

**Report on the effects on Support Recipients and
Support Payers as a result of the application of
Canada's Federal Child Support Guidelines in
various family situations (2008)**

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In Memory of Darrin White



In memory of Darrin White, the loving father who ended his life as a result of the bias, discrimination and injustice in Canada's Family Courts. A family court in the Province of British Columbia ordered that almost all of Darrin White's monthly income be paid to his ex-wife for child and spousal support payments leaving no money to support himself and his teenage daughter, Ashley White, from a previous marriage. While the family court forced Darrin into poverty despair and eventual suicide, his second wife was allowed to deny him access to his children with impunity.

....And also in memory of the thousands of other loving parents who have succumbed to persecution by the state and the alienation of their children by the other parent.

Executive Summary

Since May 1, 1997, when Canada's Federal Child Support Guidelines were passed into law, Canadians in many parts of Canada have been claiming that the Guidelines are highly flawed and causing severe harm and injustice against child support payers in Canada with these harmful effects spilling over to adversely affect their children and extended families. Due to Canada's complex system of child related tax credits and subsidy programs, it is virtually impossible for the average Canadian to see the real effects and the real injustices being committed against so many of their fellow Citizens as a result of the imposition of Canada's Federal Child Support Guidelines.

This report outlines, in a clear and logical manner, the financial effects on child support payers and recipients caused by the imposition of Canada's Federal Child Support Guidelines. This report is based on a detailed analysis of a variety of the financial circumstances of separated families using typical parent incomes as well as typical child and housing cost variables. To make the effects of Canada's child tax credits and child related subsidy programs clearer to the reader, individual Revenue Canada taxation forms were completed for the financial circumstances for both the support recipient and payer in all of the examples.

The shocking findings outlined in this report support what previous credible reports have concluded and what many Canadians have been saying for years now – that Canada's Federal Child Support Guidelines and the Federal Child Support Tables are highly flawed, illogical and are the cause of significant harm and injustice to Canadian parents who must pay child support in Canada today. This report confirms that the application of Canada's Child Support Guidelines contributes to the financial devastation of good loving Canadian parents and in the process is literally tearing apart the social fabric of society and causing great harm to Canada's national interest. Canada cannot claim to be a great democracy and claim to have equality for its citizens as long as courts in Canada are forced to apply Canada's existing child support related legislation which, under the shady veil of "child support," punishes, discriminates and financially destroys child support payers, most of whom are fathers. Many Canadians believe that most of those in the legal establishment, including many of Canada's judges are fully aware of the injustices created by the Guidelines, but few dare to speak out in today's political climate in which Canadian fathers are treated as second class citizens in Canada's gender biased family courts. Tragically, those with the power to correct are aware of but continue to remain silent and to do nothing.

The recommendations made in this report were felt by members of the Family Justice Review Committee to be reasonable and urgent steps that must be taken to repair Canada's flawed system of determining how support obligations for children by parents should be determined so that public confidence in the system can once again be restored.

This report is intended to provide further assistance to Canadian individuals and organizations in their efforts to expose and to correct the miscarriage of Justice that has been committed against Canadian children and their families as a result of the lack of transparency and accountability and the lack of due diligence by workers within Canada's Department of Justice. Canada's flawed and illogical Federal Child Support Guidelines and Federal Child Support Tables which were created primarily by the Department of Justice are a disgrace to the meaning of justice and an embarrassment to the people of Canada. Countless families have been ruined and many lives lost because of them. The Guidelines must be corrected as soon as possible to stop the harm being done to Canadians each and every day that they are unjustly granted legitimacy under Canadian Law.

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Appendix A

Testimonials relating to the problems with Canada's Federal Child Support Guidelines

Appendix B

Individual case examples used for analysis

Note

This document is currently under review and may be subject to minor revisions based on further input including that from concerned members of the public. Although the report is based on the analysis of what was considered to be typical real life examples, future versions of this report will be expanded to include a wider range of examples.

Members of the public are encouraged to provide their feedback. Anyone wishing to provide feedback may send their comments or questions in writing by email to Vernon Beck vernonbeck@canadacourtwatch.com.

1. Background

On May 1, 1997, Canada's Federal Child Support Guidelines were proclaimed into law based on work conducted by Canada's Department of Justice and various other people primarily connected to the legal industry. Unknown to most Canadians at the time was the fact that the underlining methodology and mathematical formulas behind the Federal Child Support Guidelines and Federal Child Support Tables were not disclosed to the Members of Parliament prior to when they were asked to make them law in Canada. No legitimate public input was obtained. Based on documentation uncovered through Freedom of Information legislation, many believe that elected Members of Parliament were deliberately kept in the dark about the underlying formulas and that those with special interests were at work behind the scenes to conceal what was fundamentally a flawed piece of work by those within Canada's Federal Department of Justice. Many claim that this effort to conceal information from those making the laws was no less than a fraud against the Parliament of Canada and the Canadian people and an affront to Democracy and Justice in Canada.

Information about the flaws in the Guidelines was published shortly after their implementation in a report published by FACT, an equal parenting advocacy organization from Toronto, Ontario. This report can be found on the internet at <http://www.fact.on.ca/> The report from FACT was ignored by the Department of Justice. Further work about the shady background and serious flaws surrounding the implementation of the Federal Child Support Guidelines and a technical analysis of the formula was undertaken by Canadian Geologist, Alar Soever, who in 2002, published a document called, "The Federal Child Support Guidelines: A breakdown of democratic process and the Canadian Legal System." In 2008, Canadian author Lucien Khodeir, published his book called, "**Children with two homes**" and went a step further by launching a constitutional court challenge to the Child Support Guidelines in a Hamilton, Ontario court in February of 2009 before Justice R.H. Turnbull of the Ontario Superior Court of Justice. At time of this writing was pending a decision from the judge.

Many believe that as a result of critical information being repressed, the federal Child Support Guidelines and the accompanying child support tables, as they were created by the Department of Justice, were passed into law back in 1997 without Members of Parliament fully understanding what the adverse implications of the Guidelines would be on the financial circumstances of Canadians and especially on those who would be required to pay child support. There was a lack of real debate caused by Members of Parliament being kept in the dark.

Since the time that the Federal Child Support Guidelines were first passed into law right up to the present time and in spite of the amendments to the tables in May of 2006, many horror stories continue to come to light about how parents who have been ordered to pay child support in accordance to the Guidelines (mostly fathers), have been financially destroyed and driven into despair and poverty. It has become commonplace in Canada for good, honest and hard working parents to have their drivers' licences stripped away from them, access to their children denied, their passports seized and themselves thrown in jail for being unable to meet the child support payments as required by law under the Federal Child Support Tables. The suicides of many good loving Canadian parents have been directly linked to the imposition of child support under Canada's Child Support Tables. Hundreds of millions of tax dollars are being paid annually in Canadian provinces to pay for lawyers, courts, child enforcement collection agencies and jails. The real cost to Canadian children, their families and Canadian society in general is profound.

While horror stories involving the imposition of child support continue to surface from all parts of Canada today, many Canadians, including judges and lawyers, continue to blindly believe that the child support guidelines must be legitimate because in their minds, Members of Canada's

Parliament would not have been so foolish as to pass the Guidelines if they were not reasonable and carefully thought out. Many Canadian parents are being declared “deadbeats”, not because they are willing to pay their fair share of child support, but because they are unable to pay it in accordance to Canada’s punitive and unreasonable Child Support Guidelines.

This report analyses the financial effect that the imposition of Canada’s federal Child Support Guidelines have on parents based in various real-life circumstances and budgets. Because the effects of the Child Support Guidelines are often difficult to determine as a result of Canada’s complex tax credits for children and families, actual Revenue Canada taxation methods for 2008 were applied to the parents in the various scenarios used to ensure reasonable accuracy of the tax related data.

An analysis of the sample data used as the basis for this report clearly shows that the application of Canada’s Federal Child Support Guidelines promotes injustice and creates an excessive and unfair transfer of money from Child Support Payers to Child Support Recipients under the guise of “child support” which is contrary to the intent and purpose of the Guidelines.

This transfer of money under the guise of “child support” is having a devastating effect on parents who are support payers, especially those in the low to middle income range. Imposition of the Guidelines creates a situation in which the parent who is declared to be the “Child Support Recipient” enjoys significant financial benefits while the parent who is labelled as the “Child Support Payer” is forced into financial hardship and, in some cases, poverty and depression. In financial terms, under terms imposed by law under the Child Support Guidelines and accompanying child support tables, after the children’s expenses are deducted, the excess becomes a hidden 1st or 2nd alimony. Child Support Recipients come out as clear winners and Child Support Payers come out as the clear losers.

The application of this formula is in direct contradiction of the spirit of the Divorce Act law which intended for both parents to be held responsible for the financial cost of their children, fairly and in accordance to each parent’s ability to pay.

2. Purpose

This report has been prepared with the following purpose:

- 1) To allow readers to clearly see the financial effects on child support payers and child support recipients caused by the imposition of Canada’s Federal Child Support Guidelines using simple to understand financial amounts which would be found in many typical real life separated family situations.
- 2) To allow the reader to better understand what the impact of these financial effects are having on separated families and also how this impact is affecting other people and various organs of Canadian Society.
- 3) To provide recommendations which will help to eliminate the injustices caused by Canada’s Child Support Guidelines and improve Canada’s system of determining how parents can fairly and equitably support their children.

It is hoped that this report will help Canadian individuals and organizations in their efforts to expose and to correct the miscarriage of Justice that has been committed against Canadian children and their families as a result of lack of accountability and due diligence by Canada’s Department of Justice at the time the Guidelines were created.

