	2,016	294	444	228	21	22
1956	2,408	493	497	268	31	24
1957	2,653	586	521	275	42	28
1958	2,858	790	569	343	51	29
NHA as Per Cent of Total Mortgage Loans						
1946	12.1	—	0.7	1.4	—	—
1950	31.4	—	5.7	1.8	—	—
1951	36.5	—	7.3	2.3	—	—
1952	39.5	—	7.6	2.2	—	—
1953	43.2	—	8.2	2.0	—	—
1954	44.1	100.0	7.8	2.2	15.4	—
1955	43.9	100.0	8.6	6.1	28.6	4.5
1956	45.7	100.0	9.1	8.6	29.0	16.7
1957	46.6	100.0	9.8	7.6	23.8	14.3
1958	44.7	100.0	9.1	5.0	21.6	13.8

Source: CMHC.



**Table 38. Selected Assets and Liabilities of Chartered Banks<sup>(1)</sup>**  
(Millions of Dollars)

Type of Asset or Liability	Holdings at Year-end			Net Changes				
	1956	1957	1958	1958				1959
				1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	1st Quarter
<b>Selected Assets</b>								
NHA Mortgages	493	586	790	29	26	72	77	34
Liquid Assets <sup>(2)</sup>	1,696	1,881	2,074	-147	116	265	-41	-163
Government of Canada Bonds	1,675	1,835	2,562	212	399	335	-219	50
Provincial and Municipal Bonds	454	453	610	36	46	28	47	24
Corporate Bonds	510	509	554	-6	21	9	21	-17
Canadian Loans	5,363	5,405	5,411	-117	-131	-55	309	169
<b>Selected Liabilities</b>								
Personal Savings Deposits	6,007	6,108	6,844	273	220	339	-96	270
"Other" Canadian Deposits <sup>(3)</sup>	3,580	3,725	4,303	-142	280	427	13	-379

Source: Bank of Canada.

**Table 39. Canadian Assets of Twelve Life Insurance Companies**  
(Millions of Dollars)

Assets	Holdings at Year-end			Net Changes				
	1956	1957	1958	1958				1959
				1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	1st Quarter
Mortgages	1,973.5	2,181.9	2,335.7	13.8	29.3	48.6	57.5	13.1
Government of Canada Bonds	484.1	427.5	451.5	38.7	-5.9	-14.5	9.2	30.1
Provincial and Municipal Bonds	559.6	577.2	587.6	3.4	-1.9	-6.4	16.5	24.6
Corporate and Other Bonds	1,358.5	1,425.6	1,481.2	28.7	27.1	16.2	-9.9	47.3
Preferred and Common Stocks	65.2	69.6	119.6	1.0	44.5	2.3	16.1	2.5
Real Estate	173.9	215.4	246.0	6.3	7.6	6.5	7.8	4.4
Policy Loans	222.1	241.4	248.7	2.6	2.7	2.6	0.1	1.1
<b>Total<sup>(4)</sup></b>	<b>4,869.7</b>	<b>5,176.4</b>	<b>5,516.2</b>	<b>94.5</b>	<b>103.4</b>	<b>55.3</b>	<b>97.3</b>	<b>123.1</b>

Source: Bank of Canada.

**Table 40. Assets of Six Loan and Nine Trust Companies**  
(Thousands of Dollars)

Assets	Loan Companies			Trust Companies		
	Year-end 1957	Year-end 1958	Net Change	Year-end 1957	Year-end 1958	Net Change
Mortgages	335,769	373,048	37,279	159,757	205,789	46,032
Government of Canada Bonds	33,116	37,354	4,238	104,318	137,267	32,949
Provincial Bonds	5,572	9,574	4,002	51,311	76,918	25,607
Municipal Bonds	3,494	5,078	1,584	19,205	23,526	4,321
Other Bonds	4,953	11,881	6,928	67,905	75,192	7,287
Preferred and Common Stocks	18,114	22,246	4,132	17,286	17,750	464
Collateral Loans	4,223	982	-3,241	29,363	45,936	16,573
Real Estate	10,838	11,174	336	6,722	6,868	146
Cash	9,680	8,873	-807	25,217	24,809	-408
Other Assets	1,848	753	-1,095	12,061	8,174	-3,887
<b>Total</b>	<b>427,607</b>	<b>480,963</b>	<b>53,356</b>	<b>493,145</b>	<b>622,229</b>	<b>129,084</b>

