CENTRAL MORTGAGE AND HOUSING CORPORATION ECONOMIC RESEARCH DIVISION

## HOUSING IN CANADA

## A FACTUAL SUMMARY

APRIL, 1947

OTTAWA, GANADA

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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 second issue, published in January, 1947, provided data on an annual basis for the period 1939-1945 and on a monthly basis for the years 1945-1946. This issue provides current information on a monthly basis. The first part includes 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, 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<br>Central Mortgage and Housing Corporation

Ottawa, April, 1947.

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## PART I

FACTUAL SUMMARY

## SECTION 1.-POPULATION TRENDS

## (See Table 1)

The abnormally high rate of net family formation in Canada during the war years-estimated at 65,000 annually-continued throughout 1946 and the first quarter of 1947. This trend, together with the backlog of housing need created during the depressed 'thirties' and the war years indicates to some extent the magnitude of the current pressure on the nation's existing supply of houses.

Current information on the basic factors reflecting the rate of family formation is provided by monthly registrations of births, deaths and marriages in cities, towns and villages with populations of 10,000 and over. Marriage registrations in these urban communities, which averaged 60,000 during the period 1939-1945, totalled 71,200 in 1946 and in the first quarter of 1947 numbered 10,900 , only slightly below the total for the first three months of the previous year. Deaths are occurring at slightly above the 1939-1945 level. Most marked, however, is the continuance of the rising birth rate which prevailed throughout the war years. Registrations of births during 1946 totalled $161,100,37$ per cent above the annual average of 117,200 for the preceeding seven years, and numbered 44,900 in the first quarter of 1947 as compared to 33,900 for the corresponding period of 1946.

## SECTION 2-HOUSE-BUILDING ACTIVITY

(See Tables 2-7)

## Completions, January-April, 1947

Despite the large carry-over from 1946 of housing units under construction, completions during the first four months of 1947 proceeded at approximately the same rate as that which prevailed in the corresponding period of 1946. On the basis of current monthly surveys conducted by the field staffs of Central Mortgage and Housing Corporation, completions during the period January 1 to April 30, 1947 totalled 9,804 housing units in metropolitan areas and municipalities having a population of 5,000 and over. This would indicate that only 36 per cent of the 27,566 housing units under construction at the year-end 1946 in the same areas had been completed by April 30, 1947. A break-down by type of project of these completions shows that Wartime Housing Limited accounted for 2,069 units, Housing Enterprises of Canada Limited 643 units, Integrated Housing 517, and other building agencies (including government-sponsored and private) 6,575.

Starts, January-April, 1947
The volume of new dwelling units brought under construction during the first four months of 1947 has been considerably below the rate for the corresponding period of 1946. Central Mortgage and Housing Corporation's monthly field surveys reporting 'starts' in metropolitan areas and municipalities of 5,000 population and over during January 1 to April 30, 1947 show a total of 7,508 starts for the period. Of this total, more than one-half were reported during April. By type of project, new housing units commenced under the Integrated Housing Plan numbered 411, Wartime Housing Limited 403, Housing Enterprises of Canada Limited 296, and 6,398 by other building agencies (including govern-ment-sponsored and private).

Comparable data on starts during the corresponding period of 1946 are not available, but some indication of the relative position is reflected in the series on residential contracts awarded. New residential construction contracts awarded during the first four months of 1947 totalled $\$ 34.6$ million, as compared to $\$ 56.6$ million during the same period of 1946, a decline in dollar value of intended starts of 39 per cent. In terms of new dwelling units for which these contracts were awarded the decline is 37 per cent, i.e. contracts were awarded for 6,748 units during the first four months of 1947 as against 10,630 during the same period of 1946. This decline of starts is also reflected in building permits issued in 204 municipalities, data for which are available for the first quarter of 1947. The value of building permits issued for new residential construction during the first three months of 1947 totalled $\$ 23.7$ million as compared to $\$ 36.9$ million for the first quarter of 1946 , a decline of 36 per cent. Similarly, dwelling units represented by these building permits numbered 4,814 in 1947 as against 8,702 in the previous year, a decline of 45 per cent.

In addition to increasingly evident buyers' resistance to the current high cost of house-construction and restricted supplies of labour and material, chief reasons for the low level of new housing units started during the period are:

1. the large carry-over from 1946 of dwelling units under construction which has absorbed much of the labour and material normally available at this time of the year for new projects, and
2. the unseasonable weather which has prevailed Dominion-wide thereby retarding early construction activity.

## Residential Construction Trends, 1945-1946

New dwelling units completed during 1946 totalled some 63,600.(1) This represents an increase of 15,000 housing units or 31 per cent over the previous year's completions. In both years, 71 per cent of the building activity took place in urban areas with 29 per cent in rural areas. In 1946, however, new construction accounted for an increasing proportion of total completions, 92 per cent as compared to 88 per cent in 1945 , with the volume of conversions declining by 20 per cent during the year.

While the number of new dwelling units completed during 1946 exceeded 1945 completions by 31 per cent, the number of new buildings containing dwelling units completed in 1946 totalled 53,200 as compared to 37,100 in 1945, an increase of 43 per cent. This more than proportionate increase in the number of buildings completed during 1946 over the previous year is accounted for by the substantial increase in the number of single dwellings built during the year as against buildings of the multiple dwelling type. Single dwellings completed during 1946 totalled 48,730 , exceeding the number built in 1945 by 45 per cent and accounting for a higher proportion of total completions, 92 per cent as against 90 per cent in the previous year. Commercial buildings, such as stores or other business premises which contain apartments or flats, rank second, accounting for 3 per cent of the total as compared to 1.9 per cent in 1945. A marked decline, however, is evident in the volume of rental house-building. Although completions of semi-detached and row houses were 36 and 85 per cent respectively above the 1945 level, their percentage of 1946 completions remained un-

[^0]changed. More serious, however, is the decline in the volume of completions of duplexes, triplexes, and apartments in the order of 8,34 and 14 per cent respectively. Expressed as a percentage of total completions for 1945 and 1946, duplexes declined from 2.6 to 1.6 , triplexes from .9 to .4 and apartments from 1.3 to .8 .

Sixty-seven per cent of all new residential construction completed in 1946 were buildings of wood frame with wood siding and shingles, as compared to 64 per cent of the total in 1945. Completions of this type of housing totalled 35,800 buildings in 1946 as against 23,900 in the previous year, an increase of 50 per cent. Buildings of wood frame with stucco on lath again ranked second in 1946 when they accounted for 12.3 per cent of the total a slight gain over their 1945 percentage of 11.8. Corresponding data for buildings of other types are shown in Table 7.

## SECTION 3.-PUBLICLY-ASSISTED HOUSE-BUILDING

(See Tables 8-20)
The Canadian Government is currently providing financial assistance for house-building under five programmes: (1) the National Housing Act, 1944, (2) the Veterans' Land Act, 1942, (3) the Canadian Farm Loan Act, 1927, (4) the Farm Improvement Loans Act, 1944, and (5) the Emergency Shelter Regulations. In addition to these financial assistance plans, the Federal Government's Crown company, Wartime Housing Limited, is now in its seventh year of operations in the field of direct supply of low-rental housing. Other incentives currently in operation to stimulate government-approved low-cost house-building include a priority system for the procurement of building materials and a special double depreciation allowance for rental housing projects. Details of operations under these government-sponsored programmes during the first quarter of 1947 are discussed briefly below and shown in tabular form in Part II. $\left({ }^{1}\right)$

## National Housing Act, 1944

Lending operations under the National Housing Act during the first quarter of 1947 were below the level prevailing during the corresponding period of the previous year. Total gross loans approved in the first three months of the current year numbered 718 , financed 888 new housing units and amounted to $\$ 4.1$ million. During the same period of 1946,883 loans were approved for 1,102 housing units totalling $\$ 4.8$ million. This represents a decline in the number of loans and housing units financed of 19 per cent and in the value of total loans made of 16 per cent, largely accounted for by the reduced volume of lending for rental purposes during the first quarter of 1947 (see Figure 1).

Reflecting rising building costs during the early part of 1947, the average estimated construction cost for a single one-storey dwelling unit (which constitutes the largest class of dwelling units currently financed under the N.H.A.) rose from $\$ 5,437$ in 1946 to $\$ 5,761$ during the first quarter of 1947 , an increase of 6 per cent. As the result of a liberalization of lending practice, average lending value approved for houses of this type rose from $\$ 5,110$ to $\$ 5,376$ during the first three months of 1947, 5 per cent above the 1946 level, and average loans approved were also 5 per cent higher at $\$ 4,488$ as compared to $\$ 4,281$ in 1946. Comparable data for other types of dwelling units are shown in Table 10.

[^1]FIGURE I
VALUE OF LOANS APPROVED NATIONAL HOUSING ACT, 1944


ECONOMIC RESEARCH DIVISION,CENTRAL MORTGAGE AND HOUSING CORPORATION.

As in 1946, lending operations during the first quarter of 1947 were largely under Parts I and II of the Act dealing with (1) housing for home-ownership and (2) housing for rental purposes. Part III, providing assistance to rural housing has not yet been proclaimed, but commencement of operations is expected for 1947. Loan guarantees for home extensions provided under Part IV continued on a moderate scale.
(1) Housing for Home Owners: During 1946, housing for home-ownership accounted for 59 per cent of total N.H.A.-financed housing units. During the first quarter of 1947 , this proportion rose to 79 per cent. Total loans for homeownership housing during the first three months of 1947 numbered 702, involving the same number of family units and comprising an outlay of $\$ 3.4$ million. Reflecting rising construction costs and a liberalization of lending practice referred to above, the average loan per unit was $\$ 4,834$ during the period as against $\$ 4,593$ in 1946. These loans were made by Central Mortgage and Housing Corporation under three different plans:
(a) Loans to Home Owners: Loans to owner-occupiers during the first three months of 1947 numbered 221, involving an equal number of dwellings and amounting to $\$ 1.0$ million. The average loan per unit was $\$ 4,704$, slightly higher than the average for this class in 1946 of $\$ 4,457$.
(b) Loans to Builders for Sale: In the same period, 317 loans to contractors building for sale were approved, involving an equal number of dwellings and amounting to $\$ 1.6$ million. The average loan per unit was $\$ 5,100,8$ per cent above the average loan to owner-occupiers, and 7 per cent higher than the average loan to builders during 1946.
(c) Integrated Housing Plan: Loans approved under this plan during the first quarter of 1947 numbered 164 for the same number of units and amounted to $\$ .7$ million. The average loan per unit at $\$ 4,497$ was 12 per cent lower than loans to builders not limited as to sales price and slightly below the average of \$4,591 for Integrated loans during 1946.
(2) Housing for Rental Purposes: Lending for rental housing purposes under Part II of the Act accounted for 41 per cent of total homes financed in 1946. During the first quarter of 1947, this proportion declined to 21 per cent. Total loans numbered 16 , representing 186 rental units having a total loan value of $\$ .7$ million. The average unit loan was $\$ 3,622$, or some 25 per cent below the average loan approved for home-ownership, and 26 per cent below the average loan approved for rental purposes during 1946. These loans were made for projects of two types:
(a) Loans to owners of Rental Property: During the first quarter of 1947, 13 loans were approved for 13 rental projects providing living space in 79 units and involving mortgages of $\$ .3$ million. The average loan per unit amounted to $\$ 3,769$, about 13 per cent below the average for similar loans which in 1946 amounted to $\$ 4,318$.
(b) Loans to Borrowers Engaged in Mining, Lumbering, and Fishing: The first loans to primary industries for rental projects were made during the first three months of 1947. Three projects were involved, comprising 107 rental units and loans amounting to $\$ .4$ million averaging $\$ 3,514$ per unit.

Home Extension Loans: Loan guarantees for home extensions provided under Part IV of the National Housing Act numbered 3, involved extensions to 5 housing units and amounted to $\$ 9,750$ during the first quarter of 1947. The average loan for the period was $\$ 1,950$. Total operations under this section since commencement in April, 1946 amounted to $\$ 86,065$, involving 28 loans and financing extensions to 58 housing units.