3. Methodology applied for the case examples

This report is based on an analysis of the financial circumstances of typical parents prior to, and after, the imposition of child support payments under Canada's Federal Child Support Guidelines. Financial circumstances were selected from a range of standard employment income points. As Canada's Federal Child Support Tables are based on the gross income of the parents, the employment income of the two individuals was used as the main starting reference point during the analysis of the examples and was the basis from which most of the other reference points were derived from. To ensure consistency for comparison purposes, variables such as fuel and food costs were applied based on percentage of income.

The following is a summary of how some of the variables were determined. Each example contains a more detailed description.

Income points

The employment income points used in this report were \$20,000, \$30,000, \$45,000, \$60,000, \$75,000, \$100,000, \$200,000 and \$500,000 and \$1,000,000.

Number of children

One child was used for the examples. Future revisions of this report for more current years may be expanded to include other variables including more than one child.

Income from investments

Starting at \$30,000 employment income, .5% of each individual's employment income has been allotted as an additional investment income for taxation and household income purposes. It has been assumed that for individuals earning under \$30,000, individuals are not likely able to incur investment income.

Personal income tax

To ensure reasonable accuracy as a result of tax credits and payments from the government, for each example, Revenue Canada tax returns were completed using the applicable financial data for each of the individuals.

Government child related financial benefit programs

The complex issue of tax credits and tax free benefit payments to separated families makes it very difficult for the financial effects to be easily seen with parents from separated families. Tax free money is often made available to the one parent with children but not to the other parent, which can contribute to the financial disparity between households involving children. For the purposes of conducting a reliable comparative analysis of the financial effects on parents from separate homes, it is important that the impact of any government program be included in any analysis. The following two programs are the ones which can have a considerable impact on the financial circumstances of children and parents from divided homes.

#1 - Canada Child Tax Benefit (CCTB)

The Canada Child Tax Benefit is a tax-free monthly payment made to eligible families to help them with the cost of raising children under age 18. This tax free payment includes a federal and provincial component. The monthly payments made under this program can vary depending on the income of the parents and with separated families is paid to the Support Recipient only. Information about this program can be found at http://www.cra-arc.gc.ca/bnfts/cctb/fq_qlfyng-eng.html. An on line calculator to determine this amount is available at <http://www.cra-arc.gc.ca/bnfts/clcltr/menu-eng.html>

#2 - GST/HST Credit

The GST/HST credit is another tax-free quarterly payment that is supposed to help individuals and families with low and modest incomes offset all or part of the GST or HST that they pay. The

GST/HST tax rebate figures are derived from Revenue Canada's on line benefits calculator at <http://www.cra-arc.gc.ca/ebci/icbc/simnet/SimnController>.

Time period for child tax credits

Because the various examples are being used primarily for comparison purposes only, in order to maintain consistency, child support payments, supplementary government payments and tax benefits have been calculated based on a full 12 month period with the benefits being paid for the full calendar year for which this analysis has been based.

Day care costs for child

Generally, working parents have to rely on daycare to provide care for children while they work. Costs for day care have been included based on \$600 per month or approximately \$150.00 per week.

Province of residency

For all examples, the Province of Ontario has been used for tax purposes. While tax rates may vary somewhat from province to province, the financial effects on the parents will be similar for all provinces which require their courts to use the Federal Child Support Tables in determining the levels of child support.

Rent/Mortgage payments

Rent or mortgage payment have been based on the parents residing in affordable housing prior to the imposition of child support payments. To maintain consistency and to take into account that higher income earners spend less of their income on housing, the following figures have been used as the basis for housing costs prior to the implementation of child support payments.

Parent earning up to \$45,000	30.0% of gross income
Parent earning 45,000 to \$99,000	27.5% of gross income
Parents earning \$100,000 or more	25.0% of gross income
Parents earning \$250,000 or more	20.0% of gross income

After imposition of child support payments any parent with more than 20% access to the child is allowed a 20% increase in housing costs up to an income of \$100,000. This is to account for more space to accommodate the child. Those earning more than \$100,000 per year are assumed to have a large enough residence to provide housing for the child without having to upgrade to a larger residence.

Because child support payments consist of transferring after tax dollars from the Child Support Payer to the Child Support Recipient, the use of the gross income of the parents can no longer be used as a reliable indicator of housing affordability. For the examples, housing affordability is based on after tax household income which is a much more reliable indicator of a parent's ability to pay for housing.

Telephone costs

For the purposes of this report parents earning less than \$30,000 per year were assumed to have either a home or cell based phone line only at a cost of \$45 per month and unable to afford a second phone service. For parents earning \$30,000 or more it has been assumed that parents will have both a land based and cell phone service. The following cell phone costs have been used:

Annual after tax income of \$30,000 to \$75,000	\$45 per month
Annual after tax income of \$75,000 to \$100,000	\$60 per month
Annual after tax income above \$100,000	\$75 per month

Transportation

For the purposes of this report parents earning less than \$30,000 per year were assumed to use public transit. Parents earning \$30,000 or more were assumed to have a personal vehicle geared to their income and have a good driving record. A base insurance cost of \$600 plus a multiplier based on the value of the vehicle was used. As the value of the vehicle increases, it is assumed that the parent will have to pay more for insurance.

Food costs for parents

Food costs for the parents were based on an expenditure of 18% of after tax income for income earners under \$50,000 and 15% for income earners above \$50,000.

Disclaimer:

Tax rates, household costs, child care costs, etc., which have been used in the various examples, have been based on reasonable estimates using real life situations and standard basic personal tax exemptions. Although the variables selected for the examples may not be reflective of every person's specific financial circumstances, because the variables are being used for comparative purposes only, the same rationale for determining any variable has been applied equally and reasonably in the analysis to both parents to ensure maximum consistency and reliability in the methodology.

4. Summary

A summary of the most revealing financial effects from the various examples has been compiled in the summary tables (series 1 to 3) on the subsequent pages. A brief description of the items found on the summary tables are as follows:

Effect on household income (Table 6 from the examples)

This item analyses and compares the after tax household income of both the Support Recipient and Support Payer before and after the imposition of child support payments.

Effect on personal income taxes (Table 7 from the examples)

This item analyses and compares the amount of personal taxes that both the Support Payer and Support Recipient pay to federal and provincial governments prior to and after the imposition of child support payments.

Effect on personal discretionary spending (Table 10 from the examples)

This item analyses and compares the amount of personal discretionary spending that both the Support Payer and Support Recipient would have to spend on personal expenses prior to and after the imposition of child support. The amount of personal discretionary spending is calculated after each parent has paid for any child related costs which he/she is responsible for.

Effect on affordability of housing (Table 11 from the examples)

This item analyses and compares the ability of both the Support Payer and Support Recipient to afford housing prior to and after the imposition of child support.

Each parent's personal spending on child (Table 12 from the examples)

This item analyses the amount of money that both the Support Payer and Support Recipient pay from their own personal income towards child costs prior to and after the imposition of child support payments. This amount is calculated AFTER money from government and child support payments has been credited towards child care expenses.

Readers wishing to review the more extensive data in the various examples should refer to the appendix of this report where data from individual examples can be found. A copy of the analysis

sheets for each of the examples are found in the Appendix of this report. Each analysis is approximately 38 pages in length and includes Revenue Canada taxation information.

The forced transfer of assets from one parent to another (Table 13)

This item analyses the amount of money that is required to be paid by the Support Payer to the Support Recipient even after all of the Support Recipient's reasonable child care expenses have been paid for. This forced transfer of tax free money under the guise of "child support", and beyond what is really required for child care costs, is really nothing more than a form of hidden tax free spousal support, slavery or robbery, depending on how one may wish to refer to it as. This forced transfer of money is clearly not consistent with the fundamental principles of justice.

Summary Table 1a
Summary analysis of the effects of the imposition of Canada's Federal Child Support Guidelines (2008)
Series 1 Examples 20.20 to 20.45

Based on 0% access to child by Parent B	Example 1.20.20		Example 1.20.30		Example 1.20.45	
	Parent A	Parent B	Parent A	Parent B	Parent A	Parent B
	Support Recipient	Support Payer	Support Recipient	Support Payer	Support Recipient	Support Payer
Each parent's personal income level (before taxes)	\$21,200.00	\$20,000.00	\$21,200.00	\$30,150.00	\$21,200.00	\$45,225.00
Effect on household income (Table 6B)						
Has after tax household income increased, decreased or remained the same compared to before the imposition of child support?	Increased	Decreased	Increased	Decreased	Increased	Decreased
After tax household income after child support payments and child tax benefits received	\$31,210.30	\$12,986.76	\$33,123.39	\$18,644.09	\$35,520.29	\$27,130.60
Rate of increase or decrease in personal household income compared to before support payments	72.6%	-28.2%	83.2%	-27.3%	96.4%	-25.9%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on personal income taxes (Table 7B)						
Have personal taxes increased, decreased or remained same?	lower	same	lower	same	lower	same
Income taxes paid prior to imposition of child support payments	\$1,914.86	\$1,914.86	\$1,914.86	\$4,494.44	\$1,914.86	\$8,623.95
Income taxes payable after imposition of child support payments	\$0.00	\$1,914.86	\$0.00	\$4,494.44	\$0.00	\$8,623.95
Tax savings to parent because of having custody of children	\$3,610.86	\$0.00	\$3,610.86	\$0.00	\$3,610.86	\$0.00
By what percent have taxes decreased or increased directly as a result of children?	-188.6%	-100.0%	-188.6%	-100.0%	-188.6%	-100.0%
Is this effect considered fair or unfair between parents?	Not Fair		Not Fair		Not Fair	
Effect on personal discretionary spending (Table 108)						
Has personal discretionary spending increased, decreased or remained the same?	increased	decreased	increased	decreased	increased	decreased
Each parent's personal discretionary spending after imposition of child support	\$7,241.30	\$1,082.43	\$9,154.39	\$273.40	\$11,551.29	\$689.88
Rate of increase or decrease (percent)	10.6%	-83.5%	39.8%	-96.4%	76.4%	-93.4%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on affordability of housing (Table 11B)						
Is parent's current housing considered affordable?	Yes	No	Yes	No	Yes	No
Each parent's housing affordability ratio before child support payments	33.2%	33.2%	33.2%	36.1%	33.2%	37.9%
Each parent's housing affordability ratio after child support payments	23.1%	46.2%	21.7%	49.6%	20.3%	51.1%
Is housing more affordable or less affordable than prior to child support payments	more	less	more	less	more	less
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Each parent's personal spending on child (Table 12B)						
Each parent's contribution towards child care costs from their own personal income?	-\$1,187.49	\$5,467.38	-\$3,100.58	\$7,380.47	-\$5,497.48	\$9,777.37
Does the child result in a financial profit or loss to the parent	profit	loss	profit	loss	profit	loss
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Forced transfer of assets to another parent (Table 13B)						
Amount of tax free money transferred to parent for child support payments in excess of actual child costs (forced transfer of assets)	\$1,187.49	\$0.00	\$3,100.58	\$0.00	\$5,497.48	\$0.00

