

Survey of Financial Security 2019

SFS data dictionary, 2019

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>
#	0000035.4940 - 0009462.5857	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name:	PAGEMIEG	Length: 2.0	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 - grouped.		
Universe:	All family units		
Note:	New derived variable for the PUMF, replaces PAGEMIE		
Source:			

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Under 20 years	01	43	74,848	0.5
20 to 24 years	02	299	595,004	3.7
25 to 29 years	03	625	1,190,477	7.5
30 to 34 years	04	787	1,423,783	8.9
35 to 39 years	05	841	1,504,138	9.5
40 to 44 years	06	793	1,317,244	8.3

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<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
45 to 49 years	07	884	1,302,238	8.2
50 to 54 years	08	969	1,475,154	9.3
55 to 59 years	09	1,145	1,574,069	9.9
60 to 64 years	10	1,079	1,446,320	9.1
65 to 69 years	11	993	1,206,542	7.6
70 to 74 years	12	797	1,013,580	6.4
75 to 79 years	13	569	853,268	5.4
80 years and older	14	598	937,704	5.9
Total		10,422	15,914,369	100.0

Variable Name: PAS1MRAG **Length:** 1.0 **Position:** 20

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	70	120,301	0.8
20,001 to 40,000	2	53	76,844	0.5
40,001 to 80,000	3	54	80,575	0.5
80,001 and over	4	59	77,284	0.5
Valid skip	6	10,186	15,559,364	97.8
Total		10,422	15,914,369	100.0

Variable Name: PAS1MRG1 **Length:** 1.0 **Position:** 21

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	126	189,053	1.2
No	2	110	165,952	1.0
Valid skip	6	10,186	15,559,364	97.8
Total		10,422	15,914,369	100.0

Variable Name: PAS1MRG2 **Length:** 1.0 **Position:** 22

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

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	136	205,317	1.3
No	2	100	149,688	0.9
Valid skip	6	10,186	15,559,364	97.8
Total		10,422	15,914,369	100.0

Variable Name: PASR1MFA **Length:** 8.0 **Position:** 23

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 - 00140000	1,121	1,612,765	10.1
Valid skip	99999996	9,301	14,301,604	89.9
Total		10,422	15,914,369	100.0

Variable Name: PASR1MR **Length:** 1.0 **Position:** 31

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, another asset or an investment?

Universe: All family units

Note: Derived variable for the PUMF

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Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	236	355,005	2.2
No	2	3,489	5,187,948	32.6
Valid skip	6	6,697	10,371,416	65.2
Total		10,422	15,914,369	100.0

Variable Name: PASRBUYG **Length:** 2.0 **Position:** 32

Question Name:

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	69	91,794	0.6
1961 - 1970	02	167	197,946	1.2
1971 - 1980	03	445	554,525	3.5
1981 - 1990	04	859	1,000,838	6.3
1991 - 2000	05	1,206	1,447,163	9.1
2001 - 2005	06	861	1,139,964	7.2
2006 - 2010	07	1,084	1,456,357	9.2
2011 - 2015	08	1,383	1,995,308	12.5
2016 - 2017	09	717	1,113,798	7.0
2018 - 2019	10	610	933,797	5.9
Valid skip	96	3,021	5,982,881	37.6
Total		10,422	15,914,369	100.0

Variable Name: PASRCNMG **Length:** 1.0 **Position:** 34

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	1,332	1,583,405	9.9
2	2	313	333,494	2.1
3	3	110	108,774	0.7
4 or more	4	71	61,934	0.4
Valid skip	6	8,596	13,826,762	86.9

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<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Total		10,422	15,914,369	100.0

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

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

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,045	2,060,496	12.9
No	2	9,350	13,842,545	87.0
Not stated	9	27	11,328	0.1
Total		10,422	15,914,369	100.0

