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2025-26 Research on Separated and Divorced Parents: Focus Groups

Findings Report

Prepared for the Department of Justice Canada

Supplier: EKOS RESEARCH ASSOCIATES INC.

Contract Number: CW2428924

Contract Value: \$82,197.28

Award Date: November 19, 2025

Delivery Date: March 31, 2026

Registration Number: POR 056-25

For more information on this report, please contact the Research and Statistics Division,
Department of Justice Canada at rsd.drs@justice.gc.ca

Ce rapport est aussi disponible en français

Canada 

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Date: March 2026

This public opinion research report presents the results of a qualitative research study conducted by EKOS Research Associates Inc. on behalf of the Department of Justice Canada. The study was conducted with separated and divorced parents with a child support arrangement in 13 online focus groups in late February and early March 2026.

Cette publication est aussi disponible en français sous le titre Recherche de 2025-26 sur des parents séparés et divorcés : groupes de discussion.

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Catalogue Number: J4-202/2026E-PDF

International Standard Book Number (ISBN): ISBN 978-0-662-42790-2

Related publications: Recherche de 2025-2026 sur des parents séparés et divorcés : groupes de discussion

Catalogue Number: J4-202/2026F-PDF

International Standard Book Number (ISBN): 978-0-662-42823-7

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SUMMARY

A. INTRODUCTION

Policy and program development relies on data and evidence to support decision making. Given the dearth of research on family law, there are gaps in understanding the circumstances of separated and divorced parents. The Department of Justice Canada (JUS) commissioned the 2025/26 National Survey of Separated and Divorced Parents to support active policy work pertaining to child support and parenting time arrangements. A series of discussion groups with the target populations was also commissioned to complement the quantitative evidence.

The 2025/26 National Survey of Separated and Divorced Parents qualitative research component collected both experience-based data as well as opinion-based data on child support and other related areas of family law. Major question areas included experiences with and opinions of child support arrangements, and satisfaction with the arrangements.

Findings from this work support policy development through an understanding of perceptions and experiences of individuals living in Canada on important family justice issues.

B. METHODOLOGY

A total of 13 online focus groups were conducted, 11 of which included between six and nine participants from all regions of the country¹. The source for recruitment of the focus group participants was our randomly recruited Probit panel. Nine participants were recruited in 12 of the 13 sessions, although it was only possible to recruit five women who pay support for one discussion. Panel members who were 18 years of age or older were sent an email invitation, with a description of the research and were asked to complete a short online survey to indicate their interest in participating. The research team subsequently selected a subset of participants based on the objective of having a diversity of participants in each group (i.e., age, gender, and education of the participant).

Of the 13 groups, seven included parents paying child support (six of these were with men, one was convened exclusively with men reporting a household income of less than \$60,000, and one

¹ One of the 13 groups included four participants and one group included five.

group was with women). The remaining six of the 13 groups included parents receiving child support, including five groups with women, one of which was convened specifically with women reporting a household income of less than \$60,000, and one with men. Each discussion included participants of the same gender, given the sensitive nature of the discussion. Eleven of the discussions were conducted in English and two were conducted in French (one with men paying child support and one with women receiving child support).

Discussions took place between February 25 and March 11, 2026. A total of 115 parents were recruited to participate, of which 86 attended (46 parents paying child support and 40 parents receiving child support). An additional four individuals were paid an incentive without fully participating in the discussion. The discussions lasted one hour and 30 minutes and participants received an incentive of \$140. The recruitment script and online screening survey can be found in Appendix A, and the discussion guide is in Appendix B. Audio recordings, researchers' notes, and transcripts from the focus groups formed the basis for the analysis and reporting of results.

C. NOTE TO READERS

As per section 10.2.3 of the Standards for the Conduct of Government of Canada Public Opinion Research—Qualitative Research:

“[q]ualitative research is designed to reveal a rich range of opinions and interpretations rather than to measure what percentage of the target population holds a given opinion. These results must not be used to estimate the numeric proportion or number of individuals in the population who hold a particular opinion because they are not statistically projectable.”²

To avoid portraying these results as more widely generalizable to the population, terms such as “a few,” “some,” and “most,” rather than specific percentages or numbers, are used to broadly indicate views. To ensure a common understanding of the terms used in the analysis, the following guidelines were used in analyzing and reporting on participant results:

“A few participants”: at least two people but fewer than 25%

“Some participants”: 25% to 49%

“Many participants”: 50% to 75%

“Most participants”: over 75%

² Public Services and Procurement Canada. [Standards for the Conduct of Government of Canada Public Opinion Research - Qualitative Research](#). Last updated: Spring 2019.

The information participants provided is subjective in nature and based on their own recollections, experiences, and perceptions. The screening questionnaire and script can be found in Appendix A, and the discussion guide can be found in Appendix B.

D. KEY FINDINGS

Key findings from the qualitative discussions are below. Additional details and quotes are provided in the findings section.

Understanding the Child Support Guidelines (the Guidelines)

- Many separated or divorced parents felt they developed a fairly good understanding of the Guidelines), or that the Guidelines are straightforward.
- The Guidelines were referred to primarily as the calculation tables to determine child support, with the provincial Guidelines more often mentioned.
- Understanding was largely developed by lawyers or mediators accessed during the course of separation. Some talked to friends, family, or colleagues who have had previous experience with the Guidelines. A few said that they searched online for information before, during and after the process.
- Some said that although the Guidelines provide a standardized calculation in theory, it is more difficult to determine support when they are put into practice given the intricacies of some situations, and with the degree of conflict.

Experiences with the system

- Some said that the Guidelines added some simplicity or standardization to the calculation of support.
- Although parents stated that the Guidelines may be easy to understand and can create a more neutral process for determining child support, many parents said there is a lack of clarity in how the calculations are performed.
- Some said that it takes an unreasonable amount of time to come to a child support agreement. The use of the child support tables may be considered straightforward, but the process of negotiating and determining child support can prolong the stressful experience of “trauma” or conflict in a separation or divorce.
- Many said that the use of a lawyer or mediator was necessary to negotiate child support agreements. For these parents, the professional support helped to explain, interpret, and navigate Guidelines, and helped forecast an outcome. A few used the Guidelines and calculator to try to come to an agreement without professional support.

Challenges determining the level of support

- Participants provided many examples of challenges in determining child support that the Guidelines do not mitigate.
- Most notably, participants mentioned determining levels of income (disclosing or providing proof) and resulting child (or spousal) support as a challenge, along with annual fluctuations of income.
- Challenges were higher among those with greater income disparity and those with more adversarial relationships. The use of the Guidelines during a stressful time and ex-partners may intentionally create barriers to an agreement or misrepresent income levels.
- A few said that they did not pursue any changes to child support agreements because of the additional cost and conflict involved. In these circumstances, the additional legal fees and stress from continued interaction with their ex-partner was determined to be a barrier to pursuing changes.

Impact of child support

- The most common impact noted by parents was the coverage of basic necessities such as food and clothing. A few, however, felt that the amount of support is insufficient to cover even the most basic needs, particularly given rising costs of food, clothing, and accommodation.
- Some parents said the support meant that children could continue to have some enrichment through extracurricular activities.
- A few participants described how the support is intended to create continuity and stability for the children in terms of quality of life and standard of living. A few similarly explained it as a demonstration to the children of their ongoing emotional and financial commitment.
- A few participants spoke of child support as a responsibility. For a few, this was articulated in a positive context; however, a few spoke of child support as more of a (negative) obligation. For example, a few parents paying support described it as a way to “extort” money. A few participants receiving support described it as a means of control.

Shared parenting

- A few parents paying support expressed resentment at having to pay support when the child was not living with them.
- Some parents receiving child support said they had a 50/50 arrangement, but that their child(ren) spent more time with them than what was reflected in the child support payments. Nonetheless, these parents said it was not worth contesting the amount because

the financial difference was not meaningful enough to justify the additional time and money required to seek an increase, as well as concerns about the added tension and conflict it may cause.

- A few parents receiving support said that the ex- partner sought a more equal split in parenting time to reduce their financial obligations, despite not having sufficient time to spend with the children because of employment obligations (e.g., long hours), requiring them to rely on others for childcare.

Impact of blended families on paying child support

- Only some participants have had experience with a second or third family involving dependent children.
- A few of those parents paying child support said that having new financial obligations for a second or third family can make child support payments even more financially challenging. In particular, they argued that payments should be reduced given the dual income nature of the ex- partner's new household with shared expenses, reducing the need for the same level of child support.
- A few parents receiving support payments were concerned about the possibility of receiving reduced payments or a decreased willingness to pay child support when an ex-partner had new responsibilities for a child in a second family.
- Some of the parents receiving child support expressed the point of view that having a new family should not decrease their responsibility for any dependents in the first family, irrespective of the number of children involved.
- Many parents – both those who pay and those who receive child support – agreed that the introduction of a second family adds new layers of complexity from a financial standpoint. Some parents also described the added strain on relationships that one or both parents may have with the children in the first family.

