

CENTRAL MORTGAGE AND HOUSING CORPORATION
ECONOMIC RESEARCH DIVISION

HOUSING IN CANADA

A FACTUAL SUMMARY

JANUARY, 1947

OTTAWA, CANADA

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Foreword

"Housing in Canada" is published quarterly, designed to provide factual information which will afford as complete and current a picture of the housing situation as possible.

Information on an annual basis for the period 1919-1938 has been given in the first issue of "Housing in Canada," published in October, 1946. The present issue provides data on an annual basis for the period 1939-1945, and on a monthly basis for the years 1945-1946. The first part provides a brief summary in which the results of the statistical material are highlighted. The second part consists of tabular material arranged in seven sections: (1) population trends; (2) house-building activity; (3) publicly-assisted house-building; (4) real estate lending and loans for building purposes; (5) building materials; (6) building labour; and (7) building costs. The third and last part provides information on the sources of the factual material assembled in this report. There are also explanatory notes, where necessary, for the interpretation of the series. The sources given will enable the reader interested in greater detail to turn to the original material.

Part of the material incorporated in this report is obtained from original sources, with another part submitted by various Government departments, including the Dominion Bureau of Statistics, Department of Finance, Department of Labour, Department of Veterans Affairs, Department of Reconstruction and Supply, Wartime Housing Limited, the Superintendent of Insurance and also the Bank of Canada.

"Housing in Canada" concentrates on major trends in the housing field only and provides all available information of substance. As new and improved statistical series become available they will be incorporated in future issues.

*Economic Research Division
Central Mortgage and Housing Corporation*

Ottawa, January, 1947.

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PART I
FACTUAL SUMMARY

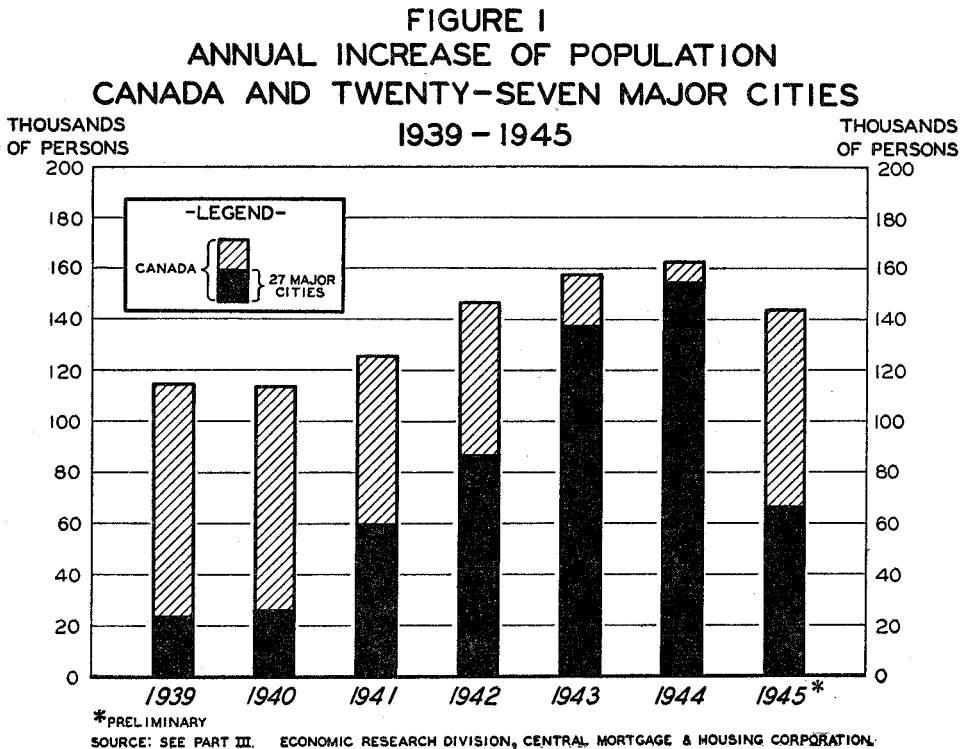
SECTION 1.—POPULATION TRENDS

(See Tables 1-3)

The annual building need as distinct from effective demand (i.e. the number of new homes people can afford to buy) is generally considered to depend upon two major factors: (1) the annual increase in population and (2) the annual rate of obsolescence of existing housing supply. In view of the present shortage of shelter, little is being done to replace obsolete or substandard houses. Additional housing needs are therefore mainly determined by the number and geographic distribution of new families requiring living quarters. Two significant aspects of Canadian population increase are dealt with briefly below.

Net Family Formation

New families are being formed in Canada at an unprecedented rate. Marriages, which reached an all-time high of 127,000 in 1942, averaged some 114,000 annually throughout the seven-year period 1939-1945. This is almost twice as many as the average during the depressed thirties. While this abnormal marriage rate tapered off during the last years of the war, it gained a new impetus during 1946 as young veterans returned from overseas. In addition to marriages in Canada during 1946, allowance must also be made for some 40,000 war brides who came to Canada during 1946. Immigration during the period 1939-1945 averaged 12,750 persons annually, of which an estimated one-fifth were married couples. Family dissolution between 1939 and 1945, based on deaths of married



persons which averaged 48,000 annually and divorces which averaged 3,200 over the period, continued at an annual rate of approximately 51,000. Net family formation (i.e. total marriages, together with one-fifth immigrants less total deaths of married persons and total divorces) ⁽¹⁾ then, proceeded at an annual rate of about 65,000 between 1939 and 1945. Present indications are that this trend continued throughout 1946.

Urbanism

The process of urbanization in Canada was given great impetus during World War II (see Figure I). While the annual net increase of population in Canada rose from 115,000 persons in 1939 to a high of 163,000 in 1944, the annual net increase of population in Canada's 27 major cities rose from 24,000 in 1939 to a high of 155,000 in 1944, indicating in part the magnitude of the shift to urban centres during the war years. This trend declined somewhat during 1945 as war-time employment was curtailed, but at 67,000 was still well above the pre-war level. Impressive as these figures are, however, they fail to reflect the even more rapid growth of urbanism which is taking place in the 'fringe' or suburban areas of the cities proper.

SECTION 2.—HOUSE-BUILDING ACTIVITY

(See Tables 4-7)

Completions, 1946

New housing completed during 1946 totalled some 62,500 units.⁽²⁾ This represents an increase of 14,500 dwelling units over the previous year's completions of 48,000 and is the largest annual increment since the best pre-war years, the late 'twenties, when an estimated 50,000 to 65,000 units were built annually.⁽³⁾ Of the 1946 total, 44,700 were located in urban areas (including some rural areas forming parts of large metropolitan centres) and 17,800 in rural areas.

Under Construction at Year-end, 1946

A special survey conducted jointly by the field staffs of the Dominion Bureau of Statistics, Central Mortgage and Housing Corporation and lending institutions, reports a total of some 40,000 housing units under construction at December 31, 1946. Of this total, 28,000 are located in cities and towns of 5,000 population and over and 12,000 in municipalities of less than 5,000 population. By state of completion, 38 per cent have advanced to the stage where work has begun on interior trim; 25 per cent have their roofs completed; 11 per cent have been sheathed; 12 per cent have their ground floor joists in, and 14 per cent have excavations completed. In addition to the high level of house-building activity during 1946, chief reasons for the large carry-over into 1947 were bottlenecks in the supply of building materials (aggravated by the steel and other strikes during the second and third quarter of 1946), and the acute shortage of skilled building

(1) For qualifications to this method see p. 55

(2) Preliminary estimate prepared by the Public Finance Statistics Branch, Dominion Bureau of Statistics and is subject to the same qualifications as outlined in *Housing Statistics, 1945*, Dominion Bureau of Statistics, Ottawa, 1946.

(3) *Manpower and Material Requirements for a Housing Program in Canada*, Department of Reconstruction and Supply, Ottawa, King's Printer, 1946, p. 16.

labour. However, with the current increased rate of production of a number of building materials and a higher than usual level of construction employment reported during the offseason winter months, completions during the early part of 1947 are expected to be at a higher rate than in 1946.

Building Permits Issued and Contracts Awarded, 1946

The accelerated rate of house-building activity which took place in Canada during 1946 is reflected in the two series used as indicators of 'intention to build', namely building permits issued and construction contracts awarded. The dollar value of building permits issued by 204 municipalities for residential construction during 1946 totalled \$200 million, 70 per cent above the previous year's \$118 million. Residential construction contracts awarded during 1946 reached an all-time high of \$213 million, 9 per cent above 1945's awards of \$196 million. The more than proportionate rise in 1946 over 1945 in the value of building permits issued as compared to the value of contracts awarded is partially explained by the substantial increase in the number of building permits taken out by owner-builders who frequently did not secure the services of a builder or contractor. In these cases, no contracts were awarded.

SECTION 3.—PUBLICLY-ASSISTED HOUSE-BUILDING

(See Tables 8-16)

In 1946, the volume of publicly-aided house-building in Canada reached an all-time high with two out of every five homes being built with direct Federal Government assistance. During the year, government-sponsored housing is estimated to have exceeded 25,000 new housing units, involving the expenditure of more than \$100 million, almost triple the 1945 volume of publicly-assisted house-building and five times that of 1939, the best pre-war year.⁽¹⁾

In 1946, the Canadian Government completed its eleventh year of lending operations for housing purposes, commencing with the Dominion Housing Act, 1935,⁽²⁾ followed by the National Housing Act, 1938,⁽²⁾ and succeeded by the National Housing Act, 1944, under which current operations of the Federal housing agency, Central Mortgage and Housing Corporation, are carried on. In the field of direct supply of housing, 1946 marked the sixth year of low-rental house-building by a Crown Company, Wartime Housing Limited. Details of operations under the various housing programmes which accounted for the substantial increase in publicly-assisted housing in Canada during 1946 are discussed briefly below and shown in tabular form in Part II.

National Housing Act, 1944

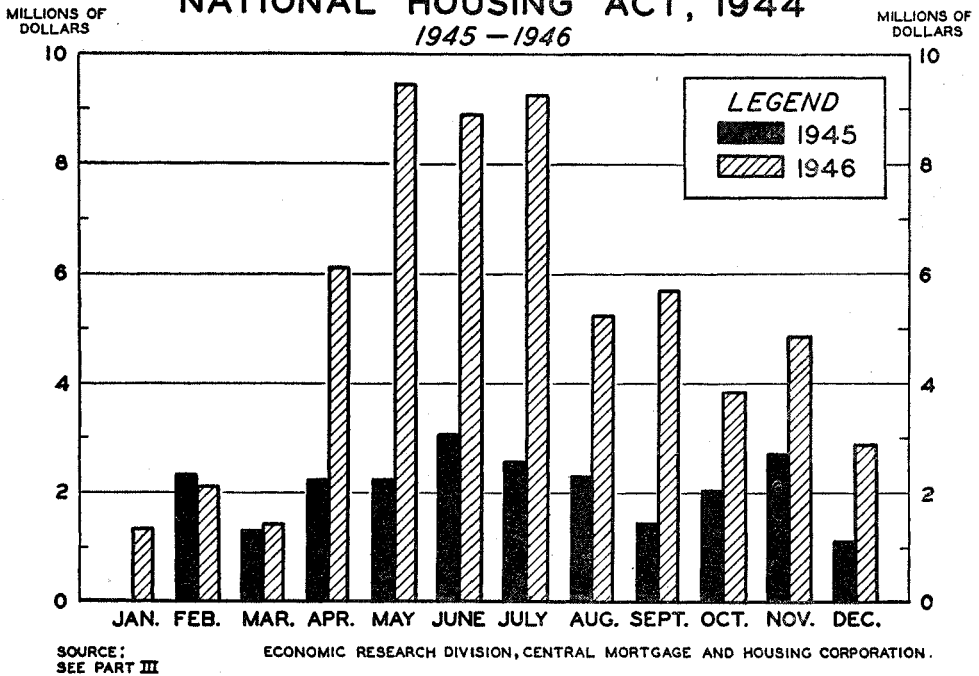
Total lending operations during 1946 under the National Housing Act were more than double the volume carried out in 1945 both in terms of the number of units financed and the amount of loans authorized. Total net loans approved during the year numbered 7,313, financed 11,763 new housing units and amounted

(1) For other types of Federal assistance see p. 22

(2) For information on lending operations under the Dominion Housing Act, 1935, and the National Housing Act, 1938, see *Housing in Canada*, October, 1946, pp. 11 and 29.

to \$55.6 million. This sizeable increase in lending operations was due to a number of reasons, including the over-all increase in house-building activity, a liberalization of lending practice reflected in a lengthening of the amortization period, increases in lending values, certain limited loan guarantees for the lender, and a decentralization of Federal lending operations.

FIGURE 2
VALUE OF LOANS APPROVED
NATIONAL HOUSING ACT, 1944
1945 - 1946



Lending operations during 1946 were largely under Parts I and II of the Act dealing with (1) housing for home ownership and (2) housing for rental purposes. Assistance to rural housing under Part III of the Act is still in the negotiation stage with proclamation of this section and commencement of operations expected for 1947. In the meantime, farmers requiring financial assistance for housing and other purposes have been able to obtain this under the provisions of the Farm Loan Act, 1927, and amendments, and the Farm Improvement Loans Act, 1944. Loan guarantees for home extension as provided for under Part IV of the National Housing Act commenced on April 1, 1946, with the proclamation of this section.

(1) *Housing for Home Owners:* Part I of the National Housing Act provides that the Central Mortgage and Housing Corporation may enter into contracts with approved lending institutions to make joint loans and to arrange certain guarantees by the Dominion against losses under four different plans designed to stimulate housing for home ownership: (a) loans to owner-occupiers; (b) loans to builders who intend to sell to owner-occupiers; (c) loans to builders who

agree to sell to veteran owner-occupiers at a price fixed at a moderate level by Central Mortgage and Housing Corporation—a plan known as the “Integrated Housing Plan”; and (d) loans to co-operatives for owner occupancy (see Table 9).

(a) *Loans to Home Owners:* During 1946 loans to owner-occupiers numbered 2,517 providing the same number of family units and involving an outlay of \$11.2 million. The average loan per unit was \$4,457.

(b) *Loans to Builders for Sale:* In the same year, 2,169 loans, involving an equal number of dwellings and amounting to \$10.3 million were approved. The average loan per unit was \$4,755, or 7 per cent higher than the average for loans for owner occupancy.

(c) *Integrated Housing Plan:* Loans approved under this plan numbered 2,241 for the same number of units and amounted to \$10.3 million during 1946. The average loan per unit at \$4,591 was slightly lower than loans to builders not limited as to sales price.

(d) *Loans to Co-operatives:* No applications were received from co-operatives for loans under Section 4, para. 3, of the National Housing Act, 1944, and no loans were approved.

Total loans for home-ownership housing numbered 6,927, involving the same number of family units and comprising an outlay of \$31.8 million.