## Wartime Housing Limited

Low-rental house-construction by the Crown company, Wartime Housing Limited, during the first quarter of the current year proceeded at slightly below the 1946 rate. Although completions during the first three months of 1947 were substantially higher, new starts were lower with 2,873 units under construction at March 31, 1947 as against 5,288 at March 31, 1946. During the first quarter of 1947, the company completed 2,046 new rental units as compared to 1,333 during the corresponding period of the previous year. Total expenditure on construction for the period amounted to $\$ 5.8$ million as against $\$ 10.3$ million during the same period of 1946.

## Veterans' Land Act, 1942

House-building activity financed under the Veterans' Land Act during the nrst quarter of 1947 proceeded at approximately the 1946 rate. Over-all housing operations during the period involved new appropriations, grants and loans totalling $\$ 13.6$ million while actual expenditures by the administration against these and previous committments amounted to $\$ 20.6$ million of which $\$ 3.9$ million were expended on new house-construction and $\$ 16.7$ million on the acquisition of land and existing buildings. Six types of project are currently under way:
(1) Sub-division Projects: Operations under this plan during the first quarter of 1947 have been largely confined to completion of veterans' homes under construction at the year-end 1946. New appropriations approved during the period amounted to $\$ 435,000$ of which $\$ 135,000$ was for new house-construction. Actual expenditure by the administration on new house-building, however, totalled $\$ 1.3$ million. New housing units completed during the first three months of 1947 numbered 241 and at the end of March, 162 units were under construction.
(2) Small Holdings: This plan accounted for the bulk of the house-building commenced under the Act during the first quarter of 1947. Loan approvals for new construction amounted to $\$ 2.6$ million during the period and actual expenditure for current construction totalled $\$ 2.2$ million. New homes completed on small holdings during the first three months of 1947 totalled 186 and 1,615 were under construction at March 31.
(3) Full-time Farming: Lending under this section of the Act has been largely for the purchase of land and existing buildings. During the first quarter of 1947, 1,037 loans were approved amounting to $\$ 4.7$ million of which $\$ .4$ million were for new house-construction, repairs and other services, and the balance, $\$ 4.3$ million, for the purchase of land and existing buildings. Total expenditure on full-time farming amounted to $\$ 9.6$ million, of which $\$ .3$ million were expended on new housing and repairs. Housing units completed during the period numbered 14 and 183 were in progress at March 31.
(4), (5) and (6) Commercial Fishing, Provincial Lands and Grants to Indian Veterans: Loans and grants under these plans during the first quarter of 1947 numbered 328 and amounted to $\$ 432,000$ of which $\$ 370,000$ were for new houseconstruction, repairs and other services. Actual expenditures for the period amounted to $\$ 217,000$, of which $\$ 136,000$ was for new construction and repairs. Houses completed during the period numbered 23, and at March 31, 99 were under construction.

## Canadian Farm Loan Act, 1927

During the first quarter of 1947, the Canadian Farm Loan Board loaned $\$ 367,000$ to 130 farmers, 27 per cent above the corresponding period of 1946. As in previous years, however, lending for house-construction accounted for a minor portion of total credit extended by the Board. Four loans were made for new housing and one for home improvement totalling $\$ 4,000$ during the first three months of 1947 as against 5 loans for new housing units and 5 for home improvement amounting to $\$ 8,000$ during the same period of 1946.

Over-all lending operations under the Farm Improvement Loans Act, 1944 during the first quarter of 1947 involved 3,145 loans to farmers amounting to $\$ 2.4$ million. Loans for residential construction purposes accounted for $\$ 148,000$ of this total during the period. Since commencement of operations in March, 1945, total loans to farmers for all purposes authorized under the Act numbered 20,486 and amounted to $\$ 15.7$ million, of which new house-building and repairs to existing housing accounted for $\$ 1.2$ million.

## Emergency Shelter

The provision of emergency shelter accommodation during the first quarter of 1947 continued at the 1946 rate. Central Mortgage and Housing Corporation which commenced to give financial assistance in 1946, approved during the first quarter of 1947 grants totalling $\$ 432,000$ to muncipalities and $\$ 104,000$ to universities for the conversion of barracks and other surplus buildings into shelter accommodation. Shelter units made ready for occupancy by municipal authorities numbered 1,126 and 925 were in progress of conversion at March 31. During the period, universities completed 186 shelter units and at the end of March had 143 units under construction, exclusively for the use of married student veterans and their families.

## Priorities Assistance for. House-Building

Priorities assistance for building materials extended by the Department of Reconstruction and Supply to government-approved low-cost housing projects and individual veterans building their own homes during the first four months of the current year tripled volume during the corresponding period of 1946. Housing units receiving priority ratings (A.P.H.'s) during 1947 to April 30, numbered 6,957 as against 2,472 during the same period of 1946. Priorities issued to veterans whose homes were at least 50 per cent completed accounted for 44 per cent of the 1947 total, indicating that a large portion of 1947 assistance was applied to housing under construction at the year-end 1946.

On February 1, 1947, Order No. P.O. 11B provided that priority ratings be assigned for practically all building materials and may be passed back in all cases to the producer level. A further extension of priority policy was announced on May 9, 1947, when assistance to veterans building their own homes was increased from minimum quantities of certain building materials required to permit occupancy of homes at least 50 per cent completed to cover all materials entering into construction from commencement of building operations.

## Double Depreciation for Rental Housing Projects

To stimulate the construction of rental housing during the next few years, Order-in-Council P.C. 1095, dated March 25, 1947, provided depreciation at double the rates normally allowed in respect to rental housing projects built or acquired between March 31, 1947 and December 31, 1949. This incentive applies only to the types of rental housing approved by Central Mortgage and Housing Corporation and has the effect of doubling standard rates of depreciation for these projects for a period of ten years. (The normal rate of depreciation allowed on rental property varies from two to five per cent depending on the type of
structure and in the case of equipment varies from five to ten per cent). Basic requirements for rental projects qualifying for accelerated depreciation include: (1) project must have four or more rental units; (2) rentals charged must be under $\$ 70$ per month based on a standard 4-room unit, the rent for units varying from this base shall be adjusted accordingly; (3) veterans' preference for occupancy of completed units, and (4) project must average at least 1.75 bedrooms per unit.

## SECTION 4.-REAL ESTATE LENDING AND LOANS FOR BUILDING PURPOSES

(See Tables 21 and 22)
Real Estate Lending, 1946
The accelerated rate of building activity, both of a residential and industrial nature, which took place during 1946 was accompanied by an expanding volume of lending on real estate by lending institutions. Loans on real estate held by life insurance, trust and loan companies with Dominion registration, which constitute a major segment of Canada's lending institutions, rose from $\$ 371$ million in 1945 to $\$ 407$ million in 1946, an increase in mortgages outstanding at the end of the year of $\$ 36$ million, or 9.7 per cent. Seventy-six per cent of total mortgage holdings at the year-end 1946 were held by life insurance companies, 18 per cent by loan companies and 6 per cent by trust companies.

Bank Loans for Building Purposes, 1946
The high level of construction activity is also illustrated by loans of chartered banks to contractors and others for building purposes, which in 1946 were 50 per cent higher than in 1945. This expansion of construction loans was more rapid than the rise of bank loans of all types, which recorded an increase of 26 per cent.

## SECTION 5.-BUILDING MATERIALS

(See Tables 23-26)
The production of most critical building materials during the first quarter of 1947 was well above output for the corresponding period of 1946 (steel pipe excepted). Out of ten selected building materials reported in short supply during 1946 (including basic and finished products), nine registered substantial gains over output during the first quarter of 1946 in the order of: bath tubs 34 per cent; brick 26 per cent; asphalt shingles 22 percent; soil pipe 21 per cent; cement and gypsum wallboard 19 per cent; warm air furnaces 11 per cent; sawn lumber 6 per cent and nails 5 per cent. Steel pipe production declined 16 per cent (see Figure 2). In most cases, however, sales kept pace with production (steel pipe shipments exceeded current output slightly) and stocks were low in comparison with inventories held throughout the first three months of 1946 (see Table 24).

The importation of essential building materials was also at a much higher level. During the first quarter of 1947, window glass imports totalled 14.7 million square feet, almost double volume for the same period of 1946. Imported wallboard amounted to 11.1 million square feet, more than triple the volume imported during the corresponding three months of 1946. Gypsum plaster imports were five times higher at 3,500 tons. Imports of paints, pigments and varnishes and rockwool continued at the 1946 level.


Export volume continued at the 1946 level, although increases took place in sawn lumber and paint exports, with nail exports continuing at the curtailed rate established in September, 1946. Sawn lumber exports during the first quarter of 1947, reflecting higher production during the period, totalled 620 million board feet as compared to 426 million board feet exported during the same period of last year, an increase of 46 per cent. Paints, pigments and varnishes valued at $\$ 1.5$ million were exported during the period, a 77 per cent increase in dollar value over the corresponding period of last year. Exports of wire nails and spikes totalled less than 7 tons as against 384 tons during the first three months of 1946.
Cement: Portland cement production during the first quarter of 1947 totalled 2.5 million barrels (of 350 pounds), an increase of 19 per cent over the corresponding period of 1946. Stocks on hand at March 31, 1947, however, were substantially lower at 1.3 million barrels as compared to 2.3 million barrels held at the end of the quarter, 1946.
Building Brick: Brick production (including face and common) totalled 53.7 million bricks during the first quarter of 1947 as compared to 42.7 million bricks during the same period of 1946 , an increase of 26 per cent. Sales were slightly higher than current output since many plants do not commence operations until May, but stocks at March 31, 1947 were unchanged from a year ago.
Sawn Lumber: Sawn lumber output during the first three months of 1947 was 6 per cent above volume for the corresponding period of 1946. Production totalled 1,143 million board feet as against 1,079 million board feet during the first quarter of 1946.
Cast Iron Soil Pipe and Fittings: The production of cast iron soil pipe and fittings during the first quarter of 1947 was substantially above the 1946 rate. Output during the three months totalled 8,000 tons as compared to 6,600 tons during the same period of 1946 , an increase of 21 per cent. Stocks on hand at March 31st were also higher.
Steel Pipe, Tubes and Fittings: Steel pipe production during the first quarter of 1947 amounted to 24,400 tons, 16 per cent below output for the corresponding period of last year. Sales during the period amounted to 29,300 tons, exceeding current production, and stocks at the end of March were the equivalent of one month's production at the current reduced rate.

Wire Nails and Spikes: Nail production totalled 18,300 tons during the first three months of 1947 as compared to 17,500 tons during the same period of 1946 , an increase of 5 per cent.
Warm Air Furnaces: The production of warm air furnaces was 11 per cent above the 1946 rate. During the first three months of the current year, 11,500 units were produced as against 10,400 completed in the corresponding period of 1946.
Bath Tubs: Bath tub production accelerated substantially. Output during the first quarter of 1947 amounted to 18,500 units, as against 13,800 units during the corresponding period of 1946, 34 per cent higher. Sales paralleled production and at March 31, stocks were the equivalent of less than one week's output.
Asphalt Shingles: During the first quarter of 1947, asphalt shingle production totalled 505,700 squares, 22 per cent above output during the same period of 1946.

Gypsum Wallboard: The production of gypsum wallboard during the first quarter of 1947 amounted to 51 million square feet, as against 43 million square feet during the first three months of last year, 19 per cent higher. Sales kept pace with the higher output and stocks at March 31 were negligible.

## SECTION 6.-BUILDING LABOUR

(See Tables 27-29)

## Employment and Earnings, First Quarter, 1947

Employment and earnings in the building industry during the first quarter of 1947 were well above the level prevailing in the corresponding period of 1946 and only slightly below the peak achieved in November and December of 1946, indicating that employment was maintained at a high level during the off-season winter months despite the highly seasonal nature of the industry.

Employment and earnings data obtained from employers with 15 or more employees covering a broad field of building activity, industrial, commercial, institutional and residential provide an index of the incidence of employment and earnings in the building industry generally (estimated to have a total working force of 250,000 persons). During the first quarter of 1947, this segment representing between one quarter to one third of the total building force, averaged some 73,000 workers as compared to 54,000 during the corresponding period of 1946, and 65,000 during the full year 1946. Average weekly earnings during the first quarter of 1947 were 6 per cent higher at approximately $\$ 35$ as against $\$ 33$ during the first quarter of 1946 and $\$ 34$ during the full year, reflecting higher wage rates and less time lost in changing jobs.

