

Juristat Article

Payment patterns of child and spousal support

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- | | |
|----------------|--|
| . | not available for any reference period |
| .. | not available for a specific reference period |
| ... | not applicable |
| 0 | true zero or a value rounded to zero |
| 0 ^s | value rounded to 0 (zero) where there is a meaningful distinction between true zero and the value that was rounded |
| P | preliminary |
| r | revised |
| X | suppressed to meet the confidentiality requirements of the <i>Statistics Act</i> |
| E | use with caution |
| F | too unreliable to be published |
| * | significantly different from reference category ($p < 0.05$) |

Payment patterns of child and spousal support: highlights

- As of March 31, 2012, just over 88,000 child and spousal support cases were enrolled in a maintenance enforcement program in the nine provinces and territories reporting to the Survey of Maintenance Enforcement Programs (SMEP) (excludes Quebec, Ontario, Manitoba and British Columbia).
- Children were the only beneficiaries of support in the vast majority (93%) of these maintenance enforcement program (MEP) cases. In most cases (96%), the child support is to be paid by the father.
- Most of the 117,000 child beneficiaries were 18 years of age or under (80%). The median age of the children was 14.
- In 2011/2012, MEPs collected just over \$379 million from payors and other sources such as wage garnishments and federal interceptions (money collected includes amounts for regular support payments due, other payments due and arrears). This figure represented about 85% of total payments due.
- After enrolment in a MEP, the proportion of payors that make a support payment greatly increases over the first six months. For payors newly enrolled in 2009/2010 in seven provinces and territories (Prince Edward Island, Nova Scotia, New Brunswick, Saskatchewan, Alberta, Yukon and the Northwest Territories) more than two-thirds (68%) made a payment in the sixth month from enrolment.
- Enforcement or tracing activities are more prevalent during the first year of enrolment in a MEP. During the first year of enrolment, enforcement or tracing activities were taken against 86% of payors newly enrolled in 2009/2010 in seven provinces and territories. This figure dropped to 62% during the second year of enrolment.
- For many payors, their payments become more regular over time. Almost one-third (29%) of irregular payors (payors that made very few or no payments during the year) enrolled in 2005/2006 in four jurisdictions became regular payors by 2011/2012, making their support payments all or most months of the year.

Payment patterns of child and spousal support

by Mary Bess Kelly

According to the 2011 General Social Survey (GSS), close to one in five Canadians were separated or divorced in the past twenty years, with about one-quarter of this group having children 18 or under at the time of the survey. As parents work through these transitions, they face many challenges such as establishing arrangements for the care of children, including arrangements for continued financial support.

Support arrangements can be either voluntarily agreed to by the ex-partners or judgment-ordered through the civil court system. Either type of support arrangement can form the basis of a support case, where support is provided by one of the partners (the payor) to the other partner (the recipient). The beneficiaries may be the children, the recipient, or both. Typically the agreement or order stipulates that support is to be paid regularly: a specified amount that is paid in regular intervals (usually once a month). According to the GSS, in 2011, two-thirds of divorced or separated parents who had ever paid or received financial support for children, had a written arrangement for the support, while just over one-third (34%) had a verbal arrangement or had no arrangement.¹ Of those with a written arrangement, more than one-third (37%) were arrangements ordered by the court.

Some support arrangements, if the arrangement is court-ordered or the agreement is registered with the court, may be enrolled with maintenance enforcement programs (MEPs). These agencies provide administrative support to payors and recipients of child and spousal support in order to ensure recipients receive their support payments (Statistics Canada 2002). Registration of a case in a MEP is generally determined by the parties involved in the case (see Text box 1), unless the recipient is receiving social assistance or money is owed to the Crown.² According to the GSS, in 2011, more than one-half (58%) of divorced or separated parents with a written child support arrangement had registered the agreement in a MEP.³ This proportion increased with the degree of legal involvement used to establish the agreement. For example, when the arrangement was judge-ordered, more than three-quarters (78%) had registered in a MEP (Text table 1).

Text table 1
Proportion of child support arrangements registered with a Maintenance Enforcement Program, by method used by the divorced or separated parents to establish the written arrangement

Method used to establish the written arrangement	Proportion registered with a MEP	Proportion not registered with a MEP	Total
	percent		
Written arrangement was:			
...prepared on their own or with help from a lawyer or family justice services ¹	46	54	100
...a judge-ordered arrangement as the outcome of a hearing or trial	78	22	100
Total	58	42	100

1. Includes mediation, conciliation and alternative dispute resolution.

MEP = Maintenance Enforcement Program

Note: Information applies to those parents who had separated or divorced in the previous 20 years and had children aged 18 or under at the time of the 2011 General Social Survey.

Source: Statistics Canada, General Social Survey, 2011

This *Juristat* article uses information from the Survey of Maintenance Enforcement Programs (SMEP)⁴, to examine cases registered with a MEP in nine reporting provinces and territories that collectively cover 21% of Canada’s population (Quebec, Ontario, Manitoba and British Columbia are not included). The first section profiles MEP cases for 2011/2012 (the most recent information available). It examines the volume of cases enrolled, the demographic characteristics of program participants, support amounts due and received and the proportion of payments collected by MEPs. The second section examines changes in the payment patterns of child and spousal support over time by using SMEP longitudinal data available for reporting provinces and territories from 2005/2006 to 2011/2012. It focuses on payors with ongoing monthly support obligations in order to examine key issues such as changes in patterns of the proportion of payors making a monthly

support payment during the first years of enrolment in a MEP, changes in enforcement activity, and changes in payors' patterns of payment regularity over time.

Text box 1

Differences among maintenance enforcement programs

Maintenance Enforcement Programs (MEPs) register cases, process payments, and monitor and enforce cases in order to ensure that recipients receive their payments of child and spousal support. The tasks and objectives are essentially the same for all MEPs across Canada, however these programs vary in a number of important aspects because of different local needs and policies. These differences may relate to client profiles, enforcement legislation and practices, enrolment processes, handling and registration of payments, client responsibilities and case closure. Because of these differences, caution must be used in making comparisons across provinces and territories.