Variable Name: PASRCST **Length:** 8.0 **Position:** 36

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>
\$	00000010 - 03800000	6,918	9,401,987	59.1
Valid skip	99999996	3,399	6,473,773	40.7
Not stated	99999999	105	38,608	0.2
Total		10,422	15,914,369	100.0

Variable Name: PASRCURG **Length:** 2.0 **Position:** 44

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	44	61,272	0.4
1 year	02	163	257,384	1.6
2 years	03	195	317,228	2.0
3 years	04	597	938,333	5.9
4 years	05	191	287,447	1.8
5 years	06	2,264	3,313,575	20.8
7 or 10 years	07	104	136,392	0.9
Other	08	167	231,323	1.5
Valid skip	96	6,697	10,371,416	65.2
Total		10,422	15,914,369	100.0

Variable Name: PASRDPO1 **Length:** 1.0 **Position:** 46

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	3,012	4,184,104	26.3
No	2	3,767	5,002,003	31.4
Valid skip	6	3,643	6,728,261	42.3
Total		10,422	15,914,369	100.0

Variable Name: PASRDPO2 **Length:** 1.0 **Position:** 47

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	2,992	3,826,873	24.0
No	2	3,787	5,359,235	33.7
Valid skip	6	3,643	6,728,261	42.3
Total		10,422	15,914,369	100.0

Variable Name: PASRDPO3 **Length:** 1.0 **Position:** 48

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	956	1,414,813	8.9
No	2	5,823	7,771,295	48.8
Valid skip	6	3,643	6,728,261	42.3
Total		10,422	15,914,369	100.0

Variable Name: PASRDPO4 **Length:** 1.0 **Position:** 49

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	533	809,284	5.1
No	2	6,246	8,376,824	52.6
Valid skip	6	3,643	6,728,261	42.3
Total		10,422	15,914,369	100.0

Variable Name: PASRDPO5 **Length:** 1.0 **Position:** 50

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:

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<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	592	864,362	5.4
No	2	6,187	8,321,745	52.3
Valid skip	6	3,643	6,728,261	42.3
Total		10,422	15,914,369	100.0

Variable Name: PASRDWNG **Length:** 2.0 **Position:** 51

Question Name:

Concept: Down payment in percentage terms

Question Text: Down payment in percentage terms.

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	241	270,702	1.7
1% - 10%	01	1,953	2,801,743	17.6
11% - 20%	02	1,382	1,943,559	12.2
21% - 30%	03	906	1,278,490	8.0
31% - 40%	04	454	622,973	3.9
41% - 50%	05	395	499,595	3.1
51% - 60%	06	205	254,095	1.6
61% - 70%	07	164	214,603	1.3
71% - 99%	08	207	240,857	1.5
100%	09	1,095	1,306,883	8.2
Valid skip	96	3,420	6,480,871	40.7
Total		10,422	15,914,369	100.0

Variable Name: PASRFNMG **Length:** 1.0 **Position:** 53

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	427	594,947	3.7
2 or more	2	118	186,825	1.2
Valid skip	6	9,877	15,132,598	95.1
Total		10,422	15,914,369	100.0

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

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	2,938	4,396,712	27.6
Variable	2	622	914,157	5.7
Combination (hybrid)	3	165	232,085	1.5
Valid skip	6	6,697	10,371,416	65.2
Total		10,422	15,914,369	100.0

Variable Name: PASRINTG **Length:** 2.0 **Position:** 55

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	51	68,354	0.4
2% - 2.49%	02	366	524,561	3.3
2.5% - 2.99%	03	1,287	1,976,276	12.4
3% - 3.49%	04	1,108	1,673,113	10.5
3.5% - 3.99%	05	530	750,169	4.7
4% - 4.99%	06	244	354,277	2.2
5% and over	07	139	196,204	1.2
Valid skip	96	6,697	10,371,416	65.2
Total		10,422	15,914,369	100.0

Variable Name: PASRMOAG **Length:** 1.0 **Position:** 57

Question Name:

Concept: Original amortization period for the mortgage

Question Text: What was the original amortization period for the mortgage, that is, the total number of years over which you agreed to pay off the mortgage in full?