## Labour Market, April, 1947

The number of skilled building mechanics looking for jobs at the end of April, 1947 was slightly below that prevailing a year ago, while the number of unplaced unskilled construction labourers had doubled. Unplaced applicants in the building trades as reported by local offices of the Unemployment Insurance Commission numbered 10,048 skilled tradesmen and 7,597 unskilled labourers at April 24, 1947 as compared to 11,295 skilled and 3,456 unskilled workers at April 1946. The industry's demand for labour was lower at 6,809 unfilled vacancies ( 3,439 calling for skilled mechanics) on April 24, 1947 as compared to 9,752 job vacancies ( 6,137 skilled) at the end of April, 1946.

## Vocational and Apprenticeship Training

Apprenticeship training under the Dominion-Provincial Training Scheme continued to expand during the first quarter of 1947 although at a less rapid rate than occurred during the corresponding period of 1946 when veteran enrolment was at its peak (see Table 29). Enrolment at March 31, 1947 totalled 8,143 as compared to 7,483 at December 31, 1946 and 6,785 at March 31, 1946. Of the 8,143 apprentices registered under the scheme, 2,806 were veterans enrolled in Vocational Training Schools taking a six-month course preparatory to entering the third year of the four-year period required to reach journey-man status, and 3,201 were veterans registered as apprentices to journey-men. Highest enrolment is in the carpentry, electrical, and plumbing trades with relatively few trainees in plastering, painting, sheet metal work, and bricklaying.

# SECTION 7.-BUILDING COSTS <br> (See Tables 30-32) <br> <br> Building Costs, January-April, 1947 

 <br> <br> Building Costs, January-April, 1947}

The cost of house-building continued to rise during the first four months of 1947 and at the end of April was an estimated 6 per cent above costs at the yearend 1946. This estimate is a weighted average for an individual housing unit based on an 8 per cent rise in the wholesale prices of building materials during the first four months of 1947 and an estimated 4 per cent over-all increase in average hourly wage rates paid to construction workers during the period.

## Building Material Prices, January-April, 1946

Wholesale prices of building materials during April, 1947 were 7.6 per cent above those prevailing at the year-end 1946 and some 6 per cent above the level prevailing during 1920. A more rapid rise occurred in the wholesale prices of all commodities during the period amounting to 9.8 per cent, but general wholesale prices were still 21 per cent below the 1920 level.

The composite index of wholesale prices of building materials (based on 111 commodities) rose from its previous high of 161.2 during December, 1946 to 173.4 in April, 1947, a rise of 7.6 per cent in the four months. The composite index of all commodities covering 510 items was 9.8 per cent higher at 159.5 during April, 1947 as against 145.3 at the year-end 1946 (see Figure 3).

FIGURE 3
INDEXES OF WHOLESALE PRICES OF BUILDING MATERIALS AND ALL COMMODITIES

1939-1947


ECONOMIC RESEARCH DIVISION, CENTRAL MORTGAGE ANO HOUSING CORPORATION.

Major movements of the building material composite index took place in January and February, reflecting in the main, price increases authorized the lumber, steel and paint industries. Out of nine selected building materials (including basic and finished products) entering into the composite index, six registered substantial gains in the order of: paint materials, 18.5 per cent; steel pipe, 10.8 per cent; lumber, 7.7 per cent; range boilers, 5.9 per cent; cement, 4.3 per cent; and brick, 3.2 per cent. Glass, plaster and nail prices were unchanged.

## Wage Rates of Construction Labour, January-April, 1947

Hourly wage rates paid to construction workers during the first four months of 1946 were an estimated 4 per cent above rates prevailing at the year-end, 1946. This estimate is based on current rates paid construction labour engaged in building N.H.A.-financed homes and on supplementary information supplied by the Department of Labour and the Dominion Bureau of Statistics.

## Rent and the Cost of Living, January-May, 1947

Rentals remained unchanged during the first four months of 1947 but rose 1.8 per cent on May 1st. The official rent index which had remained at 113.4 since October, 1946, rose to 115.4 on May 1st, 1947, an increase of 1.8 per cent. The Dominion Bureau of Statistics' May survey of rents based on realtors' lists of properties, supplemented by a sample survey of tenant households in Canadian cities of 30,000 and over, indicated clearly that only a small proportion of tenant households had received May rental adjustments incorporating the 10 per cent increase authorized in March. ${ }^{1}$ )

The Canadian cost of living index advanced only fractionally during the first two months of 1947 , then rose 1.1 points during March, and 2.5 points during April. This latter increase was only exceeded once since the outbreak of war in 1939. During September of that year, the index rose 2.7 points. Total increase between January 1, 1947 and May 1, 1947 amounted to 4.8 per cent, as against an over-all increase of 6 per cent during the full year, 1946.

## Common Stock Prices-Building Materials and Other Industries, January-May, 1947

The Canadian investors' index of building material common stock prices which had recovered slightly during the latter months of 1946 and early 1947 declined again in April and was fractionally lower during May. The index rose from 133.9 in October, 1946 to 145.3 in February, 1947 but by the end of May, had declined to 136.4. A similar movement took place in the All Industrial index of common stock prices (see Figure 4).

[^2]FIGURE 4
INVESTORS' INDEXES OF BUILDING MATERIALS AND ALL INDUSTRIAL COMMON STOCK PRICES-CANADA

$$
1939-1947
$$



ECONOMRC RESEARCH DIVISION, CENTRAL MGATGAGE AND HOUSING COAPORATION.

## PART II.

TABULAR MATERIAL*

[^3]
## Section 1 <br> POPULATION TRENDS

## Table 1.-Registrations of Births, Deaths and Marriages in Cities, Towns and Villages with Population of 10,000 and Over, Canada,

 January, 1945 - March, 1947(In Thousands)

| Period | Births | Deaths | Marriages |
| :---: | :---: | :---: | :---: |
| 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 |
| Décember. | 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 | $5.1{ }^{\text {\% }}$ | 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 | $\therefore 60.7$ | 71.2 |
| 1947-January. | - $14.8{ }^{\prime}$ | 5.7 | 3.7 |
| February. | 14.1 | 4.9 | 4.0 |
| March. | 16.0 | 5.6 | 3.2 |

Section 2
HOUSE-BUILDING ACTIVITY
Table 2.-New Residential Construction, Canada-
Building Permits Issued in 204 Municipalities, January, 1945—March, 1947

| Period | Value of <br> New Residential Construction Building Permits Issued (Millions of Dollars) |  |  | Number of New Dwelling Units |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | New Residential Construction | Additions Alterations and Repairs | Total | $\begin{aligned} & \text { Apartments } \\ & \text { and } \\ & \text { Flats } \end{aligned}$ | All Other Dwelling Units | Total |
| 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 | 1.5 | 17.7 | 505 | 3,426 | 3,931 |
| Sept. | 14.1 | 1.3 | 15.4 | 518 | 2,801 | 3,319 |
| 3rd Quarter | 44.8 | 4.6 | 49.4 | 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. | 7.8 | . 6 | 8.4 | 168 | 1,026 | 1,194 |
| 4th Quarter | 34.5 | 3.2 | 37.7 | 1,545 | 6,098 | 7,643 |
| Total-1946 | 182.7 | 17.9 | 200.6 | 6,274 | 39,023 | 45,297 |
| 1947-Jan. | 3.9 | 7 | 4.6 | 155 | 783 | 944 |
| Feb. | 6.5 | 8 | 7.3 | 155 | 1,268 | 1,423 |
| Mar.(2) | 10.8 | 1.0 | 11.8 | 279 | 2,168 | 2,447 |
| 1st Quarter ${ }^{(2)}$ | 21.2 | 2.5 | 23.7 | 589 | 4,225 | 4,814 |

(1) Revised
(2) Preliminary

Table 3.-New Residential Construction, CanadaConstruction Contracts Awarded, January, 1945 - April, 1947.

| Period | Value of New Residential Construction Contracts Awarded (Millions of Dollars) |  |  | Number of New Dwelling Units |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Apartments | All Other Residential Dwellings | Total | Apartments ${ }^{\text {(1) }}$ | All Other Residential Dwellings | Total |
| 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 | 5.6 | 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 |
| 1947-Jan. | . 2 | 4.9 | 5.1 | 33 | 928 | 961 |
| Feb. | 1.0 | 6.4 | 7.4 | 159 | 1,237 | 1,396 |
| Mar. | . 2 | 6.3 | 6.5 | 33 | 1,257 | 1,290 |
| 1st Quarter | 1.4 | 17.6 | 19.0 | 225 | 3,422 | 3,647 |
| Apr. | 1.4 | 14.2 | 15.6 | 221 | 2,880 | 3,101 |

(1) Estimated. For method used, see p. 60.

Table 4.-Number of New Dwelling Units Started, Completed, and Under Construction in Metropolitan Areas and Municipalities of 5,000 Population and over.

$$
\text { January 1, } 1947 \text { - April 30, } 1947 .
$$

| Period | Starts |  |  |  |  | Completions |  |  |  |  | Under Construction (At End of Month) |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 茛 <br>  |  |  | $\stackrel{\square}{ \pm}$ | تّ |  |  |  | $\begin{aligned} & \stackrel{\rightharpoonup}{\rightleftarrows} \\ & \stackrel{\rightharpoonup}{0} \end{aligned}$ |  |  |  |  |  | \% |
| 心 1946-December. | - | - | - | - | - | - | - | - | - | - | 3,553 | 2,811 | 1,440 | 19,762 | 27,566 |
| 1947-January. | 88 | 114 | 101 | 0 | 303 | 598 | 53 | 130 | 0 | 781 | 3,043 | 2,872 | 1,411 | 19,762 | 27,088 |
| February. | 18 | 28 | 52 | 565 | 663 | 656 | 123 | 125 | 1,388 | 2,292 | 2.405 | 2,777 | 1,338 | 18,939 | 25,459 |
| March | 33 | 99 | 40 | 2,479 | 2,651 | 511 | 203 | 185 | 2,580 | 3,479 | 1,927 | 2,673 | 1,193 | 18,838 | 24,631 |
| 1st Quarter. | 139 | 241 | 193 | 3,044 | 3,617 | 1,765 | 379 | 440 | 3,968 | 6,552 | - | - | - | - | - |
| April. | 264 | 55 | 218 | 3,354 | 3,891 | 304 | 264 | 77 | 2,607 | 3,252 | 1,887 | 2,464 | 1,334 | 19,585 | 25,270 |
| Total: January 1… April 30, 1947 | 403 | 296 | 411 | 6,398 | 7,508 | 2,069 | 643 | 517 | 6,575 | 9,804 | . |  | . | .. | -- |

Table 5.-Number of Dwelling Units Completed, Canada, by Type of Construction, 1945-1946

| Classification | $1945{ }^{(1)}$ | $1946{ }^{(1)}$ | Percentage of Total |  | Percentage Change1945-1946 |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1945 | 1946 |  |
| Urban: ${ }^{(2)}$ |  |  |  |  |  |
| New Construction. | 29,148 | 41,423 | 60.0 | 65.1 | +42.1 |
| Conversions. | 5,406 | 3,925 | 11.1 | 6.2 | -27.4 |
| Sub-total. | 34,554 | 45,348 | 71.1 | 71.3 | +31.2 |
| Rural: |  |  |  |  |  |
| New Construction. | 13,469 | 17,405 | 27.7 | 27.3 | $+29.2$ |
| Conversions. | 576 | 884 | 1.2 | 1.4 | +53.5 |
| Sub-total. | 14,045 | 18,289 | 28.9 | 28.7 | +30.2 |
| Canada: |  |  |  |  |  |
| New Construction. | 42,617 | 58,828 | 87.7 | 92.4 | +38.0 |
| Conversions. | 5,982 | 4,809 | 12.3 | 7.6 | -19.6 |
| Total.. | 48,599 | 63,637 | 100.0 | 100.0 | +30.9 |

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

Table 6.-Number of New Residential Buildings ${ }^{(1)}$ Completed, Canada, by Type of Structure, 1945-1946

| Type of Structure | Number of New Buildings |  | Percentage of Total |  | Percentage Change1945-1946 |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | 1945 | 1946 | 1945 | 1946 |  |
| Single Dwelling. | 33,513 | 48,730 | 90.3 | 91.6 | +45.4 |
| Semi-Detached or Double. | 900 | 1,228 | 2.4 | 2.3 | +36.4 |
| Row or Terrace: | 65 | 120 | . 2 | 2 | $+84.6$ |
| Duplex. | 947 | 874 | 2.6 | 1.6 | $-7.7$ |
| Triplex. | 348 | 229 | . 9 | . 4 | -34.2 |
| Apartment or Flat. | 485 | 415 | 1.3 | . 8 | $-14.4$ |
| Store or other Business premises and apartment or flat........ . | 713 | 1,592 | 1.9 | 3.0 | +123.3 |
| Other Types and Unclassified. | 141 | 11 | . 4 | . 1 | -92.1 |
| Total. | 37,112 | 53,199 | 100.0 | 100.0 | $+43.3$ |

(1) Containing one or more dwelling units.

