

# **Survey of Financial Security 2016**

SFS data dictionary, 2016

Public use microdata file



Statistics  
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## Table of Contents

<u>Variable</u>	<u>Position</u>	<u>Description</u>	<u>Page</u>
PEFAMID	001-005	Family unit: economic families and persons not in economic families. ....	5
PWEIGHT	006-017	Survey weights - PUMF .....	5
PAGEMIE	018-020	Age of the major income earner in the family unit. ....	5
PAS1MRAG	021-021	Amount borrowed at time of refinancing .....	7
PAS1MRG1	022-022	Refinancing to renovate or make an addition to property .....	7
PAS1MRG2	023-023	Other reasons for refinancing .....	7
PASR1MFA	024-031	Amount of additional mortgage payments .....	8
PASR1MR	032-032	Mortgage renegotiated for reasons unrelated to home .....	8
PASRBUYG	033-034	Year property was purchased .....	8
PASRCNMG	035-035	Number of 'other real estate properties' owned (inside Canada) .....	9
PASRCNMG	036-036	Property is a condominium development .....	9
PASRCST	037-044	Purchase price of the property .....	10
PASRCURG	045-046	Current length of mortgage term .....	10
PASRDPO1	047-047	Down Payment - money in bank account .....	10
PASRDPO2	048-048	Down Payment - previous home .....	11
PASRDPO3	049-049	Down Payment - investments .....	11
PASRDPO4	050-050	Down Payment - borrowing .....	12
PASRDPO5	051-051	Down Payment - other source .....	12
PASRDWNG	052-053	Down payment in percentage terms .....	12
PASRFNMG	054-054	Number of 'other real estate properties' (outside Canada) .....	13
PASRINT	055-055	Type of mortgage interest rate .....	13
PASRINTG	056-057	Current interest rate on mortgage .....	14
PASRMFPG	058-059	Number of years to pay down remaining balance of mortgage .....	14
PASRMRYG	060-063	Year mortgage up for renewal .....	15
PASRRNTG	064-064	Part of the property is rented out .....	15
PASRSKP	065-065	Have skipped or delayed a mortgage payment .....	15
PATTBNK	066-066	Declared bankruptcy or sought other debt repayment resolution .....	16
PATTBUD	067-067	Have a family budget. ....	16
PATTCRC	068-068	Have credit cards. ....	16
PATTCRLM	069-074	Total credit limit on all credit cards owned .....	17
PATTCRR	075-075	Have been refused credit card. ....	17
PATTCRU	076-076	Credit card balances usually paid off every month .....	18
PATTDIF	077-077	Skipped card payment due to financial difficulties .....	18
PATTLCP	078-078	Line of credit balances usually paid off every month .....	18
PATTLCR	079-079	Lines of credit .....	19
PATTPAYD	080-080	Borrowed money through Pay Day Loans. ....	19
PATTRSA	081-081	Withdrew RRSP funds to purchase annuities or RRIFs. ....	20
PATTRSH	082-082	Withdrew RRSP funds through Home Buyer's Plan. ....	20
PATTRSL	083-083	Withdrew RRSP funds through a Lifelong Learning Plan. ....	20
PATTRSP	084-084	Have or had money in RRSP. ....	21
PATTRSR	085-085	Withdrew RRSP funds for any reason other than those listed. ....	21
PATTSIT	086-086	Expected future financial situation .....	22
PATTSKP	087-087	Have skipped or delayed non-mortgage payment .....	22
PBUSIND	088-088	Have a business. ....	22
PDWTYP	089-089	Type of dwelling. ....	23
PEDUCMIE	090-090	Highest level of education of the major income earner. ....	23
PEFATINC	091-098	After-tax income. ....	24
PEFGTR	099-106	Government transfers, federal & provincial. ....	24
PEFMJSIF	107-108	Major source of income for the family unit. ....	24
PEFMTINC	109-116	Market income. ....	25
PEXMG1A	117-121	Amount of mortgage payments .....	25
PEXMG1F	122-122	Frequency of mortgage payment .....	26
PFCRN	123-123	Number of credit cards used, grouped. ....	26
PFMTYPG	124-124	Derived variable, composition of family units. ....	26
PFRSPST	125-125	Have or have had RRSPs and made withdrawals. ....	27
PFSZ	126-126	Number of members in the family unit, all ages. ....	27
PFSZ0004	127-127	Presence of persons ages 0 to 4. ....	28
PFSZ0517	128-128	Presence of persons in the family of ages 5 to 17. ....	28