(2) *Housing for Rental Purposes:* Part II of the National Housing Act provides that the Central Mortgage and Housing Corporation may enter into contracts with approved lending institutions to make joint loans, to arrange certain guarantees by the Dominion against losses and to recommend grants designed to encourage the construction of rental housing. Seven plans are under way or contemplated: (a) loans to owners of rental property; (b) loans to builders who intend to sell rental property to prospective owners; (c) loans to builders who agree to sell rental properties at a price fixed at a moderate level by Central Mortgage and Housing Corporation, with priority being given to veterans, the multiple version of the “Integrated Housing Plan”; (d) loans to limited dividend corporations for low-rental housing purposes, including a special scheme operated by Housing Enterprises of Canada Limited, an institutional holding company owned by various life insurance companies; (e) loans for rental premises to borrowers engaged in mining, lumbering, logging or fishing; (f) guarantees to life insurance companies for approved rental projects involving the direct investment of their funds; and (g) grants in aid by the Minister for slum clearance projects (see Table 9).

(a) *Loans to Owners of Rental Property:* In 1946, loans were approved for 105 rental projects, providing living space in 884 units and involving mortgages of \$3.8 million. The average loan per unit amounted to \$4,318, an amount considerably lower than the average loan for home owners.

(b) *Loans to Builders for Sale:* Loans under this scheme amounted to \$402,600 and were made for 42 projects comprising 107 family units. The average loan per unit amounted to \$3,763.

(c) *Integrated Housing Plan:* Loans under this plan numbered 205, providing 410 dwelling units, and amounted to \$1.5 million. The average loan per unit during 1946 was \$3,720, or about 19 per cent lower than the average approved for ownership under the same plan.

(d) *Loans to Limited Dividend Corporations:* The bulk of lending for rental purposes was made for houses built by Housing Enterprises of Canada Limited and its subsidiaries, covering 32 projects, involving 3,299 units and a loan value of \$17.4 million. In addition, 2 loans were approved for other limited dividend corporations involving 136 units and a loan value of \$626,000. Average loan per dwelling unit was \$5,274 for Housing Enterprises projects and \$4,602 for other limited dividend corporations.

(e) *Loans to Borrowers Engaged in Mining, Lumbering, Logging and Fishing:* This section of the Act came into effect on September 1, 1946. While no loans have been made under this provision in 1946, several projects have been reviewed and made ready for approval early in 1947.

(f) *Guarantees to Life Insurance Companies for Approved Rental Projects:* Approval for the investment of funds of life insurance companies in housing projects owned and operated by these institutions was given in one case, involving an expenditure of \$30,000 for 6 units. Approvals were also given for the purchase of land for the purpose of building large-scale residential developments by life insurance companies. Two projects are involved with site acquisition costs of \$23,000 and a contemplated additional investment in housing development of about \$1.2 million designed to create 220 new family units.

(g) *Grants in Aid for Slum Clearance Projects:* In the light of the need for the continuous occupancy of all available living quarters during 1946, even in areas that require rebuilding, the Central Mortgage and Housing Corporation did not take any active steps to encourage slum clearance during 1946.

Total lending operations for *new* housing under Part II involved the approval of 386 loans representing 4,836 units with a loan value of \$23.8 million. The average unit loan was \$4,915, or some 7 per cent higher than the average approved for home ownership.

Wartime Housing Limited

Construction activity during 1946 of the Crown Company, Wartime Housing Limited, returned to the peak level attained during 1942 and 1943 at which time its main function was to provide housing accommodation for workers in those parts of Canada where war industries had created a serious housing shortage. Current operations of the company are directed towards the construction of low-rental homes for veterans. During 1946, Wartime Housing Limited completed 6,997 new housing units, or more than four times the previous year's completions, and had 4,660 houses under construction at December 31, 1946 as against 5,524 incomplete units at the year-end 1945. Total expenditure on construction for the year amounted to \$36.6 million, more than triple the previous year's outlay of \$10.8 million. It is expected that the 1947 operations of the company will continue at a high level.

After close to six years' operations (April 1, 1941 to December 31, 1946), Wartime Housing Limited had increased the Canadian housing supply by 25,771 new housing units. Expenditure on house-construction during the period, including those under construction at December 31, 1946, amounted to \$95.3 million. In addition, the company had expended \$13.8 million on 310 supplementary buildings (dormitories, staff houses, dining halls etc.) completed during the period, together with 9 units under construction at December 31, 1946, and \$18.8 million on land, improvements and other outlay, bringing the total expenditure for the period to \$128 million.

Veterans' Land Act, 1942

Housing operations under the Veterans' Land Act are rural and semi-rural in nature. The legislation provides financial assistance to veterans intending to engage in farming as a full-time occupation or in part-time farming coupled with industrial, commercial or other employment from which the veteran derives his principal cash income. Six plans are currently in operation, but house-building activity has been highest in the first two: (1) sub-division projects; (2) small holdings; (3) full-time farming; (4) commercial fishing; (5) provincial lands; and (6) grants to Indian veterans (see Tables 13 and 14).

(1) *Sub-division Projects:* This scheme involves direct house-construction by the Veterans' Land Act administration on semi-rural land purchased by the administration for sale to veterans. Construction commenced late in 1945 and by December 31, 1946, 208 projects were under way involving appropriations totalling \$21.4 million and against which \$19.1 million had been expended. Housing units completed during the period numbered 2,290 and at the year-end 1946, 398 units were under construction.

(2) *Small Holdings:* Under this plan, the veteran receives financial assistance covering the purchase of land (a minimum of two to three acres depending on its value), existing buildings and the construction of a house to specifications laid down by the administration. From commencement of operations (September 23, 1943) to December 31, 1946, loan approvals numbered 9,919, amounting to \$44.6 million against which \$26.5 million had been expended. During the period, 149 housing units were completed and 1,603 units were under construction at the year-end 1946.

(3) *Full-time Farming:* Veterans intending to engage in full-time farming may receive financial assistance under this plan for the purchase of land and existing buildings, the erection of a home and necessary farm buildings. Operations to date have been largely for the purchase of land and existing buildings. From September 23, 1943 to December 31, 1946, 11,847 loans had been approved amounting to \$46.3 million of which \$3.5 million was for new house construction, repairs and other services and the balance, \$42.8 million for the purchase of land and existing buildings. During the period, 59 homes were completed and 192 were under construction at the year-end 1946. Total expenditure on full-time farming amounted to \$34.4 million, of which new housing absorbed \$712,000.

(4), (5) and (6) *Commercial Fishing, Provincial Lands and Grants to Indian Veterans*: Similar financial assistance for the acquisition of land and housing accommodation to that provided for full-time farming is available to veterans intending to engage in commercial fishing. In the case of Provincial Lands and grants to Indian veterans an outright grant of \$2,320 is made by the administration to veterans settling on Provincial lands or Indian reserves for house-building and the purchase of household equipment, machinery etc. Loans and grants under these plans numbered 1,141 and amounted to \$1.8 million against which \$510,000 had been expended to December 31, 1946. Housing units completed during the period numbered 31, and at the year-end 87 were under construction.

Over-all housing operations under the Veterans' Land Act from September 23, 1943 to December 31, 1946 involved appropriations, grants and loans totalling \$114.1 million against which the administration had expended \$80.5 million, \$23.0 million on new construction and \$57.5 million on the acquisition of land and existing buildings. New housing units completed during the period numbered 2,529 and 2,280 units were under construction at the end of 1946.

Canadian Farm Loan Act, 1927⁽¹⁾

The Canadian Farm Loan Act was enacted by Parliament in 1927 to meet the demand for improved agricultural credit facilities in the long-term mortgage field. This legislation as amended has been administered by the Canadian Farm Loan Board, commencing in January, 1929. It provides that loans may be made to farmers for the purpose of paying debts, purchasing livestock and farm equipment, making farm improvements, erecting new buildings, repairing buildings, providing for the expense of farm operation and assisting in the purchase of additional farm land.

Lending for house-construction under the Act to date has constituted only a minor portion of total operations by the Board. During 1946, of the 1,309 loans made amounting to \$3.4 million, house-construction and repairs accounted for \$74,000. In the eighteen years of its existence, the Board has approved loans amounting to \$62.4 million to 38,920 farmers (see Table 15).

The Farm Improvement Loans Act, 1944⁽²⁾

In August, 1944, The Farm Improvement Loans Act, 1944, was enacted to provide intermediate and short term credit to farmers for the improvement and development of farms and living conditions on farms. Lending operations under the Act commenced on March 1st, 1945. A detailed break-down of these operations insofar as they concern housing is not as yet available.

Home Extension Loans

Loan guarantees for home extensions are provided under Part IV of the National Housing Act. Operations under this section commenced on April 1st, 1946, with proclamation of this section. During the nine months of 1946 in which operations were carried out, 25 loans were approved, involving 53 new units, and an expenditure of \$76,315.

⁽¹⁾ *Canadian Farm Loan Act*, R.S.C., 1927, Chapter 66, was amended by *The Canadian Farm Loan Act Amendment Act*, 24—25 George V, Chapter 46 (1934) and by *The Canadian Farm Loan Act Amendment Act*, 25—26 George V, Chapter 16 (1935).

⁽²⁾ *The Farm Improvement Loans Act, 1944*, 8 George VI, Chapter 41, assented to August 15th, 1944.

Home Conversion Plan

Part II, Section 9B of the National Housing Act, 1944, provides for the operation of the Home Conversion Plan established by various Orders-in-Council commencing in April, 1943. The plan received statutory authority in the 1946 amendment of the National Housing Act, 1944. During three years of existence, the Home Conversion Plan has provided 2,096 housing units (including 28 rooms for transients) in 260 projects. Operations during 1946 were confined to the completion and administration of projects started previously. Capital disbursements for 1946 totalled \$142,000, making the total conversion costs to date \$5 million.

Emergency Shelter

In January, 1946, administration of the Emergency Shelter Order was transferred from the Wartime Prices and Trade Board to the Central Mortgage and Housing Corporation. Prior to this date, 1,051 emergency shelter units had been provided. During 1946, shelter units completed or nearing completion at the year-end numbered 7,602. For the most part, these shelter units were provided by Central Mortgage and Housing Corporation in co-operation with municipalities and universities by conversion of barracks and other available buildings.

Priorities Assistance for House-Building

Priorities assistance for building materials required by Government-approved, low-cost veterans' housing projects, and by individual veterans building their own homes, commenced in August, 1945, covering such items as plumbing supplies, nails, etc. Assistance was extended by the issuance of Order No. P.O. 11 on March 12, 1946. This order required suppliers of specified building products, with certain exceptions, to make prior shipment of APH-rated purchase orders for materials going into approved housing projects. Also in March, 1946, the use of the APH priority rating was further extended to individual veterans trying to complete their own homes without the priorities assistance available under the Veterans' Land Act. A new application form (PB-1046) was issued in order to provide priorities assistance on the minimum quantities of certain building materials required to permit occupancy of homes being built by veterans and whose homes were at least 75 per cent completed (later reduced to 50 per cent). On August 12, 1946, Order No. P.O. 11 was amended by Order No. P.O. 11A. Chief change was to make the APH priority rating effective back to the producer level for a number of building materials, and on February 1, 1947, Order No. P.O. 11B provided that priority ratings be assigned for practically all building materials and such ratings may be passed back in *all* cases to the producer level.

Programs receiving APH assistance during 1946 were:

- Emergency Shelter
- Individual Veterans (Form PB-1046)
- Veterans' Land Act
- Housing Enterprises of Canada Limited
- Wartime Housing Limited

Integrated Housing Development
Prefabricated Houses
Military Hospitals
Military Health and Occupational Centres.

Over and above regular priorities assistance now being given to veterans' housing, a special drive was made by the Priorities Branch, Department of Reconstruction and Supply, in November and December, 1946, to complete homes which were being delayed because of a small number of items in short supply. As a result many additional homes were made ready for occupancy sooner than they would have been without this expediting. This drive is continuing throughout 1947.

During 1946, 25,788 new housing units received priority assistance for building materials, bringing the total to 36,606 since August, 1945 when the priority system was inaugurated (see Table 16).

Housing Research and Community Planning

Housing research and community planning was commenced in 1946 under Part V of the National Housing Act. Expenditures of \$118,550 were approved for economic and related research, \$30,000 for technical research, \$32,000 for architectural investigation, \$289,996 for community planning, and \$15,923 for educational work, or a total of \$486,469. Because a number of these projects cover a longer period than one year, actual expenditures amounting to \$160,375 are lower than the commitments made.⁽¹⁾

⁽¹⁾ For more detailed information see *Annual Report to the Minister of Reconstruction and Supply, Including a Report on the Operations of the National Housing Acts for the Year 1946*, Central Mortgage and Housing Corporation, Ottawa, March, 1947 pp. 22-23.

SECTION 4.—REAL ESTATE LENDING AND LOANS FOR BUILDING PURPOSES

(See Tables 17 and 18)

Real Estate Lending

With residential and other civilian construction activity being curtailed during the war years, loans on real estate held by life insurance, trust and loan companies with Dominion registration declined from \$471 million in 1940 to \$371 million in 1945. This drop in mortgage investment by a major segment of Canada's lending institutions indicates also the improved financial position of borrowers which enabled them to reduce their commitments by more than one-fifth over a period of five years. While no final figures on mortgage lending are available for 1946, preliminary indications are that increased building activity both of residential and industrial character in that year was accompanied by an expanding volume of lending on real estate by lending institutions.

Bank Loans, 1946

The high level of construction activity is also illustrated by bank loans to contractors and others for building purposes which during 1946 totalled \$72 million, highest volume reported since detailed information on bank loans was first made available (1934). 1946 building loans were 50 per cent above the previous year's \$48 million (*total* bank loans were 26 per cent higher) and accounted for 5 per cent of *total* loans made by chartered banks in Canada, building's highest share of total loans on record.

SECTION 5.—BUILDING MATERIALS

(See Tables 19 and 20)

The production of most critical building materials during 1946 was well above output for the previous year (steel products excepted), many exceeded their 1939–1945 average, and a few registered all-time highs. Highest gains for the year (37–43 per cent above 1945 output) were reported by producers of brick, asphalt shingles, gypsum wall board and cement. Production of cast iron soil pipe and warm air furnaces was 22 and 23 per cent respectively above the previous year's output, and imports of window glass were 10 per cent higher. Sawn lumber output during 1946 was maintained at the 1945 peak level despite the loss of one month's production from the British Columbia mills resulting from the loggers' strike in that province. Steel pipe and wire nail production, reflecting the three-month strike in the major producers, was 29 and 16 per cent respectively below the 1945 level (see Figure 3).

Cement: The production of Portland cement during 1946 amounted to 10.7 million barrels (of 350 pounds). This represents an increase of 37 per cent over the previous year's output of 7.8 million barrels, 41 per cent above the 1939–1945 annual average of 7.6 million barrels and parallels peak production achieved by the industry during the late 'twenties.

Building Brick: A substantial improvement in brick production took place during 1946. The 1946 output of face and common brick amounted to 273 million bricks, 43 per cent above the 1945 production, 57 per cent above the 1939-1945 annual average of 174 million bricks and the highest volume since 1930 when some 320 million bricks were produced.

Sawn Lumber: Sawn lumber production during 1946 continued at the peak level attained during 1941, 1942 and 1945 when 4.9 billion board feet were produced annually, this in spite of the loss of one month's output from British Columbia mills during the loggers' strike in that province.

