

QUARTER 2
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.

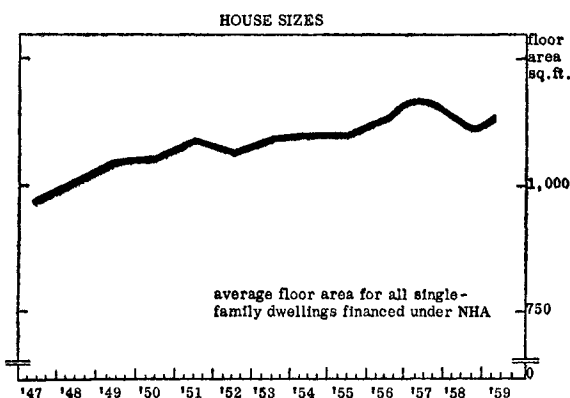
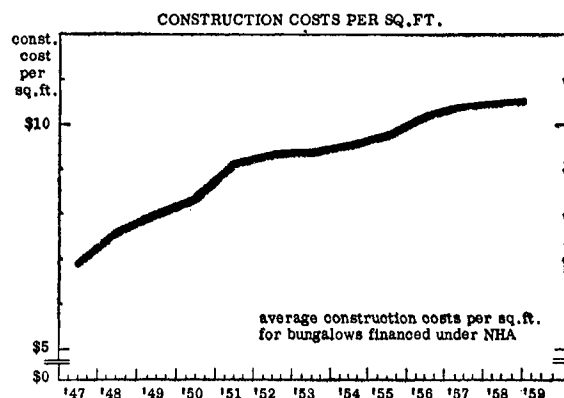
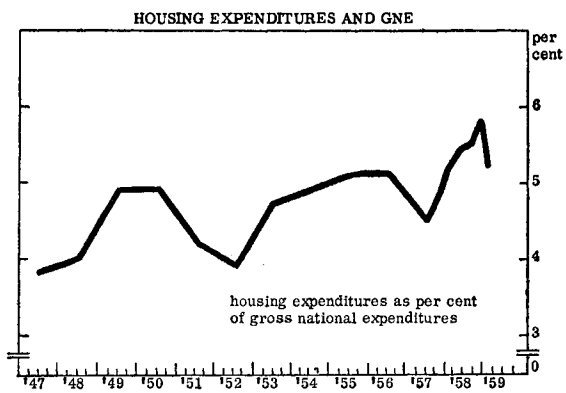
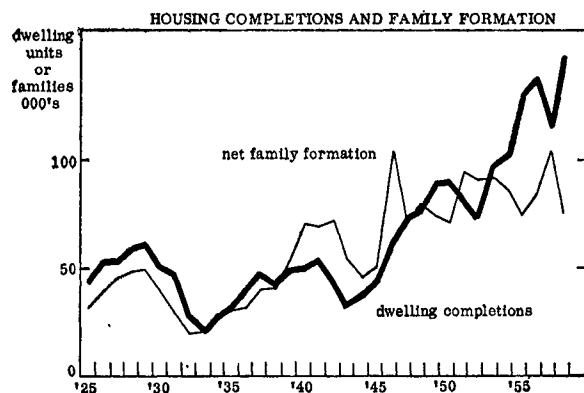
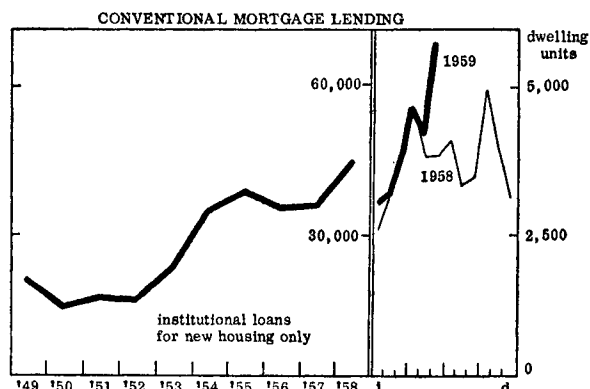
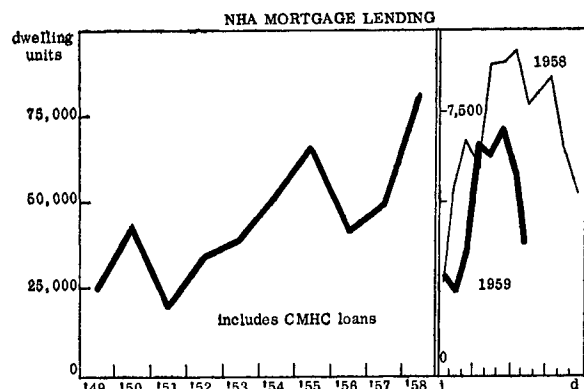
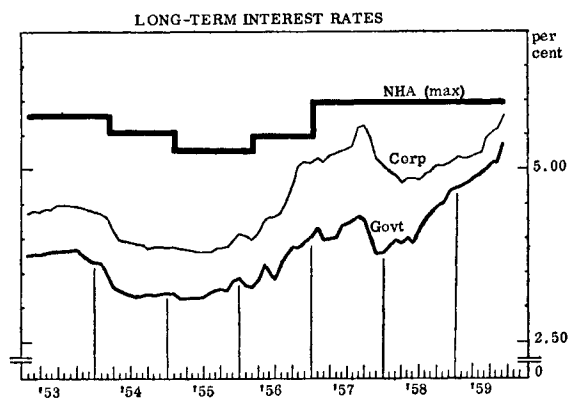
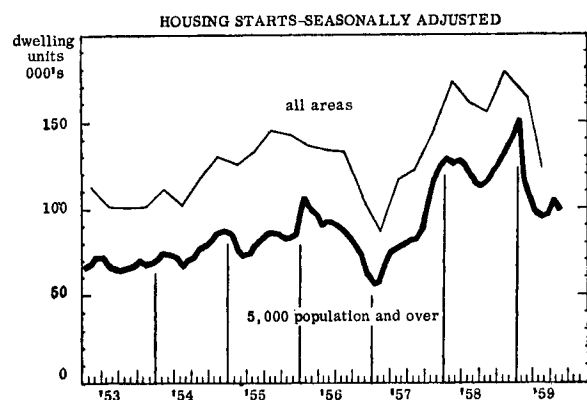
Comments and suggestions in respect of the contents of these reports will be welcomed.

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

Ottawa, September, 1959.

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Summary

House-Building Activity

Starts in centres of 5,000 population and over in the first eight months of 1959 totalled 66,800 units, 13 per cent below the 77,100 total for the corresponding period of 1958. Only the Atlantic region showed an increase, with starts up by 9 per cent. The declines in the other regions ranged from 7 per cent in Quebec to 20 per cent in Ontario. The decline in starts in areas outside the centres of 5,000 population, estimated on the basis of sample surveys, was 32 per cent in the first six months of the year.

The decline in starts in the first few months of the year was quite marked. From April to August, however, the rate of starts in urban centres stayed close to 100,000 units per year, allowing for seasonal factors.

While starts declined, completions increased, at least in the urban centres. In the first eight months of the year there were 64,200 dwelling units completed in these centres compared to 59,800 completions in the corresponding period of 1958. These dwellings were readily absorbed by the market so that there was little change in the number of houses newly completed but not yet occupied. In the larger urban centres there were 3,008 of these dwellings at the end of August compared to 2,778 a year ago. In addition, however, there was a substantial number of dwellings close to completion.

Mortgage Lending

Under the National Housing Act, the mortgage lending activity of the institutional lenders declined in the first eight months of the year. At the beginning of the year their lending activity had been above that of the previous year but this did not last for long. With increasing demands for funds for other purposes, and rising interest rates, the lending institutions reduced their approvals of mortgage loans under the Act. By August, their approvals related to 1,631 dwelling units, little more than a third of the 4,631 dwelling units of August, 1958.

While the lending institutions reduced their NHA activity, they increased their conventional mortgage lending activity. For new houses the increase for the first six months of the year was 12 per cent over last year.

Direct CMHC loans under the National Housing Act related to 14,130 dwelling units in the first eight months of the year compared to 23,378 in the first eight months of 1958. This decline reflected the absence of direct loans to builders in the 1959 period. Such loans are to be available, however, from September 1st, 1959, to the end of the year. By the end of August applications had been received for these loans for close to 6,000 dwelling units.

Land and Building Costs

Construction costs increased in the second quarter of 1959. The estimated construction costs per square foot for bungalows financed under the National Housing Act increased from \$10.60 to \$10.84 per square foot between the first and the second quarters of the year. Part of this increase reflected higher material costs since the index of residential building material prices increased from 129.8 to 130.5 over the same period.

The sizes of houses increased, as the Small Home Loan programme diminished. There was also a slight decline in land costs. As a result of these changes and the rise in construction costs the average total cost of single-family dwellings financed under the Act in the second quarter of 1959 was \$15,137 compared to \$14,794 in the second quarter of 1958. Costs under the Small Home Loan programme were lower by about \$2,000.

Housing Legislation and Administration

Direct CMHC loans to builders for the construction of small homes became available again on September 1st, 1959. Applications for these loans had not been accepted since the beginning of the year. The loans are reserved for builders who are unable to obtain mortgage financing for small homes from the approved lenders. No builder, however, may obtain more than 15 of these loans. Applications for the loans must be made before December 31, 1959, and construction must commence within 45 calendar days after the loan approval.

A NOTE ON HOUSING STATISTICS

The results of the sample survey of house-building activity in the areas outside the centres of 5,000 population and over, suggest a level of activity much below that of last year. It is probable, however, that part of this decline reflects the change to a new sample survey and to this extent overstates the actual decline in activity. The purpose of this note is to provide details of the change to the new survey.