**SFS 2016 - Data Dictionary**  
**PUMF**

PFSZ1824	129-129	Presence of persons in the family of ages 18 to 24. ....	28
PFSZ2544	130-130	Presence of persons in the family of ages 25 to 44. ....	29
PFSZ4564	131-131	Presence of persons in the family of ages 45 to 64. ....	29
PFSZ65UP	132-132	Presence of persons in the family of age 65 and up. ....	30
PFTENUR	133-133	Principal residence ownership status. ....	30
PINHERT	134-142	Total value of inheritances received in 2016 constant dollars ....	30
PLFCHRME	143-143	Usually works 30 hours or more per week ....	31
PLFFPTME	144-144	Worked either full time or part-time (in 2015) ....	31
PLFPDMEG	145-145	Is either a paid worker or self employed ....	32
PNBEARG	146-146	Number of earners aged 15 or over in the family unit. ....	32
PPVRES	147-148	Province of residence for the family unit. ....	32
PREGION	149-149	Region of residence of the family unit ....	33
PRETIRME	150-150	Indicates if the major income earner has ever retired. ....	33
PSEXMIE	151-151	Sex of the major income earner in the family unit. ....	34
PWAOTPEN	152-163	Other retirement funds. ....	34
PWAPRVAL	164-175	Value of the principal residence. ....	34
PWARPPG	176-187	Value of all employer pension plans. Going concern basis. ....	35
PWARPPT	188-199	Value of all employer pension plans. Termination basis. ....	35
PWARRIF	200-211	Registered retirement income funds (RRIFs). ....	35
PWARRSPL	212-223	RRSP investments including locked in RRSP's. ....	36
PWASTBND	224-235	Bonds, non-registered. ....	36
PWASTDEP	236-247	Money in banks, non-registered. ....	37
PWASTMUI	248-259	Mutual funds, other investment, Income trusts, non-registered. ....	37
PWASTOIN	260-271	Other investments or financial assets. ....	37
PWASTONF	272-283	Other non-financial assets. ....	38
PWASTRST	284-295	Real estate other than principal residence. ....	38
PWASTSTK	296-307	Stocks and shares, non registered. ....	38
PWASTVHE	308-319	Vehicles. ....	39
PWATFS	320-331	Tax Free Saving Accounts (TFSA). ....	39
PWATOTPG	332-343	Total assets including employer pension plans - On going concern basis ....	39
PWATOTPT	344-355	Total assets, including employer pension plans - Termination basis. ....	40
PWBUSEQ	356-367	Equity value of businesses operated by the family unit. ....	40
PWDPRMOR	368-379	Mortgage on principal residence, final value. ....	40
PWDSLOAN	380-391	Debt value of student loans. ....	41
PWDSTCRD	392-403	Credit card and installment debt. ....	41
PWDSTLOC	404-415	Line-of-credit debt (home and other line of credit). ....	42
PWDSTODB	416-427	Other debt (other loans and other money owed). ....	42
PWDSTOMR	428-439	Mortgages on 'other real estate'in and outside of Canada. ....	42
PWDSTVHN	440-451	Debt on vehicles. ....	43
PWDTOTAL	452-463	Total of all debts for the family. ....	43
PWNETWPG	464-475	Networth of the family unit. (On going concern basis). ....	43
PWNETWPT	476-487	Networth of the family unit. (Termination basis). ....	44
VERDATE	488-497	Version date of when the file was created ....	44
Variable Index			45

**SFS 2016 - Data Dictionary  
PUMF**

**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
<b>Total</b>		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

**SFS 2016 - Data Dictionary  
PUMF**

<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
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PAS1MRAG **Length:** 1.0 **Position:** 21

**Question Name:**

**Concept:** Amount borrowed at time of refinancing

**Question Text:** How much additional money was borrowed at the time of refinancing?

**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>
20,000 and under	1	79	96,652	0.6
20,001 to 40,000	2	96	125,172	0.8
40,001 to 80,000	3	58	85,493	0.6
80,001 and over	4	76	97,802	0.6
Valid skip	6	12,120	14,944,270	97.4
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PAS1MRG1 **Length:** 1.0 **Position:** 22

**Question Name:**

**Concept:** Refinancing to renovate or make an addition to property

**Question Text:** Did you (and your family) refinance mortgage to renovate or make an addition to your property?

**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	148	201,571	1.3
No	2	161	203,547	1.3
Valid skip	6	12,120	14,944,270	97.4
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PAS1MRG2 **Length:** 1.0 **Position:** 23

**Question Name:**

**Concept:** Other reasons for refinancing

**Question Text:** Did you (and your family) refinance mortgage for a purpose other than to renovate or make an addition to your property?

