

Survey of Financial Security 2016
SFS data dictionary, 2016
Public use microdata file



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Variable Name: PEFAMID **Length:** 5.0 **Position:** 1

Question Name:

Concept: Family unit: economic families and persons not in economic families.

Question Text: Unique Identifier
Family unit: economic families and persons not in economic families.

Universe: All family units

Note: PUMF Variable

Source:

Variable Name: PWEIGHT **Length:** 12.4 **Position:** 6

Question Name:

Concept: Survey weights - PUMF

Question Text: The survey weights must be applied in order to obtain estimates that are representative of the survey population.

Universe: All family units

Note: PUMF Variable

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
#	0000010.0000 - 0012254.0831	12,429	15,349,388	100.0
Total		12,429	15,349,388	100.0

Variable Name: PAGEMIE **Length:** 3.0 **Position:** 18

Question Name:

Concept: Age of the major income earner in the family unit.

Question Text: Age of the major income earner in the family unit.

Universe: All family units

Note: Derived variable for the PUMF

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
17 and under	017	7	25,182	0.2
18	018	23	42,199	0.3
19	019	30	74,791	0.5
20	020	55	113,012	0.7
21	021	60	128,650	0.8
22	022	71	134,170	0.9

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<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
23	023	89	169,569	1.1
24	024	115	189,207	1.2
25	025	142	248,664	1.6
26	026	128	204,837	1.3
27	027	147	240,323	1.6
28	028	149	231,414	1.5
29	029	190	275,199	1.8
30	030	167	259,906	1.7
31	031	182	275,895	1.8
32	032	175	229,935	1.5
33	033	189	294,497	1.9
34	034	204	292,445	1.9
35	035	202	321,239	2.1
36	036	169	227,958	1.5
37	037	211	305,774	2.0
38	038	192	241,437	1.6
39	039	220	311,600	2.0
40	040	201	275,254	1.8
41	041	184	262,393	1.7
42	042	188	265,624	1.7
43	043	174	208,194	1.4
44	044	208	264,242	1.7
45	045	191	238,028	1.6
46	046	238	292,102	1.9
47	047	202	241,801	1.6
48	048	205	269,646	1.8
49	049	233	284,107	1.9
50	050	231	285,609	1.9
51	051	259	338,710	2.2
52	052	234	302,892	2.0
53	053	274	323,055	2.1
54	054	247	302,534	2.0
55	055	299	342,852	2.2
56	056	264	319,436	2.1
57	057	245	280,524	1.8
58	058	271	278,148	1.8
59	059	249	279,244	1.8
60	060	276	291,968	1.9
61	061	267	274,825	1.8
62	062	277	272,204	1.8
63	063	251	254,518	1.7
64	064	223	236,317	1.5
65	065	207	188,442	1.2
66	066	245	256,858	1.7
67	067	233	227,340	1.5
68	068	223	210,009	1.4
69	069	215	200,194	1.3
70	070	189	191,139	1.2
71	071	171	174,718	1.1
72	072	175	192,411	1.3
73	073	177	186,722	1.2
74	074	156	153,265	1.0
75	075	146	153,482	1.0
76	076	142	130,171	0.8
77	077	123	121,859	0.8
78	078	108	116,527	0.8
79	079	110	108,547	0.7
80 and over	080	801	915,571	6.0
Total		12,429	15,349,388	100.0

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Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	187	242,722	1.6
No	2	122	162,396	1.1
Valid skip	6	12,120	14,944,270	97.4
Total		12,429	15,349,388	100.0

Variable Name: PASR1MFA **Length:** 8.0 **Position:** 24

Question Name:

Concept: Amount of additional mortgage payments

Question Text: What was the total amount of all additional mortgage payments that you made over the past 12 months?

