

QUARTER 2
1960

**CANADIAN
HOUSING
STATISTICS**

CENTRAL MORTGAGE AND HOUSING CORPORATION

FOREWORD

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

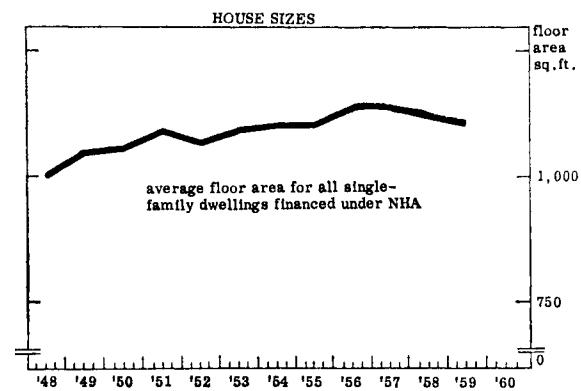
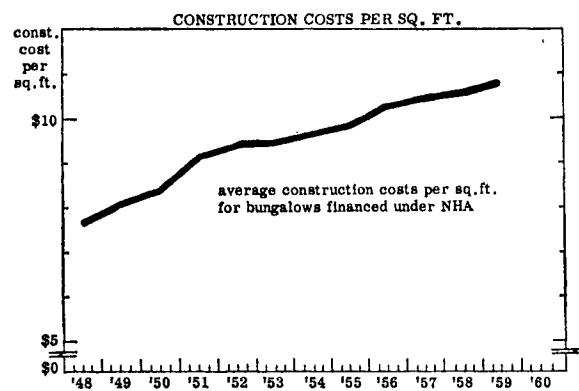
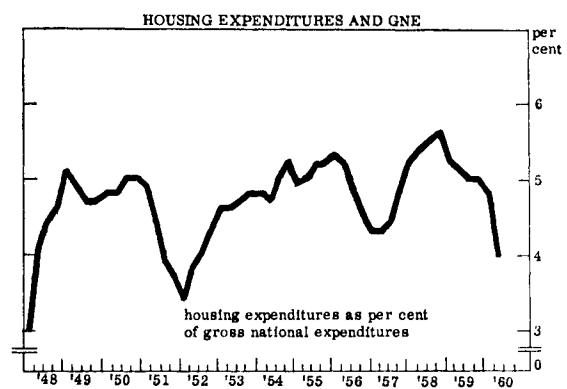
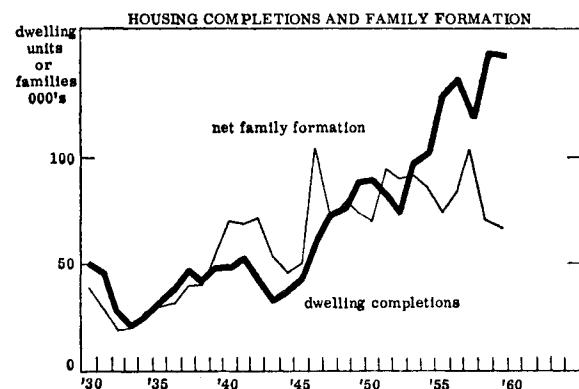
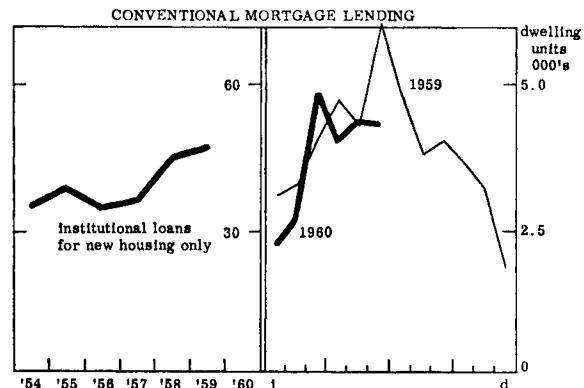
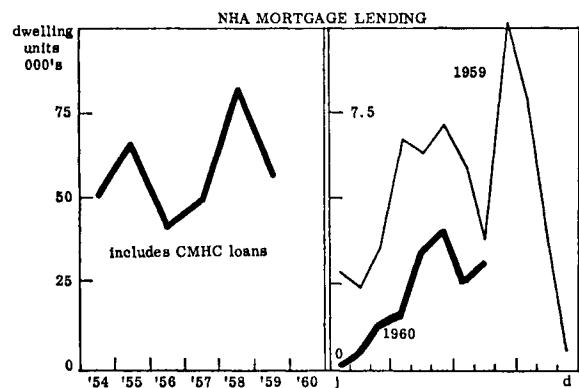
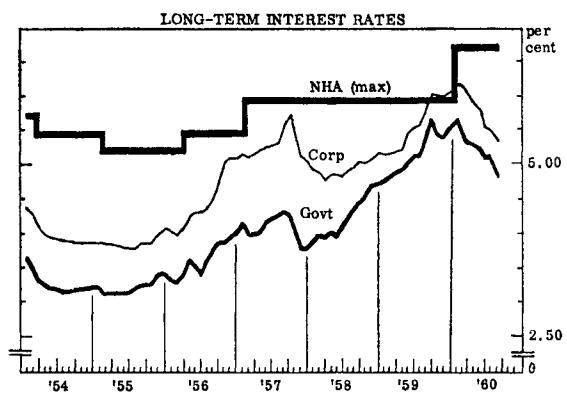
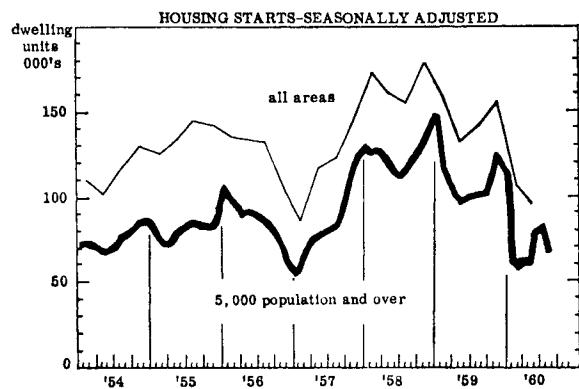
Comments and suggestions relating to the contents of these reports will be welcomed.

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

Ottawa, September, 1960.

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Summary

House-Building Activity

Housing starts in the first eight months of 1960 were significantly below those of the previous year. In urban centres starts were 45,199, or 32.3 per cent down from the corresponding period of 1959. In areas outside the urban centres the decline was smaller, 13.8 per cent in the first six months. The largest decline was in starts of dwellings for owner-occupancy. In urban centres these declined by 39 per cent compared to 23 per cent for rental dwellings.

In the first half of the year the supply of mortgage funds limited the number of dwelling starts. This changed after mid-year, however, when the supply of funds eased and market conditions became the limiting factor. These conditions accounted for some decline in starts in August.

Dwelling completions, reflecting trends in starts in earlier months, showed a smaller decline than did starts. In urban centres, completions were down by 11.2 per cent in the first eight months of the year.

Mortgage Lending

Mortgage lending under the National Housing Act showed a marked decline in the first eight months of the year although there was an improvement in August. The decline in activity from the previous year, for the eight month period, was 57 per cent, with loan approvals down from 38,700 to 16,600 dwelling units. The virtual withdrawal of the banks from mortgage lending activity under the Act accounted for about two-thirds of the decline. The rest of the decline was in direct CMHC lending under the Act.

In July it was announced that direct CMHC loans would be available, from September 1st, to owner-applicants with incomes up to \$7,600 rather than the \$5,600 limit in effect since April. In addition direct loans would be made to builders when the sale of the proposed dwelling was assured. Up to the middle of September, however, this increased programme had resulted in only 1,500 additional loan applications. In part this relatively weak response to the extension of the direct CMHC loans programme was the result of a substantial increase in NHA lending by the life, loan and trust companies. With declines in long-term interest rates making NHA loans more attractive as investments, these lenders made loans for 1,821 dwellings in August compared to 1,264 in July.

Conventional mortgage lending by the lending institutions, for new housing, was down by 12 per cent from the first half of 1959 to the first half of 1960. Early in September several lenders reported that the interest rate on these loans was being reduced from 7½ per cent to 7 per cent.

Land and Building Costs

The average cost of NHA financed dwellings declined from the first to the second quarter of 1960, from \$16,493 to \$14,851. However, this decline was the result of a change in mortgage lending programmes rather than of a decline in construction or land costs. In the first quarter there were virtually no CMHC direct loans approved so that the average cost of \$16,493 relates to dwellings financed by approved lenders. In the second quarter, when CMHC lending was resumed, the cost figures include the lower-cost dwellings financed by these loans. For each type of loan, there was in fact an increase in construction costs per square foot in the second quarter, with little change in land costs.

HOUSING LEGISLATION AND ADMINISTRATION

On July 18th, 1960, a change was announced in direct CMHC lending policy. Previously these loans had been limited to owner-applicants with incomes of between \$5,000 and \$5,600, depending upon the number of children in the family. Under the new policy, the income limit would be raised to between \$7,000 and \$7,600. In addition, loans were to be available to builders provided that the house on which the loan was to be made had been sold to a bona fide purchaser meeting the income requirements. While these loans would not be made before September, applications were accepted from the time of the announcement.

On August 4th, 1960, the National Housing Loan Regulations were amended by Order-in-Council P.C. 1960-1063, to provide for an increase of \$500 in the maximum loan for housing for home-ownership where the proposed construction includes a fall-out shelter of acceptable design.

HOUSE-BUILDING ACTIVITY

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Table 1. Dwelling Starts, by Area⁽¹⁾

Period	Urban		Rural		Total		Conversions	
	5,000 Population and Over		Other	Non-farm	Farm	Actual	Annual Rate ⁽²⁾	
	Actual	Annual Rate ⁽²⁾						
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 ⁽⁴⁾	24,718 ⁽³⁾	4,406	122,340	*	3,982
1958	121,695	*	10,979	27,398	4,560	164,632	*	4,530
1959	105,991	*	10,197	22,714	2,443	141,345	*	3,837
8 mos. ending								
Aug. 1959 ⁽⁴⁾	66,802	*	3,928	8,725	1,187	59,074	*	**
Aug. 1960 ⁽⁴⁾	45,199	*	3,045	8,390	492	41,482	*	**
1959—Apr.	8,414	99,000						
May	11,151	96,300	3,733	7,017	1,075	42,709	131,400	**
June	11,319	98,100						
July	11,305	99,000						
Aug.	10,263	100,100	3,436	8,150	823	43,732	141,100	**
Sept.	9,755	100,500						
Oct.	10,724	111,400						
Nov.	11,707	124,300	2,833	5,839	433	38,539	154,200	**
Dec.	7,003	116,700						
1960—Jan.	3,722	111,700						
Feb.	2,130	60,100	492	1,716	62	11,118	105,900	**
Mar.	2,996	57,500						
Apr.	5,092	60,200						
May	6,913	61,600	2,553	6,674	430	30,364	94,900	**
June	8,702	78,300						
July	8,966	80,400						
Aug.	6,678	66,800						

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⁾						
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 ⁽⁴⁾	23,617 ⁽³⁾	4,343	117,283	*	72,573
1958	107,839	*	8,673	25,978	4,196	146,686	*	88,162
1959	108,059	*	10,871	23,553	3,188	145,671	*	81,905
8 mos. ending								
Aug. 1959 ⁽⁴⁾	64,157	*	4,527	10,644	1,201	62,951	*	83,254
Aug. 1960 ⁽⁴⁾	56,970	*	4,048	9,497	562	57,530	*	65,694
1959—Apr.	7,086	103,100						
May	10,087	134,500	3,632	7,617	775	38,254	166,300	83,254
June	9,057	120,100						
July	8,774	113,200						
Aug.	8,804	113,000	3,041	5,892	917	37,382	149,500	88,965
Sept.	9,954	106,200						
Oct.	11,564	102,900						
Nov.	12,493	111,000	3,303	7,017	1,070	45,338	134,300	81,905
Dec.	9,891	107,400						
1960—Jan.	7,832	97,400						
Feb.	7,685	122,100	2,114	4,693	217	28,783	157,700	63,797
Mar.	6,242	87,400						
Apr.	7,341	106,800						
May	7,772	103,600	1,934	4,804	345	28,747	125,000	65,694
June	6,551	86,900						
July	6,564	84,800						
Aug.	6,983	89,600						

(1) Excludes Yukon and Northwest Territories.

