

Senator QUINN: Is not rental accommodation available to people in that class?

Senator WALL: There is, senator, but I think the percentage of such rental units is so small *vis-a-vis* the number of single units built as to be dismally disappointing. This, I think, is the basic problem.

Senator QUINN: We should encourage the building of more rental accommodation.

Senator WALL: We should either encourage it or reduce the requirements on the single-family dwelling so that families in the small income bracket may qualify for N.H.A. mortgages. Certainly, we cannot increase their incomes.

Mr. BATES: It might be easier.

Senator WALL: Perhaps we can decrease the basic requirements so that these people could qualify.

Senator QUINN: If the demand is there I wonder why the builders and the people who provide this type of accommodation do not take advantage of the opportunity of building that type.

Mr. BATES: The demand is not there—they haven't the money.

Senator WALL: The demand is there.

Mr. BATES: The demand is not there—it is the desire that is there. I am sure it is the desire of every Canadian to have a nice three-bedroom house on a lot in the country, but many people don't have the money for it.

Senator LEONARD: And they may not necessarily want a new house or new accommodation; they may be quite satisfied with the accommodation they have.

Mr. BATES: Yes. I think it should be remembered that in Canada we have an unusual circumstance: 70 per cent of our population live in single homes, and only the remainder live in rental apartments. This is a very high proportion in comparison with other countries: the Americans have only 61 per cent home owners as against our 70 per cent, and the British, only 40 per cent.

Senator QUINN: Is that not the cause of so much embarrassment on the part of the municipalities today, so many single unit houses going up which cost a great deal to service?

Mr. BATES: Yes, it is.

Senator ROBERTSON: Dr. Bates, you referred to the average price of the house now having risen to \$14,362. Have you any rough scale as to what carrying charges and the equivalent rental of such accommodation would be?

Mr. BATES: Yes. The compilation depends on what we assume is the down payment to start with.

Senator ROBERTSON: What would be the equivalent rental?

Mr. BATES: I suppose somewhere around \$90 a month.

Senator LEONARD: You have the figure of \$93 as being the average carrying charges.

Senator ROBERTSON: For that size of house?

Senator LEONARD: That is an average sized house.

Senator ROBERTSON: For that size of house costing \$14,362, the equivalent for rental purposes would be about \$90 a month.

Mr. BATES: Yes.

Senator SMITH (*Queens-Shelburne*): Plus taxes.

Senator ROBERTSON: Yes, plus taxes.

Senator DUPUIS: I move the committee adjourn.

The meeting adjourned to the call of the chair.