The reasons for the change were described in the introduction to the January, 1959, issue of *New Residential Construction*, DBS. The relevant extract is reproduced here:

"Until January 1, 1959, the coverage of areas outside the urban centres of 5,000 population and over was made through a sample survey carried out in conjunction with the monthly Labour Force Survey. This arrangement was subject to two important disadvantages:

(1) the sample used had been designed for population surveys and not for a survey of new dwellings; in consequence, there was a high sampling variability attached to the estimates; (2) the full areas of the sample segments were covered only twice a year — at the end of June and at the end of October; in the intervening months coverage was limited to those parts of the segment areas visited in the course of interviewing for the Labour Force Survey. This resulted in delay in the reporting of many starts in the sample areas until the end of June or October and necessitated revision of the estimates for the previous months at these times (see second paragraph of "Reliability of Estimates", page 4 of the December 1958 report).

To reduce sampling variability, a new sample was designed specifically for this survey and was introduced at the beginning of 1959. The field work for this sample is being carried out through the field organization of Central Mortgage and Housing Corporation. The cost of covering the sample areas monthly would be prohibitive and it was decided, therefore, to carry out a full survey in the sample areas four times a year — at the end of March, June, September and December. From the beginning of 1959, consequently, estimates of construction of new dwellings for the whole country will be available only on a quarterly basis. However, these quarterly estimates should be more reliable than the estimates for previous years since they will be subject to lower sampling error and to more accurate reporting of the period when dwellings were started. Monthly reporting for the urban centres of 5,000 population and over will be continued and data on housing construction for these areas will be published monthly as in the past."

Starts and completions for the first quarter of the year were based on the old survey. The number of dwellings under construction at the end of March, however, was based on the new survey. This also provided the basis for the estimate of the number of dwellings under construction at January 1st, 1959.

It was not until the second quarter of the year that starts and completions estimates were based on the new survey. For that quarter completions in the sampled areas were 44 per cent below those of the second quarter of 1958. Over the same period completions in the urban centres increased by 20 per cent. Starts in the sampled areas showed a decline of 31 per cent from the second quarter of 1958 to the second quarter of 1959, while in the urban centres the decline was 19 per cent.

It is possible that the lower numbers of starts, completions, and dwellings under construction, shown by the new survey in the second quarter, are more accurate than the higher results of the old survey prior to that time. It is more probable, however, that in the new survey there was some undercounting of house-building activity resulting from the unfamiliarity of the field staff with the sample areas to be covered. This is most likely to have been the case so far as dwellings under construction and completions are concerned.

If there was in fact undercounting, the survey results for the third and fourth quarters of the year may show an increase relatively to activity in the urban centres.

HOUSE-BUILDING ACTIVITY

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Table 1. Dwelling Starts, by Area⁽¹⁾

Table 1. Dwelling Starts, by Area

Period	Urban			Rural		Total		Conversions
	5,000 Population and Over		Other	Non-farm	Farm	Actual	Annual Rate ⁽²⁾	
	Actual	Annual Rate ⁽²⁾						
1951	47,374	*	5,532	11,572	4,101	68,579	*	3,500
1952	63,443	*	4,798	10,138	4,867	83,246	*	3,215
1953	80,313	*	5,550	13,798	2,748	102,409	*	3,824
1954	89,755	*	7,025	13,389	3,358	113,527	*	4,373
1955	97,386	*	9,473	27,372	4,045	138,276	*	4,340
1956	87,309	*	10,827	25,294	3,881	127,311	*	3,566
1957	84,875 ⁽³⁾	*	8,341 ⁽³⁾	24,718 ⁽³⁾	4,406	122,340	*	3,982
1958	121,695	*	10,979	27,398	4,560	164,632	*	4,530
6 mos. ending								
June 1958	77,054 ⁽⁴⁾	116,300 ⁽⁴⁾	5,064	13,120	2,135	73,201	**	**
June 1959	66,807 ^{(4) P}	102,500 ^{(4) P}	3,928	8,725	1,187	59,074	**	**
1958—Apr.	11,013	128,300	4,306	10,838	2,003	55,413	161,000	**
May	14,330	122,300						
June	12,923	108,400						
July	12,057	112,600						
Aug.	12,115	116,300	3,114	8,677	1,368	48,856	155,700	**
Sept.	11,525	116,200						
Oct.	12,678	128,900						
Nov.	12,026	131,200						
Dec.	8,412	135,900	2,801	5,601	1,057	42,575	178,200	**
1959—Jan.	4,833	150,600						
Feb.	4,021	114,900						
Mar.	5,496	106,400						
Apr.	8,414	97,100	3,733	7,017	1,075	42,709	123,400	**
May	11,151	95,600						
June	11,319	96,000						
July ^P	11,307	104,400						
Aug. ^P	10,266	99,300						

Source: DBS and CMHC.

Table 2. Dwelling Completions, by Area⁽¹⁾

Period	Urban			Rural		Total		Under Construction
	5,000 Population and Over		Other	Non-farm	Farm	Actual	Annual Rate ⁽²⁾	
	Actual	Annual Rate ⁽²⁾						
1951	61,167	*	4,220	12,254	3,669	81,310	*	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 ⁽³⁾	*	8,328 ⁽³⁾	23,617 ⁽³⁾	4,343	117,283	*	72,573
1958	107,839	*	8,673	25,978	4,196	146,686	*	88,162
6 mos. ending								
June 1958	59,778 ⁽⁴⁾	102,400 ⁽⁴⁾	2,818	10,642	1,509	58,308	**	97,688 ⁽⁵⁾
June 1959	64,158 ^{(4) P}	110,400 ^{(4) P}	2,615	6,754	603	56,551	**	**
1958—Apr.	7,058	98,000	1,973	7,111	1,024	31,993	143,800	87,142
May	7,591	102,400						
June	7,236	102,000						
July	7,139	100,800						
Aug.	9,300	117,600	2,105	6,363	726	37,698	154,700	97,649
Sept.	12,065	122,800						
Oct.	13,057	117,000						
Nov.	12,764	114,200						
Dec.	10,175	107,300	3,750	8,973	1,961	50,680	152,200	88,162
1959—Jan.	7,349	90,800						
Feb.	5,544	86,300						
Mar.	7,456	104,800						
Apr.	7,086	99,100	1,720	3,727	177	31,854	143,200	81,654
May	10,087	136,900						
June	9,057	128,600						
July ^P	8,774	126,000						
Aug. ^P	8,805	110,500						

(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) Eight months ending.

(5) As at end of August.

* 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
8 mos. ending						
Aug. 1958	1,916	21,332	30,788	12,847	10,171	77,054
Aug. 1959 ^P	2,103	19,779	24,549	11,794	8,582	66,807
1958—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.	61	1,888	1,629	882	1,036	5,496
Apr.	174	2,493	3,443	1,249	1,055	8,414
May	339	3,553	4,347	1,796	1,116	11,151
June	464	3,303	4,048	2,271	1,233	11,319
July ^P	442	3,323	3,996	2,483	1,063	11,307
Aug. ^P	450	2,988	3,711	2,120	997	10,266

Source: DBS and CMHC.

Table 4. Dwelling Completions, Centres of 5,000 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
8 mos. ending						
Aug. 1958	1,409	16,795	23,533	10,362	7,679	59,778
Aug. 1959 ^P	1,612	18,530	23,317	10,963	9,736	64,158
1958—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.	250	1,777	3,396	1,194	839	7,456
Apr.	155	2,255	2,166	1,480	1,030	7,086
May	198	2,797	3,989	1,724	1,379	10,087
June	218	2,151	3,545	1,330	1,813	9,057
July ^P	166	2,666	3,007	1,398	1,537	8,774
Aug. ^P	251	2,393	3,552	1,655	954	8,805

P. Preliminary.

Source: DBS and CMHC.

Table 5. Dwelling Starts, All Areas, by Region

Period	Atlantic	Quebec	Ontario	Prairies	British Columbia	Canada
1951	3,562	21,193	27,349	10,779	5,696	68,579
1952	4,720	26,355	30,016	15,044	7,111	83,246
1953	5,921	30,249	38,873	18,776	8,590	102,409
1954	6,082	29,958	46,382	21,502	9,603	113,527
1955	7,759	39,852	53,456	21,595	15,614	138,276
1956	8,018	35,999	48,712	19,645	14,937	127,311
1957	6,471	34,533	47,739	19,477	14,120	122,340
1958	7,000	46,324	63,753	28,256	19,299	164,632
6 mos. ending						
June 1958	2,659	19,869	29,894	11,508	9,271	73,201
June 1959	2,628	16,267	22,382	9,101	8,696	59,074
1958—1st Q.	315	4,310	8,175	1,524	3,464	17,788
2nd Q.	2,344	15,559	21,719	9,984	5,807	55,413
3rd Q.	2,631	13,646	18,043	8,792	5,744	48,856
4th Q.	1,710	12,809	15,816	7,956	4,284	42,575
1959—1st Q.	296	4,650	5,968	2,026	3,425	16,365
2nd Q.	2,332	11,617	16,414	7,075	5,271	42,709

Source: DBS and CMHC.