**Universe:** All family units

**Note:** Derived variable for the PUMF

**SFS 2016 - Data Dictionary  
PUMF**

**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
<b>Total</b>		<b>12,429</b>	<b>15,349,388</b>	<b>100.0</b>

**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
<b>Total</b>		<b>12,429</b>	<b>15,349,388</b>	<b>100.0</b>

**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
<b>Total</b>		<b>12,429</b>	<b>15,349,388</b>	<b>100.0</b>

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

**Question Name:**

**SFS 2016 - Data Dictionary**  
**PUMF**

**Concept:** Year property was purchased

**Question Text:** In what year did you purchase this property?

**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>
Before 1961	01	81	74,544	0.5
1961 - 1970	02	221	218,319	1.4
1971 - 1980	03	675	590,132	3.8
1981 - 1990	04	970	895,210	5.8
1991 - 2000	05	1,510	1,513,523	9.9
2001 - 2005	06	1,109	1,234,344	8.0
2006 - 2010	07	1,451	1,725,369	11.2
2011 - 2014	08	1,502	1,852,276	12.1
2015 - 2016	09	800	936,887	6.1
Valid skip	96	4,110	6,308,785	41.1
<b>Total</b>		<b>12,429</b>	<b>15,349,388</b>	<b>100.0</b>

**Variable Name:** PASRCNMG **Length:** 1.0 **Position:** 35

**Question Name:**

**Concept:** Number of 'other real estate properties' owned (inside 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	1,623	1,601,436	10.4
2	2	359	344,147	2.2
3	3	123	102,738	0.7
4 or more	4	93	78,878	0.5
Valid skip	6	10,231	13,222,190	86.1
<b>Total</b>		<b>12,429</b>	<b>15,349,388</b>	<b>100.0</b>

**Variable Name:** PASRCON **Length:** 1.0 **Position:** 36

**Question Name:**

**Concept:** Property is a condominium development

**Question Text:** Is this property part of a condominium development?

**Universe:** All family units

**Note:** Derived variable for the PUMF

**SFS 2016 - Data Dictionary  
PUMF**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,322	1,839,426	12.0
No	2	11,107	13,509,962	88.0
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PASRCST **Length:** 8.0 **Position:** 37

**Question Name:**

**Concept:** Purchase price of the property

**Question Text:** What was the purchase price?

**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>
\$	00000001 - 04500000	8,319	9,040,603	58.9
Valid skip	99999996	4,110	6,308,785	41.1
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PASRCURG **Length:** 2.0 **Position:** 45

**Question Name:**

**Concept:** Current length of mortgage term

**Question Text:** What is the current length of your mortgage term?

**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>
3 or 6 months	01	68	94,898	0.6
1 year	02	172	203,210	1.3
2 years	03	296	357,095	2.3
3 years	04	594	753,280	4.9
4 years	05	218	271,538	1.8
5 years	06	2,794	3,407,121	22.2
7 or 10 years	07	135	135,792	0.9
Other	08	194	218,489	1.4
Valid skip	96	7,958	9,907,964	64.5
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PASRDPO1 **Length:** 1.0 **Position:** 47

**Question Name:**

**Concept:** Down Payment - money in bank account

**Question Text:** Was the down payment obtained by money in bank account?

**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	3,649	4,030,233	26.3
No	2	4,428	4,801,369	31.3
Valid skip	6	4,352	6,517,786	42.5
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PASRDPO2 **Length:** 1.0 **Position:** 48

**Question Name:**

**Concept:** Down Payment - previous home

**Question Text:** Was the down payment obtained by money from previous home?

**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	3,665	3,907,779	25.5
No	2	4,412	4,923,823	32.1
Valid skip	6	4,352	6,517,786	42.5
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PASRDPO3 **Length:** 1.0 **Position:** 49

**Question Name:**

**Concept:** Down Payment - investments

**Question Text:** Was the down payment obtained by RRSP, TFSA or another investment?

**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	1,037	1,299,478	8.5
No	2	7,040	7,532,124	49.1
Valid skip	6	4,352	6,517,786	42.5

**SFS 2016 - Data Dictionary  
PUMF**

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

**Variable Name:** PASRDPO4 **Length:** 1.0 **Position:** 50

**Question Name:**

**Concept:** Down Payment - borrowing

**Question Text:** Was the down payment obtained by borrowings from friends/family or financial institutions?

**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	705	755,995	4.9
No	2	7,372	8,075,607	52.6
Valid skip	6	4,352	6,517,786	42.5
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PASRDPO5 **Length:** 1.0 **Position:** 51