Note: Items of significant concern and/or injustice are highlighted in red

Summary Table 1b
Summary analysis of the effects of the imposition of Canada's Federal Child Support Guidelines (2008)
Series 1 Examples 20.60 to 20.100

Based on 0% access to child by Parent B	Example 1.20.60		Example 1.20.75		Example 1.20.100	
	Parent A	Parent B	Parent A	Parent B	Parent A	Parent B
	Support Recipient	Support Payer	Support Recipient	Support Payer	Support Recipient	Support Payer
Each parent's personal income level (before taxes)	\$21,200.00	\$60,300.00	\$21,200.00	\$75,375.00	\$21,200.00	\$100,500.00
Effect on household income (Table 6B)						
Has after tax household income increased, decreased or remained the same compared to before the imposition of child support?	Increased	Decreased	Increased	Decreased	Increased	Decreased
After tax household income after child support payments and child tax benefits received	\$37,650.18	\$34,922.93	\$39,410.85	\$43,066.01	\$42,092.59	\$54,618.85
Rate of increase or decrease in personal household income compared to before support payments	108.2%	-25.4%	117.9%	-24.1%	132.7%	-23.0%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on personal income taxes (Table 7B)						
Have personal taxes increased, decreased or remained same?	lower	same	lower	same	lower	same
Income taxes paid prior to imposition of child support payments	\$1,914.86	\$13,469.81	\$1,914.86	\$18,641.06	\$1,914.86	\$29,531.48
Income taxes payable after imposition of child support payments	\$0.00	\$13,469.81	\$0.00	\$18,641.06	\$0.00	\$29,531.48
Tax savings to parent because of having custody of children	\$3,610.86	\$0.00	\$3,610.86	\$0.00	\$3,610.86	\$0.00
By what percent have taxes decreased or increased directly as a result of children?	-188.6%	-100.0%	-188.6%	-100.0%	-188.6%	-100.0%
Is this effect considered fair or unfair between parents?	Not Fair		Not Fair		Not Fair	
Effect on personal discretionary spending (Table 108)						
Has personal discretionary spending increased, decreased or remained the same?	increased	decreased	increased	decreased	increased	decreased
Each parent's personal discretionary spending after imposition of child support	\$13,681.18	\$2,899.40	\$15,441.85	\$5,452.92	\$18,123.59	\$8,944.01
Rate of increase or decrease (percent)	108.9%	-80.4%	135.8%	-71.5%	176.7%	-64.6%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on affordability of housing (Table 11B)						
Is parent's current housing considered affordable?	Yes	No	Yes	No	Yes	No
Each parent's housing affordability ratio before child support payments	33.2%	36.2%	33.2%	37.4%	33.2%	36.2%
Each parent's housing affordability ratio after child support payments	19.1%	48.6%	18.3%	49.2%	17.1%	47.1%
Is housing more affordable or less affordable than prior to child support payments	more	less	more	less	more	less
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Each parent's personal spending on child (Table 12B)						
Each parent's contribution towards child care costs from their own personal income?	-\$7,627.36	\$11,907.26	-\$9,388.04	\$13,667.93	-\$12,069.77	\$16,349.67
Does the child result in a financial profit or loss to the parent	profit	loss	profit	loss	profit	loss
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Forced transfer of assets to another parent (Table 13B)						
Amount of tax free money transferred to parent for child support payments in excess of actual child costs (forced transfer of assets)	\$7,627.36	\$0.00	\$9,388.04	\$0.00	\$12,069.77	\$0.00

Note: Items of significant concern and/or injustice are highlighted in red

Summary Table 1c
Summary analysis of the effects of the imposition of Canada's Federal Child Support Guidelines (2008)
Series 1 Examples 20.200 to 20.1000

Based on 0% access to child by Parent B	Example 1.20.200		Example 1.20.500		Example 2.45.1000	
	Parent A	Parent B	Parent A	Parent B	Parent A	Parent B
	Support Recipient	Support Payer	Support Recipient	Support Payer	Support Recipient	Support Payer
Each parent's personal income level (before taxes)	\$21,200.00	\$201,000.00	\$21,200.00	\$502,500.00	\$46,425.00	\$1,005,000.00
Effect on household income (Table 6B)						
Has after tax household income increased, decreased or remained the same compared to before the imposition of child support?	Increased	Decreased	Increased	Decreased	Increased	Decreased
After tax household income after child support payments and child tax benefits received	\$51,661.78	\$99,421.04	\$78,820.08	\$233,837.79	\$141,473.15	\$460,474.60
Rate of increase or decrease in personal household income compared to before support payments	185.7%	-20.7%	335.8%	-18.5%	286.5%	-17.2%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on personal income taxes (Table 7B)						
Have personal taxes increased, decreased or remained same?	lower	same	lower	same	lower	same
Income taxes paid prior to imposition of child support payments	\$1,914.86	\$75,660.11	\$1,914.86	\$215,585.05	\$8,623.95	\$448,793.29
Income taxes payable after imposition of child support payments	\$0.00	\$75,660.11	\$0.00	\$215,585.05	\$4,891.80	\$448,793.29
Tax savings to parent because of having custody of children	\$3,610.86	\$0.00	\$3,610.86	\$0.00	\$3,732.15	\$0.00
By what percent have taxes decreased or increased directly as a result of children?	-188.6%	-100.0%	-188.6%	-100.0%	-43.3%	0.0%
Is this effect considered fair or unfair between parents?	Not Fair		Not Fair		Not Fair	
Effect on personal discretionary spending (Table 108)						
Has personal discretionary spending increased, decreased or remained the same?	increased	decreased	increased	decreased	increased	decreased
Each parent's personal discretionary spending after imposition of child support	\$27,692.78	\$13,455.99	\$54,851.08	\$43,837.08	\$102,362.94	\$80,838.09
Rate of increase or decrease (percent)	322.8%	-65.8%	737.4%	-54.8%	882.2%	-55.9%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on affordability of housing (Table 11B)						
Is parent's current housing considered affordable?	Yes	No	Yes	No	Yes	No
Each parent's housing affordability ratio before child support payments	33.2%	40.4%	33.2%	44.1%	37.9%	45.4%
Each parent's housing affordability ratio after child support payments	13.9%	50.9%	9.1%	54.1%	11.7%	54.9%
Is housing more affordable or less affordable than prior to child support payments	more	less	more	less	more	less
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Each parent's personal spending on child (Table 12B)						
Each parent's contribution towards child care costs from their own personal income?	-\$21,638.96	\$25,918.86	-\$48,797.26	\$53,077.16	-\$90,741.44	\$102,470.18
Does the child result in a financial profit or loss to the parent	profit	loss	profit	loss	profit	loss
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Forced transfer of assets to another parent (Table 13B)						
Amount of tax free money transferred to parent for child support payments in excess of actual child costs (forced transfer of assets)	\$21,638.96	\$0.00	\$48,797.26	\$0.00	\$90,741.44	\$0.00

Note: Items of significant concern and/or injustice are highlighted in red

Summary Table 1d
Summary analysis of the effects of the imposition of Canada's Federal Child Support Guidelines (2008)
Series 1 Examples 30.20 to 30.45