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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>
0-14 years	1	128	164,672	1.0
15-24 years	2	708	973,808	6.1
25-29 years	3	2,298	3,339,184	21.0
30-40 years	4	591	1,065,289	6.7
Valid skip	6	6,697	10,371,416	65.2
Total		10,422	15,914,369	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	343	422,666	2.7
5 to 9 years	02	389	513,543	3.2
10 to 14 years	03	467	661,430	4.2
15 to 19 years	04	825	1,198,512	7.5
20 to 24 years	05	1,213	1,882,882	11.8
25 years and over	06	488	863,920	5.4
Valid skip	96	6,697	10,371,416	65.2
Total		10,422	15,914,369	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>
2019	2019	159	217,903	1.4
2020	2020	823	1,230,384	7.7

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<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
2021	2021	807	1,193,474	7.5
2022	2022	739	1,113,082	7.0
2023	2023	625	944,867	5.9
2024 and over	2024	572	843,243	5.3
Valid skip	9996	6,697	10,371,416	65.2
Total		10,422	15,914,369	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	291	476,436	3.0
No	2	7,077	9,415,068	59.2
Valid skip	6	3,021	5,982,881	37.6
Not stated	9	33	39,984	0.3
Total		10,422	15,914,369	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?

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	135	221,916	1.4
No	2	3,590	5,321,037	33.4
Valid skip	6	6,697	10,371,416	65.2
Total		10,422	15,914,369	100.0

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

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	9,476	14,306,417	89.9
No	2	946	1,607,952	10.1
Total		10,422	15,914,369	100.0

Variable Name: PATTCRLM **Length:** 6.0 **Position:** 67

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: Derived variable for the PUMF

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000150 - 725000	9,476	14,306,417	89.9
Valid skip	999996	946	1,607,952	10.1
Total		10,422	15,914,369	100.0

Variable Name: PATTCRR **Length:** 1.0 **Position:** 73

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	186	309,229	1.9
No	2	760	1,298,723	8.2
Valid skip	6	9,476	14,306,417	89.9

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<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Total		10,422	15,914,369	100.0

Variable Name: PATTCRU **Length:** 1.0 **Position:** 74

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 were your usual payments?

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	134	199,155	1.3
The minimum amount?	2	526	920,346	5.8
More than the minimum but less than the full amount?	3	2,542	4,122,558	25.9
The full amount?	4	6,040	8,668,330	54.5
The credit cards were not used.	5	234	396,028	2.5
Valid skip	6	946	1,607,952	10.1
Total		10,422	15,914,369	100.0

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

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	484	880,497	5.5
No	2	234	433,287	2.7
Valid skip	6	9,704	14,600,585	91.7
Total		10,422	15,914,369	100.0

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

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 were your usual payments?

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	79	113,104	0.7
The minimum amount?	2	844	1,324,855	8.3
More than the minimum but less than the full amount?	3	1,812	2,514,992	15.8
The full amount?	4	795	1,058,757	6.7
The credit cards were not used.	5	2,226	3,042,227	19.1
Valid skip	6	4,666	7,860,434	49.4
Total		10,422	15,914,369	100.0

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

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	5,756	8,053,935	50.6
No	2	4,666	7,860,434	49.4
Total		10,422	15,914,369	100.0

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

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:

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<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	248	441,053	2.8
No	2	10,174	15,473,316	97.2
Total		10,422	15,914,369	100.0

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

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	1,728	2,332,767	14.7
No	2	5,751	8,190,070	51.5
Valid skip	6	2,943	5,391,532	33.9
Total		10,422	15,914,369	100.0

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

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	1,446	2,138,632	13.4
No	2	6,033	8,384,206	52.7
Valid skip	6	2,943	5,391,532	33.9
Total		10,422	15,914,369	100.0

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

Question Name:

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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	142	192,692	1.2
No	2	7,337	10,330,145	64.9
Valid skip	6	2,943	5,391,532	33.9
Total		10,422	15,914,369	100.0

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

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	7,479	10,522,837	66.1
No	2	2,943	5,391,532	33.9
Total		10,422	15,914,369	100.0

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

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:

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<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,928	2,732,542	17.2
No	2	5,551	7,790,296	49.0
Valid skip	6	2,943	5,391,532	33.9
Total		10,422	15,914,369	100.0

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

Question Name:

Concept: Expected change in total income

Question Text: In the next two years do you think your (and your family's) total income will increase, decrease or stay about the same?