**Question Name:**

**Concept:** Down Payment - other source

**Question Text:** Was the down payment obtained by other sources?

**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	663	768,672	5.0
No	2	7,414	8,062,930	52.5
Valid skip	6	4,352	6,517,786	42.5
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PASRDWNG **Length:** 2.0 **Position:** 52

**Question Name:**

**Concept:** Down payment in percentage terms

**Question Text:** Down payment in percentage terms

**SFS 2016 - Data Dictionary**  
**PUMF**

**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
<b>Total</b>		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
<b>Total</b>		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

**SFS 2016 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Variable	2	867	1,127,465	7.3
Combination (hybrid)	3	221	262,236	1.7
Valid skip	6	7,958	9,907,964	64.5
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PASRINTG **Length:** 2.0 **Position:** 56

**Question Name:**

**Concept:** Current interest rate on mortgage

**Question Text:** What is the interest rate on your mortgage?

**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% - 1.99%	01	140	171,044	1.1
2% - 2.49%	02	1,008	1,285,324	8.4
2.5% - 2.99%	03	1,628	2,022,934	13.2
3% - 3.49%	04	797	999,123	6.5
3.5% - 3.99%	05	422	462,860	3.0
4% - 4.99%	06	288	324,414	2.1
5% and over	07	188	175,723	1.1
Valid skip	96	7,958	9,907,964	64.5
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PASRMPFG **Length:** 2.0 **Position:** 58

**Question Name:**

**Concept:** Number of years to pay down remaining balance of mortgage

**Question Text:** How many years from now do you expect it will take to pay down the full balance of your mortgage?

**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>
Under 5 years	01	490	507,499	3.3
5 to 9 years	02	634	688,448	4.5
10 to 14 years	03	789	934,207	6.1
15 to 19 years	04	747	952,177	6.2
20 to 24 years	05	1,066	1,363,266	8.9
25 years and over	06	745	995,828	6.5
Valid skip	96	7,958	9,907,964	64.5
<b>Total</b>		12,429	15,349,388	100.0

**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
<b>Total</b>		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
<b>Total</b>		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?

**SFS 2016 - Data Dictionary  
PUMF**

**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
<b>Total</b>		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
<b>Total</b>		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
<b>Total</b>		12,429	15,349,388	100.0

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

**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
<b>Total</b>		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
<b>Total</b>		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

**SFS 2016 - Data Dictionary  
PUMF**

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

**Variable Name:** PATTCRU **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
<b>Total</b>		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
<b>Total</b>		12,429	15,349,388	100.0

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

**Question Name:**

**Concept:** Line of credit balances usually paid off every month

**Question Text:** Over the last 12 months, on your (and your family's) lines of credit, 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	128	159,095	1.0
The minimum amount?	2	1,080	1,306,240	8.5
More than minimum amount but less than full amount?	3	2,366	2,673,544	17.4
The full amount?	4	3,131	3,525,122	23.0
Valid skip	6	5,724	7,685,387	50.1
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PATTLCR **Length:** 1.0 **Position:** 79

**Question Name:**

**Concept:** Lines of credit

**Question Text:** Do you (or anyone in your family) have lines of credit?

**Universe:** All family units

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	6,705	7,664,001	49.9
No	2	5,724	7,685,387	50.1
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PATTPAYD **Length:** 1.0 **Position:** 80

**Question Name:**

**Concept:** Borrowed money through Pay Day Loans.

**Question Text:** In the past 3 years, have you (or anyone in your family) borrowed money through a pay day loan?

**Universe:** All family units

**Note:** PUMF Variable  
Formerly: ATTPAYDAY

**Source:**

**SFS 2016 - Data Dictionary  
PUMF**

<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
<b>Total</b>		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
<b>Total</b>		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
<b>Total</b>		12,429	15,349,388	100.0

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

**Question Name:**

**SFS 2016 - Data Dictionary**  
**PUMF**

**Concept:** Withdrew RRSP funds through a Lifelong Learning Plan.

**Question Text:** Have you (or anyone in your family) ever withdrawn money from an RRSP through the Lifelong Learning Plan?