Table 6. Dwelling Completions, All Areas, by Region

Period	Atlantic	Quebec	Ontario	Prairies	British Columbia	Canada
1951	4,316	26,686	31,732	11,893	6,683	81,310
1952	4,215	22,407	27,461	11,976	7,028	73,087
1953	5,224	29,803	35,173	18,695	7,944	96,839
1954	5,259	26,182	41,085	20,281	9,158	101,965
1955	6,656	34,866	51,612	20,761	14,034	127,929
1956	6,680	41,166	51,201	21,663	14,990	135,700
1957	6,320	33,188	45,087	18,570	14,118	117,283
1958	6,871	39,750	59,551	24,284	16,230	146,686
6 mos. ending						
June 1958	3,037	16,263	22,987	8,926	7,095	58,308
June 1959	2,563	15,340	21,194	9,125	8,329	56,551
1958—1st Q.	1,449	7,277	10,175	4,615	2,799	26,315
2nd Q.	1,588	8,986	12,812	4,311	4,296	31,993
3rd Q.	1,588	9,424	16,272	5,917	4,497	37,698
4th Q.	2,246	14,063	20,292	9,441	4,638	50,680
1959—1st Q.	1,318	6,864	9,071	3,959	3,485	24,697
2nd Q.	1,245	8,476	12,123	5,166	4,844	31,854

Source: DBS and CMHC.

Table 7. Dwellings Under Construction, All Areas, by Region⁽¹⁾

Period	Atlantic	Quebec	Ontario	Prairies	British Columbia	Canada
1951	4,741	9,554	19,258	7,721	4,652	45,926
1952	5,822	13,601	20,513	10,502	5,251	55,689
1953	5,465	13,418	24,134	11,055	5,851	59,923
1954	5,865	16,629	27,941	11,783	6,423	68,641
1955	6,503	21,812	29,794	12,087	9,143	79,339
1956	7,650	15,825	26,232	9,767	9,105	68,579
1957	6,453	17,197	29,782	10,285	8,856	72,573
1958	6,611	21,937	33,414	14,388	11,812	88,162
1958—1st Q.	5,311	14,277	27,482	7,991	9,438	64,499
2nd Q.	6,124	20,136	36,620	13,340	10,922	87,142
3rd Q.	7,130	24,125	38,071	16,160	12,163	97,649
4th Q.	6,611	21,937	33,414	14,388	11,812	88,162
1959—1st Q.	5,022	16,907	26,943	11,335	10,708	70,915
2nd Q.	6,187	19,959	31,240	13,112	11,156	81,654

(1) Data relate to the end of the period shown.

Source: DBS and CMHC.

HOUSE-BUILDING ACTIVITY

Table 8. Dwelling Starts in Metropolitan and Major Urban Areas

Area	1956	1957	1958	January - August		July		August	
				1958	1959P	1958	1959P	1958	1959P
Metropolitan Areas									
Calgary	3,742	3,425	5,655	3,281	2,993	559	458	582	541
Edmonton	3,203	3,320	5,805	3,410	2,113	715	533	524	175
Halifax	1,189	842	1,345	760	917	236	156	144	234
Hamilton	3,401	3,264	4,092	2,792	2,431	403	524	400	258
London	1,370	1,269	2,544	1,674	1,323	254	103	218	167
 Montreal	19,168	19,122	26,198	16,078	14,411	2,538	2,448	2,538	2,124
Ottawa-Hull	4,261	3,824	5,732	3,683	3,447	805	591	647	484
Quebec	2,651	1,287	2,367	1,327	1,369	223	114	283	207
Saint John	337	255	361	252	207	29	26	46	40
St. John's	463	206	503	345	148	49	23	105	43
 Toronto	16,878	17,113	24,301	15,774	11,457	1,919	1,807	2,363	1,907
Vancouver	8,450	7,539	12,299	8,359	6,917	1,232	777	944	838
Victoria	1,187	1,053	1,508	1,048	878	121	132	139	48
Windsor	1,397	1,037	1,122	883	520	78	53	89	114
Winnipeg	3,389	2,092	4,422	2,857	3,209	586	740	697	634
 Sub-total	71,086	65,648	98,254	62,523	52,340	9,747	8,485	9,719	7,814
Major Urban Areas⁽¹⁾									
Brantford	306	213	255	150	212	25	22	13	42
Chicoutimi-Jonquiere	677	506	757	499	430	85	85	86	70
Ft. William-Pt. Arthur	517	694	1,123	675	578	64	79	97	72
Guelph	341	268	554	286	231	42	47	42	34
Kingston	469	372	622	389	241	139	56	27	31
Kitchener	928	786	1,180	657	687	104	134	127	102
Moncton	409	248	408	270	256	50	62	67	49
 Niagara Falls	411	322	590	417	236	53	42	77	29
Oshawa	685	1,084	1,644	1,116	513	102	81	139	39
Peterborough	374	474	553	363	258	57	70	57	43
Regina	1,011	1,035	1,156	620	807	135	165	180	239
St. Catharines	767	766	788	521	578	98	87	91	80
Sarnia	569	516	629	392	491	48	63	52	103
Saskatoon	990	1,080	1,481	986	962	175	239	128	238
 Sault Ste. Marie	456	550	711	558	606	94	98	60	174
Shawinigan Falls	372	236	280	210	194	27	30	35	43
Sherbrooke	329	210	330	206	292	52	24	40	114
Sudbury	695	543	676	558	386	86	52	61	137
Sydney	245	257	283	154	270	36	83	18	41
Three Rivers	409	442	587	363	340	47	47	86	59
Timmins	23	37	57	35	46	11	6	-	7
 Sub-total	10,983	10,639	14,664	9,425	8,614	1,530	1,572	1,483	1,746
All Centres 5,000 Population and Over	87,309	84,875	121,695	77,054	66,807	12,057	11,307	12,115	10,266
Other Areas	40,002	37,465	42,937	29,379	**	4,432	**	4,628	**
Total⁽²⁾	127,311	122,340	164,632	106,433	**	16,489	**	16,743	**

(1) House-building activity in the fringe areas of Major Urban Centres is included even where these areas are outside centres of 5,000 population and over. This activity is not included, however, in the total for all centres of 5,000 population.

(2) Excludes Yukon and Northwest Territories.

P. Preliminary.
** Not available.

Source: DBS and CMHC.

Table 9. Dwelling Starts, by Type,⁽¹⁾
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
6 mos. ending June 1958	28,558	3,168	20,052	1,104	52,882
June 1959	24,122	4,522	15,361	1,229	45,234
1958—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
Mar.	2,738	640	1,892	226	5,496
Apr.	4,417	968	2,768	261	8,414
May	5,671	1,134	4,067	279	11,151
June	6,947	982	3,138	252	11,319

Table 10. Dwelling Completions, by Type,⁽³⁾
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
39,150	4,460	13,931	767	58,308
35,083	4,194	16,362	912	56,551
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
15,210	1,751	7,280	456	24,697
19,873	2,443	9,082	456	31,854

Source: DBS and CMHC.

Table 11. Dwelling Starts, by Initiation,
Centres of 5,000 Population and Over

Period	Public	Private			Total ⁽¹⁾
		NHA ⁽²⁾	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
6 mos. ending June 1958	615	27,836	24,431	52,267	52,882
June 1959	880	20,212	24,142	44,354	45,234
1958—Apr.	513	18,603	19,150	37,753	38,266
May					
June					
July					
Aug.	145	22,955	12,597	35,552	35,697
Sept.					
Oct.					
Nov.					
Dec.	937	19,858	12,321	32,179	33,116
1959—Jan.					
Feb.					
Mar.					
Apr.	690	11,512	18,682	30,194	30,884
May					
June					
July					
Aug.					

Table 12. Houses and Duplexes Newly Completed, Occupied and Unoccupied⁽³⁾

Dwellings Newly Completed	Completed Dwellings Newly Occupied	Completed Dwellings Remaining Unoccupied ⁽⁴⁾	Average Number of Months Unoccupied
47,334	46,744	1,525	3.4
60,148	59,526	2,147	3.0
64,221	62,831	3,537	2.8
49,225	49,960	2,764	3.9
62,091	61,642	3,213	3.2
35,665 ⁽⁵⁾	35,651 ⁽⁵⁾	**	**
35,547 ⁽⁵⁾	35,780 ⁽⁵⁾	**	**
4,235	4,355	2,946	4.0
4,252	4,280	2,918	4.1
4,466	4,611	2,773	4.0
4,387	4,356	2,804	3.9
5,481	5,507	2,778	3.8
6,966	6,913	2,831	3.8
6,820	6,579	3,072	3.6
7,274	6,970	3,376	3.4
5,366	5,529	3,213	3.2
3,813	3,993	3,033	3.4
3,003	3,204	2,832	3.6
4,324	4,190	2,966	4.1
4,070	4,321	2,743	4.3
5,385	4,787	3,341	4.0
5,006	5,259	3,088	4.2
4,876	4,707	3,257	4.1
5,070	5,319	3,008	3.9

Source: CMHC.

(1) Excludes Yukon and Northwest Territories.

(2) Data are estimated on the basis of NHA loan approvals.

(3) Single family and duplex dwellings in metropolitan areas and major urban centres. Apartment dwellings are not included.

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

(5) Eight months ending.