Glass: Imports of common, colourless window glass for the Canadian domestic market accelerated substantially during the last quarter of 1946 with the arrival of sizeable shipments from Czechoslovakia. Total imports for the year amounted to 44 million square feet, 10 per cent above 1945 imports and 13 per cent above the 1939-1945 annual average importation of 39 million square feet.

Cast Iron Soil Pipe and Fittings: The production of cast iron soil pipe and fittings during 1946 amounted to 25,300 tons, 22 per cent above volume for the previous year and 28 per cent above the 1939-1945 annual average of 19,700 tons. Although output of this item during 1946 was well above the prewar level, requirements greatly exceeded supply and throughout the year soil pipe headed the list of building materials reported in shortest supply. The effect of the steel strike is reflected in curtailed output during July, August and September as pig iron supplies at the foundries dwindled due to shutdowns in the major producers.

Steel Pipe, Tubes and Fittings: Steel pipe production which had recovered to the peak level of the 'twenties during the war years fell off sharply during 1946 due to the three-month strike in the industry. Output for the year amounted to 98,400 tons, 29 per cent below 1945 volume.

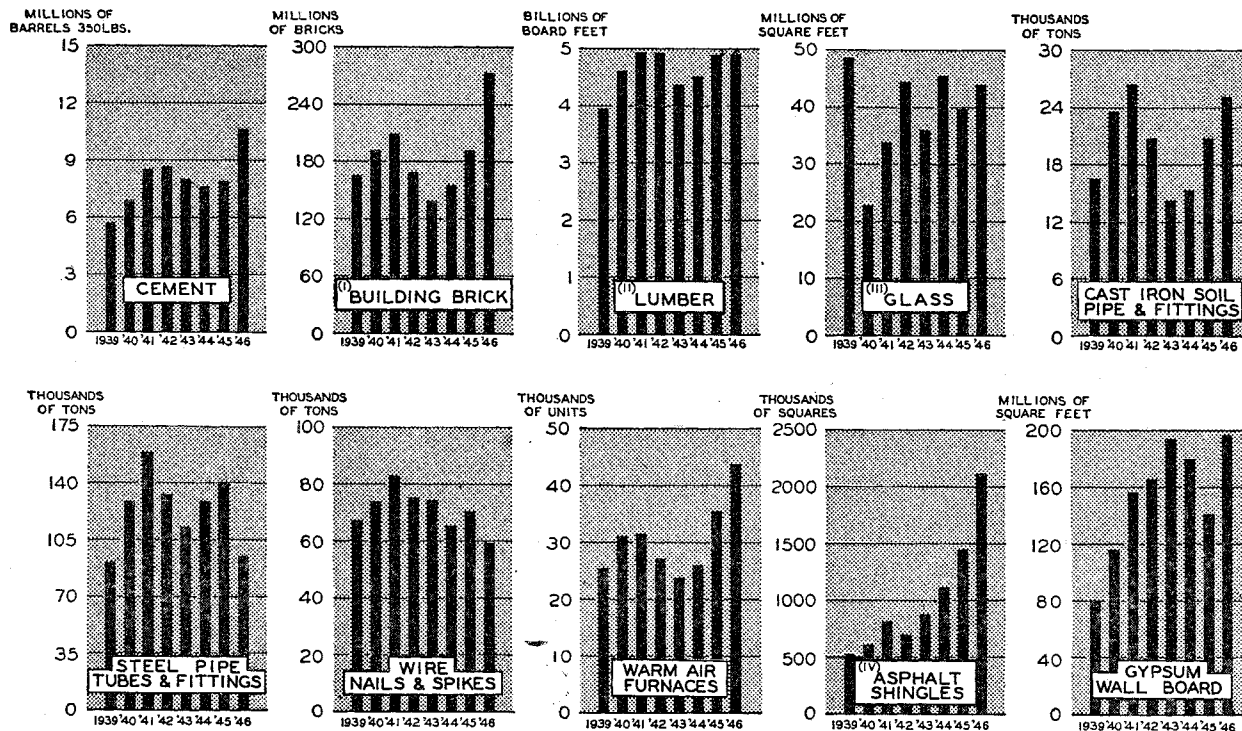
Wire Nails and Spikes: Production of wire nails and spikes during 1946 was affected by stoppages due to management-labour disputes. As a result, output at 58,900 tons in 1946 declined 16 per cent from its 1945 level.

Warm Air Furnaces: The production of warm air furnaces reached an all-time high for the industry during 1946. Output for the year amounted to 43,400 complete units, an increase of 23 per cent over the 1945 volume of 35,200 units and well above the 1939-1945 annual average of 28,400 units.

Asphalt Shingles: The production of asphalt shingles (all weights) which has been accelerating since 1939 reached an all-time high of 2.1 million squares in 1946. This represents an increase of 43 per cent over the previous year and is more than double the annual average production during the war years.

Gypsum Wallboard: The 1946 output of this type of building board established an all-time high for the industry at 197 million square feet, exceeding slightly the war-time peak reached in 1943.

FIGURE 3
VOLUME OF PRODUCTION OF TEN SELECTED BUILDING MATERIALS
1939-1946



NOTE:

(i) 1939 TO 1945 FACTORY SALES
 (ii) ESTIMATED 1945 AND 1946

(iii) IMPORTS

(iv) INCLUDES SIDING

SECTION 6.—BUILDING LABOUR

(See Tables 21-23)

Employment, 1946

Increased construction activity during 1946 brought employment in the building industry close to the all-time high attained during 1943, and 43 per cent above the 1945 level, indicating that the switch from a war to peace-time footing in the industry has been largely accomplished.

Employment in the building industry, as reported by employers with 15 or more employees covering a broad field of building activity, industrial, commercial, institutional and residential, averaged a working force of 65,000 persons in the peak year of 1943. Despite the highly seasonal nature of the industry (the average peak of construction employment comes in September) employment figures for December 1st, 1946 totalled 78,000 persons as against 60,000 employed at December 1st, 1945. This would indicate that considerably more winter construction is being carried on. The *total* building labour force, however, is considerably in excess of these figures as they do not take into account the many small contractors and sub-contractors employing less than 15 workers. It is estimated that upwards of 250,000 on-site workers are actively engaged in the construction industry.⁽¹⁾

Labour Market, 1946

Little change is evident in the 1946 year-end position of supply and demand for building labour although employment in the industry (as mentioned above) was considerably higher than a year ago. The available supply of skilled and unskilled labour in the building trades as reported by the local offices of the Unemployment Insurance Commission totalled 12,145 persons at December 26, 1946 as compared to 12,333 unplaced applicants registered at the year-end 1945. The industry's demand for labour stood at 3,603 unfilled vacancies at the end of 1946 as compared to 3,906 job vacancies registered at the close of 1945.

Unskilled labour, carpenters, bricklayers and plumbers respectively were reported in highest demand, while most unplaced applicants were registered as carpenters and painters. Ontario provided 48 per cent and Quebec 27 per cent of the total demand for building labour in Canada. Looking at the supply side, however, Quebec led the five main regions of Canada with 30 per cent of the unplaced applicants, Ontario had 19 per cent and the remainder, 51 per cent, was shared equally by the Maritime, Prairie and Pacific regions.

Vocational and Apprenticeship Training

The number of apprentices in the building trades during 1946 was almost double that during 1945. With an unprecedented demand for skilled building mechanics and the return of veterans from overseas during 1946, enrolment in the Dominion-Provincial Training Scheme ⁽²⁾ at December 31, 1946 totalled

(1) On the basis of a Labour Force Survey conducted by the Dominion Bureau of Statistics during the week November 3-9, 1946, total employment of on-site labour in the construction industry was estimated at 244,000 persons. *Press Release*, Dominion Bureau of Statistics, January 14, 1947.

(2) Scheme instituted by the Dominion Government under Order in Council P.C. 8993-1944.

7,483 as compared to 3,815 apprentices reported in training at the year-end 1945. Highest enrolment is in the carpentry, electrical, and plumbing trades, with relatively few trainees in bricklaying, painting sheet metal, and plastering.

The effects of the Dominion-Provincial Training Scheme on the labour market are long-term, but shortened training requirements for veterans with previous experience, promise a small, though continuous flow of building mechanics beginning in 1947. At the close of 1946, of the 7,483 persons undergoing training 3,104 (mainly veterans) were enrolled in Vocational Training Schools taking a six-month course preparatory to starting on the third year of the four-year period required to reach journey-man status. Although veteran enrolment during 1947 is likely to fall off, it is expected that this will be more than compensated for by the increase in young applicants now taking the special 2-3 month trade training each year while attending vocational and technical schools throughout the provinces.

SECTION 7.—BUILDING COSTS

(See Tables 24-27)

Building Costs, 1946

The cost of house-building in Canada rose a further 7 per cent during 1946. This estimate is a weighted average for an individual housing unit based on a 5 per cent rise in the wholesale price of building materials during 1946 and a 9 per cent jump in 1946 average hourly wage rates paid to construction workers.

Building Costs, 1939-1946

Taking all factors into account, total building costs have risen between 56 and 71 per cent from 1939 to 1946. Since 1939, wholesale prices of building materials have increased 49 per cent, and hourly wage rates in the construction industry are 43 per cent higher. For the cost of an individual housing unit, this means an increase of 46 per cent. To this increase has to be added an allowance for lowered efficiency in the house-building industry owing to special conditions arising out of the war which have caused a further rise in overall construction costs. By 1945 these factors resulted in a decline of output per man-hour sufficient to raise construction costs by an additional 10 to 25 per cent⁽¹⁾. This decline in efficiency was mainly due to the dilution of the skilled working force by untrained or partly trained men and delays on the building site due to shortages of building materials. During 1946, more serious delays in the supply of building materials aggravated by the steel and other strikes added to this inefficiency factor bringing the total cost of contingencies of this sort since 1939 for most builders and contractors to lie within the upper limits of the 10 to 25 per cent range referred to above. Taking all factors into account, then, total construction costs for an individual housing unit have risen between 56 and 71 per cent since 1939. To illustrate, a house built in 1939 costing \$5,000 (exclusive of contractor's overhead and profit) would now cost close to \$8,000.

⁽¹⁾ *Manpower and Material Requirements for a Housing Program in Canada*, Department of Reconstruction and Supply, Ottawa, 1946, p. 11.

Building Material Prices, 1946

Wholesale prices of building materials during 1946 increased 5.2 per cent over the previous year. The composite index of wholesale prices of building materials (based on 111 commodities) which had remained at 144.8 throughout 1944 and 1945 (increases in certain items being offset by declines in others) rose 14.9 points to 159.7 by December, 1946, averaging 152.3 for the year, 5.2 per cent above the 1945 level (see Figure 4). A slightly smaller increase amounting to 4.8 per cent occurred in the composite index of wholesale prices of *all* commodities covering 510 items.

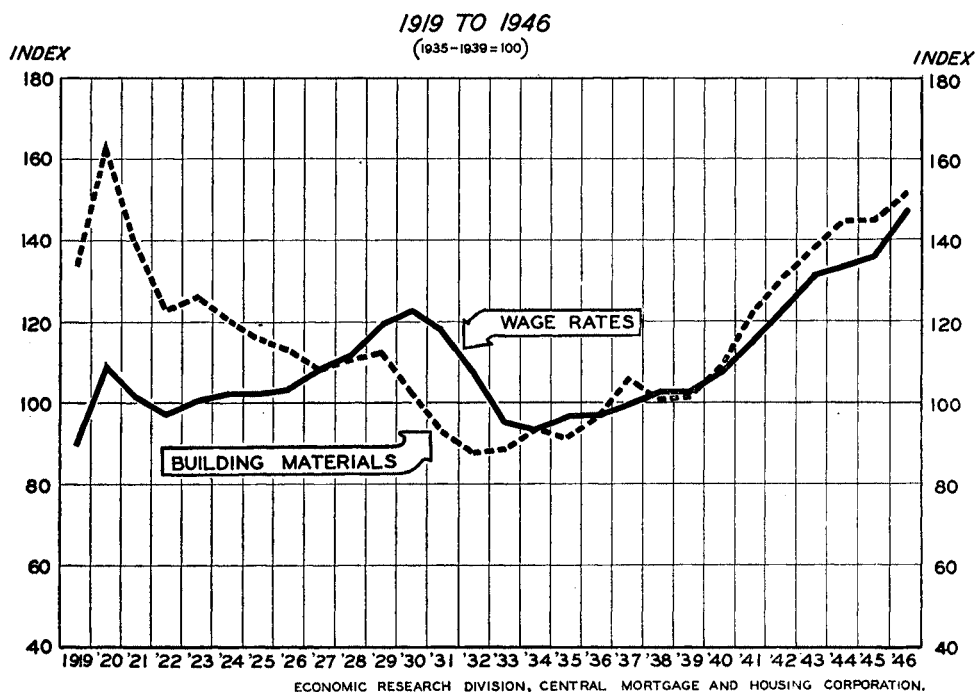
Major movements of the building material composite index took place in April and November reflecting in the main, price increases authorized in the lumber and steel industries. Highest price gains for the year were concentrated in the steel industry — wire nails were up 15.5 per cent, and 5 per cent increases were registered for steel pipe and range boilers. Lumber prices for the year were 5.4 per cent higher and paint materials 3.8 per cent higher. Brick, glass, and plaster were unchanged and cement prices declined fractionally.

Wage Rates of Construction Labour, 1946

Hourly wage rates paid to workers in the construction industry during 1946 were 9 per cent above the 1945 level. The Department of Labour's index rose from 131.2 in 1945 to 143.2 for 1946, an overall increase in construction hourly wage rates paid of 9.1 per cent (see Figure 4.) Annual earnings of construction workers, however, increased beyond the above-mentioned rise, because of the higher level of employment in the industry, less seasonal unemployment and less time lost in changing jobs due to the heavy demand for skilled building labour (see Section 6).

Table 25 showing the breakdown of the composite index of wage rates in the construction industry by trades indicates that highest gains during the year were made by skilled tradesmen (8–12 per cent over 1945 rates). Wage rates for unskilled labour were 6 per cent higher than those prevailing in 1945.