**Universe:** All family units

**Note:** PUMF Variable  
Formerly: ATTRSL

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	137	173,254	1.1
No	2	8,684	9,863,623	64.3
Valid skip	6	3,608	5,312,511	34.6
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PATTRSP **Length:** 1.0 **Position:** 84

**Question Name:**

**Concept:** Have or had money in RRSP.

**Question Text:** Have you (or anyone in your family) ever had or do you now have money in RRSPs?

**Universe:** All family units

**Note:** PUMF Variable  
Formerly: ATTRSP

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	8,821	10,036,878	65.4
No	2	3,608	5,312,511	34.6
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PATTRSR **Length:** 1.0 **Position:** 85

**Question Name:**

**Concept:** Withdrew RRSP funds for any reason other than those listed.

**Question Text:** Have you (or anyone in your family) ever withdrawn money from an RRSP for any other reason?

**Universe:** All family units

**Note:** PUMF Variable  
Formerly: ATTRSR

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	2,296	2,667,141	17.4

**SFS 2016 - Data Dictionary  
PUMF**

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<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
No	2	6,525	7,369,736	48.0
Valid skip	6	3,608	5,312,511	34.6
<b>Total</b>		12,429	15,349,388	100.0

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**Variable Name:** PATTSIT **Length:** 1.0 **Position:** 86

**Question Name:**

**Concept:** Expected future financial situation

**Question Text:** In the next two years do you think your (and your family's) financial situation will get better, worse, or stay the same?

**Universe:** All family units

**Note:**

**Source:**

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<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Better	1	4,985	6,702,958	43.7
Worse	2	1,531	1,748,750	11.4
Same	3	5,913	6,897,680	44.9
<b>Total</b>		12,429	15,349,388	100.0

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**Variable Name:** PATTSKP **Length:** 1.0 **Position:** 87

**Question Name:**

**Concept:** Have skipped or delayed non-mortgage payment

**Question Text:** In the last 12 months, have you skipped or delayed a non-mortgage payment?

**Universe:** All family units

**Note:**

**Source:**

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<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	883	1,288,508	8.4
No	2	11,546	14,060,880	91.6
<b>Total</b>		12,429	15,349,388	100.0

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**Variable Name:** PBUSIND **Length:** 1.0 **Position:** 88

**Question Name:**

**Concept:** Have a business.

**SFS 2016 - Data Dictionary**  
**PUMF**

**Question Text:** Do you (or anyone in your family) own an incorporated or unincorporated business?  
Include a professional practice or farm.

**Universe:** All family units

**Note:** PUMF Variable

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	2,460	2,741,461	17.9
No	2	9,969	12,607,927	82.1
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PDWTYP **Length:** 1.0 **Position:** 89

**Question Name:**

**Concept:** Type of dwelling.

**Question Text:** Type of dwelling, (principal residence).

**Universe:** All family units

**Note:** PUMF Variable  
Formerly: ECFDWELLTP

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Single detached	1	7,875	8,519,296	55.5
Double/semi-detached, row or terrace, duplex	2	1,598	2,341,983	15.3
Apartment	3	2,593	4,186,784	27.3
Other	4	154	148,713	1.0
Not stated	9	209	152,612	1.0
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PEDUCMIE **Length:** 1.0 **Position:** 90

**Question Name:**

**Concept:** Highest level of education of the major income earner.

**Question Text:** Highest level of education obtained by the major income earner in the family.

**Universe:** All family units

**Note:** PUMF Variable  
Formerly: DVPHLV2G

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Less than high school	1	1,754	2,089,902	13.6
High school diploma	2	3,014	3,828,627	24.9

**SFS 2016 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Non-university post-secondary certificate or diploma	3	3,549	4,306,581	28.1
University degree or certificate	4	3,988	5,032,772	32.8
Not stated	9	124	91,506	0.6
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PEFATINC **Length:** 8.0 **Position:** 91

**Question Name:**

**Concept:** After-tax income.

**Question Text:** After-tax income. After-tax income is defined as total income minus income tax.

**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>
\$	-0234525 - 01745875	12,429	15,349,388	100.0
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PEFGTR **Length:** 8.0 **Position:** 99

**Question Name:**

**Concept:** Government transfers, federal & provincial.

**Question Text:** Government transfers, federal & provincial.

**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>
\$	00000000 - 00062500	12,429	15,349,388	100.0
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PEFMJSIF **Length:** 2.0 **Position:** 107

**Question Name:**

**Concept:** Major source of income for the family unit.

**Question Text:** Major source of income for the family unit.  
For self-employment earnings and investment income, absolute values are used for the

determination of the appropriate 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>
Wages and salaries	02	7,383	9,419,801	61.4
Self-employment income	03	472	621,973	4.1
Government transfers	04	2,507	3,210,043	20.9
Investment income	05	506	462,869	3.0
Retirement pensions	06	1,426	1,433,110	9.3
Other income	07	135	201,592	1.3
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PEFMTINC **Length:** 8.0 **Position:** 109