(2) Seasonally adjusted.

(3) 1957 data not comparable with earlier years. As a result of the 1956 Census 36 centres were transferred to "5,000 population and over" mostly from "other urban".

(4) For areas other than "5,000 population and over" data are for six months ending June.

* Not applicable.

** Not available.

Source: DBS and CMHC

Note: All metropolitan areas and urban centres with a population of 5,000 or more are enumerated completely 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 Province

Period	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada
1952	893	44	879	392	19,592	22,966	3,412	2,398	6,533	6,334	63,443
1953	832	58	1,976	743	25,318	27,299	3,850	3,323	8,573	8,341	80,313
1954	745	61	1,263	526	25,847	36,867	4,397	2,614	8,574	8,861	89,755
1955	712	83	1,527	747	29,958	37,466	5,301	2,920	7,824	10,848	97,386
1956	675	51	1,468	737	26,495	33,476	3,810	2,544	7,585	10,468	87,309
1957	399	38	1,133	592	25,158	34,643	2,518	3,195	7,497	9,702	84,875
1958	626	99	1,601	793	34,773	47,494	4,905	3,750	12,701	14,953	121,695
1959	412	166	1,866	974	29,697	40,140	5,750	4,250	10,861	11,875	105,991
8 mos. ending											
Aug. 1959	239	149	1,184	530	19,775	24,549	3,467	2,349	5,978	8,582	66,802
Aug. 1960	207	27	919	419	14,191	17,450	2,702	1,467	3,400	4,417	45,199
1959—Apr.	25	—	111	38	2,493	3,443	378	121	750	1,055	8,414
May	29	—	182	128	3,553	4,347	526	411	859	1,116	11,151
June	42	40	259	123	3,303	4,048	573	581	1,117	1,233	11,319
July	36	63	243	98	3,323	3,996	794	524	1,165	1,063	11,305
Aug.	60	20	266	105	2,984	3,711	680	615	825	997	10,263
Sept.	68	4	169	124	2,480	3,278	584	647	1,420	981	9,755
Oct.	52	11	215	155	3,175	4,021	530	517	1,282	766	10,724
Nov.	33	2	147	117	2,456	5,895	611	450	1,245	751	11,707
Dec.	20	—	151	48	1,811	2,397	558	287	936	795	7,003
1960—Jan.	12	3	40	26	1,080	1,254	152	84	473	598	3,722
Feb.	8	—	32	3	478	835	98	58	125	493	2,130
Mar.	3	—	45	9	1,335	728	228	11	112	525	2,996
Apr.	15	—	60	22	2,146	1,708	192	107	286	556	5,092
May	47	4	131	88	2,098	2,827	441	266	391	620	6,913
June	54	9	351	131	2,077	3,913	507	346	686	628	8,702
July	33	5	131	75	2,651	3,774	695	347	646	609	8,966
Aug.	35	6	129	65	2,326	2,411	389	248	681	388	6,678

Source: DBS and CMHC.

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

Period	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada
1952	615	42	820	486	16,008	21,212	2,568	1,672	5,454	5,469	54,346
1953	801	54	1,478	587	24,157	25,009	3,568	2,528	7,690	7,503	73,375
1954	772	58	1,662	553	22,321	32,101	3,893	2,867	7,819	8,547	80,593
1955	649	93	1,452	603	26,908	38,427	4,506	2,826	8,213	10,265	93,942
1956	773	54	1,518	601	30,643	35,885	5,011	2,557	7,959	10,151	95,152
1957	466	44	1,180	840	24,312	31,996	3,090	2,828	6,515	9,724	80,995
1958	480	35	1,419	624	30,274	44,029	4,197	3,639	10,689	12,453	107,839
1959	495	189	1,593	809	31,274	39,259	4,643	3,807	11,744	14,246	108,059
8 mos. ending											
Aug. 1959	260	60	881	411	18,530	23,317	2,189	1,889	6,884	9,736	64,157
Aug. 1960	351	44	1,003	581	15,922	21,219	3,316	2,054	6,444	6,036	56,970
1959—Apr.	25	2	83	45	2,255	2,166	374	313	793	1,030	7,086
May	42	2	106	48	2,797	3,989	252	202	1,270	1,379	10,087
June	37	10	108	63	2,151	3,545	295	251	784	1,813	9,057
July	37	24	79	26	2,666	3,007	278	174	946	1,537	8,774
Aug.	46	—	170	35	2,393	3,552	365	391	898	954	8,804
Sept.	55	2	151	74	2,408	3,792	461	419	1,278	1,314	9,954
Oct.	61	2	141	86	3,562	4,587	659	478	925	1,063	11,564
Nov.	58	28	221	131	3,905	4,258	721	566	1,454	1,151	12,493
Dec.	61	97	199	107	2,869	3,305	613	455	1,203	982	9,891
1960—Jan.	124	3	105	67	1,885	2,572	546	406	997	1,127	7,832
Feb.	56	31	136	122	1,843	2,743	397	451	1,217	689	7,685
Mar.	35	3	131	100	1,362	2,314	411	295	856	735	6,242
Apr.	23	—	106	87	1,936	3,010	307	312	810	750	7,341
May	32	2	92	59	2,453	3,118	414	134	573	895	7,772
June	26	—	175	57	2,111	2,483	284	55	637	723	6,551
July	34	2	115	46	2,242	2,382	437	141	545	620	6,564
Aug.	21	3	143	43	2,090	2,597	520	260	809	497	6,983

Source: DBS and CMHC.

HOUSE-BUILDING ACTIVITY

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Table 5. Dwelling Starts, All Areas, by Province

Period	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada
1952	1,579	72	1,863	1,206	26,355	30,016	4,059	3,570	7,415	7,111	83,246
1953	1,782	137	2,527	1,475	30,249	38,873	4,590	4,561	9,625	8,590	102,409
1954	1,345	198	2,311	2,228	29,958	46,382	5,260	4,713	11,529	9,603	113,527
1955	1,613	214	2,946	2,986	39,852	53,456	6,705	4,348	10,542	15,614	138,276
1956	1,652	114	2,871	3,381	35,999	48,712	5,204	3,779	10,662	14,937	127,311
1957	1,145	126	2,685	2,515	34,533	47,739	3,818	4,477	11,182	14,120	122,340
1958	1,309	227	2,746	2,718	46,324	63,753	6,502	5,222	16,532	19,299	164,632
1959	1,553	434	4,312	1,828	36,265	54,158	6,583	6,447	13,074	16,691	141,345
6 mos. ending June 1959	312	153	1,455	708	16,267	22,382	2,176	2,179	4,746	8,696	59,074
June 1960	778	86	1,706	718	11,116	15,214	1,904	1,309	2,755	5,896	41,482
1959—1st Q.	48	26	127	95	4,650	5,968	563	115	1,348	3,425	16,365
2nd Q.	264	127	1,328	613	11,617	16,414	1,613	2,064	3,398	5,271	42,709
3rd Q.	918	218	1,479	695	10,961	15,979	2,387	2,591	4,294	4,210	43,732
4th Q.	323	63	1,378	425	9,037	15,797	2,020	1,677	4,034	3,785	38,539
1960—1st Q.	24	3	353	42	3,499	3,324	493	161	830	2,389	11,118
2nd Q.	754	83	1,353	676	7,617	11,890	1,411	1,148	1,925	3,507	30,364

Source: DBS and CMHC.

Table 6. Dwelling Completions, All Areas, by Province

Period	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada
1952	1,131	42	1,811	1,231	22,407	27,461	3,142	2,630	6,204	7,028	73,087
1953	1,480	182	2,160	1,402	29,803	35,173	4,794	4,047	9,854	7,944	96,839
1954	1,160	188	2,496	1,415	26,182	41,085	5,107	4,889	10,285	9,158	101,965
1955	1,284	199	2,611	2,562	34,866	51,612	5,873	4,278	10,610	14,034	127,929
1956	1,510	171	2,549	2,450	41,166	51,201	6,438	3,603	11,622	14,990	135,700
1957	1,183	149	2,438	2,550	33,188	45,087	4,312	4,310	9,948	14,118	117,283
1958	1,205	109	2,320	3,237	39,750	59,551	5,743	4,979	13,562	16,230	146,686
1959	1,215	352	3,949	2,345	38,920	54,281	5,823	6,363	14,183	18,240	145,671
6 mos. ending June 1959	593	102	1,540	1,117	16,677	23,645	1,968	2,181	6,125	9,003	62,951
June 1960	912	173	1,902	866	14,063	22,092	2,479	2,239	6,166	6,638	57,530
1959—1st Q.	209	58	503	548	6,864	9,071	796	796	2,367	3,485	24,697
2nd Q.	384	44	1,037	569	9,813	14,574	1,172	1,385	3,758	5,518	38,254
3rd Q.	252	57	1,042	503	9,616	14,310	1,242	1,890	3,577	4,893	37,382
4th Q.	370	193	1,367	725	12,627	16,326	2,613	2,292	4,481	4,344	45,338
1960—1st Q.	340	73	920	457	6,339	10,849	1,420	1,332	3,687	3,366	28,783
2nd Q.	572	100	982	409	7,724	11,243	1,059	907	2,479	3,272	28,747

Source: DBS and CMHC.

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

Period	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada
1952	2,570	125	2,439	688	13,601	20,513	2,421	2,204	5,877	5,251	55,689
1953	2,858	77	1,836	694	13,418	24,134	2,641	2,801	5,613	5,851	59,923
1954	2,906	87	1,503	1,369	16,629	27,941	2,796	2,545	6,442	6,423	68,641
1955	3,057	93	1,595	1,758	21,812	29,794	3,564	2,258	6,265	9,143	79,339
1956	3,148	70	1,922	2,510	15,825	26,232	2,321	2,265	5,181	9,105	68,579
1957	3,106	53	1,638	1,656	17,197	29,782	1,753	2,547	5,985	8,856	72,573
1958	3,195	251	1,942	1,223	21,937	33,414	2,959	2,635	8,794	11,812	88,162
1959	2,379	239	3,667	1,053	17,754	32,827	3,745	2,924	7,449	9,868	81,905
1959—1st Q.	1,908	155	2,818	1,127	18,579	30,007	2,742	2,226	7,803	11,550	78,915
2nd Q.	1,787	208	3,222	1,167	20,294	31,853	3,171	2,973	7,255	11,324	83,254
3rd Q.	2,431	369	3,659	1,358	21,403	33,335	4,311	3,673	7,947	10,479	88,965
4th Q.	2,379	239	3,667	1,053	17,754	32,827	3,745	2,924	7,449	9,868	81,905
1960—1st Q.	2,061	169	3,118	634	14,694	25,241	2,798	1,730	4,539	8,813	63,797
2nd Q.	2,242	152	3,489	901	14,196	26,556	3,140	2,017	3,987	9,014	65,694

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

Source: DBS and CMHC.