(1) Historical data in some cases are not strictly comparable. For details see current issues of Bank of Canada *Statistical Summary*.

(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.

Source: Registrar of Loan and Trust Companies Province of Ontario.

Table 41. Home Improvement Activity Under the National Housing Act

Type of Improvement	January - May, 1958			January - May, 1959		
	Number of Improvements	Amount <sup>(1)</sup>		Number of Improvements	Amount <sup>(1)</sup>	
		\$000	Per Cent		\$000	Per Cent
Structural Alterations	9,093	4,487	34.6	21,597	8,803	52.4
Additional Rooms	2,384	2,902	22.4	2,169	939	5.6
Garage or Outbuildings	945	584	4.5	1,181	753	4.5
Demolition or Moving	43	12	0.1	38	14	0.1
Heating	2,041	1,285	9.9	3,472	1,683	10.0
Electrical	1,019	210	1.6	2,953	539	3.2
Plumbing	2,162	821	6.3	3,616	1,534	9.1
Heat Control	66	20	0.2	28	12	0.1
Decorating	2,111	1,070	8.2	3,658	613	3.6
Sewage	374	84	0.6	466	99	0.6
Fences, Driveways, etc.	1,788	472	3.6	2,513	644	3.8
Well and Water Supply	312	103	0.8	343	118	0.7
Extensions	460	933	7.2	380	944	5.6
Other	—	—	—	57	112	0.7
Total	22,798	12,983	100.0	42,471	16,807	100.0

Source: CMHC.

Table 42. Home Improvement Loans<sup>(2)</sup> Approved

Province	1957 \$000	1958 \$000	January - May		Period	No. of Loans	Amount \$000	Cost of Improvement \$000
			1958	1959				
Newfoundland	850	846	228	250	1956	30,411	29,767	32,056
Prince Edward Island	57	58	21	55	1957	29,998	30,618	33,534
Nova Scotia	1,644	2,331	544	950	1958	37,180	39,713	43,094
New Brunswick	479	719	195	306	1957—Oct.	3,461	3,576	3,922
Quebec	2,675	4,532	1,228	2,183	Nov.	2,850	2,925	3,222
Ontario	10,209	13,177	4,155	4,736	Dec.	2,210	2,309	2,552
Manitoba	1,308	1,683	435	564	1958—Jan.	1,312	1,241	1,369
Saskatchewan	1,436	1,828	459	682	Feb.	2,383	2,525	2,753
Alberta	3,292	4,618	1,414	1,974	Mar.	2,348	2,474	2,641
British Columbia	8,633	9,878	3,357	3,846	Apr.	2,006	2,315	2,494
Northwest Territories	19	33	5	1	May	3,124	3,487	3,726
Yukon Territory	16	10	1	—	June	3,411	3,716	4,015
Canada	30,618	39,713	12,042	15,547	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
					1959—Jan.	2,456	2,510	2,742
					Feb.	2,907	3,226	3,382
					Mar.	2,882	3,529	3,930
					Apr.	2,726	3,299	2,908
					May	2,424	2,983	3,845

(1) Estimated cost of improvement.

(2) Includes home extension loans.

Source: CMHC.