**Question Name:**

**Concept:** Market income.

**Question Text:** Market income.  
Also, income before taxes and government transfers.

**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>
\$	-0034000 - 02600000	12,429	15,349,388	100.0
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PEXMG1A **Length:** 5.0 **Position:** 117

**Question Name:**

**Concept:** Amount of mortgage payments

**Question Text:** What is the value of the payment, excluding property taxes?

**Universe:** All family units

**Note:** PUMF Variable

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	00010 - 13500	4,459	5,428,760	35.4
Valid skip	99996	7,970	9,920,628	64.6
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PEXMG1F **Length:** 1.0 **Position:** 122

**Question Name:**

**Concept:** Frequency of mortgage payment

**Question Text:** Are these payments made...?

**Universe:** All family units

**Note:** PUMF Variable

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Monthly	1	1,692	2,059,467	13.4
Every two weeks	2	2,032	2,456,890	16.0
Weekly	3	491	662,426	4.3
Twice a month	4	222	233,705	1.5
Other - Specify	5	22	16,272	0.1
Valid skip	6	7,970	9,920,628	64.6
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PFCRN **Length:** 1.0 **Position:** 123

**Question Name:**

**Concept:** Number of credit cards used, grouped.

**Question Text:** Number of credit cards used, grouped.

**Universe:** All family units

**Note:** PUMF Variable  
Formerly: DVFCRN  
Note that the code set differs from that of the former variable DVFCRN.

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
1 or 2 cards	1	6,144	7,714,316	50.3
3 or 4 cards	2	3,226	3,793,687	24.7
5 or more cards	3	1,626	1,880,010	12.2
Does not own credit cards	4	1,433	1,961,376	12.8
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PFMTYPG **Length:** 1.0 **Position:** 124

**Question Name:**

**Concept:** Derived variable, composition of family units.

**Question Text:** Derived variable, composition of family units.

**SFS 2016 - Data Dictionary**  
**PUMF**

**Universe:** All family units

**Note:** PUMF Variable  
Formerly: DVFMCOMP  
Children of the major income earner recipient aged 18 or over at the time of the interview are considered 'other relatives'.

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Unattached individual	1	3,660	5,531,766	36.0
Couple, no children	2	3,653	3,797,712	24.7
Couple with children	3	2,282	2,891,289	18.8
Lone-parent family	4	567	548,951	3.6
Other family types	5	1,713	2,192,200	14.3
Not stated	9	554	387,470	2.5
<b>Total</b>		<b>12,429</b>	<b>15,349,388</b>	<b>100.0</b>

**Variable Name:** PFRSPST **Length:** 1.0 **Position:** 125

**Question Name:**

**Concept:** Have or have had RRSPs and made withdrawals.

**Question Text:** Derived variable indicating whether anyone in the family unit has or has had RRSPs and whether withdrawals have ever been made from RRSPs.

**Universe:** All family units

**Note:** PUMF Variable  
Note that the codeset differs from that of the former variable DVFRSPST

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Have RRSPs and have never made RRSP withdrawals	1	3,952	4,382,146	28.5
Have or have had RRSPs and have made RRSP withdrawals	2	4,869	5,654,732	36.8
Never had RRSPs	3	3,608	5,312,511	34.6
<b>Total</b>		<b>12,429</b>	<b>15,349,388</b>	<b>100.0</b>

**Variable Name:** PFSZ **Length:** 1.0 **Position:** 126

**Question Name:**

**Concept:** Number of members in the family unit, all ages.

**Question Text:** Number of members in the family unit, all ages.

**Universe:** All family units

**Note:** PUMF Variable  
Formerly: FMSZ27  
Values greater than 5 are set to 5.

**SFS 2016 - Data Dictionary**  
**PUMF**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
1 person	1	3,659	5,531,592	36.0
2 persons	2	4,572	4,772,170	31.1
3 persons	3	1,738	1,791,782	11.7
4 persons	4	1,544	1,885,828	12.3
5 persons or more	5	817	1,300,649	8.5
Not stated	9	99	67,367	0.4
<b>Total</b>		<b>12,429</b>	<b>15,349,388</b>	<b>100.0</b>

**Variable Name:** PFSZ0004 **Length:** 1.0 **Position:** 127

**Question Name:**

**Concept:** Presence of persons ages 0 to 4.

**Question Text:** Presence (Yes/No) of persons in the family of ages 0 to 4.

**Universe:** All family units

**Note:** PUMF Variable  
Formerly: ECFSZ0004

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,079	1,369,962	8.9
No	2	10,792	13,543,867	88.2
Not stated	9	558	435,559	2.8
<b>Total</b>		<b>12,429</b>	<b>15,349,388</b>	<b>100.0</b>