Undue hardship

- Many parents paying for child support were not aware of the possibility of applying for undue hardship³, although they reported struggling to pay support.

³ Sometimes the amount of child support determined under child support guidelines, when combined with other circumstances, may create undue hardship for a parent or their child. If this happens, a different child support amount may be appropriate, and a parent may make an undue hardship application to court to have their child support amount changed.

- A few parents considered applying but were advised by their lawyer that it is very unlikely that they would be successful. A few participants said they had applied and were rejected.
- A few parents receiving child support said that their ex- partner looked into an undue hardship claim, but did not apply.
- Overall, there was a general impression that it would involve considerable time, effort, and money to revise the agreement, which was unlikely to be worth the investment.

Reasons for not meeting child support obligations

- Parents paying child support spoke about hardship, affordability, and an inability to keep up with payments as reasons for not meeting child support obligations.
- A few said there are unfair demands or lack of accountability for the way the money is spent. A few also raised concerns about the money going toward expenses for the ex- partner and not the child.
- A few parents receiving support also pointed to issues with changes in employment (e.g., job loss, reduced income) as a reason for not paying.
- Many parents – mostly those receiving support, but also some paying it – described attitudes of the parents paying support as the main reason for some not meeting their obligations. Examples included a desire to assert control or punishment of the ex- partner, a perception that they did not feel a sense of responsibility for their child and a perception of the unfairness of having to pay support, belief that the money is being used to cover the expenses of the parent and not the child, seeing the demand for money as excessive, and even a ruse to obtain their money. Most of the examples suggested a stance adopted on the basis of anger and resentment, rather than an inability to pay support.

Reasons for not having a formal support arrangement

- Parents noted several reasons for not having a formal support arrangement. First, some parents noted that they were able to work things out amicably, working together on decisions and what is best for the child. A few participants said that if both parents have relatively equal incomes, it may also decrease the need for a formal arrangement.
- Some pointed to the costs of legal representation, and in a few cases, the perceived limited assistance actually provided by lawyers as the main reason to try to work through a settlement without the involvement of lawyers and the courts.
- Some parents perceived the process of establishing a formal support arrangement as long and time-consuming, and therefore preferred to manage matters informally rather than seeking a formal arrangement.
- A number of parents said that they tried to work out an informal agreement, but that it became too difficult to finalize one as tension, conflict, and disagreements escalated. Some parents said it was simply too emotional for them at that time, and they felt too

overwhelmed to begin the process of negotiating a formal agreement. A few of these parents did eventually seek a formal arrangement due to financial hardship and the need to have contributions from the ex- partner to cover expenses for the child, so that they did not fall farther into debt.

E. POLITICAL NEUTRALITY CERTIFICATION

I hereby certify as Senior Officer of EKOS Research Associates Inc. that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Policy on Communications and Federal Identity and the Directive on the Management of Communications. Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, standings with the electorate, or ratings of the performance of a political party or its leaders.

Signed by:



Susan Galley (Vice President)

DETAILED FINDINGS

A. UNDERSTANDING THE GUIDELINES

Most parents participating in the study said that they had limited awareness of the Guidelines, which were developed to ensure both parents contribute fairly to their child's financial needs based on income and parenting arrangements prior to their separation or divorce. The stated objectives of the Guidelines are to

- Establish a fair standard of support for children that ensures that they continue to benefit from the financial means of both spouses after separation;
- Reduce conflict and tension between spouses by making the calculation of child support orders more objective;
- Improve the efficiency of the legal process by giving courts and spouses guidance in setting the levels of child support orders and encouraging settlement; and,
- Ensure consistent treatment of spouses and children who are in similar circumstances.

Many parents said that their understanding was developed primarily by lawyers or mediators, who introduced the concept of the Guidelines and explained the process. While some mostly deferred to their lawyer or mediator to explain the Guidelines, some others searched alternative sources as well throughout the process of their separation. Some said that they searched for the Guidelines online to learn more, while a few searched online for discussion boards that contain information and advice related to using the Guidelines. Some said that they talked to friends, family, or colleagues who have undergone a separation or divorce to learn more about using the Guidelines specifically to determine financial support.

"I definitely hadn't heard anything about it until I got legal representation." (Woman receiving support)

"It's relatively easy to understand on the website." (Man paying support, translated)

*"I coincidentally have a friend who was very familiar with the court system, so they were a huge help."
(Woman receiving support)*

Many parents felt they have a good understanding of the Guidelines. A few noted that their understanding developed over time from the first introduction to the Guidelines to how they work in practice. A few mentioned that there was a "steep learning curve" as they were first introduced to the Guidelines. A few stipulated that they have been separated or divorced for

many years and, in some cases, they have had to revisit the Guidelines over time and have developed further knowledge and understanding. A few others, however, said they have not revisited the Guidelines since determining their separation or divorce agreement, nor changed the level of child support in their agreement, even though many years have passed.

“I found the guidelines to be very accessible and very easy to understand and a great starting base.”

(Woman receiving support)

“My separation happened quite a long time ago, and there were several points along the way where I had to revisit it.” *(Man paying support)*

“At that time, I think I had a pretty reasonable understanding. Since then, I haven't had to think about it.”

(Man paying support)

Parents primarily referred to the Guidelines as the calculation tables to determine child support, with the provincial Guidelines more often mentioned. In this context, the parents who said they had a good understanding of the Guidelines meant that they were aware that guidelines were available to determine child support, and that the calculations involved inserting their financial information to produce an output.

B. PARENTS’ EXPERIENCES WITH THE GUIDELINES AND SYSTEM

Some parents said that the Guidelines added some simplicity or standardization to the calculation of support. A few said that the calculator provided in the Guidelines helped to bridge the difference in the desired support levels of both parties and was helpful to create an agreement that was considered fair to all parties. The calculations were perceived to be more neutral for these parents and were beneficial for reducing conflict, whether or not the separation was already high conflict. Further, the Guidelines were seen as a standardized format that all parents with dependent children are encouraged to use in a separation or divorce. A few parents said that the Guidelines helped them navigate their support payments in a straightforward manner, without the use of lawyers.

“It took it out of the domain of interpersonal stuff and made it into just a numbers thing that like a government body had made a decision about on behalf of all the children of the country.” *(Woman receiving support)*

“We sat down and we said, if we go with a lawyer, we start fighting, we're just going to lose money.” *(Woman receiving support)*

“I greatly appreciated having those guidelines in place and having them transparent because that reduced the amount of conflict in court.” *(Man receiving support)*

Some said that although the Guidelines provide a standardized calculation in theory, it is more difficult to determine support given the intricacies of various situations when put into practice. Others said that the calculations were oversimplified or that their lawyer or mediator was needed to interpret how to use the calculator to their advantage or in response to the other parent's assertions.

"I found it pretty straightforward, but almost oversimplified in a way." *(Man paying support)*

Although some parents stated that the Guidelines may be easy to understand and can create a more neutral process for determining child support, many parents said there is a lack of clarity in how the calculations are made. Some said that there is no information available regarding the decisions that go into the calculations or a "step-by-step" guide of how the whole process works. A few said that by creating a standardized calculator, it is difficult to accommodate unique situations. A few parents said that the calculations appear not to reflect the increasing cost of necessities, particularly for food and clothing.

"How that number works is a total mystery, and I have yet to find anyone who could explain it to me." *(Man paying support)*

"Sometimes it seems like a bit of a black box. How do they come up with the number? I took it for its word and had no problem with it. But what's the mechanism that it's using to kind of calculate behind that?" *(Man paying support)*

"I also know that they're pretty old. They're based on 2017 numbers, I believe, which to me seems wrong, because, with inflation, it hasn't gone up." *(Woman receiving support)*

Some mentioned the amount of time it takes to go through the process of determining child support, the cost of legal representation, and the resulting stress of the process when already experiencing "trauma" or conflict in a separation or divorce. As one parent articulated, even a process lasting several months can cause strain when the custody agreement is contingent upon the child support agreement, resulting in pressure to come to an agreement in order to see their child.