Table 43. Dwelling Starts in the U.S.A.  
(In Thousands)

Period	Total <sup>(1)</sup>	Publicly Initiated	Privately Initiated				
			Total		Government Programs		
			Actual	Annual Rate <sup>(2)</sup>	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	1,209.4	67.9	1,141.5	*	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	113.0	11.7	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.	109.4	2.4	107.0	1,427	36.8	25.8	11.0
Dec.	91.2	1.7	89.5	1,432	34.0	25.0	9.0
1959—Jan.	87.0	2.9	84.1	1,364	26.7	19.8	6.9
Feb.	94.5	1.0	93.5	1,403	26.1	20.0	6.2
Mar.	120.0	3.0	117.0	1,390	39.8	30.0	9.7
Apr.	137.0	3.8	133.2	1,390	44.5	33.5	11.0
May	134.0	3.4	130.6	1,340	44.6	34.3	10.3

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

Table 44. 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
1958	980,215	775,806	335,471	440,335	339,302	234,236	105,066
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
4th Q.	208,929	123,638	42,588	81,050	73,401	49,204	24,197
1959—1st Q.	240,998	**	**	**	84,045	62,063	21,982

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

Table 45. Dwelling Starts and Completions in the U.K.

Period	Starts			Completions		
	Total	Publicly Initiated <sup>(3)</sup>	Privately Initiated	Total	Publicly Initiated <sup>(3)</sup>	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
1958	263,249	124,173	139,076	278,633	148,413	130,220
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
4th Q.	65,805	30,437	35,368	72,847	36,829	36,018
1959—1st Q.	71,292	34,758	36,534	61,876	30,931	30,945

Source: Central Statistical Office, U.K.

(1) Non-farm.

(2) Seasonally adjusted.

(3) Mainly by Local Housing Authorities.

\* Not applicable.

\*\* Not available.

**Table 46. Net Family Formation**  
(In Thousands)

Period	Marriages <sup>(1)</sup>	Net Migration of Married Females	Deaths of Married Persons <sup>(2)</sup>	Divorces	Adjustment <sup>(3)</sup>	Net Family Formation <sup>(1)(4)</sup>	Number of Families <sup>(5)</sup>
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
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	**
1959—1st Q.	20.2	-1.4	15.9	**	*	1.4	**

Source: DBS and CMHC.

**Table 47. Births, Deaths, Immigration and Population**  
(In Thousands)

Period	Births <sup>(7)</sup>	Deaths <sup>(7)</sup>	Immigration	Population <sup>(6)</sup>					
				Maritimes	Quebec	Ontario	Prairies	British Columbia	Canada <sup>(8)</sup>
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
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
1959—1st Q.	120	36	17	**	**	**	**	**	17,340

(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 48. Movements of Families**  
(As Indicated by Family Allowance Statistics)

Period	Families Receiving Family Allowance <sup>(1)</sup>	Number of Accounts Transferred			Per Cent		
		Intra-Provincial	Inter-Provincial	Total	Intra-Provincial	Inter-Provincial	Total
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
Feb.	2,488,062	40,601	2,554	43,155	1.6	0.1	1.7
Mar.	2,492,581	37,568	2,723	40,291	1.5	0.1	1.6
Apr.	2,496,762	55,126	2,344	57,470	2.2	0.1	2.3
May	2,502,761	69,175	3,220	72,395	2.8	0.1	2.9

Source: Department of National Health and Welfare.