Universe: All family units

Note:

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Increase	1	3,984	6,704,626	42.1
Decrease	2	1,328	1,642,968	10.3
Same	3	5,110	7,566,775	47.5
Total		10,422	15,914,369	100.0

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

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:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	718	1,313,784	8.3
No	2	9,704	14,600,585	91.7
Total		10,422	15,914,369	100.0

Variable Name: PATTLMLC **Length:** 8.0 **Position:** 86

Question Name:

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Concept: Total credit limit on all lines of credit

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

Universe: All family units

Note: New derived variable for the PUMF

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	00000125 - 01650000	5,756	8,053,935	50.6
Valid skip	99999996	4,666	7,860,434	49.4
Total		10,422	15,914,369	100.0

Variable Name: PBUSIND **Length:** 1.0 **Position:** 94

Question Name:

Concept: Have a business.

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	2,013	2,815,037	17.7
No	2	8,409	13,099,332	82.3
Total		10,422	15,914,369	100.0

Variable Name: PDWTYP **Length:** 1.0 **Position:** 95

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	6,605	8,800,254	55.3
Double/semi-detached,row or terrace,duplex	2	1,286	2,291,740	14.4
Apartment	3	2,192	4,626,485	29.1
Not stated	9	339	195,890	1.2

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<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Total		10,422	15,914,369	100.0

Variable Name: PEDUCMIE **Length:** 1.0 **Position:** 96

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	1,235	2,040,646	12.8
High school diploma	2	2,321	3,692,065	23.2
Non-university post-secondary certificate or diploma	3	2,855	4,526,750	28.4
University degree or certificate	4	3,893	5,608,723	35.2
Not stated	9	118	46,185	0.3
Total		10,422	15,914,369	100.0

Variable Name: PEFATINC **Length:** 8.0 **Position:** 97

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>
\$	-0479300 - 02159100	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PEFGTR **Length:** 8.0 **Position:** 105

Question Name:

Concept: Government transfers, federal & provincial.

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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 - 00145000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PEFMJSIF **Length:** 2.0 **Position:** 113

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>
No income	01	24	57,002	0.4
Wages and salaries	02	6,335	9,661,307	60.7
Self-employment income	03	362	616,445	3.9
Government transfers	04	1,980	3,432,523	21.6
Investment income	05	424	469,247	2.9
Retirement pensions	06	1,153	1,442,094	9.1
Other income	07	144	235,750	1.5
Total		10,422	15,914,369	100.0

Variable Name: PEFMTINC **Length:** 8.0 **Position:** 115

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:

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<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	-0047000 - 03300000	10,201	15,827,597	99.5
Not stated	99999999	221	86,772	0.5
Total		10,422	15,914,369	100.0

Variable Name: PEXMG1A **Length:** 5.0 **Position:** 123

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>
\$	00005 - 24000	3,725	5,542,953	34.8
Valid skip	99996	6,697	10,371,416	65.2
Total		10,422	15,914,369	100.0

Variable Name: PEXMG1F **Length:** 1.0 **Position:** 128

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	1,413	2,247,031	14.1
Every two weeks	2	1,643	2,309,490	14.5
Weekly	3	432	660,137	4.1
Twice a month	4	227	315,906	2.0
Other - Specify	5	10	10,389	0.1
Valid skip	6	6,697	10,371,416	65.2
Total		10,422	15,914,369	100.0

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

Question Name:

Concept: Number of credit cards used, grouped.