FIGURE 4 TRENDS OF WHOLESALE PRICES OF BUILDING MATERIALS AND WAGE RATES IN THE CONSTRUCTION INDUSTRY



Rent and the Cost of Living, 1946

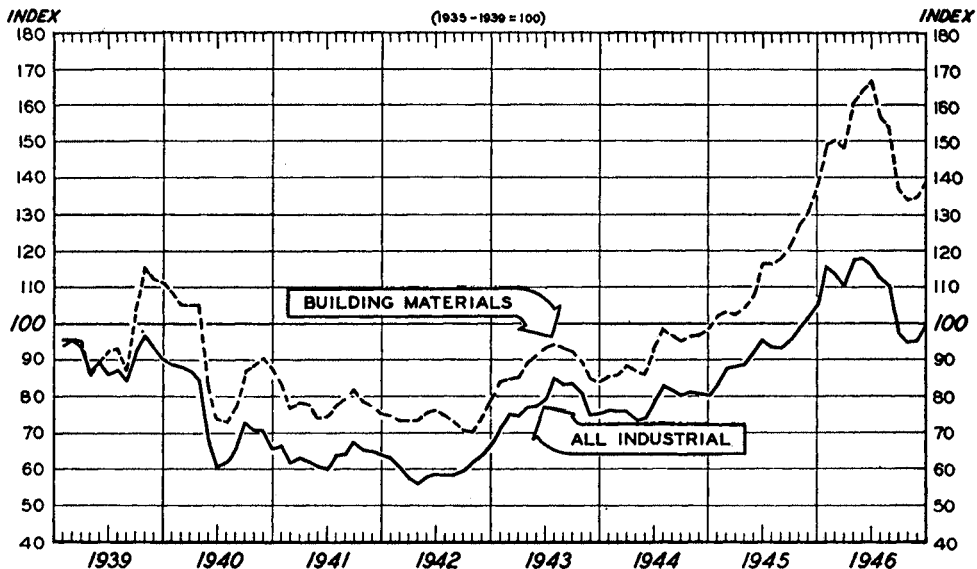
Rentals in Canada during 1946, remaining under government control, increased only fractionally. Total increase since controls went into effect in 1941 is 3 per cent, and since 1939, 8.6 per cent.

The Canadian cost of living index moved upwards from the 1945 average for the year of 119.5 to average 123.6 during 1946, an increase of 3 per cent, and 22 per cent above the pre-war level.

Common Stock Prices — Building Materials and Other Industries, 1946

The Canadian investors' index of building material common stock prices, reflects the expectations of investors with regard to future prospects of the industry, together with other extraneous factors, including political, financial and psychological factors. The index for 1946 was some 29 per cent above the 1945 level, as compared to a 16 per cent rise in the index of all industrial common stock prices. The investors' index of building materials fluctuated from 149.0 in January to a high of 167.0 in June, declined to a low for the year of 133.9 in October and recovered to 138.4 by December. Average for the year was 149.6 or 29 per cent above the 1945 average of 116.0, 52 per cent above the 1939 level (see Figure 5).

FIGURE 5
INVESTORS' INDEXES OF BUILDING MATERIALS
AND ALL INDUSTRIAL COMMON STOCK PRICES - CANADA
1939-1946



SOURCE: SEE PART III

ECONOMIC RESEARCH DIVISION, CENTRAL MORTGAGE AND HOUSING CORPORATION.

PART II.
TABULAR MATERIAL*

*Sources of tables shown in Part II together with explanatory notes will be found in Part III

SECTION 1
POPULATION TRENDS

TABLE 1.—POPULATION TRENDS, CANADA, 1939-1945
(In Thousands)

Year	Population		Births	Marriages	Divorces	Deaths	
	27 Major Cities (Population of 30,000 and over)	Canada				Married Persons	Total
1939	3,480	11,267	229	104	2.1	45	109
1940	3,506	11,381	244	123	2.4	47	111
1941	3,566	11,507	255	122	2.5	48	115
1942	3,653	11,654	272	127	3.1	48	113
1943	3,791	11,812	284	111	3.3	49	119
1944	3,946	11,975	284	101	3.8	49	116
1945	4,013 ⁽¹⁾	12,119	288	108 ⁽²⁾	5.1 ⁽²⁾	49	113

⁽¹⁾ Preliminary.

⁽²⁾ Revised.

TABLE 2.—BIRTH, DEATH, MARRIAGE AND DIVORCE RATES, CANADA
1939-1945
(Per Thousand of Population)

Year	Birth Rate	Death Rate	Marriage Rate	Divorce Rate
1939.....	20.3	9.7	9.2	.019
1940.....	21.4	9.8	10.8	.021
1941.....	22.2	10.0	10.6	.022
1942.....	23.3	9.7	10.9	.027
1943.....	24.0	10.1	9.4	.028
1944.....	23.7	9.7	8.4	.032
1945.....	23.8	9.3	8.9	.042

TABLE 3.—REGISTRATIONS OF BIRTHS, DEATHS AND MARRIAGES
IN CITIES, TOWNS AND VILLAGES
WITH POPULATION OF 10,000 AND OVER, CANADA,
1939-1946
(In Thousands)

Period	Births	Deaths	Marriages
1939.....	86.1	52.6	51.5
1940.....	97.5	55.1	63.6
1941.....	106.7	54.8	63.8
1942.....	123.6	55.6	70.7
1943.....	134.8	59.6	60.6
1944.....	134.2	58.8	53.6
1945—January.....	11.2	5.4	3.2
February.....	10.2	4.7	3.1
March.....	11.8	5.4	2.7
April.....	11.8	4.8	3.8
May.....	11.6	4.8	4.3
June.....	11.9	4.7	7.3
July.....	12.6	4.8	6.6
August.....	11.3	4.6	5.5
September.....	11.3	4.6	6.1
October.....	12.0	5.0	5.8
November.....	10.8	5.0	4.6
December.....	11.1	5.4	4.9
Year.....	137.6	59.2	57.9
1946—January.....	11.7	5.9	3.8
February.....	10.7	5.2	4.1
March.....	11.5	5.3	4.1
April.....	13.3	5.1	4.7
May.....	13.8	5.1	6.0
June.....	13.5	4.6	8.8
July.....	14.2	5.0	7.6
August.....	14.8	4.6	6.8
September.....	14.2	4.5	7.9
October.....	14.8	5.0	6.9
November.....	14.2	5.2	5.3
December.....	14.4	5.2	5.2
Year.....	161.1	60.7	71.2

SECTION 2
HOUSE-BUILDING ACTIVITY

TABLE 4.—NEW RESIDENTIAL CONSTRUCTION, CANADA—
BUILDING PERMITS ISSUED IN 204 MUNICIPALITIES, 1940-1946

Period	Value of New Residential Construction Building Permits Issued (Millions of Dollars)			Number of New Dwelling Units		
	New Residential Construction	Additions Alterations and Repairs	Total	Apartments and Flats	All Other Dwelling Units	Total
1940	50.1	7.4	57.5	—	—	—
1941	61.1	8.9	70.0	—	—	—
1942	44.6	8.5	53.1	601	14,326	14,927
1943	41.2	8.7	49.9	1,164	12,019	13,183
1944	70.7	12.2	82.9	4,203	19,492	23,695
1945—Jan.	1.9	.5	2.4	163	643	806
Feb.	2.8	.7	3.5	308	791	1,099
Mar.	6.4	.9	7.3	296	1,446	1,742
1st Quarter	11.1	2.1	13.2	767	2,880	3,647
Apr.	9.7	1.2	10.9	495	2,143	2,638
May	12.4	1.5	13.9	528	2,740	3,268
June	11.8	1.4	13.2	416	2,620	3,036
2nd Quarter	33.9	4.1	38.0	1,439	7,503	8,942
July	11.8	1.2	13.0	529	2,499	3,028
Aug.	10.2	1.4	11.6	472	2,274	2,746
Sept.	11.9	1.1	13.0	369	2,706	3,075
3rd Quarter	33.9	3.7	37.6	1,370	7,479	8,849
Oct.	11.6	1.1	12.7	590	2,427	3,017
Nov.	9.2	.7	9.9	450	2,045	2,495
Dec.	5.8	.7	6.5	302	1,311	1,613
4th Quarter	26.6	2.5	29.1	1,342	5,783	7,125
Total—1945	105.5	12.4	117.9	4,918	23,645	28,563
1946 ⁽¹⁾ —Jan.	7.4	.8	8.2	284	1,739	2,023
Feb.	7.3	.7	8.0	182	1,782	1,964
Mar.	18.9	1.8	20.7	648	4,067	4,715
1st Quarter	33.6	3.3	36.9	1,114	7,588	8,702
Apr.	28.8	2.5	31.3	989	6,701	7,690
May	23.2	2.3	25.5	625	5,348	5,973
June	17.8	2.0	19.8	445	3,913	4,358
2nd Quarter	69.8	6.8	76.6	2,059	15,962	18,021
July	14.5	1.8	16.3	533	3,148	3,681
Aug.	16.2	1.6	17.8	505	3,426	3,931
Sept.	14.1	1.4	15.5	518	2,801	3,319
3rd Quarter	44.8	4.8	49.6	1,556	9,375	10,931
Oct.	14.8	1.7	16.5	574	3,097	3,671
Nov.	11.9	.9	12.8	803	1,975	2,778
Dec.	7.4	.6	8.0	168	1,026	1,194
4th Quarter	34.1	3.2	37.3	1,545	6,098	7,643
Total—1946	182.3	18.1	200.4	6,274	39,023	45,297

(¹) Revised

TABLE 5.—NEW RESIDENTIAL CONSTRUCTION, CANADA—
CONSTRUCTION CONTRACTS AWARDED, 1939-1946

Period	Value of New Residential Construction Contracts Awarded (Millions of Dollars)			Number of New Dwelling Units		
	Apartments	All Other Residential Dwellings	Total	Apartments ⁽¹⁾	All Other Residential Dwellings	Total
1939	9.8	57.7	67.5	2,342	21,559	23,901
1940	8.5	59.2	67.7	1,924	20,554	22,478
1941	6.2	86.2	92.4	1,267	29,140	30,407
1942	.9	78.4	79.3	167	29,823	29,990
1943	.9	78.2	79.1	165	29,720	29,885
1944	8.8	122.4	131.2	1,545	36,725	38,270
1945—Jan.	.0	4.3	4.3	9	1,084	1,093
Feb.	.3	6.0	6.3	48	1,658	1,706
Mar.	.4	8.9	9.3	75	2,266	2,341
1st Quarter	.7	19.2	19.9	132	5,008	5,140
Apr.	1.2	15.4	16.6	213	3,869	4,082
May	1.0	23.4	24.4	180	6,080	6,260
June	.4	31.7	32.1	64	8,260	8,324
2nd Quarter	2.6	70.5	73.1	457	18,209	18,666
July	.8	22.4	23.2	134	5,443	5,577
Aug.	.4	19.8	20.2	77	4,951	5,028
Sept.	.5	19.0	19.5	77	4,904	4,981
3rd Quarter	1.7	61.2	62.9	288	15,298	15,586
Oct.	.6	14.6	15.2	97	3,726	3,823
Nov.	.5	16.1	16.6	84	4,033	4,117
Dec.	.2	8.1	8.3	33	2,070	2,103
4th Quarter	1.3	38.8	40.1	214	9,829	10,043
Total—1945	6.3	189.7	196.0	1,091	48,344	49,435
1946—Jan.	.8	3.9	4.7	137	909	1,046
Feb.	.4	8.9	9.3	60	1,786	1,846
Mar.	.6	15.1	15.7	97	2,523	2,620
1st Quarter	1.8	27.9	29.7	294	5,218	5,512
Apr.	2.7	24.2	26.9	444	4,674	5,118
May	2.4	29.8	32.2	397	5,981	6,378
June	.6	22.0	22.6	101	4,662	4,763
2nd Quarter	5.7	76.0	81.7	942	15,317	16,259
July	1.8	19.3	21.1	305	4,183	4,488
Aug.	3.1	16.1	19.2	508	2,895	3,403
Sept.	2.4	11.1	13.5	401	2,095	2,496
3rd Quarter	7.3	46.5	53.8	1,214	9,173	10,387
Oct.	2.0	19.6	21.6	323	4,040	4,363
Nov.	1.0	15.0	16.0	173	2,716	2,889
Dec.	1.2	9.0	10.2	194	1,698	1,892
4th Quarter	4.2	43.6	47.8	690	8,454	9,144
Total—1946	19.0	194.0	213.0	3,140	38,162	41,302

(1) Estimated. For method used, see p. 57.

TABLE 6.—NUMBER OF DWELLING UNITS COMPLETED BY NEW CONSTRUCTION, (1) CANADA,
1945-1946

Year	Urban ⁽²⁾	Rural	Total
1945 ⁽³⁾	34,617	13,150	47,767
1946 ⁽⁴⁾	44,700	17,800	62,500

(1) Includes conversions.

(2) Includes some rural municipalities forming parts of metropolitan areas.

(3) Revised.

(4) Preliminary.

TABLE 7.—NUMBER OF DWELLING UNITS UNDER CONSTRUCTION, CANADA,
BY TYPE OF DWELLING AND STATE OF COMPLETION,
AS AT DECEMBER 31, 1946.

Type of Dwelling	State of Completion (Number of Dwelling Units)					
	Exca- vated	Ground Floor Joists In	Sheathed	Roof Comple- ed	Interior Trim In- complete	Total
Municipalities—pop- ulation 5,000 and over ⁽¹⁾ :						
1. Single House.....	3,130	2,350	2,100	6,280	7,150	21,010
2. Double, or Duplex..	160	180	260	380	480	1,460
3. Row or Terrace.....	60	60	130	120	140	510
4. Apartment or Flats.	400	770	670	800	1,480	4,120
5. Other.....	—	30	40	100	220	390
Sub-total.....	3,750	3,390	3,200	7,680	9,470	27,490
Total-Canada ⁽²⁾	5,700	4,890	4,250	10,010	15,430	40,280

(1) Actual count.

(2) Estimated. Breakdown by type of dwelling not available on a comparable basis.

SECTION 3
PUBLICLY-ASSISTED HOUSE-BUILDING

TABLE 8—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944,
NUMBER AND AMOUNT OF GROSS LOANS APPROVED AND NUMBER
OF HOUSING UNITS FINANCED,
FEBRUARY 1, 1945—DECEMBER 31, 1946⁽¹⁾

Period	Number of Loans ⁽²⁾	Number of Housing Units ⁽²⁾	Amount of Loan ⁽²⁾
			\$000.
1945—February.....	572	572	2,368
March.....	314	314	1,303
1st Quarter ⁽³⁾	907	907	3,747
April.....	507	524	2,257
May.....	474	528	2,278
June.....	571	757	3,083
2nd Quarter.....	1,552	1,809	7,618
July.....	578	599	2,595
August.....	468	551	2,306
September.....	312	361	1,486
3rd Quarter.....	1,358	1,511	6,387
October.....	481	554	2,260
November.....	623	669	2,735
December.....	242	266	1,161
4th Quarter.....	1,346	1,489	6,156
Sub-total—Feb. 1—Dec. 31, 1945.....	5,142	5,695	23,832
Total—Jan. 1—Dec. 31, 1945 ⁽³⁾	5,163	5,716	23,907
1946 ⁽⁴⁾ —January.....	269	313	1,340
February.....	317	468	2,089
March.....	297	321	1,402
1st Quarter.....	883	1,102	4,831
April.....	949	1,375	6,148
May.....	1,168	1,958	9,475
June.....	1,094	1,857	8,915
2nd Quarter.....	3,211	5,190	24,538
July.....	869	1,842	9,266
August.....	738	1,086	5,249
September.....	802	1,273	5,729
3rd Quarter.....	2,409	4,201	20,244
October.....	618	826	3,852
November.....	719	1,033	4,851
December.....	587	647	2,911
4th Quarter.....	1,924	2,506	11,614
Sub-total—1946.....	8,427	12,999	61,227
Total—Feb. 1, 1945—Dec. 31, 1946.....	13,569	18,694	85,058

⁽¹⁾ For information on operations under the Dominion Housing Act, 1935, and the National Housing Act, 1938, see *Housing in Canada*, Ottawa, October, 1946, p. 29.