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Table 8. Dwelling Starts, by Type,⁽¹⁾
Centres of 5,000 Population and Over

Period	One-family	Two-family	Apartments	Other	Total
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	20,545	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
1959	58,481	9,466	36,170	1,874	105,991
8 mos. ending Aug. 1959 ⁽²⁾	36,446	6,127	22,806	1,423	66,802
Aug. 1960 ⁽²⁾	21,497	5,194	17,790	718	45,199
1959—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
July	6,724	902	3,544	135	11,305
Aug.	5,600	703	3,901	59	10,263
Sept.	5,635	944	3,074	102	9,755
Oct.	6,281	963	3,328	152	10,724
Nov.	5,898	879	4,786	144	11,707
Dec.	4,221	553	2,176	53	7,003
1960—Jan.	1,913	466	1,287	56	3,722
Feb.	801	161	1,122	46	2,130
Mar.	942	414	1,598	42	2,996
Apr.	2,146	718	2,123	105	5,092
May	3,270	860	2,662	121	6,913
June	4,390	968	3,240	104	8,702
July	4,371	816	3,640	139	8,966
Aug.	3,664	791	2,118	105	6,678

Table 9. Dwelling Completions, by Type,⁽¹⁾
All Areas

One-family	Two-family	Apartments	Other	Total
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
95,455	10,923	36,985	2,308	145,671
41,096	4,401	16,472	982	62,951
36,171	4,269	16,500	590	57,530
25,886	2,650	9,192	526	38,254
24,627	2,865	9,288	602	37,382
29,732	3,657	11,225	724	45,338
19,619	1,905	6,973	286	28,783
16,552	2,364	9,527	304	28,747

Source: DBS and CMHC.

Table 10. Dwelling Starts, by Initiation,
Centres of 5,000 Population and Over

Period	Publicly Initiated	Privately Initiated			Total ⁽¹⁾
		NHA ⁽³⁾	Non- NHA	All Privately Initiated	
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
1959	766	54,375	50,850	105,225	105,991
6 mos. ending June 1959	581	20,212	24,441	44,653	45,234
June 1960	541	6,934	22,080	29,014	29,555
1959—Apr.	391	11,512	18,981	30,493	30,884
May					
June					
July					
Aug.					
Sept.					
Oct.					
Nov.	88	20,619	8,727	29,346	29,434
Dec.					
1960—Jan.	114	2,496	6,238	8,734	8,848
Feb.					
Mar.					
Apr.					
May					
June					
July					
Aug.					

Table 11. Houses and Duplexes Newly Completed, Occupied and Unoccupied⁽⁴⁾

Dwellings Newly Completed	Completed Dwellings Newly Occupied	Completed Dwellings Remaining Unoccupied ⁽⁵⁾	Average Number of Months Unoccupied ⁽⁶⁾
64,221	62,831	3,537	2.1
49,225	49,998	2,764	3.0
62,091	61,642	3,213	2.7
61,787	61,509	3,491	2.8
36,262 ⁽⁶⁾	36,479 ⁽⁶⁾	*	*
31,696 ⁽⁶⁾	31,457 ⁽⁶⁾	*	*
4,173	4,215	3,108	3.4
5,666	5,437	3,337	3.3
5,025	5,284	3,078	3.3
4,862	4,688	3,252	3.3
5,105	5,361	2,996	3.2
5,813	5,830	2,979	3.2
6,798	6,624	3,153	2.9
6,735	6,610	3,278	2.9
6,179	5,966	3,491	2.8
4,903	4,745	3,649	2.8
4,377	4,350	3,676	2.9
3,992	3,975	3,693	2.9
3,312	3,237	3,768	3.2
3,654	3,918	3,504	3.4
3,598	3,488	3,614	3.4
3,806	3,693	3,727	3.4
4,054	4,051	3,730	3.7

Source: CMHC.

(1) Excludes Yukon and Northwest Territories.

(2) For Table 9 data relate to six months ending June.

(3) Prior to 1960 data are estimated on the basis of NHA loan approvals.

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

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

(6) Eight months ending August.

* Not applicable.

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Table 12. 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
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
1959	41,745	87,000	128,745	1,190.5	64.7	1,255.2	71,308	274.2	838.2	1,112.4
7 mos. ending										
July 1959	27,321	52,403	79,724	724.1	41.4	765.5	41,616	165.4	493.2	658.6
July 1960	19,260	32,371	51,631	480.4	36.1	516.5	25,804	117.0	312.2	429.2
1959—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	3,695	8,736	12,431	119.3	7.5	126.8	6,781	30.0	81.8	111.8
Aug.	3,764	7,532	11,296	106.0	6.0	112.0	6,186	22.4	73.0	95.4
Sept.	2,579	9,853	12,432	124.1	6.0	130.1	6,328	21.9	75.3	97.2
Oct.	4,492	8,697	13,189	122.1	4.9	127.0	7,056	19.0	82.2	101.2
Nov.	1,917	5,844	7,761	74.9	3.5	78.4	6,167	30.5	70.5	101.0
Dec.	1,672	2,671	4,343	39.3	2.9	42.2	3,955	15.0	44.0	59.0
1960—Jan.	1,768	1,283	3,051	23.5	2.0	25.5	2,255	10.0	27.3	37.3
Feb.	2,510	1,799	4,309	36.0	2.6	38.6	2,392	15.3	27.5	42.8
Mar.	2,856	3,591	6,447	55.6	3.4	59.0	2,461	12.1	28.7	40.8
Apr.	3,155	5,530	8,685	80.1	5.9	86.0	3,774	19.8	45.3	65.1
May	3,156	7,148	10,304	99.0	8.1	107.1	4,564	20.2	56.7	76.9
June	3,227	6,990	10,217	100.2	7.8	108.0	5,631	18.8	67.4	86.2
July	2,588	6,030	8,618	86.0	6.3	92.3	4,727	20.8	59.3	80.1

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

**Table 13. 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		
Actual										
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	17,389	4,792	1,378	1,848	1,984	133	178	5,521	-679	27,132
1956	18,833	5,386	1,526	2,589	2,659	808	276	7,858	-1,350	30,585
1957	19,964	5,738	1,409	3,103	2,823	311	-101	7,545	-1,402	31,773
1958	21,035	6,161	1,763	2,811	2,401	-323	-112	6,540	-1,031	32,606
1959	22,261	6,437	1,743	2,592	2,626	355	-55	7,261	-1,405	34,593
1959—1st Q.	5,163	1,444	322	471	548	262	-330	1,273	-398	7,603
2nd Q.	5,523	1,556	462	646	791	-13	-67	1,819	-437	8,564
3rd Q.	5,442	1,818	480	783	683	60	714	2,720	-288	9,611
4th Q.	6,133	1,619	479	692	604	46	-372	1,449	-282	8,815
1960—1st Q.	5,339	1,494	337	474	603	357	-291	1,480	-295	8,057
2nd Q.	5,789	1,551	351	624	739	-38	-84	1,592	-456	8,627
Seasonally Adjusted at Annual Rates										
1959—1st Q.	21,936	6,336	1,756	2,572	2,400	452	-120	7,060	-1,436	33,956
2nd Q.	22,024	6,612	1,748	2,572	2,628	272	24	7,244	-1,336	34,528
3rd Q.	22,304	6,444	1,720	2,580	2,772	400	12	7,484	-1,620	34,616
4th Q.	22,780	6,356	1,748	2,644	2,704	296	-136	7,256	-1,228	35,272
1960—1st Q.	22,676	6,584	1,708	2,584	2,620	596	40	7,548	-1,076	35,624
2nd Q.	23,052	6,564	1,396	2,524	2,484	280	56	6,740	-1,424	35,046

(1) Covers over 800 municipalities.

(2) Dwellings other than apartments.

(3) Includes changes in grain in commercial channels.

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

Source: DBS.

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Table 14. Dwelling Starts in Metropolitan and Major Urban Areas

Area	1957	1958	1959	January - August		July		August	
				1959	1960	1959	1960	1959	1960
Metropolitan Areas									
Calgary	3,425	5,655	5,298	2,993	1,932	458	323	541	314
Edmonton	3,320	5,805	4,004	2,113	1,115	533	251	175	296
Halifax	842	1,345	1,509	915	774	154	94	234	107
Hamilton	3,264	4,092	3,784	2,431	1,257	524	183	258	67
London	1,269	2,544	2,456	1,323	1,176	103	132	167	289
Montreal	19,122	26,198	20,939	14,411	10,575	2,448	1,855	2,124	1,731
Ottawa-Hull	3,824	5,732	5,391	3,447	2,839	591	844	484	475
Quebec	1,287	2,367	2,280	1,365	1,097	114	216	203	161
Saint John	255	361	329	207	247	26	50	40	46
St. John's	206	503	271	148	105	23	13	43	19
Toronto	17,113	24,301	18,774	11,457	7,717	1,807	1,602	1,907	957
Vancouver	7,539	12,299	9,510	6,917	3,318	777	453	838	247
Victoria	1,053	1,508	1,249	878	656	132	72	48	53
Windsor	1,037	1,122	723	521	306	54	95	114	53
Winnipeg	2,092	4,422	5,332	3,209	2,446	740	640	634	325
Sub-total	65,648	98,254	81,849	52,335	35,560	8,484	6,823	7,810	5,140
Major Urban Areas⁽¹⁾									
Brantford	213	255	334	212	468	22	186	42	28
Chicoutimi-Jonquiere	506	757	786	430	201	85	64	70	37
Ft. William-Pt. Arthur	694	1,123	854	578	230	79	40	72	30
Guelph	268	554	433	231	204	47	48	34	32
Kingston	372	622	503	241	217	56	33	31	46
Kitchener	786	1,180	1,242	687	978	134	231	102	112
Moncton	248	408	564	256	130	62	19	49	9
Niagara Falls	322	590	402	236	102	42	20	29	14
Oshawa	1,084	1,644	801	513	367	81	97	39	56
Peterborough	474	553	438	258	212	70	33	43	58
Regina	1,035	1,156	1,574	807	452	165	103	239	94
St. Catharines	766	788	904	578	210	87	36	80	38
Sarnia	516	629	784	491	359	63	40	103	39
Saskatoon	1,080	1,481	1,629	962	686	239	148	238	88
Sault Ste. Marie	550	711	917	606	311	98	103	174	49
Shawinigan Falls	236	280	246	194	110	30	29	43	20
Sherbrooke	210	330	547	292	245	24	47	114	35
Sudbury	543	676	670	389	261	52	93	140	61
Sydney	257	283	378	272	151	85	42	41	30
Three Rivers	442	587	525	340	269	47	67	59	29
Timmins	37	57	168	46	51	6	2	7	24
Sub-total	10,639	14,664	14,699	8,619	6,214	1,574	1,481	1,749	929
All Centres 5,000 Population and over									
	84,875	121,695	105,991	66,802	45,199	11,305	8,966	10,263	6,678
Other Areas	37,465	42,937	35,354	**	**	**	**	**	**
Total⁽²⁾	122,340	164,632	141,345	**	**	**	**	**	**

(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.
** Not available.

Source: DBS and CMHC.

