

Appendix A

Superintendent's Standards – 2019

Superintendent's Standards - 2019

Persons	S (\$)	Family Unit's Available Monthly Income (\$)															
		2,403	2,603	2,803	3,003	3,203	3,403	3,603	3,803	4,003	4,303	4,603	4,903	5,203	5,503	5,803	6,103
1	2,203	200	400	600	800	1,000	1,200	1,400	1,600	1,800	2,100	2,400	2,700	3,000	3,300	3,600	3,900
2	2,743	0	0	0	260	460	660	860	1,060	1,260	1,560	1,860	2,160	2,460	2,760	3,060	3,360
3	3,372	0	0	0	0	0	0	231	431	631	931	1,231	1,531	1,831	2,131	2,431	2,731
4	4,094	0	0	0	0	0	0	0	0	0	209	509	809	1,109	1,409	1,709	2,009
5	4,644	0	0	0	0	0	0	0	0	0	0	0	259	559	859	1,159	1,459
6	5,237	0	0	0	0	0	0	0	0	0	0	0	0	0	266	566	866
7+	5,831	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	272

The Superintendent's Standards ("S") 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 2017 LICO, the 2018 Consumer Price Index (CPI) (2.4%) plus a 2.0% adjustment reflecting the 2019 CPI expectation. The amounts shown above represent the monthly total surplus income of the bankrupt over the standards, from which the surplus income payment should be calculated.

Appendix B

Example 1

Family Situation Adjustment (Family unit of two)

Bankrupt's available monthly income:	\$2,800
Other family unit member's available monthly income:	\$1,000 _____
Family unit's available monthly income:	\$3,800
Minus Superintendent's standard for a family unit of two as per Appendix A — 2019:	\$2,743 _____
Total monthly surplus income:	\$1,057
Family Situation Adjustment ($2,800 \div 3,800 = 73.68\%$ $\\$1,057 \times 73.68\% = \\778.80)	\$778.80
Payment required from bankrupt as per paragraph 5(7) of this Directive: ($\\$778.80 \times 50\% = \\389.40)	\$389.40