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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	5,203	8,300,009	52.2
3 or 4 cards	2	2,983	4,177,768	26.3
5 or more cards	3	1,290	1,828,640	11.5
Does not own credit cards	4	946	1,607,952	10.1
Total		10,422	15,914,369	100.0

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

Question Name:

Concept: Derived variable, composition of family units.

Question Text: Derived variable, composition of family units.

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	2,810	5,854,100	36.8
Couple, no children	2	2,952	3,655,981	23.0
Couple with children and Lone-parent family	3	2,222	3,332,776	20.9
Other family types	4	1,450	2,347,914	14.8
Not stated	9	988	723,599	4.5
Total		10,422	15,914,369	100.0

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

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

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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	3,249	4,520,379	28.4
Have or have had RRSPs and have made RRSP withdrawals	2	4,230	6,002,458	37.7
Never had RRSPs	3	2,943	5,391,532	33.9
Total		10,422	15,914,369	100.0

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

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.

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
1 person	1	2,883	5,908,538	37.1
2 persons	2	3,809	4,685,623	29.4
3 persons	3	1,394	1,771,002	11.1
4 persons	4	2,056	3,358,528	21.1
Not stated	9	280	190,678	1.2
Total		10,422	15,914,369	100.0

Variable Name: PFSZ0017 **Length:** 1.0 **Position:** 133

Question Name:

Concept: Presence of persons ages 0 to 4.

Question Text: Presence (Yes/No) of persons in the family of ages 0 to 17.

Universe: All family units

Note: PUMF Variable
New variable: Combined variables PFSZ0004 and PFSZ0517

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	2,331	3,555,629	22.3
No	2	7,175	11,671,483	73.3
Not stated	9	916	687,257	4.3
Total		10,422	15,914,369	100.0

Variable Name: PFSZ1824 **Length:** 1.0 **Position:** 134

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	1,330	2,385,277	15.0
No	2	8,176	12,841,835	80.7
Not stated	9	916	687,257	4.3
Total		10,422	15,914,369	100.0

Variable Name: PFSZ2544 **Length:** 1.0 **Position:** 135

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	3,490	6,338,860	39.8
No	2	6,016	8,888,252	55.9
Not stated	9	916	687,257	4.3
Total		10,422	15,914,369	100.0

Variable Name: PFSZ4564 **Length:** 1.0 **Position:** 136

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

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Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	4,308	6,531,866	41.0
No	2	5,198	8,695,246	54.6
Not stated	9	916	687,257	4.3
Total		10,422	15,914,369	100.0

Variable Name: PFSZ65UP **Length:** 1.0 **Position:** 137

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	3,139	4,534,193	28.5
No	2	6,367	10,692,919	67.2
Not stated	9	916	687,257	4.3
Total		10,422	15,914,369	100.0

Variable Name: PFTENUR **Length:** 1.0 **Position:** 138

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	3,679	4,394,842	27.6
Own with mortgage	2	3,722	5,536,646	34.8
Do not own	3	3,021	5,982,881	37.6
Total		10,422	15,914,369	100.0

Variable Name: PINHERT **Length:** 9.0 **Position:** 139

Question Name:

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>
\$	000000010 - 003900000	3,437	4,641,471	29.2
Valid skip	999999996	6,985	11,272,898	70.8
Total		10,422	15,914,369	100.0

Variable Name: PLFCHRME **Length:** 1.0 **Position:** 148

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? - 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>
Yes	1	6,148	9,438,979	59.3
No	2	688	1,031,265	6.5
Valid skip	6	3,586	5,444,124	34.2
Total		10,422	15,914,369	100.0

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

Question Name:

Concept: Worked either full time or part-time (in 2018)

Question Text: In 2018, did you work for pay? - 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>
Yes - mostly full-time	1	6,372	9,694,113	60.9
Yes - mostly part-time	2	986	1,453,869	9.1
No - did not work	3	2,786	4,261,727	26.8