Table 7.-Number of New Residential Burldings ${ }^{(1)}$ Completed, Canada, by Type of Exterior Building Material Used, 1945-1946

| Type of Exterior Building Material Used | Number of New Buildings |  | Percentage of Total |  | Percentage Change 1945-1946 |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | 1945 | 1946 | 1945 | 1946 |  |
| Wood Frame with Wood Siding and Shingles. | 23,857 | 35,804 | 64.3 | 67.3 | +50.1 |
| Wood Frame and Brick Veneer. | 4,011 | 4,790 | 10.8 | 9.0 | +19.4 |
| Wood Frame with Stucco and Lath | 4,387 | 6,554 | 11.8 | 12.3 | +49.4 |
| Cinder or Cement Blocks \& Stucco. | 731 | 1,629 | 2.0 | 3.1 | +122.8 |
| Solid Masonry: Brick Facing and Masonry Blocks | 1,108 | 1,427 | 3.0 | 2.7 | $+28.8$ |
| Solid Brick | 1,797 | 1,890 | 4.8 | 3.5 | + 5.2 |
| Solid Masonry: Stone Facing and Masonry Blocks. | 129 | 167 | 4 | . 3 | $+29.5$ |
| Other Types and Unclassified...... . | 1,092 | 938 | 2.9 | 1.8 | -14.1 |
| Total. | 37,112 | 53,199 | 100.0 | 100.0 | $+43.3$ |

(1) Containing one or more dwelling units.

## Section 3 <br> 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-April 30, 1947(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-January. | 269 | 313 | 1,340 |
| February. | 317 | 468 | 2,089 |
| March... | 297 | 321 | 1,402 |
| 1st Quarter.. | 883 | 1,102 | 4,832 |
| 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 |
| 1947-January. | 95 | 167 | 695 |
| February | 232 | 257 | 1,240 |
| March... | 391 | 464 | 2,133 |
| 1st Quarter. | 718 | 888 | 4,068 |
| April(4). | 733 | 885 | 4,229 |
| Total-Feb. 1, 1945-April 30, 1947(4) | 15,020 | 20,467 | 93,356 |

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

Table 9.-Lending Operations Under The National Housing Act, 1944,
Gross Loans Approved by Type of Project,
First Quarter, 1946 and First Quarter, 1947.

| Type of Project | First Quarter, 1946 |  |  |  | First Quarter, 1947 |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Number of Loans | Number of Units | $\begin{aligned} & \text { Amount } \\ & \$ \end{aligned}$ | Average Loan Per Unit \$ | Number of Loans | Number of Units | $\begin{aligned} & \text { Amount } \\ & \$ \end{aligned}$ | Average Loan Per Unit \$ |
| N.H.A. 1944, Part I <br> Housing for Home Owners <br> Owner occupancy. $\qquad$ <br> For sale. <br> Integrated housing. | $\begin{array}{r} 411 \\ 432 \\ 25 \end{array}$ | $\begin{array}{r} 411 \\ 432 \\ 25 \end{array}$ | $\begin{array}{r} 1,751,020 \\ 1,957,380 \\ 113,140 \end{array}$ | $\begin{aligned} & 4,260 \\ & 4,531 \\ & 4,526 \end{aligned}$ | $\begin{aligned} & 221 \\ & 317 \\ & 164 \end{aligned}$ | $\begin{aligned} & 221 \\ & 317 \\ & 164 \end{aligned}$ | $\begin{array}{r} 1,039,560 \\ 1,616,720 \\ 737,520 \end{array}$ | $\begin{gathered} 4,704 \\ 5,100 \\ 4,497 \end{gathered}$ |
| Sub-total | 868 | 868 | 3,821,540 | 4,403 | 702 | 702 | 3,393,800 | 4,834 |
| N.H.A. 1944, Part II <br> Housing for Rental Purposes <br> For rent. <br> For sale <br> Limited dividend corporations Primary Industries. | $\begin{array}{r} 13 \\ 1 \\ 1 \\ \hline \end{array}$ | $\begin{array}{r} 104 \\ 2 \\ 128 \\ \hline \end{array}$ | $\begin{array}{r} 406,000 \\ 7,500 \\ 597,030 \\ - \end{array}$ | $\begin{gathered} 3,904 \\ 3,750 \\ 4,664 \\ - \end{gathered}$ | 13 - -3 | 79 <br> - <br> 107 | $\begin{aligned} & 297,740 \\ & - \\ & \overline{376,040} \end{aligned}$ | $\begin{gathered} 3,769 \\ - \\ \overline{3,514} \end{gathered}$ |
| Sub-total | 15 | 234 | 1,010,530 | 4,319 | 16 | 186 | 673,780 | 3,622 |
| Total Gross Loans. | 883 | 1,102 | 4,832,070 | 4,385 | 718 | 888 | 4,067,580 | 4,581 |

Table 10.-Lending Operations Under The National Housing Act, 1944, ${ }^{(1)}$
Analysis of Gross Loans Approved Showing Average Estimated Cost, Lending Value, Amount of Loan, Floor Area, and Construction Cost per Sçuare Foot per Dwelling Unit by Type of House

1946 and First Quarter, 1947


[^4]2) Not available at present.

Table 11.-Lending Operations Under the National Housing Act, 1944. Home Extension Loan Guarantees Approved,

April 1, 1946 - March 31, 1947

| Period | Number <br> of <br> Loans | Number <br> of Housing <br> Units | Amount <br> $\$$ |
| :---: | :---: | :---: | :---: |
| Average Loan |  |  |  |
| per Unit |  |  |  |
| $\$$ |  |  |  |

(1) Preliminary.

Table 12.-Operations Under the Emergency Shelter Regulations Completed Construction, Construction in Progress and Financial Assistance Grants

December 19, 1944 - March 31, 1947

| Period | Construction of Shelter Units |  |  |  |  |  |  |  |  | Financial Assistance Grants (\$000) |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Municipal Projects |  |  | University Projects |  |  | Total Projects |  |  | Municipal Projects | University Projects | Total |
|  | Number of Projects | Dwelling Units Completed | Dwelling Units under Construction ${ }^{(1)}$ | Number of Projects | Dwelling Units Completed | Dwelling Units under Construction ${ }^{(1)}$ | Number of Projects | Dwelling Units Completed | Dwelling Units under Construction ${ }^{(1)}$ |  |  |  |
| Dec. 19, 1944Dec. 31, 1945: | 39 | 1,051 | 360 | 1 | - | 88 | 40 | 1,051 | 448 | - | - | - |
| $\begin{gathered} \text { 1946-Jan. 1, - } \\ \text { Dec. 31: } \end{gathered}$ | 98 | 3,797 | 1,244 | 22 | 845 | 217 | 120 | 4,642 | 1,461 | 1,466 | 725 | 2,191 |
| $\begin{gathered} 1947-\text { Jan. 1, } \\ \text { Mar. 31: } \end{gathered}$ | 24 | 940 | 782 | 3 | 186 | 143 | 27 | 1,126 | 925 | 432 | 104 | 536 |
| Total: Dec. 19, 1944Mar. 31, 1947: | 161 | 5,788 | - | 26 | 1,031 | - | 187 | 6,819 | - | 1,898 | 829 | 2,727 |

[^5]Table 13.-Operations Under Wartime Housing Limited Completed Construction and Actual Expenditure

April 1, 1941-March 31, 1947

| Period | Projects | Completed Construction <br> Number |  | Actual Expenditure (\$000) |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Housing Units | Supplementary Buildings | Housing | Supplementary Building | Land, Improvements and Other Outlay | Total |
| Apr. 1, 1941 <br> Dec. 31, 1944 | 65 | 17,218 | 296 | 51,380 | 13,554 | 15,702 | 80,636 |
| $\begin{gathered} 1945 \\ \text { Jan. } \\ \text { Feb. } \\ \text { Mar. } \\ \text { 1st Quarter } \end{gathered}$ | 9 12 12 | 141 255 303 699 | $\begin{aligned} & 0 \\ & 0 \\ & 1 \\ & 1 \end{aligned}$ | 584 425 957 1,966 | 30 23 64 117 | $\begin{array}{r} 94 \\ 78 \\ 199 \\ 371 \end{array}$ | 708 526 1,220 2,454 |
| April <br> May <br> June <br> 2nd Quarter | 9 7 5 | 220 123 128 471 | 0 0 0 0 | 54 62 248 364 | 3 11 8 22 | 9 14 78 101 | 66 87 334 487 |
| July <br> Aug. <br> Sept. <br> 3rd Quarter | $\begin{array}{r}1 \\ 1 \\ 1 \\ \hline\end{array}$ | 35 7 1 43 | $\begin{aligned} & 0 \\ & 0 \\ & 3 \\ & 3 \end{aligned}$ | $\begin{array}{r} 404 \\ 492 \\ 614 \\ 1,510 \end{array}$ | 2 32 4 38 | $\begin{array}{r} 21 \\ 55 \\ 126 \\ 202 \end{array}$ | 427 579 744 1,750 |
| Oct. <br> Nov. <br> Dec. 4th Quarter Sub-total | $\begin{array}{r}4 \\ 4 \\ 8 \\ \hline\end{array}$ | $\begin{array}{r} 65 \\ 88 \\ 190 \\ 343 \\ 1,556 \end{array}$ | $\begin{aligned} & 0 \\ & 1 \\ & 0 \\ & 1 \\ & 5 \end{aligned}$ | 1,230 1,914 2,577 5,721 9,561 | $\begin{array}{r} 19 \\ 21 \\ 8 \\ 48 \\ 225 \end{array}$ | $\begin{array}{r} 53 \\ 103 \\ 139 \\ 295 \\ 969 \end{array}$ | $\begin{array}{r} 1,302 \\ 2,038 \\ 2,724 \\ 6,064 \\ 10,756 \end{array}$ |
| $1946$ <br> Jan. <br> Feb. <br> Mar. <br> 1st Quarter | 11 <br> 18 <br> 23 | $\begin{array}{r} 193 \\ 288 \\ 852 \\ 1,333 \end{array}$ | $\begin{aligned} & 1 \\ & 0 \\ & 1 \\ & 2 \end{aligned}$ | 2,631 2,545 4,648 9,824 | 14 7 7 28 | $\begin{aligned} & 124 \\ & 168 \\ & 120 \\ & 412 \end{aligned}$ | $\begin{array}{r} 2,769 \\ 2,720 \\ 4,775 \\ 10,264 \end{array}$ |
| Apr. <br> May <br> June <br> 2nd Quarter | 29 33 31 | $\begin{array}{r} 742 \\ 758 \\ 767 \\ 2,267 \end{array}$ | 0 0 0 0 | 548 2,083 2,604 5,235 | 1 1 0 2 | 17 57 142 216 | $\begin{array}{r} 566 \\ 2,141 \\ 2,746 \\ 5,453 \end{array}$ |
| July <br> Aug. <br> Sept. 3rd Quarter | 28 31 9 | 486 570 494 1,550 | 0 0 2 2 | 2,802 3,683 2,962 9,447 | 9 5 1 15 | 266 262 292 820 | $\begin{array}{r} 3,077 \\ 3,950 \\ 3,255 \\ 10,282 \end{array}$ |
| Oct. <br> Nov. <br> Dec. (1) <br> 4th Quarter (1) <br> Sub-total(1) | 4 10 4 | $\begin{array}{r} 510 \\ 501 \\ 836 \\ 1,847 \\ 6,997 \end{array}$ | $\begin{aligned} & 0 \\ & 2 \\ & 3 \\ & 5 \\ & 9 \end{aligned}$ | $\begin{array}{r} 2,798 \\ 2,781 \\ 4,229 \\ 9,808 \\ 34,314 \end{array}$ | $\begin{array}{r} 0 \\ 1 \\ 1 \\ 2 \\ 47 \end{array}$ | $\begin{array}{r} 189 \\ 252 \\ 290 \\ 731 \\ 2,179 \end{array}$ | $\begin{array}{r} 2,987 \\ 3,034 \\ 4,520 \\ 10,541 \\ 36,540 \end{array}$ |
| 1947 <br> Jan. (2) <br> Feb.(2) <br> Mar.(2) <br> 1st Quarter | $\begin{aligned} & 4 \\ & 2 \\ & 2(3) \end{aligned}$ | $\begin{array}{r} 462 \\ 965 \\ 619 \\ 2,046 \end{array}$ | $\begin{aligned} & 0 \\ & 0 \\ & 4 \\ & 4 \end{aligned}$ | $\begin{array}{r} 372 \\ 1,442 \\ 3,726 \\ 5,540 \end{array}$ | $\begin{aligned} & 0 \\ & 1 \\ & 0 \\ & 1 \end{aligned}$ | $\begin{array}{r} 61 \\ 87 \\ 110 \\ 258 \end{array}$ | $\begin{array}{r} 433 \\ 1,530 \\ 3,836 \\ 5,799 \end{array}$ |
| Total(2) <br> Apr. 1, 1941- <br> Mar. 31, 1947 | -- | 27,817 | 314 | 100,795 | 13,827 | 19,109 | 133,731 |