HOUSE-BUILDING ACTIVITY

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

Period	Residential			Non-residential		All Construction		
	New Construction			New Construction	Repair and Maintenance	New Construction	Repair and Maintenance	Total
	New Dwellings	Major Alterations and Improvements	Supplementary Costs					
1952	877	67	27	287	2,463	723	3,434	1,010
1953	1,082	72	35	304	2,567	766	3,756	1,070
1954	1,129	72	37	316	2,499	789	3,737	1,105
1955	1,282	73	43	338	2,772	798	4,170	1,136
1956	1,399	100	48	355	3,726	826	5,273	1,181
1957	1,308	76	46	383	4,354	854	5,784	1,237
1958	1,647	75	60	407	4,048	855	5,830	1,262
1959	1,630	71	57	431	4,039	898	5,797	1,329
1958—2nd Q.	426	19	16	**	**	**	**	**
3rd Q.	463	21	17	**	**	**	**	**
4th Q.	478	22	17	**	**	**	**	**
1959—1st Q.	303	13	10	**	**	**	**	**
2nd Q.	434	18	14	**	**	**	**	**
3rd Q.	448	20	17	**	**	**	**	**
4th Q.	445	20	16	**	**	**	**	**
1960—1st Q.	313	14	11	**	**	**	**	**
2nd Q.	327	15	12	**	**	**	**	**

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		Total	Government Departments		Government Departments ⁽⁴⁾		
	Federal-provincial Agreements	Other ⁽¹⁾	Total	Department of National Defence	Other Departments ⁽³⁾			
1952	9.4	4.8	14.2	35.2	2.8	38.0	883	
1953	11.8	5.0	16.8	20.9	2.0	22.9	875	
1954	6.3	1.5	7.8	8.8	1.9	10.7	843	
1955	3.3	2.1	5.4	16.3	2.5	18.8	967	
1956	4.7	1.5	6.2	19.2	2.2	21.4	1,137	
1957	15.9	2.4	18.3	18.6	2.2	20.8	1,251	
1958	19.4	1.6	21.0	16.8	2.2	19.0	1,237	
1959	13.5	0.7	14.2	12.2	3.5	15.7	1,447	
1958—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	**	
3rd Q.	3.8	0.1	3.9	4.2	0.9	5.1	**	
4th Q.	4.6	0.2	4.8	2.2	0.9	3.1	**	
1960—1st Q.	1.7	0.2	1.9	0.9	1.3	2.2	**	
2nd Q.	2.9	0.2	3.1	1.5	1.4	2.9	**	

(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
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
1959	41,035	73,567	650,874	26,716	40,629	216,315	3,405	216,043	71,156	1,083,232
1958—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.	8,098	16,370	138,827	6,279	9,920	49,796	846	48,901	15,223	237,524
2nd Q.	18,058	28,866	271,078	8,370	12,675	69,067	1,073	70,066	27,501	410,211
3rd Q.	10,210	18,434	161,545	6,541	9,473	53,628	761	45,670	17,512	260,843
4th Q.	4,669	9,897	79,424	5,526	8,561	43,824	725	51,406	10,920	174,654
1960—1st Q.	4,497	11,615	87,003	5,500	8,042	42,715	849	58,204	10,846	187,922
2nd Q.	9,513	18,250	155,019	7,411	10,822	57,749	971	81,762	17,895	294,530

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
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
1959	22,860	13,861	36,721	3,825	33,021	36,846	26,685	46,882	73,567
1958—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	8,375	9,352	5,881	10,489	16,370
2nd Q.	12,051	4,492	16,543	1,798	10,525	12,323	13,849	15,017	28,866
3rd Q.	4,934	4,369	9,303	847	8,284	9,131	5,781	12,653	18,434
4th Q.	971	2,886	3,857	203	5,837	6,040	1,174	8,723	9,897
1960—1st Q.	1,600	2,093	3,693	180	7,742	7,922	1,780	9,835	11,615
2nd Q.	4,085	4,227	8,312	1,501	8,437	9,938	5,586	12,664	18,250

(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.

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

Period	Approved Lenders		CMHC				Total	
	Dwelling Units	Amount \$'000	Home-ownership		Rental		Dwelling Units	Amount \$'000
			Dwelling Units	Amount \$'000	Dwelling Units	Amount \$'000		
1952	27,488	201,595	2,345	20,019	4,490	27,470	34,323	249,084
1953	30,873	236,156	3,348	25,102	4,393	29,268	38,614	290,526
1954	47,362	433,437	242	2,884	2,715	18,636	50,319	454,957
1955	63,184	598,998	693	6,111	1,463	10,216	65,340	615,325
1956	38,673	387,757	699	6,332	1,911	13,043	41,283	407,132
1957	23,984	260,927	17,308	178,333	7,641	54,679	48,933	493,939
1958	45,716	510,011	27,788	308,602	8,665	64,311	82,169	882,924
1959	25,082	283,008	27,747	308,505	4,481	34,654	57,310	626,167
8 mos. ending								
Aug. 1959	24,502	282,266	10,864	117,561	3,299	26,257	38,665	426,084
Aug. 1960	10,451	119,317	5,626	59,885	510	3,138	16,587	182,340
1959—Apr.	5,275	60,748	784	8,227	605	5,047	6,664	74,022
May	4,695	54,136	1,169	12,222	484	3,951	6,348	70,309
June	3,879	45,425	2,193	23,630	997	7,908	7,069	76,963
July	3,128	37,046	2,549	27,874	180	1,220	5,857	66,140
Aug.	1,644	18,307	1,932	20,975	264	1,814	3,840	41,096
Sept.	1,009	11,959	9,067	103,110	19	110	10,095	115,179
Oct.	631	7,603	6,040	68,993	1,179	9,036	7,850	85,632
Nov.	360	3,996	3,189	36,321	183	1,158	3,732	41,475
Dec.	183	2,007	303	3,398	98	935	584	6,340
1960—Jan.	100	1,269	10	110	—	—	110	1,379
Feb.	514	6,108	9	100	—	—	523	6,208
Mar.	1,166	14,084	3	33	—	—	1,169	14,117
Apr.	1,390	16,457	140	1,491	81	622	1,611	18,570
May	2,262	24,286	1,228	13,093	—	—	3,490	37,379
June	1,934	22,046	1,861	19,729	247	1,717	4,042	43,492
July	1,264	15,284	1,197	12,862	48	202	2,509	28,348
Aug.	1,821	19,783	1,178	12,467	134	597	3,133	32,847

Source: CMHC.

Table 20. NHA Mortgage Loans Approved, by Type of Lender⁽²⁾

Period	Life Insurance Companies		Trust, Loan and Other ⁽³⁾ Cos.		Chartered Banks		Sub-total		CMHC		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
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	3,786	27,450	54,210	491,702
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
1959	10,111	113,059	1,730	19,345	14,844	175,427	26,685	307,831	34,241	366,879	60,926	674,710
1958—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.	5,017	56,338	857	9,589	7,975	94,382	13,849	160,309	6,232	60,985	20,081	221,294
3rd Q.	2,321	25,900	388	4,421	3,072	36,991	5,781	67,312	14,011	155,103	19,792	222,415
4th Q.	559	6,613	145	1,634	470	5,359	1,174	13,606	10,992	119,841	12,166	133,447
1960—1st Q.	1,654	19,886	107	1,328	19	247	1,780	21,461	22	243	1,802	21,704
2nd Q.	4,664	53,124	898	9,390	24	275	5,586	62,789	3,557	36,652	9,143	99,441

(1) Annual data are net of cancellations, etc. Monthly data are gross.

(2) 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.

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

Source: CMHC.

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Table 21. 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
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
1959	30,286	238,844	225,279	16,596	104,199	207,079	46,882	343,043	432,358	775,401
1958—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	4,197	24,103	55,949	10,489	72,221	98,699	170,920
2nd Q.	9,094	72,972	68,665	5,923	37,799	70,466	15,017	110,771	139,131	249,902
3rd Q.	9,069	70,270	58,166	3,584	23,963	41,132	12,653	94,233	99,298	193,531
4th Q.	5,831	47,484	55,698	2,892	18,334	39,532	8,723	65,818	95,230	161,048
1960—1st Q.	6,202	43,476	43,222	3,633	22,066	57,697	9,835	65,542	100,919	166,461
2nd Q.	7,671	58,419	63,018	4,993	33,809	76,495	12,664	92,228	139,513	231,741

Source: CMHC.

Table 22. Mortgage Loan Amounts for New Housing, Institutional Loans
(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		
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
1959	12,119	12,385	11,482	11,944	7,330	5,571	5,569	5,762
1958—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	13,466	11,281	11,856	7,587	7,354	5,776	5,949
2nd Q.	12,085	12,371	11,560	12,020	7,240	7,504	5,591	5,861
3rd Q.	12,306	12,446	11,276	11,852	7,712	7,378	5,430	5,617
4th Q.	12,613	12,435	11,823	11,994	6,267	7,965	5,431	5,491
1960—1st Q.	13,000	12,588	11,278	11,847	—	7,289	5,417	5,459
2nd Q.	11,458	12,457	11,621	12,029	—	7,946	5,109	5,538

(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.

Source: CMHC.

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

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**Table 23. NHA Mortgage Loans Approved, by Province⁽¹⁾
(Dwelling Units)**

Period	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada ⁽²⁾
Loans by Approved Lenders											
1956	93	11	612	393	6,141	19,466	2,046	1,261	4,916	3,732	38,673
1957	46	9	338	272	3,576	13,029	666	1,082	2,758	2,206	23,984
1958	95	25	700	605	7,210	23,994	1,907	1,758	5,240	4,176	45,716
1959	86	20	490	353	3,493	12,667	1,244	1,025	3,380	2,321	25,082
7 mos. ending											
July 1959	75	22	458	347	3,151	11,207	1,328	904	3,145	2,216	22,858
July 1960	7	7	126	141	1,389	5,259	272	196	851	382	8,630
1960—Jan.	—	—	1	—	11	27	6	—	40	15	100
Feb.	—	—	6	4	148	257	5	—	67	27	514
Mar.	—	—	15	10	206	689	56	12	131	47	1,166
Apr.	1	—	24	46	134	864	33	67	190	31	1,390
May	4	2	26	31	350	1,526	64	20	157	82	2,262
June	2	5	20	31	264	1,211	58	67	150	126	1,934
July	—	—	34	19	276	685	50	30	116	54	1,264
CMHC Loans											
1956	85	1	38	19	964	826	90	267	164	156	2,610
1957	98	4	194	120	5,568	12,891	806	1,039	2,489	1,740	24,949
1958	219	15	272	367	7,057	17,216	1,912	751	5,258	3,378	36,453
1959	151	20	535	571	6,012	13,485	1,797	1,679	5,103	2,851	32,228
7 mos. ending											
July 1959	61	3	131	136	2,038	5,210	539	618	2,077	1,145	11,967
July 1960	15	13	126	97	991	1,574	376	473	768	374	4,824
1960—Jan.	—	—	—	—	—	5	—	—	—	4	10
Feb.	—	—	—	—	—	2	1	1	—	5	9
Mar.	—	—	—	—	—	1	—	—	—	2	3
Apr.	—	—	2	1	19	159	—	7	13	19	221
May	3	3	43	40	264	337	100	108	216	113	1,228
June	6	9	41	36	428	712	172	204	351	146	2,108
July	6	1	40	20	280	358	103	153	188	85	1,245

Source: CMHC.

**Table 24. Conventional Institutional Loans Approved for New Housing, by Province⁽¹⁾
(Dwelling Units)**

Period	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada
1956	59	85	1,149	469	11,179	15,189	789	323	1,845	4,194	35,281
1957	57	26	904	342	13,757	14,152	564	367	2,292	3,437	35,898
1958	41	120	1,223	452	15,900	18,227	1,206	541	2,523	4,511	44,744
1959	38	114	959	398	15,056	19,662	2,584	905	2,134	5,032	46,882
6 mos. ending											
June 1959	5	49	592	194	8,828	9,916	1,265	564	1,106	2,987	25,506
June 1960	21	94	497	139	6,147	10,768	1,620	153	1,209	1,851	22,499
1960—Jan.	1	6	69	12	880	920	118	27	103	213	2,349
Feb.	3	25	88	18	602	1,223	319	11	236	200	2,725
Mar.	1	5	80	36	1,491	2,121	364	38	94	531	4,761
Apr.	2	28	101	14	1,164	1,833	309	-40	231	365	4,007
May	6	10	41	28	767	2,606	237	115	303	228	4,341
June	8	20	118	31	1,243	2,065	273	2	242	314	4,316

(1) Annual data are net of cancellations, etc. Monthly data are gross.

(2) Includes Yukon and Northwest Territories.

(3) Annual and monthly data are on a gross basis.

Source: CMHC.