Among the provinces and territories that report to the Survey of Maintenance Enforcement Programs (SMEP), three have an automatic or "opt-out" registration system: Newfoundland and Labrador, Nova Scotia, and New Brunswick. In these provinces, maintenance orders are automatically enrolled or filed with a MEP at the time of the order. To be removed from the caseload of a MEP, a recipient must request to be withdrawn from the program.

The six other jurisdictions that report to the SMEP, Prince Edward Island, Saskatchewan, Alberta, Yukon, Northwest Territories and Nunavut, have an "opt-in" program, whereby registration is at the discretion of either the recipient or the payor. The only exceptions are cases where the recipient is entitled to social assistance or money is owed to the Crown by the payor, in which case enrolment in the MEP is mandatory.

Jurisdictions with opt-out registration systems tend to have more cases to administer and enforce since all new court orders are automatically enrolled. Opt-in jurisdictions, on the other hand, tend to have a higher proportion of cases already having arrears when they are first enrolled, or where there has been some difficulty in securing payments.

Snapshot profile of cases enrolled in maintenance enforcement programs⁵

Almost all beneficiaries of support are children

As of March 31, 2012, there were just over 88,000 cases enrolled in the nine provinces and territories reporting to the SMEP, where the payor resides in one of the nine jurisdictions.⁶ The median length of enrolment of these MEP cases was 6 years and 9 months. Children were the only beneficiaries in the vast majority (93%) of these cases⁷ and, in most cases (96%), the child support is to be paid by the father (figure excludes New Brunswick). An ex-partner or spouse was the only beneficiary in 4% of cases, while both the ex-partner and children were the beneficiaries in 3% of cases. The median age was 42 for payors and 39 for recipients.

Among cases with child beneficiaries, almost two-thirds (64%) involved one child, more than one-quarter (27%) involved two children, and the remainder (8%) involved three or more children.

In total, about 117,000 children were beneficiaries of support in MEP cases in the nine reporting jurisdictions as of March 31, 2012. The median age of the children was 14 years. Most of the children were 18 years of age or under (80%), while the remaining 20% were over 18 years of age.⁸

Text box 2

Calculation of child support payments

The amount of child support due is often calculated using child support guidelines (Department of Justice Canada 2002). Court orders for support made under the *Divorce Act* use the Federal Child Support Guidelines. Most jurisdictions also have similar provincial/territorial Child Support Guidelines for orders authorized under provincial/territorial legislation. The guidelines first consider the living arrangements of the child or children. For the majority (85%) of separated or divorced parents, the children live primarily with one parent (Statistics Canada 2012). Also considered are the income of the payor, the number of child beneficiaries and the province or territory where the payor lives (to account for differing tax rates across jurisdictions).

Median monthly support payment owing was just over \$330

Most MEP cases involve payors with ongoing monthly support obligations. In March 2012, about 79% of all MEP cases enrolled in the nine reporting provinces and territories had a regular monthly support payment due. Regular monthly support payments are determined by taking into consideration a number of factors, including income and place of residence of the payor, and number of beneficiaries (see Text box 2). As of March 31, 2012, the median monthly amount of a regular child or spousal support payment across the nine jurisdictions was \$331, an increase of about 4% from the previous year. In general, as the number of child beneficiaries increased, so too did the median amount of support. Median amounts were higher when the case also involved spousal support. Median monthly amounts due for cases with a single child beneficiary only were lowest in New Brunswick (\$200) and highest in Northwest Territories (\$400) (Table 1).

MEPs collect most of the total amount due

Over the course of a year, MEPs collect money for payments due and arrears, either directly from the payor or from other sources, including wage garnishments or interceptions of federal payments such as income tax refunds. Payments due are primarily for regular monthly child or spousal support, but may also include event-driven payments, such as for tuition or extra-curricular activities, scheduled arrears payments, and penalties. In 2011/2012, over \$379 million was collected from payors and other sources in the nine reporting jurisdictions (an increase of 3% from the previous year), representing 85% of total payments due.

Almost two-thirds of beneficiaries receive a full support payment each month

When examining monthly payments of support, most beneficiaries receive a full payment each month. In an average month in 2011/2012, for the nine reporting jurisdictions, full payment was collected from almost two-thirds of payors (62%), and partial payment collected from another 8% (proportions consistent with the previous year) (Table 2).⁹ In an average month, 30% of payors did not make any support payment. These non-compliant payors tended to be slightly younger than those making payments (median age of 39 compared to 41), with a median regular monthly payment due of \$300 (slightly lower than the median of \$348 for those making payments).¹⁰

Close to one-half of payors with regular support obligation owe arrears

When defaults in support payments occur, the payor starts owing arrears. In the nine provinces and territories, as of March 31, 2012, 45% of payors with a regular support obligation owed arrears, meaning they had an outstanding balance of more than two times the monthly support obligation.¹¹ Overall, the median amount of arrears owing per payor was \$4,560.

Support obligations may begin before enrolment in a MEP. If defaults on payments have already occurred, payors may already owe arrears upon enrolment. As of March 31, 2012, one-half of payors (50%) with arrears had enrolled with some arrears already owing (excluding cases where arrears on enrolment are unknown) (figure excludes Prince Edward Island).¹²

Enforcement or tracing activities taken against one-half of payors

If support payments are not forthcoming, MEPs can undertake a variety of actions to enforce current payments or arrears. There are two main categories of enforcement actions: administrative enforcement (for example, wage garnishments and motor vehicle licence interventions) and court enforcement (primarily default hearings). In addition, when the payor cannot be located, MEPs undertake tracing activities such as searching jurisdictional databanks to locate the payor. In 2011/2012, enforcement or tracing activities were taken against about one-half (51%) of payors in all cases administered by the reporting provinces and territories (figure excludes Nunavut).