** Not available.

HOUSE-BUILDING ACTIVITY

Table 13. Residential Building Permits Issued and Construction Contracts Awarded

Period	Permits Issued ⁽¹⁾						Contracts Awarded			
	Dwelling Units			Value (Millions of Dollars)			Dwelling Units	Value (Millions of Dollars)		
	Apts.	Other Dwellings	Total	New Constr.	Repair Constr.	Total	Other ⁽²⁾ Dwellings	Apts.	Other Dwellings	Total
1952	15,294	67,054	82,348	559.1	50.4	609.5	49,507	101.6	409.4	511.0
1953	22,554	82,394	104,948	751.7	58.0	809.7	70,341	130.6	602.2	732.8
1954	24,229	81,401	105,630	826.2	57.3	883.5	78,098	151.3	748.7	900.0
1955	25,376	93,685	119,061	968.0	62.9	1,030.9	98,627	179.7	1,036.7	1,216.4
1956	23,573	80,058	103,631	902.0	71.4	973.4	82,086	160.9	916.5	1,077.4
1957	30,516	71,259	101,775	891.6	60.8	952.4	51,843	199.1	685.0	884.1
1958	46,847	102,297	149,144	1,323.8	57.1	1,380.9	89,899	344.7	1,068.6	1,413.3
7 mos. ending July 1958	28,382	61,485	89,867	783.5	34.5	818.0	49,238	197.4	596.6	794.0
July 1959	27,263	51,945	79,208	719.0	41.2	760.2	41,616	165.4	493.2	658.6
1958—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.	5,709	10,214	15,923	142.1	7.5	149.6	4,742	12.9	54.5	67.4
May	3,942	10,380	14,322	136.1	8.5	144.6	8,811	32.1	100.5	132.6
June	4,562	10,144	14,706	137.1	8.3	145.4	7,530	19.0	88.9	107.9
July	3,637	8,278	11,915	114.2	7.3	121.5	6,781	30.0	81.8	111.8

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

Table 14. 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.

Table 15. Construction Expenditures, Public⁽¹⁾ and Private
(Millions of Dollars)

Period	Residential				Non-residential		All Construction		
	New Construction			Repair and Maintenance	New Construction	Repair and Maintenance	New Construction	Repair and Maintenance	Total
	New Dwellings	Major Alterations and Improvements	Supplementary Costs						
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—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	**	**	**	**	**	**
2nd Q.	397	18	14	**	**	**	**	**	**

Source: Dept. of Trade and Commerce and CMHC.

Table 16. New Construction Expenditures, Public⁽²⁾
(Millions of Dollars)

Period	Residential						Non-residential	All Construction by Gov't. Departments ⁽⁵⁾
	Government Enterprises			Government Departments			Government Departments ⁽⁴⁾	
	Federal-provincial Agreements	Other ⁽¹⁾	Total	Department of National Defence	Other Departments ⁽³⁾	Total		
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—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	**	**
2nd Q.	3.7	0.1	3.8	2.9	0.8	3.7	**	**

(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.

MORTGAGE LENDING

Table 17. All Mortgage Loans Approved by Lending Institutions⁽¹⁾

Period	New Residential Construction (Non-farm)			Existing Residential Property (Non-farm)			Other Property		Total	
	Loans	Dwelling Units	Amount \$000	Loans	Dwelling Units	Amount \$000	Loans	Amount \$000	Loans	Amount \$000
1951	30,746	38,640	237,179	23,696	33,010	114,189	4,006	84,027	58,448	435,395
1952	33,828	46,026	302,624	23,817	33,847	117,971	3,564	82,458	61,209	503,053
1953	39,690	56,297	374,439	23,286	32,666	116,811	3,025	89,380	66,001	580,630
1954	61,448	84,916	644,547	26,643	37,742	144,309	3,852	114,909	91,943	903,765
1955	76,969	104,646	874,399	31,925	45,382	182,361	4,080	138,298	112,974	1,195,058
1956	56,733	76,739	680,302	28,613	41,184	176,281	3,491	141,082	88,837	997,665
1957	40,880	61,268	517,236	22,501	32,563	149,545	2,618	103,898	65,999	770,679
1958	55,683	91,168	809,557	28,943	43,053	207,756	3,451	174,526	88,077	1,191,839
1957—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.	6,543	13,770	105,374	5,575	8,640	40,134	755	42,069	12,873	187,577
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.	8,092	15,984	135,827	6,278	9,870	49,296	846	48,901	15,216	234,024
2nd Q.	18,038	28,386	266,103	8,330	12,537	67,567	1,048	66,642	27,416	400,312

Source: CMHC.

Table 18. Mortgage Loans Approved by Lending Institutions for New Housing⁽¹⁾
(Dwelling Units)

Period	Single-family Dwellings			Multiple-family Dwellings			All Dwellings		
	NHA	Conventional	Total	NHA	Conventional	Total	NHA	Conventional	Total
1951	15,905	12,301	28,206	5,263	5,171	10,434	21,168	17,472	38,640
1952	21,130	9,952	31,082	8,378	6,566	14,944	29,508	16,518	46,026
1953	22,951	13,420	36,371	9,658	10,268	19,926	32,609	23,688	56,297
1954	38,669	17,690	56,359	11,755	16,802	28,557	50,424	34,492	84,916
1955	53,285	18,508	71,793	13,094	19,759	32,853	66,379	38,267	104,646
1956	36,705	16,115	52,820	4,753	19,166	23,919	41,458	35,281	76,739
1957	23,472	13,305	36,777	1,898	22,593	24,491	25,370	35,898	61,268
1958	38,340	12,280	50,620	8,084	32,464	40,548	46,424	44,744	91,168
1957—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.	3,433	2,084	5,517	672	7,581	8,253	4,105	9,665	13,770
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	2,114	7,018	977	7,989	8,966	5,881	10,103	15,984
2nd Q.	12,052	4,492	16,544	1,798	10,044	11,842	13,850	14,536	28,386

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

Source: CMHC.

Table 19. Conventional Mortgage Loans Approved by Lending Institutions⁽¹⁾

Period	Life Insurance Companies			Trust, Loan and Other ⁽²⁾ Cos.			All Lending Institutions			
	New Residential Construction		Other	New Residential Construction		Other	New Residential Construction		Other	Total
	Dwelling Units	Amount \$000	Amount \$000	Dwelling Units	Amount \$000	Amount \$000	Dwelling Units	Amount \$000	Amount \$000	Amount \$000
1951	12,424	73,178	108,132	5,027	22,961	90,084	17,451	96,139	198,216	294,355
1952	8,922	51,736	103,739	7,596	32,295	96,690	16,518	84,031	200,429	284,460
1953	13,248	73,061	107,666	10,442	45,765	98,525	23,690	118,826	206,191	325,017
1954	18,084	113,110	134,428	16,408	67,183	124,790	34,492	180,293	259,218	439,511
1955	23,022	157,204	168,275	15,245	77,825	152,384	38,267	235,029	320,659	555,688
1956	23,520	189,733	171,863	11,761	65,145	145,500	35,281	254,878	317,363	572,241
1957	21,364	155,251	126,839	14,534	84,020	126,604	35,898	239,271	253,443	492,714
1958	25,129	181,245	177,547	19,615	109,299	204,735	44,744	290,544	382,282	672,826
1957—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.	6,292	48,118	42,750	3,811	21,103	55,449	10,103	69,221	98,199	167,420
2nd Q.	9,108	73,155	68,665	5,428	32,631	65,542	14,536	105,786	134,207	239,993

Source: CMHC.

Table 20. NHA Mortgage Loans Approved, by Type of Lender⁽¹⁾

Period	Life Insurance Companies		Trust, Loan and Other ⁽²⁾ Cos.		Chartered Banks		Sub-total		CMHC ⁽³⁾		Total	
	Dwelling Units	Amount \$000	Dwelling Units	Amount \$000	Dwelling Units	Amount \$000	Dwelling Units	Amount \$000	Dwelling Units	Amount \$000	Dwelling Units	Amount \$000
1951	20,199	134,623	990	6,416	—	—	21,189	141,039	1,864	11,316	23,053	152,355
1952	28,463	210,223	1,045	8,370	—	—	29,508	218,593	6,980	47,748	36,488	266,341
1953	31,440	246,666	1,169	9,066	—	—	32,609	255,732	8,213	58,101	40,822	313,833
1954	31,142	281,804	2,376	23,988	16,906	158,460	50,424	464,252	3,586	26,003	54,010	490,255
1955	27,756	271,137	4,166	42,044	34,457	326,188	66,379	639,369	2,355	18,005	68,734	657,374
1956	21,756	226,976	3,806	40,088	15,896	158,360	41,458	425,424	2,565	19,880	44,023	445,304
1957	8,905	95,808	778	8,793	15,687	173,364	25,370	277,965	25,304	235,270	50,674	513,235
1958	15,922	171,271	4,367	47,297	26,135	300,445	46,424	519,013	38,616	389,318	85,040	908,331
1957—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	2,115	23,853	4,105	46,358	10,972	104,518	15,077	150,876
2nd Q.	6,371	68,084	1,868	19,329	10,662	122,360	18,901	209,773	5,159	54,569	24,060	264,342
3rd Q.	4,883	52,664	1,456	16,208	8,006	92,582	14,345	161,454	11,114	110,888	25,459	272,342
4th Q.	2,906	30,617	815	9,161	5,352	61,650	9,073	101,428	11,371	119,343	20,444	220,771
1959—1st Q.	2,214	24,208	340	3,701	3,327	38,695	5,881	66,604	3,006	30,950	8,887	97,554
2nd Q.	5,004	56,155	856	9,589	7,990	94,575	13,850	160,319	6,231	60,975	20,081	221,294

(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.