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Table 25. NHA Mortgage Loans Approved, Home-Ownership Dwellings⁽¹⁾
(Dwelling Units)

Period	Owner Applicants					Builders' Loans				
	Approved Lenders	CMHC Loans			Total	Approved Lenders	CMHC Loans			Total
		Small Home Loans	Agency	Direct			Agency	Direct	Other	
1952	4,945	—	—	538	5,483	16,305	—	—	1,807	18,112
1953	5,277	—	—	2,326	7,603	17,628	—	—	1,022	18,650
1954	9,757	—	—	318	10,075	29,482	—	—	-76	29,406
1955	12,236	—	—	693	12,929	43,806	—	—	—	43,806
1956	8,662	—	—	687	9,349	26,611	—	—	12	26,623
1957	6,711	721	—	3,594	11,026	15,892	12,517	—	476	28,885
1958	12,005	971	1,245	3,066	17,287	26,228	7,904	14,602	—	48,734
1959	6,681	—	5,003	9,556	21,240	15,376	—	13,092	96	28,564
1958—2nd Q.	4,568	240	77	767	5,652	10,979	2,490	910	—	14,379
3rd Q.	3,983	18	633	1,466	6,100	8,266	433	5,636	—	14,335
4th Q.	2,475	1	531	810	3,817	5,006	8	7,828	—	12,842
1959—1st Q.	1,827	—	352	494	2,673	3,330	—	1,391	—	4,721
2nd Q.	3,729	—	1,358	2,778	7,865	8,475	—	—	10	8,485
3rd Q.	1,401	—	2,266	4,480	8,147	3,641	—	6,710	92	10,443
4th Q.	160	—	1,193	2,146	3,499	816	—	6,193	—	7,009
1960—1st Q.	377	—	1	19	397	1,229	—	2	—	1,231
2nd Q.	1,077	—	—	3,229	4,306	3,024	—	—	—	3,024

Source: CMHC.

Table 26. NHA Mortgage Loans Approved, Rental Dwellings⁽¹⁾
(Dwelling Units)

Period	Approved Lenders	CMHC Loans						Total
		Small ⁽²⁾ Home Loans	Limited Dividend	Primary Industry	Rental Guarantee	Other	Sub-total	
1952	6,238	—	841	—	3,599	50	4,490	10,728
1953	7,968	—	1,295	13	3,060	25	4,393	12,361
1954	8,123	—	2,291	107	347	-30	2,715	10,838
1955	7,142	—	1,423	40	—	—	1,463	8,605
1956	3,400	—	1,620	290	—	1	1,911	5,311
1957	1,381	3,100	4,124	416	—	1	7,641	9,022
1958	7,483	2,435	6,282	-75	—	23	8,665	16,148
1959	3,025	36	4,518	-82	—	9	4,481	7,506
1958—2nd Q.	3,354	—	674	—	—	1	675	4,029
3rd Q.	2,096	—	2,927	—	—	1	2,928	5,024
4th Q.	1,592	—	2,192	—	—	1	2,193	3,785
1959—1st Q.	724	—	769	—	—	—	769	1,493
2nd Q.	1,645	—	2,084	—	—	2	2,086	3,731
3rd Q.	739	—	457	—	—	6	463	1,202
4th Q.	198	—	1,459	—	—	1	1,460	1,658
1960—1st Q.	174	—	—	—	—	—	—	174
2nd Q.	1,485	—	328	—	—	—	328	1,813

(1) Annual data are net of cancellations, etc. Quarterly data are gross.

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

Source: CMHC.

Table 27. Incomes of Applicants Under the National Housing Acts⁽¹⁾
 (Per Cent)

Applicant's Income ⁽²⁾ \$	1957	1958	1959	1st Quarter, 1960			2nd Quarter, 1960		
				Approved Lenders	CMHC	Total	Approved Lenders	CMHC	Total
Under 3,000	0.1	0.2	0.3	0.1	0.1	‡	0.1	0.4	0.3
3,000 - 3,999	6.4	9.2	7.8	2.9	6.8	4.9	1.8	11.7	8.3
4,000 - 4,999	30.3	33.2	31.5	20.0	36.3	28.2	16.4	48.9	37.5
5,000 - 5,999	27.6	25.3	26.1	29.2	28.5	28.9	27.7	20.8	23.2
6,000 - 6,999	16.4	15.0	15.8	19.4	14.5	16.9	21.6	9.5	13.7
7,000 - 7,999	8.3	7.5	8.2	11.9	6.7	9.3	14.5	4.2	7.8
8,000 - 8,999	4.3	3.8	4.3	7.0	3.0	5.0	8.0	2.1	4.2
9,000 - 9,999	2.1	1.8	1.9	3.0	1.5	2.3	3.7	0.8	1.8
10,000 and over	4.5	4.0	4.1	6.5	2.6	4.5	6.2	1.6	3.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Borrowers	32,266	44,148	66,114	3,149	3,185	6,334	3,784	6,989	10,773
Average Applicant's Income	\$ 5,798	\$ 5,628	\$ 5,716	\$ 6,316	\$ 5,495	\$ 5,903	\$ 6,492	\$ 5,102	\$ 5,590
Average Family Income ⁽³⁾	\$ 6,310	\$ 6,188	\$ 6,283	\$ 6,918	\$ 6,128	\$ 6,520	\$ 7,083	\$ 5,675	\$ 6,170
Average Cost of Dwelling ⁽⁴⁾	\$ 14,512	\$ 14,314	\$ 14,549	\$ 16,030	\$ 13,923	\$ 14,970	\$ 16,355	\$ 13,620	\$ 14,581
Average Down Payment	\$ 3,826	\$ 3,103	\$ 3,150	\$ 3,938	\$ 2,609	\$ 3,270	\$ 4,162	\$ 2,589	\$ 3,141
Average Debt Service to Income Ratio	% 18.5	% 19.9	% 20.2	% 20.0	% 21.2	% 20.6	% 19.9	% 19.8	% 19.8

Source: CMHC.

Table 28. NHA Mortgage Loans Approved, by Type of Dwelling⁽⁵⁾
 (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								
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	32,024	2,678	603	1,220	564	37,089	8,702	4,528	13,230	50,319	
1955	44,620	1,371	486	1,134	3,975	51,586	6,931	6,823	13,754	65,340	
1956	28,057	878	163	892	4,142	34,132	3,776	3,375	7,151	41,283	
1957	30,956	754	75	847	3,978	36,610	5,755	6,568	12,323	48,933	
1958	51,122	343	59	853	6,414	58,791	14,010	9,368	23,378	82,169	
1959	39,334	290	33	697	5,447	45,801	6,709	4,800	11,509	57,310	
1958—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	3,938	2,903	6,841	25,459	
4th Q.	12,485	70	12	159	1,666	14,392	3,229	2,823	6,052	20,444	
1959—1st Q.	5,466	31	7	78	938	6,520	1,472	895	2,367	8,887	
2nd Q.	13,112	92	17	293	1,923	15,437	3,157	1,487	4,644	20,081	
3rd Q.	15,072	110	11	258	1,785	17,236	1,009	1,547	2,556	19,792	
4th Q.	7,929	68	9	100	1,111	9,217	1,365	1,584	2,949	12,166	
1960—1st Q.	1,150	8	2	42	366	1,568	172	62	234	1,802	
2nd Q.	5,684	60	10	159	983	6,896	1,686	561	2,247	9,143	

(1) Includes borrowers of loans for single-family and two-family dwellings.

(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.

(5) Annual data are net of cancellations, etc. Quarterly data are gross.

‡ Less than 0.1 per cent.

Source: CMHC.

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Table 29. 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
1959	3,242	37,069	160	1,900	281	3,494	3,683	42,463
1959—1st Q.	959	10,985	134	1,600	112	1,382	1,205	13,967
2nd Q.	829	9,804	26	300	54	701	909	10,805
3rd Q.	982	11,354	—	—	44	547	1,026	11,901
4th Q.	472	4,926	—	—	71	864	543	5,790
1960—1st Q.	—	—	—	—	21	249	21	249
2nd Q.	23	251	182	2,150	10	107	215	2,508

Source: CMHC.

Table 30. 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
1959	3,186	36,932	19	236	470	5,192	8	103	3,683	42,463
1959—1st Q.	1,001	11,585	—	—	204	2,382	—	—	1,205	13,967
2nd Q.	839	9,912	—	—	62	790	8	103	909	10,805
3rd Q.	982	11,354	—	—	44	547	—	—	1,026	11,901
4th Q.	364	4,081	19	236	160	1,473	—	—	543	5,790
1960—1st Q.	—	—	5	53	16	196	—	—	21	249
2nd Q.	205	2,401	3	27	7	80	—	—	215	2,508

Source: CMHC.

Table 31. Mortgage Lending Under Federal Legislation Other Than NHA

Period	Loans Under the Veterans' Land Act				Loans Under the Farm Credit Act ⁽¹⁾		Guarantees Under the Farm Improvement Loans Act			
	New Dwellings Part I		New Dwellings Part II		New Dwellings		New Dwellings		Alterations and Improvements	
	Number ⁽²⁾	\$000 ⁽³⁾	Number ⁽²⁾	\$000 ⁽⁴⁾	Number	\$000	Number	\$000	Number	\$000
1953	1,827	10,017	—	—	62	151	722	1,479	1,604	1,547
1954	1,377	9,488	345 ⁽⁵⁾	1,946 ⁽⁵⁾	81	217	576	1,208	1,635	1,694
1955	1,538	11,052	373	3,026	62	174	728	1,403	1,587	1,758
1956	1,076	9,882	558	3,812	85	336	719	1,479	1,854	2,405
1957	934	7,722	741	5,369	116	521	758	1,737	1,797	2,205
1958	804	7,589	673	5,514	152	767	1,013	2,419	2,458	3,323
1959	783	6,925	130	2,360	200	974	1,268	3,279	2,422	3,147
1959—2nd Q.	181	885	239	549	45	252	499	1,196	906	1,214
3rd Q.	282	1,741	288	1,469	101	446	443	1,222	694	953
4th Q.	262	2,573	161	595	40	218	188	520	436	489
1960—1st Q.	51	2,558	12	1,425	20	108	103	263	229	278
2nd Q.	272	1,068	161	595	19	97	263	817	418	601

(1) Includes activity under the Canadian Farm Loan Act prior to October, 1959.

(2) Based on new dwellings started.

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

(4) Based on expenditures of public funds relating to dwellings completed or under construction.

(5) Includes amounts recoverable from CMHC and other mortgagors.

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

Source: Department of Veterans' Affairs.
Farm Credit Corporation.
Department of Finance.

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Table 32. Selected Assets and Liabilities of Chartered Banks⁽¹⁾
(Millions of Dollars)

Type of Asset or Liability	Holdings at Year-end			Net Changes				
	1957	1958	1959	1959			1960	
				2nd Quarter	3rd Quarter	4th Quarter	1st Quarter	2nd Quarter
Selected Assets								
NHA Mortgages	586	790	968	41	61	42	13	3
Liquid Assets ⁽²⁾	1,881	2,074	2,028	86	-36	67	-77	-4
Government of Canada Bonds	1,835	2,562	1,827	-461	-256	-68	101	41
Provincial and Municipal Bonds	453	610	550	-29	-22	-33	1	-3
Corporate Bonds	509	554	512	3	-12	-16	-6	-5
Canadian Loans	5,405	5,411	6,142	395	289	-122	-83	103
Selected Liabilities								
Personal Savings Deposits	6,108	6,844	6,900	87	38	-339	168	73
"Other" Canadian Deposits ⁽³⁾	3,725	4,303	4,057	19	108	6	-213	49

Source: Bank of Canada.