(1) Revised.
(2) Preliminary.
(3) Number of municipalities in which projects have been completed as at March 31, 1947, total 101.

Table 14.-Operations under Wartime Housing Limited Construction in Progress, by Units,
January 31, 1945 - March 31, 1947

| At End of Month |
| :---: |

(1) Number of municipalities in which projects were in progress at March 31, 1947, total 60.

Table 15.-Operations Under Wartime Housing Limited Housing Units Under Construction by Twenty-three Stages of Construction as at December 31, 1946, and March 31, 1947.

| Item | Stage of Construction yet to be completed | Number of Housing Units |  |
| :---: | :---: | :---: | :---: |
|  |  | Dec. 31, 1946 | Mar. 31, 1947 |
| 1. | Excavation. | 594 | 728 |
| 2. | Foundation. | 746 | 777 |
| 3. | Water and sewer under building. | 1,166 | 1,019 |
| 4. | Framing. | 1,460 | 1,000 |
| 5. | Doors, frames and window sash | 1,934 | 1,153 |
| 6. | Chimneys. | 1,836 | 1,180 |
| 7. | Roofs shingled. | 2,022 | 1,286 |
| 8. | Plumbing roughed in. | 2,432 | 1,482 |
| 9. | Wiring roughed in. | 2,652 | 1,498 |
| 10. | Insulation . | 2,696 | 1,508 |
| 11. | Wall and ceiling board and taping. | 3,285 | 1,716 |
| 12. | Finished flooring laid. | 3,368 | 1,651 |
| 13. | Exterior finish, including siding and trim. | 2,569 | 1,623 |
| 14. | Porches. | 2,155 | 1,305 |
| 15. | Interior trim. | 3,792 | 1,950 |
| 16. | Interior painting. | 4,333 | 2,526 |
| 17. | Hardware. | 4,254 | 2,410 |
| 18. | Plumbing fixtures. | 4,393 | 2,488 |
| 19. | Electrical work complete. | 4,393 | 2,610 |
| 20. | Exterior painting. | 4,580 | 4,578 |
| 21. | Water and sewer to main. | 2,787 | 2,219 |
| 22. | Electrical services connected. | 4,529 | 2,873 |
| 23. | Final inspection. | 4,660 | 2,873 |

Table 16.-Operations Under The Veterans' Land Act, 1942, Number and Amount of Grants, Loans and Appropriations Approved

By Types of Project
September 23, 1943-March 31, 1947

| 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: <br> Sept. 23, 1943-Sept. 30, 1946 | - | 16,245 | 2,968 | 1,278 | 20.491 |
| 1946-4th Quarter ${ }^{(1)} \ldots$ | - | 747 | 37 | 66 | 850 |
| 1947-Jan.. | - | 36 | 143 | 0 | 179 |
| Feb. | - | 66 | 59 | 0 | 125 |
| Mar. | - | 33 | 45 | 53 | 131 |
| 1st Quarter. | - | 135 | 247 | 53 | 435 |
| Sub-total. | -(2) | 17,127 | 3,252 | 1,397 | 21.776 |
| 2. Small Holdings: <br> Sept 23, 1943-Sept 30, 1946 |  |  |  |  |  |
| Sept. 23, 1943-Sept. 30, 1946 | 7,879 | 12,897 | 1,935 | 18,974 | 33, 806 |
| 1946-4th Quarter. | 2,040 | 3,545 | 174 | 6,851 | 10,570 |
| 1947-Jan. | 437 450 | 1,236 710 | 77 59 | 1,704 1,762 | 3,017 2,531 |
| Mar. | 479 | 665 | 49 | 1,745 | 2,459 |
| 1st Quarter | 1,366 | 2,611 | 185 | 5,211 | 8,007 |
| Sub-total. | 11,285 | 19,053 | 2,294 | 31,036 | 52,383 |
| 3. Full-Time Farming: <br> Sept. 23, 1943-Sept. 30, 1946 | 9,145 | 744 | 1,952 | 32,833 | 35,529 |
| 1946-4th Quarter. . . . . | 2,702 | 265 | 1,999 | 10,003 | 10,767 |
| 1947-Jan....... | ${ }^{2} 410$ | 72 | 117 | 2,001 | 2,190 |
| Feb. | 308 | 29 | 92 | 1,084 | 1,205 |
| Mar. | 319 | 57 | 88 | 1,207 | 1,352 |
| 1st Quarter | 1,037 | 158 | 297 | 4,292 | 4,747 |
| Sub-total. | 12,884 | 1,167 | 2,748 | 47,128 | 51.043 |
| 4. Commercial Fishing, Provincial Lands, Grants to Indian Veterans: |  |  |  |  |  |
| Sept. 23, 1943-Sept. 30, 1946 | 799 | 396 | 471 | 359 | 1,226 |
| 1946-4th Quarter. | 342 | 208 | 204 | 162 | 574 |
| 1947-Jan.. | 94 | 43 | 65 | 14 | 122 |
| Feb. | 83 | 32 | 69 | 14 | 115 |
| Mar. | 151 | 56 | 105 | 34 | 195 |
| 1st Quarter. | 328 | 131 | 239 | 62 | 432 |
| Sub-total. | 1,469 | 735 | 914 | 583 | 2.232 |
| 5. Total-All Projects: |  |  |  |  |  |
| Sept. 23, 1943-Sept. 30, 1946 |  |  | 7,326 | 53,444 | 91,052 |
| 1946-4th Quarter ${ }^{(1)}$. . . | 5,084 | 4,765 | 914 | 17,082 | 22,761 |
| 1947-Jan.. | 941 | 1,387 | 402 | 3,719 | 5,508 |
| Feb. | 841 | 837 | 279 | 2,860 | 3,976 |
| Mar. | 949 | 811 | 287 | 3,039 | 4,137 |
| 1st Quarter. | 2,731 | 3,035 | 968 | 9,618 | 13,621 |
| Total. | 25,638 | 38,082 | 9,208 | 80,144 | 127,434 |

(1) Revised.
(2) Number of projects for which appropriations have been made during the period total 215 representing 2,693 housing units.

Table 17.-Operations Under The Veterans' Land Act, 1942, Completed Construction, Construction in Progress and Expenditure

By Types of Project,
Sertember 23, 1943-March 31, 1947

| Type of Project | Construction |  | Expenditure ( $\$ 000$ ) |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Housing Units Completed | $\begin{gathered} \text { Housing } \\ \text { Units } \\ \text { under } \\ \text { Construc- } \\ \text { tion } \end{gathered}$ | New Construction <br> Housing Units Completed. <br> Current Cónstrucion, Repairs and Other Services | Land and Existing Buildings | Total |
|  |  |  |  |  |  |
| 1. Sub-division Projects: <br> Sept. 23, 1943-Sept. 30, 1946 | 1,502 | 1,172 | 16,105 | 1,278 | 17,383 |
| 1946-4th Quarter ${ }^{(1)}$. . | - 788 | - 398 | 1,570 | 66 | 1,636 |
| 1947-Jan............ | 120 | 266 | ${ }^{2} 201$ | 0 | 201 |
| Feb. | 112 | 154 | 377 | 0 | 377 |
| Mar. | 9 | 162 | 782 | 53 | 835 |
| 1st Quarter. | 241 | - | 1,360 | 53 | 1,413 |
| Sub-total. | 2,531 | - | 19,035 | 1,397 | 20,423 |
| 2. Small Holdings: |  |  |  |  |  |
| Sept. 23, 1943-Sept. 30,1946 <br> 1946--4th Quarter | 73 76 | 1,080 1,603 | 2,053 | 14,284 7,840 | 16,337 10,186 |
| 1947-Jan........... . . | 55 | 1,627 | 2,721 | 2,882 | 3,603 |
| Feb. | 53 | 1,638 | 675 | 2,445 | 3,120 |
| Mar. | 78 | 1,615 | 780 | 1,846 | 2,626 |
| 1st Quarter | 186 | , | 2,176 | 7,173 | 9,349 |
| Sub-total. | 335 | - | 6,575 | 29,297(2) | 35,872(2) |
| 3. Full-Time Farming: <br> Sept. 23, 1943-Sept. 30, 1946 | 27 | 127 | 408 | 22,126 | 22,534 |
| 1946-4th Quarter... | 32 | 192 | 304 | 11,588 | 11,892 |
| 1947--Jan......... | 6 | 159 | 85 | 3,566 | 3,651 |
| Feb. | 2 | 170 | 74 | 2,890 | 2,964 |
| Mar. | 6 | 183 | 95 | 2,908 | 3,003 |
| 1st Quarter. | 14 | - | 254 | 9,364 | 9,618 |
| Sub-total. | 73 | - | 966 | 43,078(2) | 44,044 ${ }^{(2)}$ |
| 4. Commercial Fishing, Provincial Lands, Grants to Indian Veterans: |  |  |  |  |  |
| Sept. 23, 1943-Sept. 30, 1946 | 5 | 40 | 76 | 200 | 276 |
| 1946-4th Quarter. . | 26 | 87 | 131 | 103 | 234 |
| 1947-Jan............ | 11 | 89 | 61 | 37 | 98 |
| Feb. | 7 | 90 | 37 | 16 | 53 |
| Mar. | 5 | 99 | 38 | 28 | 66 |
| 1st Quarter.... | 23 | - | 136 | 81 | 217 |
| Sub-total. | 54 | - | 343 | 384 | 727 |
| 5. Total-All Projects: <br> Sept. 23, 1943-Sept. 30, 1946 | 1,607 | 2,419 | 18,642 | 37, 888 | 56,530. |
| 1946-4th Quarter ${ }^{(1)}$. . | 1,922 | 2,280 | 4,351 | 19,597 | 23,948 |
| 1947-Jan......... | 192 | 2,141 | 1,068 | 6,485 | 7,553 |
| Feb. | 174 | 2,052 | 1,163 | 5,351 | 6,514 |
| Mar. | 98 | 2,059 | 1,695 | 4,835 | 6,530 |
| 1st Quarter | 464 | -0 | 3,926 | 16,671 | 20,597 |
| Total-Sept. 23, 1943 March 31, $1947 \ldots$ | 2,993 | - | 26,919 | 74,156 | 101,075 |

(1) Revised.
(2) 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 Sections 13 of the Veterans' Land Act of $\$ 103,400$ at the end of December $\mathbf{\$ 1 0 , 5 6 8}$ for January, $\$ 13,903$ in February and $\$ 42,707$ in March.

