

Your Results

MSC Basic Child and Spousal Support Calculator

Version 2025.0915

INPUT:

General InformationRequired Dates

Marriage/Cohabitation December 1, 2013

Separation December 1, 2024

Length of Marriage / Cohabitation¹ 11 yearsChildren²AgeLives with³

Child 1 6 years qq

Child 2 4 years qq

Child 3 1 years qq

alex

41 years of age; Resident of ON

Annual Employment Income⁴ \$25,000**qq**

30 years of age; Resident of ON

Annual Employment Income \$0

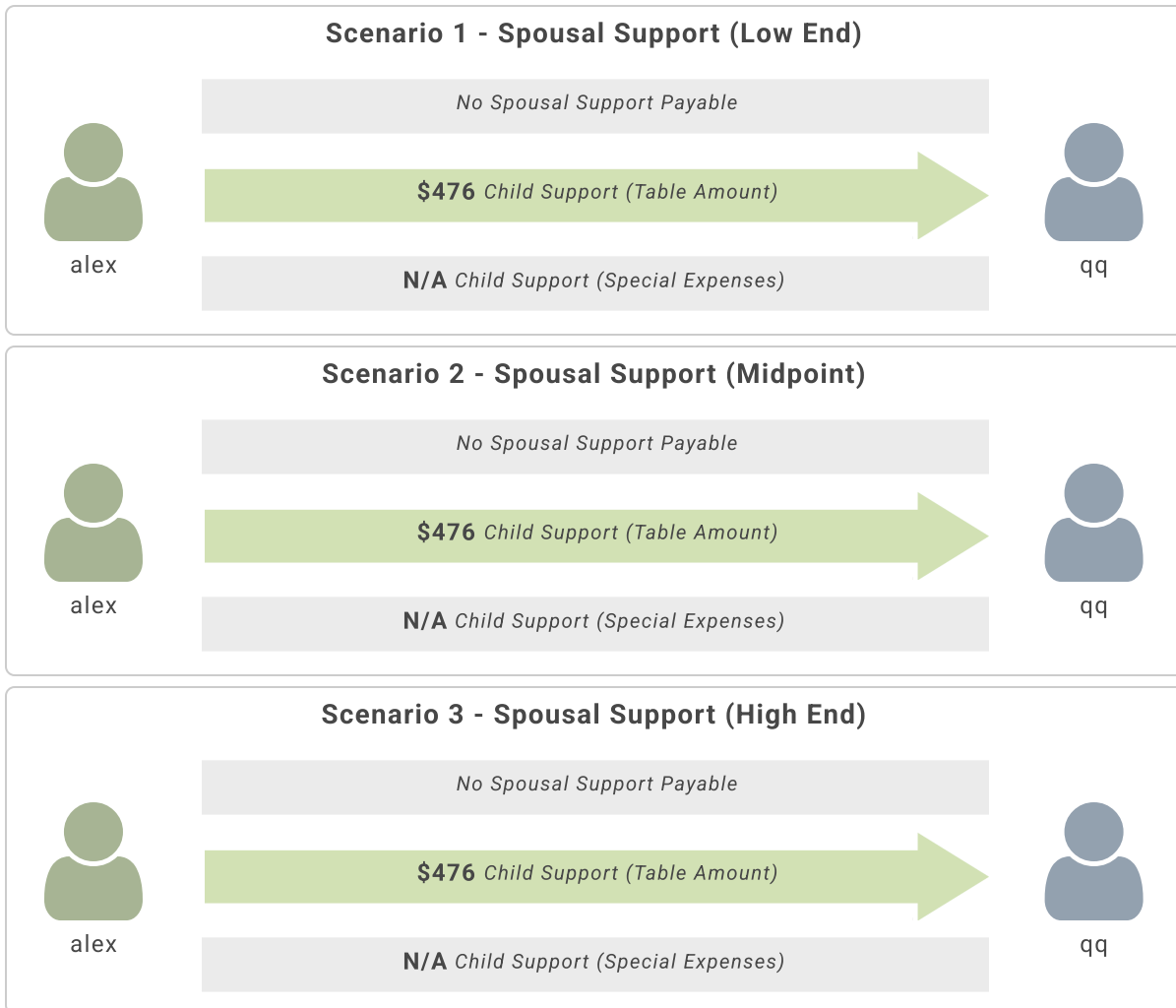
NEED HELP?