Based on 0% access to child by Parent B	Example 1.30.20		Example 1.30.30		Example 1.30.45	
	Parent A Support Recipient	Parent B Support Payer	Parent A Support Recipient	Parent B Support Payer	Parent A Support Recipient	Parent B Support Payer
Each parent's personal income level (before taxes)	\$31,350.00	\$20,000.00	\$31,350.00	\$30,150.00	\$31,350.00	\$45,225.00
Effect on household income (Table 6B)						
Has after tax household income increased, decreased or remained the same compared to before the imposition of child support?	Increased	Decreased	Increased	Decreased	Increased	Decreased
After tax household income after child support payments and child tax benefits received	\$38,515.59	\$14,229.48	\$40,274.56	\$19,671.94	\$42,571.27	\$28,320.71
Rate of increase or decrease in personal household income compared to before support payments	50.1%	-21.3%	57.0%	-23.3%	65.9%	-22.6%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on personal income taxes (Table 7B)						
Have personal taxes increased, decreased or remained same?	lower	same	lower	same	lower	same
Income taxes paid prior to imposition of child support payments	\$4,494.44	\$1,914.86	\$4,494.44	\$4,494.44	\$4,494.44	\$8,623.95
Income taxes payable after imposition of child support payments	\$1,122.59	\$1,914.86	\$1,122.59	\$4,494.44	\$1,122.59	\$8,623.95
Tax savings to parent because of having custody of children	\$3,371.85	\$0.00	\$3,371.85	\$0.00	\$3,371.85	\$0.00
By what percent have taxes decreased or increased directly as a result of children?	-75.0%	0.0%	-75.0%	0.0%	-75.0%	0.0%
Is this effect considered fair or unfair between parents?	Not Fair		Not Fair		Not Fair	
Effect on personal discretionary spending (Table 108)						
Has personal discretionary spending increased, decreased or remained the same?	increased	decreased	increased	decreased	increased	decreased
Each parent's personal discretionary spending after imposition of child support	\$6,978.16	\$2,325.15	\$9,106.13	\$1,670.24	\$11,402.84	\$2,186.92
Rate of increase or decrease (percent)	-8.4%	-64.5%	19.5%	-78.2%	49.6%	-79.1%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on affordability of housing (Table 11B)						
Is parent's current housing considered affordable?	Yes	Yes	Yes	No	Yes	No
Each parent's housing affordability ratio before child support payments	36.1%	33.2%	36.1%	36.1%	36.1%	37.9%
Each parent's housing affordability ratio after child support payments	28.8%	42.2%	27.5%	47.1%	26.1%	49.0%
Is housing more affordable or less affordable than prior to child support payments	more	less	more	less	more	less
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Each parent's personal spending on child (Table 12B)						
Each parent's contribution towards child care costs from their own personal income?	\$1,843.64	\$4,224.66	-\$284.33	\$5,983.63	-\$2,581.04	\$8,280.34
Does the child result in a financial profit or loss to the parent	loss	loss	profit	loss	profit	loss
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Forced transfer of assets to another parent (Table 13B)						
Amount of tax free money transferred to parent for child support payments in excess of actual child costs (forced transfer of assets)	\$0.00	\$0.00	\$284.33	\$0.00	\$2,581.04	\$0.00

Note: Items of significant concern and/or injustice are highlighted in red

Summary Table 1e
Summary analysis of the effects of the imposition of Canada's Federal Child Support Guidelines (2008)
Series 1 Examples 30.60 to 30.100

Based on 0% access to child by Parent B	Example 1.30.60		Example 1.30.75		Example 1.30.100	
	Parent A Support Recipient	Parent B Support Payer	Parent A Support Recipient	Parent B Support Payer	Parent A Support Recipient	Parent B Support Payer
Each parent's personal income level (before taxes)	\$31,350.00	\$60,300.00	\$31,350.00	\$75,375.00	\$31,350.00	\$100,500.00
Effect on household income (Table 6B)						
Has after tax household income increased, decreased or remained the same compared to before the imposition of child support?	Increased	Decreased	Increased	Decreased	Increased	Decreased
After tax household income after child support payments and child tax benefits received	\$44,660.84	\$36,460.28	\$46,404.88	\$44,620.00	\$49,079.40	\$56,180.05
Rate of increase or decrease in personal household income compared to before support payments	74.1%	-22.1%	80.9%	-21.4%	91.3%	-20.8%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on personal income taxes (Table 7B)						
Have personal taxes increased, decreased or remained same?	lower	same	lower	same	lower	same
Income taxes paid prior to imposition of child support payments	\$4,494.44	\$13,469.81	\$4,494.44	\$18,641.06	\$4,494.44	\$29,531.48
Income taxes payable after imposition of child support payments	\$1,122.59	\$13,469.81	\$1,122.59	\$18,641.06	\$1,122.59	\$29,531.48
Tax savings to parent because of having custody of children	\$3,371.85	\$0.00	\$3,371.85	\$0.00	\$3,371.85	\$0.00
By what percent have taxes decreased or increased directly as a result of children?	-75.0%	0.0%	-75.0%	0.0%	-75.0%	0.0%
Is this effect considered fair or unfair between parents?	Not Fair		Not Fair		Not Fair	
Effect on personal discretionary spending (Table 108)						
Has personal discretionary spending increased, decreased or remained the same?	increased	decreased	increased	decreased	increased	decreased
Each parent's personal discretionary spending after imposition of child support	\$13,492.41	\$4,436.75	\$15,236.44	\$7,006.91	\$17,910.97	\$10,505.20
Rate of increase or decrease (percent)	77.0%	-70.0%	99.9%	-63.4%	135.0%	-58.5%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on affordability of housing (Table 11B)						
Is parent's current housing considered affordable?	Yes	No	Yes	No	Yes	No
Each parent's housing affordability ratio before child support payments	36.1%	36.2%	36.1%	37.4%	36.1%	36.2%
Each parent's housing affordability ratio after child support payments	24.8%	46.5%	23.9%	47.5%	22.6%	45.8%
Is housing more affordable or less affordable than prior to child support payments	more	less	more	less	more	less
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Each parent's personal spending on child (Table 12B)						
Each parent's contribution towards child care costs from their own personal income?	-\$4,670.61	\$10,369.91	-\$6,414.65	\$12,113.95	-\$9,089.17	\$14,788.47
Does the child result in a financial profit or loss to the parent	profit	loss	profit	loss	profit	loss
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Forced transfer of assets to another parent (Table 13B)						
Amount of tax free money transferred to parent for child support payments in excess of actual child costs (forced transfer of assets)	\$4,670.61	\$0.00	\$6,414.65	\$0.00	\$9,089.17	\$0.00

Note: Items of significant concern and/or injustice are highlighted in red

Summary Table 1f
Summary analysis of the effects of the imposition of Canada's Federal Child Support Guidelines (2008)
Series 1 Examples 30.200 to 30.1000

Based on 0% access to child by Parent B	Example 1.30.200		Example 1.30.500		Example 1.30.1000	
	Parent A Support Recipient	Parent B Support Payer	Parent A Support Recipient	Parent B Support Payer	Parent A Support Recipient	Parent B Support Payer
Each parent's personal income level (before taxes)	\$31,350.00	\$201,000.00	\$31,350.00	\$502,500.00	\$31,350.00	\$1,005,000.00
Effect on household income (Table 6B)						
Has after tax household income increased, decreased or remained the same compared to before the imposition of child support?	Increased	Decreased	Increased	Decreased	Increased	Decreased
After tax household income after child support payments and child tax benefits received	\$58,666.73	\$100,964.09	\$85,862.66	\$235,343.22	\$130,642.62	\$459,855.02
Rate of increase or decrease in personal household income compared to before support payments	128.7%	-19.4%	234.7%	-18.0%	409.2%	-17.3%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on personal income taxes (Table 7B)						
Have personal taxes increased, decreased or remained same?	lower	same	lower	same	lower	same
Income taxes paid prior to imposition of child support payments	\$4,494.44	\$75,660.11	\$4,494.44	\$215,585.05	\$4,494.44	\$448,793.29
Income taxes payable after imposition of child support payments	\$1,122.59	\$75,660.11	\$1,122.59	\$215,585.05	\$1,122.59	\$448,793.29
Tax savings to parent because of having custody of children	\$3,371.85	\$0.00	\$3,371.85	\$0.00	\$3,371.85	\$0.00
By what percent have taxes decreased or increased directly as a result of children?	-75.0%	0.0%	-75.0%	0.0%	-75.0%	0.0%
Is this effect considered fair or unfair between parents?	Not Fair		Not Fair		Not Fair	
Effect on personal discretionary spending (Table 108)						
Has personal discretionary spending increased, decreased or remained the same?	increased	decreased	increased	decreased	increased	decreased
Each parent's personal discretionary spending after imposition of child support	\$27,498.30	\$14,999.05	\$54,694.22	\$45,342.51	\$99,474.18	\$86,956.58
Rate of increase or decrease (percent)	260.8%	-61.9%	617.6%	-53.2%	1205.1%	-52.6%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on affordability of housing (Table 11B)						
Is parent's current housing considered affordable?	Yes	No	Yes	No	Yes	No
Each parent's housing affordability ratio before child support payments	36.1%	40.4%	36.1%	44.1%	36.1%	45.4%
Each parent's housing affordability ratio after child support payments	18.9%	50.1%	12.9%	53.7%	8.5%	55.0%
Is housing more affordable or less affordable than prior to child support payments	more	less	more	less	more	less
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Each parent's personal spending on child (Table 12B)						
Each parent's contribution towards child care costs from their own personal income?	-\$18,676.50	\$24,375.80	-\$45,872.43	\$51,571.73	-\$90,652.39	\$96,351.69
Does the child result in a financial profit or loss to the parent	profit	loss	profit	loss	profit	loss
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Forced transfer of assets to another parent (Table 13B)						
Amount of tax free money transferred to parent for child support payments in excess of actual child costs (forced transfer of assets)	\$18,676.50	\$0.00	\$45,872.43	\$0.00	\$90,652.39	\$0.00

Note: Items of significant concern and/or injustice are highlighted in red

Summary Table 1g
Summary analysis of the effects of the imposition of Canada's Federal Child Support Guidelines (2008)
Series 1 Examples 45.20 to 45.45