Universe: All family units

Note: Derived variable for the PUMF

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	00000000 - 00175000	1,143	1,371,155	8.9
Valid skip	99999996	11,286	13,978,234	91.1
Total		12,429	15,349,388	100.0

Variable Name: PASR1MR **Length:** 1.0 **Position:** 32

Question Name:

Concept: Mortgage renegotiated for reasons unrelated to home

Question Text: In the last 12 months, was this mortgage refinanced for a purpose not related to the purchase of your property, for example, to renovate your property, or to purchase a vehicle,

Universe: All family units

Note: Derived variable for the PUMF

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	309	405,118	2.6
No	2	4,162	5,036,306	32.8
Valid skip	6	7,958	9,907,964	64.5
Total		12,429	15,349,388	100.0

Variable Name: PASRBUYG **Length:** 2.0 **Position:** 33

Question Name:

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Universe: All family units

Note: Derived variable for the PUMF

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
0%	00	248	213,797	1.4
1% - 10%	01	2,345	2,694,533	17.6
11% - 20%	02	1,492	1,757,947	11.5
21% - 30%	03	1,028	1,171,608	7.6
31% - 40%	04	562	581,978	3.8
41% - 50%	05	468	487,291	3.2
51% - 60%	06	274	307,534	2.0
61% - 70%	07	180	183,403	1.2
71% - 99%	08	272	305,133	2.0
100%	09	1,450	1,337,377	8.7
Valid skip	96	4,110	6,308,785	41.1
Total		12,429	15,349,388	100.0

Variable Name: PASRFNMG **Length:** 1.0 **Position:** 54

Question Name:

Concept: Number of 'other real estate properties' (outside Canada)

Question Text: How many properties do you own?

Universe: All family units

Note: Derived variable for the PUMF

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
1	1	512	602,873	3.9
2 or more	2	122	167,996	1.1
Valid skip	6	11,795	14,578,519	95.0
Total		12,429	15,349,388	100.0

Variable Name: PASRINT **Length:** 1.0 **Position:** 55

Question Name:

Concept: Type of mortgage interest rate

Question Text: Is the interest rate on your mortgage fixed, variable, or a combination of both?

Universe: All family units

Note: Derived variable for the PUMF

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Fixed	1	3,383	4,051,724	26.4

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Variable Name: PASRMRYG **Length:** 4.0 **Position:** 60

Question Name:

Concept: Year mortgage up for renewal

Question Text: When is your mortgage up for renewal?

Universe: All family units

Note: Derived variable for the PUMF

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
2016	2016	210	233,121	1.5
2017	2017	930	1,176,693	7.7
2018	2018	950	1,147,128	7.5
2019	2019	817	980,639	6.4
2020	2020	890	1,078,686	7.0
2021 and over	2021	674	825,157	5.4
Valid skip	9996	7,958	9,907,964	64.5
Total		12,429	15,349,388	100.0

Variable Name: PASRRNTG **Length:** 1.0 **Position:** 64

Question Name:

Concept: Part of the property is rented out

Question Text: Is part of this property rented out?

Universe: All family units

Note: Derived variable for the PUMF

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	351	464,560	3.0
No	2	8,387	8,999,053	58.6
Valid skip	6	3,668	5,856,052	38.2
Not stated	9	23	29,723	0.2
Total		12,429	15,349,388	100.0

Variable Name: PASRSKP **Length:** 1.0 **Position:** 65

Question Name:

Concept: Have skipped or delayed a mortgage payment

Question Text: In the last 12 months, have you skipped or delayed a mortgage payment on this property?

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Universe: All family units

Note: Derived variable for the PUMF

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	186	221,984	1.4
No	2	4,285	5,219,440	34.0
Valid skip	6	7,958	9,907,964	64.5
Total		12,429	15,349,388	100.0

Variable Name: PATTBNK **Length:** 1.0 **Position:** 66

Question Name:

Concept: Declared bankruptcy or sought other debt repayment resolution

Question Text: Have you (or anyone in your family) ever declared bankruptcy or made a formal proposal or informal financial arrangements to creditors?

Universe: All family units

Note: Derived variable for the PUMF

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,015	1,424,890	9.3
No	2	11,305	13,851,199	90.2
Not stated	9	109	73,300	0.5
Total		12,429	15,349,388	100.0

Variable Name: PATTBUD **Length:** 1.0 **Position:** 67

Question Name:

Concept: Have a family budget.

Question Text: Do you have a household budget?