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<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Valid skip	6	229	482,196	3.0
Not stated	9	49	22,464	0.1
Total		10,422	15,914,369	100.0

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

Question Name:

Concept: Is either a paid worker or self employed

Question Text: Were you an employee or self-employed? - 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>
Employee	1	5,751	8,920,550	56.1
Self-employed or working without pay	2	1,085	1,549,694	9.7
Valid skip	6	3,586	5,444,124	34.2
Total		10,422	15,914,369	100.0

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

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	2,006	3,377,894	21.2
1	1	3,432	5,885,450	37.0
2	2	3,306	4,478,241	28.1
3 or more	3	1,168	1,905,563	12.0
Not stated	9	510	267,222	1.7
Total		10,422	15,914,369	100.0

Variable Name: PPVRES **Length:** 2.0 **Position:** 152

Question Name:

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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

Source: PCCF

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Newfoundland and Labrador	10	380	234,650	1.5
Prince Edward Island	11	336	69,668	0.4
Nova Scotia	12	501	443,403	2.8
New Brunswick	13	405	350,493	2.2
Quebec	24	2,003	3,849,341	24.2
Ontario	35	2,698	6,001,566	37.7
Manitoba	46	530	529,273	3.3
Saskatchewan	47	650	465,609	2.9
Alberta	48	1,626	1,724,948	10.8
British Columbia	59	1,293	2,245,418	14.1
Total		10,422	15,914,369	100.0

Variable Name: PREGION **Length:** 1.0 **Position:** 154

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	1,622	1,098,214	6.9
Quebec	2	2,003	3,849,341	24.2
Ontario	3	2,698	6,001,566	37.7
Prairies	4	2,806	2,719,830	17.1
British Columbia	5	1,293	2,245,418	14.1
Total		10,422	15,914,369	100.0

Variable Name: PRETIRME **Length:** 1.0 **Position:** 155

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:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	2,941	4,061,435	25.5
No	2	3,891	5,468,389	34.4
Valid skip	6	3,522	6,353,774	39.9
Not stated	9	68	30,771	0.2
Total		10,422	15,914,369	100.0

Variable Name: PGDRMIE **Length:** 1.0 **Position:** 156

Question Name:

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

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

Universe: All family units

Note: New variable replacing PSEXMIE

Source:

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Male	1	6,247	9,265,183	58.2
Female	2	4,175	6,649,186	41.8
Total		10,422	15,914,369	100.0

Variable Name: PWAOTPEN **Length:** 12.0 **Position:** 157

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 - 000001300000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWAPRVAL **Length:** 12.0 **Position:** 169

Question Name:

Concept: Value of the principal residence.

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 - 000011500000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWARPPG **Length:** 12.0 **Position:** 181

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 - 000003500000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWARPPT **Length:** 12.0 **Position:** 193

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 - 000003600000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWARRIF **Length:** 12.0 **Position:** 205

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 - 000007250000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWARRSPL **Length:** 12.0 **Position:** 217

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 - 000002800000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWASTBND **Length:** 12.0 **Position:** 229

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:

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<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000000000000 - 000001100000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWASTDEP **Length:** 12.0 **Position:** 241

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>
\$	-00000003300 - 000002200000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWASTMUI **Length:** 12.0 **Position:** 253

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 - 000015750000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWASTOIN **Length:** 12.0 **Position:** 265

Question Name:

Concept: Other investments or financial assets.

Question Text: Other investments or financial assets.

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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 - 000004600000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWASTONF **Length:** 12.0 **Position:** 277

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 - 000001550000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWASTRST **Length:** 12.0 **Position:** 289

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>
\$	000000000000 - 000017250000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWASTSTK **Length:** 12.0 **Position:** 301

Question Name:

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Concept: Stocks and shares, non registered.