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Table 21. NHA Mortgage Loans Approved, by Type of Lender⁽¹⁾

Period	Approved Lenders		CMHC				Total	
	Dwelling Units	Amount \$000	Small Home Loans ⁽²⁾		Other CMHC Loans		Dwelling Units	Amount \$000
			Dwelling Units	Amount \$000	Dwelling Units	Amount \$000		
1951	17,762	113,659	—	—	1,541	10,038	19,303	123,697
1952	27,488	201,595	—	—	6,835	47,489	34,323	249,084
1953	30,873	236,156	—	—	7,775	54,667	38,648	290,823
1954	47,362	433,437	—	—	2,757	20,073	50,119	453,510
1955	63,184	598,998	—	—	2,152	16,314	65,336	615,312
1956	38,673	387,757	—	—	2,610	19,375	41,283	407,132
1957	23,984	260,927	16,338	158,026	8,611	75,001	48,933	493,954
1958	45,716	510,011	27,157	292,726	9,296	80,187	82,169	882,924
8 mos. ending Aug. 1958	32,984	367,834	17,959	185,636	5,419	46,283	56,362	599,753
Aug. 1959	24,486	282,032	4,736	52,164	9,394	91,258	38,616	425,454
1958—Apr.	5,350	60,534	473	5,333	203	1,542	6,026	67,409
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	59,310	2,465	27,083	1,539	12,953	9,351	99,346
Aug.	4,631	52,393	1,913	20,791	1,330	12,005	7,874	85,189
Sept.	4,367	49,752	2,342	25,662	1,525	12,394	8,234	87,808
Oct.	4,201	46,707	3,469	38,297	944	8,354	8,614	93,358
Nov.	3,123	35,083	2,490	28,014	946	8,772	6,559	71,869
Dec.	1,749	19,637	2,409	26,453	1,113	9,453	5,271	55,543
1959—Jan.	1,028	11,782	1,452	16,260	453	4,029	2,933	32,071
Feb.	2,129	22,582	169	1,808	97	1,063	2,395	25,453
Mar.	2,724	32,240	186	1,947	649	5,843	3,559	40,030
Apr.	5,275	60,748	336	3,531	1,053	9,743	6,664	74,022
May	4,696	54,146	441	4,716	1,211	11,447	6,348	70,309
June	3,879	45,425	729	7,963	2,461	23,575	7,069	76,963
July	3,124	36,959	748	8,402	1,980	20,675	5,852	66,036
Aug.	1,631	18,150	675	7,537	1,490	14,883	3,796	40,570

Source: CMHC.

Table 22. NHA Mortgage Loans⁽³⁾ Approved by Province⁽¹⁾
(Dwelling Units)

Period	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada ⁽⁴⁾
1951	33	7	187	126	4,233	9,416	1,100	137	2,659	1,405	19,303
1952	27	9	260	182	9,117	16,038	1,916	629	4,056	2,089	34,323
1953	168	16	1,130	333	7,456	18,839	2,050	832	5,464	2,360	38,648
1954	166	16	746	391	9,057	26,170	2,540	1,040	5,649	4,344	50,119
1955	344	33	778	667	10,876	33,498	3,403	1,982	7,057	6,694	65,336
1956	178	12	650	412	7,105	20,292	2,136	1,528	5,080	3,888	41,283
1957	144	13	532	392	9,144	25,920	1,472	2,121	5,247	3,946	48,933
1958	314	40	972	972	14,267	41,210	3,819	2,509	10,498	7,554	82,169
6 mos ending June 1958	110	12	369	477	5,835	21,347	1,650	979	4,339	4,019	39,137
June 1959	86	34	488	397	4,240	13,906	1,378	1,084	4,504	2,851	28,968
1958—Apr.	20	1	47	69	1,058	3,219	217	165	667	563	6,026
May	15	6	85	131	976	5,298	382	329	937	830	8,989
June	37	3	157	131	1,255	5,120	503	337	893	609	9,045
July	37	9	83	177	2,280	4,020	389	320	1,282	754	9,351
Aug.	26	9	126	62	1,370	4,014	448	242	940	637	7,874
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	1,213	3,375	140	188	782	616	6,559
Dec.	17	—	40	12	1,385	2,523	37	71	696	490	5,271
1959—Jan.	1	—	64	8	275	1,567	98	5	424	491	2,933
Feb.	2	—	10	2	407	1,126	47	20	440	341	2,395
Mar.	10	—	29	37	487	1,800	226	71	439	460	3,559
Apr.	15	7	72	119	878	3,659	211	228	933	542	6,664
May	15	11	169	102	772	2,965	486	383	966	479	6,348
June	43	16	144	129	1,421	2,789	310	377	1,302	538	7,069

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

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

(3) Includes CMHC loans.

(4) Includes Yukon and Northwest Territories.

Source: CMHC.

Table 23. Home-Ownership Dwelling Units for Which NHA Mortgage Loans Were Approved⁽¹⁾

Period	Owner Applicants				Builder Applicants			
	Small Home Loans		Other	Total	Small Home Loans		Other	Total
	Agency	Direct			Agency	Direct		
1952	-	-	5,483	5,483	-	-	18,112	18,112
1953	-	-	7,603	7,603	-	-	18,649	18,649
1954	-	-	10,075	10,075	-	-	29,406	29,406
1955	-	-	12,929	12,929	-	-	43,806	43,806
1956	-	-	9,349	9,349	-	-	26,623	26,623
1957	721	-	10,309	11,030	12,517	-	16,364	28,881
1958	971	1,245	15,071	17,287	7,904	14,602	26,228	48,734
1957—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	-	1,245	2,073	6,397	-	2,314	8,711
2nd Q.	240	77	5,336	5,653	2,490	910	10,979	14,379
3rd Q.	18	633	5,450	6,101	433	5,636	8,266	14,335
4th Q.	1	531	3,286	3,818	8	7,828	5,006	12,842
1959—1st Q.	-	416	2,257	2,673	-	1,391	3,330	4,721
2nd Q.	-	1,506	6,361	7,867	-	-	8,485	8,485

Source: CMHC.

Table 24. Rental Dwelling Units for Which NHA Mortgage Loans Were Approved

Period	Rental Guarantee	Primary Industry	Limited Dividend	Small Home Loans ⁽²⁾	Other	Total
1952	3,599	-	841	-	6,288	10,728
1953	3,060	13	1,329	-	7,994	12,396
1954	347	107	2,091	-	8,093	10,638
1955	-	40	1,419	-	7,142	8,601
1956	-	290	1,620	-	3,401	5,311
1957	-	416	4,124	3,100	1,382	9,022
1958	-	-75	6,282	2,435	7,506	16,148
1957—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
2nd Q.	-	-	2,084	-	1,645	3,729

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

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

Source: CMHC.

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Table 25. NHA Mortgage Loans Approved, by Type of Dwelling⁽¹⁾
(Dwelling Units)

Period	Single-family Dwellings						Multiple-family Dwellings			Total
	1-Storey	1½-Storey		2-Storey	Split-level	Sub-total	Apartments	Other	Sub-total	
		Finished	Unfinished							
1951	8,488	2,726	1,215	1,415	—	13,844	3,776	1,683	5,459	19,303
1952	15,124	4,058	1,350	1,620	—	22,152	9,559	2,612	12,171	34,323
1953	19,203	3,517	1,004	1,493	—	25,217	10,090	3,341	13,431	38,648
1954	32,025	2,677	603	1,220	564	37,089	8,627	4,403	13,030	50,119
1955	44,620	1,371	486	1,134	3,975	51,586	7,145	6,605	13,750	65,336
1956	28,057	878	163	892	4,142	34,132	3,689	3,462	7,151	41,283
1957	30,956	754	75	847	3,978	36,610	5,701	6,622	12,323	48,933
1958	51,122	343	59	853	6,414	58,791	13,767	9,611	23,378	82,169
1957—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.	8,389	49	6	80	1,017	9,541	3,605	1,931	5,536	15,077
2nd Q.	15,668	151	17	329	1,814	17,979	3,531	2,550	6,081	24,060
3rd Q.	16,041	124	26	354	2,073	18,618	3,860	2,981	6,841	25,459
4th Q.	12,485	70	12	159	1,666	14,392	3,160	2,892	6,052	20,444
1959—1st Q.	5,466	31	7	77	938	6,519	1,448	920	2,368	8,887
2nd Q.	13,112	92	17	292	1,923	15,436	3,139	1,506	4,645	20,081

Source: CMHC.

Table 26. Incomes of Applicants Under the National Housing Acts
(Per Cent)

Applicant's Income ⁽²⁾	1956	1957	1958	1st Quarter, 1959			2nd Quarter, 1959		
				Small Home Loans	All Other Loans	Total	Small Home Loans	All Other Loans	Total
Under 3,000	0.4	0.1	0.2	0.2	0.1	0.2	0.3	1.0	0.7
3,000 – 3,999	15.4	6.4	9.1	12.5	5.3	7.5	12.5	5.4	7.7
4,000 – 4,999	35.2	30.3	32.4	41.9	28.2	32.4	40.8	26.5	31.0
5,000 – 5,999	24.0	27.6	25.5	24.4	27.0	26.2	24.9	26.4	25.9
6,000 – 6,999	11.8	16.4	15.3	11.5	18.3	16.2	12.1	17.7	15.9
7,000 – 7,999	5.9	8.3	7.6	4.8	9.2	7.9	4.6	9.7	8.1
8,000 – 8,999	2.9	4.3	3.9	2.1	4.8	4.0	2.2	5.3	4.4
9,000 – 9,999	1.4	2.1	1.9	0.8	2.0	1.6	0.9	2.7	2.1
10,000 – and over	3.0	4.5	4.1	1.8	5.1	4.0	1.7	5.3	4.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Borrowers	47,593	32,266	41,769	3,034	7,171	10,205	6,505	14,136	20,641
Average Applicant's Income \$	5,312	5,798	5,657	5,166	5,961	5,724	5,149	5,989	5,724
Average Family Income ⁽³⁾ \$	5,784	6,310	6,218	5,696	6,515	6,268	5,769	6,533	6,270
Average Cost of Dwelling ⁽⁴⁾ \$	13,366	14,512	14,359	13,223	14,898	14,400	13,247	15,179	14,570
Average Down Payment \$	3,217	3,826	3,103	2,289	3,154	2,897	2,314	3,563	3,170
Average Debt Service to Income Ratio %	18.3	18.5	19.9	21.2	19.8	20.2	21.3	19.5	20.0

- (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) Income of applicant or purchaser only, the income of dependents is not included.
 (3) Includes income of dependents as well as the head of the family.
 (4) Excludes mortgage insurance fee.