Universe: All family units

Note: PUMF Variable
Formerly: ATTBUD

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	5,639	7,073,607	46.1
No	2	6,790	8,275,782	53.9
Total		12,429	15,349,388	100.0

Variable Name: PATTCRC **Length:** 1.0 **Position:** 68

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Question Name:

Concept: Have credit cards.

Question Text: Do you (or anyone in your family) have credit cards?

Universe: All family units

Note: PUMF Variable
Formerly: ATTCRC

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	10,996	13,388,012	87.2
No	2	1,433	1,961,376	12.8
Total		12,429	15,349,388	100.0

Variable Name: PATTCRLM **Length:** 6.0 **Position:** 69

Question Name:

Concept: Total credit limit on all credit cards owned

Question Text: What is the total credit limit on all credit card(s) that you (and your family) own?

Universe: All family units

Note:

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000125 - 340000	10,996	13,388,012	87.2
Valid skip	999996	1,433	1,961,376	12.8
Total		12,429	15,349,388	100.0

Variable Name: PATTCRR **Length:** 1.0 **Position:** 75

Question Name:

Concept: Have been refused credit card.

Question Text: Is this because you (or anyone in your family) have been refused this type of credit?

Universe: All family units

Note: PUMF Variable
Formerly: ATTCRR

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	301	435,484	2.8
No	2	1,132	1,525,892	9.9
Valid skip	6	10,996	13,388,012	87.2

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<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Total		12,429	15,349,388	100.0

Variable Name: PATTGRU **Length:** 1.0 **Position:** 76

Question Name:

Concept: Credit card balances usually paid off every month

Question Text: Over the last 12 months, on your (and your family's) credit cards, what did you usually pay?

Universe: All family units

Note:

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Less than the minimum amount?	1	130	181,046	1.2
The minimum amount?	2	560	782,342	5.1
More than minimum amount but less than full amount?	3	3,025	3,872,029	25.2
The full amount?	4	7,281	8,552,595	55.7
Valid skip	6	1,433	1,961,376	12.8
Total		12,429	15,349,388	100.0

Variable Name: PATTDIF **Length:** 1.0 **Position:** 77

Question Name:

Concept: Skipped card payment due to financial difficulties

Question Text: In the last 12 months, have you (and your family) skipped or delayed a non-mortgage payment due to financial difficulties?

Universe: All family units

Note:

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	604	853,615	5.6
No	2	279	434,893	2.8
Valid skip	6	11,546	14,060,880	91.6
Total		12,429	15,349,388	100.0

Variable Name: PATTLCP **Length:** 1.0 **Position:** 78

Question Name:

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<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	381	518,348	3.4
No	2	12,048	14,831,040	96.6
Total		12,429	15,349,388	100.0

Variable Name: PATTRSA **Length:** 1.0 **Position:** 81

Question Name:

Concept: Withdrew RRSP funds to purchase annuities or RRIFs.

Question Text: Have you (or anyone in your family) ever withdrawn money from an RRSP: to purchase an annuity or a RRIF (Registered Retirement Income Fund)?

Universe: All family units

Note: PUMF Variable
Formerly: ATTRSA

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,605	1,658,238	10.8
No	2	7,216	8,378,640	54.6
Valid skip	6	3,608	5,312,511	34.6
Total		12,429	15,349,388	100.0

Variable Name: PATTRSH **Length:** 1.0 **Position:** 82

Question Name:

Concept: Withdrew RRSP funds through Home Buyer's Plan.

Question Text: Have you (or anyone in your family) ever withdrawn money from an RRSP through the Home Buyers' Plan?

Universe: All family units

Note: PUMF Variable
Formerly: ATTRSH

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,681	2,171,193	14.1
No	2	7,140	7,865,684	51.2
Valid skip	6	3,608	5,312,511	34.6
Total		12,429	15,349,388	100.0

Variable Name: PATTRSL **Length:** 1.0 **Position:** 83

Question Name:

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<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	5,514	6,564,917	42.8
No	2	6,357	8,348,913	54.4
Not stated	9	558	435,559	2.8
Total		12,429	15,349,388	100.0

Variable Name: PFSZ65UP **Length:** 1.0 **Position:** 132

Question Name:

Concept: Presence of persons in the family of age 65 and up.