**Variable Name:** PFSZ0517 **Length:** 1.0 **Position:** 128

**Question Name:**

**Concept:** Presence of persons in the family of ages 5 to 17.

**Question Text:** Presence (Yes/No) of persons in the family of ages 5 to 17.

**Universe:** All family units

**Note:** PUMF Variable  
Formerly: ECFSZ0517

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	2,395	2,858,875	18.6
No	2	9,476	12,054,954	78.5
Not stated	9	558	435,559	2.8
<b>Total</b>		<b>12,429</b>	<b>15,349,388</b>	<b>100.0</b>

**Variable Name:** PFSZ1824 **Length:** 1.0 **Position:** 129

**Question Name:**

**Concept:** Presence of persons in the family of ages 18 to 24.

**Question Text:** Presence (Yes/No) of persons in the family of ages 18 to 24.

**Universe:** All family units

**Note:** PUMF Variable  
Formerly: ECFSZ1824

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,672	2,420,546	15.8
No	2	10,199	12,493,284	81.4
Not stated	9	558	435,559	2.8
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PFSZ2544 **Length:** 1.0 **Position:** 130

**Question Name:**

**Concept:** Presence of persons in the family of ages 25 to 44.

**Question Text:** Presence (Yes/No) of persons in the family of ages 25 to 44.

**Universe:** All family units

**Note:** PUMF Variable  
Formerly: ECFSZ2544

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	4,341	6,251,724	40.7
No	2	7,530	8,662,105	56.4
Not stated	9	558	435,559	2.8
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PFSZ4564 **Length:** 1.0 **Position:** 131

**Question Name:**

**Concept:** Presence of persons in the family of ages 45 to 64.

**Question Text:** Presence (Yes/No) of persons in the family of ages 45 to 64.

**Universe:** All family units

**Note:** PUMF Variable  
Formerly: ECFSZ4564

**Source:**

**SFS 2016 - Data Dictionary**  
**PUMF**

<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
<b>Total</b>		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
<b>Total</b>		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
<b>Total</b>		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
<b>Total</b>		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
<b>Total</b>		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
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PLFPDMEG **Length:** 1.0 **Position:** 145

**Question Name:**

**Concept:** Is either a paid worker or self employed

**Question Text:** Were you an employee or self-employed?

**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>
Employee	1	6,785	8,885,980	57.9
Self-employed or working without pay	2	1,242	1,323,682	8.6
Valid skip	6	4,402	5,139,726	33.5
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PNBEARG **Length:** 1.0 **Position:** 146

**Question Name:**

**Concept:** Number of earners aged 15 or over in the family unit.

**Question Text:** Number of earners aged 15 or over in the family unit at the end of the income reference year. Earnings consist of wages, salaries, and self-employment income.

**Universe:** All family units

**Note:** PUMF Variable

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
None	0	2,628	3,260,904	21.2
1	1	4,404	5,807,816	37.8
2	2	4,162	4,648,295	30.3
3 or more	3	1,235	1,632,373	10.6
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PPVRES **Length:** 2.0 **Position:** 147

**Question Name:**

**Concept:** Province of residence for the family unit.

**Question Text:** Province of residence for the family unit.

**Universe:** All family units

**Note:** PUMF Variable  
Formerly: PVRES25

**SFS 2016 - Data Dictionary**  
**PUMF**

**Source:** PCCF

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Newfoundland and Labrador	10	415	232,546	1.5
Prince Edward Island	11	326	63,618	0.4
Nova Scotia	12	560	433,211	2.8
New Brunswick	13	468	337,067	2.2
Quebec	24	2,276	3,770,568	24.6
Ontario	35	3,239	5,733,299	37.4
Manitoba	46	720	512,723	3.3
Saskatchewan	47	787	466,349	3.0
Alberta	48	1,905	1,723,025	11.2
British Columbia	59	1,733	2,076,982	13.5
<b>Total</b>		<b>12,429</b>	<b>15,349,388</b>	<b>100.0</b>

