

# Appendix A<sup>1</sup>

## Superintendent's Standards<sup>2</sup>

- 2019 –

### Total Monthly Surplus Income<sup>3</sup>

| Persons In Family | Standard in \$ | Family Unit's Available Monthly Income (\$ NET) |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|-------------------|----------------|---|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
|                   |                | 2403  | 2603 | 2803 | 3003 | 3203 | 3403 | 3603 | 3803 | 4003 | 4303 | 4603 | 4903 | 5203 | 5503 | 5803 | 6103 |
| 1                 | 2203           | 200   | 400  | 600  | 800  | 1000 | 1200 | 1400 | 1600 | 1800 | 2100 | 2400 | 2700 | 3000 | 3300 | 3600 | 3900 |
| 2                 | 2743           | 0   | 0    | 0    | 260  | 460  | 660  | 860  | 1060 | 1260 | 1560 | 1860 | 2160 | 2460 | 2760 | 3060 | 3360 |
| 3                 | 3372           | 0   | 0    | 0    | 0    | 0    | 0    | 231  | 431  | 631  | 931  | 1231 | 1531 | 1831 | 2131 | 2431 | 2731 |
| 4                 | 4094           | 0   | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 209  | 509  | 809  | 1109 | 1409 | 1709 | 2009 |
| 5                 | 4644           | 0   | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 259  | 559  | 859  | 1159 | 1459 |
| 6                 | 5237           | 0   | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 366  | 566  | 866  |
| 7+                | 5831           | 0   | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 272  |

#### Notes:

1. This schedule is reproduced from Appendix A to Directive 11R2-2018 Surplus Income released by the Office of the Superintendent of Bankruptcy on March 12<sup>th</sup> 2019.
2. The Superintendent's Standards are derived from the Low Income Cutoffs (LICO) released by Statistics Canada. The Superintendent uses the before-tax LICO for urban areas with 500,000 people and over. The 2019 standards are updated by adding to the 2018 LICO, the 2018 Consumer Price Index (CPI) (2.4%) plus a 2.0% adjustment reflecting the 2019 CPI expectation.
3. The amounts shown in the table represent the total NET monthly surplus income of the family over the standards as defined in the Directive. The surplus income payment to the trustee is 50% of the bankrupt's portion, calculated as a ratio of the bankrupt's income to the total family income.