Question Text: Presence (Yes/No) of persons in the family of age 65 and up.

Universe: All family units

Note: PUMF Variable
Formerly: ECFSZ65UP

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	3,728	4,060,047	26.5
No	2	8,143	10,853,782	70.7
Not stated	9	558	435,559	2.8
Total		12,429	15,349,388	100.0

Variable Name: PFTENUR **Length:** 1.0 **Position:** 133

Question Name:

Concept: Principal residence ownership status.

Question Text: Indicates whether the principal residence is owned without a mortgage, owned with a mortgage, or not owned by the family unit.

Universe: All family units

Note: PUMF Variable
Formerly: DVFTENUR

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Own without mortgage	1	4,290	4,051,912	26.4
Own with mortgage	2	4,471	5,441,424	35.5
Do not own	3	3,668	5,856,052	38.2
Total		12,429	15,349,388	100.0

Variable Name: PINHERT **Length:** 9.0 **Position:** 134

Question Name:

**SFS 2016 - Data Dictionary
PUMF**

Concept: Total value of inheritances received in 2016 constant dollars

Question Text: Total value of inheritances received

Universe: All family units

Note: Derived variable for the PUMF

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000000020 - 004200000	4,047	4,512,096	29.4
Valid skip	999999996	8,382	10,837,292	70.6
Total		12,429	15,349,388	100.0

Variable Name: PLFCHRME **Length:** 1.0 **Position:** 143

Question Name:

Concept: Usually works 30 hours or more per week

Question Text: Do you usually work 30 hours or more per week at this job?

Universe: Persons 15 years and older (within family unit)

Note: Derived variable for the PUMF

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	7,137	9,017,560	58.7
No	2	890	1,192,102	7.8
Valid skip	6	4,402	5,139,726	33.5
Total		12,429	15,349,388	100.0

Variable Name: PLFFPTME **Length:** 1.0 **Position:** 144

Question Name:

Concept: Worked either full time or part-time (in 2015)

Question Text: In 2015, did you work for pay?

Universe: Persons 15 years and older (within family unit)

Note: Derived variable for the PUMF

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes - mostly full-time	1	7,541	9,361,055	61.0
Yes - mostly part-time	2	1,210	1,582,598	10.3
No - did not work	3	3,410	3,968,367	25.9
Valid skip	6	268	437,368	2.8
Total		12,429	15,349,388	100.0

**SFS 2016 - Data Dictionary
PUMF**

Question Name:

Concept: Registered retirement income funds (RRIFs).

Question Text: Registered retirement income funds (RRIFs).

Universe: All family units

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000000000000 - 000001750000	12,429	15,349,388	100.0
	Total	12,429	15,349,388	100.0

Variable Name: PWARRSPL **Length:** 12.0 **Position:** 212

Question Name:

Concept: RRSP investments including locked in RRSP's.

Question Text: RRSP investments including locked in RRSP's.

Universe: All family units

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000000000000 - 000004200000	12,429	15,349,388	100.0
	Total	12,429	15,349,388	100.0

Variable Name: PWASTBND **Length:** 12.0 **Position:** 224

Question Name:

Concept: Bonds, non-registered.

Question Text: Total of all bonds (savings bonds + other bonds) exclusive of registered saving plans.

Universe: All family units

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000000000000 - 000001750000	12,429	15,349,388	100.0
	Total	12,429	15,349,388	100.0

**SFS 2016 - Data Dictionary
PUMF**

Variable Name: PWASTDEP **Length:** 12.0 **Position:** 236

Question Name:

Concept: Money in banks, non-registered.

Question Text: Total of money in banks (chequing and savings accounts + term deposits+ treasury bills), non-registered.

Universe: All family units

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	-00000005750 - 000005250000	12,429	15,349,388	100.0
	Total	12,429	15,349,388	100.0

Variable Name: PWASTMUI **Length:** 12.0 **Position:** 248

Question Name:

Concept: Mutual funds, other investment, Income trusts, non-registered.

Question Text: Total of mutual funds & other investment funds and income trusts exclusive of registered savings plans.