Source: CMHC.

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Table 27. 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	33,928	767	7,850	505	5,930	4,384	47,708
1958—1st Q.	533	5,493	109	1,150	62	652	704	7,295
2nd Q.	972	10,407	281	2,952	60	690	1,313	14,049
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.	944	10,828	134	1,600	110	1,356	1,188	13,784
2nd Q.	775	9,183	26	300	48	626	849	10,109

Source: CMHC.

Table 28. 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	504	1,483	16,132	—	—	4,384	47,708
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	12	470	5,396	—	—	1,063	12,266
1959—1st Q.	986	11,429	—	—	202	2,355	—	—	1,188	13,784
2nd Q.	785	9,291	—	—	56	715	8	103	849	10,109

Source: CMHC.

Table 29. Mortgage Lending Under Federal Legislation Other Than NHA

Period	Loans Under the Veterans' Land Act				Loans Under the Canadian Farm Loan Act		Guarantees Under the Farm Improvement Loans Act			
	New Dwellings Part I		New Dwellings Part II		New Dwellings		New Dwellings		Alterations and Improvements	
	Number ⁽¹⁾	\$000 ⁽²⁾	Number ⁽¹⁾	\$000 ⁽³⁾	Number	\$000	Number	\$000	Number	\$000
1953	1,827	10,017	—	—	62	151	722	1,479	1,604	1,547
1954	1,455	9,488	485 ⁽⁴⁾	1,946 ⁽⁴⁾	81	217	576	1,208	1,635	1,694
1955	1,538	11,052			62	174	728	1,403	1,587	1,758
1956	1,076	9,882	373	3,026	85	336	719	1,479	1,854	2,405
1957	934	7,722	558	3,812	116	521	758	1,737	1,797	2,205
1958	804	7,589	741	5,369	152	767	1,013	2,419	2,458	3,323
1958—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
2nd Q.	181	885	239	349	45	252	**	**	**	**

- (1) Based on new dwellings started.
 (2) Based on expenditures on dwellings completed, current construction, repair and other services.
 (3) Based on expenditures of public funds relating to dwellings completed or under construction.
 Includes amounts recoverable from CMHC and other mortgagors.
 (4) Covers the period from August 1954 to December 1955.
 ** Not available.

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

MORTGAGE LENDING

Table 30. Selected Assets and Liabilities of Chartered Banks⁽¹⁾
(Millions of Dollars)

Type of Asset or Liability	Holdings at Year-end			Net Changes				
	1956	1957	1958	1958			1959	
				2nd Quarter	3rd Quarter	4th Quarter	1st Quarter	2nd Quarter
Selected Assets								
NHA Mortgages	493	586	790	26	72	77	34	41
Liquid Assets ⁽²⁾	1,696	1,881	2,074	116	265	-41	-163	86
Government of Canada Bonds	1,675	1,835	2,562	399	335	-219	50	-461
Provincial and Municipal Bonds	454	453	610	46	28	47	24	-29
Corporate Bonds	510	509	554	21	9	21	-17	3
Canadian Loans	5,363	5,405	5,411	-131	-55	309	169	395
Selected Liabilities								
Personal Savings Deposits	6,007	6,108	6,844	220	339	-96	270	87
"Other" Canadian Deposits ⁽³⁾	3,580	3,725	4,303	280	427	13	-379	19

Source: Bank of Canada.

Table 31. Canadian Assets of Twelve Life Insurance Companies
(Millions of Dollars)

Assets	Holdings at Year-end			Net Changes				
	1956	1957	1958	1958			1959	
				2nd Quarter	3rd Quarter	4th Quarter	1st Quarter	2nd Quarter
Mortgages	1,973.5	2,181.9	2,335.7	29.3	48.6	57.5	13.1	56.5
Government of Canada Bonds	484.1	427.5	451.5	-5.9	-14.5	9.2	30.1	9.3
Provincial and Municipal Bonds	559.6	577.2	587.6	-1.9	-6.4	16.5	24.6	9.3
Corporate and Other Bonds	1,358.5	1,425.6	1,481.2	27.1	16.2	-9.9	47.3	0.9
Preferred and Common Stocks	65.2	69.6	119.6	44.5	2.3	16.1	2.5	23.6
Real Estate	173.9	215.4	246.0	7.6	6.5	7.8	4.4	2.8
Policy Loans	222.1	241.4	248.7	2.7	2.6	0.1	1.1	1.8
Total⁽⁴⁾	4,869.7	5,176.4	5,516.2	103.4	55.3	97.3	123.1	104.2

Source: Bank of Canada.

Table 32. Bond Yields and Mortgage Interest Rates⁽⁵⁾

Period	Bond Yields							Mortgage Rates (Maximum)
	Government of Canada						Industrial	N.H.A. Insured Loans
	3¼% June 1/74-76	3¾% Jan. 15/75-78	3¼% Oct. 1/79	C.N.R. 4% Feb. 1/81	4½% Sept. 1/83	3¾% Sept. 15/96 Mar. 15/98		
1958—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
June	4.94	5.08	4.92	5.28	5.23	4.80	5.63	6.00
July	4.95	5.05	4.89	5.36	5.21	4.82	5.60	6.00
Aug.	5.26	5.38	5.13	5.68	5.45	4.90	5.78	6.00

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

(2) Bank of Canada *Statistical Summary*.

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

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

(5) Includes cash and other assets.

(6) As at end of period.

** Not available.

Table 33. Home Improvement Activity Under the National Housing Act

Type of Improvement	January - July, 1958			January - July, 1959		
	Number of Improvements	Amount ⁽¹⁾		Number of Improvements	Amount ⁽¹⁾	
		\$000	Per Cent		\$000	Per Cent
Structural Alterations	17,026	7,842	37.6	34,808	13,621	52.8
Additional Rooms	3,586	4,361	20.9	3,290	1,272	4.9
Garage or Outbuildings	1,698	1,091	5.2	1,971	1,288	5.0
Demolition or Moving	73	26	0.1	77	26	0.1
Heating	3,247	2,023	9.7	5,003	2,543	9.9
Electrical	1,582	329	1.6	4,540	785	3.1
Plumbing	3,345	1,256	6.0	5,357	2,269	8.8
Heat Control	106	34	0.2	48	20	0.1
Decorating	2,704	1,179	5.6	5,902	932	3.6
Sewage	701	159	0.8	871	192	0.7
Fences, Driveways, etc.	3,675	923	4.4	4,578	1,162	4.5
Well and Water Supply	537	177	0.8	641	210	0.8
Extensions	707	1,485	7.1	504	1,299	5.0
Other	—	—	—	85	169	0.7
Total	38,987	20,885	100.0	67,675	25,788	100.0

Source: CMHC.

Table 34. Home Improvement Loans⁽²⁾ Approved

Province	1957 \$000	1958 \$000	January - July		Period	No. of Loans	Amount \$000	Cost of Improvement \$000
			1958 \$000	1959 \$000				
Newfoundland	850	846	399	453	1956	30,411	29,767	32,056
Prince Edward Island	57	58	26	117	1957	29,998	30,618	33,534
Nova Scotia	1,644	2,331	1,050	1,429	1958	37,180	39,713	43,094
New Brunswick	479	719	343	536	1957—Dec.	2,210	2,309	2,552
Quebec	2,675	4,532	2,075	3,452	1958—Jan.	1,312	1,241	1,369
Ontario	10,209	13,177	6,507	7,462	Feb.	2,383	2,525	2,753
Manitoba	1,308	1,683	729	965	Mar.	2,348	2,474	2,641
Saskatchewan	1,436	1,828	823	1,063	Apr.	2,006	2,315	2,494
Alberta	3,292	4,618	2,360	2,876	May	3,124	3,487	3,726
British Columbia	8,633	9,878	5,035	5,510	June	3,411	3,716	4,015
Northwest Territories	19	33	16	1	July	3,124	3,607	3,887
Yukon Territory	16	10	2	—	Aug.	3,601	3,957	4,328
Canada	30,618	39,713	19,365	23,864	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
					June	3,429	4,266	4,584
					July	3,316	4,051	4,397

(1) Estimated cost of improvement.

(2) Includes home extension loans.

Source: CMHC.

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

Table 35. Dwelling Starts in the U.S.A.
(In Thousands)

Period	Total ⁽¹⁾	Publicly Initiated	Privately Initiated				
			Total		Government Programs		
			Actual	Annual Rate ⁽²⁾	Total	F.H.A.	V.A.
1954	1,220.4	18.7	1,201.7	*	583.3	276.3	307.0
1955	1,328.9	19.4	1,309.5	*	669.6	276.7	392.9
1956	1,118.1	24.2	1,093.9	*	460.0	189.3	270.7
1957	1,041.9	49.1	992.8	*	296.7	168.4	128.3
1958	1,209.4	67.9	1,141.5	*	397.5	295.4	102.1
1958—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.	121.0	2.9	118.1	1,403	39.8	30.0	9.7
Apr.	142.2	4.8	137.4	1,434	44.5	33.5	11.0
May	137.0	3.5	133.5	1,370	44.6	34.3	10.3
June	136.0	4.8	131.2	1,370	45.6	34.7	11.0
July	126.0	1.5	124.5	1,350	41.7	31.1	10.6

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

Table 36. 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—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	88,661	26,914	61,747	84,045	62,063	21,982
2nd Q.	314,835	**	**	**	91,406	66,777	24,629

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

Table 37. Dwelling Starts and Completions in the U.K.