RESULTS:

The federal Spousal Support Advisory Guidelines generate a *range* of spousal support. This Basic Calculator provides three possible monthly spousal support amounts at the *low*, *mid* and *high* points of the range. This calculator also provides the basic monthly table amount of child support ("Table Amount") generated by the federal Child Support Guidelines.

This Basic Calculator does *not* determine the second component of child support - the contribution towards the other party's Special Expenses for the children. *Nor* does the Basic Calculator consider income other than employment income.

If there are Special Expenses (eg. children's child care, medical, education or extraordinary extracurricular activity expenses) **or other sources of income** (eg. self-employment income, workers' compensation benefits, or any non-taxable or tax exempt income), **your child and spousal support will likely be incomplete and/or inaccurate**. Use the premium calculator, MSC Advantage, to include Special Expenses and other sources of income.



In many cases, the support amounts in each scenario are totalled and/or set off against one another and a single payment is made. However, the support amounts should be identified separately in written documentation due to their different rationales and tax treatment.

See the following Explanation and/or endnotes in the printout for more detail. See also the "Limitations and Terms of Use" on the website for situations not covered by this calculator. Consult a family law professional if you have any further questions.

EXPLANATION:**CAUTIONS**

▲ SSAG: alex's income between \$20,000 and \$30,000; SSAG may not apply

Spousal Support ⁵

This calculator applies the federal Spousal Support Advisory Guidelines ("SSAG") in determining a *range* of spousal support amounts and durations based on the information provided. While not mandatory, most judges and lawyers follow the SSAG.

This calculator provides three possible monthly spousal support amounts at the *low*, *mid* and *high* points of the range. Where your situation falls in this range is a matter to be determined based on a number of factors set out in the SSAG.

The calculator also provides a range of the intended duration of spousal support from the date of separation. The amount and duration are interrelated parts of spousal support under SSAG that must be considered together (ie. a package deal).

The SSAG are very complex and do not apply in all situations. In fact, before using this calculator to determine spousal support, the recipient must first establish that he/she is legally entitled to receive spousal support ("entitlement"). There are also many limitations and reasons outlined in the SSAG as to why a situation may not fall within the range.

Be aware that monthly payments of spousal support are taxed as income to the recipient and deducted from the payor's income for tax purposes, if made pursuant to a *written* separation agreement or court order. This means that the spousal support recipient will be required to pay additional tax once his/her income tax return is filed, and should set money aside to cover this additional tax liability. See a family law accounting or tax professional for more information.

Based on your input:

No spousal support is payable (per SSAG - 'With Child Support' Formula). ⁶

Child Support

This calculator applies the federal Child Support Guidelines ("CSG") in determining child support in Canada.

Under the CSG, a party is required to pay child support for a dependent child living with the other party. Where the parties share physical custody of a child, both parties are required to pay child support for the child.

In most cases, child support is payable at least until a child reaches the age of majority. If a child is the age of majority or older, but still dependent because of illness, disability or post-secondary education pursuits, child support is likely still payable, but the amount may be different.

Monthly payments of child support are not taxed as income to the recipient and not able to be deducted from the payor's income.

There are two components of child support:

- a basic Table Amount; and
- a contribution (ie. partial reimbursement) towards the other party's Special Expenses for the children.

TABLE AMOUNT

The Table Amount is a basic monthly payment of child support paid to the party with whom the child lives, based on the payor's income, the number of children, and the applicable provincial tables in the CSG.

Where the parties share physical custody of a child, both parties pay a Table Amount based on their respective incomes, resulting in one set off payment, which may then be subject to further adjustment.

Based on your input:

alex pays qq a basic Table Amount of child support of **\$476 per month** (per CSG - Table Amount).

SPECIAL EXPENSES CONTRIBUTION⁷

The *net* cost of the children's Special Expenses is required to be shared by the parties based on their incomes (ie. proportionate sharing). Special Expenses under the CSG include expenses for the children's child care, medical/health, extraordinary primary and secondary school education, post-secondary education, and/or extraordinary extracurricular activities.

The Special Expenses Contribution is a payment by one party (ie. a partial reimbursement) towards the Special Expenses paid by the other party in order to proportionately share the Special Expenses.

Special Expenses will have a significant impact on both child and spousal support payments.

No Special Expenses have been considered in this calculation.