Universe: All family units

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000000000000 - 000004200000	12,429	15,349,388	100.0
	Total	12,429	15,349,388	100.0

Variable Name: PWASTOIN **Length:** 12.0 **Position:** 260

Question Name:

Concept: Other investments or financial assets.

Question Text: Other investments or financial assets.

Universe: All family units

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

**SFS 2016 - Data Dictionary
PUMF**

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000000000000 - 000013500000	12,429	15,349,388	100.0
	Total	12,429	15,349,388	100.0

Variable Name: PWASTVHE **Length:** 12.0 **Position:** 308

Question Name:

Concept: Vehicles.

Question Text: Total of vehicles (cars, trucks and vans and other vehicles).

Universe: All family units

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000000000000 - 000000750000	12,429	15,349,388	100.0
	Total	12,429	15,349,388	100.0

Variable Name: PWATFS **Length:** 12.0 **Position:** 320

Question Name:

Concept: Tax Free Saving Accounts (TFSA).

Question Text: Tax Free Saving Accounts (TFSA).

Universe: All family units

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000000000000 - 000000330000	12,429	15,349,388	100.0
	Total	12,429	15,349,388	100.0

Variable Name: PWATOTPG **Length:** 12.0 **Position:** 332

Question Name:

Concept: Total assets including employer pension plans - On going concern basis

**SFS 2016 - Data Dictionary
PUMF**

Question Text: Total assets, including employer pension plans (current plans valued on going concern basis).

Universe: All family units

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	-00000003525 - 000028684500	12,429	15,349,388	100.0
	Total	12,429	15,349,388	100.0

Variable Name: PWATOTPT **Length:** 12.0 **Position:** 344

Question Name:

Concept: Total assets, including employer pension plans - Termination basis.

Question Text: Total assets, including employer pension plans (current plans valued on termination basis).

Universe: All family units

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	-00000003525 - 000028684500	12,429	15,349,388	100.0
	Total	12,429	15,349,388	100.0

Variable Name: PWBUSEQ **Length:** 12.0 **Position:** 356

Question Name:

Concept: Equity value of businesses operated by the family unit.

Question Text: Accumulation of equity value of all businesses operated by the family unit.

Universe: All family units

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	-00000250000 - 000014500000	12,429	15,349,388	100.0
	Total	12,429	15,349,388	100.0

Variable Name: PWDPRMOR **Length:** 12.0 **Position:** 368

**SFS 2016 - Data Dictionary
PUMF**

Question Name:

Concept: Mortgage on principal residence, final value.

Question Text: Derived variable of mortgage on principal residence, final value.

Universe: All family units

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000000000000 - 000002100000	12,429	15,349,388	100.0
	Total	12,429	15,349,388	100.0

Variable Name: PWDSLOAN **Length:** 12.0 **Position:** 380

Question Name:

Concept: Debt value of student loans.

Question Text: Accumulation of debt value of student loans.

Universe: All family units

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000000000000 - 000000195000	12,429	15,349,388	100.0
	Total	12,429	15,349,388	100.0

Variable Name: PWDSTCRD **Length:** 12.0 **Position:** 392

Question Name:

Concept: Credit card and installment debt.

Question Text: Total of credit card and installment debt (major credit card debt, other credit cards and installment debt).

Universe: All family units

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000000000000 - 000000110000	12,429	15,349,388	100.0
	Total	12,429	15,349,388	100.0

**SFS 2016 - Data Dictionary
PUMF**

Variable Name: PWDSTLOC **Length:** 12.0 **Position:** 404

Question Name:

Concept: Line-of-credit debt (home and other line of credit).

Question Text: Total of all line-of-credit debt (home equity line of credit and other lines of credit).

Universe: All family units

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000000000000 - 000000775000	12,429	15,349,388	100.0
	Total	12,429	15,349,388	100.0

Variable Name: PWDSTODB **Length:** 12.0 **Position:** 416

Question Name:

Concept: Other debt (other loans and other money owed).

Question Text: Total of other debt (other loans from financial institutions and other money owed).

Universe: All family units

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000000000000 - 000000625000	12,429	15,349,388	100.0
	Total	12,429	15,349,388	100.0

Variable Name: PWDSTOMR **Length:** 12.0 **Position:** 428

Question Name:

Concept: Mortgages on 'other real estate' in and outside of Canada.