Table 33. Canadian Assets of Twelve Life Insurance Companies
(Millions of Dollars)

Assets	Holdings at Year-end			Net Changes				
	1957	1958	1959	1959			1960	
				2nd Quarter	3rd Quarter	4th Quarter	1st Quarter	2nd Quarter
Mortgages	2,181.9	2,335.7	2,555.5	56.5	76.6	65.8	30.6	49.2
Government of Canada Bonds	427.5	451.5	478.8	9.3	1.5	-9.2	21.7	-8.0
Provincial and Municipal Bonds	577.2	587.6	651.1	6.3	26.5	10.7	9.4	31.5
Corporate and Other Bonds	1,425.6	1,481.2	1,495.9	0.9	-15.8	-8.2	43.4	7.0
Preferred and Common Stocks	69.6	119.6	137.6	23.6	15.7	4.5	0.7	2.9
Real Estate	215.4	246.0	258.8	2.8	3.8	6.5	7.0	5.6
Policy Loans	241.4	248.7	261.8	1.8	5.6	6.4	6.4	5.8
Total⁽⁴⁾	5,176.4	5,516.2	5,875.4	101.2	113.9	76.5	119.2	94.0

Source: Bank of Canada.

Table 34. Bond Yields and Mortgage Interest Rates⁽⁵⁾

Period	Bond Yields						Industrial	N.H.A. Insured Loans	Mortgage Rates (Maximum)			
	Government of Canada											
	3 1/4% June 1/74-76	3 1/4% Jan. 15/75-78	3 1/4% Oct. 1/79	C.N.R. 4% Feb. 1/81	4 3/4% Sept. 1/83	3 1/4% Sept. 15/96 Mar. 15/98						
1959—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				
Sept.	5.42	5.61	5.30	5.84	5.81	5.05	6.05	6.00				
Oct.	5.29	5.53	5.17	5.60	5.55	4.93	6.03	6.00				
Nov.	5.27	5.51	5.14	5.55	5.50	4.93	6.02	6.00				
Dec.	5.36	5.60	5.30	5.73	5.71	5.03	6.14	6.75				
1960—Jan.	5.48	5.76	5.41	5.78	5.80	5.11	6.22	6.75				
Feb.	5.38	5.51	5.31	5.60	5.61	5.20	6.20	6.75				
Mar.	5.28	5.32	5.22	5.36	5.34	5.26	6.00	6.75				
Apr.	5.30	5.35	5.22	5.36	5.32	5.24	5.91	6.75				
May	5.11	5.30	5.06	5.36	5.32	5.11	5.82	6.75				
June	4.96	5.08	4.85	5.18	5.14	4.94	5.56	6.75				
July	4.98	5.14	4.88	5.23	5.22	4.87	5.52	6.75				
Aug.	4.64	4.86	4.65	4.95	4.89	4.75	5.33	6.75				

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

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

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

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

(4) Includes cash and other assets.

(5) As at end of period.

MORTGAGE LENDING

Table 35. Home Improvement Activity Under the National Housing Act

Type of Improvement	January-July, 1959			January-July, 1960		
	Number of Improvements	Amount ⁽¹⁾		Number of Improvements	Amount ⁽¹⁾	
		\$000	Per Cent		\$000	Per Cent
Structural Alterations	34,808	13,621	52.8	21,201	8,190	54.3
Additional Rooms	3,290	1,272	4.9	1,703	907	6.0
Garage or Outbuildings	1,971	1,288	5.0	1,112	835	5.5
Demolition or Moving	77	26	0.1	38	16	0.1
Heating	5,003	2,543	9.9	2,648	1,157	7.7
Electrical	4,540	785	3.0	2,644	448	3.0
Plumbing	5,357	2,269	8.8	2,780	1,116	7.4
Heat Control	48	20	0.1	22	14	0.1
Decorating	5,902	932	3.6	2,905	483	3.2
Sewage	871	192	0.8	455	110	0.7
Fences, Driveways, etc.	4,578	1,162	4.5	2,704	674	4.5
Well and Water Supply	641	210	0.8	618	265	1.7
Extensions	504	1,299	5.0	305	799	5.3
Other	85	169	0.7	28	71	0.5
Total	67,675	25,788	100.0	39,163	15,085	100.0

Source: CMHC.

Table 36. Home Improvement Loans⁽²⁾ Approved

Province	1958 \$000	1959 \$000	January-July		Period	No. of Loans	Amount \$000	Cost of Improvement \$000
			1959 \$000	1960 \$000				
Newfoundland	848	801	453	337	1957	29,998	30,618	33,534
Prince Edward Island	60	126	87	49	1958	37,237	39,801	43,188
Nova Scotia	2,334	2,426	1,429	893	1959	32,606	37,647	41,138
New Brunswick	722	821	536	350	1958—Oct.	4,433	4,551	4,940
Quebec	4,562	5,319	3,453	1,964	Nov.	2,635	2,620	2,853
Ontario	13,198	12,081	7,462	3,940	Dec.	3,845	4,120	4,515
Manitoba	1,685	1,641	965	600	1959—Jan.	2,456	2,510	2,742
Saskatchewan	1,839	1,783	1,063	658	Feb.	2,907	3,226	3,382
Alberta	4,623	4,486	2,876	2,163	Mar.	2,882	3,529	3,930
British Columbia	9,889	8,119	5,510	2,629	Apr.	2,726	3,299	2,908
Northwest Territories	33	36	24	33	May	2,424	2,983	3,845
Yukon Territory	8	8	6	7	June	3,429	4,266	4,584
Canada	39,801	37,647	23,864	13,623	July	3,316	4,051	4,397
					Aug.	2,156	2,789	3,056
					Sept.	2,971	3,433	3,761
					Oct.	3,943	4,067	4,573
					Nov.	2,080	2,082	2,374
					Dec.	1,316	1,412	1,586
					1960—Jan.	909	974	1,078
					Feb.	1,241	1,389	1,558
					Mar.	1,242	1,494	1,667
					Apr.	1,271	1,547	1,703
					May	1,895	2,483	2,725
					June	2,395	2,961	3,225
					July	1,988	2,775	3,129

(1) Estimated cost of improvement.

(2) Includes home extension loans.

Source: CMHC.

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

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Table 37. Dwelling Starts in the U.S.A.⁽¹⁾
(In Thousands)

Period	Total Starts Farm and Non-farm		Non-farm Starts			Privately Initiated Starts at Annual Rates ⁽²⁾	
	Privately and Publicly Initiated	Privately Initiated	Privately and Publicly Initiated	Privately Initiated		Farm and Non-farm	Non-farm
				Total	F.H.A.		
1955	**	**	1,328.9	1,309.5	276.7	392.9	*
1956	**	**	1,118.1	1,093.9	189.3	270.7	*
1957	**	**	1,041.9	992.8	168.4	128.3	*
1958	**	**	1,209.4	1,141.5	295.4	102.1	*
1959	1,553.1	1,516.8	1,530.9	1,494.6	332.5	109.3	*
1959—June	153.3	147.8	152.0	146.5	34.8	11.0	1,577
July	149.7	148.1	146.7	145.1	31.7	10.6	1,578
Aug.	142.4	138.2	142.0	137.8	31.3	9.9	1,450
Sept.	139.9	136.3	136.0	132.4	29.8	10.0	1,509
Oct.	123.3	120.0	121.2	117.9	26.8	9.4	1,378
Nov.	106.5	104.7	104.3	102.5	20.3	7.9	1,356
Dec.	96.3	95.6	93.5	92.8	20.0	6.4	1,451
1960—Jan.	88.4	87.1	84.3	83.0	15.9	4.1	1,366
Feb.	90.2	87.9	88.8	86.5	17.7	4.8	1,367
Mar.	93.3	90.2	92.3	89.2	21.9	5.2	1,112
Apr.	125.1	123.4	123.3	121.6	25.4	7.3	1,325
May	130.2	127.5	128.4	125.7	25.2	6.9	1,336
June	129.5	125.2	127.8	123.5	26.5	7.7	1,334
July	**	**	**	**	23.6	7.4	**

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

Table 38. Mortgage Loan Insurance in the U.S.A.
(Dwelling Units)

Period	Federal Housing Administration			Veterans' Administration			
	Total Applications	Commitments		Commitments		Existing	
		Total	New	Total	New		
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	980,214	775,806	335,471	440,335	339,302	234,236	105,066
1959	918,403	600,568	283,734	316,834	329,690	233,984	95,706
1959—2nd Q.	315,493	145,556	63,226	82,330	91,406	66,777	24,629
3rd Q.	207,114	140,587	61,997	78,590	96,974	65,209	31,765
4th Q.	154,798	225,764	131,597	94,167	57,265	39,935	17,330
1960—1st Q.	169,063	184,403	105,001	79,402	52,044	36,902	15,142
2nd Q.	204,296	207,739	107,024	100,715	63,390	43,306	20,084

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

Table 39. Dwelling Starts and Completions in the U.K.

Period	Starts			Completions		
	Total	Publicly Initiated ⁽³⁾	Privately Initiated	Total	Publicly Initiated ⁽³⁾	Privately Initiated
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
1959	324,976	152,640	172,336	281,568	128,402	153,166
1959—2nd Q.	93,784	44,737	49,047	70,461	32,359	38,102
3rd Q.	83,904	37,799	46,105	69,944	29,818	40,126
4th Q.	75,996	35,346	40,650	79,287	35,294	43,993
1960—1st Q.	67,858	25,969	41,889	67,892	31,938	35,954
2nd Q.	95,604	39,713	55,891	79,077	34,927	44,150

(1) Except for FHA and VA, data commencing 1959 are based on a new series.
On the old series total non-farm starts were 1,378,500 in 1959.

(2) Seasonally adjusted.

(3) Mainly by Local Housing Authorities.

* Not applicable.

** Not available.

Source: Central Statistical Office, U.K.

POPULATION AND INCOME

Table 40. 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⁾
1952	128.3	24.3	55.2	5.6	-2.0	89.8	3,442.5
1953	130.8	24.2	56.3	6.2	-1.9	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	6.1	-1.6	74.4	3,693.5
1956	132.5	16.0	58.7	6.0	-0.2	83.6	3,777.1
1957	132.9	37.9	61.2	6.7	**	102.9	3,880.0
1958	131.3	6.6	61.1	6.3	**	70.5	3,950.5
1959	132.2	4.3	63.4	6.2	**	66.9	4,017.4
1959—1st Q.	20.2	-1.4	15.9	**	*	1.4	**
2nd Q.	27.8	3.8	16.4	**	*	13.7	**
3rd Q.	47.0	1.5	14.2	**	*	32.8	**
4th Q.	35.3	0.4	15.6	**	*	18.6	**
1960—1st Q.	23.4	0.2	16.1	**	*	6.0	**
2nd Q.	28.8	-2.3	15.8	**	*	9.2	**

Source: DBS and CMHC

Table 41. Births, Deaths, Immigration and Population
(In Thousands)

Period	Births ⁽⁷⁾	Deaths ⁽⁷⁾	Immigration	Population ⁽⁸⁾					
				Maritimes	Quebec	Ontario	Prairies	British Columbia	Canada ⁽⁸⁾
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	469	135	125	1,825	4,884	5,803	2,959	1,544	17,048
1959	478	140	107	1,857	4,999	5,952	3,030	1,570	17,442
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
3rd Q.	123	32	28	**	**	**	**	**	17,550
4th Q.	120	35	22	**	**	**	**	**	17,650
1960—1st Q.	115	36	17	**	**	**	**	**	17,732
2nd Q.	120	36	41	1,885	5,106	6,089	3,092	1,606	17,814

Source: DBS and Dept. of Citizenship and Immigration.

(1) 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) 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.