**Table 49. Gross National Product, Personal Income and Savings**  
(Millions of Dollars)

Period	Gross National Product		Personal Income			Personal Disposable Income		Personal Savings		
	Total	Non-farm <sup>(2)</sup>	Total	Non-farm <sup>(3)</sup>	Farm	Total	Per Capita <sup>(4)</sup>	Total	Non-farm <sup>(5)</sup>	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	31,406	30,438	23,142	22,168	974	21,235	1,280	1,467	1,619	-152
1958	32,184	30,982	24,586	23,380	1,206	22,809	1,338	2,096	2,234	-138
1958—1st Q.	7,143	7,128	5,586	5,550	36	5,130	303	275	543	-268
2nd Q.	7,844	7,717	5,976	5,842	134	5,546	325	411	519	-108
3rd Q.	9,007	8,087	6,868	5,957	911	6,431	374	1,442	814	628
4th Q.	8,190	8,050	6,156	6,031	125	5,702	331	-32	358	-390
1959—1st Q.	7,628	7,597	6,021	5,971	50	5,543	320	366	643	-277
Seasonally Adjusted at Annual Rates										
1958—1st Q.	31,496	30,364	23,912	22,752	1,160	22,088	1,303	1,632	**	**
2nd Q.	32,172	30,864	24,620	23,328	1,292	22,944	1,346	2,448	**	**
3rd Q.	32,372	31,088	24,780	23,476	1,304	22,984	1,340	2,364	**	**
4th Q.	32,696	31,612	25,032	23,964	1,068	23,220	1,347	1,940	**	**
1959—1st Q.	33,388	32,156	25,684	24,444	1,240	23,772	1,371	2,076	**	**

(1) Yearly data relate to month of June.

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

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

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

(5) Total personal savings minus farm inventory change.

\*\* Not available.

Source: DBS.

Table 50. Production of Selected Building Materials

Product	Unit of Measurement	1957	1958	1958				1959
				1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	1st Quarter
Sawn Lumber	Millions Ft. B.M.	6,765.7	7,016.9	1,674.1	1,792.1	2,027.8	1,522.9	1,859.2
Wood Fibre Building Board	Millions Sq. Ft. $\frac{1}{2}$ " B.	351.1	393.8	86.3	94.3	109.0	104.2	90.6
Gypsum Wallboard	Millions Sq. Ft.	308.6	383.2	72.7	92.8	106.7	111.0	79.1
Gypsum Lath	Millions Sq. Ft.	326.4	398.0	88.5	94.2	112.3	103.0	97.0
Gypsum Plaster	Thousands Tons	269.9	307.7	63.7	75.0	95.5	73.5	60.0
Cement	Thousands Tons	6,248.7	6,316.5	1,029.2	1,755.2	1,913.0	1,619.1	905.7
Concrete Blocks <sup>(1)</sup>	Millions Blocks	104.4	130.4	19.1	34.9	42.6	33.8	20.7
Cement Pipe and Tile <sup>(1)</sup>	Thousands Tons	472.1	684.1	84.8	171.4	225.7	202.2	184.9
Asphalt Shingles	Thousands Squares	2,634.1	3,364.1	527.4	1,065.8	1,134.6	636.3	477.0
Asphalt Floor Tiles	Millions Sq. Ft.	23.0	20.7	5.5	4.9	4.7	5.6	5.3
Building Brick	Millions Bricks	476.5	543.7	95.8	132.5	162.4	153.0	112.2
Vitrified Sewer Pipe	Thousands Feet	7,016.7	7,073.1	1,369.7	1,739.2	2,004.3	1,959.9	1,860.9
Paints and Varnishes <sup>(2)</sup>	Millions Dollars	127.1	134.0	27.6	43.0	35.8	27.6	29.6
Galvanized Sheets	Thousands Tons	171.0	195.1	40.0	56.9	**	**	71.4
Steel Pipe and Fittings	Thousands Tons	619.6	502.9	145.0	150.8	118.4	88.7	96.7
Wire Nails and Spikes	Thousands Tons	69.2	80.6	14.2	21.9	21.0	23.5	19.3

Source: DBS.