Based on 0% access to child by Parent B	Example 1.45.20		Example 1.45.30		Example 1.45.45	
	Parent A	Parent B	Parent A	Parent B	Parent A	Parent B
	Support Recipient	Support Payer	Support Recipient	Support Payer	Support Recipient	Support Payer
Each parent's personal income level (before taxes)	\$46,425.00	\$20,000.00	\$46,425.00	\$30,150.00	\$46,425.00	\$45,225.00
Effect on household income (Table 6B)						
Has after tax household income increased, decreased or remained the same compared to before the imposition of child support?	Increased	Decreased	Increased	Decreased	Increased	Decreased
After tax household income after child support payments and child tax benefits received	\$46,679.47	\$14,890.70	\$48,340.82	\$20,799.78	\$50,577.43	\$29,139.65
Rate of increase or decrease in personal household income compared to before support payments	27.5%	-17.7%	32.1%	-18.9%	38.2%	-20.4%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on personal income taxes (Table 7B)						
Have personal taxes increased, decreased or remained same?	lower	same	lower	same	lower	same
Income taxes paid prior to imposition of child support payments	\$8,623.95	\$1,914.86	\$8,623.95	\$4,494.44	\$8,623.95	\$8,623.95
Income taxes payable after imposition of child support payments	\$4,891.80	\$1,914.86	\$4,891.80	\$4,494.44	\$4,891.80	\$8,623.95
Tax savings to parent because of having custody of children	\$3,732.15	\$0.00	\$3,732.15	\$0.00	\$3,732.15	\$0.00
By what percent have taxes decreased or increased directly as a result of children?	-43.3%	0.0%	-43.3%	0.0%	-43.3%	0.0%
Is this effect considered fair or unfair between parents?	Not Fair		Not Fair		Not Fair	
Effect on personal discretionary spending (Table 108)						
Has personal discretionary spending increased, decreased or remained the same?	increased	decreased	increased	decreased	increased	decreased
Each parent's personal discretionary spending after imposition of child support	\$5,989.93	\$2,986.38	\$7,651.28	\$2,429.08	\$9,887.89	\$3,005.86
Rate of increase or decrease (percent)	-42.5%	-54.4%	-26.6%	-68.3%	-5.1%	-71.3%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on affordability of housing (Table 11B)						
Is parent's current housing considered affordable?	Yes	Yes	Yes	Yes	Yes	No
Each parent's housing affordability ratio before child support payments	37.9%	33.2%	37.9%	36.1%	37.9%	37.9%
Each parent's housing affordability ratio after child support payments	35.6%	40.3%	34.3%	44.5%	32.8%	47.6%
Is housing more affordable or less affordable than prior to child support payments	more	less	more	less	more	less
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Each parent's personal spending on child (Table 12B)						
Each parent's contribution towards child care costs from their own personal income?	\$5,631.57	\$3,563.44	\$3,970.22	\$5,224.78	\$1,733.61	\$7,461.40
Does the child result in a financial profit or loss to the parent	loss	loss	loss	loss	loss	loss
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Forced transfer of assets to another parent (Table 13B)						
Amount of tax free money transferred to parent for child support payments in excess of actual child costs (forced transfer of assets)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Note: Items of significant concern and/or injustice are highlighted in red

Summary Table 1h
Summary analysis of the effects of the imposition of Canada's Federal Child Support Guidelines (2008)
Series 1 Examples 45.60 to 45.100

Based on 0% access to child by Parent B	Example 1.45.60		Example 1.45.75		Example 1.45.100	
	Parent A Support Recipient	Parent B Support Payer	Parent A Support Recipient	Parent B Support Payer	Parent A Support Recipient	Parent B Support Payer
Each parent's personal income level (before taxes)	\$46,425.00	\$60,300.00	\$46,425.00	\$75,375.00	\$46,425.00	\$100,500.00
Effect on household income (Table 6B)						
Has after tax household income increased, decreased or remained the same compared to before the imposition of child support?	Increased	Decreased	Increased	Decreased	Increased	Decreased
After tax household income after child support payments and child tax benefits received	\$52,649.75	\$37,296.47	\$54,393.87	\$45,456.11	\$57,082.47	\$57,002.09
Rate of increase or decrease in personal household income compared to before support payments	43.8%	-20.4%	48.6%	-19.9%	56.0%	-19.7%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on personal income taxes (Table 7B)						
Have personal taxes increased, decreased or remained same?	lower	same	lower	same	lower	same
Income taxes paid prior to imposition of child support payments	\$8,623.95	\$13,469.81	\$8,623.95	\$18,641.06	\$8,623.95	\$29,531.48
Income taxes payable after imposition of child support payments	\$4,891.80	\$13,469.81	\$4,891.80	\$18,641.06	\$4,891.80	\$29,531.48
Tax savings to parent because of having custody of children	\$3,732.15	\$0.00	\$3,732.15	\$0.00	\$3,732.15	\$0.00
By what percent have taxes decreased or increased directly as a result of children?	-43.3%	0.0%	-43.3%	0.0%	-43.3%	0.0%
Is this effect considered fair or unfair between parents?	Not Fair		Not Fair		Not Fair	
Effect on personal discretionary spending (Table 108)						
Has personal discretionary spending increased, decreased or remained the same?	increased	decreased	increased	decreased	increased	decreased
Each parent's personal discretionary spending after imposition of child support	\$11,960.21	\$5,272.94	\$13,704.33	\$7,843.02	\$16,392.93	\$11,327.24
Rate of increase or decrease (percent)	14.8%	-64.4%	31.5%	-59.0%	57.3%	-55.2%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on affordability of housing (Table 11B)						
Is parent's current housing considered affordable?	Yes	No	Yes	No	Yes	No
Each parent's housing affordability ratio before child support payments	37.9%	36.2%	37.9%	37.4%	37.9%	36.2%
Each parent's housing affordability ratio after child support payments	31.5%	45.5%	30.5%	46.6%	29.1%	45.1%
Is housing more affordable or less affordable than prior to child support payments	more	less	more	less	more	less
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Each parent's personal spending on child (Table 12B)						
Each parent's contribution towards child care costs from their own personal income?	-\$338.71	\$9,533.72	-\$2,082.83	\$11,277.83	-\$4,771.43	\$13,966.43
Does the child result in a financial profit or loss to the parent	profit	loss	profit	loss	profit	loss
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Forced transfer of assets to another parent (Table 13B)						
Amount of tax free money transferred to parent for child support payments in excess of actual child costs (forced transfer of assets)	\$338.71	\$0.00	\$2,082.83	\$0.00	\$4,771.43	\$0.00

Note: Items of significant concern and/or injustice are highlighted in red

Summary Table 1i
Summary analysis of the effects of the imposition of Canada's Federal Child Support Guidelines (2008)
Series 1 Examples 45.200 to 45.1000

Based on 0% access to child by Parent B	Example 1.45.200		Example 1.45.500		Example 1.45.1000	
	Parent A Support Recipient	Parent B Support Payer	Parent A Support Recipient	Parent B Support Payer	Parent A Support Recipient	Parent B Support Payer
Each parent's personal income level (before taxes)	\$46,425.00	\$201,000.00	\$46,425.00	\$502,500.00	\$46,425.00	\$1,005,000.00
Effect on household income (Table 6B)						
Has after tax household income increased, decreased or remained the same compared to before the imposition of child support?	Increased	Decreased	Increased	Decreased	Increased	Decreased
After tax household income after child support payments and child tax benefits received	\$66,738.43	\$101,717.50	\$94,024.86	\$236,006.13	\$138,848.15	\$460,474.60
Rate of increase or decrease in personal household income compared to before support payments	82.3%	-18.8%	156.9%	-17.7%	279.4%	-17.2%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on personal income taxes (Table 7B)						
Have personal taxes increased, decreased or remained same?	lower	same	lower	same	lower	same
Income taxes paid prior to imposition of child support payments	\$8,623.95	\$75,660.11	\$8,623.95	\$215,585.05	\$8,623.95	\$448,793.29
Income taxes payable after imposition of child support payments	\$4,891.80	\$75,660.11	\$4,891.80	\$215,585.05	\$4,891.80	\$448,793.29
Tax savings to parent because of having custody of children	\$3,732.15	\$0.00	\$3,732.15	\$0.00	\$3,732.15	\$0.00
By what percent have taxes decreased or increased directly as a result of children?	-43.3%	0.0%	-43.3%	0.0%	-43.3%	0.0%
Is this effect considered fair or unfair between parents?	Not Fair		Not Fair		Not Fair	
Effect on personal discretionary spending (Table 108)						
Has personal discretionary spending increased, decreased or remained the same?	increased	decreased	increased	decreased	increased	decreased
Each parent's personal discretionary spending after imposition of child support	\$26,048.89	\$15,752.46	\$53,335.32	\$46,005.42	\$98,158.61	\$87,576.15
Rate of increase or decrease (percent)	150.0%	-60.0%	411.8%	-52.5%	841.9%	-52.2%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on affordability of housing (Table 11B)						
Is parent's current housing considered affordable?	Yes	No	Yes	No	Yes	No
Each parent's housing affordability ratio before child support payments	37.9%	40.4%	37.9%	44.1%	37.9%	45.4%
Each parent's housing affordability ratio after child support payments	24.9%	49.8%	17.7%	53.6%	12.0%	54.9%
Is housing more affordable or less affordable than prior to child support payments	more	less	more	less	more	less
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Each parent's personal spending on child (Table 12B)						
Each parent's contribution towards child care costs from their own personal income?	-\$14,427.38	\$23,622.39	-\$41,713.81	\$50,908.82	-\$86,537.10	\$95,732.11
Does the child result in a financial profit or loss to the parent	profit	loss	profit	loss	profit	loss
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Forced transfer of assets to another parent (Table 13B)						
Amount of tax free money transferred to parent for child support payments in excess of actual child costs (forced transfer of assets)	\$14,427.38	\$0.00	\$41,713.81	\$0.00	\$86,537.10	\$0.00