Table 18.-Lending Operations Under The Canadian Farm Loan Act, 1927
May 1, 1929 —March 31, 1947

(1) Because the amount loaned on a single mortgage may be applied for several purposes, the number of loans 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 19.-Lending Operations under The Farm Improvement Loans Act, 1944
March 1, 1945 - March 31, 1947

| Period | Residential Construction . |  |  |  | Other Purposes |  | 'Total |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | New Structures |  | Alteration and Improvement of Existing Structures |  |  |  |  |  |
|  | $\begin{gathered} \text { Number } \\ \text { of } \\ \text { Loans } \end{gathered}$ | $\left\|\begin{array}{c} \text { Amount } \\ \text { of } \\ \text { Loans } \\ (\$ 000) \end{array}\right\|$ | Number of Loans | Amount of Loans $(\$ 000)$ | Number of Loans | Amount of Loans (\$000) | Number of Loans | Amount of Loans (\$000) |
| 1945-March 1-- <br> December 31: | 232 | 259 | 246 | 145 | 3,833 | 2,978 | 4,311 | 3,382 |
| $\begin{array}{r} \text { 1946-January 1- } \\ \text { December 31: } \end{array}$ | 375 | 408 | 351 | 237 | 12,304 | 9,235 | 13,030 | 9,880 |
| 1947-January | 13 | 12 | 13 | 9 | 768 | 591 | 794 | 612 |
| February | 26 | 36 | 10 | 7 | 776 | 581 | 812 | 624 |
| March | 50 | 60 | 33 | 24 | 1,456 | 1,068 | 1,539 | 1,152 |
| 1st Quarter | 89 | 108 | 56 | 40 | 3,000 | 2,240 | 3,145 | 2,388 |
| $\begin{array}{r} \text { Total-March 1, } 1945 \\ \text { March 31, } 1947 \end{array}$ | 696 | 775 | 653 | 422 | 19,137 | 14,453 | 20,486 | 15,650 |

Table 20.-Number of Housing Units for which Priority Assistance for Building Materials (A.P.H.'s) has been Approved
By Types of Project, August 23, 1945-April 30, 1947

| 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 |  |
| $\begin{aligned} & 1945 \\ & \text { Aug. 23-Dec. } 31 \end{aligned}$ | 2,657 | 6,923 | - | - | - | 1,000 | 238 | - | 10,818 |
| 1946 |  |  |  |  |  |  |  |  |  |
| Jan. . | - | 25 | - | - | - | - | - | - | 25 |
| Feb.. | 14 | 106 | - | 256 | - | - | 29 | - | 405 |
| Mar.. . . . . . . . . . . . . | - | - | - | - | - | - | - | - | - |
| 1st Quarter........... | 14 | 131 | - | 256 | - | - | 29 | - | 430 |
| 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 |
| 2nd Quarter . . . . . . . . | 469 | 2,583 | 1,235 | 1,470 | 683 | 704 | 297 | 176 | 7,617 |
| 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 |
| 3rd Quarter. . . . . . . . . . | - 732 | 1,247 | 1,615 | 870 | 2,995 | 35 | 410 | 1,477 | 9,381 |
| 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 |
| 4th Quarter. | 488 | 1,249 | 465 | 642 | ' 3,538 | 296 | 509 | 1,173 | 8,360 |
| Sub-Total-1946 | 1,703 | 5,210 | 3,315 | 3,238 | 7,216 | 1,035 | 1,245 | 2,826 | 25,788 |
| 1947 |  |  |  |  |  |  |  |  |  |
| Jan. | 70 | 42 | - | 67 | 632 | 450 | 169 | 130 | 1,560 |
| Feb. | 96 | - 250 | - | 111 | 663 | 400 | 60 | 83 | 1,663 |
| Mar. | 73 | 50 | - | 139 | 866 | - | 211 | 20 | 1,359 |
| 1st Quarter. | 239 | 342 | - | 317 | 2,161 | 850 | 440 | 233 | 4,582 |
| Apr. | 116 | 600 | -(1) | 568 | 875 | 一 | 14,2 | 74 | 2,375 |
| $\begin{array}{r} \text { Total-Aug. 23, } 1945- \\ \text { Apr. } 30,1947 \end{array}$ | 4,715 | 13,075 | 3,315 | 4,123 | 10,252 | 2,885 | 2,065 | 3,133 | 43,563 |

[^6]
## Section 4 <br> REAL ESTATE LENDING AND LOANS FOR BUILDING PURPOSES

Table 21.-Loans on Real Estate Outstanding at End of YearLife Insurance Companies, Loan Companies and Trust Companies with Dominion Registration, Canada, 1945-1946 (Millions of Dollars)

| Year | Life Insurance <br> Companies | Loan <br> Companies | Trust <br> Companies | Total Loans on <br> Real Estate |
| :---: | :---: | :---: | :---: | :---: |
| $1945^{(1)}$ | 279.9 | 69.4 | 22.1 |  |
| $1946^{(1)}$ | 309.1 | 73.0 | 25.3 | 371.4 |

(1) Preliminary.

Table 22.-Loans for Building Purposes and Other Loans Made by Chartered Banks, Canada, 1945-1946
(Millions of Dollars)

| Year | Class of Loans |  |  |  |  | Building Loans as a Percentage of Total Loans |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Building | Agricultural | Financial | Manufacturing and other | Total |  |
| 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 |

Table 23.-Volume of Production of Selected Building Materials, Canada
1945 - March, 1947
(In UNits Specified)

(1) Estimated.
(2) Including Siding.

Table 24 -Sales and Stocks of Selected Building Materials, Canada
January, 1946 - March, 1947
(In Units Specified)


Table 24. (continued)-Sales and Stocks of Selected Building Materials, Canada
January, 1946 - March, 1947
(In Units Specified)

| Period | Steel Pipe, Tubes and Fittings |  |  | Bath Tubs |  |  | Gypsum Wallboard |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | (Thousands of Tons) |  |  | (Thousands of Units) |  |  | (Millions of Square Feet) |  |  |
|  | Sales | Stocks at end of of Month | Ratio of Stocks to Sales | Sales | Stocks at end of of Month | Ratio of Stocks to Sales | Sales | Stocks at end of of Month | Ratio of Stocks to Sales |
| 1946: |  |  |  |  |  |  |  |  |  |
| Jan. | 12.4 | 11.6 | . 9 | 4.4 | 2.3 | . 5 | 13.1 | 1.5 | . 1 |
| Feb. | 7.9 | 13.5 | 1.7 | 4.4 | 2.3 | . 5 | 13.6 | 1.3 | . 1 |
| Mar.. | 5.8 | 12.5 | 2.2 | 4.9 | 2.1 | . 4 | 15.9 | 1.5 | . 1 |
| Apr.. | 8.1 | 13.4 | 1.7 | 4.8 | 1.6 | . 3 | 15.9 | 1.2 | . 1 |
| May.. | 10.8 | 10.4 | 1.0 | 4.1 | 1.7 | . 4 | 17.7 | 1.7 | . 1 |
| June. | 6.8 | 9.9 | 1.5 | 4.5 | 1.3 | . 3 | 16.3 | 1.5 | . 1 |
| July. | 7.7 | 9.1 | 1.2 | 3.8 | 1.3 | . 3 | 15.8 | 1.4 | . 1 |
| Aug. | 7.0 | 9.0 | 1.3 | 3.8 | 1.3 | . 3 | 17.4 | 1.8 | . 1 |
| Sept. | 6.9 | 6.6 | 1.0 | 4.6 | 1.6 | . 3 | 15.4 | 1.9 | . 1 |
| Oct. $\mathrm{Nov}$. | 8.2 8.4 | 8.4 8.2 | 1.0 1.0 | 5.9 | 2.2 | . 4 | 19.1 | 1.7 | . 1 |
| Dec.. | 4.5 | 8.2 13.6 | 1.0 3.0 | 6.3 5.7 | 1.7 1.0 | . 3 | 19.7 16.4 | 1.0 1.8 | . 1 |
| 1947: |  |  |  |  |  |  |  |  |  |
| Jan.. | 9.3 | 12.3 | 1.3 | 5.8 | 1.3 | . 2 | 17.1 |  |  |
| Feb.. | 10.3 | 11.4 | 1.1 | 5.9 | 1.5 | . 3 | 14.8 | 1.8 | . 1 |
| Mar. | 9.7 | 8.3 | . 9 | 6.8 | 1.3 | . 2 | 18.4 | 2.0 |  |

Table 25.-Volume of Imports of Selected Building Materials, Canada
January, 1945 - March, 1947
(In Units Specified)

| Period | Glass | Rock Wool | Gypsum Plaster | Wallboard Building Board | Paints <br> Pigments and <br> Varnishes |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Millions of Sq. Ft. | $\begin{gathered} \text { Thousands } \\ \text { of } \\ \text { Tons } \end{gathered}$ | Thousands of Tons | $\begin{aligned} & \text { Millions } \\ & \text { of } \\ & \mathrm{Sq} . \mathrm{Ft} . \\ & 1 / 2^{\prime \prime} \text { Basis } \end{aligned}$ | (\$000) |
| 1945-Jan. | 3.6 | 2 | . 1 | . 8 | 651 |
| Feb. | 3.3 | 2 | . 2 | . 5 | 540 |
| Mar. | 5.0 | . 4 | . 2 | 1.0 | 797 |
| 1st Quarter | 11.9 | . 8 | . 5 | 2.3 | 1,988 |
| Apr... | 4.7 | . 3 | . 2 | 1.3 | 801 |
| May. . | 4.9 | . 5 | . 3 | . 8 | 783 |
| June. | 3.4 | . 3 | . 3 | . 5 | 756 |
| 2nd Quarter | 13.0 | 1.1 | . 8 | 2.6 | 2,340 |
| July . | 2.7 | . 4 | 2 | . 7 | 801 |
| Aug. | 3.2 | . 2 | . 3 | 1.1 | 616 |
| Sept. | 2.4 | . 3 | . 3 | 1.0 | 684 |
| 3rd Quarter. | 8.3 | . 9 | . 8 | 2.8 | 2,101 |
| Oct. | 3.0 | . 5 | . 3 | 1.6 | 783 |
| Nov. | 1.0 | . 5 | . 3 | 1.4 | 725 |
| Dec. | 2.6 | . 7 | . 2 | 1.4 | 723 |
| 4th Quarter. | 6.6 | 1.7 | . 8 | 4.4 | 2,231 |
| Year | 39.8 | 4.5 | 2.9 | 12.1 | 8,660 |
| 1946-Jan. | 2.7 | . 9 | . 2 | . 8 | 855 |
| Feb. | 2.2 | . 4 | . 2 | 1.1 | 787 |
| Mar. | 2.8 | . 6 | . 3 | 1.5 | 846 |
| 1st Quarter. | 7.7 | 1.9 | . 7 | 3.4 | 2,488 |
| Apr.. | 3.4 | . 6 | . 4 | 1.6 | 914 |
| May. | 2.5 | . 7 | . 2 | 1.4 | 952 |
| June. . . . . . | 3.2 | . 3 | . 3 | 1.6 | 838 |
| 2nd Quarter | 9.1 | 1.6 | . 9 | 4.6 | 2,704 |
| July. | 2.8 | . 4 | . 5 | 1.3 | 700 |
| Aug. | 3.6 | . 3 | 5 | 1.9 | 601 |
| Sept. | 5.4 | . 4 | . 5 | 1.8 | - 567 |
| 3 rd Quarter. | 11.8 | 1.1 | 1.5 | 5.0 | 1,868 |
| Oct. | 4.3 | - 4 | . 6 | 1.8 | 679 |
| Nov. | 7.6 | . 5 | 1.2 | 1.5 | 828 |
| Dec. | 3.2 | . 4 | 2.7 | 2.4 | 869 |
| 4th Quarter. | 15.1 | 1.3 | 4.5 | 5.7 | 2,376 |
| Year | 43.7 | 5.9 | 7.6 | 18.7 | 9,436 |
| 1947-Jan. | 5.2 | . 5 | 1.2 | 3.4 | 926 |
| Feb.. | 3.7 | . 3 | 1.2 | 3.9 | 922 |
| Mar.. | 5.8 | . 6 | 1.1 | 3.8 | 1,042 |
| 1st Quarter. | 14.7 | 1.4 | 3.5 | 11.1 | 2,890 |

Table 26.-Volume of Exports of Selected Building Materials, Canada Jandary, 1945 - March, 1947
(In Units Specified)


Section 6.