Question Text: Total of mortgages on 'other real estate' in and outside of Canada.

Universe: All family units

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

**SFS 2016 - Data Dictionary
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000000000000 - 000003000000	12,429	15,349,388	100.0
Total		12,429	15,349,388	100.0

Variable Name: PWDSTVHN **Length:** 12.0 **Position:** 440

Question Name:

Concept: Debt on vehicles.

Question Text: Total of all vehicle loan debt (cars, trucks and vans + other vehicles).

Universe: All family units

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000000000000 - 000000160000	12,429	15,349,388	100.0
Total		12,429	15,349,388	100.0

Variable Name: PWDTOTAL **Length:** 12.0 **Position:** 452

Question Name:

Concept: Total of all debts for the family.

Question Text: Total of all debts for the family.

Universe: All family units

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000000000000 - 000004155000	12,429	15,349,388	100.0
Total		12,429	15,349,388	100.0

Variable Name: PWNETWPG **Length:** 12.0 **Position:** 464

Question Name:

Concept: Networth of the family unit. (On going concern basis).

Question Text: Networth of the family unit. (Assets including current pensions valued on going concern basis (watotpg) - debts (wdtotal)).

Universe: All family units

**SFS 2016 - Data Dictionary
PUMF**

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	-00001110000 - 000027284500	12,429	15,349,388	100.0
Total		12,429	15,349,388	100.0

Variable Name: PWNETWPT **Length:** 12.0 **Position:** 476

Question Name:

Concept: Networth of the family unit. (Termination basis).

Question Text: Networth of the family unit. (Assets including current pensions valued on termination basis (watotpt) - debts (wdtotal)).

Universe: All family units

Note: PUMF Variable.
Values have been perturbed/rounded.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	-00001110000 - 000027284500	12,429	15,349,388	100.0
Total		12,429	15,349,388	100.0

Variable Name: VERDATE **Length:** 10.0 **Position:** 488

Question Name:

Concept: Version date of when the file was created

Question Text:

Universe:

Note: Variable format: DD/MM/YYYY

Source:

Variable Index

<u>Variable</u>	<u>Description</u>	<u>Page</u>
PAGEMIE	Age of the major income earner in the family unit.	5
PAS1MRAG	Amount borrowed at time of refinancing.	7
PAS1MRG1	Refinancing to renovate or make an addition to property.	7
PAS1MRG2	Other reasons for refinancing.	7
PASR1MFA	Amount of additional mortgage payments.	8
PASR1MR	Mortgage renegotiated for reasons unrelated to home.	8
PASRBUYG	Year property was purchased.	8
PASRCNMG	Number of 'other real estate properties' owned (inside Canada).	9
PASRCON	Property is a condominium development.	9
PASRCST	Purchase price of the property.	10
PASRCURG	Current length of mortgage term.	10
PASRDPO1	Down Payment - money in bank account.	10
PASRDPO2	Down Payment - previous home.	11
PASRDPO3	Down Payment - investments.	11
PASRDPO4	Down Payment - borrowing.	12
PASRDPO5	Down Payment - other source.	12
PASRDWNG	Down payment in percentage terms.	12
PASRFNMG	Number of 'other real estate properties' (outside Canada).	13
PASRINT	Type of mortgage interest rate.	13
PASRINTG	Current interest rate on mortgage.	14
PASRMFPG	Number of years to pay down remaining balance of mortgage.	14
PASRMRYG	Year mortgage up for renewal.	15
PASRRNTG	Part of the property is rented out.	15
PASRSKP	Have skipped or delayed a mortgage payment.	15
PATTBNK	Declared bankruptcy or sought other debt repayment resolution.	16
PATTBUD	Have a family budget.	16
PATTCRC	Have credit cards.	16
PATTCRLM	Total credit limit on all credit cards owned.	17
PATTCRR	Have been refused credit card.	17
PATTCRU	Credit card balances usually paid off every month.	18
PATTDIF	Skipped card payment due to financial difficulties.	18
PATTLCP	Line of credit balances usually paid off every month.	18
PATTLCR	Lines of credit.	19
PATTPAYD	Borrowed money through Pay Day Loans.	19
PATTRSA	Withdrew RRSP funds to purchase annuities or RRIFs.	20
PATTRSH	Withdrew RRSP funds through Home Buyer's Plan.	20
PATTRSL	Withdrew RRSP funds through a Lifelong Learning Plan.	20
PATTRSP	Have or had money in RRSP.	21
PATTRSR	Withdrew RRSP funds for any reason other than those listed.	21
PATTSIT	Expected future financial situation.	22
PATTSKP	Have skipped or delayed non-mortgage payment.	22
PBUSIND	Have a business.	22
PDWTYP	Type of dwelling.	23
PEDUCMIE	Highest level of education of the major income earner.	23
PEFAMID	Family unit: economic families and persons not in economic families.	5
PEFATINC	After-tax income.	24
PEFGTR	Government transfers, federal & provincial.	24
PEFMJSIF	Major source of income for the family unit.	24
PEFMTINC	Market income.	25
PEXMG1A	Amount of mortgage payments.	25
PEXMG1F	Frequency of mortgage payment.	26
PFCRN	Number of credit cards used, grouped.	26
PFMTYPG	Derived variable, composition of family units.	26
PFRSPST	Have or have had RRSPs and made withdrawals.	27
PFSZ	Number of members in the family unit, all ages.	27
PFSZ0004	Presence of persons ages 0 to 4.	28
PFSZ0517	Presence of persons in the family of ages 5 to 17.	28
PFSZ1824	Presence of persons in the family of ages 18 to 24.	28