Text box 3

Highlights for maintenance enforcement programs in twelve jurisdictions

Using supplementary aggregate information from the Maintenance Enforcement Survey (MES), basic survey results are available for all provinces and territories in Canada, excluding Manitoba.¹³ Survey findings indicate:

- There were about 393,000 cases enrolled in MEPs across Canada (excluding Manitoba) as of March 31, 2012, representing a small decline (-1%) from the previous year.
- About 60% of cases with a regular payment owing in March 2012, had an amount due between \$1 and \$400. About 8% of all cases had regular payments owing of more than \$1,000.
- For each month in 2011/2012, an average of just over two-thirds of payors (67%) registered with a MEP had fully paid their regular monthly support payment.
- Over a ten-year period, the proportion of payors fully paying their regular monthly support payments remained stable, with an average of 65% making full payment each month in 2001/2002, compared to 67% in 2011/2012, for the six jurisdictions that reported over this time period, Prince Edward Island, Quebec, Ontario, Saskatchewan, Alberta and British Columbia.

Payment patterns of child and spousal support over time

While the proportion of payors making payments typically remains stable when looking at a snapshot of MEPs year-to-year, looking at the payment patterns for the same payors over multiple fiscal years shows some change over time. The following analysis examines how payment patterns change over time for payors enrolled in a MEP, using SMEP longitudinal data available from reporting provinces and territories from 2005/2006 to 2011/2012.

Coverage for the survey has evolved over the years as new jurisdictions start to report. Trend analysis that relates to the full time period between 2005/2006 and 2011/2012, represents information from four jurisdictions that have reported to the SMEP over the period (Nova Scotia, Alberta, Yukon and Northwest Territories). Trend analysis since 2009/2010, additionally includes Prince Edward Island, New Brunswick and Saskatchewan.

The first section examines how patterns in the proportion of payors making a support payment change over the first few years that a case is enrolled in a MEP. The second section more closely examines how patterns in payment regularity (how frequently payors make their monthly support payments during the year) change over time. Throughout the report, information is presented on payors making payments. Payment sources include payments directly from payors, as well as payments from other sources resulting from enforcement measures taken by MEPs, such as wage garnishments and federal interceptions.

In order to examine these patterns, the payors of interest are those with regular ongoing monthly support obligations, representing the majority (about 79%) of those enrolled in a MEP.¹⁴ Excluded are those with no regular monthly payment due. Due to the administrative nature of MEPs, in many of these cases the support obligations may have expired but the case remains open to collect on arrears only.

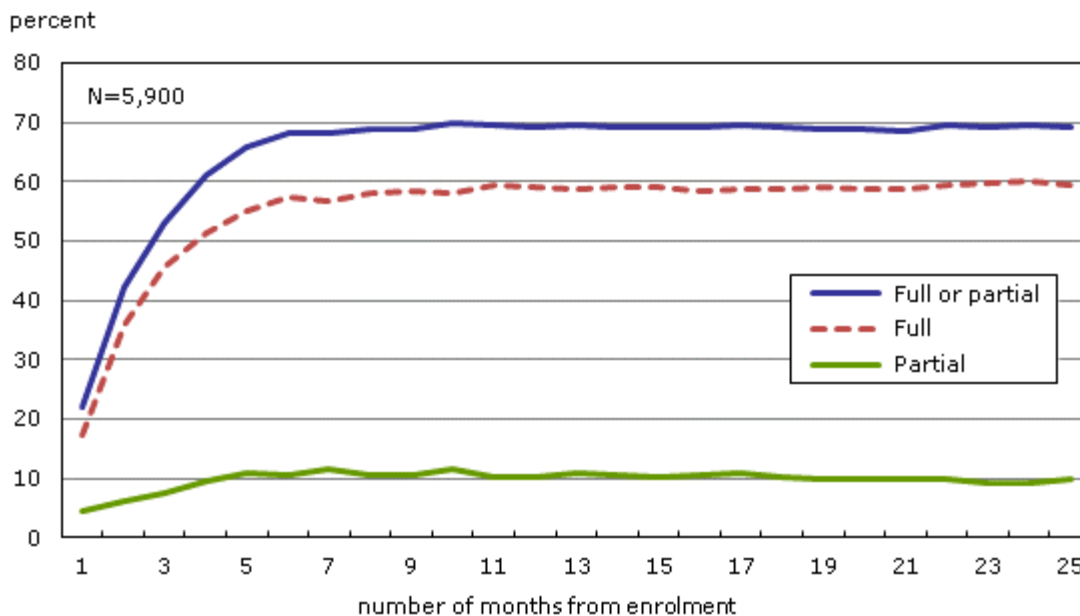
Change in payment patterns over the first few years of support

More than two-thirds of payors make payment in the sixth month of enrolment in a MEP

Looking at the monthly payment patterns for payors newly enrolled in a MEP shows that the proportion making a support payment, either voluntarily or through enforcement activities, greatly increases over the first six months of enrolment. In the first few months of enrolment, most payors do not meet their monthly support obligations. For example, for payors newly enrolled in 2009/2010 in seven provinces and territories (Prince Edward Island, Nova Scotia, New Brunswick, Saskatchewan, Alberta, Yukon and Northwest Territories), 42% of payors made a support payment in the first month after enrolment (Chart 1).¹⁵ In the sixth month after enrolment, the proportion rose to more than two-thirds (68%) (57% in full, with another 11% making a partial payment). Over the remaining months, the overall proportion of payors making a full or partial payment remained relatively stable at about 69% each month.

Over the two-year period, 21% of the payors made a payment every month, with another 52% making a payment at least one-half of the time. About 21% made a payment less than half the time and 6% never made a payment.

Chart 1
Proportion of payors newly enrolled in 2009/2010 making a support payment, by number of months from enrolment



ISO: Interjurisdictional Support Orders

Note: Includes non-ISO and ISO-in cases that have remained enrolled each month over the two-year period. Additionally, these cases had a support obligation start within the first three months of enrolment (representing about 95% of new enrolments enrolled for the reference period). Cases with no payment due in the month are excluded from the calculation. Represents data from seven reporting provinces and territories (Prince Edward Island, Nova Scotia, New Brunswick, Saskatchewan, Alberta, Yukon and Northwest Territories).