Table 51. The Labour Force and Persons With and Without Jobs<sup>(3)</sup>  
(In Thousands)

Period	All Persons Aged 14 Years and Over	Total Labour Force	Persons With Jobs				Persons Without Jobs and Seeking Work	Not in Labour Force
			Total	In Agriculture	In Non-agricultural Industries			
					Total	Construction		
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
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
Feb. 21	11,482	6,084	5,547	608	4,939	351	537	5,398
Mar. 21	11,495	6,077	5,552	619	4,933	352	525	5,418
Apr. 18	11,512	6,109	5,664	661	5,003	399	445	5,403

(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 52. Applicants For Work Registered With National Employment Service, and Unfilled Vacancies

Period <sup>(1)</sup>	All Workers		Construction Workers					
	Unplaced Applicants	Unfilled Vacancies	Skilled and Semi-skilled		Unskilled		Total	
			Unplaced Applicants	Unfilled Vacancies	Unplaced Applicants	Unfilled Vacancies	Unplaced Applicants	Unfilled Vacancies
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
Average for 5 months ending								
May 1958	790,600	22,300	87,851	680	109,640	932	197,491	1,612
May 1959	702,900	26,100	79,717	802	96,530	1,022	176,247	1,824
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
Feb.	798,100	19,800	100,857	515	117,146	654	218,003	1,169
Mar.	781,600	21,100	91,655	783	110,060	1,123	201,715	1,906
Apr.	660,600	33,200	66,809	1,008	84,883	1,373	151,692	2,381
May	483,200	37,800	39,391	1,214	52,088	1,141	91,479	2,355

Source: DBS.

Table 53. Employment<sup>(2)</sup> 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	94,298		42,409	136,707	40.0	39.7	3,775	5,427
1950	99,094		42,576	141,670	39.5	39.9	3,921	5,658
1951	112,561		42,691	155,252	39.4	40.3	4,543	6,280
1952	124,659		45,833	170,492	41.0	41.5	5,678	7,682
1953	127,034		43,669	170,703	40.7	41.7	5,088	7,136
1954	79,942	26,479	46,300	152,721	39.9	40.3	4,233	6,176
1955	89,935	18,749	49,236	157,920	39.5	39.9	4,307	6,339
1956	109,974	21,042	54,530	185,546	41.0	41.1	5,406	7,700
1957	109,512	24,048	58,419	191,979	41.3	41.2	5,546	7,951
1958	94,067	20,926	61,476	176,469	40.5	40.7	4,685	7,225
Average for 3 months ending								
Mar. 1958	79,478	17,661	44,461	141,600	40.9	40.7	3,972	5,772
Mar. 1959	79,039	14,009	49,381	142,429	38.9	39.4	3,617	5,606
1958—Jan.	82,607	17,517	45,425	145,549	41.1	40.5	4,114	5,900
Feb.	77,237	17,330	44,360	138,927	40.2	40.6	3,803	5,644
Mar.	78,590	18,137	43,599	140,326	41.4	41.1	4,000	5,773
Apr.	85,224	21,327	53,856	160,407	41.0	40.3	4,364	6,469
May	97,131	23,478	66,003	186,612	41.6	41.5	5,020	7,745
June	101,688	25,230	72,677	199,595	40.9	41.6	5,195	8,301
July	108,710	25,386	75,318	209,414	42.7	42.8	5,725	8,969
Aug.	109,513	25,966	77,398	212,877	42.2	42.6	5,719	9,067
Sept.	106,436	23,036	75,254	204,726	42.4	42.7	5,490	8,735
Oct.	103,793	20,118	70,107	194,018	41.6	41.5	5,150	8,051
Nov.	99,721	18,161	63,168	181,050	40.5	40.5	4,778	7,326
Dec.	78,148	15,426	50,551	144,125	30.6	32.7	2,863	4,718
1959—Jan.	78,230	14,567	48,201	140,998	39.1	39.8	3,630	5,618
Feb.	78,094	13,795	49,376	141,265	40.0	40.4	3,673	5,711
Mar.	80,794	13,666	50,567	145,027	37.6	37.9	3,548	5,490

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

(2) Reported by employers with 15 or more employees.

Source: DBS.