"I tried to start with a mediator and then everything, just like the floor fell out from underneath me. I didn't get to see my kid for three or four months, and then basically took any kind of deal that was given just so I could start seeing him again." *(Man paying support)*

"It was astounding to me how expensive and long the process was. Even among two people who wanted to make it work it still costs us 20, 30, 40 thousand dollars and years of time." *(Man paying support)*

Many parents employed lawyers or mediators to help with conducting calculations and used this information in court or mediation sessions. These parents said that they would not have been able to navigate the process without the help of the lawyer or mediator to explain and interpret the process. A few expressed that the separation was a stressful and conflictual time, and the lawyer or mediator helped to conduct the process without further adversity. A few used the child support calculators to negotiate an agreement between themselves and their former partner to save legal fees and perceived they would avoid further conflict. However, one expressed that they chose not to hire a lawyer and are struggling to understand how to use the Guidelines. Another said that there is not enough supporting information on the Guidelines, nor are they written in an understandable way.

“Working with professionals who've done this time and time again, you learn the ins and outs of the system, you learn the ropes.” *(Man paying support)*

“We either spend tens of thousands of dollars on lawyers or we sit down and talk amongst ourselves.” *(Man paying support)*

“I've done pretty much everything on my own instead of going through a lawyer. And I find that without a lawyer there's really no guidance provided.” *(Woman receiving support)*

C. CHALLENGES EXPERIENCED IN DETERMINING THE LEVEL OF CHILD SUPPORT

Participants provided many examples of challenges in determining child support. Most notably, determining levels of income of each ex-partner was mentioned as a challenge. This includes an ex-partner not disclosing their income or claiming a level of income that is perceived to be lower than their actual income. Some parents implied that their ex-partner claimed a lower level of income than they earned by reducing the income disclosed in their tax return (particularly for those who are self-employed or with a cash side-business) or did not provide a copy of their tax return as a means of verifying their income stated in the child support calculations. These parents implied that it is a disincentive for ex-partners to disclose their full income, as they will have to pay more or receive less child support.

“For me, it's been like pulling teeth to get even the most basic financial documents. I don't think my ex has filed her taxes in two or three years and I'm just kind of working blind some of the time.” *(Man paying support)*

“It was just a matter of, now we have to figure out a person's income when they choose to say they have none.” *(Woman receiving support)*

"I think we've gone through four rounds of financial disclosures and she's court-ordered to do them, but just refuses to do them." (*Man receiving support*)

Annual fluctuations in income were noted as a challenge when using the Guidelines. For parents – particularly those paying support – who do not earn a traditional and stable annual salary, variations in income earned annually can cause strain in making child support payments. If they earned a higher income in the previous year or two, the subsequent year's child support payments can be based on the higher amount, resulting in challenges in making payments in a subsequent year of lower income. As one parent articulated, the assessment "needs to be fluid" when determining child support payments to allow for year-to-year fluctuations in income, without returning to court or acquiring lawyers.

"I'm a commissioned [salary], so everything's on commission throughout the course of the year... there could be some pretty drastic fluctuations on occasion." (*Man paying support*)

"I believe the system is not fair and when they impose the child support on a dad. They look at his last three-years of income. They don't look at his current situation." (*Man, earning less than \$60,000, paying support*)

Parents who said that their separation was fairly amicable experienced fewer challenges with using the Guidelines. Parents who earned similar levels of income also noted fewer challenges with the Guidelines and said they came to an agreement of the child support payments – including special or extraordinary expenses – in a collaborative and timely manner.

"I knew her income, in her best years, and she roughly knew mine, and no one was being difficult about it." (*Man paying support*)

"There haven't been issues, it's been straightforward, and it hasn't had this sense of unfairness or imbalance in any way for me." (*Woman paying support*)

Challenges were more pronounced among those with greater income disparity or those relying on one parent for income. Some parents – notably those paying support – said that when an ex-partner does not work, it can create a financial burden on the paying party. Examples given were an ex-partner who never worked while the child(ren) were younger and continues not to work, an ex-partner who claimed a disability after the separation and was unable to work, and an ex-partner who quit their job to return to school after the separation. Additionally, a few partners paying support said that having to work full-time or overtime to afford the child support payments results in less time and flexibility to spend time with their child(ren).

“So now I make more money and I have to pay the child support and they get more free time and I'm working a job and a half.” (*Woman paying support*)

“Subsequently also reduced his employment from full-time to 80%. So fully capable to work full-time, choosing not to, and I feel like I'm filling that gap.” (*Woman paying support*)

Some parents experiencing acrimonious separations said that the Guidelines were not effective in mitigating conflict to determine child support. They described the need for the Guidelines during a stressful time, when an ex-partner may not negotiate in good faith or may intentionally create barriers to an agreement. A few said that some behaviours in which parents may engage – such as withholding information, financial support, or parenting time – are not lessened by the Guidelines.

“The calculation itself wasn't the problem, it's more the person that I'm dealing with.” (*Woman paying support*)

“The system doesn't understand if you're in an abusive relationship, accessing that information and trying to act on it is traumatizing for you and so women don't. And then we get screwed.” (*Woman, <\$60,000, receiving support*)

Further, a few parents said that they would have to pay additional legal fees if they tried to obtain or enforce accurate income disclosure or negotiate any other part of their child support agreement. A few participants said that it was challenging to find adequate legal representation. One parent receiving support said that it was difficult to get access to an experienced lawyer to work on their case. Another said that it became apparent that their legal counsel was not knowledgeable about family law. A few parents said that it is easier to continue with the child support payments or additional expenses rather than hire a lawyer to negotiate new terms or to create new or continued conflict.

“In my case, I don't care if I ever get child support from her. I just don't want to go back to court. I hate going to court. I don't want to pay my lawyer any more money.” (*Man receiving support*)

“On more than one occasion, I attempted to contact a lawyer that had a track record of having the means to handle the issues that I was working with and being passed off to junior lawyers both times (*Woman receiving support*)

“You have to sort of start to make some judgments about what fights are worth pursuing and what is it you just let go.” (*Man receiving support*)

Some parents mentioned that while the calculations of the Guidelines allow for a more neutral and simple way to calculate child support payments, there is no mechanism for determining how

the child support will be used. These parents— most of whom were paying child support —said there is no requirement to ensure the support is used toward the expenses of the child such as for extracurricular activities. A few of these parents also noted that there is no means of enforcement to ensure the child support payments are being used for their intended purpose. One parent paying spousal and child support provided an example of their ex-partner using the support to rent a one-bedroom apartment with no room for the child, even though the level of support was intended for two-bedroom accommodations. Another said that their ex-partner moved away, requiring a multi-hour drive for visitation, without adjusting the child support arrangement to reflect the additional cost of travel.

“You provide the financial support, but you're not allowed any input as to where that financial support is being used. So, you have no control over the money, if it is actually being used for the household, for the betterment of the child, or if it's just being used for the betterment of the household [and] the child's the afterthought.” (Man paying support)

“With the lack of reporting or accountability, I didn't know if the funds were being used for the purpose intended. So that was the challenge. But if you ask me today, I'm not greatly upset.” (Man paying support)

A few parents – notably fathers – who are paying support felt that the Guidelines have a gender bias against men. These parents felt that the Guidelines and the process to complete a formal child support agreement impose a higher financial burden on men. These parents said that the agreement is based on the income potential of the father, including using the previous three years of income, which may have been higher than the earning potential in the future. Further, the former relationship may have involved the mother staying home to raise the children with little to no employment income. These fathers expressed that in their situation, the mother is not required to find employment to contribute to child support, as the past level of income is the precedent, and the father is required to maintain their level of income, even if the custody arrangement involves equal parenting time.

“We've got 50-50 custody. I'm expected to work 40 hours a week. She is not.” (Man, earning less than \$60,000, paying support)

“At that time... I was making a fairly decent income, whereas at the time she had been kind of job-hopping... low-wage jobs, so obviously her income on paper was not a lot.” (Man, earning less than \$60,000, paying support)

“On paper, it may seem fair, but then when it meets the real situation, the children spend little time with the father because he's busy working to raise child support.” (Man paying support)

Further, these parents believed the process is biased toward considering the mother's side of the story over the father's.

"I found out it's a very, very harsh system that is crushing particularly the fathers." (Man, <\$60,000, paying support)

"She would say something in detail submitted to the judge, the judge would take her word 100% without question, and any counterpoint I made was ignored." (Man paying support)

Although not addressed in Federal Guidelines, a few parents paying child support and also paying spousal support noted many challenges with spousal support payments. While beyond the scope of this study, it is worth noting that spousal support can be an aspect of the array of negotiations and payments that take place as part of a separation or divorce and influences the experience of using the Federal Guidelines.

D. PERCEIVED IMPACT OF CHILD SUPPORT

Parents provided a wide range of perspectives on the impact of child support for the children, but also for the parent who is paying or receiving the support. While most participants described this support in terms of positive impacts, some parents on both sides of the equation focused on the impact of child support not being received, on children, and on relationships in general.