Note: Items of significant concern and/or injustice are highlighted in red

Summary Table 2a
Summary analysis of the effects of the imposition of Canada's Federal Child Support Guidelines (2008)
Series 2 Examples 20.20 to 20.45

Based on 40% access to child by Parent B	Example 2.20.20		Example 2.20.30		Example 2.20.45	
	Parent A	Parent B	Parent A	Parent B	Parent A	Parent B
	Support Recipient	Support Payer	Support Recipient	Support Payer	Support Recipient	Support Payer
Each parent's personal income level (before taxes)	\$21,200.00	\$20,000.00	\$21,200.00	\$30,150.00	\$21,200.00	\$45,225.00
Effect on household income (Table 6B)						
Has after tax household income increased, decreased or remained the same compared to before the imposition of child support?	Increased	Decreased	Increased	Decreased	Increased	Decreased
After tax household income after child support payments and child tax benefits received	\$31,210.30	\$12,986.76	\$33,123.39	\$18,644.09	\$35,520.29	\$26,823.68
Rate of increase or decrease in personal household income compared to before support payments	72.6%	-28.2%	83.2%	-27.3%	96.4%	-26.7%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on personal income taxes (Table 7B)						
Have personal taxes increased, decreased or remained same?	lower	same	lower	same	lower	same
Income taxes paid prior to imposition of child support payments	\$1,914.86	\$1,914.86	\$1,914.86	\$4,494.44	\$1,914.86	\$8,623.95
Income taxes payable after imposition of child support payments	\$0.00	\$1,914.86	\$0.00	\$4,494.44	\$0.00	\$8,623.95
Tax savings to parent because of having custody of children	\$3,610.86	\$0.00	\$3,610.86	\$0.00	\$3,610.86	\$0.00
By what percent have taxes decreased or increased directly as a result of children?	-188.6%	0.0%	-188.6%	0.0%	-188.6%	0.0%
Is this effect considered fair or unfair between parents?	Not Fair		Not Fair		Not Fair	
Effect on personal discretionary spending (Table 108)						
Has personal discretionary spending increased, decreased or remained the same?	increased	decreased	increased	decreased	increased	decreased
Each parent's personal discretionary spending after imposition of child support	\$8,617.30	-\$274.42	\$10,530.39	-\$1,159.16	\$12,927.29	-\$852.13
Rate of increase or decrease (percent)	31.6%	-104.2%	60.8%	-115.1%	97.4%	-108.1%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on affordability of housing (Table 11B)						
Is parent's current housing considered affordable?	Yes	No	Yes	No	Yes	No
Each parent's housing affordability ratio before child support payments	33.2%	33.2%	33.2%	36.1%	33.2%	37.9%
Each parent's housing affordability ratio after child support payments	23.1%	46.2%	21.7%	49.6%	20.3%	51.7%
Is housing more affordable or less affordable than prior to child support payments	more	less	more	less	more	less
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Each parent's personal spending on child (Table 12B)						
Each parent's contribution towards child care costs from their own personal income?	-\$2,563.49	\$6,824.24	-\$4,476.58	\$8,813.03	-\$6,873.48	\$11,319.38
Does the child result in a financial profit or loss to the parent	profit	loss	profit	loss	profit	loss
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Forced transfer of assets to another parent (Table 13B)						
Amount of tax free money transferred to parent for child support payments in excess of actual child costs (forced transfer of assets)	\$2,563.49	\$0.00	\$4,476.58	\$0.00	\$6,873.48	\$0.00

Note: Items of significant concern and/or injustice are highlighted in red

Summary Table 2b
Summary analysis of the effects of the imposition of Canada's Federal Child Support Guidelines (2008)
Series 2 Examples 20.60 to 20.100

Based on 40% access to child by Parent B	Example 2.20.60		Example 2.20.75		Example 2.20.100	
	Parent A	Parent B	Parent A	Parent B	Parent A	Parent B
	Support Recipient	Support Payer	Support Recipient	Support Payer	Support Recipient	Support Payer
Each parent's personal income level (before taxes)	\$21,200.00	\$60,300.00	\$21,200.00	\$75,375.00	\$21,200.00	\$100,500.00
Effect on household income (Table 6B)						
Has after tax household income increased, decreased or remained the same compared to before the imposition of child support?	Increased	Decreased	Increased	Decreased	Increased	Decreased
After tax household income after child support payments and child tax benefits received	\$37,650.18	\$34,922.93	\$39,410.85	\$43,066.01	\$42,092.59	\$54,618.85
Rate of increase or decrease in personal household income compared to before support payments	108.2%	-25.4%	117.9%	-24.1%	132.7%	-23.0%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on personal income taxes (Table 7B)						
Have personal taxes increased, decreased or remained same?	lower	same	lower	same	lower	same
Income taxes paid prior to imposition of child support payments	\$1,914.86	\$13,469.81	\$1,914.86	\$18,641.06	\$1,914.86	\$29,531.48
Income taxes payable after imposition of child support payments	\$0.00	\$13,469.81	\$0.00	\$18,641.06	\$0.00	\$29,531.48
Tax savings to parent because of having custody of children	\$3,610.86	\$0.00	\$3,610.86	\$0.00	\$3,610.86	\$0.00
By what percent have taxes decreased or increased directly as a result of children?	-188.6%	0.0%	-188.6%	0.0%	-188.6%	0.0%
Is this effect considered fair or unfair between parents?	Not Fair		Not Fair		Not Fair	
Effect on personal discretionary spending (Table 108)						
Has personal discretionary spending increased, decreased or remained the same?	increased	decreased	increased	decreased	increased	decreased
Each parent's personal discretionary spending after imposition of child support	\$15,057.18	\$1,255.10	\$16,817.85	\$3,709.58	\$19,499.59	\$7,058.32
Rate of increase or decrease (percent)	129.9%	-91.5%	156.8%	-80.6%	197.7%	-72.1%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on affordability of housing (Table 11B)						
Is parent's current housing considered affordable?	Yes	No	Yes	No	Yes	No
Each parent's housing affordability ratio before child support payments	33.2%	36.2%	33.2%	37.4%	33.2%	36.2%
Each parent's housing affordability ratio after child support payments	19.1%	48.6%	18.3%	49.2%	17.1%	47.1%
Is housing more affordable or less affordable than prior to child support payments	more	less	more	less	more	less
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Each parent's personal spending on child (Table 12B)						
Each parent's contribution towards child care costs from their own personal income?	-\$9,003.36	\$13,551.56	-\$10,764.04	\$15,411.27	-\$13,445.77	\$18,235.35
Does the child result in a financial profit or loss to the parent	profit	loss	profit	loss	profit	loss
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Forced transfer of assets to another parent (Table 13B)						
Amount of tax free money transferred to parent for child support payments in excess of actual child costs (forced transfer of assets)	\$9,003.36	\$0.00	\$10,764.04	\$0.00	\$13,445.77	\$0.00

Note: Items of significant concern and/or injustice are highlighted in red

Summary Table 2c
Summary analysis of the effects of the imposition of Canada's Federal Child Support Guidelines (2008)
Series 2 Examples 20.200 to 20.1000

Based on 40% access to child by Parent B	Example 2.20.200		Example 2.20.500		Example 2.20.1000	
	Parent A	Parent B	Parent A	Parent B	Parent A	Parent B
	Support Recipient	Support Payer	Support Recipient	Support Payer	Support Recipient	Support Payer
Each parent's personal income level (before taxes)	\$21,200.00	\$201,000.00	\$21,200.00	\$502,500.00	\$21,200.00	\$1,005,000.00
Effect on household income (Table 6B)						
Has after tax household income increased, decreased or remained the same compared to before the imposition of child support?	Increased	Decreased	Increased	Decreased	Increased	Decreased
After tax household income after child support payments and child tax benefits received	\$51,661.78	\$99,421.04	\$78,820.08	\$233,837.79	\$123,581.05	\$458,368.58
Rate of increase or decrease in personal household income compared to before support payments	185.7%	-20.7%	335.8%	-18.5%	583.3%	-17.6%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on personal income taxes (Table 7B)						
Have personal taxes increased, decreased or remained same?	lower	same	lower	same	lower	same
Income taxes paid prior to imposition of child support payments	\$1,914.86	\$75,660.11	\$1,914.86	\$215,585.05	\$1,914.86	\$448,793.29
Income taxes payable after imposition of child support payments	\$0.00	\$75,660.11	\$0.00	\$215,585.05	\$0.00	\$448,793.29
Tax savings to parent because of having custody of children	\$3,610.86	\$0.00	\$3,610.86	\$0.00	\$3,610.86	\$0.00
By what percent have taxes decreased or increased directly as a result of children?	-188.6%	0.0%	-188.6%	0.0%	-188.6%	0.0%
Is this effect considered fair or unfair between parents?	Not Fair		Not Fair		Not Fair	
Effect on personal discretionary spending (Table 108)						
Has personal discretionary spending increased, decreased or remained the same?	increased	decreased	increased	decreased	increased	decreased
Each parent's personal discretionary spending after imposition of child support	\$29,068.78	\$11,026.59	\$56,227.08	\$39,791.93	\$100,988.05	\$78,732.07
Rate of increase or decrease (percent)	343.8%	-72.0%	758.5%	-58.9%	1441.8%	-57.0%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on affordability of housing (Table 11B)						
Is parent's current housing considered affordable?	Yes	No	Yes	No	Yes	No
Each parent's housing affordability ratio before child support payments	33.2%	40.4%	33.2%	44.1%	33.2%	45.4%
Each parent's housing affordability ratio after child support payments	13.9%	50.9%	9.1%	54.1%	5.8%	55.1%
Is housing more affordable or less affordable than prior to child support payments	more	less	more	less	more	less
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Each parent's personal spending on child (Table 12B)						
Each parent's contribution towards child care costs from their own personal income?	-\$23,014.96	\$28,348.26	-\$50,173.26	\$57,122.31	-\$94,934.24	\$104,576.20
Does the child result in a financial profit or loss to the parent	profit	loss	profit	loss	profit	loss
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Forced transfer of assets to another parent (Table 13B)						
Amount of tax free money transferred to parent for child support payments in excess of actual child costs (forced transfer of assets)	\$23,014.96	\$0.00	\$50,173.26	\$0.00	\$94,934.24	\$0.00