Period	Starts			Completions		
	Total	Publicly Initiated ⁽³⁾	Privately Initiated	Total	Publicly Initiated ⁽³⁾	Privately Initiated
1954	336,961	228,050	108,911	354,129	261,706	92,423
1955	320,000	189,887	130,113	324,423	208,330	116,093
1956	285,014	162,338	122,676	307,674	181,243	126,431
1957	281,223	153,431	127,792	307,590	178,806	128,784
1958	263,249	124,173	139,076	278,633	148,413	130,220
1958—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
2nd Q.	93,784	44,737	49,047	70,461	32,359	38,102

Source: Central Statistical Office, U.K.

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

Table 38. Net Family Formation
(In Thousands)

Period	Marriages ⁽¹⁾	Net Migration of Married Females	Deaths of Married Persons ⁽²⁾	Divorces	Adjustment ⁽³⁾	Net Family Formation ⁽¹⁾⁽⁴⁾	Number of Families ⁽⁵⁾
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	**
2nd Q.	27.8	3.3	16.4	**	*	13.7	**

Source: DBS and CMHC.

Table 39. Births, Deaths, Immigration and Population
(In Thousands)

Period	Births ⁽⁷⁾	Deaths ⁽⁷⁾	Immigration	Population ⁽⁶⁾					
				Maritimes	Quebec	Ontario	Prairies	British Columbia	Canada ⁽⁸⁾
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
2nd Q.	125	37	40	1,857	4,999	5,952	3,030	1,570	17,442

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

Period	Families Receiving Family Allowance ⁽¹⁾	Number of Accounts Transferred			Per Cent		
		Intra-Provincial	Inter-Provincial	Total	Intra-Provincial	Inter-Provincial	Total
1949	1,795,313	303,139	30,440	333,579	16.9	1.7	18.6
1950	1,867,598	367,445	31,557	399,002	19.7	1.7	21.4
1951	1,924,261	443,343	37,729	481,072	23.0	2.0	25.0
1952	1,984,538	460,237	39,649	499,886	23.2	2.0	25.2
1953	2,059,915	506,253	40,916	547,169	24.6	2.0	26.6
1954	2,136,157	515,250	41,693	556,943	24.1	2.0	26.1
1955	2,213,159	571,396	43,284	614,680	25.8	2.0	27.8
1956	2,279,099	591,431	48,349	639,780	26.0	2.1	28.1
1957	2,343,149	565,927	49,263	615,190	24.2	2.1	26.3
1958	2,432,527	598,212	45,996	644,208	24.5	1.7	26.2
1958—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
June	2,508,569	52,161	3,527	55,688	2.1	0.1	2.2
July	2,514,416	65,544	3,889	69,433	2.6	0.2	2.8
Aug.	2,519,589	48,643	4,995	53,638	1.9	0.2	2.1

Source: Department of National Health and Welfare.

Table 41. Gross National Product, Personal Income and Savings
(Millions of Dollars)

Period	Gross National Product		Personal Income			Personal Disposable Income		Personal Savings		
	Total	Non-farm ⁽²⁾	Total	Non-farm ⁽³⁾	Farm	Total	Per Capita ⁽⁴⁾	Total	Non-farm ⁽⁵⁾	Farm Inventory Change
Actual										
1949	16,343	15,095	12,638	11,279	1,359	11,849	881	926	1,033	-107
1950	18,006	16,684	13,428	12,272	1,156	12,688	925	662	583	79
1951	21,170	19,237	15,824	13,879	1,945	14,794	1,056	1,334	985	349
1952	23,995	22,036	17,395	15,479	1,916	16,072	1,112	1,291	960	331
1953	25,020	23,445	18,336	16,737	1,599	16,904	1,139	1,312	1,226	86
1954	24,871	23,854	18,421	17,412	1,009	16,984	1,111	809	884	-75
1955	27,070	25,809	19,820	18,623	1,197	18,329	1,168	865	666	199
1956	30,182	28,714	21,958	20,510	1,448	20,238	1,259	1,541	1,299	242
1957	31,406	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 42. Production of Selected Building Materials

Product	Unit of Measurement	1957	1958	1958			1959	
				2nd Quarter	3rd Quarter	4th Quarter	1st Quarter	2nd Quarter
Sawn Lumber	Millions Ft. B.M.	7,054.7	7,322.9	1,864.2	2,113.3	1,590.3	1,859.2	2,078.0
Wood Fibre Building Board	Millions Sq. Ft. $\frac{1}{2}$ " B.	351.1	393.8	94.3	109.0	104.2	90.6	105.1
Gypsum Wallboard	Millions Sq. Ft.	308.6	383.2	92.8	106.7	111.0	79.1	107.9
Gypsum Lath	Millions Sq. Ft.	326.4	398.0	94.2	112.3	103.0	97.0	86.8
Gypsum Plaster	Thousands Tons	269.9	307.7	75.0	95.5	73.5	60.0	80.7
Cement	Thousands Tons	6,248.7	6,316.5	1,755.2	1,913.0	1,619.1	905.7	1,745.0
Concrete Blocks ⁽¹⁾	Millions Blocks	104.4	130.4	34.9	42.6	33.8	20.7	39.3
Cement Pipe and Tile ⁽¹⁾	Thousands Tons	472.1	684.1	171.4	225.7	202.2	184.9	210.5
Asphalt Shingles	Thousands Squares	2,634.1	3,364.1	1,065.8	1,134.6	636.3	477.0	960.8
Asphalt Floor Tiles	Millions Sq. Ft.	23.0	20.7	4.9	4.7	5.6	5.3	4.0
Building Brick	Millions Bricks	476.5	543.7	132.5	162.4	153.0	112.2	145.8
Vitrified Sewer Pipe	Thousands Feet	7,016.7	7,073.1	1,739.2	2,004.3	1,959.9	1,860.9	2,110.1
Paints and Varnishes ⁽²⁾	Millions Dollars	127.1	134.0	43.0	35.8	27.6	29.6	45.7
Galvanized Sheets	Thousands Tons	171.0	195.1	56.9	**	**	71.4	77.5
Steel Pipe and Fittings	Thousands Tons	619.6	502.9	150.8	118.4	88.7	96.7	125.6
Wire Nails and Spikes	Thousands Tons	69.2	80.6	21.9	21.0	23.5	19.3	20.3

Source: DBS.

Table 43. The Labour Force and Persons With and Without Jobs⁽¹⁾
(In Thousands)

Period	All Persons Aged 14 Years and Over	Total Labour Force	Persons With Jobs				Persons Without Jobs and Seeking Work	Not in Labour Force
			Total	In Agriculture	In Non-agricultural Industries			
					Total	Construction		
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—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
May 16	11,531	6,186	5,852	724	5,128	449	334	5,345
June 20	11,554	6,287	6,053	731	5,322	505	234	5,267
July 18	11,572	6,434	6,206	835	5,371	546	228	5,138

- (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.

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Table 44. Applicants For Work Registered With National Employment Service, and Unfilled Vacancies

Period ⁽¹⁾	All Workers		Construction Workers					
	Unplaced Applicants	Unfilled Vacancies	Skilled and Semi-skilled		Unskilled		Total	
			Unplaced Applicants	Unfilled Vacancies	Unplaced Applicants	Unfilled Vacancies	Unplaced Applicants	Unfilled Vacancies
1951	203,100	50,200	17,817	1,625	10,309	1,832	28,126	3,457
1952	248,600	37,200	23,353	1,619	14,923	1,377	38,276	2,996
1953	278,300	34,600	26,487	1,268	24,489	1,142	50,976	2,410
1954	379,700	24,500	38,872	794	45,646	569	84,518	1,363
1955	357,900	33,400	36,687	1,238	44,713	978	81,400	2,216
1956	311,300	49,800	31,353	1,977	40,114	2,209	71,467	4,186
1957	420,900	31,500	45,256	1,099	55,614	1,018	100,870	2,117
1958	588,100	21,600	58,165	762	73,437	741	131,602	1,503
Average for 7 months ending								
July 1958	690,200	22,700	71,338	772	89,754	858	161,092	1,630
July 1959	587,900	27,200	61,453	975	76,282	960	137,735	1,935
1958—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
June	308,200	31,000	17,340	1,442	27,999	786	45,339	2,228
July	292,500	28,600	14,243	1,374	23,329	826	37,572	2,200

Source: DBS.