Table 54. Earnings<sup>(1)</sup> in the Construction Industry and Total Labour Income

Period	Average Hourly Earnings		Average Weekly Earnings		Average Weekly Payrolls		Total Labour Income \$ Millions
	Buildings and Structures \$	All Construction \$	Buildings and Structures \$	All Construction \$	Buildings and Structures \$000	All Construction \$000	
1949	1.08	1.01	43.28	40.18	4,083	5,499	666.7
1950	1.14	1.06	45.07	42.13	4,477	6,007	719.1
1951	1.29	1.19	50.67	47.86	5,682	7,486	841.9
1952	1.44	1.32	59.04	54.99	7,595	9,399	434.0
1953	1.58	1.44	64.31	60.26	8,256	10,313	1,009.2
1954	1.61	1.48	64.08	59.85	6,775	9,134	1,036.0
1955	1.63	1.52	64.46	60.49	7,025	9,589	1,101.3
1956	1.77	1.65	72.73	67.77	9,609	12,664	1,226.6
1957	1.90	1.76	78.47	72.55	10,535	13,998	1,318.7
1958	1.94	1.78	78.37	72.36	9,051	12,822	1,348.4
Average for 3 months ending Mar. 1958	1.94	1.80	79.29	73.14	7,701	10,366	1,276.0
Mar. 1959	1.98	1.82	76.88	71.94	7,152	10,243	1,365.1
1958—Jan.	1.95	1.81	80.02	73.14	8,008	10,653	1,267.8
Feb.	1.94	1.79	77.95	72.63	7,375	10,098	1,277.1
Mar.	1.93	1.79	79.90	73.65	7,721	10,346	1,283.2
Apr.	1.93	1.78	79.17	71.77	8,428	11,523	1,304.0
May	1.92	1.77	79.91	73.54	9,642	13,721	1,354.8
June	1.94	1.76	79.22	73.42	10,061	14,651	1,384.5
July	1.92	1.76	81.86	75.33	10,976	15,786	1,382.1
Aug.	1.92	1.76	81.11	74.85	10,994	15,931	1,385.6
Sept.	1.92	1.76	81.32	75.07	10,531	15,356	1,405.3
Oct.	1.93	1.77	80.16	73.54	9,925	14,266	1,389.8
Nov.	1.95	1.79	78.81	72.33	9,299	13,083	1,386.8
Dec.	1.97	1.79	60.36	58.65	5,648	8,452	1,359.3
1959—Jan.	1.98	1.82	77.34	72.75	7,177	10,258	1,363.0 <sup>(2)</sup>
Feb.	1.98	1.82	79.12	73.81	7,271	10,427	1,361.5
Mar.	1.97	1.83	74.18	69.26	7,007	10,044	1,370.7

Source: DBS.

Table 55. Consumer Price Indexes  
(1949 = 100)

Period	Rent	Home-ownership <sup>(3)</sup>	Shelter Cost	Household <sup>(4)</sup> 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
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
1959—Jan.	141.5	138.4	140.2	121.8	126.1
Feb.	141.5	138.4	140.2	122.0	125.7
Mar.	141.5	138.7	140.3	122.3	125.5
Apr.	141.6	139.0	140.5	122.6	125.4
May	141.6	140.1	141.0	122.5	125.6

Table 56. Construction Time of Completed Dwellings<sup>(5)</sup>

Period	Number of Months Under Construction				Average Number of Months Under Construction
	1-3	4-6	7-9	More than 10	
	(per cent)	(per cent)	(per cent)	(per cent)	
1951	14	35	33	18	7.3
1952	17	38	25	20	7.0
1953	19	45	22	14	6.3
1954	23	43	19	15	6.3
1955	21	43	21	15	6.3
1956	20	43	22	15	6.4
1957	23	40	19	18	6.8
1958	23	47	18	12	6.1
1958—Jan.	25	49	17	9	5.8
Feb.	14	55	19	12	6.1
Mar.	10	62	20	8	6.0
Apr.	7	58	25	10	6.4
May	12	44	29	15	7.1
June	24	26	24	26	7.3
July	38	28	21	13	5.7
Aug.	34	40	13	13	5.7
Sept.	31	48	9	12	5.4
Oct.	25	53	7	15	6.2
Nov.	26	57	12	5	5.1
Dec.	23	49	19	9	5.8
1959—Jan.	14	59	22	5	5.9
Feb.	13	62	19	6	5.8
Mar.	**	**	**	**	**
Apr.	**	**	**	**	**
May	**	**	**	**	**

Source: DBS.

