

Appendix A¹

Superintendent's Standards²

- 2020 –

Total Monthly Surplus Income³

Persons In Family	Standard in \$	Family Unit's Available Monthly Income (\$ NET)															
		2443	2643	2843	3043	3243	3443	3643	3843	4043	4343	4643	4943	5243	5543	5843	6143
1	2243	200	400	600	800	1000	1200	1400	1600	1800	2100	2400	2700	3000	3300	3600	3900
2	2793	0	0	0	250	450	650	850	1050	1250	1550	1850	2150	2450	2750	3050	3350
3	3433	0	0	0	0	0	0	210	410	610	910	1210	1510	1810	2110	2410	2710
4	4168	0	0	0	0	0	0	0	0	0	0	475	775	1075	1375	1675	1975
5	4728	0	0	0	0	0	0	0	0	0	0	0	215	515	815	1115	1415
6	5332	0	0	0	0	0	0	0	0	0	0	0	0	0	211	511	811
7+	5936	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	207

Notes:

1. This schedule is reproduced from Appendix A to Directive 11R2-2020 Surplus Income released by the Office of the Superintendent of Bankruptcy on March 16th 2020.
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 2020 standards are updated by applying a 2.0% adjustment to the 2019 LICO to reflect the 2020 CPI (Consumer Price Index) 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.