

the housing industry on a much more even basis throughout the year. This, in terms of the total employment effect, or the total effect, was for a relatively small expenditure of Government money in terms of the impact that it had on the industry.

Senator SMITH (*Queens-Shelburne*): I wonder, Mr. Chairman, whether the witness could put this net effect in terms of jobs, in net increase in the number of jobs during the winter season?

Mr. DYMOND: We have not got any solid statistical data on employment in this industry. This is very difficult to come by, technically. Our estimate is that we redistributed about 100,000 jobs on the on-site construction, and about an approximately equal number in all the industries that stand behind the construction industry—which are a very large array of industries. This is our estimate of the impact in terms of employment, but I must stress that it is very much of an estimate. We do not have solid statistical data on this particular question.

Senator CROLL: So that on an expenditure of \$32 million odd we got 200,000 people employed, approximately?

Mr. DYMOND: Fifteen million dollars, approximately.

Senator CROLL: Fifteen million dollars. Two hundred thousand people employed, estimated, in addition to making available homes for people?

Mr. DYMOND: That is correct. There are two effects to this program, and I might mention them for the record. The major effect is simply that of a redistribution of house building activity as between the winter and summer months, and this is our main intent from an employment point of view. But, there is some incremental addition, I think, to the housing stock, and to the number of people who have the capacity to purchase houses because of the fact that the amount of down payment required is reduced by \$500. This undoubtedly has had some effect in increasing in any particular year the number of units built, but to what extent we do not know.

Senator RATTENBURY: The \$500 is applied against the down payment?

Mr. DYMOND: A purchaser can use the \$500 as part of the down payment, so to that extent it reduces it where it counts.

Senator CROLL: Is there a similar sort of program in the United States?

Mr. HEREFORD: No, sir.

Mr. DYMOND: We are the only country that has this sort of program in the housing industry.

Senator SMITH (*Queens-Shelburne*): To follow up what I was dealing with a few minutes ago, may I ask if there are facts to substantiate the statement that the bonus incentive for winter house building is by far the most important part of your encouragement of the use of labour in the winter time? It strikes me, by just looking at the thing casually, that it is much more effective in that respect when compared to the total of jobs created by the municipal winter works program.

Mr. DYMOND: No, I think the figures for the municipal winter works program are equally large, or even a little larger. I think the observation to make is that per job affected the housing incentive program is a much bigger bargain in terms of the taxpayer's dollar than the other program is. In other words per job affected we do not need to spend nearly as much money in the housing sector as we do in the municipal winter works sector, but I do not see any other way of achieving the result in the other sector of the economy, so to speak.

I think the reason why we can have such a big impact in the housing sector is that essentially we have to put just a little money in with the consumer's money. He is still paying for most of the house. We are paying only for a very