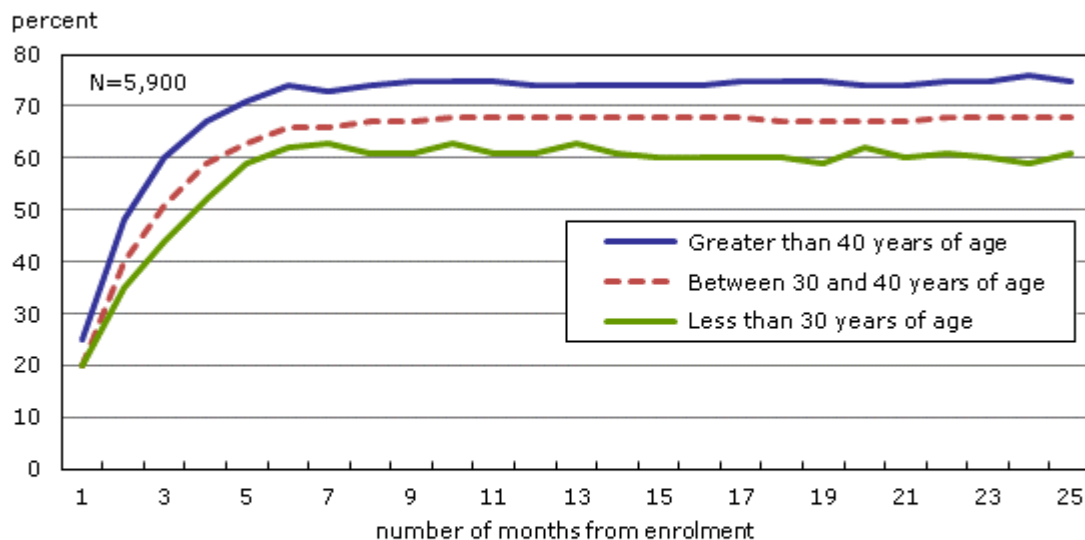
Source: Statistics Canada, Survey of Maintenance Enforcement Programs, 2011/2012.

Similar patterns of increase over the first six months of enrolment were seen in each of the reporting jurisdictions, although there were some jurisdictional differences in the proportion of payors that made a payment over the period. More fluctuation was seen in Yukon and the Northwest Territories (due to smaller counts in the number of cases enrolled than the other reporting provinces).

Monthly payment patterns vary by age of payor

Patterns of monthly payments over time were found to differ by the age of the payor. Almost three-quarters (73%) of payors over the age of 40 made a support payment in the sixth month of enrolment in a MEP, compared to 63% of payors under the age of 30 (for payors newly enrolled in 2009/2010 in the reporting jurisdictions) (Chart 2).¹⁶

Chart 2
Proportion of payors newly enrolled in 2009/2010 making a support payment, by age of payor and number of months from enrolment



ISO: Interjurisdictional Support Orders

Note: Includes non-ISO and ISO-in cases that have remained enrolled each month over the two-year period. Additionally, these cases had a support obligation start within the first three months of enrolment (representing about 95% of new enrolments enrolled for the reference period). Cases with no payment due in the month are excluded from the calculation. Age characteristic taken as of the end of the second year of enrolment. Represents data from seven reporting provinces and territories (Prince Edward Island, Nova Scotia, New Brunswick, Saskatchewan, Alberta, Yukon and Northwest Territories).

Source: Statistics Canada, Survey of Maintenance Enforcement Programs, 2011/2012.

Payment patterns similar for payors newly enrolled in other years

Payment patterns for payors newly enrolled in other years reveal similar results to those newly enrolled in 2009/2010. Typically, there was a steep climb over the first six months in the proportion of payors making a payment for those first enrolled in 2005/2006 through 2009/2010 for four jurisdictions that have reported over this time period (Nova Scotia, Alberta, Yukon and Northwest Territories). The proportion of payors making payment remained fairly stable after the sixth month, with a slightly upward trend over time. For example, for payors continuously enrolled since 2005/2006, 62% made a payment by the sixth month, slowly rising to 70% after six years (72 months) of enrolment (Text table 2).

Text table 2

Proportion of payors newly enrolled in a Maintenance Enforcement Program making a support payment, by year of enrolment and month from enrolment

Year of enrolment	Month from enrolment								
	1 month	3 months	6 months	12 months	24 months	36 months	48 months	60 months	72 months
	percent								
2005/2006	20	52	62	66	65	66	69	68	70
2006/2007	21	46	61	64	64	66	66	67	...
2007/2008	21	51	66	67	67	69	71	...	...
2008/2009	18	50	67	69	69	70	...	...	...
2009/2010	16	49	67	69	70	...	...	...	...

... not applicable

ISO = Interjurisdictional Support Orders

Note: Includes non-ISO and ISO-in cases that have remained enrolled each month. Additionally, these cases had a support obligation start within the first three months of enrolment (representing the vast majority of new enrolments enrolled for each reference period). Cases with no payment due in the month are excluded from the calculation. Represents data from four reporting provinces and territories (Nova Scotia, Alberta, Yukon and Northwest Territories).

Source: Statistics Canada, Survey of Maintenance Enforcement Programs, 2011/2012.

Findings for these four jurisdictions also showed that the proportion of payors making payment was slightly higher for payors enrolled in more recent years compared to those enrolled in earlier years. For example, 67% of payors newly enrolled in 2009/2010 made a payment by the end of the sixth month, compared to 62% for those enrolled in 2005/2006 (Text table 2). Characteristics of the enrolled cases were found to be similar from year to year.

MEPs collect majority of total amount due over time

Throughout the year, MEPs collect money for payments due (primarily regular monthly child and spousal support payments) and arrears either directly from the payor, or from other sources, through enforcement measures such as wage garnishments. Over a two-year period, the proportion collected of the total amount due increased slightly. For new cases enrolled in 2009/2010 in seven provinces and territories, MEPs collected about 78% of the total amount due by the end of the first year of enrolment, rising to 82% by the end of the second year.