Do you have Special Expenses?

Examples include child care, children's medical, education or extraordinary extracurricular activity expenses.

Do you have sources of income other than T4 Employment Income?

Examples include self-employment income, worker's compensation benefits, or any non-taxable or tax exempt income.

If you answered "yes" to either of the above questions, we recommend you upgrade to MSC Advantage for the most accurate calculations.

Endnotes:

1. The length of the marriage should include any period that the parties lived together prior to the marriage.

This calculation applies federal legislation governing married couples. Provincial legislation governs unmarried or common law couples. While the legislation of each province differs slightly, once a support obligation is found owing, the child and spousal support figures generated by this calculator will be the same for married or unmarried/common law couples.

2. Child support is payable for dependent children of the marriage/relationship, which includes children for whom a party stands in the place of a parent (eg. stepchildren). A child is generally considered dependent and therefore entitled to child support if:

- the child is under the age of majority; or
- at or over the age of majority but in school full time or ill/disabled, so still dependent.

If the calculation is for a stepchild or a child over the age of majority, the basic Table Amount of child support may not be appropriate. Consult a family law professional for further information.

3. Where a child lives primarily with one parent, the other parent must pay child support for that child based on his/her income.

In calculating child and/or spousal support, the calculator assumes that the parent with whom a child lives primarily will claim the eligible dependant credit and will receive the benefits related to that child (ie. Canada Child Benefit, GST/HST credits and any other applicable provincial benefits).

Note that effective July 2022, the Climate Action Incentive payment for the child is also part of the federal benefits in AB, MB, ON, SK.)

The following benefits are also included in provincial child benefits:

- AB Employment Tax Credit
- BC Early Childhood Tax Benefit
- BC Family Bonus
- BC Earned Income Benefit
- ON Energy and Property Tax Credit (part of Trillium benefit)
- ON Sales Tax Credit (part of Trillium benefit)

4. Employment income (i.e. T4 income) is the party's *most current annual gross* income earned from employment *before* deductions such as taxes, CPP, EI, payroll deductions or any other amounts are deducted. Gross employment income can be found in Box 14 of a T4 slip from an employer or Line 101 from a T1 General income tax return (as long as this amount continues to be accurate for the upcoming year).

This calculator automatically determines the most significant generally applicable federal and provincial taxes payable, payroll deductions (CPP, EI), benefits and credits, in doing the necessary calculations of child and spousal support. (Note that some *minor* taxes/benefits/credits will not be considered.)

Canada Child Benefit payments, GST/HST credits, as well as similar benefits from related provincial or territorial programs, will also be determined automatically by this calculator. Note that effective July 2022, the Climate Action Incentive payment for the child is also part of the federal benefits in AB, MB, ON, SK.)

Note that the following benefits are also included in provincial child benefits:

- AB Employment Tax Credit
- BC Early Childhood Tax Benefit
- BC Family Bonus
- BC Earned Income Benefit
- ON Energy and Property Tax Credit (part of Trillium benefit)
- ON Sales Tax Credit (part of Trillium benefit)

The basic calculator is limited to *employment income only* in the calculation of child and spousal support. If a party is self-employed, receives workers' compensation benefits, or earns any other taxable or non-taxable income, the premium calculator - MSC Advantage - should be used to determine support.

5. Spousal support (sometimes referred to as "alimony") is determined by looking at the factors set out in the governing legislation, the results of previously decided cases and the particular facts of the situation. Unlike child support, there is no mandatory law or table setting out the precise amount of spousal support to be paid; the law does not say exactly how much spousal support should be paid in a given case, or for how long.

There are, however, federal guidelines that assist in determining a *range* of appropriate spousal support amounts and durations in a given situation, known as the Spousal Support Advisory Guidelines ("SSAG"). Despite the SSAG's optional advisory nature (ie. not mandatory/legislated), most judges and lawyers use the SSAG to help determine what spousal support award would be fair. This calculation determines spousal support based on the SSAG.