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PFSZ2544	Presence of persons in the family of ages 25 to 44.	29
PFSZ4564	Presence of persons in the family of ages 45 to 64.	29
PFSZ65UP	Presence of persons in the family of age 65 and up.	30
PFTENUR	Principal residence ownership status.	30
PINHRT	Total value of inheritances received in 2016 constant dollars	30
PLFCHRME	Usually works 30 hours or more per week	31
PLFFPTME	Worked either full time or part-time (in 2015)	31
PLFPDMEG	Is either a paid worker or self employed	32
PNBEARG	Number of earners aged 15 or over in the family unit.	32
PPVRES	Province of residence for the family unit.	32
PREGION	Region of residence of the family unit	33
PRETIRME	Indicates if the major income earner has ever retired.	33
PSEXMIE	Sex of the major income earner in the family unit.	34
PWAOTPEN	Other retirement funds.	34
PWAPRVAL	Value of the principal residence.	34
PWARPPG	Value of all employer pension plans. Going concern basis.	35
PWARPPT	Value of all employer pension plans. Termination basis.	35
PWARRIF	Registered retirement income funds (RRIFs).	35
PWARRSPL	RRSP investments including locked in RRSP's.	36
PWASTBND	Bonds, non-registered.	36
PWASTDEP	Money in banks, non-registered.	37
PWASTMUI	Mutual funds, other investment, Income trusts, non-registered.	37
PWASTOIN	Other investments or financial assets.	37
PWASTONF	Other non-financial assets.	38
PWASTRST	Real estate other than principal residence.	38
PWASTSTK	Stocks and shares, non registered.	38
PWASTVHE	Vehicles.	39
PWATFS	Tax Free Saving Accounts (TFSA).	39
PWATOTPG	Total assets including employer pension plans - On going concern basis	39
PWATOTPT	Total assets, including employer pension plans - Termination basis.	40
PWBUSEQ	Equity value of businesses operated by the family unit.	40
PWDPRMOR	Mortgage on principal residence, final value.	40
PWDSLOAN	Debt value of student loans.	41
PWDSTCRD	Credit card and installment debt.	41
PWDSTLOC	Line-of-credit debt (home and other line of credit).	42
PWDSTODB	Other debt (other loans and other money owed).	42
PWDSTOMR	Mortgages on 'other real estate' in and outside of Canada.	42
PWDSTVHN	Debt on vehicles.	43
PWDTOTAL	Total of all debts for the family.	43
PWEIGHT	Survey weights - PUMF	5
PWNETWPG	Networth of the family unit. (On going concern basis).	43
PWNETWPT	Networth of the family unit. (Termination basis).	44
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