Question Text: Total of stocks and shares held in private companies, 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>
\$	000000000000 - 000016250000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWASTVHE **Length:** 12.0 **Position:** 313

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 - 000000575000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWATFS **Length:** 12.0 **Position:** 325

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 - 000000700000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWATOTPG **Length:** 12.0 **Position:** 337

Question Name:

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

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>
\$	-00000228730 - 000031004550	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWATOTPT **Length:** 12.0 **Position:** 349

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>
\$	-00000228730 - 000031004175	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWBUSEQ **Length:** 12.0 **Position:** 361

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>
\$	-00001350000 - 000009000000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWDPRMOR **Length:** 12.0 **Position:** 373

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 - 000001900000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWDSLOAN **Length:** 12.0 **Position:** 385

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 - 000000165000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWDSTCRD **Length:** 12.0 **Position:** 397

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:

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<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
\$	000000000000 - 000000150000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWDSTLOC **Length:** 12.0 **Position:** 409

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 - 000001100000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWDSTODB **Length:** 12.0 **Position:** 421

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 - 000000500000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWDSTOMR **Length:** 12.0 **Position:** 433

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

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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 - 000001600000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWDSTVHN **Length:** 12.0 **Position:** 445

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 - 000000155000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWDTOTAL **Length:** 12.0 **Position:** 457

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 - 000002807500	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWNETWPG **Length:** 12.0 **Position:** 469

Question Name:

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

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

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>
\$	-00000875500 - 000030055000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: PWNETWPT **Length:** 12.0 **Position:** 481

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 (pwatotpt) - debts (pwdtotal)).

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>
\$	-00000910500 - 000030055000	10,422	15,914,369	100.0
Total		10,422	15,914,369	100.0

Variable Name: VERDATE **Length:** 10.0 **Position:** 493

Question Name:

Concept: Version date

Question Text: Version date of when the file was created.

Universe: All family units

Note: Variable format: DD/MM/YYYY

Source:

Variable Index

<u>Variable</u>	<u>Description</u>	<u>Page</u>
PAGEMIEG	Age of the major income earner in the family unit.	5
PAS1MRAG	Amount borrowed at time of refinancing.	6
PAS1MRG1	Refinancing to renovate or make an addition to property.	6
PAS1MRG2	Other reasons for refinancing.	6
PASR1MFA	Amount of additional mortgage payments.	7
PASR1MR	Mortgage renegotiated for reasons unrelated to home.	7
PASRBUYG	Year property was purchased.	8
PASRCNMG	Number of 'other real estate properties' owned (inside Canada).	8
PASRCON	Property is a condominium development.	9
PASRCST	Purchase price of the property.	9
PASRCURG	Current length of mortgage term.	9
PASRDPO1	Down Payment - money in bank account.	10
PASRDPO2	Down Payment - previous home.	10
PASRDPO3	Down Payment - investments.	11
PASRDPO4	Down Payment - borrowing.	11
PASRDPO5	Down Payment - other source.	11
PASRDWNG	Down payment in percentage terms.	12
PASRFNMG	Number of 'other real estate properties' (outside Canada).	12
PASRINT	Type of mortgage interest rate.	12
PASRINTG	Current interest rate on mortgage.	13
PASRMOAG	Original amortization period for the mortgage.	13
PASRMPFG	Number of years to pay down remaining balance of mortgage.	14
PASRMRYG	Year mortgage up for renewal.	14
PASRRNTG	Part of the property is rented out.	15
PASRSKP	Have skipped or delayed a mortgage payment.	15
PATTCRC	Have credit cards.	15
PATTCRLM	Total credit limit on all credit cards owned.	16
PATTCRR	Have been refused credit card.	16
PATTCRU	Credit card balances usually paid off every month.	17
PATTDIF	Skipped card payment due to financial difficulties.	17
PATTLCP	Line of credit balances usually paid off every month.	17
PATTLCR	Lines of credit.	18
PATTLMLC	Total credit limit on all lines of credit.	21
PATTPAYD	Borrowed money through Pay Day Loans.	18
PATTRSA	Withdrew RRSP funds to purchase annuities or RRIFs.	19
PATTRSH	Withdrew RRSP funds through Home Buyer's Plan.	19
PATTRSL	Withdrew RRSP funds through a Lifelong Learning Plan.	19
PATTRSP	Have or had money in RRSP.	20
PATTRSR	Withdrew RRSP funds for any reason other than those listed.	20
PATTSKP	Have skipped or delayed non-mortgage payment.	21
PATTSTIN	Expected change in total income.	21
PBUSIND	Have a business.	22
PDWTYP	Type of dwelling.	22
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.	23
PEFGTR	Government transfers, federal & provincial.	23
PEFMJSIF	Major source of income for the family unit.	24
PEFMTINC	Market income.	24
PEXMG1A	Amount of mortgage payments.	25
PEXMG1F	Frequency of mortgage payment.	25
PFCRN	Number of credit cards used, grouped.	25
PFMTYPG	Derived variable, composition of family units.	26
PFRSPST	Have or have had RRSPs and made withdrawals.	26
PFSZ	Number of members in the family unit, all ages.	27
PFSZ0017	Presence of persons ages 0 to 4.	27
PFSZ1824	Presence of persons in the family of ages 18 to 24.	28
PFSZ2544	Presence of persons in the family of ages 25 to 44.	28