Note: Items of significant concern and/or injustice are highlighted in red

Summary Table 2d
Summary analysis of the effects of the imposition of Canada's Federal Child Support Guidelines (2008)
Series 2 Examples 30.20 to 30.45

Based on 40% access to child by Parent B	Example 2.30.20		Example 2.30.30		Example 2.30.45	
	Parent A Support Recipient	Parent B Support Payer	Parent A Support Recipient	Parent B Support Payer	Parent A Support Recipient	Parent B Support Payer
Each parent's personal income level (before taxes)	\$31,350.00	\$20,000.00	\$31,350.00	\$30,150.00	\$31,350.00	\$45,225.00
Effect on household income (Table 6B)						
Has after tax household income increased, decreased or remained the same compared to before the imposition of child support?	Increased	Decreased	Increased	Decreased	Increased	Decreased
After tax household income after child support payments and child tax benefits received	\$39,030.99	\$14,193.48	\$40,753.96	\$20,040.94	\$43,050.67	\$28,320.71
Rate of increase or decrease in personal household income compared to before support payments	52.1%	-21.5%	58.9%	-21.9%	67.8%	-22.6%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on personal income taxes (Table 7B)						
Have personal taxes increased, decreased or remained same?	lower	same	lower	same	lower	same
Income taxes paid prior to imposition of child support payments	\$4,494.44	\$1,914.86	\$4,494.44	\$4,494.44	\$4,494.44	\$8,623.95
Income taxes payable after imposition of child support payments	\$1,122.59	\$1,914.86	\$1,122.59	\$4,494.44	\$1,122.59	\$8,623.95
Tax savings to parent because of having custody of children	\$3,371.85	\$0.00	\$3,371.85	\$0.00	\$3,371.85	\$0.00
By what percent have taxes decreased or increased directly as a result of children?	-75.0%	0.0%	-75.0%	0.0%	-75.0%	0.0%
Is this effect considered fair or unfair between parents?	Not Fair		Not Fair		Not Fair	
Effect on personal discretionary spending (Table 108)						
Has personal discretionary spending increased, decreased or remained the same?	increased	decreased	increased	decreased	increased	decreased
Each parent's personal discretionary spending after imposition of child support	\$8,959.83	\$932.30	\$10,682.80	\$237.68	\$12,979.51	\$644.90
Rate of increase or decrease (percent)	17.6%	-85.8%	40.2%	-96.9%	70.3%	-93.8%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on affordability of housing (Table 11B)						
Is parent's current housing considered affordable?	Yes	Yes	Yes	No	Yes	No
Each parent's housing affordability ratio before child support payments	36.1%	33.2%	36.1%	36.1%	36.1%	37.9%
Each parent's housing affordability ratio after child support payments	28.4%	42.3%	27.2%	46.2%	25.8%	49.0%
Is housing more affordable or less affordable than prior to child support payments	more	less	more	less	more	less
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Each parent's personal spending on child (Table 12B)						
Each parent's contribution towards child care costs from their own personal income?	-\$138.04	\$5,617.51	-\$1,861.00	\$7,416.18	-\$4,157.71	\$9,822.35
Does the child result in a financial profit or loss to the parent	profit	loss	profit	loss	profit	loss
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Forced transfer of assets to another parent (Table 13B)						
Amount of tax free money transferred to parent for child support payments in excess of actual child costs (forced transfer of assets)	\$138.04	\$0.00	\$1,861.00	\$0.00	\$4,157.71	\$0.00

Note: Items of significant concern and/or injustice are highlighted in red

Summary Table 2e
Summary analysis of the effects of the imposition of Canada's Federal Child Support Guidelines (2008)
Series 2 Examples 30.60 to 30.100

Based on 40% access to child by Parent B	Example 2.30.60		Example 2.30.75		Example 2.30.100	
	Parent A Support Recipient	Parent B Support Payer	Parent A Support Recipient	Parent B Support Payer	Parent A Support Recipient	Parent B Support Payer
Each parent's personal income level (before taxes)	\$31,350.00	\$60,300.00	\$31,350.00	\$75,375.00	\$31,350.00	\$100,500.00
Effect on household income (Table 6B)						
Has after tax household income increased, decreased or remained the same compared to before the imposition of child support?	Increased	Decreased	Increased	Decreased	Increased	Decreased
After tax household income after child support payments and child tax benefits received	\$45,140.24	\$36,460.28	\$46,884.28	\$44,620.00	\$49,558.80	\$56,180.05
Rate of increase or decrease in personal household income compared to before support payments	75.9%	-22.1%	82.7%	-21.4%	93.2%	-20.8%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on personal income taxes (Table 7B)						
Have personal taxes increased, decreased or remained same?	lower	same	lower	same	lower	same
Income taxes paid prior to imposition of child support payments	\$4,494.44	\$13,469.81	\$4,494.44	\$18,641.06	\$4,494.44	\$29,531.48
Income taxes payable after imposition of child support payments	\$1,122.59	\$13,469.81	\$1,122.59	\$18,641.06	\$1,122.59	\$29,531.48
Tax savings to parent because of having custody of children	\$3,371.85	\$0.00	\$3,371.85	\$0.00	\$3,371.85	\$0.00
By what percent have taxes decreased or increased directly as a result of children?	-75.0%	0.0%	-75.0%	0.0%	-75.0%	0.0%
Is this effect considered fair or unfair between parents?	Not Fair		Not Fair		Not Fair	
Effect on personal discretionary spending (Table 108)						
Has personal discretionary spending increased, decreased or remained the same?	increased	decreased	increased	decreased	increased	decreased
Each parent's personal discretionary spending after imposition of child support	\$15,069.08	\$2,792.45	\$16,813.12	\$5,263.57	\$19,487.64	\$8,619.52
Rate of increase or decrease (percent)	97.7%	-81.1%	120.6%	-72.5%	155.7%	-65.9%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on affordability of housing (Table 11B)						
Is parent's current housing considered affordable?	Yes	No	Yes	No	Yes	No
Each parent's housing affordability ratio before child support payments	36.1%	36.2%	36.1%	37.4%	36.1%	36.2%
Each parent's housing affordability ratio after child support payments	24.6%	46.5%	23.7%	47.5%	22.4%	45.8%
Is housing more affordable or less affordable than prior to child support payments	more	less	more	less	more	less
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Each parent's personal spending on child (Table 12B)						
Each parent's contribution towards child care costs from their own personal income?	-\$6,247.28	\$12,014.21	-\$7,991.32	\$13,857.29	-\$10,665.84	\$16,674.16
Does the child result in a financial profit or loss to the parent	profit	loss	profit	loss	profit	loss
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Forced transfer of assets to another parent (Table 13B)						
Amount of tax free money transferred to parent for child support payments in excess of actual child costs (forced transfer of assets)	\$6,247.28	\$0.00	\$7,991.32	\$0.00	\$10,665.84	\$0.00

Note: Items of significant concern and/or injustice are highlighted in red

Summary Table 2f
Summary analysis of the effects of the imposition of Canada's Federal Child Support Guidelines (2008)
Series 2 Examples 30.200 to 30.1000

Based on 40% access to child by Parent B	Example 2.30.200		Example 2.30.500		Example 2.30.1000	
	Parent A Support Recipient	Parent B Support Payer	Parent A Support Recipient	Parent B Support Payer	Parent A Support Recipient	Parent B Support Payer
Each parent's personal income level (before taxes)	\$31,350.00	\$201,000.00	\$31,350.00	\$502,500.00	\$31,350.00	\$1,005,000.00
Effect on household income (Table 6B)						
Has after tax household income increased, decreased or remained the same compared to before the imposition of child support?	Increased	Decreased	Increased	Decreased	Increased	Decreased
After tax household income after child support payments and child tax benefits received	\$59,146.13	\$100,964.09	\$86,342.06	\$235,343.22	\$131,122.02	\$459,855.02
Rate of increase or decrease in personal household income compared to before support payments	130.5%	-19.4%	236.5%	-18.0%	411.1%	-17.3%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on personal income taxes (Table 7B)						
Have personal taxes increased, decreased or remained same?	lower	same	lower	same	lower	same
Income taxes paid prior to imposition of child support payments	\$4,494.44	\$75,660.11	\$4,494.44	\$215,585.05	\$4,494.44	\$448,793.29
Income taxes payable after imposition of child support payments	\$1,122.59	\$75,660.11	\$1,122.59	\$215,585.05	\$1,122.59	\$448,793.29
Tax savings to parent because of having custody of children	\$3,371.85	\$0.00	\$3,371.85	\$0.00	\$3,371.85	\$0.00
By what percent have taxes decreased or increased directly as a result of children?	-75.0%	0.0%	-75.0%	0.0%	-75.0%	0.0%
Is this effect considered fair or unfair between parents?	Not Fair		Not Fair		Not Fair	
Effect on personal discretionary spending (Table 108)						
Has personal discretionary spending increased, decreased or remained the same?	increased	decreased	increased	decreased	increased	decreased
Each parent's personal discretionary spending after imposition of child support	\$29,074.97	\$12,569.65	\$56,270.90	\$41,297.36	\$101,050.86	\$80,218.51
Rate of increase or decrease (percent)	281.5%	-68.1%	638.3%	-57.4%	1225.8%	-56.2%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on affordability of housing (Table 11B)						
Is parent's current housing considered affordable?	Yes	No	Yes	No	Yes	No
Each parent's housing affordability ratio before child support payments	36.1%	40.4%	36.1%	44.1%	36.1%	45.4%
Each parent's housing affordability ratio after child support payments	18.8%	50.1%	12.8%	53.7%	8.5%	55.0%
Is housing more affordable or less affordable than prior to child support payments	more	less	more	less	more	less
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Each parent's personal spending on child (Table 12B)						
Each parent's contribution towards child care costs from their own personal income?	-\$20,253.17	\$26,805.20	-\$47,449.10	\$55,616.88	-\$92,229.06	\$103,089.75
Does the child result in a financial profit or loss to the parent	profit	loss	profit	loss	profit	loss
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Forced transfer of assets to another parent (Table 13B)						
Amount of tax free money transferred to parent for child support payments in excess of actual child costs (forced transfer of assets)	\$20,253.17	\$0.00	\$47,449.10	\$0.00	\$92,229.06	\$0.00