Table 45. Employment⁽²⁾ 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 6 months ending								
June 1958	87,080	20,503	54,320	161,903	41.0	40.9	4,416	6,639
June 1959	90,656	15,826	57,516	163,998	39.6	39.9	4,225	6,565
1958—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.	81,696	13,352	50,588	145,636	37.4	37.7	3,553	5,495
Apr.	93,254	15,243	56,751	165,248	40.1	39.6	4,351	6,536
May	102,379	18,418	67,079	187,876	41.3	41.3	4,985	7,762
June	110,284	19,582	73,098	202,964	39.7	40.7	5,156	8,267

(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 46. Earnings⁽¹⁾ in the Construction Industry and Total Labour Income

Period	Average Hourly Earnings		Average Weekly Earnings		Average Weekly Payrolls		Total Labour Income \$ Millions
	Buildings and Structures \$	All Construction \$	Buildings and Structures \$	All Construction \$	Buildings and Structures \$000	All Construction \$000	
1949	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	842.0
1952	1.44	1.32	59.04	54.99	7,595	9,399	934.8
1953	1.58	1.44	64.31	60.26	8,256	10,313	1,010.4
1954	1.61	1.48	64.08	59.85	6,775	9,134	1,037.7
1955	1.63	1.52	64.46	60.49	7,025	9,589	1,101.9
1956	1.77	1.65	72.73	67.77	9,609	12,664	1,240.8
1957	1.90	1.76	78.47	72.55	10,535	13,998	1,333.0
1958	1.94	1.78	78.37	72.36	9,051	12,822	1,369.5
Average for 6 months ending							
June 1958	1.94	1.78	79.36	73.03	8,539	11,832	1,328.1
June 1959	1.99	1.83	78.67	73.14	8,402	12,027	1,434.8
1958—Apr.	1.93	1.78	79.17	71.77	8,428	11,523	1,321.6
May	1.92	1.77	79.91	73.54	9,642	13,721	1,375.9
June	1.94	1.76	79.22	73.42	10,061	14,651	1,407.1
July	1.92	1.76	81.86	75.33	10,976	15,786	1,405.4
Aug.	1.92	1.76	81.11	74.85	10,994	15,931	1,411.6
Sept.	1.92	1.76	81.32	75.07	10,531	15,356	1,434.9
Oct.	1.93	1.77	80.16	73.54	9,925	14,266	1,417.7
Nov.	1.95	1.79	78.81	72.33	9,299	13,083	1,413.0
Dec.	1.97	1.79	60.36	58.65	5,648	8,452	1,383.2
1959—Jan.	1.98	1.82	77.34	72.75	7,177	10,258	1,385.5 ⁽²⁾
Feb.	1.98	1.82	79.12	73.81	7,271	10,427	1,386.0
Mar.	1.97	1.83	73.75	69.01	7,010	10,050	1,398.5
Apr.	1.99	1.84	79.66	72.84	8,643	12,037	1,427.3
May	1.99	1.84	82.31	75.82	9,943	14,244	1,483.5
June	2.01	1.83	79.84	74.63	10,369	15,147	1,529.1

Source: DBS.

Table 47. Consumer Price Indexes
(1949=100)

Period	Rent	Home-ownership ⁽³⁾	Shelter Cost	Household ⁽⁴⁾ 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—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
June	142.1	140.8	141.5	122.5	125.9
July	142.2	141.1	141.7	122.7	125.9
Aug.	142.3	141.3	141.9	122.6	126.4

Table 48. Construction Time of Completed Dwellings⁽⁶⁾

Number of Months Under Construction				Average Number of Months Under Construction
1-3	4-6	7-9	More than 10	
(per cent)	(per cent)	(per cent)	(per cent)	
14	35	33	18	7.3
17	38	25	20	7.0
19	45	22	14	6.3
23	43	19	15	6.3
21	43	21	15	6.3
20	43	22	15	6.4
23	40	19	18	6.8
23	47	18	12	6.1
7	58	25	10	6.4
12	44	29	15	7.1
24	26	24	26	7.3
38	28	21	13	5.7
34	40	13	13	5.7
31	48	9	12	5.4
25	53	7	15	6.2
26	57	12	5	5.1
23	49	19	9	5.8
14	59	22	5	5.9
13	62	19	6	5.8
6	55	26	13	6.4
5	55	29	11	6.6
8	38	37	17	7.5
14	27	41	18	7.4
**	**	**	**	**
**	**	**	**	**

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 49. 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—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
June	131.6	119.2	151.3	127.3	119.7	130.3	128.2	117.3	147.0	130.5
July	131.7	121.8	151.3	127.3	119.6	121.5	129.2	118.4	147.0	130.7
Aug.	131.5	121.8	151.3	127.3	119.6	121.5	129.2	118.4	147.5	130.5

Source: DBS.

Table 50. Indexes of Average Hourly Wage Rates of Construction Workers⁽¹⁾
(1949 = 100)

Period	Bricklayers	Carpenters	Electricians	Painters	Plumbers	Sheet Metal Workers	Truck Drivers	Unskilled Construction Workers	Total	Total (incl. holiday pay allowances)
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 51. Indexes of Building Materials and Wage Rates of Construction Workers
(1949 = 100)

Period	Building Materials		Wage Rates of All Construction Workers ⁽¹⁾	Composite Indexes ⁽²⁾		Wholesale Prices of All Commodities
	Residential	Non-residential		Residential Building Materials and Wage Rates ⁽³⁾	Non-residential ⁽⁴⁾ Building Materials and Wage Rates	
1951	125.5	118.6	119.2	123.1	118.8	121.1
1952	124.9	123.2	129.5	126.6	125.4	114.0
1953	123.9	124.4	137.2	128.9	128.9	111.3
1954	121.7	121.8	141.1	129.0	128.6	109.4
1955	124.3	123.4	146.6	132.7	131.5	110.4
1956	128.5	128.0	152.4	137.5	136.5	113.8
1957	128.4	130.0	162.9	141.3	141.5	114.7
1958	127.3	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 prepared by the Dept. of Labour 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, Dept. of Labour and CMHC.

Table 52. Estimated Costs of Single-Family Dwellings Financed Under the National Housing Acts

Period	Average Estimated Costs ⁽¹⁾				Mortgage Loan Insurance Fee	Average Finished Floor Area Sq. Ft.	Average Construction Cost Per Sq. Ft. \$
	Land ⁽²⁾ \$	Construction \$	Other ⁽³⁾ \$	Total \$			
			Single 1-Storey Dwellings				
			All Loans				
1951	1,030	9,412	320	10,762	*	1,030	9.13
1952	1,179	9,641	374	11,194	*	1,024	9.41
1953	1,178	10,034	453	11,665	*	1,061	9.45
1954	1,671	10,377	253	12,301	187	1,080	9.61
1955	1,788	10,564	245	12,597	197	1,077	9.81
1956	2,007	11,383	312	13,702	146	1,106	10.22
1957	2,259	11,543	238	14,040	216	1,109	10.41
1958	2,463	11,561	239	14,263	232	1,094	10.56
1958—1st Q.	2,285	11,196	220	13,701	227	1,069	10.47
2nd Q.	2,589	11,790	253	14,632	236	1,110	10.62
3rd Q.	2,396	11,542	241	14,179	231	1,101	10.48
4th Q.	2,513	11,541	231	14,285	232	1,084	10.65
1959—1st Q.	2,624	11,704	232	14,560	235	1,104	10.60
2nd Q.	2,534	12,088	233	14,855	235	1,114	10.84
			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	1,124	10.62
2nd Q.	2,601	12,297	239	15,137	237	1,136	10.82
			Small Home Loans				
2nd Q.	2,215	10,736	170	13,121	219	1,031	10.42
			All Other Loans				
2nd Q.	2,639	12,454	246	15,339	239	1,147	10.86

(1) Estimated by loan applicants.

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

(3) From April 1, 1954, onwards the cost of oil burners is included in "Construction Costs". This change means that construction costs per square foot are not directly comparable between periods before and after 1954. The mortgage insurance fee is excluded from dwelling costs but is shown separately.

* Not applicable.

Source: CMHC.

BUILDING COSTS AND CHARACTERISTICS

Table 53. Prices of Houses⁽¹⁾ Financed Under the National Housing Acts
(Per Cent)

Price Range \$	1956	1957	1958	1st Quarter, 1959			2nd Quarter, 1959		
				Small Home Loans	All Other Loans	Total	Small Home Loans	All Other Loans	Total
Under 9,000	0.9	0.2	0.1	0.2	0.1	0.1	0.3	0.7	0.6
9,000 - 9,999	4.4	1.8	1.5	2.1	0.8	1.2	1.7	1.2	1.4
10,000 - 10,999	10.4	4.6	4.3	4.0	2.2	2.7	5.8	2.9	3.7
11,000 - 11,999	16.2	10.1	8.9	11.9	4.9	7.0	12.6	5.8	7.7
12,000 - 12,999	16.3	14.9	16.6	25.8	8.9	13.9	21.8	9.6	13.1
13,000 - 13,999	14.1	14.0	15.8	24.8	14.1	17.2	25.1	13.7	17.0
14,000 - 14,999	11.7	14.8	16.1	18.1	15.7	16.4	18.2	14.7	15.7
15,000 - 15,999	8.9	11.9	13.6	8.1	19.8	16.4	9.1	17.1	14.8
16,000 and over	17.1	27.7	23.1	5.0	33.5	25.1	5.4	34.3	26.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: CMHC.

Table 54. Sizes of Houses⁽²⁾ Financed Under the National Housing Acts
(Per Cent)

Floor Area (Sq. Ft.)	1956	1957	1958	1st Quarter, 1959			2nd Quarter, 1959		
				Small Home ⁽³⁾ Loans	All Other Loans	Total	Small Home ⁽³⁾ Loans	All Other Loans	Total
Under 900	3.9	2.7	2.6	5.2	1.5	2.3	7.6	3.1	3.5
900 - 949	6.0	4.4	5.2	10.5	3.9	5.5	12.9	3.8	4.6
950 - 999	9.3	8.0	6.3	6.0	3.4	4.0	12.1	4.9	5.6
1,000 - 1,049	15.3	22.3	24.5	32.6	16.9	20.7	35.5	16.0	17.8
1,050 - 1,099	14.1	16.2	20.0	29.1	17.1	19.9	20.0	14.6	15.1
1,100 - 1,199	22.5	19.3	20.0	11.3	30.7	26.1	6.6	30.5	28.3
1,200 - 1,299	14.7	14.1	11.4	4.1	13.6	11.3	3.1	14.7	13.7
1,300 - 1,399	6.9	6.3	5.2	0.9	6.8	5.4	1.4	6.4	5.9
1,400 and over	7.3	6.7	4.8	0.3	6.1	4.8	0.8	6.0	5.5
Total	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.

