

# REFERENCE PAPERS



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## HOUSING IN CANADA

Canada has one of the highest birth rates in the world. This fact and the scale of postwar immigration are attested by the 1961 Census, in which a population of 18.23 million was reported - an increase of 55 per cent over the figure recorded 20 years earlier. There has, consequently, until very recently, been a pressing demand for housing throughout the country. A renewed demand is expected by the mid-sixties as the record number of children born during the Second World War reach marriageable age.

As the population has expanded so also has the rate of urban development, marking a steady shift from rural to urban areas as farming undergoes increasing mechanization and the cities become more industrialized. In the five-year period following 1956, Canada's urban population increased from 62 per cent to 70 per cent. The movement toward the city is expected to continue. Thus, the two tendencies, population increase and ever-greater urbanization, set the pattern for Canada's housing development.

There are more than 4.7 million dwellings in Canada, ranging from small single-family houses to huge apartment buildings. They are of all ages. More than 1.7 million have been provided since 1945, but there are many houses from 50 to 80 years old. Their physical condition varies considerably. The oldest are in rural areas or round the inner cores of cities. New housing is usually to be found in suburban neighbourhoods on the outskirts of existing communities or in new towns created as a result of mining and industrial development.

Sixty-seven per cent of the country's housing stock is owner-occupied - the highest proportion for any country in the world. The figure is not surprising in a country which was, until recently, predominantly agrarian and which was pioneered by owner-farmers rather than tenant-farmers. The basic urge to possess one's dwelling place is also illustrated by the fact that leasehold land is almost unheard of in Canada, as also the "lifetime" mortgages often found in Europe. Again, the relatively high income level of the Canadian (second only to that of his neighbour in the United States) enables him more easily to accumulate the capital required for home purchase. This high income, moreover, facilitates the almost universal ownership of automobiles, thus affording the city worker an opportunity to live on the outskirts-suburbs and commute daily. Yet another factor contributing to the popularity of home-ownership is the relatively small differential in the proportion of income required for house or apartment rental as opposed to home buying on the mortgage system.

To the average man, the cost of a house represents several years' income and only the very wealthy can afford to make such an expenditure in cash. Usually, a house is purchased by means of a mortgage, a long-term loan made on the security of the