

You will recall that we came out of the war with an accumulated demand for new housing of major proportions. Housing was in fact regarded by many at that time as Canada's No. 1 national problem. This demand derived from the growth in incomes and population, the floating nature of a sizeable portion of our population because of wartime conditions and the restrictions that were placed on house building during the war years. But even after the rehabilitation of servicemen and defence workers had been substantially achieved, the demand for new housing continued to increase - under pressure perhaps less acute but nevertheless steady.

There were three main factors behind the growth in demand of the post-war decade: (1) high rates of net family formation, (2) increasing incomes, and (3) changes resulting in easier and more widespread mortgage financing. These three factors do not stand alone but they figure prominently in the picture.

#### Net Family Formation

Since the end of 1945 the number of families in Canada has increased by over three quarters of a million. This is somewhat less than the number of houses completed in the same period but it is evident that the sheer growth in the number of families has been among the most important factors in supporting the demand for housing.

Changes in net family formation have followed in the past changes in immigration and the number of marriages. The marriage rate has been remarkably stable. It reached a peak of 134,000 in 1946 but this peak was nearly equalled in 1953. Marriages have not been less than 123,000 in any year throughout the period.

Immigration on the other hand has varied considerably since the end of the war. As a component of net family formation it was of considerable importance in 1946 with the entry of close to 40,000 war brides, and in the period since 1950 when over 30,000 married women have entered the country each year.

Population factors other than net family formation have of course contributed to the demand for new housing. Movement of population off the farms for instance adds to the demand for housing in non-farm areas. The agricultural labour force has declined by about 400,000 since 1946. The extent to which this shift in labour force has meant a shift in families or households requiring housing accommodation is uncertain, but it must be considerable.

In addition to net family formation and the movement of population off the farms, the formation of non-family households also affects housing demand. A considerable part of our population does not live in family groups. In 1951 families made up only 88 per cent of total households in the country, 440,000 non-family households making up the rest. From year to year we must expect these non-family households to increase, as the rest of the population increases.