⁽²⁾ Figures shown are gross, i.e. total loans approved with no allowance for cancellations, reinstatements and adjustment (see Table 9).

⁽³⁾ Totals include approvals during January, 1945, under the National Housing Act, 1938.

⁽⁴⁾ Revised.

TABLE 9.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944,
NET AND GROSS LOANS APPROVED BY TYPE OF PROJECT, 1946

Type of Project	Number of Loans	Number of Units	Amount \$	Average Loan Per Unit \$
<i>N.H.A. 1944, Part I</i>				
<i>Housing for Home Owners</i>				
Owner occupancy.....	2,517	2,517	11,217,060	4,457
For sale.....	2,169	2,169	10,313,160	4,755
Integrated housing.....	2,241	2,241	10,287,340	4,591
Sub-total	6,927	6,927	31,817,560	4,593
<i>N.H.A. 1944, Part II</i>				
<i>Housing for Rental Purposes</i>				
For rent.....	105	884	3,816,940	4,318
For sale.....	42	107	402,600	3,763
Integrated housing.....	205	410	1,525,200	3,720
Housing Enterprises Ltd.....	32	3,299	17,397,410	5,274
Other limited dividend corporations.	2	136	625,830	4,602
Sub-total	386	4,836	23,767,980	4,915
Total Net Loans.....	7,313	11,763	55,585,540	4,725
Cancellations, Reinstatements and Adjustments.....	1,114	1,236	5,641,000	4,564
Total Gross Loans.....	8,427	12,999	61,226,540	4,710

TABLE 10.—OPERATIONS UNDER WARTIME HOUSING LIMITED
COMPLETED CONSTRUCTION AND ACTUAL EXPENDITURE
APRIL 1, 1941—DECEMBER 31, 1946

Period	Projects	Completed Construction		Actual Expenditure (\$000)			
		Number		Housing	Supplementary Building	Land, Improvements and Other Outlay	Total
		Housing Units	Supplementary Buildings				
1941 (Apr. 1— Dec. 31)	13	1,666	4	7,863	463	2,364	10,690
1942	29	7,635	74	21,721	2,794	5,914	30,429
1943	20	6,326	113	16,938	7,712	5,497	30,147
1944	3	1,591	51	4,858	2,585	1,927	9,370
Sub-total	65	17,218	242	51,380	13,554	15,702	80,636
1945							
Jan.	9	141	0	548	30	94	708
Feb.	12	255	0	425	23	78	526
Mar.	12	303	1	957	64	199	1,220
1st Quarter	—	699	1	1,966	117	371	2,454
April	9	220	0	54	3	9	66
May	7	123	0	62	11	14	87
June	5	128	0	248	8	78	334
2nd Quarter	—	471	0	364	22	101	487
July	1	35	0	404	2	21	427
Aug.	1	7	0	492	32	55	579
Sept.	1	1	3	614	4	126	744
3rd Quarter	—	43	3	1,510	38	202	1,750
Oct.	4	65	0	1,230	19	53	1,302
Nov.	4	88	1	1,914	21	103	2,038
Dec.	8	190	0	2,577	8	139	2,724
4th Quarter	—	343	1	5,721	48	295	6,064
Sub-total	—	1,556	5	9,561	225	969	10,756
1946							
Jan.	11	193	1	2,631	14	124	2,769
Feb.	18	288	0	2,545	7	168	2,720
Mar.	23	852	1	4,648	7	120	4,775
1st Quarter	—	1,333	2	9,824	28	412	10,264
Apr.	29	742	0	548	1	17	566
May	33	758	0	2,083	1	57	2,141
June	31	767	0	2,604	0	142	2,746
2nd Quarter	—	2,267	0	5,235	2	216	5,453
July	28	486	0	2,802	9	266	3,077
Aug.	31	570	0	3,683	5	262	3,950
Sept.	9	494	2	2,962	1	292	3,255
3rd Quarter	—	1,550	2	9,447	15	820	10,282
Oct.	4	510	0	2,789	0	189	2,987
Nov.	10	501	2	2,781	1	252	3,034
Dec. (1)	4(2)	836	3	4,333	0	284	4,617
4th Quarter(1)	—	1,847	5	9,912	1	725	10,638
Sub-total(1)	—	6,997	9	34,418	46	2,173	36,637
TOTAL(1)	—	25,771	310(3)	95,357	13,825	18,846	128,028

(1) Preliminary.

(2) Number of municipalities in which projects have been completed as at December 31, 1946, total 92.

(3) Includes 54 additional buildings not previously reported.

TABLE 11.—OPERATIONS UNDER WARTIME HOUSING LIMITED
CONSTRUCTION IN PROGRESS, BY UNITS,
JANUARY 31, 1945—DECEMBER 31, 1946

At End of Month	Construction in Progress		
	Number		
	Projects	Housing Units	Supplementary Buildings
1945—January.....	14	1,022	4
February.....	15	817	4
March.....	11	558	4
April.....	9	444	3
May.....	8	537	3
June.....	7	602	4
July.....	13	1,515	4
August.....	24	2,596	4
September.....	37	4,276	1
October.....	50	4,984	2
November.....	64	5,714	1
December.....	60	5,524	1
1946—January.....	61	5,922	0
February.....	59	5,768	1
March.....	59	5,288	1
April.....	65	5,281	1
May.....	80	5,630	0
June.....	83	5,724	0
July.....	90	6,063	2
August.....	88	5,569	3
September.....	78	5,613	5
October.....	86	5,616	12
November.....	83	5,137	10
December.....	80 ⁽¹⁾	4,660	9

(1) Number of municipalities in which projects were in progress at December 31, 1946, total 59.

TABLE 12.—OPERATIONS UNDER WARTIME HOUSING LIMITED
HOUSING UNITS UNDER CONSTRUCTION BY TWENTY-THREE STAGES
CONSTRUCTION AS AT DECEMBER 31, 1946.

Item	Stage of Construction yet to be completed	Number of Housing Units
1.	Excavation.....	594
2.	Foundation.....	746
3.	Water and sewer under building.....	1,166
4.	Framing.....	1,460
5.	Doors, frames and window sash.....	1,934
6.	Chimneys.....	1,836
7.	Roofs shingled.....	2,022
8.	Plumbing roughed in.....	2,432
9.	Wiring roughed in.....	2,652
10.	Insulation.....	2,696
11.	Wall and ceiling board and taping.....	3,285
12.	Finished flooring laid.....	3,368
13.	Exterior finish, including siding and trim.....	2,569
14.	Porches.....	2,155
15.	Interior trim.....	3,792
16.	Interior painting.....	4,333
17.	Hardware.....	4,254
18.	Plumbing fixtures.....	4,393
19.	Electrical work complete.....	4,393
20.	Exterior painting.....	4,580
21.	Water and sewer to main.....	2,787
22.	Electrical services connected.....	4,529
23.	Final inspection.....	4,660

**TABLE 13.—OPERATIONS UNDER VETERANS' LAND ACT, 1942,
NUMBER AND AMOUNT OF GRANTS, LOANS AND APPROPRIATIONS APPROVED
BY TYPES OF PROJECT
SEPTEMBER 23, 1943—DECEMBER 31, 1946**

Type of Project	Projects, Grants and Loan Applications Approved				
	Number of Grants and Loans	Amount of Appropriations, Grants and Loans Approved (\$000)			
		New Construction		Land and Existing Buildings	Total
		Housing	Repair and Other Services		
1. Sub-division Projects:					
Sept. 23, 1943—Sept. 30, 1946	—	16,245	2,968	1,278	20,491
Oct.	—	93	22	105	220
Nov.	—	19	11	11	41
Dec.	—	635	4	4	643
Sub-total.....	— ⁽¹⁾	16,992	3,005	1,398	21,395
2. Small Holdings:					
Sept. 23, 1943—Sept. 30, 1946	7,879	12,897	1,935	18,974	33,806
Oct.	958	1,326	199	2,956	4,481
Nov.	735	928	108	2,338	3,374
Dec.	347	1,291	93	1,557	2,941
Sub-total.....	9,919	16,442	2,335	25,825	44,602
3. Full-Time Farming:					
Sept. 23, 1943—Sept. 30, 1946	9,145	744	1,952	32,833	35,529
Oct.	1,147	103	241	4,022	4,366
Nov.	1,117	103	153	3,959	4,215
Dec.	438	59	105	2,022	2,186
Sub-total.....	11,847	1,009	2,451	42,836	46,296
4. Commercial Fishing, Provincial Lands, Grants to Indian Veterans:					
Sept. 23, 1943—Sept. 30, 1946	799	396	471	359	1,226
Oct.	136	50	81	73	204
Nov.	145	124	76	41	241
Dec.	61	34	47	48	129
Sub-total.....	1,141	604	675	521	1,800
5. Total—All Projects:					
Sept. 23, 1943—Sept. 30, 1946	17,823	30,282	7,326	53,444	91,052
Oct.	2,241	1,572	543	7,156	9,271
Nov.	1,997	1,174	348	6,349	7,871
Dec.	846	2,019	249	3,631	5,899
Total.....	22,907	35,047	8,466	70,580	114,093

⁽¹⁾ Number of projects for which appropriations have been made during the period total 208, representing 2,688 housing units.

**TABLE 14.—OPERATIONS UNDER VETERANS' LAND ACT, 1942,
COMPLETED CONSTRUCTION, CONSTRUCTION IN PROGRESS AND EXPENDITURE
BY TYPES OF PROJECT,
SEPTEMBER 23, 1943—DECEMBER 31, 1946**

Type of Project	Construction		Expenditure (\$000)		
	Housing Units Comple- ted	Housing Units under Construc- tion	New Construction	Land and Existing Buildings	Total
			Housing Units Completed. Current Construc- tion, Repairs and Other Services		
1. Sub-division Projects:					
Sept. 23, 1943—Sept. 30, 1946	1,502	1,172	16,105	1,278	17,383
Oct.	255	917	653	105	758
Nov.	330	587	579	11	590
Dec.	203	398	338	4	342
Sub-total.....	2,290	—	17,675	1,398	19,073
2. Small Holdings:					
Sept. 23, 1943—Sept. 30, 1946	73	1,080	2,053	14,284	16,337
Oct.	17	1,258	738	2,700	3,438
Nov.	16	1,391	747	2,322	3,069
Dec.	43	1,603	861	2,818	3,679
Sub-total.....	149	—	4,399	22,124 ⁽¹⁾	26,523 ⁽¹⁾
3. Full-Time Farming:					
Sept. 23, 1943—Sept. 30, 1946	27	127	408	22,126	22,534
Oct.	9	157	96	4,033	4,129
Nov.	13	188	89	4,091	4,180
Dec.	10	192	119	3,464	3,583
Sub-total.....	59	—	712	33,714 ⁽¹⁾	34,426 ⁽¹⁾
4. Commercial Fishing, Pro- vincial Lands, Grants to Indian Veterans:					
Sept. 23, 1943—Sept. 30, 1946	5	40	76	200	276
Oct.	3	62	38	29	67
Nov.	12	86	55	40	95
Dec.	11	78	38	34	72
Sub-total.....	31	—	207	303	510
5. Total—All Projects:					
Sept. 23, 1943—Sept. 30, 1946	1,607	2,419	18,642	37,888	56,530
Oct.	284	2,394	1,525	6,867	8,392
Nov.	317	2,252	1,470	6,464	7,934
Dec.	267	2,280	1,356	6,320	7,676
Total—Sept. 23, 1943— Dec. 31, 1946.....	2,529	—	22,993	57,539	80,532

⁽¹⁾ In addition to the amounts shown in the last two columns for Small Holdings and Full Time Farming there was an expenditure for Mortgage Loans under Section 13 of the Veteran's Land Act of \$69,117 at the end of September, \$3,407 for October, \$13,100 in November, and \$17,776 in December.

TABLE 15.—LENDING OPERATIONS UNDER THE
CANADIAN FARM LOAN ACT, 1927
MAY 1, 1929—DECEMBER 31, 1946

Period	Residential Construction				Other Purposes		Total	
	New Structures		Alteration and Improvement Of Existing Structures					
	Number of Loans	Amount of Loans (\$000)	Number of Loans	Amount of Loans (\$000)	Number of Loans	Amount of Loans (\$000)	Number of Loans ⁽¹⁾	Amount of Loans (\$000)
May 1, 1929– Mar. 31, 1945	—	—	—	—	—	—	36,807	57,018
1945 Apr. 1.— Dec. 31	53	48	25	10	794	1,973	804	2,031
1946								
Jan.	3	3	4	1	65	162	65	166
Feb.	1	3	1	1	25	58	25	61
Mar.	1	0	0	0	23	62	23	62
1st Quarter	5	6	5	2	113	282	113	289
Apr.	2	4	0	0	26	64	27	67
May	9	8	1	1	120	333	123	343
June	8	6	10	8	164	389	167	403
2nd Quarter	19	18	11	9	310	786	317	813
July	10	8	7	2	168	389	168	399
Aug.	6	3	7	3	142	346	142	352
Sept.	4	4	2	0	135	345	136	350
3rd Quarter	20	15	16	5	445	1,080	446	1,101
Oct.	5	5	8	3	145	399	146	406
Nov.	6	5	5	3	147	396	147	405
Dec.	2	1	4	3	139	369	140	372
4th Quarter	13	11	17	9	431	1,164	433	1,183
Sub-total-1946	57	49	49	25	1,299	3,311	1,309	3,386
Total	—	—	—	—	—	—	38,920	62,435

(1) Because the amount loaned on a single mortgage may be applied for several purposes, the number of loan referred to in the total column has reference to the number of applications approved and consequently is at variance with a total of the number of loans shown in the other three columns.