## BUILDING LABOUR

Table 27.-Employment and Weekly Payrolls in the Building Industry and Indexes of Employment In the Building and All Industries(1)

Jandary, 1945 - April, 1947.

| As at beginning of month | Butilding Industry |  |  | Indexes of Employment$1935-1939=100$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Number of Persons Employed | Aggregate Weekly Payroll (\$000) | Average Weekly Earnings \$ |  |  |
|  |  |  |  | Building Industry | All <br> Industries |
| 1945-January | 38,320 | 1,172 | 30.59 | 148.8 | 166.1 |
| February | 36,650 | 1,242 | 33.88 | 142.1 | 164.8 |
| March | 35,895 | 1,253 | 34.91 | 139.0 | 164.1 |
| April | 36,601 | 1,230 | 33.62 | 141.4 | 162.9 |
| May | 37,747 | 1,301 | 34.46 | 145.9 | 161.6 |
| June | 40,084 | 1,368 | 34.12 | 154.7 | 161.5 |
| July | 43,554 | 1,472 | 33.80 | 168.0 | 161.6 |
| August | 45,518 | 1,562 | 34.32 | 175.7 | 161.2 |
| September | 50,904 | 1,753 | 34.45 | 196.5 | 159.2 |
| October | 54,419 | 1,885 | 34.64 | 208.3 | 155.4 |
| November | 59,584 | 2,083 | 34.96 | 229.3 | 157.7 |
| December | 60,990 | 2,110 | 34.60 | 234.2 | 159.5 |
| Year | 44,933 | 1,533 | 34.03 | 173.7 | 161.3 |
| 1946-January | 53,774 | 1,571 | 29.21 | 206.2 | 154.9 |
| February | 54,050 | 1,828 | 33.83 | 207.1 | 154.0 |
| March | 52,812 | 1,826 | 34.57 | 201.8 | 153.8 |
| April | 55,083 | 1,905 | 34.58 | 210.0 | 155.6 |
| May | 58,566 | 1,956 | 33.40 | 223.3 | 155.9 |
| June | 64,018 | 2,093 | 32.70 | 243.8 | 156.5 |
| July | 69,201 | 2,311 | 33.40 | 263.6 | 159.9 |
| August | 72,849 | 2,522 | 34.62 | 276.9 | 159.1 |
| September | 74,336 | 2,572 | 34.60 | 282.5 | 161.6 |
| October | 74,569 | 2,659 | 35.66 | 282.5 | 164.0 |
| November | 77,710 | 2,768 | 35.61 | 293.1 | 168.3 |
| December | 77,661 | 2,752 | 35.44 | 292.4 | 170.7 |
| Year ${ }^{(2)}$ | 65,386 | 2,230 | 34.11 | 248.6 | 159.5 |
| 1947-January | 71,688 | 2,222 | 30.99 | 268.1 | 166.7 |
| February | 72,362 | 2,583 | 35.69 | 269.7 | 166.4 |
| March(2) | 73,665 | 2,718 | 36.89 | 274.6 | 166.1 |
| April(2) | 75,644 | 2,735 | 36.15 | 281.6 | 166.4 |

(1) As reported to the Dominion Bureau of Statistics by employers with 15 or more employees.
(2) Preliminary.

Table 28.-Unfilled Vacancies and Unplaced Applicants
in Construction Occupations, Canada,

January, 1945 - April, 1947.

| 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 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1945-Jan. | 311 | 239 | 1,481 | 3,448 | 396 | 1,252 | 102 | 92 | 639 | 538 | 269 | 366 |  | 667 |  |  |
| in Feb. | 229 | 291 | 1,549 | 3,868 | 557 | 1,193 | 133 | 64 | 555 | 542 | 276 | 422 | 1,989 | 868 | ${ }^{4}, 288$ | 6,602 |
| 心 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 | -5,1.26 |
| 1946-Jan. | 630 | 285 | 931 | 7,904 | 152 | 3,758 | 105 | 124 | 258 | 1,448 | 181 | 1,061 | 615 | 2,303 |  |  |
| Feb.. | 537 | 309 | 1,007 | 9,805 | 297 | 3,945 | . 99 | 129 | 235 | 1,690 | 187 | 1,232 | 771 | 2,593 | 2,133 | 19,883 |
| Mar. | 689 | 254 | 1,682 | 9,497 | ${ }^{6} 641$ | 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 | 862 949 | 112 | 3,333 | 3,995 3,073 | $\begin{array}{r}1,074 \\ 839 \\ \hline 645\end{array}$ | $\begin{array}{r}1,205 \\ 809 \\ \hline 93\end{array}$ | 211 | 46 | 254 | 1,279 | 646 | 646 | 3,116 | 2,494 | 9,496 | -9,802 |
| June. | 949 806 | 120 | 3,334 | 3,073 2,464 | 839 645 | 809 933 | 218 | 56 38 | 270 | 1,027 | 592 | 512 | 3,074 | 2,125 | 9,276 | 7,722 |
| Aug. | 806 750 | 115 | 3,585 | 2,464 2,064 | 645 414 | 933 869 | 191 | 38 20 | 279 | 1,012 846 | 550 | 443 | 2,760 | 1,926 | 8,816 | 6,945 |
| Sept. | 850 | 114 | 3,168 | 1,963 | 373 | 885 | 189 | 37 | 365 | 8439 | 594 <br> 489 | 371 | 3,097 | 1,667 | 8,641 | 5,952 |
| Oct. | 954 | 63 | 2,935 | 1,902 | 198 | 1,468 | 185 | 29 | 326 | 671 | 489 373 | 279 | 4,125 | 1,728 | 9,559 | 5,754 |
| Nov. | 922 | 111 | 1,879 | 2,765 | 98 | 2,334 | 169 | 38 | 323 | 662 | 363 | 409 | 2,749 | 1,623 1,827 | 9,724 6,503 | 6,035 8,146 |
| Dec. | 783 | 222 | 847 | 4,970 | 59 | 3,369 | 159 | 81 | 295 | 926 | 172 | 712 | 1,288 | 1,865 | 3,603 | 12,14.5 |
| 1947-Jan. | 631 | 352 | 530 | 8,173 | 104 | 4,080 | 134 | 104 | 222 | 1,098 | 155 | 984 | 597 |  | 2,373 |  |
| Feb. | 631 | 352 | 758 | 8,952 | 127 | 3,489 | 161 | 80 | 220 | 1,700 | 102 | 1,251 | 1,016 | 9,285 | 3,015 | 24,109 |
| Mar. | 804 | 299 | 1,142 | 7,971 | 230 | 2,760 | 212 | 72 | 243 | 686 | 176 | 1,064 | 8,666 | 1,642 | 4,449 | 21,518 |
| Apr. | 735 | 242 | 1,615 | 6,313 | 349 | 1,872 | 135 | 50 | 238 | 717 | 367 | - 854 | 3,370 | 7,597 | 6,809 | 17,645 |

Table 29.-Vocational and Apprenticeship Training in Construction Trades by Number in Training, Canada, as at Selected Dates, 1945-1947 ${ }^{(1)}$

| Trade and Type of Training | $\begin{gathered} \text { Dec. } 31 \\ 1945 \end{gathered}$ | $\begin{gathered} \text { March } 31 \\ 1946 \end{gathered}$ | $\begin{gathered} \text { June } 30 \\ 1946 \end{gathered}$ | $\begin{gathered} \text { Sept. } 30 \\ 1946 \end{gathered}$ | $\begin{gathered} \text { Dec. } 31 \\ 1946 \end{gathered}$ | $\begin{gathered} \text { March } 31 \\ 1947 \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Carpentry: |  |  |  |  |  |  |
| Vocational. | 729 | 1,376 | 1,156 | 1,062 | 1,103 | 919 |
| Apprenticeship. | 291 | 524 | 799 | 885 | 1,021 | 1,302 |
| Total. | 1,020 | 1,900 | 1,955 | 1,947 | 2,124 | 2,221 |
| Bricklaying: |  |  |  |  |  |  |
| Vocational. | 129 | 366 | 472 | 435 | 386 | 460 |
| Apprenticeship. | 77 | 124 | 169 | 160 | 263 | 463 |
| Total. | 206 | 490 | 641 | 595 | 649 | 923 |
| Painting and Decorating: |  |  |  |  |  |  |
| Apprenticeship. | 67 | 101 | 109 | 412 | 443 | 323 |
| Total. | 200 | 363 | 391 | 632 | 649 | 480 |
| Plastering: |  |  |  |  |  |  |
| Vocational. | 48 | 101 | 75 | 50 | 34 | 57 |
| Apprenticeship. | 36 | 46 | 75 | 111 | 129 | 182 |
| Total. | 84 | 147 | 150 | 161 | 163 | 239 |
| Plumbing and Steam Fitting: |  |  |  |  |  |  |
| Vocational. | 303 | 682 | 593 | 537 | 410 | 351 |
| Apprenticeship. | 395 | 605 | 779 | 912 | 1,097 | 1,297 |
| Total. | 698 | 1,287 | 1,372 | 1,449 | 1,507 | 1,648 |
| Sheet Metal: |  |  |  |  |  |  |
| Vocational. | 238 | 385 | 299 | 188 | 131 | 122 |
| Apprenticeship. | 193 | 306 | 385 | 342 | 409 | 558 |
| Total. | 431 | 691 | 684 | 530 | 540 | 680 |
| Electrical: |  |  |  |  |  |  |
| Vocational. | 706 | 1,182 | 988 | 953 | 834 | 740 |
| Apprenticeship. | 470 | 725 | 902 | 876 | 1,017 | 1,212 |
| Total. | 1,176 | 1,907 | 1,890 | 1,829 | 1,851 | 1,952 |
| All Trades: |  |  |  |  |  |  |
| Vocational. | 2,286 | 4,354 | 3,805 | 3,445 | 3,104 | 2,806 |
| Apprenticeship. | 1,529 | 2,431 | 3,278 | 3,698 | 4,379 | 5,337 |
| Total. | 3,815 | 6,785 | 7,083 | 7,143 | 7,483 | 8,143 |

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

Table 30.-Indexes of Wholesale Prices, Selected Building Materials and all Commodities, Canada, January, 1945 - April, 1947
$(1935-1939=100)$

(1) Revised.

Table 31:-Indexes of Cost of Living and Rent, Canada, January, 1945 - May, 1947
$(1935-1939=100)$

| Period | Cost of Living | Rent |
| :---: | :---: | :---: |
| 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 |
| 1947-January. | 127.0 | 113.4 |
| February. | 127.8 | 113.4 |
| March. | 128.9 | 113.4 |
| April. | 130.6 | 113.4 |
| May. | 133.1 | 115.4 |

Table 32.-Investors' Indexes of Building Materials and all Industrial Common Stock Prices, Canada,
January, 1945 - May, 1947
$(1935-1939=100)$

| Period | Building Materials | $\stackrel{\text { All }}{\text { Industrial }}$ |
| :---: | :---: | :---: |
| 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 |
| 1947-January. | 142.0 | 99.2 |
| February | 145.3 | 102.4 |
| March | 140.2 | 99.2 |
| April. | 136.8 | 97.7 |
| May. | 136.4 | 97.6 |

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 <br> CHARTS

FIGURE 1.-VALUE OF LOANS APPROVED, NATIONAL HOUSING ACT, 1944, 1946-1947.
Chart based on data shown in Table 8.
FIGURE 2.-VOLUME OF PRODUCTION OF TEN SELECTED BUILDING MATERIALS, 1946-1947.
Chart based on data shown in Table 23.
FIGURE 3.-INDEXES OF WHOLESALE PRICES OF BUILDING MATERIALS AND ALL COMMODITIES, 1939-1947.
Chart based on monthly issues of Prices and Price Indexes, D.B.S., 1939-1947. Data converted from a 1926 to $1935-1939$ base.

FIGURE 4.--INVESTORS' INDEXES OF BUILDING MATERIALS AND ALL INDUSTRIAL COMMON STOCK PRICES-CANADA, 1939-1947.
Chart based on monthly issues of Prices and Price Indexes, D.B.S., 1939-1947.

