

# Changing Debtor: Evolving Profiles and the Rise of 100% Proposals in Consumer



# Panel

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## Atlantic Canadian Consumer Proposal Debtor Profile per FCT 2018 vs. 2026

	2018	+/-	2026
<b>Age</b>	46.9	-2.2 years	44.7
<b>Average Monthly Income</b>	\$2,672	+17.8%	\$3,148
<b>Gender Split</b>	47.8% Female 52.5% Male	n/a	54.5% Female 45.6% Male
<b>Real Estate Ownership?</b>	19%	-54.8%	9%
<b>Monthly Auto Expense</b>	\$893	+17.6%	\$1,050
<b>Avg. # of Creditors</b>	8.4	-1.2%	8.3
<b>Avg. Declared Unsecured Liabilities</b>	\$52,892	-6.2%	\$49,622
<b>Gambling Indicated?</b>	0.5%	+24%	0.6%

**How have debtors – and your  
engagements with them – evolved since  
2018?**

# What is a 100% Proposal?

1. A full payment to unsecured creditors after trustee fees are deducted.
2. A full payment to unsecured debts before fees and expenses are subtracted.

	2018	+/-	2026
<b>100% Gross CPs</b>	3.9%	+82%	7.1%
<b>100% Net CPs</b>	2.5%	+96%	4.9%

Tranche	Failure %
<b>CPs (2018-2019)</b>	14.3%
<b>CPs (2020-2022)</b>	18.3%
<b>CPs (2023)</b>	14.7%
<b>100% CPs (2018-2019)</b>	21.3%
<b>100% CPs (2020-2022)</b>	24.5%
<b>100% CPs (2023)</b>	19.2%

# 100% Proposals

- Are 100% proposals always in the debtor's best interest, or do they sometimes serve other purposes (e.g., preserving equity in a home, preserving a credit rating, avoiding bankruptcy stigma)?
- How are major creditors responding to 100% proposals — are acceptance patterns changing?
- At what point does a 100% proposal stop being a true insolvency proceeding and become a negotiated repayment plan?