For cases enrolled continuously over a lengthier period of time, three-quarters or more of the total amount due was collected from year-to-year by MEPs in the four reporting jurisdictions (Text table 3).

Text table 3

Proportion collected of total payments due, new cases enrolled, by year of enrolment and year from enrolment

Year of enrolment	Year from enrolment					
	1 year	2 years	3 years	4 years	5 years	6 years
	percent					
2005/2006	77	78	83	80	79	80
2006/2007	75	80	79	78	79	...
2007/2008	79	79	80	81	...	...
2008/2009	77	78	82	...	...	...
2009/2010	76	80	...	...	...	...

... not applicable

ISO = Interjurisdictional Support Orders

Note: Includes non-ISO and ISO-in cases with regular payment due that have remained enrolled over the period. Represents data from four reporting provinces and territories (Nova Scotia, Alberta, Yukon and Northwest Territories).

Source: Statistics Canada, Survey of Maintenance Enforcement Programs, 2011/2012.

Enforcement more prevalent in first year of enrolment

Given that a larger proportion of payors miss a payment in the first year of their enrolment, more enforcement and tracing activity may be required from MEPs in the first year compared to other years. Survey results show that enforcement or tracing activities are more prevalent during the first year of enrolment in a MEP. During their first year of enrolment, enforcement or tracing activities were taken against 86% of payors newly enrolled in 2009/2010 in seven provinces and territories. This figure dropped to 62% during the second year of enrolment.

Moreover, garnishments (regular deductions from a payor's salary or wages, or other sources of income) were initiated within the first four months of enrolment against one-third (33%) of new payors enrolled in 2009/2010.¹⁷ By the end of the first year of enrolment, this proportion reached just over one-half (52%) and then fell to 28% during the second year.

The trend in enforcement and tracing activity for payors newly enrolled in other years is similar. As seen with payors newly enrolled in 2005/2006, the proportion receiving enforcement or tracing activities dropped substantially after the first year of enrolment. The proportion continued to drop over the second and third years, levelling off at about 59% (in four reporting jurisdictions) (Text table 4).

Text table 4

Proportion of payors newly enrolled in a Maintenance Enforcement Program receiving enforcement or tracing activities, by year of enrolment and year from enrolment

Year of enrolment	Year from enrolment					
	1 year	2 years	3 years	4 years	5 years	6 years
	percent					
2005/2006	86	67	59	58	59	60
2006/2007	87	67	62	58	60	...
2007/2008	90	66	62	57	...	...
2008/2009	89	67	60	...	...	...
2009/2010	90	66	...	...	...	...

... not applicable

ISO = Interjurisdictional Support Orders

Note: Includes non-ISO and ISO-in cases with regular payment due that have remained enrolled over the period. Represents data from four reporting provinces and territories (Nova Scotia, Alberta, Yukon and Northwest Territories).

Source: Statistics Canada, Survey of Maintenance Enforcement Programs, 2011/2012.

Change in patterns of payment regularity over time

The following section examines patterns in the regularity of monthly support payments (how frequently payors make their monthly payments during the year) and looks at how these patterns change over time.

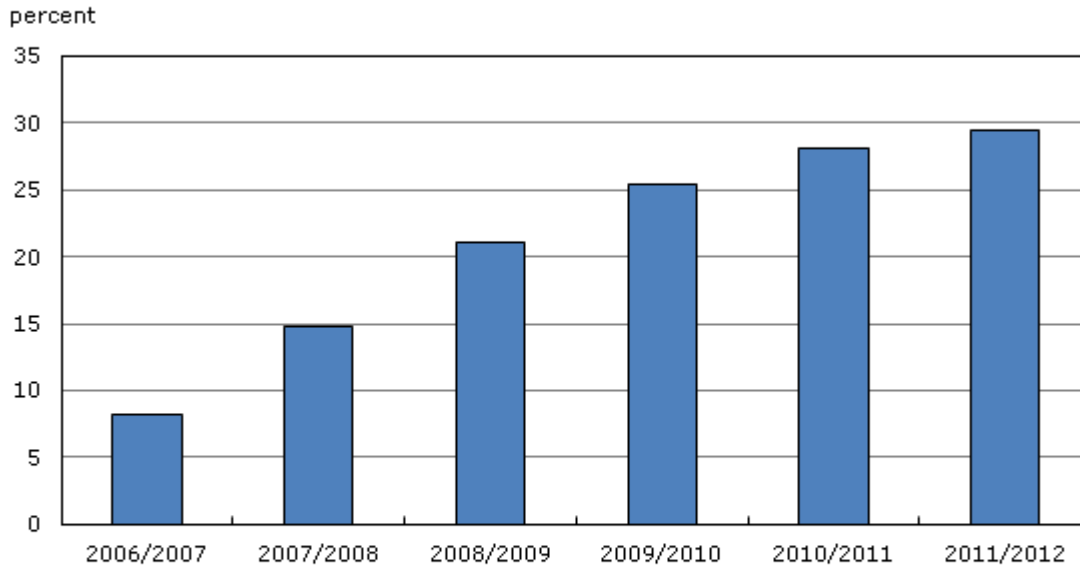
For this analysis, payment patterns represent the number of months during the year the payor makes a support payment (for those payors with a regular support payment due each month), either voluntarily or through enforcement measures. Patterns have been defined as "regular" (payors make a payment in at least nine out of twelve months during the year), "irregular" (payors make a payment in four or fewer months during the year) or "semi-regular" (payments are made between five and eight months of the year). The focus is on payors that improve their payment regularity over time, in other words, the proportion that change from an irregular payment pattern to a regular pattern, over the course of time. The analysis uses SMEP data available for four jurisdictions, Nova Scotia, Alberta, Yukon and Northwest Territories, over a six-year period from 2005/2006 to 2011/2012 (the longest time period available).