**Table 42. 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
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
1959	2,508,569	636,638	45,361	681,999	25.3	1.8	27.1
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
Sept.	2,524,936	55,986	4,899	60,885	2.2	0.2	2.4
Oct.	2,528,440	74,637	5,590	80,227	3.0	0.2	3.2
Nov.	2,532,376	53,689	4,494	58,183	2.1	0.2	2.3
Dec.	2,538,368	48,743	3,836	52,579	1.9	0.2	2.1
1960—Jan.	2,541,341	37,662	3,249	40,911	1.5	0.1	1.6
Feb.	2,547,277	38,553	2,327	40,880	1.5	0.1	1.6
Mar.	2,551,264	39,660	2,700	42,360	1.6	0.1	1.7
Apr.	2,554,648	44,499	2,598	47,097	1.7	0.1	1.8
May	2,560,027	74,366	2,734	77,100	2.9	0.1	3.0
June	2,565,049	53,441	3,971	57,412	2.1	0.1	2.2
July	2,569,583	60,499	4,186	64,685	2.3	0.2	2.5
Aug.	2,574,508	50,644	5,171	55,815	2.0	0.2	2.2

Source: Department of National Health and Welfare.

**Table 43. 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										
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	27,132	25,868	19,738	18,538	1,200	18,239	1,162	850	652	198
1956	30,585	29,135	21,885	20,455	1,430	20,153	1,253	1,320	1,079	241
1957	31,773	30,777	23,024	22,022	1,002	21,107	1,272	1,143	1,295	-152
1958	32,606	31,413	24,440	23,243	1,197	22,646	1,328	1,611	1,690	-79
1959	34,593	33,485	25,940	24,824	1,116	23,852	1,368	1,591	1,658	-67
1959—1st Q.	7,603	7,632	5,931	5,941	-10	5,451	314	288	595	-307
2nd Q.	8,564	8,413	6,413	6,238	175	5,882	337	359	405	-46
3rd Q.	9,611	8,691	7,206	6,298	908	6,681	381	1,239	569	670
4th Q.	8,815	8,749	6,390	6,347	43	5,838	331	-295	89	-384
1960—1st Q.	8,057	8,069	6,228	6,223	5	5,676	320	337	573	-236
2nd Q.	8,627	8,537	6,514	6,419	95	5,874	330	85	196	-111
Seasonally Adjusted at Annual Rates										
1959—1st Q.	33,956	32,820	25,424	24,296	1,128	23,468	1,353	1,532	**	**
2nd Q.	34,528	33,340	26,060	24,812	1,248	24,016	1,377	1,992	**	**
3rd Q.	34,616	33,508	26,024	24,904	1,120	23,876	1,360	1,572	**	**
4th Q.	35,272	34,272	26,252	25,284	968	24,048	1,362	1,268	**	**
1960—1st Q.	35,624	34,484	26,596	25,484	1,112	24,328	1,372	1,652	**	**
2nd Q.	35,046	34,022	26,480	25,476	1,004	23,992	1,347	940	**	**

(1) Yearly data relate to month of June.

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

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

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

(5) Total personal savings minus farm inventory change.

** Not available.

Source: DBS.

BUILDING MATERIALS AND LABOUR

Table 44. Production of Selected Building Materials

Product	Unit of Measurement	1958	1959	1959			1960	
				2nd Quarter	3rd Quarter	4th Quarter	1st Quarter	2nd Quarter
Sawn Lumber	Millions Ft. B.M.	7,144.7	7,262.8	2,077.2	1,789.0	1,569.1	1,946.4	2,002.9
Wood Fibre Building Board	Millions Sq. Ft. $\frac{1}{2}$ " B.	393.8	452.6	107.1	124.1	130.2	107.8	97.2
Gypsum Wallboard	Millions Sq. Ft.	383.2	404.7	107.9	116.9	100.8	82.5	85.8
Gypsum Lath	Millions Sq. Ft.	398.0	365.9	86.8	106.2	75.9	77.2	57.6
Gypsum Plaster	Thousands Tons	307.7	302.3	80.7	96.4	65.2	60.7	61.2
Cement	Thousands Tons	6,316.5	6,273.4	1,745.0	2,153.5	1,469.2	835.7	1,503.6
Concrete Blocks ⁽¹⁾	Millions Blocks	130.4	137.7	39.3	43.6	34.1	20.6	37.3
Cement Pipe and Tile ⁽¹⁾	Thousands Tons	684.1	895.5	210.5	292.7	207.4	180.9	189.7
Asphalt Shingles	Thousands Squares	3,364.1	3,140.2	960.8	1,107.7	594.7	409.1	732.8
Asphalt Floor Tiles	Millions Sq. Ft.	20.7	18.8	4.0	4.3	5.2	4.9	3.6
Building Brick	Millions Bricks	543.7	575.1	145.8	162.2	154.9	128.1	**
Vitrified Sewer Pipe	Thousands Feet	7,073.1	8,191.6	2,110.1	2,111.9	2,108.7	1,833.2	**
Paints and Varnishes ⁽²⁾	Millions Dollars	134.0	140.0	45.6	38.1	26.8	31.0	46.7
Galvanized Sheets	Thousands Tons	195.1	312.5	77.5	82.7	80.9	75.2	79.9
Steel Pipe and Fittings	Thousands Tons	502.9	493.3	125.6	128.9	142.1	121.4	114.7
Wire Nails and Spikes	Thousands Tons	80.6	76.8	20.3	17.9	19.3	16.4	15.7

Source: DBS.

Table 45. The Labour Force and Persons With and Without Jobs⁽³⁾
(In Thousands)

Period	All Persons Aged 14 Years and Over	Total Labour Force	Persons With Jobs				Persons Without Jobs and Seeking Work	Not in Labour Force		
			Total	In Agriculture	In Non-agricultural Industries					
					Total	Construction				
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		
1959	11,554	6,287	6,053	731	5,322	505	234	5,267		
1959—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		
Aug. 22	11,592	6,425	6,186	824	5,362	528	239	5,167		
Sept. 19	11,609	6,291	6,078	750	5,328	514	213	5,318		
Oct. 17	11,628	6,290	6,053	698	5,355	503	237	5,338		
Nov. 14	11,645	6,247	5,951	637	5,314	462	296	5,398		
Dec. 12	11,660	6,231	5,861	618	5,243	410	370	5,429		
1960—Jan. 16	11,678	6,203	5,699	594	5,105	353	504	5,475		
Feb. 20	11,699	6,218	5,663	568	5,095	346	555	5,481		
Mar. 19	11,712	6,234	5,668	589	5,079	336	566	5,478		
Apr. 23	11,735	6,259	5,742	641	5,101	371	517	5,476		
May 21	11,759	6,391	5,992	675	5,317	430	399	5,368		
June 18	11,780	6,454	6,154	682	5,472	498	300	5,326		
July 23	11,806	6,592	6,281	820	5,461	506	311	5,214		

(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 46. 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
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
1959	510,700	27,500	51,128	991	64,725	935	115,853	1,926
Average for 7 mos. ending								
July 1959	587,900	27,200	61,453	975	76,282	960	137,735	1,935
July 1960	642,600	27,100	72,444	724	86,300	714	158,744	1,438
1959—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
Aug.	268,500	35,200	13,698	1,530	20,614	937	34,312	2,467
Sept.	257,800	33,000	14,747	1,538	21,218	932	35,965	2,470
Oct.	303,200	25,000	20,925	1,133	28,822	579	49,747	1,712
Nov.	502,900	27,900	50,762	584	68,431	1,567	119,193	2,151
Dec.	680,200	18,900	83,233	286	103,641	493	186,874	779
1960—Jan.	786,300	18,500	101,740	395	122,600	622	224,340	1,017
Feb.	817,100	19,100	105,735	397	125,588	344	231,323	741
Mar.	835,000	22,200	104,758	475	124,044	709	228,802	1,184
Apr.	756,400	30,400	89,171	797	105,200	1,278	194,371	2,075
May	542,400	39,000	52,335	1,011	61,139	770	113,474	1,781
June	390,700	33,000	29,455	926	35,731	653	65,186	1,579
July	370,600	27,300	23,917	1,071	29,796	619	53,713	1,690

Source: DBS.

Table 47. Employment⁽²⁾ in the Construction Industry

Period	Wage Earners and Salaried Employees				Hourly Rated Employees			
	Persons Employed		Employment Indexes 1949 = 100		Total Employed	Average Number of Hours Worked Per Week		
	Building	All Construction	Building	All Construction		Building	All Construction	
1954	111,536	221,921	111.1	110.6	152,721	38.3	40.3	
1955	121,582	232,217	120.2	115.0	157,920	38.4	39.9	
1956	147,374	267,017	145.5	131.8	183,546	40.3	41.1	
1957	147,720	274,062	147.7	135.7	191,979	40.3	41.2	
1958	131,075	255,962	130.1	126.2	176,469	39.4	40.7	
1959	139,188	266,595	136.5	130.3	182,826	38.8	40.2	
Average for 6 months ending								
June 1959	127,214	242,268	*	*	164,360	38.8	39.9	
June 1960	124,132	239,908	*	*	160,779	38.5	39.7	
1959—Mar.	116,571	218,320	114.6	107.9	145,636	36.4	37.7	
Apr.	129,515	244,881	127.3	120.0	165,248	39.4	39.6	
May	140,866	271,351	138.2	131.7	187,876	40.3	41.3	
June	151,385	294,092	148.4	141.4	205,141	38.8	40.8	
July	156,436	308,049	153.1	146.1	214,384	40.5	42.2	
Aug.	160,925	316,412	158.4	149.4	220,915	40.3	42.0	
Sept.	161,444	311,293	158.4	149.1	219,238	41.1	42.5	
Oct.	159,327	301,569	155.3	146.2	210,874	40.3	41.5	
Nov.	146,539	274,850	142.8	134.0	188,888	39.5	40.5	
Dec.	122,296	233,362	119.0	111.3	153,458	31.7	34.2	
1960—Jan.	116,355	214,205	113.2	105.8	142,031	39.4	40.2	
Feb.	113,309	210,401	109.9	102.8	138,864	38.8	40.0	
Mar.	112,463	211,216	108.6	101.9	138,831	39.3	39.8	
Apr.	121,301	230,000	117.0	109.6	154,513	38.8	39.2	
May	135,294	270,466	130.2	123.9	183,958	37.4	39.1	
June	146,075	303,161	140.6	134.1	206,482	37.9	40.0	

(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.

* Not applicable.

Source: DBS.

BUILDING COSTS AND CHARACTERISTICS

Table 48. 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	
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
1959	2.01	1.84	79.59	74.20	9,487	13,656	1,476.4
Average for 6 mos. ending							
June 1959	1.99	1.83	78.67	73.15	8,423	12,055	1,434.7
June 1960	2.11	1.94	83.30	77.01	8,603	12,353	1,496.4
1959—Apr.	1.99	1.84	79.66	72.84	8,643	12,037	1,427.2
May	1.99	1.84	82.31	75.82	9,943	14,244	1,482.3
June	2.01	1.83	79.84	74.64	10,491	15,312	1,527.3
July	2.00	1.83	82.69	77.18	11,255	16,546	1,505.5
Aug.	2.01	1.83	82.75	76.97	11,572	17,004	1,515.4
Sept.	2.03	1.86	85.00	78.82	11,958	17,280	1,549.6
Oct.	2.04	1.87	83.62	77.81	11,544	16,408	1,545.2
Nov.	2.05	1.88	82.58	76.34	10,280	14,420	1,510.8
Dec.	2.06	1.88	66.38	64.40	6,683	9,883	1,482.1
1960—Jan.	2.10	1.95	84.15	78.29	7,997	11,119	1,458.7
Feb.	2.10	1.95	83.40	77.83	7,678	10,808	1,461.1
Mar.	2.12	1.97	84.75	78.28	7,743	10,868	1,462.6
Apr.	2.13	1.96	84.34	76.91	8,459	11,883	1,486.6
May	2.10	1.91	80.79	74.84	9,336	13,768	1,532.6
June	2.11	1.90	82.39	75.88	10,404	15,669	1,576.8

Source: DBS.