Among the positive impacts described, the most common was that the support contributes toward basic necessities such as food, clothing, and accommodation.

"The child support means you can afford food, essentials. When I first left with the kids we were going to the food banks because he wasn't giving anything. So now it's the difference of us having what we need." (Woman receiving support)

"I just have enough money for groceries. Enough to put a roof over our heads. No extra things like fancy clothes or even just regular clothes." (Woman, <\$60,000, receiving support)

Some parents described child support as helping to ensure that, in the presence of a family breakdown, there continue to be some opportunities for enrichment through extracurricular activities such as sports, and school break camps and activities.

"It certainly gives more flexibility for extracurriculars and being able to get things right away as they're needed." (Woman receiving support)

“Having two kids going into the age of teenagers, they want to be like everyone [and have] extra curriculum, and private teachers. [It’s a] huge help.” *(Woman receiving support)*

“When it does happen, I will say it does make a huge difference in my daughter's quality of life. We're able to do what is considered in our house the extras.” *(Woman receiving support)*

Some parents said that child support is intended to provide some continuity and stability in terms of quality of life and standard of living. A few parents, however, said that this is difficult to achieve this consistency in two separately-run households.

“Obviously it's important. My understanding of it is that kids are supposed to be able to maintain an equal standard of life in both households.” *(Man paying support)*

“It's for the needs of the children. When you're in a relationship, you share all of that. When you separate, you're supposed to be able to continue to offer those things. It goes more to the emotional level and a sense of security for the children.” *(Woman receiving support, translated)*

Some parents said that child support is a “responsibility” that one continues to have toward their children, whether the parents are together or not. A few parents paying child support described this responsibility as an obligation that is resented.

“It's mainly a matter of being responsible. These are your kids. Even if you're not earning much, do what you have to do. For me, it's accountability and responsibility as well.” *(Woman receiving support)*

“I think it's just again one of those things that has to be provided. There's not a lot of choice in the matter.” *(Man paying support)*

A few parents paying child support said they are uncertain about what the actual impact of the child support is, suggesting that perhaps it is being used for purposes other than the expenses related to the child. These parents said that it can be difficult to ascertain how the money is being used. A few also said that the demand for this support is not related to expenses for the child but simply a way to obtain extra income.

“In my experience, my ex is able to take his new girlfriend on vacation. It has not necessarily benefited my children as much as I would like.” *(Man, <\$60,000, paying support)*

“It's very hard to verify what those payments are actually going towards.” *(Man, <\$60,000, paying support)*

A few parents receiving child support said that it is another way for the ex- partner to exert control.

"If he's unhappy with the way I'm behaving he'll say 'I'm not going to send it' or 'I'm going to send you less.' It's just become this form of punishment." (*Woman, <\$60,000, receiving support*)

"It can be kind of used as a weapon. It almost doesn't feel worth it at times with all the trouble and the chaos that has come with it." (*Woman, <\$60,000, receiving support*)

A few parents paying support focused on the negative impacts on themselves, describing the detrimental effects of child support payments on their own quality of life. Similarly, some parents who should have been receiving child support but were not (or had not in the past) described the negative consequences of not receiving this support. Some parents also spoke of the negative impact of either paying or not receiving child support on their relationships with each other and on their children.

"There are huge impacts on child and both lives if they don't provide the child support, but the impact is only considered for the mom and the child's side. They don't think about the impact on the father." (*Man, <\$60,000, paying support*)

"Sometimes he wouldn't pay what he was supposed to pay. My eldest is definitely suffering mentally because of it, but then I couldn't afford to get her help." (*Woman, <\$60,000, receiving support*)

"Having child support absolutely helps. Not getting it is financially devastating. Being a single mom is rough... I can't do overtime or I can't stay late or make the extra money where I can." (*Woman receiving support*)

The opposite was also described, with some parents saying that the impact of the child support is to demonstrate an ongoing commitment to the children, and in some cases, simply to ensure harmony.

"It's an important way of parents continuing to show their commitment to their children in a variety of ways." (*Man paying support*)

"When the two parents understand their responsibility, it's easier. But when there's a parent who doesn't understand, there's this fight. Instead of creating a serene environment, it creates conflicts." (*Woman receiving support, translated*)

"Then the impact of making the child support [is] just keeping the harmony. Everybody benefits and it keeps the peace." (*Man paying support*)

Some parents receiving child support mentioned the inadequacy of the support and how it does not cover even the most basic necessities. A few others discussed the rising cost of groceries and other expenses, pointing out that amounts of child support are not keeping pace with inflation.

"I struggle to pay for groceries. It barely even pays for his food, honestly. Without it, I'm screwed, but it also doesn't make a huge impact." (*Woman, <\$60,000, receiving support*)

"I don't know how I would have managed at all without the support [but] it's not enough and cost of living especially has gone up so much. I went bankrupt last year after having so much debt." (*Woman, <\$60,000, receiving support*)

"It would be good if the calculator would show a higher amount [...] to match our current inflation. Everything increases in our country." (*Woman receiving support*)

E. DIFFICULTIES INTRODUCED WITH SHARED PARENTING TIME

Many parents said they have shared parenting time arrangements. For some, this works well, and there is some flexibility on the part of the parents with regard to the amount of time spent by the child at one household or the other depending on the circumstances. This may be related to summers and weekends, or convenience and distance to school or activities. This may also be linked to seasonal fluctuations in one parent's work demands.

"Realistically, it just works out. My ex-wife hasn't asked for an increase in child support when [my daughter has] been over there more. I certainly haven't asked to decrease the payments when she's over here for a more substantial period. We just get on with it." (*Man paying support*)

For some parents, there is a split parenting time arrangement⁴; however, they reported that the child spends most of their time in one household, which is not reflected in the payments. Some participants said that while there is shared time, one parent nonetheless contributes the majority of the costs or time, including taking the child to appointments or extracurricular activities (e.g., competitive events), sometimes at the expense of their income (i.e., bearing the impact of time away from work).

"My ex's work schedule is 12-hour shifts. So, in reality, he is not able to be 50-50. Some [periods] of the year it's 70-30, some years it's 60-40, which means that I'm being flexible with my schedule to have the children more. But on paper, it's 50-50, so the support is in his favour." (*Woman paying support*)

⁴ If there are two or more children and each spouse has the majority of parenting time with one or more of those children, the amount of a child support order is the difference between the amount that each spouse would otherwise pay if a child support order were sought against each of the spouses.

“Our 50-50 shared agreement has been a point of contention. Once I tried doing a recalculation, because the kids were with me on balance, exceeding the thresholds, and that became a fight because it would reduce the amount of my payment.” *(Woman paying support)*

“Say if they're with your spouse and they're not doing any extracurricular activities, clothes, or whatever is needed it always ends [that] more expenses come out of your pocket rather than the others.” *(Woman receiving support)*

A few parents receiving child support said that their ex- partner has or wants to have equal shared parenting time to reduce the amount that they are required to pay in child support, even though their work demands make it difficult to do so. As one parent said, they do not want the quality of time their children spend with a parent to be reduced simply because they are trying to reduce the amount of support payments.

“Some parents that maybe shouldn't have 50-50, [but] want 50-50 so that they can pay less. For us, he only signed off on less parenting time if I took less money.” *(Woman receiving support, <\$60,000)*

“He [said] I'll just take her 50-50. With his work, he couldn't. I didn't want my daughter being left with a neighbour or somebody random while he goes and works or something just to have her 50-50 and pay me less money.” *(Woman receiving support)*

“We had agreed to 50-50 and that just didn't happen. The kids were with me most of the time. I was the default parent. [But] because we had agreed to 50-50, he said for years if I don't get to see my kids, I shouldn't have to pay for them.” *(Woman receiving support)*

Most said that it was not worth the fight to have the support increased or decreased because of the tensions and conflict it would cause or due to the legal costs in making the adjustment.

“Ultimately, it's just working towards the common good for the kids. Most of us are going to choose our battles accordingly, and usually that's not one of them.” *(Man paying support)*

“We [have] 50-50. There was no change in the child support. I kept paying that amount because we had to revisit it with the case management justice.” *(Man receiving support)*

“There's no way of really forcing someone to follow through with their agreement on how often they take them either. So, it seems like a bit of a joke.” *(Woman receiving support)*

F. IMPACT OF BLENDED FAMILIES ON PAYING CHILD SUPPORT

Only some parents who participated had experience with the introduction of a second or third family involving dependent children. A few of these parents said it is difficult for payers with a second family to meet child support obligations. Some believe that payments should be reduced when recipients have a second family since the new household is dual income with shared expenses, which should reduce the need for the same level of child support.