The SSAG, however, **do not apply in all situations**. Be aware that even if the calculator generates a range of spousal support, this **does not automatically mean that spousal support is payable in the circumstances**. There are many limitations and exceptions to the SSAG, and many complex legal issues to be considered, including but not limited to:

- entitlement to spousal support in the first place, before application of SSAG;
- application of SSAG to unmarried or common law couples;
- exceptions to SSAG, including among other things prior support obligations, illness and disability, special needs, non-taxable income etc.;
- location within the SSAG ranges based on the particular circumstances;
- payor income ceilings (\$350,000) and floors (\$20,000, or between \$20,000-\$30,000) over/below which the SSAG *may* not be appropriate or may be applied with modification;
- variations and reviews of spousal support;
- effect of remarriages and second families on spousal support under SSAG; and
- restructuring spousal support as a lump sum one time award, or as an ongoing payment with a duration and amount outside the SSAG ranges but still within the SSAG's parameters.

Refer to the SSAG for further detail about the limitations of SSAG. Also see the articles in the Learn section of the website, under "Spousal Support", "Spousal Support Advisory Guidelines (SSAG)", for more information regarding ceilings, floors, restructuring and exceptions to the SSAG.

It is advisable to consult with a family law professional to fully understand the SSAG and its application to the particular circumstances of your case.

6. The SSAG "With Child Support" Formula is applicable where the basic Table Amount of child support is being paid for dependent children living primarily with the spousal support recipient, or where the children are living in shared (physical) custody, or where each parent has custody of a dependent child (split custody).

If there are Special Expenses for the children being paid by a party (ie. child care, medical expenses, extraordinary primary or secondary school education expenses, post-secondary expenses, or extraordinary extracurricular activities' expenses), they **must** be included in the calculation in order to determine the appropriate amount of spousal support under the SSAG. *Special Expenses can only be input in the premium calculator - MSC Advantage.*

In determining duration under this formula, the calculator assumes that a child will be in full-time school at age 6 and will be finished high school at age 18.

The calculator applies the SSAG Formula that appears most applicable based on the information input; a family law professional should be consulted to verify the SSAG Formula to be used in the circumstances.

7. IMPORTANT: If there are Special Expenses being paid by one or both parties, they will have a *significant impact on both child and spousal support* payments, and you *must* use the premium calculator, MSC Advantage, to determine the appropriate support in the circumstances. If you have not yet paid for the Special Expenses, you need to anticipate the expenses to the best of your ability and input the amount you expect to pay.

The following Special Expenses for the children are to be shared proportionately:

- child care;
- medical and dental insurance premiums (child's portion only);
- medical/health-related expenses, such as orthodontic treatment, professional counselling, physiotherapy, occupational therapy, speech therapy, prescription drugs, hearing aids, glasses and contact lenses (that are at least \$100 over reimbursement by insurance plans);
- *extraordinary* education expenses for primary and secondary school;
- post-secondary education expenses; and
- *extraordinary* expenses for extracurricular activities.

Note that only "extraordinary" expenses for education and/or extracurricular activities are to be shared. In other words, the cost of some education and/or extracurricular activities can reasonably be covered by the party based on his/her income and any basic Table Amount of child support received. It is only education and/or extracurricular activities' expenses that cannot be reasonably covered by the party that are to be shared.

Special Expenses are shared "proportionately" between the parties. This means that each pays a percentage amount of the special expense based on his or her income in relation to the combined incomes of both parties. (Note that the amount of the Special Expenses must be known (or at the very least estimated) in order to determine the appropriate percentage each party must pay.)

For example: if the payor earns \$80,000/year, and the recipient earns \$20,000/year, the payor is responsible for 80% of the net cost of the Special Expenses and the recipient is responsible for 20% of the net cost of the Special Expenses.

Any monthly spousal support paid/received by the parties must be deducted from or included in each one's income (as appropriate). This will affect each party's proportionate share of Special Expenses.

For example: if the payor is paying the recipient spousal support of \$875 per month (i.e. \$10,500 per year), the payor's income will be *reduced* to \$69,500/year and the recipient's income will be *increased* to \$30,500/year, meaning that the payor will now be responsible for 67% of the net cost of the Special Expenses and the recipient for 33% of the net cost of the Special Expenses.

Be aware that most Special Expenses have associated tax deductions or tax credits, which can *significantly impact the calculation by reducing the income tax paid by the party*, and in some cases, *increasing the party's government subsidies and benefits* (eg. Canada Child Benefit and other provincial child-related benefits). It is the *net cost* of the Special Expenses to the party (ie. the cost *after* the paying party *deducts any tax savings* and *receives any additional government benefits*) that is to be shared, which can be *significantly less* than the amount initially paid out by the party.