Close to one-third of irregular payors become regular payors over time

Of all payors enrolled in a MEP in 2005/2006 in the four reporting jurisdictions, more than one-half (56%) had a regular payment pattern during the year, about 12% were semi-regular payors and about one-third (32%) were irregular payors. Looking at the change in payment patterns of the irregular payors over time, the proportion becoming regular payors increases with each subsequent year the payor is enrolled. For

example, of the payors with an irregular payment pattern in 2005/2006, about 8% had become regular payors in 2006/2007, with the proportion rising to close to one-third (29%) in 2011/2012 (Chart 3, Table 3).¹⁸ Another 14% of payors with an irregular payment pattern in 2005/2006 had improved their payment regularity by 2011/2012, establishing a semi-regular payment pattern. These same trends are also shown for cases enrolled in other years in the four reporting provinces and territories (Table 3).

Chart 3
Proportion of irregular payors enrolled in 2005/2006 that became regular payors in following years



ISO: Interjurisdictional Support Orders

Note: Includes non-ISO and ISO-in cases as of March 31, 2006 with regular payment due and enrolled in at least one subsequent fiscal year. Represents data from four reporting provinces and territories (Nova Scotia, Alberta, Yukon and Northwest Territories). Totals may not add to 100% due to rounding. "Regular": payors make a payment in at least nine out of twelve months during the year; "Irregular": payors make a payment in four or fewer months during the year.

Source: Statistics Canada, Survey of Maintenance Enforcement Programs, 2011/2012.

Throughout the year, MEPs collect a greater proportion of all payments due from regular payors compared to irregular payors. For example, in 2005/2006, MEPs collected the total amount due for the year from 70% of payors with a regular payment pattern, compared to 5% of payors with an irregular payment pattern.¹⁹

Once an irregular payor switches to the regular payor category, many payors do not revert to the irregular category in subsequent years. For example, of payors that had an irregular payment pattern in 2005/2006, then switched to the regular payment category in 2006/2007, 44% stayed in the regular paying category for their remaining period of enrolment (up to March 31, 2012). Another 20% varied between the regular and semi-regular payment categories throughout the period, while about 36% reverted back to the irregular category in at least one fiscal year during the reference period.

For payors with a regular payment pattern, only a small proportion became irregular payors. For payors with a regular payment pattern in 2005/2006 (which represented more than one-half (56%) of all payors enrolled), 8% became irregular payors over the six-year period (in the four reporting jurisdictions) (Table 4).²⁰ Conversely, the large majority (85%) of payors with a regular payment pattern in 2005/2006 maintained their payment regularity over the time period. This same trend is also evident for cases enrolled in other years in the four reporting provinces and territories (Table 4).

Proportion of payors with a regular payment pattern has grown

Since 2005/2006, the proportion of payors each year with a regular payment pattern has grown in the four reporting provinces and territories. In 2005/2006, just over one-half (56%) of all payors enrolled had a regular payment pattern during that year, while in 2011/2012 the proportion was closer to two-thirds (64%) (Text table 5). Over the same time period, the proportion of payors with an irregular payment pattern during the year dropped from 32% in 2005/2006 to 24% in 2011/2012.

Text table 5

Proportion of all payors in reference year by type of payment pattern during reference year

Reference year	Type of payment pattern during reference year		
	Regular	Irregular	Semi-regular
		percent	
2005/2006	56	32	12
2006/2007	59	30	11
2007/2008	61	28	11
2008/2009	63	25	12
2009/2010	63	25	12
2010/2011	64	24	12
2011/2012	64	24	12

ISO = Interjurisdictional Support Orders

Note: Includes non-ISO and ISO-in cases with regular payment due. Represents data from four reporting provinces and territories (Nova Scotia, Alberta, Yukon and Northwest Territories).

Source: Statistics Canada, Survey of Maintenance Enforcement Programs, 2011/2012.

Summary

This article profiled cases enrolled in MEPs and examined changes in the payment patterns of child and spousal support over time. In the nine reporting jurisdictions (excludes Quebec, Ontario, Manitoba and British Columbia), about 88,000 child and spousal support cases were enrolled in a MEP as of March 31, 2012. Almost all beneficiaries of support were children and in most cases the child support is to be paid by the father. Most of the 117,000 child beneficiaries were 18 years of age or under (80%) with a median age of 14. In 2011/2012, MEPs collected about 85% of total payments due, representing just over \$379 million.

After enrolment in a MEP, the proportion of payors that made a support payment greatly increased within the first six months. More than two-thirds of new payors enrolled in 2009/2010 in reporting jurisdictions made a payment in the sixth month of enrolment. For many payors, their payments became more regular over time. In reporting jurisdictions, over a six-year period about one-third of irregular payors (payors that made very few or no payments during the year) switched to become regular payors, making their support payments all or most months of the year. Additionally, the majority of those that became regular payors did not revert back to an irregular payment pattern during their time of enrolment.

Survey descriptions

Survey of Maintenance Enforcement Programs

The Survey of Maintenance Enforcement Programs (SMEP) is conducted by the Canadian Centre for Justice Statistics at Statistics Canada with funding from Justice Canada. The SMEP gathers microdata on maintenance enforcement cases, including the date of enrolment of the case, age and sex of the recipients and payors of support, payments due and in arrears, processing of payments, and tracing and enforcement actions taken by Maintenance Enforcement Programs (MEPs).

Currently, nine provinces and territories report data to the SMEP (Newfoundland and Labrador, Prince Edward Island, Nova Scotia, New Brunswick, Saskatchewan, Alberta, Yukon, Northwest Territories, and Nunavut). Four of these jurisdictions have reported to the SMEP since 2005/2006: Nova Scotia, Alberta, Yukon and Northwest Territories.

Maintenance Enforcement Survey

The Maintenance Enforcement Survey (MES) is an aggregate survey, meaning that there is no information on individual cases, and data are collected and reported for pre-defined categories. The data collection tables used by the survey were constructed during the identification of information needs and survey specifications in 1995.