“A big chunk of my paycheck goes there every week. And it has a huge impact on my new family, my situation.” (Man, <\$60,000, paying support)

“They should also look at the changing social and family responsibility of his new life. If they have a new life, then [there] should [be] an adjustment.” (Man, paying support)

The (unstated) underlying assumption is that, among those receiving child support, any new partner should assume some of the financial responsibility for the children of the original family unit. A few parents paying support asserted that there should no longer be any financial responsibility for child support since they personally have limited financial means and the ex-partner’s new blended household income has experienced a significant increase as a result of the new partner.

“She keeps trying to get our daughter to call him dad, but according to my lawyer, [that] doesn't change a thing. I still have to pay.” (Man, <\$60,000, paying support)

“If the partner’s ex moved on and with another, starting a whole new life in the home with another family, it should be considered an immediate 50% off the child support off the bat.” (Man, paying support)

A few of those receiving support payments described past concerns about a reduction in child support payments when ex- partner had new responsibilities for a child in a second family. They expressed concerns about having to go to court to enforce the payments, with the time delays and added strain on communications this introduces.

“Three years into a mediated court order that was very friendly, he had a baby in the relationship. At that time, I did worry. The Family Responsibility Office⁵ had to step in. Without FRO I would probably still be waiting for the money.” (*Woman receiving support*)

Some parents receiving child support emphasized that having a new family does not decrease a payer’s responsibility for any dependents in the first family. This was also expressed by a few parents paying child support, although most did not describe it this way.

“It wouldn't matter. It doesn't take away their obligation to their own child just because their ex-partner starts a new relationship.” (*Woman receiving support*)

“If the ex married a rich man, then [they] should still contribute as a father to his kids but should be considered more lenient.” (*Man, paying child support*)

“You also have to be fair to the new children but still maintain your responsibilities to the old children.” (*Woman receiving support*)

Generally, many parents said they see how the introduction of a new partner and children from a second or third family adds new layers of financial complexity. Some also spoke of increased strain on the relationships that children have with their parent who has new responsibilities resulting in their own children feeling forgotten or made to feel guilty for continuing to require child support, which has a negative impact on the children involved.

“Things get so much more complicated when you add in another person. [The new partner] was trying to dictate how child support should go and how co-parenting should go.” (*Woman receiving support*)

“The complexity actually happened when my ex got married and had a baby. My daughter exited that situation because his new baby [became] the priority.” (*Woman receiving support*)

“He didn't see the kids for 15 months, didn't send any money, didn't call, nothing. Because of this new wife.” (*Woman receiving support, <\$60,000*)

A few parents described cordial and flexible arrangements based on a common understanding that the support is intended for the quality of life of the children and shared responsibility, regardless of how families change following separation.

⁵ The Family Responsibility Office (FRO) is an Ontario government agency that helps enforce and collect court-ordered family support payments, mainly child support and spousal support.

“When they did move in together, we renegotiated. She said, he's going to be helping with the major household bills now, so we did actually adjust some of the costs that I was paying.” (*Woman paying support*)

G. EXPERIENCES WITH UNDUE HARDSHIP

Many parents paying for child support were not aware of the possibility of applying for undue hardship, although they reported struggling to pay child support. A few of those who were struggling financially and paying support expressed frustration that they had not been made aware of this option.

“At the time, I did not know about the undue hardship. I think I would have applied for that, [if] I'd known at the time.” *(Woman paying support)*

“When I was without work for like maybe a year, year and a half, [I was] still required to pay support based on making \$50,000-plus a year, it doesn't take long for the arrears to add up.” *(Man <\$60,000 paying support)*

Among those who were aware of it, a few said they had asked their legal representative about it and were told it is extremely difficult – if not impossible – to obtain. A few others said they actually applied for undue hardship but had their application denied.

“My application was rejected. So, I gave up after that. There is no hope that you can win in this system.” *(Man <\$60,000 paying support)*

A few of the parents receiving child support said their ex- partner had looked into it but did not apply, or that they were worried about the possibility that they would apply.

“I thought he might apply for [undue hardship] because he was paying child support to me for two children and to another mother for a child. He did not, fortunately.” *(Woman receiving support)*

There was a general perception that it requires going back to court and spending considerable legal fees. It was considered by many not to be worth the investment of time and money, given the slim likelihood of success. A few said that they would end up paying the money one way or the other, in either child support or legal fees.

“To go to the judge, even if it's 15-20 minutes, you don't get out of it [for] less \$3,000 to \$5,000 to get an increase of \$200 per month. It's only the lawyers who are ahead, laughing.” *(Woman, <\$60,000, receiving support)*

“[There should be a] quick response to situational-based changes such as sudden loss of income or illness to be able to immediately have that issue addressed without having to go through that whole court and lawyer system and time and paperwork.” *(Man paying support)*

H. PERCEIVED REASONS FOR NOT MEETING CHILD SUPPORT OBLIGATIONS

When asked about reasons why a parent might not meet their established child support payments, participants generally identified two main categories: financial inability to make the payment, and withholding payments because they believe they should not have to pay it.

Some parents paying child support described financial hardship and affordability as reasons for not being able to keep up with payments. They pointed to some situations in which they made partial payments because of their inability to pay the full amount. Some described situations in which the amount of support was established at a time of higher income, but changes in the economic environment or other factors led to reduced employment and income (e.g., reduced demand for their services or job loss). Some parents receiving support payments also stated this as a reason, although less frequently.

“During COVID, I was let go three times in one year. I couldn't pay child support, and it's horrible to be in that position.” *(Woman paying support)*

“The friends that I know that didn't pay or that couldn't pay, they lost their jobs and their child support was set at an amount and then they lost their jobs.” *(Man receiving support)*

“So many things in life can happen. People can lose jobs. People can change jobs. People can just feel overwhelmed.” *(Woman paying support)*

One parent said the family justice system does not easily accommodate adjustments in payments when financial circumstances have dramatically changed, noting that returning to court and incurring legal fees may not be feasible. Another parent paying child support also said that someone may no longer be able to pay the established amount but cannot afford legal fees and thus continues to bear the weight of the cost falling further and further behind.

“The system is all very black and white. When there are contentions, [the system] can be less flexible than it needs to be sometimes. It can't be revisited as often or as thoroughly as it needs to be sometimes.” *(Woman paying support)*

“Then you're just adding to the cost of what you may already owe, [there is] a reluctance to, once again, engage in the legal route.” *(Man paying support)*

Some parents said that another reason for not meeting obligations may be a lack of agreement about the need for or amount of an expense to be covered. Other parents paying child support spoke of excessive or mounting demands resulting in resistance, or because the ex-partners do not agree about the necessity of a certain expense. A few parents paying support discussed the need for accountability for the money and where it is being spent. One parent argued that paying for certain types of expenses – such as those that fall under the special or extraordinary expenses – should be agreed upon before the expense is incurred in order to avoid surprises.

“If the person is getting hit with a huge child support bill and all they can afford is maybe half that so they could keep from not living in a vehicle and be homeless and living on the street.” *(Man paying support)*

“We put in our agreement that any expense [is] to be shared. We both have to agree on it before we make that expense, otherwise then the other person is on the hook for it.” *(Man paying support)*

“If you're receiving child support, you should have accountability as to what you're spending the money on.” *(Man paying support)*

Some parents paying or receiving support also said the key problem is a fundamental disbelief or the lack of faith that the money is being applied to expenses for the children and not the ex-partner.

“The money he gives me he thinks of it as he's giving me money. He doesn't see it as giving me money because my son needs this. He sees it as my spending money.” *(Woman, <\$60,000, receiving support)*

A few parents attributed not meeting their obligations to a fundamental perception of unfairness, whereby a payer does not believe they should be required to have any financial responsibility for the child when they do not have shared parenting time with that child.

“[I felt] I'm paying this and selfishly, what am I getting out of this?” [Now] I know that I am, because I'm raising a great kid that has all these opportunities. That's the benefit that I needed to work through mentally.” *(Man paying support)*

“You almost need psychologists to work with people and help them understand [that] it's for the best interest of the children. And some people just don't ever get that.” *(Woman paying support)*

“[They are] lacking any sense of care or personal responsibility for the children that they helped bring into the world. [An] attitude of ‘I'm not going to be living in the house, so it seems crazy that I'm helping to pay for it.’.” *(Woman receiving support)*

“You've deprioritized your family. That person has just decided that this is not a bill they want to pay. Nobody wants their money taken from them for things that are deprioritized in their life.” *(Woman receiving support)*

A few parents paying support and many parents receiving support said that ultimately, those who choose not to meet their child support obligations are doing so “because they do not want to” and “do not believe they should have to.” A few parents receiving support took this one step further, saying that parents who are supposed to be paying child support see this as rewarding bad behaviour (i.e., making the choice to end the marriage), and withhold it for this reason. A few said that not paying child support is a way to control or punish the ex-partner.