TABLE 16.—NUMBER OF HOUSING UNITS RECEIVING PRIORITY ASSISTANCE FOR BUILDING MATERIALS (A.P.H.'s),
BY TYPES OF PROJECT, AUGUST 23, 1945—DECEMBER 31, 1946

Period	Veterans' Land Act, 1942	Wartime Housing Limited	Housing Enterprises of Canada, Limited	Integrated Housing Development	P.B.-1046	Prefabricated houses	Miscellaneous		Total
							New	Conversion	
1945									
Aug.	2,451	3,475	—	—	—	—	—	—	5,926
Sept.	180	1,125	—	—	—	—	—	—	1,305
Oct.	6	310	—	—	—	—	—	—	316
Nov.	20	2,013	—	—	—	—	—	—	2,033
Dec.	—	—	—	—	—	1,000	238	—	1,238
Sub-total	2,657	6,923	—	—	—	1,000	238	—	10,818
1946									
Jan.	—	25	—	—	—	—	—	—	25
Feb.	14	106	—	256	—	—	29	—	405
Mar.	—	—	—	—	—	—	—	—	—
Apr.	155	1,167	120	568	17	—	15	—	2,042
May	165	1,004	508	633	159	104	193	113	2,879
June	149	412	607	269	507	600	89	63	2,696
July	266	980	1,170	362	754	—	66	622	4,220
Aug.	243	71	388	395	1,094	35	187	339	2,752
Sept.	223	196	57	113	1,147	—	157	516	2,409
Oct.	245	708	143	322	1,314	50	228	274	3,284
Nov.	185	391	322	277	1,059	246	149	858	3,487
Dec.	58	150	—	43	1,165	—	132	41	1,589
Sub-total- 1946	1,703	5,210	3,315	3,238	7,216	1,035	1,245	2,826	25,788
Total	4,360	12,133	3,315	3,238	7,216	2,035	1,483	2,826	36,606

SECTION 4

REAL ESTATE LENDING AND LOANS FOR BUILDING PURPOSES

TABLE 17.—LOANS ON REAL ESTATE OUTSTANDING AT END OF YEAR—
LIFE INSURANCE COMPANIES, LOAN COMPANIES AND TRUST COMPANIES
WITH DOMINION REGISTRATION, CANADA, 1939-1945⁽¹⁾
(Millions of Dollars)

Year	Life Insurance Companies	Loan Companies	Trust Companies	Total Loans on Real Estate
1939	346.3	96.3	27.2	469.8
1940	350.9	93.6	26.8	471.3
1941	351.3	90.4	26.0	467.7
1942	341.2	86.5	25.1	452.8
1943	320.7	80.0	23.4	424.1
1944	292.9	73.7	22.5	389.1
1945 ⁽²⁾	279.9	69.4	22.1	371.4

⁽¹⁾ Revised to include real estate held under agreements of sale. Mortgage loans and sale agreements held abroad by Canadian companies are excluded.

⁽²⁾ Preliminary.

TABLE 18.—LOANS FOR BUILDING PURPOSES AND OTHER LOANS
MADE BY CHARTERED BANKS, CANADA,
1939-1946
(Millions of Dollars)

Year	Class of Loans					Building Loans as a Percentage of Total Loans
	Building	Agricultural	Financial	Manufacturing and other	Total	
1939	45.8	268.4	220.0	609.3	1,143.5	4.0
1940	52.1	289.1	207.3	636.3	1,184.8	4.4
1941	50.4	340.3	214.1	670.3	1,275.1	4.0
1942	49.4	340.1	147.8	569.0	1,106.3	4.5
1943	45.5	295.8	166.8	569.7	1,077.8	4.2
1944	39.0	267.0	209.5	534.1	1,049.6	3.7
1945	47.6	180.8	337.3	573.8	1,139.5	4.2
1946	71.8	177.5	382.4	807.2	1,438.9	5.0

SECTION 5

BUILDING MATERIALS

TABLE 19.—VOLUME OF PRODUCTION OF SELECTED BUILDING MATERIALS, CANADA

1939-1946

(IN UNITS SPECIFIED)

Period	Cement	Building Brick	Sawn Lumber	Glass ⁽¹⁾	Cast Iron Soil Pipe and Fittings	Steel Pipe Tubes and Fittings	Wire Nails and Spikes	Warm Air Furnaces	Asphalt Shingles ⁽²⁾ (all weights)	Gypsum Wallboard
	Millions of Barrels of 350 lbs.	Millions of Bricks	Millions of Ft. B.M.	Millions of Sq. Ft.	Thousands of Tons	Thousands of Tons	Thousands of Tons	Thousands of Units	Thousand of Squares	Millions of Sq. Ft.
1939.....	5.7	165.0 ⁽²⁾	3,976.9	48.8	16.5	90.5	66.5	25.1	524.1	78.1
1940.....	6.9	191.2 ⁽²⁾	4,629.1	22.7	23.7	128.0	73.3	30.9	613.2	114.5
1941.....	8.5	208.9 ⁽²⁾	4,941.1	33.8	26.4	158.4	82.6	31.4	794.7	154.8
1942.....	8.6	169.3 ⁽²⁾	4,935.1	44.1	20.7	132.5	74.4	27.1	689.9	164.4
1943.....	8.0	138.7 ⁽²⁾	4,363.6	36.1	14.2	112.2	73.6	23.5	862.0	192.2
1944.....	7.6	155.3 ⁽²⁾	4,512.2	45.3	15.3	128.3	64.9	25.8	1,106.6	179.2
1945.....	7.8	190.7 ⁽¹⁾	4,900.0	39.8	20.8	139.0	70.0	35.2	1,443.0	140.0
1946										
Jan.....	.8	14.5 ⁽¹⁾	339.5 ⁽³⁾	2.7	2.3	14.7	6.4	3.7	124.7	13.1
Feb.....	.6	13.6 ⁽¹⁾	353.4 ⁽³⁾	2.2	2.1	9.7	5.5	3.0	128.5	13.4
Mar.....	.7	14.6 ⁽¹⁾	385.8 ⁽³⁾	2.8	2.2	4.8	5.6	3.7	161.0	16.1
Apr.....	.9	16.7 ⁽¹⁾	339.5 ⁽³⁾	3.4	2.3	9.0 ⁽¹⁾	6.3	3.8	137.0	15.7
May.....	.9 ⁽¹⁾	24.5 ⁽¹⁾	394.8 ⁽³⁾	2.5	2.3	7.8	6.7 ⁽¹⁾	3.7	195.9	18.2
June.....	1.0	25.5 ⁽¹⁾	424.0 ⁽³⁾	3.2	1.8	6.2 ⁽¹⁾	5.8 ⁽¹⁾	3.7	153.8	16.2
July.....	1.1	28.8 ⁽¹⁾	590.5 ⁽³⁾	2.8	1.6	7.0 ⁽¹⁾	4.1 ⁽¹⁾	3.0	177.7	15.7
Aug.....	1.0	29.8 ⁽¹⁾	589.5 ⁽³⁾	3.6	1.9	6.9	2.1 ⁽¹⁾	3.6	177.2	17.7
Sept.....	1.0	28.0 ⁽¹⁾	473.3 ⁽³⁾	5.4	2.0	4.4	1.6	3.5	205.9	15.5
Oct.....	1.0	29.1 ⁽¹⁾	413.9 ⁽³⁾	4.3	2.3	9.9	3.0	3.8	219.5	18.9
Nov.....	1.0	25.4 ⁽¹⁾	330.1 ⁽³⁾	7.6	2.3	8.2	6.0	4.1	209.4	19.0
Dec.....	.7	22.8 ⁽¹⁾	277.2 ⁽³⁾	3.2	2.2	9.8	5.8	3.8	172.3	17.2
Year.....	10.7	273.3 ⁽¹⁾	4,911.5 ⁽³⁾	43.7	25.3	98.4	58.9	43.4	2,062.9	196.7

⁽¹⁾ Revised.⁽²⁾ Factory Sales.⁽³⁾ Preliminary Estimate.⁽⁴⁾ Imports only.⁽⁵⁾ Including Siding.

TABLE 20.—VALUE OF PRODUCTION OF SELECTED BUILDING MATERIALS, CANADA,
1939-1945
(Million of Dollars)

Year	Cement ⁽¹⁾	Building Brick ⁽¹⁾	Sawn Lumber	Glass ⁽²⁾	Cast Iron Soil Pipe and Fittings	Steel Pipe Tubes and Fittings	Wire Nails and Spikes ⁽¹⁾	Paints, Pigments and Varnishes ⁽¹⁾	Cast Iron Enamelled Sanitary Ware	Electrical Apparatus and Fixtures
1939.....	8.5	2.7	78.3	1.2	1.1	8.1	5.5	25.9	2.7	89.1
1940.....	11.8	3.3	106.0	1.0	1.6	11.5	5.6	30.1	2.6	130.0
1941.....	13.1	3.8	129.3	1.9	2.0	17.1	7.1	40.2	3.3	177.9
1942.....	14.4	3.0	149.9	2.5	1.7	14.4	6.3	45.8	3.1	208.9
1943.....	11.6	2.8	151.9	2.0	1.1	12.6	6.0	45.1	3.4	245.8
1944.....	11.6	3.2	170.4	2.4	1.2	14.4	5.3	49.1	3.5	283.1
1945 ⁽³⁾ ...	13.9	4.1	—	2.2	1.6	15.5	5.6	46.5	3.1	230.5
1946 ⁽³⁾ ...	—	—	—	—	—	—	—	59.9	—	—

⁽¹⁾ Factory Sales.

⁽²⁾ Imports only.

⁽³⁾ Preliminary.

SECTION 6

BUILDING LABOUR

TABLE 21.—INDEXES OF EMPLOYMENT IN THE BUILDING INDUSTRY,
AND ALL INDUSTRIES, CANADA.

1939-1946

(1935-1939 = 100)

Period	Building Industry	All Industries
1939.....	105.9	104.9
1940.....	142.4	114.4
1941.....	238.0	140.3
1942.....	269.4	160.0
1943.....	273.3	169.6
1944.....	162.6	168.5
1945—January.....	148.8	166.1
February.....	142.1	164.8
March.....	139.0	164.1
April.....	141.4	162.9
May.....	145.9	161.6
June.....	154.7	161.5
July.....	168.0	161.6
August.....	175.7	161.2
September.....	196.5	159.2
October.....	208.3	155.4
November.....	229.3	157.7
December.....	234.2	159.5
Year.....	173.7	161.3
1946—January.....	206.2	154.9
February.....	207.1	154.0
March.....	201.8	153.8
April.....	210.0	155.6
May.....	223.3	155.9
June.....	243.8	156.5
July.....	263.6	159.9
August.....	276.9	159.1
September.....	282.5	161.6
October.....	282.5	164.0
November.....	293.1	168.3
December.....	292.4	170.7
Year.....	248.6	159.5

TABLE 22.—UNFILLED VACANCIES AND UNPLACED APPLICANTS
IN CONSTRUCTION OCCUPATIONS, CANADA,
DECEMBER 1944—DECEMBER 1946

As at date of reporting closest to end of month	Bricklayers		Carpenters		Painters (Construction and Maintenance)		Plasterers		Plumbers and Pipe Fitters		Other Construction (Skilled and Semi-skilled)		Construction (Unskilled)		TOTAL	
	Unfilled Vacancies	Unplaced Applicants	Unfilled Vacancies	Unplaced Applicants	Unfilled Vacancies	Unplaced Applicants	Unfilled Vacancies	Unplaced Applicants	Unfilled Vacancies	Unplaced Applicants	Unfilled Vacancies	Unplaced Applicants	Unfilled Vacancies	Unplaced Applicants	Unfilled Vacancies	Unplaced Applicants
1944—Dec.	566	127	1,416	2,070	324	915	119	48	554	367	288	260	1,915	597	5,182	4,384
1945—Jan.	311	239	1,481	3,448	396	1,252	102	92	639	538	269	366	1,670	667	4,868	6,602
Feb.	229	291	1,549	3,868	557	1,193	133	64	555	542	276	422	1,989	868	5,288	7,248
Mar.	338	283	2,546	3,430	1,121	872	158	59	638	480	476	361	3,364	1,025	8,641	6,510
Apr.	630	178	4,055	2,523	2,043	718	211	39	656	427	730	277	5,568	964	13,893	5,126
May.	820	112	4,859	1,633	2,234	566	243	42	649	355	829	186	6,338	1,094	15,972	3,988
June.	796	95	5,307	1,551	2,337	574	169	30	595	330	1,005	198	6,367	1,471	16,576	4,249
July.	1,174	98	7,375	1,801	2,323	776	221	65	845	378	1,169	223	6,819	1,547	19,926	4,888
Aug.	1,113	102	6,907	2,462	1,708	939	249	56	792	555	1,162	309	6,662	2,390	18,593	6,813
Sept.	1,098	97	5,558	2,447	1,005	988	261	69	598	598	1,116	336	6,067	2,131	15,703	6,666
Oct.	1,197	107	4,205	2,773	623	1,456	196	66	491	809	769	423	4,102	2,726	11,583	8,360
Nov.	996	112	2,713	3,523	374	2,215	157	60	340	1,152	391	513	1,713	2,349	6,684	9,924
Dec.	743	167	1,379	5,302	206	2,939	96	73	263	1,216	221	632	998	2,004	3,906	12,333
1946—Jan.	630	285	931	7,904	152	3,758	105	124	258	1,448	181	1,061	615	2,303	2,872	16,883
Feb.	537	309	1,007	9,805	297	3,945	99	129	235	1,690	187	1,232	771	2,593	3,133	19,703
Mar.	689	254	1,682	9,497	641	3,357	162	92	237	1,806	370	1,137	1,696	2,786	5,477	18,929
Apr.	782	176	3,138	6,721	1,130	1,866	243	59	230	1,634	614	839	3,615	3,456	9,752	14,751
May.	862	112	3,333	3,995	1,074	1,205	211	46	254	1,279	646	671	3,116	2,494	9,496	9,802
June.	949	120	3,334	3,073	839	809	218	56	270	1,027	592	512	3,074	2,125	9,276	7,722
July.	806	129	3,585	2,464	645	933	191	38	279	1,012	550	443	2,760	1,926	8,816	6,945
Aug.	750	115	3,297	2,064	414	869	212	20	277	846	594	371	3,097	1,667	8,641	5,952
Sept.	850	114	3,168	1,963	373	885	189	37	365	739	489	288	4,125	1,728	9,559	5,754
Oct.	954	63	2,935	1,902	198	1,468	185	29	326	671	373	279	4,753	1,623	9,724	6,035
Nov.	922	111	1,879	2,765	98	2,334	169	38	323	662	363	409	2,749	1,827	6,503	8,146
Dec.	783	222	847	4,970	59	3,369	159	81	295	926	172	712	1,288	1,865	3,603	12,145

TABLE 23.—VOCATIONAL AND APPRENTICESHIP TRAINING IN CONSTRUCTION TRADES
BY NUMBER IN TRAINING, CANADA, AS AT SELECTED DATES, 1945-1946⁽¹⁾

Trade and Type of Training	Dec. 31 1945	March 31 1946	June 30 1946	Sept. 30 1946	Dec. 31 1946
Carpentry:					
Vocational.....	729	1,376	1,156	1,062	1,103
Apprenticeship.....	291	524	799	885	1,021
Total.....	1,020	1,900	1,955	1,947	2,124
Bricklaying:					
Vocational.....	129	366	472	435	386
Apprenticeship.....	77	124	169	160	263
Total.....	206	490	641	595	649
Painting and Decorating:					
Vocational.....	133	262	222	220	206
Apprenticeship.....	67	101	169	412	443
Total.....	200	363	391	632	649
Plastering:					
Vocational.....	48	101	75	50	34
Apprenticeship.....	36	46	75	111	129
Total.....	84	147	150	161	163
Plumbing and Steam Fitting:					
Vocational.....	303	682	593	537	410
Apprenticeship.....	395	605	779	912	1,097
Total.....	698	1,287	1,372	1,449	1,507
Sheet Metal:					
Vocational.....	238	385	299	188	131
Apprenticeship.....	193	306	385	342	409
Total.....	431	691	684	530	540
Electrical:					
Vocational.....	706	1,182	988	953	834
Apprenticeship.....	470	725	902	876	1,017
Total.....	1,176	1,907	1,890	1,829	1,851
All Trades:					
Vocational.....	2,286	4,354	3,805	3,445	3,104
Apprenticeship.....	1,529	2,431	3,278	3,698	4,379
Total.....	3,815	6,785	7,083	7,143	7,483

(1) Does not include Prince Edward Island which has no organized apprenticeship training and Quebec for which no reports on apprenticeship training are available.