Currently, three jurisdictions report data exclusively to the MES: Ontario, Quebec and British Columbia.

Data from the SMEP and MES together cover all of Canada except Manitoba.

2011 General Social Survey: Overview of families in Canada (Cycle 25)

Cycle 25 of the General Social Survey (GSS) is the fifth cycle to collect detailed information on family life in Canada. The target population for cycle 25 is all persons 15 years of age and older in Canada, excluding residents of the Yukon, Northwest Territories, and Nunavut, and full-time residents of institutions. The GSS is a telephone-based household survey and data for Cycle 25 were collected from February to November 2011. The response rate was 65.8%, based on the 22,435 respondents. The previous GSS cycles that collected family data were Cycles 5, 10, 15 and 20. Cycle 25 covers much the same content as previous cycles on families. Topics include family origin of parents, leaving the parental home, conjugal history of respondent (marriages, common-law unions, separations and divorces), children of respondent (birth, adopted, step), maternity and parental leaves, child care arrangements, (re)partnering and fertility intentions, child custody and financial support arrangements for children and ex-spouse after a union break-up, and work history. Like other GSS cycles, cycle 25 also gathered data on the respondent's main activity, education, and other socio-demographic characteristics.

References

Department of Justice Canada. 2002. *Children Come First: A Report to Parliament Reviewing the Provisions and Operations of the Federal Child Support Guidelines*. Vol. 1. Ottawa.

Statistics Canada. 2002. *Maintenance Enforcement Programs in Canada: Description of Operations, 1999/2000*. Statistics Canada Catalogue no. 85-552-X. (accessed March 6, 2013).

Statistics Canada, 2012. "Selected tables on families in Canada." *General Social Survey: Overview of Families in Canada*. Statistics Canada Catalogue no. 89-650-X. No. 1, Table 18. (accessed March 6, 2013).

Notes

1. Percentage of divorced and separated parents represents the proportion of the Canadian population (aged 15 and over) that had been separated or divorced in the previous 20 years and had children 18 and under at the time of the 2011 General Social Survey.
2. Money would be owed to the Crown due to outstanding penalties or because the payor owes subrogated arrears (money that is owed to the government for default that occurred when the recipient was on social assistance and the support payments were assigned to the government).
3. Percentage represents parents who had separated or divorced in the previous 20 years and had children 18 and under at the time of the 2011 General Social Survey.
4. The Survey of Maintenance Enforcement Programs is funded by Justice Canada.
5. Most jurisdictions have been reporting to the SMEP for less than five years. Survey results indicate that most of these “snapshot” characteristics of MEP cases have remained very stable from one year to the next, therefore the focus remains on the most recent year information is available, 2011/2012.
6. Includes non-interjurisdictional support order (non-ISO) cases (cases registered where both the payor and recipient typically reside in the same jurisdiction) and ISO-in cases (cases that the jurisdiction has been asked to enforce by another MEP because the payor is known to reside in their jurisdiction and/or have assets in it). Refer to Text box 3 for supplementary information from the Maintenance Enforcement Survey, which provides limited aggregate information for additional jurisdictions.
7. Excludes cases where the type of beneficiary was unknown. In certain jurisdictions (Newfoundland and Labrador, Prince Edward Island, New Brunswick, Saskatchewan, Alberta, Yukon and Nunavut) where the case does not have an active regular support obligation, the type of beneficiary is not known. In most instances, these cases no longer have an active support obligation, but remain enrolled to collect on arrears.
8. Once a child passes the age of majority (either 18 or 19 depending upon the jurisdiction), he or she does not necessarily stop benefitting from support payments. Support payments can stop at various stages of a child’s life, such as when the child reaches the age of majority in his or her jurisdiction, or once the child has completed post-secondary studies, depending upon the terms of the court order or support agreement. Figures exclude a small proportion of cases where the age of the child(ren) is unknown.
9. The unit of analysis is MEP cases (a case is comprised of 1 payor and 1 recipient and the financial obligations that are being monitored/enforced by the maintenance enforcement program). In most instances, payors are involved in a single case, however a very small proportion of payors (5%) are involved in two or more cases.
10. Characteristics as of March 31, 2012.
11. About 21% of cases enrolled on March 31, 2012 did not have a regular payment due in March 2012. About three-quarters (74%) of these cases carry arrears. Most of these cases in arrears (62%) have been enrolled in MEPs for more than ten years. For many of these cases, the support payment obligations have likely expired but the case remains open to collect on arrears.
12. For Newfoundland and Labrador, New Brunswick, Yukon and Northwest Territories, data on arrears on enrolment is unavailable for older cases. These cases have been excluded in the calculation.
13. Manitoba does not report to the Survey of Maintenance Enforcement Programs (SMEP) or the Maintenance Enforcement Survey (MES).
14. Figure represents the proportion of cases enrolled with a regular payment due as of March 31, 2012.
15. Includes non-ISO/ISO-in cases that have remained enrolled each month over the two-year period. Additionally, these cases had support obligations that started within the first three months of enrolment (representing about 95% of new enrolments in the reference period). Cases with no payment due in the month are excluded from the calculation.
16. Age characteristic taken as of the end of the second year of enrolment.
17. Includes both jurisdictional garnishments as well as garnishments made under federal legislation.
18. There were about 14,900 irregular payors in 2005/2006 in the four reporting provinces and territories. By the end of the time period, about 4,600 of these payors remained enrolled with a payment due.
19. MEPs may collect the total amount due from an irregular payor if, for example, one large payment was received such as for arrears, rather than a regular payment.
20. There were about 26,700 regular payors in 2005/2006 in the four reporting provinces and territories. By the end of the time period, about 10,500 of these payors remained enrolled with a payment due.