Table 49. Consumer Price Indexes
(1949 = 100)

Period	Rent	Home-ownership ⁽²⁾	Shelter Cost	Household ⁽³⁾ Operation	Total Consumers' Price Index	Number of Months Under Construction				Average Number of Months Under Construction
						1-3 (per cent)	4-6 (per cent)	7-9 (per cent)	More than 10 (per cent)	
1952	120.9	119.3	120.2	116.2	116.5	17	38	25	20	7.0
1953	125.4	121.2	123.6	117.0	115.5	19	45	22	14	6.3
1954	129.8	122.2	126.5	117.4	116.2	23	43	19	15	6.3
1955	133.3	124.4	129.4	116.4	116.4	21	43	21	15	6.3
1956	135.6	128.4	132.5	117.1	118.1	20	43	22	15	6.4
1957	138.0	130.8	134.9	119.6	121.9	23	40	19	18	6.8
1958	140.5	135.6	138.4	121.0	125.1	23	47	18	12	6.1
1959	142.0	140.6	141.4	122.7	126.5	16	45	24	15	6.4
1959—Apr.	141.6	139.0	140.5	122.6	125.4	5	55	29	11	6.6
May	141.6	140.1	141.0	122.5	125.6	8	38	37	17	7.5
June	142.1	140.8	141.5	122.5	125.9	14	27	41	18	7.4
July	142.2	141.1	141.7	122.7	125.9	21	24	34	21	6.9
Aug.	142.3	141.3	141.9	122.6	126.4	24	32	25	19	6.4
Sept.	142.3	141.7	142.0	123.1	127.1	26	42	11	21	6.1
Oct.	142.4	142.4	142.4	123.4	128.0	22	50	13	15	5.7
Nov.	142.5	142.8	142.6	123.5	128.3	21	48	12	19	6.2
Dec.	142.5	143.0	142.7	123.7	127.9	21	47	17	15	6.1
1960—Jan.	142.5	143.3	142.8	123.3	127.5	20	45	15	20	6.7
Feb.	142.5	143.4	142.9	123.2	127.2	15	46	19	20	7.0
Mar.	142.6	143.4	142.9	123.4	126.9	11	51	25	13	6.5
Apr.	142.6	144.3	143.3	123.5	127.5	5	46	28	21	7.3
May	142.6	144.8	143.5	123.1	127.4	4	37	31	28	8.1
June	142.9	144.9	143.8	123.0	127.6	13	28	33	26	7.6
July	142.9	145.2	143.9	123.0	127.5	24	21	34	21	6.9
Aug.	142.9	145.5	144.0	123.1	127.9	30	20	20	30	7.0

Table 50. Construction Time of Completed Dwellings⁽⁴⁾

Period	Rent	Home-ownership ⁽²⁾	Shelter Cost	Household ⁽³⁾ Operation	Total Consumers' Price Index	Number of Months Under Construction				Average Number of Months Under Construction
						1-3 (per cent)	4-6 (per cent)	7-9 (per cent)	More than 10 (per cent)	
1952	120.9	119.3	120.2	116.2	116.5	17	38	25	20	7.0
1953	125.4	121.2	123.6	117.0	115.5	19	45	22	14	6.3
1954	129.8	122.2	126.5	117.4	116.2	23	43	19	15	6.3
1955	133.3	124.4	129.4	116.4	116.4	21	43	21	15	6.3
1956	135.6	128.4	132.5	117.1	118.1	20	43	22	15	6.4
1957	138.0	130.8	134.9	119.6	121.9	23	40	19	18	6.8
1958	140.5	135.6	138.4	121.0	125.1	23	47	18	12	6.1
1959	142.0	140.6	141.4	122.7	126.5	16	45	24	15	6.4
1959—Apr.	141.6	139.0	140.5	122.6	125.4	5	55	29	11	6.6
May	141.6	140.1	141.0	122.5	125.6	8	38	37	17	7.5
June	142.1	140.8	141.5	122.5	125.9	14	27	41	18	7.4
July	142.2	141.1	141.7	122.7	125.9	21	24	34	21	6.9
Aug.	142.3	141.3	141.9	122.6	126.4	24	32	25	19	6.4
Sept.	142.3	141.7	142.0	123.1	127.1	26	42	11	21	6.1
Oct.	142.4	142.4	142.4	123.4	128.0	22	50	13	15	5.7
Nov.	142.5	142.8	142.6	123.5	128.3	21	48	12	19	6.2
Dec.	142.5	143.0	142.7	123.7	127.9	21	47	17	15	6.1
1960—Jan.	142.5	143.3	142.8	123.3	127.5	20	45	15	20	6.7
Feb.	142.5	143.4	142.9	123.2	127.2	15	46	19	20	7.0
Mar.	142.6	143.4	142.9	123.4	126.9	11	51	25	13	6.5
Apr.	142.6	144.3	143.3	123.5	127.5	5	46	28	21	7.3
May	142.6	144.8	143.5	123.1	127.4	4	37	31	28	8.1
June	142.9	144.9	143.8	123.0	127.6	13	28	33	26	7.6
July	142.9	145.2	143.9	123.0	127.5	24	21	34	21	6.9
Aug.	142.9	145.5	144.0	123.1	127.9	30	20	20	30	7.0

Source: DBS.

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

(2) 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.

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

(4) From January 1959 onwards, data relate only to centres of 5,000 population and over.

Table 51. 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
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
1959	130.7	121.1	150.9	127.7	119.4	125.6	128.5	116.3	147.1	130.0
1959—Apr.	130.9	119.7	150.9	127.3	120.2	134.5	128.0	117.2	147.0	130.2
May	132.1	119.7	151.3	127.3	119.7	130.6	128.2	117.3	147.0	130.9
June	131.6	119.7	151.3	127.3	119.7	130.3	128.2	117.3	147.0	130.6
July	131.8	121.8	151.3	127.3	119.6	121.5	129.2	117.7	147.0	130.7
Aug.	131.6	121.8	151.3	127.3	119.6	121.5	129.2	117.7	147.5	130.6
Sept.	130.7	121.8	151.3	128.4	119.6	124.9	129.2	117.4	147.5	130.1
Oct.	130.3	121.8	151.3	128.4	119.6	120.0	129.2	116.2	147.5	129.8
Nov.	129.6	121.8	151.3	128.4	119.6	116.7	129.2	115.9	148.0	129.3
Dec.	130.5	121.8	151.3	128.4	119.6	115.6	129.2	115.9	148.0	129.8
1960—Jan.	130.5	121.8	151.3	128.0	119.6	112.2	130.1	115.6	148.9	129.9
Feb.	130.1	121.8	151.3	128.0	119.9	114.2	130.1	115.1	149.9	129.6
Mar.	130.1	121.8	152.2	128.0	118.7	114.2	130.1	115.1	149.9	129.6
Apr.	130.2	121.3	152.2	128.0	118.7	112.5	130.1	115.2	149.9	129.7
May	130.0	120.9	152.2	128.0	118.7	109.4	130.9	114.3	149.9	129.6
June	129.7	120.9	152.2	128.0	121.5	111.4	130.9	114.5	150.2	129.6
July	129.5	121.5	152.2	128.0	121.5	111.4	130.7	112.8	150.2	129.4
Aug.	128.3	121.5	152.2	128.0	120.8	111.4	130.7	113.6	150.2	128.7

Source: DBS.

Table 52. 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)
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
1959	157.1	173.0	181.4	171.0	169.4	179.1	182.8	189.8	180.7	183.4

Source: Department of Labour and CMHC.

Table 53. 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		(3)	Residential Building Materials and Wage Rates	
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
1959	130.0	131.7	183.4	150.0	149.8	116.3

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

Source: DBS, Dept. of Labour and CMHC.

(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.

BUILDING COSTS AND CHARACTERISTICS

Table 54. 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 \$			
All Single 1-Storey Dwellings							
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	252	13,642	206	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
1959	2,472	11,743	247	14,462	218	1,089	10.78
1959—1st Q.	2,624	11,704	234	14,562	232	1,104	10.60
2nd Q.	2,535	12,059	240	14,834	227	1,115	10.82
3rd Q.	2,388	11,612	241	14,241	227	1,076	10.79
4th Q.	2,429	11,551	240	14,220	227	1,068	10.82
1960—1st Q.	2,960	12,869	264	16,093	240	1,180	10.91
2nd Q.	2,361	11,818	226	14,405	224	1,100	10.74
All Single-Family Dwellings							
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
1959	2,533	11,946	250	14,729	221	1,108	10.78
1959—1st Q.	2,690	11,941	236	14,867	234	1,124	10.62
2nd Q.	2,600	12,271	246	15,117	230	1,136	10.80
3rd Q.	2,442	11,802	245	14,489	228	1,093	10.79
4th Q.	2,483	11,719	247	14,449	229	1,082	10.83
1960—1st Q.	3,045	13,178	270	16,493	242	1,215	10.84
2nd Q.	2,478	12,137	236	14,851	227	1,134	10.71
All Single-Family Dwellings							
Approved Lenders							
1960—1st Q.	3,057	13,198	267	16,522	247	1,216	10.85
2nd Q.	3,056	13,157	267	16,480	241	1,201	10.95
CMHC							
1960—1st Q.	1,825	11,174	511	13,510	212	1,129	9.90
2nd Q.	1,763	10,878	199	12,840	209	1,050	10.36
All Lenders							
1960—1st Q.	3,045	13,178	270	16,493	242	1,215	10.84
2nd Q.	2,478	12,137	236	14,851	227	1,134	10.71

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

Price Range \$	1957	1958	1959	1st Quarter, 1960			2nd Quarter, 1960		
				Approved Lenders	CMHC	Total	Approved Lenders	CMHC	Total
Under 9,000	0.2	0.1	0.5	—	0.6	0.3	—	0.7	0.4
9,000—9,999	1.8	1.5	1.5	0.1	1.4	0.8	0.1	3.9	2.6
10,000—10,999	4.6	4.3	3.4	0.6	3.2	1.9	0.6	5.8	3.9
11,000—11,999	10.1	8.9	6.7	1.8	8.3	4.9	1.6	10.4	7.3
12,000—12,999	14.9	16.6	12.7	6.4	13.1	9.6	5.7	18.2	13.8
13,000—13,999	14.0	15.8	16.8	8.6	20.2	14.2	6.9	16.8	13.3
14,000—14,999	14.8	16.1	16.0	11.0	22.5	16.6	9.5	17.6	14.8
15,000—15,999	11.9	13.6	15.4	17.9	16.3	17.2	17.6	12.9	14.6
16,000 and over	27.7	23.1	27.0	53.6	14.4	34.5	58.0	13.7	29.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: CMHC.

**Table 56. Sizes of Houses⁽²⁾ Financed Under the National Housing Acts
(Per Cent)**

Floor Area (Sq. Ft.)	1957	1958	1959	1st Quarter, 1960			2nd Quarter, 1960		
				Approved Lenders	CMHC	Total	Approved Lenders	CMHC	Total
Under 900	2.7	2.6	3.7	0.6	4.5	0.6	0.5	9.1	4.8
900—949	4.4	5.2	5.4	0.4	—	0.4	0.9	9.3	5.1
950—999	8.0	6.3	6.2	1.1	9.1	1.2	2.8	12.4	7.6
1,000—1,049	22.3	24.5	24.2	12.5	36.5	12.9	11.1	24.6	17.9
1,050—1,099	16.2	20.0	19.8	14.0	13.6	14.0	14.8	15.6	15.1
1,100—1,199	19.3	20.0	20.2	30.1	9.1	29.8	32.3	14.7	23.5
1,200—1,299	14.1	11.4	11.6	20.8	13.6	20.7	22.0	7.7	14.9
1,300—1,399	6.3	5.2	4.8	13.2	4.5	13.0	8.7	3.1	5.9
1,400 and over	6.7	4.8	4.1	7.3	9.1	7.4	6.9	3.5	5.2
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.

Source: CMHC.

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