(1) Reported by employers with 15 or more employees.

(2) Includes retroactive wage payments to non-operating railway employees of about \$12 million.

(3) 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.

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

(5) Data for 1959 relate only to centres of 5,000 population and over.

\*\* Not available.



Table 57. 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
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	127.2	123.5	148.8	126.1	118.4	123.6	127.5	107.8	145.4	127.3
1958—Jan.	126.4	121.5	147.7	126.0	119.2	130.3	126.7	111.4	145.6	126.8
Feb.	126.2	121.5	147.7	126.6	119.2	130.3	127.4	111.4	145.6	126.8
Mar.	126.2	123.6	147.7	126.6	118.7	123.6	127.4	111.0	145.2	126.8
Apr.	126.7	123.7	147.7	126.6	118.4	117.1	127.4	104.3	145.0	126.7
May	126.7	123.7	147.7	126.6	118.4	115.6	126.9	104.3	145.0	126.6
June	126.6	123.7	147.7	126.7	117.8	115.6	127.3	103.8	145.0	126.5
July	127.0	123.7	149.9	125.7	118.0	120.1	127.4	104.3	145.1	127.0
Aug.	128.5	123.7	149.9	125.7	118.0	120.1	127.4	105.0	145.1	127.9
Sept.	129.1	123.7	149.9	125.7	118.0	123.5	127.7	105.8	145.1	128.4
Oct.	127.8	124.0	149.9	125.7	118.4	127.3	127.7	108.6	145.4	127.8
Nov.	127.5	124.0	149.9	125.7	118.4	129.5	128.2	112.8	146.4	127.9
Dec.	127.7	124.3	149.9	127.3	118.4	129.5	128.2	111.3	146.4	128.0
1959—Jan.	128.6	124.3	149.9	127.3	118.4	129.7	127.5	111.3	147.2	128.6
Feb.	129.3	121.2	149.9	127.3	118.4	129.7	127.5	113.9	145.9	128.8
Mar.	130.7	120.6	149.9	127.3	118.4	131.6	127.5	116.2	145.9	129.8
Apr.	130.7	120.5	150.9	127.3	120.2	134.5	128.0	117.2	147.0	130.1
May	131.9	119.2	151.3	127.3	119.7	131.5	128.2	117.3	147.0	130.7

Source: DBS.

Table 58. Indexes of Average Hourly Wage Rates of Construction Workers<sup>(1)</sup>  
(1949=100)

Period	Bricklayers	Carpenters	Electricians	Painters	Plumbers	Sheet Metal Workers	Truck Drivers	Unskilled Construction Workers	Total	Total (incl. holiday pay allowances)
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

Source: Department of Labour and CMHC.

Table 59. Indexes of Building Materials and Wage Rates of Construction Workers  
(1949=100)

Period	Building Materials		Wage Rates of All Construction Workers <sup>(1)</sup>	Composite Indexes <sup>(2)</sup>		Wholesale Prices of All Commodities
	Residential	Non-residential		Residential Building Materials and Wage Rates <sup>(3)</sup>	Non-residential Building Materials and Wage Rates <sup>(4)</sup>	
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	127.3	129.8	173.6	144.7	145.1	114.9

(1) The monthly index of wage rates formerly prepared by CMHC has been discontinued. Annual data will continue to be available. These data relate to October of each year.

(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.

Source: DBS and CMHC.