## PART II <br> TABULAR MATERIAL

TABLE 1.-REGISTRATIONS OF BIRTHS, DEATHS AND MARRIAGES IN CITIES, TOWNS AND VILLAGES WITH POPULATION OF 10,000 AND OVER.
Data for 1945-March, 1947, obtained from monthly issues of Registrations of Birtbs, Deaths and Marriages, 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 1945 does not include July registrations of births, deaths and marriages for Glace Bay.
(3) Data for 1946 do not include marriage registrations for October for Peterborough.
(4) Data for 1947 do not include marriage registrations for January for Cornwall.

TABLE 2.-NEW RESIDENTIAL CONSTRUCTION, CANADA-BUILDING PERMITS ISSUED IN 204 MUNICIPALITIES, 1940-1946.
Data for 1945-1947 were obtained from annual and monthly issues of the Report of Building Permits Issued in Canada, published by the Construction Branch, D.B.S.
(1) The 204 municipalities reporting to D.B.S. represent approximately $5,257,000$ personsor 46 per cent of the total population of Canada (as at date of the 1941 Census).
(2) The number of new dwelling units shown in Table 2 includes conversions.
(3) Monthly data for 1946 is based upon complete returns from 204 municipalities.
(4) Monthly data for 1947 is based on returns from the following number of municipalities: January and February 204; March 202.

TABLE 3.--NEẂ RESIDENTIAL CONSTRUCTION, CANADA-CONSTRUCTION CONTRACTS AWARDED, 1945-1947.
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 in the light of fluctuations in the wholesale prices of building materials and wage rates in the construction industry.

TABLE 4.-NUMBER OF NEW DWELLING UNITS STARTED, COMPLETED AND UNDER CONSTRUCTION IN METROPOLITAN AREAS AND MUNICIPALITIES OF 5,000 POPULATION AND OVER, JANUARY 1, 1947APRIL 30, 1947.
Data compiled by Programme Division, Central Mortgage and Housing Corporation, based on monthly surveys conducted by the field staffs of Central Mortgage and Housing Corporation.

Municipalities covered by this survey accounted for approximately fifty-six per cent of total completions estimated by the D.B.S. to have been completed during 1946.

TABLE 5.-NUMBER OF DWELLING UNITS COMPLETED, CANADA, BY TYPE OF CONSTRUCTION, 1945-1946.
Data obtained from Supplement to Housing Statistics, 1946, 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, 1946, and Supplement to Housing Statistics, 1946, Public Finance Statistics Branch, D.B.S.

TABLE 6.-NUMBER OF NEW RESIDENTIAL BUILDINGS COMPLETED, CANADA, BY TYPE OF STRUCTURE, 1945-1946.
Data obtained from Supplement to Housing Statistics, 1946, Public Finance Statistics Branch, D.B.S.

TABLE 7.-NUMBER OF NEW RESIDENTIAL BUILDINGS COMPLETED, CANADA, BY TYPE OF EXTERIOR BUILDING MATERIAL USED, 1945-1946.
Data obtained from Supplement to Housing Statistics, 1946, Public Finance Statistics Branch, D.B.S.

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, 1945APRIL 30, 1947.
Data compiled by Economic Research Division, Central Mortgage and Housing Corporation.

TABLE 9.-LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, GROSS LOANS APPROVED BY TYPE OR PROJECT, FIRST QUARTER, 1946 AND FIRST QUARTER, 1947.
Data compiled by Economic Research Division, Central Mortgage and Housing Corporation.
TABLE 10.-LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, ANALYSIS OF GROSS LOANS APPROVED SHOWING AVERAGE ESTIMATED COST, LENDING VALUE, AMOUNT OF LOAN, FLOOR AREA AND CONSTRUCTION COST PER SQUARE FOOT PER DWELLING UNIT BY TYPE OF HOUSE, 1946 AND FIRST QUARTER, 1947.

Data compiled by Economic Research Division, Central Mortgage and Housing Corporation.
TABLE 11.-LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, HOME EXTENSION LOAN GUARANTEES APPROVED, APRIL 1, 1946--MARCH 31, 1947.
Data compiled by Mortgage Section, Central Mortgage and Housing Corporation.
TABLE 12.--OPERATIONS UNDER THE EMERGENCY SHELTER REGULATIONS, COMPLETED CONSTRUCTION, CONSTRUCTION IN PROGRESS AND FINANCIAL ASSISTANCE GRANTS, DECEMBER 19, 1944-MARCH 31, 1947.
Data compiled by Emergency Shelter Administration, Central Mortgage and Housing Corporation.
TABLE 13.-OPERATIONS UNDER WARTIME HOUSING LIMITED, COMPLETED CONSTRUCTION AND ACTUAL EXPENDITURE, APRIL 1, 1941MARCH 31, 1947.
Special compilation 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 1t.--OPERATIONS UNDER WARTIME HOUSING LIMITED, CONSTRUCTION IN PROGRESS, BY UNITS, JANUARY 31, 1945-MARCH 31, 1947.
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Special compilation by Wartime Housing Limited.
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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 March 31, 1947. Operations prior to September 23, 1943, consisted largely of land and building material acquisitions for future operations.
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Special compilation by the Statistical Division, Administrative Services, Veterans' Land Act, Department of Veterans' Affairs.

TABLE 18.-LENDING OPERATIONS UNDER THE CANADIAN FARM LOAN ACT, 1927, May 1, 1929-MARCH 31, 1947.
Special compilation by the Canadian Farm Loan Board, Department of Finance.
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Data obtained by courtesy, Supervisor, The Farm Improvement Loans Act, Department of Finance.

TABLE 20.-NUMBER OF HOUSING UNITS FOR WHICH PRIORITY ASSISTANCE FOR BUILDING MATERIALS (A.P.H.'s), HAS BEEN APPROVED BY TYPES OF PROJECT, AUGUST 23, 1945 -APRIL 30, 1947.
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 21.-LOANS ON REAL ESTATE OUTSTANDING AT END OF YEARLIFE INSURANCE COMPANIES, LOAN COMPANIES AND TRUST COMPANIES WITH DOMINION REGISTRATION, CANADA, 1945-1946.
Data on life insurance companies for 1945 obtained from Abstract of Statements of Insurance Companies in Canada for the Year ended December 31, 1945, and for 1946 from the published financial statements of the companies. Data on trust and loan companies for 1945 obtained from Report of the Superintendent of Insurance of the Dominion of Canada, Loan and Trust Companies, and for 1946 from the published financial statements of the companies. Data for life insurance companies for 1945 and for all institutions in 1946 are preliminary and subject to revision. 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 do not include real estate inevstments made out of estates, trusts, and agency funds.
(6) Data for 1945 refer to 63 institutions comprising 36 life insurance companies, 7 loan companies and 20 trust companies reporting loans on real estate outstanding at the end of the year. In addition there were 21 life insurance companies and 2 trust companies with no such loans.
(7) Data for 1946 refer to 65 institutions comprising 36 life insurance companies, 7 loan companies and 22 trust companies reporting loans on real estate outstanding at the end of the year. In addition there were 21 life insurance companies and 2 trust companies with no such loans.

TABLE 22.-LOANS FOR BUILDING PURPOSES AND OTHER LOANS MADE BY CHARTERED BANKS, CANADA, 1945-1946.
Data obtained from monthly issues of Statistical Summary, Bank of Canada. Data for year 1945 from January, 1946 issue and 1496 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 23.-VOLUME OF PRODUCTION OF SELECTED BUILDING MATERIALS, CANADA, 1945-1947.
Sources of data for building materials listed in Table 23 are as follows:
Cement:
1945-1947, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.
Building Brick: Data relate to face and common clay brick.
1945-1947, Estimates prepared by the Economic Research Branch, Department of Reconstruction and Supply, based on actual production reported to D.B.S. by 51 producers accounting for approximately 92 per cent of total brick shipments during 1945.
Sawn Lumber:
1945, By courtesy of the Timber Controller, Department of Reconstruction and Supply.
1946-1947, 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 1946 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. Estimates for 1947 are based on 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 62, February 61, and March 59.
Cast Iron Soil Pipe:
1945-1947, By Courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.
Steel Pipe, Tubes and Fittings:
1945-1947, By Courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.
Wire Nails and Spikes:
1945-1947, By Courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

## Warm Air Furnaces:

1945, Special Statement on Warm Air Furnaces, D.B.S., p. 1.
1946-1947, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.
Bath Tubs:
1946-1947, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.
Gypsum Wallboard:
1945-1947, By Courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.
TABLE 24.-SALES AND STOCKS OF SELECTED BUILDING MATERIALS, CANADA, 1946-1947.
Data compiled by the Economic Research Branch, Department of Reconstruction and Supply, based on monthly reports supplied by courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

TABLE 25.-VOLUME OF IMPORTS OF SELECTED BUILDING MATERIALS, CANADA, 1945-1947.
Data compiled by the Economic Research Branch, Department of Reconstruction and Supply, based on monthly issues of Trade of Canada-Imports Entered for Consumption, Department of Trade and Cominerce.

TABLE 26.-VOLUME OF EXPORTS OF SELECTED BUILDING MATERIALS, CANADA, 1945-1947.
Data compiled by the Economic Research Branch, Department of Reconstruction and Supply, based on monthly issues of Trade of Canada-Exports-Canadian Produce, Department of Trade and Commerce.

TABLE 27.-EMPLOYMENT AND WEEKLY PAYROLLS IN THE BUILDING INDUSTRY AND INDEXES OF EMPLOYMENT IN THE BUILDING INDUSTRY AND ALL INDUSTRIES, 1945-1947.
Compiled by the Employment and Payroll Statistics Branch, D.B.S. based on reports from employers with 15 or more employees. Data on Indexes of Employment converted from 1926 to $1935-1939$ base.

TABLE 28.-UNFILLED VACANCIES AND UNPLACED APPLICANTS IN CONSTRUCTION OCCUPATIONS, CANADA, JANUARY, 1945-APRIL, 1947.
Compiled by the Research and Statistics Branch, Department of Labour, based on weekly reports submitted by local offices of the Unemployment Insurance Commission.

TABLE 29.-VOCATIONAL AND APPRENTICESHIP TRAINING IN CONSTRUCTION TRADES BY NUMBER IN TRAINING, CANADA, AS AT SELECTED DATES, 1945-1947.
Compiled by the Vocational Training Branch, Department of Labour.
TABLE 30.-INDEXES OF WHOLESALE PRICES, SELECTED BUILDING MATERIALS AND ALL COMMODITIES, CANADA, 1945-1947.
Composite indexes of wholesale prices of building materials and all commodities obtained from monthly issues of Prices and Price Indexes, D.B.S., 1945-1947. 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 31.-INDEXES OF COST OF LIVING AND RENT, CANADA, 1945-1947.
Data for the period 1945 to December 1946, obtained from Prices and Price Indexes, December, 1946, D.B.S. p. 13. Data for 1947 obtained from monthly issues of Prices and Price Indexes, D.B.S.

TABLE 32.-INVESTORS' INDEXES OF BUILDING MATERIALS AND ALL INDUSTRIAL COMMON STOCK PRICES, CANADA, 1945-1947.
Data for the period January, 1945 to December, 1946 obtained from Prices and Price Indexes, December, 1946, D.B.S. p. 13. Data for 1947 obtained from monthly issues of Prices and Price Indexes, D.B.S.
(1) Building materials index is based on 16 stocks during 1945-1947.
(2) All industrial index is based on 74 stocks during 1945-1947.

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[^0]:    (1) Supplement to Housing Statistics, 1946, Dominion Bureau of Statistics, Ottawa, 1947.

[^1]:    (1) For a more detailed review of provisions under the various programmes see Housing in Canada, January, 1947, pp. 11-18.

[^2]:    (1) Price Movements, May, 1947, Prices Branch, Dominion Bureau of Statistics, Ottawa.

[^3]:    *Sources of tables shown in Part II together with explanatory notes will be found in Part III.

[^4]:    (1) Excluding loan approvals under Sections 9 and 9A.

[^5]:    (1) At end of Period.

[^6]:    (1) A.P.H.'s have been issued for 2 Housing Enterprises of Canada Limited projects involving 742 housing units but
    are not being used because of the cancellation of these projects.