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PUMF

PFSZ4564	Presence of persons in the family of ages 45 to 64.	28
PFSZ65UP	Presence of persons in the family of age 65 and up.	29
PFTENUR	Principal residence ownership status.	29
PGDRMIE	Gender of the major income earner in the family unit.	33
PINHERT	Total value of inheritances received in 2016 constant dollars	29
PLFCHRMIE	Usually works 30 hours or more per week	30
PLFFPTME	Worked either full time or part-time (in 2018)	30
PLFPDMEG	Is either a paid worker or self employed	31
PNBEARG	Number of earners aged 15 or over in the family unit.	31
PPVRES	Province of residence for the family unit.	31
PREGION	Region of residence of the family unit	32
PRETIRME	Indicates if the major income earner has ever retired.	32
PWAOTPEN	Other retirement funds.	33
PWAPRVAL	Value of the principal residence.	33
PWARPPG	Value of all employer pension plans. Going concern basis.	34
PWARPPT	Value of all employer pension plans. Termination basis.	34
PWARRIF	Registered retirement income funds (RRIFs).	35
PWARRSPL	RRSP investments including locked in RRSP's.	35
PWASTBND	Bonds, non-registered.	35
PWASTDEP	Money in banks, non-registered.	36
PWASTMUI	Mutual funds, other investment, Income trusts, non-registered.	36
PWASTOIN	Other investments or financial assets.	36
PWASTONF	Other non-financial assets.	37
PWASTRST	Real estate other than principal residence.	37
PWASTSTK	Stocks and shares, non registered.	37
PWASTVHE	Vehicles.	38
PWATFS	Tax Free Saving Accounts (TFSA).	38
PWATOTPG	Total assets including employer pension plans - On going concern basis	38
PWATOTPT	Total assets, including employer pension plans - Termination basis.	39
PWBUSEQ	Equity value of businesses operated by the family unit.	39
PWDPRMOR	Mortgage on principal residence, final value.	40
PWDSLOAN	Debt value of student loans.	40
PWDSTCRD	Credit card and installment debt.	40
PWDSTLOC	Line-of-credit debt (home and other line of credit).	41
PWDSTODB	Other debt (other loans and other money owed).	41
PWDSTOMR	Mortgages on 'other real estate' in and outside of Canada.	41
PWDSTVHN	Debt on vehicles.	42
PWDTOTAL	Total of all debts for the family.	42
PWEIGHT	Survey weights - PUMF	5
PWNETWPG	Networth of the family unit. (On going concern basis).	42
PWNETWPT	Networth of the family unit. (Termination basis).	43
VERDATE	Version date	43