“It's an attitude problem, that for some reason, paying a woman after she's left you. [It] just doesn't work for them.” (*Woman, <\$60,000, receiving support*)

“He thinks that because I've chosen to leave him and be a single mom that I should now deal with that without getting money from him.” (*Woman, <\$60,000, receiving support*)

“There's a sense on the part of my ex that this money should pay for control and if he doesn't have control then he feels justified in withholding money.” (*Woman receiving support*)

A few parents receiving support said that some parents do not meet their obligations simply because they believe they can do so without consequences (i.e., can get away with not paying the support).

“There's a sense of entitlement that they don't have to if they don't want to and nobody's forcing them to, [so] they just don't have to.” (*Woman, <\$60,000, receiving support*)

“They may not be taking the order seriously or think that there's any sort of consequence. They may not know that garnishments exist.” (*Woman receiving support*)

“The [government] should automatically just take the money from the person's paycheck and there should be no honor system.” (*Woman, <\$60,000, receiving support*)

I. REASONS FOR NOT HAVING A FORMAL CHILD SUPPORT ARRANGEMENT

When asked about why separated or divorced parents would not have a formal child support agreement, the two reasons noted most often were an amicable relationship between the ex-partner with similar incomes and a shared parenting arrangement. Many participants said that if there is flexibility and agreement with regard to their shared financial responsibility to support the children, then an informal agreement would be beneficial to avoid the process and cost related to a formal agreement. Having relatively equal incomes also reduces the need for either parent to pay the other for child support. That said, at least one participant said that it never

makes sense to go without a formal agreement, since one never knows what may occur at a later time. One parent noted that more parenting time with the child results in higher expenses, which should be considered in the amount of child support.

“The only instances I know of where there's no child support are ones where the breakup was relatively amicable and the two parent incomes were very similar.” *(Man receiving support)*

“It is an agreement we just kind of came to with the understanding that, yeah, the kid needs to do this stuff.” *(Man paying support)*

Several participants saw doing what one can to avoid high legal fees and the arduous, complex, and protracted court process as reason enough to at least try to manage matters informally. Some discussed the long delays and the time and energy required to go through the courts, making it “not worth the effort.” A few women said that it is not only daunting, but can be re-traumatizing, to go through the courts, including facing their ex- partner and having to repeatedly recount difficult experiences.

“The main reason is just the cost to go through lawyers and through the actual court process to get it done. It's just astronomical.” *(Man paying support)*

“The system is slow, the system is backlogged even if you have a great lawyer, sometimes you can't even get a court date when you need it.” *(Woman paying support)*

“The energy it takes isn't worth it. And you'd rather just pay things yourself than have to fight somebody else for the money.” *(Woman paying support)*

“It probably has a lot to do with trauma. This system really makes it so that you have to deal with the individual over and over again.” *(Woman receiving support)*

“The family court system feels like you're trying to scale a castle. It just feels so out of reach. There's not enough access to free legal advice.” *(Woman receiving support)*

A number of participants mentioned wanting to keep the peace and avoid conflict as much as possible for the benefit of everyone involved, particularly the children. A few said they tried to avoid involving lawyers and the courts for as long as possible to avoid potentially escalating the degree of conflict.

“Having an actual piece of paper would actually escalate things for us. It's a lot easier for us to be loosey-goosey.” *(Man paying support)*

“I was very conflict-avoidant in that sense. I just wanted it to be as smooth and peaceful and [the] least disruptive for my son as possible at the time.” *(Woman receiving support)*

"I think there are a lot of people, especially women, who don't like conflict, so they want to avoid conflict, and it pays off more for men." (*Woman receiving support, translated*)

A few women said they limited contact with the ex- partner and therefore did not pursue a formal agreement out of concern for the safety and well-being of their children, as well as for their own.

"I would much rather go it alone and keep my kids safe from him, then go after him for child support."
(*Woman paying support*)

"He was quite abusive and quite controlling and I was very scared to go to court. I would just kind of make do just to keep myself and my daughter safe." (*Woman receiving support*)

Some women also brought up not wanting to face the process of a formal agreement at a time when they were facing a very difficult period in their lives and already felt overwhelmed. They felt that initiating a formal process at this point would be "just too much." A few said that they did not feel they had the capacity to fight or go through the complex system without any support or guidance. One woman also questioned the point of going through the expenses and difficulties if the court ordered that child support cannot be enforced if an ex- partner chooses to ignore it. A few also said that lawyers do not really provide much assistance.

"It was so fraught with emotion. The idea of going kind of back into the ring and having to fight another round was exhausting." (*Woman receiving support*)

"We were homeless. It was a lot. I didn't really have the resources to find what I need to find." (*Woman receiving support*)

"For me, it was mainly I'm afraid of him. I was recovering from PTSD. It's daunting. There's just this exhaustion of trying to put my life back together." (*Woman, <\$60,000, receiving support*)

"Being scared of more conflict, because you're also going through a trauma at the same time as trying to navigate financial decisions and breaking up your family." (*Woman receiving support*)

A few parents receiving support said that, although they tried to go with an informal agreement for as long as possible, it eventually became necessary to initiate a formal process because they were falling further behind financially and needed to obtain or have support increased to be more in line with the Guidelines.

CONCLUSIONS

Although many separated or divorced parents felt they developed a fairly good understanding of the Guidelines over the course of their separation process, most could not distinguish between federal and provincial Guidelines. The Guidelines were described as the calculation tables used to determine child support, with the provincial Guidelines mentioned most frequently. Many credited lawyers or mediators in helping to build understanding of and interpret the Guidelines.

The Guidelines were credited with allowing a standardized or neutral process for determining child support. However, while the child support tables may be considered straightforward, many said the process of negotiating and determining child support through courts and mediators can prolong the stressful experience of a separation or divorce. A few used the Guidelines and calculator to try to come to an agreement without professional support.

Participants mentioned that many challenges in determining child support are not mitigated through the Guidelines. Primarily, disclosing income to ex-partners was frequently described as a challenge, along with determining payment calculations when income fluctuates annually. Child support arrangements are negotiated during a stressful period and ex-partners may intentionally create barriers to an agreement or misrepresent their income levels. A few did not pursue any changes to child support agreements over time because of the additional cost and conflict involved. In these circumstances, the additional legal fees and stress from continued interaction with their ex-partner was determined to be a barrier to pursuing changes.

Some described the impact of receiving child support as covering necessities such as food, clothing, and accommodation, although some felt the established amounts are insufficient given rising costs. Others said child support helps to ensure additional enrichment (e.g., summer camps, recreational/sport activities). For some, the impact of child support is about ensuring ongoing financial stability to mitigate disruption to children's quality of life following the breakdown of the family. For a few, it is a demonstration of commitment to the children that they continue to be supported by both parents. Similarly, some described it as the fulfillment or shirking of parental responsibility.

A few parents paying support believed the obligation is contingent on shared parenting time and that the responsibility to provide support is negated in the absence of shared parenting time. Because of its link to child support, shared parenting time seems a key battleground with the potential for misuse to influence financial obligations, making it disruptive to the relationships.

The occurrence of a second or third family was also described as adding complexity and disruption to already difficult situations. Both the introduction of greater financial pressure, as well as added relationship tension and conflict were noted.

Further, reasons for not meeting child support obligations were largely split into the following:

- Financial hardship related to reduced income or increasing costs (e.g., new financial obligations); or,
- Perceptions of unfairness related to the association between the obligation to pay child support and shared parenting, or efforts to use child support to manipulate or control outcomes.

Reasons hypothesized for not having a formal agreement focused mainly on amicable and flexible approaches , where children's well-being is the central focus and priority were noted. Similarly, some said there may not be a need for a formal arrangement when parents have similar income. In some cases, however, not having a formal arrangement is driven by the need to avoid conflict and/or safeguard children, or the inability to confront the complexity, as well as the emotional and financial burden of negotiating a formal agreement. A few in this situation indicated that this decision was revisited some years later as a result of the mounting financial burden.

APPENDICES

A. RECRUITMENT SCRIPT (ONLINE AND TELEPHONE)

ENG (EMAIL)

Government of Canada Online Group Discussions with Separated and Divorced Parents - EKOS
(La version française du message suit)

Dear member of the Probit research panel,

EKOS Research Inc. is conducting a series of online, 90-minute group discussions with individuals who have separated or divorced who are currently paying or receiving child support for one or more dependent children of the relationship. The study is being conducted for the Department of Justice Canada (JUS) in support of policy development activities that ensure that the family justice system is relevant and responsive to the needs of Canadian children, and their parents, who have experienced family breakdown.