SECTION 7
BUILDING COSTS

TABLE 24.—INDEXES OF WHOLESALE PRICES, SELECTED BUILDING MATERIALS AND ALL COMMODITIES, CANADA,
1939-1946
(1935-1939 = 100)

Period	Lumber	Cement	Brick	Glass	Plaster	Nails	Steel Pipe	Range Boilers	Paint Materials	Composite Index of Building Materials	Composite Index of All Commodities
1939.....	105.4	93.6	95.3	95.4	96.4	96.6	100.0	98.9	96.7	102.0	97.8
1940.....	116.1	95.3	95.3	143.0	96.4	96.6	112.2	107.0	105.4	108.8	107.6
1941.....	135.2	100.8	100.4	169.5	101.7	104.8	146.1	107.0	117.1	122.1	116.8
1942.....	149.1	103.1	102.9	172.8	104.4	104.8	147.4	107.0	125.0	131.1	124.1
1943.....	164.1	103.1	105.1	172.8	104.4	104.8	147.4	107.0	124.8	137.9	129.8
1944.....	178.6	102.7	108.6	172.8	104.4	104.8	147.4	107.0	124.9	144.8	133.0
1945—January.....	179.4	102.7	110.5	172.8	104.4	104.8	147.4	107.0	125.2	145.1	133.5
February.....	179.9	102.7	110.5	172.8	104.4	104.8	147.4	107.0	125.2	145.3	133.7
March.....	179.9	102.7	110.5	172.8	104.4	104.8	147.4	107.0	125.2	145.3	133.8
April.....	179.9	102.7	110.5	172.8	104.4	104.8	147.4	107.0	125.3	145.1	134.1
May.....	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.9	144.4	134.4
June.....	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.9	144.4	135.0
July.....	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.9	144.4	135.7
August.....	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.9	144.4	135.0
September.....	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.9	144.4	134.1
October.....	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.6	144.4	134.4
November.....	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.6	144.6	134.8
December.....	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.6	144.8	134.8
Year.....	179.9	102.1	110.5	172.8	104.4	104.8	147.4	107.0	120.9	144.8	134.4
1946—January.....	181.5	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.6	145.6	135.7
February.....	182.2	101.8	110.5	172.8	104.4	116.8	147.4	107.0	118.6	146.0	136.5
March.....	182.2	101.8	110.5	172.8	104.4	116.8	147.4	107.0	118.6	146.0	137.0
April.....	191.0	101.8	110.5	172.8	104.4	123.7	156.8	114.4	118.6	152.6	140.4
May.....	191.0	101.8	110.5	172.8	104.4	123.7	156.8	114.4	118.6	152.6	140.9
June.....	191.0	101.8	110.5	172.8	104.4	123.7	156.8	114.4	118.6	152.6	141.6
July.....	189.1	101.7	110.5	172.8	104.4	123.7	156.8	114.4	118.6	151.8	142.1
August.....	189.1	101.7	110.5	172.8	104.4	123.7	156.8	114.4	132.3	153.3	141.7
September.....	189.1	101.7	110.5	172.8	104.4	123.7	156.8	114.4	132.0	153.6	141.6
October.....	191.5	101.7	110.5	172.8	104.4	123.7	156.8	114.4	132.6	154.7	143.8
November.....	198.8	101.7	110.5	172.8	104.4	123.7	156.8	114.4	136.7	158.6	144.6
December.....	198.8	101.7	110.5	172.8	104.4	123.7	156.8	114.4	141.8	159.7	145.1
Year.....	189.6	101.8	110.5	172.8	104.4	121.0	154.5	112.5	125.5	152.3	140.9

TABLE 25.—INDEXES OF HOURLY WAGE RATES IN THE CONSTRUCTION INDUSTRY BY TRADES,
AND GENERAL AVERAGE OF TEN MAIN GROUPS OF INDUSTRIES, CANADA,
1939-1946
(1939 = 100)

Year	Bricklayers	Carpenters	Electricians	Painters	Plasterers	Plumbers	Labourers	Composite Index Construction Industry	General Average Ten Main Groups of Industries
1939.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1940.....	103.6	105.1	107.0	104.5	105.7	104.4	104.8	104.5	103.9
1941.....	109.4	112.9	112.3	111.0	110.7	113.1	108.4	111.6	113.1
1942.....	112.9	119.2	118.0	117.1	113.6	118.4	125.4	118.6	122.5
1943.....	118.9	127.6	125.5	127.9	121.3	122.9	142.6	127.7	132.8
1944.....	120.4	129.0	126.3	129.3	122.6	123.6	148.1	129.6	137.5
1945.....	122.4	131.4	129.0	131.4	125.7	124.9	150.5	131.2	140.4
1946 ⁽¹⁾	135.0	146.5	145.0	145.8	136.6	138.1	159.8	143.2	—

(1) Preliminary.

TABLE 26.—INDEXES OF COST OF LIVING AND RENT, CANADA,
1939-1946
(1935-1939 = 100)

Period	Cost of Living	Rent
1939.....	101.5	103.8
1940.....	105.6	106.3
1941.....	111.7	109.4
1942.....	117.0	111.3
1943.....	118.4	111.5
1944.....	118.9	111.9
1945—January.....	118.6	112.0
February.....	118.6	112.0
March.....	118.7	112.0
April.....	118.7	112.0
May.....	119.0	112.1
June.....	119.6	112.1
July.....	120.3	112.1
August.....	120.5	112.1
September.....	119.9	112.1
October.....	119.7	112.3
November.....	119.9	112.3
December.....	120.1	112.3
Year.....	119.5	112.1
1946—January.....	119.9	112.3
February.....	119.9	112.3
March.....	120.1	112.3
April.....	120.8	112.3
May.....	122.0	112.6
June.....	123.6	112.6
July.....	125.1	112.6
August.....	125.6	112.6
September.....	125.5	112.6
October.....	126.8	113.4
November.....	127.1	113.4
December.....	127.1	113.4
Year.....	123.6	112.7

TABLE 27.—INVESTORS' INDEXES OF BUILDING MATERIALS AND ALL INDUSTRIAL COMMON
STOCK PRICES, CANADA,
1939-1946
(1935-1939 = 100)

Period	Building Materials	All Industrial
1939.....	98.3	91.2
1940.....	90.6	75.2
1941.....	78.3	104.3
1942.....	74.5	127.1
1943.....	89.1	94.8
1944.....	92.7	98.3
1945—January.....	102.4	83.6
February.....	103.0	87.5
March.....	102.6	88.2
April.....	104.7	89.0
May.....	107.8	92.4
June.....	116.9	95.7
July.....	117.1	93.3
August.....	118.2	93.0
September.....	122.2	95.6
October.....	127.4	98.4
November.....	131.3	102.0
December.....	138.5	105.8
Year.....	116.0	93.7
1946—January.....	149.0	116.0
February.....	150.5	113.8
March.....	148.6	110.9
April.....	160.6	117.6
May.....	164.0	117.7
June.....	167.0	116.7
July.....	157.3	112.6
August.....	154.1	110.4
September.....	137.1	97.4
October.....	133.9	95.0
November.....	134.9	95.3
December.....	138.4	99.3
Year.....	149.6	108.6

PART III.

SOURCES AND EXPLANATORY NOTES

SOURCES AND EXPLANATORY NOTES

Sources and explanatory notes are organized in the order of the factual material referred to in Parts I and II. Where figures are rounded to nearest thousand or million, totals do not necessarily equal the sum of their constituent items. Frequent references are made to the Dominion Bureau of Statistics and its publications. For the sake of brevity, the Dominion Bureau of Statistics is referred to as D.B.S.

PART I FACTUAL SUMMARY

SECTION I—POPULATION TRENDS

Several qualifications to the method used in this section for determining *net family formation* (i.e. total marriages, together with one-fifth immigrants less total deaths of married persons and total divorces) are necessary. For the purpose of this estimate, *total deaths of married persons* are used to arrive at a family dissolution figure. Actually, of course, a family is not broken up each time a death occurs; thus the death of a wife leaves a husband and children who constitute a family both for census and housing purposes. Similarly, it is questionable whether each divorce dissolves a family where children are involved. However,—on the basis of preliminary studies made by the D.B.S. of decennial census data, these factors have been offset in the past by separations, both legal and informal and emigration of married couples, of which no record exists.

CHARTS

FIGURE 1.—ANNUAL INCREASE OF POPULATION, CANADA, AND TWENTY-SEVEN MAJOR CITIES, 1939–1945.

Chart based on population data shown in Table 1.

FIGURE 2.—VALUE OF LOANS APPROVED, NATIONAL HOUSING ACT, 1944, 1945–1946.

Chart based on data shown in Table 8

FIGURE 3.—VOLUME OF PRODUCTION OF TEN SELECTED BUILDING MATERIALS 1939–1946

Chart based on data shown in Table 19.

FIGURE 4.—TRENDS OF WHOLESALE PRICES OF BUILDING MATERIALS AND WAGE RATES IN THE CONSTRUCTION INDUSTRY, 1939–1946.

Composite index of wholesale prices of building materials obtained from *Prices and Price Indexes, 1913–1943*, D.B.S., p. 38, and monthly bulletins of *Prices and Price Indexes, 1944–1946*. Data converted from a 1926 to 1935–1939 base.

Composite index of wage rates in the construction industry obtained from *Wage Rates and Hours of Labour in Canada, 1944*, Department of Labour, Report No. 27, p. 10, covering the period 1919–1944. Data for 1945 and 1946 by courtesy of Wage Statistics Branch, Department of Labour.

FIGURE 5.—INVESTORS' INDEXES OF BUILDING MATERIALS AND ALL INDUSTRIAL COMMON STOCK PRICES—CANADA, 1939–1946.

Chart based on monthly issues of *Prices and Price Indexes*, D.B.S., 1939–1946.

PART II

TABULAR MATERIAL

TABLE 1.—POPULATION TRENDS, CANADA, 1939–1945.

Data on population in twenty-seven major cities obtained from annual issues of *Canadian Taxation*, compiled by the Citizens' Research Institute of Canada, Toronto. Data on total population of Canada are based on decennial censuses and estimates for the intercensal years prepared by the Social Analysis Branch, D.B.S. Data on marriages, deaths and divorces compiled by the Vital Statistics Branch, D.B.S.

The twenty-seven major cities are defined as those having a population of 30,000 and over as at the date of the 1941 Census.

TABLE 2.—BIRTH, DEATH, MARRIAGE AND DIVORCE RATES, CANADA, 1939–1946.

All rates shown are based on data in Table 1.

TABLE 3.—REGISTRATIONS OF BIRTHS, DEATHS AND MARRIAGES IN CITIES, TOWNS AND VILLAGES WITH POPULATION OF 10,000 AND OVER.

Data for 1939–October, 1946 obtained from monthly issues of *Registrations of Births, Deaths and Marriages*, D.B.S. Data for November and December 1946 by courtesy of Division of Vital Statistics, D.B.S.

These data are compiled by the D.B.S. from information submitted by the Provincial Divisions of Vital Statistics and the local registrars and provide a current index of the incidence of births, deaths and marriages throughout Canada.

- (1) The total population of cities, towns and villages of 10,000 and over at the 1941 census was 4,433,446, or 38.5 per cent of the total population of Canada at that time.
- (2) Data for 1939–1941 do not include registrations from Dartmouth, Truro, Cap-de-la-Madeleine, Drummondville, Jonquiere, St. Jerome, Brockville, Forest Hill, Pembroke and Prince Albert. In addition, 1939 data do not include registrations from Fredericton.
- (3) Data for 1942 do not include registrations from Brockville, Forest Hill and Pembroke. April report from Halifax not received.
- (4) Data for 1943 do not include registrations for January, February and March from Brockville, Forest Hill and Pembroke, and for April and June from Charlottetown.

TABLE 4.—NEW RESIDENTIAL CONSTRUCTION, CANADA—BUILDING PERMITS ISSUED IN 204 MUNICIPALITIES, 1940–1946.

Data for 1940–1945 were obtained from annual and monthly issues of the *Report of Building Permits Issued in Canada*, published by the Construction Branch, D.B.S. Monthly figures for 1946 are preliminary and were supplied by courtesy of the Construction Branch, D.B.S., and include additional returns from municipalities received to February 17, 1947, but not yet published in the monthly reports.

- (1) The 204 municipalities reporting to D.B.S. represent approximately 5,257,000 persons—or 46 per cent of the total population of Canada (as at date of the 1941 Census).
- (2) The classification of building permits according to type—residential, industrial, commercial and other, commenced in 1940. The important series, however—the number of new dwelling units for which building permits have been issued—commenced in January, 1942.
- (3) The number of new dwelling units shown in Table 4 includes conversions.
- (4) Monthly data for 1946 is based on returns from the following number of municipalities: January—October, 204; November, 201; and December, 197.

TABLE 5.—NEW RESIDENTIAL CONSTRUCTION, CANADA—CONSTRUCTION CONTRACTS AWARDED, 1939–1946.

Data obtained from monthly issues of *The Building Reporter*, published by Hugh C. MacLean Publications Limited, Toronto.

Contracts awarded may be used as an indicator of trends, especially in conjunction with the series on building permits issued; but they are liable to misinterpretation if used as indicators of total volume of residential activity. They relate only to projected work which may or may not be commenced. Coverage is apt to vary over a period of time.

Data on the number of *new dwelling units* estimated to be involved in contract awards for apartments which replace the series on *apartment blocks* shown in *The Building Reporter* have been derived by the application of a conversion factor to the value of contract awards for apartments made during the periods shown. This has been done to make the data more comparable with the series on building permits issued.

The conversion factor used is simply the average construction cost per dwelling unit of an apartment of the solid masonry type (brick facing and masonry blocks) prevailing throughout Canada during the first six months of 1946 as outlined in the study *Manpower and Material Requirements for a Housing Program in Canada*, Department of Reconstruction and Supply, Ottawa, 1946, pp. 40–41. Construction costs for the unit are estimated at \$6,053, of which \$3,178 are material costs, \$2,270 are on-site labour costs and \$605 are overhead and profits. Using 1946 as the base year, these costs have been corrected for each year to 1939 in the light of fluctuations in the indexes of wholesale prices of building materials and wage rates in the construction industry.

TABLE 6.—NUMBER OF DWELLING UNITS COMPLETED BY NEW CONSTRUCTION, CANADA, 1945–1946.

Special compilation by the Public Finance Statistics Branch, D.B.S.

Data for total dwelling units completed in Canada during 1945 and 1946 are based largely on returns received from 623 municipalities out of a total of 3,845 or approximately 66 per cent of the total population of incorporated municipalities. For detailed explanation of coverage and statistical technique used see *Housing Statistics, 1945*, Public Finance Statistics Branch, D.B.S.