Detailed data tables

Table 1

Median regular monthly payment due, by type of beneficiary, as of March 31, 2012

Jurisdiction	Type of beneficiary							
	Total	One child	Two children	Three children or more	Spouse only	Spouse with one child	Spouse with two children	Spouse with three children or more
	Median regular payment due (in dollars)							
Newfoundland and Labrador	294	235	427	567	732	1,325	1,726	1,953
Prince Edward Island	276	215	343	435	600	292	1,055	.
Nova Scotia	300	228	411	522	523	695	961	951
New Brunswick	252	200	349	450	652	547	1,015	1,602
Saskatchewan	334	265	427	500	616	538	850	1,137
Alberta	396	300	546	736	800	1,313	1,936	2,222
Yukon	350	300	500	726	232	x	x	.
Northwest Territories	500	400	622	865	550	.	.	.
Nunavut	400	307	500	643	1,250	.	x	x
Total	331	264	462	600	700	908	1,344	1,683

. not available for any reference period

x suppressed to meet the confidentiality requirements of the *Statistics Act*

ISO = Interjurisdictional Support Orders

Note: Includes non-ISO and ISO-in cases and excludes cases with no payments due in March 2012.**Source:** Statistics Canada, Survey of Maintenance Enforcement Programs, 2011/2012.

Table 2

Cases enrolled with regular support due, by proportion receiving payment in an average month, 2011/2012

Jurisdiction	Support received in full	Support received in part	No support received
	percent		
Newfoundland and Labrador	78	8	14
Prince Edward Island	51	10	39
Nova Scotia	63	8	28
New Brunswick	66	8	26
Saskatchewan	58	8	34
Alberta	60	7	33
Yukon	59	8	33
Northwest Territories	52	12	36
Nunavut	45	11	44
Total	62	8	30

ISO = Interjurisdictional Support Orders

Note: Includes non-ISO and ISO-in cases and excludes cases with no payments due in March 2012. Totals may not total 100% due to rounding.

Source: Statistics Canada, Survey of Maintenance Enforcement Programs, 2011/2012.

Table 3
Proportion of irregular payors in reference year, by change in payment pattern in following years

Change in payment pattern	Year from reference year					
	1 year	2 years	3 years	4 years	5 years	6 years
	percent					
2005/2006						
Irregular becoming regular	8	15	21	25	28	29
Irregular becoming semi-regular	11	12	14	14	14	14
Irregular staying irregular	80	73	65	60	58	57
Total	100	100	100	100	100	100
2006/2007						
Irregular becoming regular	8	16	21	25	27	...
Irregular becoming semi-regular	12	15	15	14	14	...
Irregular staying irregular	80	69	64	61	59	...
Total	100	100	100	100	100	...
2007/2008						
Irregular becoming regular	8	16	20	23	...	...
Irregular becoming semi-regular	15	15	15	14	...	...
Irregular staying irregular	77	69	65	63	...	...
Total	100	100	100	100	...	...
2008/2009						
Irregular becoming regular	9	16	19	...	...	...
Irregular becoming semi-regular	14	14	14	...	...	...
Irregular staying irregular	77	71	67	...	...	...
Total	100	100	100	...	...	...
2009/2010						
Irregular becoming regular	9	15	...	...	...	...
Irregular becoming semi-regular	14	14	...	...	...	...
Irregular staying irregular	77	71	...	...	...	...
Total	100	100	...	...	...	...
2010/2011						
Irregular becoming regular	8	...	...	...	...	...
Irregular becoming semi-regular	14	...	...	...	...	...
Irregular staying irregular	78	...	...	...	...	...
Total	100	...	...	...	...	...

... not applicable

ISO = Interjurisdictional Support Orders

Note: Includes non-ISO and ISO-in cases as of March 31 of reference year with regular payment due and enrolled in at least one subsequent fiscal year. Represents data from four reporting provinces and territories (Nova Scotia, Alberta, Yukon and Northwest Territories). "Regular": payors make a payment in at least nine out of twelve months during the year; "Irregular": payors make a payment in four or fewer months during the year. Totals may not add to 100% due to rounding.

Source: Statistics Canada, Survey of Maintenance Enforcement Programs, 2011/2012.

Table 4
Proportion of regular payors in reference year, by change in payment pattern in following years

Change in payment pattern	Year from reference year					
	1 year	2 years	3 years	4 years	5 years	6 years
	percent					
2005/2006						
Regular staying regular	89	87	86	85	85	85
Regular becoming semi-regular	7	7	7	7	7	7
Regular becoming irregular	4	6	7	8	8	8
Total	100	100	100	100	100	100
2006/2007						
Regular staying regular	90	88	86	85	85	...
Regular becoming semi-regular	7	7	7	7	7	...
Regular becoming irregular	4	6	7	7	8	...
Total	100	100	100	100	100	...
2007/2008						
Regular staying regular	90	87	86	85	...	...
Regular becoming semi-regular	7	7	7	7	...	...
Regular becoming irregular	3	6	7	8	...	...
Total	100	100	100	100	...	...
2008/2009						
Regular staying regular	90	88	86	...	...	...
Regular becoming semi-regular	7	7	7	...	...	...
Regular becoming irregular	3	5	7	...	...	...
Total	100	100	100	...	...	...
2009/2010						
Regular staying regular	90	87	...	...	...	...
Regular becoming semi-regular	7	7	...	...	...	...
Regular becoming irregular	3	6	...	...	...	...
Total	100	100	...	...	...	...
2010/2011						
Regular staying regular	90	...	...	...	...	...
Regular becoming semi-regular	7	...	...	...	...	...
Regular becoming irregular	3	...	...	...	...	...
Total	100	...	...	...	...	...

... not applicable

ISO = Interjurisdictional Support Orders

Note: Includes non-ISO and ISO-in cases as of March 31 of reference year with regular payment due and enrolled in at least one subsequent fiscal year. Represents data from four reporting provinces and territories (Nova Scotia, Alberta, Yukon and Northwest Territories). "Regular": payors make a payment in at least nine out of twelve months during the year; "Irregular": payors make a payment in four or fewer months during the year. Totals may not add to 100% due to rounding.

Source: Statistics Canada, Survey of Maintenance Enforcement Programs, 2011/2012.