These discussions will take place online in a secure environment (e.g., password-protected) between February 23 and March 9th, 2026. Each discussion will be held with six to eight separated or divorced individuals from across the country. There will be no observers present, only the moderator and participants.

We are offering an honorarium of \$140; participation is completely voluntary. You can stop participating in the study at any time, for any reason. You do not have to answer any questions you do not want to. If you decide to stop participating, and wish us to do so, we will remove any input you provided to the discussions. Your decision to participate or not participate and any responses you provide will not affect any dealings your organization may have with the Government of Canada.

The discussion will be structured as a guided conversation; everyone will be asked to provide opinions for at least some questions, although no one will be "put on the spot". Because we are looking for participants' thoughts and views, the questions do not have right or wrong answers.

Your personal information will not be provided to any third party. As this study involves small group discussions, the privacy and confidentiality of the research participants cannot be guaranteed with respect to the other research participants in the discussion and the online nature of the research. However, you will only be referred to by your first name for the discussions. No other personal information will be shared with participants by the research team.

Anonymous excerpts or quotes from the discussion may be included in the final report to illustrate the findings, but they will not be linked to an individual participant. The research is being administered according to the requirements of the *Privacy Act*, *Personal Information Protection and Electronic Documents Act* and *Access to Information Act*. To view our privacy policy, click [here](#).

To participate in the discussion group, you will need access to a mobile phone, a computer or tablet connected to the internet, with both audio and video capability, such as speakers and webcam. We will ask you to make sure your audio and video equipment are working well before the day of the discussion group.

The sessions will be audio (not video) recorded to generate a transcript of the discussion using a secure Canadian AI system, with no reference to names of participants. This anonymized transcript will be provided to the study sponsor. Only the EKOS research team will have access to the recording, which will be destroyed upon completion of the study. The study results will be available six months after the completion of the data collection for the study, which can be accessed through Library and Archives Canada at <https://www.bac-lac.gc.ca/eng/porr/Pages/porr.aspx>. We will also send research participants a link to the report once it has been posted.

In order to express your interest, please complete this 2-minute survey, where you can get details on date and time and indicate your interest and availability to participate.

[START THE SURVEY TO REGISTER YOUR INTEREST]

If the link does not work for you, please copy the following one into your browser:
[LINK]

If you have any questions, contact EKOS Research Inc: 1-800-388-2873 or focusgroups@ekos.com. You can also complete these questions by calling the same 1-800 number, if this better meets your needs. This research is also registered with the Research Verification Service maintained by the Canadian Research Insights Council and can be verified at <https://canadianresearchinsightscouncil.ca/rvs/home/> by entering project code 20251215-EK718.

Thank you in advance for your participation.

Probit Inc. and EKOS Research Associates Inc.

WINTRO

Thank you for visiting the registration site for the online focus groups, each with up to eight parents who have separated or divorced and are currently paying or receiving child support for the dependent children of the relationship. The study is sponsored by the Department of Justice Canada (JUS) and conducted by EKOS Research Associates Inc, in support of policy development activities that ensure that the family justice system is relevant and responsive to the needs of Canadian children, and their parents, who have experienced family breakdown. These 90-minute discussions will explore views and experiences of separated or divorced parents living in Canada on key family justice-related topics important to policy development. Participants will be offered \$140 for attending the discussion.

Groups will be held between February 23rd and March 9th. Only first names will be used in order to protect privacy as much as possible.

Once you have registered, you will receive an email confirmation. If you are selected, you will receive a telephone call in the next few days to confirm specific questions and provide more detail. You will also receive an email reminder with the link to the secure video conference meeting a day or two before the session.

Please note that your responses to this survey and the discussion are confidential. Your personal information will not be reported to any third party. As this study involves small group discussions, the privacy and confidentiality of the research participants cannot be guaranteed with respect to the other research participants in the discussion and the online nature of the research, although only first names will be used and only audio recordings will be taken. A transcript of the discussion generated using a secure Canadian AI system, without access to names of individuals, will be provided to the study sponsor.

The study results will be available six months after the completion of the data collection for the study, which can be accessed through Library and Archives Canada at <https://www.bac-lac.gc.ca/eng/porr/Pages/porr.aspx>. The findings will be generalized, however, and your identity will not be part of the reports.

You can also complete these questions by calling the same 1-800 number, if this better meets your needs.

S1 [1,2]

In the last 20 years, have you:

Select all that apply

Separated from a married or common-law relationship. This would include a separation from a live-in relationship, no matter how short or long it lasted.	1
Obtained a divorce (including a separation that ended in divorce)	2
None of the above	98

Q1B

When did you become separated or divorced? Is it within the...

Last 5 years	1
Last 6-10 years	2
Last 11-15 years	3
Last 16-20 years	4
Over 20 years ago	5
Prefer not to answer	99

S4

To the best of your knowledge, is your ex-partner/spouse, with whom you have dependent children, still living?

Yes	1
No	2

S3

A dependent child is under the age of majority, or over the age of majority but cannot become independent because of an illness, disability or other cause (for example, is enrolled in post-secondary education program).

Do you and your ex-partner/spouse currently have dependent child(ren) together from any relationship that ended in separation or divorce?

Please do not include foster or step-child(ren).

Yes	1
No	2

S3A

Please provide the current age of the dependent child(ren) (A dependent child is under the age of majority, or over the age of majority but cannot become independent because of an illness, disability or other cause (for example, is enrolled in post-secondary education program).) of this relationship:

Age	77
-----	----

S3B

Do currently you pay and/or receive child support for the dependent children of this relationship?

Yes	1
No	2

Q2

Are you or is any member of your household or immediate family employed in:

Q2A

Government of Canada

Yes	1
No	2

Q2B

An advertising agency

Yes	1
No	2

Q2C

A market research company

Yes	1
No	2

Q2D

The media (Print, Radio, TV, Internet)

Yes	1
No	2

Q4

Have you ever attended a focus group or one on one discussion for which you have received a sum of money?

Yes	1
No	2

QGENDR

What is your gender:

Man	1
Woman	2
Gender diverse	3
Prefer to self-describe:	77
Prefer not to say	99

QAGE

In which of the following age categories do you belong?

Less than 18 years old	1
18 to 24	2
25 to 34	3
35 to 44	4
45 to 54	5
55 to 64	6
65 or older	7
Prefer not to say	99

QAGEA

Are you 18 years of age or over?

Yes	1
No	2

LS2

Do you and your ex-spouse/ex-partner reside in:

The same neighbourhood	1
The same city	2
The same province/territory	3
Different provinces/territories	4
Different countries (ex-spouse/ex-partner) lives in the US	5
Different countries (ex-spouse/ex-partner lives in another country)	77
Don't know where ex-spouse/ex-partner lives	99

LS3

Do you have financial responsibilities for child(ren) who are not part of this child support arrangement (e.g., child(ren) from a newer or older relationship)?

Yes	1
No	2

LS4

In the period following the separation or divorce, did you live with a new partner?

Yes	1
No	2

LS5

Are or were there dependent children as part of this new family, either from your partner's past relationship or children you had together?

Yes	1
No	2

QFOCUS

Would you be able to participate in a 90-minute discussion that takes place during the evening on a weekday at some point between February 23rd and March 9th? If you are selected, we would contact you again within the week to ask you about your availability on specific dates and times.

Yes	1
No	2
Unsure	3

Q3D

Is there anything that you would need assistance with, that we could provide in order for you to participate such as a different method of communication or having materials available to you in a different format?

Yes (please specify)	1
No	2

QLANG

Would you prefer to participate in English or in French?

English	1
French	2

QCONSENT

At the start of the discussion, you will be given some added details about the purpose and kinds of questions you will be going through. To participate in the discussion group, you will need access to a mobile phone, a computer or tablet connected to the internet. You will need both audio and video capability, such as speakers and webcam, to participate in the discussion group.

These online discussions will take place in a secure environment (e.g., password protected discussion). All personal identities will be protected. You will only be referred to by your first name. No last names or business names will be used. Anonymous excerpts or quotes from the discussion may be included in the final aggregate report to illustrate the findings, but they will not be linked to any participant.

Your participation in the focus group is completely voluntary. You can stop participating in the study at any time, for any reason. You do not have to answer any questions you do not want to. If you decide to stop participating, and wish us to do so, we will destroy all the information you have provided. Your decision to participate or not participate and any responses you provide will not affect any dealings you may have with the Government of Canada.

Discussions will be observed by members of the EKOS research team. A transcript will also be generated using a secure Canadian AI system, without access to names of individuals or organizations, and provided to the study sponsor.