TABLE 7.—NUMBER OF DWELLING UNITS UNDER CONSTRUCTION, CANADA, BY TYPE OF DWELLING AND STATE OF COMPLETION, AS AT DECEMBER 31, 1946.

Data prepared by the Sampling Unit, Central Research and Development Division, D.B.S., based on a survey conducted jointly by the field staffs of the D.B.S., Central Mortgage and Housing Corporation, and lending institutions during the first week in January, 1947.

The estimate is based on an enumeration in representative sample areas in which approximately 50 per cent of the people of Canada live, including an actual count in municipalities of 5,000 population and over.

TABLE 8.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, NUMBER AND AMOUNT OF LOANS APPROVED AND NUMBER OF HOUSING UNITS FINANCED, FEBRUARY 1, 1945—DECEMBER 31, 1946.

Data obtained from *Annual Report to the Minister of Reconstruction and Supply including a Report on the Operations of the National Housing Acts, for the Year 1946*, Central Mortgage and Housing Corporation, Ottawa, March, 1947.

TABLE 9.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, GROSS AND NET LOANS APPROVED BY TYPE OF PROJECT, 1946.

Data obtained from source shown above for Table 8.

TABLE 10.—OPERATIONS UNDER WARTIME HOUSING LIMITED, COMPLETED CONSTRUCTION AND ACTUAL EXPENDITURE, APRIL 1, 1941—DECEMBER 31, 1946.

Special completion by Wartime Housing Limited.

For the period 1941–1944, the number of projects refers to completed projects. Data for 1945 and 1946, however, merely refer to the number of projects in which housing units have been completed during the period. For this reason, no totals are shown of projects for this period.

TABLE 11.—OPERATIONS UNDER WARTIME HOUSING LIMITED, CONSTRUCTION IN PROGRESS, BY UNITS, JANUARY 31, 1945—DECEMBER 31, 1946.

Special compilation by Wartime Housing Limited.

TABLE 12.—OPERATIONS UNDER WARTIME HOUSING LIMITED, HOUSING UNITS UNDER CONSTRUCTION, BY TWENTY-THREE STAGES OF CONSTRUCTION AS AT DECEMBER 31, 1946.

Special compilation by Wartime Housing Limited.

TABLE 13.—OPERATIONS UNDER VETERANS' LAND ACT, 1942, NUMBER AND AMOUNT OF GRANTS, LOANS AND APPROPRIATIONS APPROVED BY TYPES OF PROJECT, SEPTEMBER 23, 1943—DECEMBER 31, 1946.

Special compilation by the Statistical Division, Administrative Services, Veterans' Land Act, Department of Veterans' Affairs.

Data cover housing operations only under the Veterans' Land Act, 1942, from date of the first loan approved (September 23, 1943) to December 31, 1946. Operations prior to September 23, 1943, consisted largely of land and building material acquisitions for future operations.

TABLE 14.—OPERATIONS UNDER VETERANS' LAND ACT, 1942, COMPLETED CONSTRUCTION, CONSTRUCTION IN PROGRESS AND EXPENDITURE BY TYPES OF PROJECT, SEPTEMBER 23, 1943—DECEMBER 31, 1946.

Special compilation by the Statistical Division, Administrative Services, Veterans' Land Act, Department of Veterans' Affairs.

TABLE 15.—LENDING OPERATIONS UNDER THE CANADIAN FARM LOAN ACT, 1927, MAY 1, 1929—DECEMBER 31, 1946.

Special compilation by the Canadian Farm Loan Board, Department of Finance.

TABLE 16.—NUMBER OF HOUSING UNITS RECEIVING PRIORITY ASSISTANCE FOR BUILDING MATERIALS (A.P.H.'s), BY TYPES OF PROJECT, AUGUST 23, 1945—DECEMBER 31, 1946.

Special compilation by the Economic Research Branch, Department of Reconstruction and Supply, of data supplied by the Priorities Branch, Department of Reconstruction and Supply.

TABLE 17.—LOANS ON REAL ESTATE OUTSTANDING AT END OF YEAR—LIFE INSURANCE COMPANIES, LOAN COMPANIES AND TRUST COMPANIES WITH DOMINION REGISTRATION, CANADA, 1939–1945.

Data on life insurance companies obtained from annual issues of *Report of the Superintendent of Insurance of the Dominion of Canada*, Vol. II, for the years 1939 to 1944. Data on trust and loan companies obtained from annual issues of *Report of the Superintendent of*

Insurance of the Dominion of Canada, Loan and Trust Companies, for the years 1939 to 1944. Data for 1945 by courtesy of the Superintendent of Insurance. Since the publication of the data in the October issue of *Housing in Canada*, they have been revised to include real estate held under agreements of sale. Mortgage loans and sale agreements held abroad by Canadian companies have been excluded.

- (1) Data refer to all real estate transactions, residential, industrial, commercial and other types, both urban and rural conducted in Canada.
- (2) Data on life insurance companies include Canadian, British and foreign life insurance companies with Dominion registration.
- (3) Data on loan companies include loan companies with Dominion registration and companies incorporated by the Provincial Government of Nova Scotia but inspected by the Dominion Department of Insurance.
- (4) Data on trust companies include trust companies with Dominion registration and companies incorporated by the Provincial Governments of Nova Scotia, New Brunswick, and Manitoba but inspected by the Dominion Department of Insurance.
- (5) Data on trust companies refer to real estate investments made out of company and guaranteed funds only and do not include real estate investments made out of estates, trusts, and agency funds.
- (6) Data for 1945 relate to loans on real estate outstanding for 57 life insurance, 7 loan and 22 trust companies.

TABLE 18.—LOANS FOR BUILDING PURPOSES AND OTHER LOANS MADE BY CHARTERED BANKS, CANADA, 1939–1946.

Data obtained from monthly issues of *Statistical Summary*, Bank of Canada. Data for years 1939–1941 from December, 1941—January, 1942 issue; 1941–1945 from December, 1945—January, 1946 issue and 1946 from December, 1946—January, 1947 issue.

- (1) This classification of bank loans in Canada was commenced in 1934 in pursuance of an amendment to the Bank Act of 1934, and is prepared on the basis of loans outstanding as at October 31st of each year.
- (2) 'Building Loans' refers to loans to building contractors and other persons or firms for building purposes.

TABLE 19.—VOLUME OF PRODUCTION OF SELECTED BUILDING MATERIALS, CANADA, 1939–1946.

Sources of data for building materials listed in Table 19 are as follows:

Cement:

- 1939–1941, *Manufacturers of the Non-Metallic Minerals in Canada, 1940–1941*, D.B.S. p. 30.
- 1942, *The Cement Manufacturing Industry in Canada, 1942*, D.B.S., p. 5.
- 1943–1944, *The Cement Manufacturing Industry in Canada, 1944*, D.B.S., p. 5.
- 1945–1946, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Building Brick: Data relate to face and common clay brick.

- 1939–1943, *The Clay and Clay Products Industry in Canada, 1943*, D.B.S., p. 7.
- 1944, *Monthly Report on Clay Products, December, 1945*, D.B.S., p. 2.
- 1945–1946, Estimate prepared by the Economic Research Branch, Department of Reconstruction and Supply, based on actual production reported to D.B.S. by 55 producers accounting for approximately 97 per cent of total brick, shipments during 1945.

Sawn Lumber:

- 1939, *The Lumber Industry in Canada, 1938-1939*, D.B.S., p. 21.
1940-1941, *Preliminary Report, The Lumber Industry in Canada, 1941*, D.B.S., p. 5.
1942, *Preliminary Report, The Lumber Industry in Canada, 1943*, D.B.S., p. 5.
1943-1944, *Preliminary Report, The Lumber Industry in Canada, 1944*, D.B.S., p. 5.
1945, By courtesy of the Timber Controller, Department of Reconstruction and Supply.
1946, Preliminary monthly estimates prepared by the Economic Research Branch, Department of Reconstruction and Supply, based on monthly production reports supplied by courtesy of Forestry Branch, D.B.S., and the Timber Controller, Department of Reconstruction and Supply. Original monthly data from which estimates have been prepared represent 100 per cent coverage for British Columbia and partial coverage for the other provinces accounting for the following percentages of total production in that area during 1944: January 69, February 69, March 69, April 68, May 65, June 64, July 64, August 58, September 58, October 55, November 56, and December 54.

Glass:

- Data on glass refer to imports only of 'common, colourless window glass'.
1939-1944, Annual issues of *Trade of Canada*, Vol. III, Department of Trade and Commerce.
1945-1946, Monthly issues of *Trade of Canada—Imports Entered for Consumption*, Department of Trade and Commerce.

Cast Iron Soil Pipe:

- 1939, *Iron and Steel and Their Products in Canada, 1938-1939*, D.B.S., p. 118.
1940-1943, *Special Statement on Iron and Steel Pipes and Tubing, 1943*, D.B.S., p. 1.
1944-1946, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Steel Pipe, Tubes and Fittings:

- 1939, *Iron and Steel and Their Products in Canada, 1938-1939*, D.B.S., p. 117.
1940-1943, *Special Statement on Iron and Steel Pipe and Tubing, 1943*, D.B.S., p. 1.
1944-1946, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Wire Nails and Spikes:

- 1939, *Iron and Steel and Their Products in Canada, 1938-1939*, D.B.S., p. 100.
1940-1942, *Iron and Steel and Their Products in Canada, 1940-1942*, D.B.S., p. 97.
1943-1944, *Special Statement—Wire Nails and Cut Nails of Iron and Steel—1944*, D.B.S., p. 1.
1945-1946, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Warm Air Furnaces:

- 1939-1945, *Special Statement on Warm Air Furnaces*, D.B.S., p. 1.
1946, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Asphalt Shingles:

- 1939-1940, By courtesy of Forestry Branch, D.B.S.
1941-1945, *Asphalt Roofing Industry*, March, 1946, D.B.S.
1946, *Asphalt Roofing Industry*, December, 1946, D.B.S.

Gypsum Wallboard:

- 1939, *Manufactures of the Non-Metallic Minerals in Canada, 1938-1939*, D.B.S., p. 68.
1940-1941, *Manufactures of the Non-Metallic Minerals in Canada, 1940-1941*, D.B.S., p. 56.
1942, *The Gypsum Industry in Canada, 1942*, D.B.S., p. 11.
1943-1944, *The Gypsum Industry in Canada, 1944*, D.B.S., p. 11.
1945-1946, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

TABLE 20.—VALUE OF PRODUCTION OF SELECTED BUILDING MATERIALS, CANADA, 1939-1945.

For sources of value data on production of cement, building brick, sawn lumber, glass, cast iron soil pipe, steel pipe, tubes and fittings, and wire nails and spikes, see sources for Table 19.

Paints, Pigments and Varnishes:

- 1939-1943, *The Paints, Pigments and Varnishes Industry in Canada, 1943*, D.B.S., p.9.
1944-1946, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Cast Iron Enamelled Sanitary Ware:

- 1939-1942, *Iron and Steel and Their Products in Canada, 1943*, D.B.S., p. 117.
1943-1945, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Electrical Apparatus and Fixtures:

- 1939-1940, *The Electrical Apparatus and Supplies Industry in Canada, 1940*, D.B.S., p. 1.
1941-1943, *The Electrical Apparatus and Supplies Industry in Canada, 1943*, D.B.S., p. 1.
1944-1945, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

TABLE 21.—INDEXES OF EMPLOYMENT IN THE BUILDING INDUSTRY, AND ALL INDUSTRIES, CANADA, 1939-1946.

Compiled by the Employment and Payroll Statistics Branch, D.B.S., based on reports from employers with 15 or more employees. Data converted from 1926 to 1935-1939 base.

TABLE 22.—UNFILLED VACANCIES AND UNPLACED APPLICANTS IN CONSTRUCTION OCCUPATIONS, CANADA, DECEMBER, 1944—DECEMBER, 1946.

Compiled by the Research and Statistics Branch, Department of Labour, based on weekly reports submitted by local offices of the Unemployment Insurance Commission.

TABLE 23.—VOCATIONAL AND APPRENTICESHIP TRAINING IN CONSTRUCTION TRADES BY NUMBER IN TRAINING, CANADA, AS AT SELECTED DATES, 1945-1946.

Compiled by the Vocational Training Branch, Department of Labour.

TABLE 24.—INDEXES OF WHOLESALE PRICES, SELECTED BUILDING MATERIALS AND ALL COMMODITIES, CANADA, 1939-1946.

Composite indexes of wholesale prices of building materials and all commodities obtained from monthly issues of *Prices and Price Indexes*, D.B.S., 1945-1946. Indexes of specific commodities obtained by courtesy of the Prices Branch, D.B.S. All data converted from 1926 to 1935-1939 base.

- (1) Brick index refers to 'dry-pressed face No. 1, F.O.B. Works, Montreal'.
- (2) Glass index refers to '188, single diamond, 40 U.I.'
- (3) Plaster index refers to 'hardwall plaster, neat, F.O.B. Works, Ontario'.
- (4) Steel pipe index refers to 'steel pipe, butweld, 1" diam., basing point wholesale to distributors'.
- (5) Range boiler index refers to 'range boilers, 30 gallon capacity, F.O.B. Works, Toronto and Montreal'.
- (6) Composite Index of Building Materials is based on 111 building and construction commodities.
- (7) Composite Index of All Commodities is based on 510 commodities.

TABLE 25.—INDEXES OF HOURLY WAGE RATES IN THE CONSTRUCTION INDUSTRY BY TRADES, AND GENERAL AVERAGE OF TEN MAIN GROUPS OF INDUSTRIES, CANADA, 1939–1946.

Indexes of hourly wage rates in the construction industry by trades for the period 1939–1946 obtained by courtesy of Wage Statistics Branch, Department of Labour. Composite Index of wages in the construction industry and general average of wages in ten main groups of industries for the period 1939–1944 obtained from *Wage Rates and Hours of Labour in Canada, 1944*, Report No. 27, Department of Labour, p. 10. Data for 1945 and 1946 obtained by courtesy of Wage Statistics Branch, Department of Labour.

The general average wage rate for ten main groups of industries is based on wage rates prevailing in the following industries: logging, coal-mining, metal mining, manufacturing, construction, water transportation, steam railways, electric railways, laundries and telephones.

TABLE 26.—INDEXES OF COST OF LIVING AND RENT, CANADA, 1939–1946.

Data for the period 1939–1943 obtained from *Prices and Price Indexes, 1913–1943*, D.B.S., p. 58. Data for the period 1944 to December, 1946, obtained from *Prices and Price Indexes*, December, 1946, D.B.S., p. 10.

TABLE 27.—INVESTORS' INDEXES OF BUILDING MATERIALS AND ALL INDUSTRIAL COMMON STOCK PRICES, CANADA, 1939–1946.

Data for the period 1939–1943 obtained from *Prices and Price Indexes, 1913–1943*, D.B.S., p. 71. Data for the period 1944 to December, 1946 obtained from *Prices and Price Indexes*, December, 1946, D.B.S., p. 13.

- (1) Building materials index is based on 15 stocks during 1939–1943, and 16 stocks during 1944–1946.
- (2) All industrial index is based on 87 stocks during 1935–1943, and 74 stocks during 1944–1946.

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