## BUILDING COSTS AND CHARACTERISTICS

Table 60. Estimated Costs of Single-Family Dwellings Financed Under the National Housing Acts

Period	Average Estimated Costs <sup>(1)</sup>				Mortgage Loan Insurance Fee	Average Finished Floor Area Sq. Ft.	Average Construction Cost Per Sq. Ft. \$
	Land <sup>(2)</sup> \$	Construction \$	Other <sup>(3)</sup> \$	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
1959—1st Q.	2,624	11,704	232	14,560	235	1,107	10.57
			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—1st 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
1959—1st Q.	2,690	11,940	233	14,863	237	1,127	10.59
			Small Home Loans				
1958	2,255	10,915	233	13,403	226	1,041	10.48
1959—1st Q.	2,472	10,835	223	13,530	224	1,053	10.29
			All Other Loans				
1958	2,590	12,230	249	15,069	239	1,161	10.53
1959—1st Q.	2,758	12,283	236	15,277	241	1,150	10.68

(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.

**Table 61. Prices of Houses<sup>(1)</sup> Financed Under the National Housing Acts**  
(Per Cent)

Price Range \$	1954	1955	1956	1957	1958			1st Quarter, 1959		
					Small Home Loans	All Other Loans	Total	Small Home Loans	All Other Loans	Total
Under 9,000	2.7	2.5	0.9	0.2	0.2	0.2	0.1	0.2	0.1	0.1
9,000 - 9,999	7.9	8.4	4.4	1.8	1.6	1.4	1.5	2.1	0.8	1.2
10,000 - 10,999	18.6	18.7	10.4	4.6	5.5	3.6	4.3	4.0	2.2	2.7
11,000 - 11,999	16.6	16.5	16.2	10.1	12.9	6.7	8.9	11.9	4.9	7.0
12,000 - 12,999	21.0	15.2	16.3	14.9	24.3	12.3	16.6	25.8	8.9	13.9
13,000 - 13,999	13.1	13.3	14.1	14.0	20.3	13.4	15.8	24.8	14.1	17.2
14,000 - 14,999	7.8	9.9	11.7	14.8	18.1	15.0	16.1	18.1	15.7	16.4
15,000 - 15,999	4.7	5.7	8.9	11.9	11.2	14.9	13.6	8.1	19.8	16.4
16,000 and over	7.6	9.8	17.1	27.7	5.9	32.5	23.1	5.0	33.5	25.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: CMHC.

**Table 62. Sizes of Houses<sup>(2)</sup> Financed Under the National Housing Acts**  
(Per Cent)

Floor Area (Sq. Ft.)	1954	1955	1956	1957	1958			1st Quarter, 1959		
					Small Home <sup>(3)</sup> Loans	All Other Loans	Total	Small Home <sup>(2)</sup> Loans	All Other Loans	Total
Under 900	8.0	8.5	3.9	2.7	3.8	1.8	2.6	7.7	2.8	3.6
900 - 949	7.5	8.0	6.0	4.4	7.9	3.7	5.2	15.6	7.4	8.6
950 - 999	11.6	12.4	9.3	8.0	9.5	4.4	6.3	12.2	4.1	5.3
1,000 - 1,049	14.8	14.9	15.3	22.3	39.2	16.3	24.5	26.8	17.4	18.8
1,050 - 1,099	12.1	12.0	14.1	16.2	27.6	15.4	20.0	18.8	17.2	17.4
1,100 - 1,199	23.5	20.9	22.5	19.3	5.7	28.3	20.0	14.0	20.6	19.6
1,200 - 1,299	12.2	11.8	14.7	14.1	4.3	15.6	11.4	2.7	14.2	12.4
1,300 - 1,399	5.5	5.9	6.9	6.3	1.2	7.5	5.2	1.1	8.1	7.1
1,400 and over	4.8	5.6	7.3	6.7	0.8	7.0	4.8	1.1	8.2	7.2
Total	100.0	100.0	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.