If you want to contact us about this group, please call EKOS Research Inc, at 1-800-388-2873 or email focusgroups@ekos.com. You may also verify this research with the Research Verification Service operated by the Canadian Research Insights Council (CRIC) at

<https://canadianresearchinsightscouncil.ca/rvs/home/> by entering project code 20251215-EK718.

Sessions will be audio recorded for research purposes only. EKOS Research Associates Inc. is committed to maintaining the security and privacy of the information we collect from the public, and we protect your personal information through appropriate physical, organizational and technological measures. For more information about our privacy practices, please read our Privacy Policy. For questions regarding access to personal information held by EKOS, the accuracy of this personal information, or complaints related to EKOS' privacy practices, please contact our Privacy Officer at pobox@ekos.com.

Now that you have all of the details about what is involved in the group, that sessions will be audio recorded, and what is being done to protect everyone's privacy and personal information, are you comfortable with participating in the discussion?

Yes	1
No	2

QTELE

If you are selected to participate in one of the discussions, we will contact you by telephone in the next few days to see if you are still interested and available for a specific date and time, and answer any questions you may have. Once selected and invited to participate in one of the discussions we give you a reminder telephone call and send an email to remind you and provide the link to the discussion a day or two prior to your group discussion including the login instructions as well as the password protected link for the discussion.

What is the best telephone number to reach you?

Telephone number:	1
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QEMAIL

<[Have a source email]Is <source mail> the best email address at which to send you an invitation to the discussion, with the secure link and 1-800 number?[ELSE]What is the best email address at which to send you an invitation to the discussion, with the secure link and 1-800 number?>

[Have a source email]

Yes	1
-----	---

<[Have a source email]No, please provide alternate email :[ELSE]Email address :> 77

PFNAME

Please provide your first and last names. Only your first name will be used in the discussion.

FNAME

First name:

1

1

LNAME

Last name:

1

1

ECONFIRM

Confirmation of registration for group discussion | Confirmation d'inscription à la discussion de groupe

(La version française du message suit)

Dear <first name> <last name>,

This is to confirm that you are registered for consideration to attend a discussion taking place on a weekday during the evening, between February 23rd and March 9th. The discussion will be in <[QLANG = 1]English[ELSE]French>.

Thank you for expressing your interest. If you are selected to participate in one of the discussions, we will call you to ask about your interest and availability to attend a specific session on a specific date and time, and provide a few more details about the discussion, as well as answer any questions you may have. We will then send you an email reminder the day before the discussions, including the login instructions as well as the password protected link for the discussion.

If you want to contact us about this group, please call EKOS Research Inc, at 1-800-388-2873 or email focusgroups@ekos.com. You may also verify this research with the Research Verification Service operated by the Canadian Research Insights Council (CRIC) at <https://canadianresearchinsightscouncil.ca/rvs/home/> by entering project code 20251215-EK718.

Sessions will be recorded for research purposes only. EKOS Research Associates Inc. is committed to maintaining the security and privacy of the information we collect from the public, and we protect your personal information through appropriate physical, organizational and technological measures. For more information about our privacy practices, please read our Privacy Policy. For questions regarding access to personal information held by EKOS, the accuracy of this personal information, or complaints related to EKOS' privacy practices, please contact our Privacy Officer at pobox@ekos.com.

Thank you for your registration.

Susan Galley
Project Manager
EKOS Research Associates, Inc.
www.ekos.com

THNK

If you have any questions, please let us know by calling us toll-free at 1-800-388-2873 or by sending an e-mail to focusgroups@ekos.com. Thank you for your cooperation and time.

QFIL

Unfortunately, based on your responses you are in a group that is already completed. Thank you for taking the time to assist us in our data collection.

THNK2

Thank you for your cooperation! Based on the information you have provided, unfortunately you are not eligible to participate in this survey.

B. DISCUSSION GUIDE

1. INTRODUCTION (3 MINUTES)

- I represent EKOS Research (reminder to only use first name of moderator and participants). These groups are being conducted for the Department of Justice to explore the experiences and perceptions of separated and divorced parents related to key family justice-related topics important to policy development.
- It's important to note that we do not work for the Government of Canada, although we are currently under contract to the Government for this study.
- The findings from this research will provide the Department with important information to support family justice-related policy development.
- This group is part of a series of focus groups taking place online across the country. This session is with parents <paying/receiving > child support for one or more dependent children or youth. There are other groups that are taking place with parents <receiving / paying > child support.
- This session will last about 90 minutes, and we'll just quickly go over the format and "ground rules":
 - ◇ The discussion is being audio recorded so I can listen to what everyone is saying and not worry too much about taking notes. These recordings will not be shared outside of the research team. They will be destroyed at the conclusion of the study.
 - ◇ We will have observers from the EKOS team, but no observers from the Department of Justice.
 - ◇ We will only be using first names to protect confidentiality, and ask that no one take screen shots or record the discussion.
 - ◇ A transcript will be generated by a secure, Canadian AI system that does not have access to the name of individuals or organizations. This anonymized transcript will be provided to the study sponsor.
- There are no right or wrong answers here and no need for any specific expertise. We're looking to draw from lived experience.
 - ◇ Your participation is voluntary. We want to make this discussion forum a safe space so that you can freely contribute your thoughts and experience. If at any point you prefer not to answer or feel uncomfortable in the discussion, you are free to withdraw. If you do

decide to do so, record of your responses would not be included in the analysis, however, you would still be provided with the incentive for participation.

- ◇ We ask that you speak one at a time and be respectful of one another's opinions.
- ◇ It's okay to disagree with other participants. Please speak up even if you think you're the only one who feels a certain way. Everyone has different experiences and different points of view.
- As facilitator, I will raise some points for discussion, keep an eye on the time, and make sure everyone has a chance to participate.

2. INTRODUCTIONS (5 MINUTES)

1. Let's start by going around the group. Please introduce yourself and tell us something about yourself (general part of the country, how many and ages of children).

3. GUIDELINES (80 MINUTES)

For the purposes of this discussion, child support will be defined as providing or receiving financial support.

For this discussion, we will explore perceptions and experiences about family justice-related topics including Guidelines.

The objectives of these guidelines are

- **(a)** to establish a fair standard of support for children that ensures that they continue to benefit from the financial means of both spouses after separation;
- **(b)** to reduce conflict and tension between spouses by making the calculation of child support orders more objective;
- **(c)** to improve the efficiency of the legal process by giving courts and spouses guidance in setting the levels of child support orders and encouraging settlement; and
- **(d)** to ensure consistent treatment of spouses and children who are in similar circumstances.

Let's begin by talking about your general understanding of the Guidelines. Would you say that you feel you have a fairly high or low level of understanding?

- a. How did you learn about the guidelines or build a deeper understanding of it? Was this easy to understand or a steep learning curve?
2. What do you think the impacts are of providing or not providing child support?
3. What is your own experience with the Guidelines?
 - a. Do you feel the guidelines are fair?
 - b. How did you find using the system, in terms of complexity? And, in terms of efficiency?
 - c. How hard or easy is it to navigate the system? Did a lawyer or other legal advisor help you? What resources or supports did you use, and did you find them helpful?
4. Without getting into too much personal detail, what are some challenges you experienced when determining child support?
 - a. Were there challenges with determining each parent's income, getting income disclosure from the other parent, and/or special and extraordinary expenses (e.g., extracurriculars, orthodontics, private school)?
 - b. Were there any other challenges that you encountered when determining child support?
5. Some separated or divorced parents have shared parenting time arrangements, that is each parent has more than 40% of parenting time with the children including those with a 50/50 split. What are some of the challenges with respect to the payment of child support in this type of parenting arrangement?
 - a. Were there challenges with respect to the parenting arrangements for your children possibly impacting on the child support amount to be paid?
6. Some parents with a child support arrangement do not meet their obligations, why do you think that is?
7. Have you experienced any hardship related to your child support payments? Have you or your ex-partner applied for undue hardship?
8. Some separated or divorced parents with child support arrangements are now in new live-in arrangements. What are the challenges you think would arise with respect to the payment of child support when there is a second or even a third family with children involved?
 - a. Has anyone experienced this? What challenges did you and your family face?

9. In our recent survey of separated and divorced parents with dependent children, more than one third of parents reported that they did not have a child support arrangement. Why do you think that could be?
- i. Prompt, could it be that they felt like they didn't need an arrangement, or perhaps there were barriers to access assistance with arrangements (lack of supports), or maybe there were issues in the family (communication difficulties, conflictual relationships etc.)?

4. WRAP UP (2 MINUTES)

10. Is there anything that we haven't talked about or that you would like to add before we go?

THANK YOU