**Variable Name:** PREGION **Length:** 1.0 **Position:** 149

**Question Name:**

**Concept:** Region of residence of the family unit

**Question Text:** Region of residence of the family unit

**Universe:** All family units

**Note:** PUMF Variable  
Formerly: REGION

**Source:** Derived from PPVRES

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Atlantic	1	1,769	1,066,442	6.9
Quebec	2	2,276	3,770,568	24.6
Ontario	3	3,239	5,733,299	37.4
Prairies	4	3,412	2,702,097	17.6
British Columbia	5	1,733	2,076,982	13.5
<b>Total</b>		<b>12,429</b>	<b>15,349,388</b>	<b>100.0</b>

**Variable Name:** PRETIRME **Length:** 1.0 **Position:** 150

**Question Name:**

**Concept:** Indicates if the major income earner has ever retired.

**Question Text:** Indicates if the major income earner in the family unit has ever retired.

**Universe:** All family units

**Note:** PUMF Variable  
Formerly: RTRETIRE  
This question only pertains to major income earners who were 45 years of age or older at the time of the interview and who were working or had worked at a job or business in the past.

**Source:**

**SFS 2016 - Data Dictionary**  
**PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	3,513	3,703,032	24.1
No	2	4,621	5,272,470	34.3
Valid skip	6	4,175	6,278,582	40.9
Not stated	9	120	95,304	0.6
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PSEXMIE **Length:** 1.0 **Position:** 151

**Question Name:**

**Concept:** Sex of the major income earner in the family unit.

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

**Universe:** All family units

**Note:** PUMF Variable  
Formerly: HCSEX\_R

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Male	1	7,448	9,058,821	59.0
Female	2	4,981	6,290,567	41.0
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PWAOTPEN **Length:** 12.0 **Position:** 152

**Question Name:**

**Concept:** Other retirement funds.

**Question Text:** Total of other retirement funds.

**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 - 000001000000	12,429	15,349,388	100.0
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PWAPRVAL **Length:** 12.0 **Position:** 164

**Question Name:**

**Concept:** Value of the principal residence.

**SFS 2016 - Data Dictionary  
PUMF**

**Question Text:** Value of the principal residence.

**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 - 000010000000	12,429	15,349,388	100.0
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PWARPPG **Length:** 12.0 **Position:** 176

**Question Name:**

**Concept:** Value of all employer pension plans. Going concern basis.

**Question Text:** Value of all employer pension plans. Including current, deferred and in pay pension plans. Current pension plans valued on a 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>
\$	000000000000 - 000002900000	12,429	15,349,388	100.0
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PWARPPT **Length:** 12.0 **Position:** 188

**Question Name:**

**Concept:** Value of all employer pension plans. Termination basis.

**Question Text:** Value of all employer pension plans. Including current, deferred and in pay pension plans. Current pension plans valued on a 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>
\$	000000000000 - 000002800000	12,429	15,349,388	100.0
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PWARRIF **Length:** 12.0 **Position:** 200

**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
<b>Total</b>		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
<b>Total</b>		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
<b>Total</b>		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
<b>Total</b>		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>
\$	0000000000000 - 000004200000	12,429	15,349,388	100.0
<b>Total</b>		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**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000000000000 - 000002200000	12,429	15,349,388	100.0
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PWASTONF **Length:** 12.0 **Position:** 272

**Question Name:**

**Concept:** Other non-financial assets.

**Question Text:** Total of other non-financial assets (contents of principal residence, collectibles and other non-financial assets ).

**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>
\$	000000000175 - 000001450000	12,429	15,349,388	100.0
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PWASTRST **Length:** 12.0 **Position:** 284

**Question Name:**

**Concept:** Real estate other than principal residence.

**Question Text:** Total of all real estate other than principal residence.

**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>
\$	-00000135000 - 000009250000	12,429	15,349,388	100.0
<b>Total</b>		12,429	15,349,388	100.0

**Variable Name:** PWASTSTK **Length:** 12.0 **Position:** 296

**Question Name:**

**Concept:** Stocks and shares, non registered.

**Question Text:** Total of stocks and shares held in private companies, non-registered.

**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>
\$	000000000000 - 000013500000	12,429	15,349,388	100.0
<b>Total</b>		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
<b>Total</b>		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
<b>Total</b>		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
<b>Total</b>		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
<b>Total</b>		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
<b>Total</b>		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
<b>Total</b>		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
<b>Total</b>		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
<b>Total</b>		12,429	15,349,388	100.0

**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
<b>Total</b>		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
<b>Total</b>		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
<b>Total</b>		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
<b>Total</b>		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
<b>Total</b>		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
<b>Total</b>		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
<b>Total</b>		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

**SFS 2016 - Data Dictionary**  
**PUMF**

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
PLFCHRM	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
PSEXMI	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
VERDATE	Version date of when the file was created ....	44