Note: Items of significant concern and/or injustice are highlighted in red

Summary Table 2g
Summary analysis of the effects of the imposition of Canada's Federal Child Support Guidelines (2008)
Series 2 Examples 45.20 to 45.45

Based on 40% access to child by Parent B	Example 2.45.20		Example 2.45.30		Example 2.45.45	
	Parent A	Parent B	Parent A	Parent B	Parent A	Parent B
	Support Recipient	Support Payer	Support Recipient	Support Payer	Support Recipient	Support Payer
Each parent's personal income level (before taxes)	\$46,425.00	\$20,000.00	\$46,425.00	\$30,150.00	\$46,425.00	\$45,225.00
Effect on household income (Table 6B)						
Has after tax household income increased, decreased or remained the same compared to before the imposition of child support?	Increased	Decreased	Increased	Decreased	Increased	Decreased
After tax household income after child support payments and child tax benefits received	\$49,304.47	\$14,890.70	\$50,965.82	\$20,799.78	\$53,202.43	\$29,139.65
Rate of increase or decrease in personal household income compared to before support payments	34.7%	-17.7%	39.2%	-18.9%	45.4%	-20.4%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on personal income taxes (Table 7B)						
Have personal taxes increased, decreased or remained same?	lower	same	lower	same	lower	same
Income taxes paid prior to imposition of child support payments	\$8,623.95	\$1,914.86	\$8,623.95	\$4,494.44	\$8,623.95	\$8,623.95
Income taxes payable after imposition of child support payments	\$4,891.80	\$1,914.86	\$4,891.80	\$4,494.44	\$4,891.80	\$8,623.95
Tax savings to parent because of having custody of children	\$3,732.15	\$0.00	\$3,732.15	\$0.00	\$3,732.15	\$0.00
By what percent have taxes decreased or increased directly as a result of children?	-43.3%	0.0%	-43.3%	0.0%	-43.3%	0.0%
Is this effect considered fair or unfair between parents?	Not Fair		Not Fair		Not Fair	
Effect on personal discretionary spending (Table 108)						
Has personal discretionary spending increased, decreased or remained the same?	increased	decreased	increased	decreased	increased	decreased
Each parent's personal discretionary spending after imposition of child support	\$10,194.26	\$1,629.53	\$11,855.61	\$996.53	\$14,092.23	\$1,463.85
Rate of increase or decrease (percent)	-2.2%	-75.1%	13.8%	-87.0%	35.2%	-86.0%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on affordability of housing (Table 11B)						
Is parent's current housing considered affordable?	Yes	Yes	Yes	Yes	Yes	No
Each parent's housing affordability ratio before child support payments	37.9%	33.2%	37.9%	36.1%	37.9%	37.9%
Each parent's housing affordability ratio after child support payments	33.7%	40.3%	32.6%	44.5%	31.2%	47.6%
Is housing more affordable or less affordable than prior to child support payments	more	less	more	less	more	less
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Each parent's personal spending on child (Table 12B)						
Each parent's contribution towards child care costs from their own personal income?	\$1,427.24	\$4,920.29	-\$234.11	\$6,657.34	-\$2,470.72	\$9,003.41
Does the child result in a financial profit or loss to the parent	loss	loss	profit	loss	profit	loss
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Forced transfer of assets to another parent (Table 13B)						
Amount of tax free money transferred to parent for child support payments in excess of actual child costs (forced transfer of assets)	\$0.00	\$0.00	\$234.11	\$0.00	\$2,470.72	\$0.00

Note: Items of significant concern and/or injustice are highlighted in red

Summary Table 2h
Summary analysis of the effects of the imposition of Canada's Federal Child Support Guidelines (2008)
Series 2 Examples 45.60 to 45.100

Based on 40% access to child by Parent B	Example 2.45.60		Example 2.45.75		Example 2.45.100	
	Parent A	Parent B	Parent A	Parent B	Parent A	Parent B
	Support Recipient	Support Payer	Support Recipient	Support Payer	Support Recipient	Support Payer
Each parent's personal income level (before taxes)	\$46,425.00	\$60,300.00	\$46,425.00	\$75,375.00	\$46,425.00	\$100,500.00
Effect on household income (Table 6B)						
Has after tax household income increased, decreased or remained the same compared to before the imposition of child support?	Increased	Decreased	Increased	Decreased	Increased	Decreased
After tax household income after child support payments and child tax benefits received	\$55,274.75	\$37,296.47	\$57,018.87	\$45,456.11	\$59,707.47	\$57,002.09
Rate of increase or decrease in personal household income compared to before support payments	51.0%	-20.4%	55.8%	-19.9%	63.1%	-19.7%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on personal income taxes (Table 7B)						
Have personal taxes increased, decreased or remained same?	lower	same	lower	same	lower	same
Income taxes paid prior to imposition of child support payments	\$8,623.95	\$13,469.81	\$8,623.95	\$18,641.06	\$8,623.95	\$29,531.48
Income taxes payable after imposition of child support payments	\$4,891.80	\$13,469.81	\$4,891.80	\$18,641.06	\$4,891.80	\$29,531.48
Tax savings to parent because of having custody of children	\$3,732.15	\$0.00	\$3,732.15	\$0.00	\$3,732.15	\$0.00
By what percent have taxes decreased or increased directly as a result of children?	-43.3%	0.0%	-43.3%	0.0%	-43.3%	0.0%
Is this effect considered fair or unfair between parents?	Not Fair		Not Fair		Not Fair	
Effect on personal discretionary spending (Table 108)						
Has personal discretionary spending increased, decreased or remained the same?	increased	decreased	increased	decreased	increased	decreased
Each parent's personal discretionary spending after imposition of child support	\$16,164.55	\$3,628.64	\$17,908.66	\$6,099.68	\$20,597.26	\$9,441.56
Rate of increase or decrease (percent)	55.1%	-75.5%	71.8%	-68.1%	97.6%	-62.7%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on affordability of housing (Table 11B)						
Is parent's current housing considered affordable?	Yes	No	Yes	No	Yes	No
Each parent's housing affordability ratio before child support payments	37.9%	36.2%	37.9%	37.4%	37.9%	36.2%
Each parent's housing affordability ratio after child support payments	30.0%	45.5%	29.1%	46.6%	27.8%	45.1%
Is housing more affordable or less affordable than prior to child support payments	more	less	more	less	more	less
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Each parent's personal spending on child (Table 12B)						
Each parent's contribution towards child care costs from their own personal income?	-\$4,543.04	\$11,178.02	-\$6,287.16	\$13,021.17	-\$8,975.76	\$15,852.12
Does the child result in a financial profit or loss to the parent	profit	loss	profit	loss	profit	loss
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Forced transfer of assets to another parent (Table 13B)						
Amount of tax free money transferred to parent for child support payments in excess of actual child costs (forced transfer of assets)	\$4,543.04	\$0.00	\$6,287.16	\$0.00	\$8,975.76	\$0.00

Note: Items of significant concern and/or injustice are highlighted in red

Summary Table 2i
Summary analysis of the effects of the imposition of Canada's Federal Child Support Guidelines (2008)
Series 2 Examples 45.200 to 45.1000

Based on 40% access to child by Parent B	Example 2.45.200		Example 2.45.500		Example 2.45.1000	
	Parent A	Parent B	Parent A	Parent B	Parent A	Parent B
	Support Recipient	Support Payer	Support Recipient	Support Payer	Support Recipient	Support Payer
Each parent's personal income level (before taxes)	\$46,425.00	\$201,000.00	\$46,425.00	\$502,500.00	\$46,425.00	\$1,005,000.00
Effect on household income (Table 6B)						
Has after tax household income increased, decreased or remained the same compared to before the imposition of child support?	Increased	Decreased	Increased	Decreased	Increased	Decreased
After tax household income after child support payments and child tax benefits received	\$69,363.43	\$101,717.50	\$96,649.86	\$236,006.13	\$141,473.15	\$460,474.60
Rate of increase or decrease in personal household income compared to before support payments	89.5%	-18.8%	164.1%	-17.7%	286.5%	-17.2%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on personal income taxes (Table 7B)						
Have personal taxes increased, decreased or remained same?	lower	same	lower	same	lower	same
Income taxes paid prior to imposition of child support payments	\$8,623.95	\$75,660.11	\$8,623.95	\$215,585.05	\$8,623.95	\$448,793.29
Income taxes payable after imposition of child support payments	\$4,891.80	\$75,660.11	\$4,891.80	\$215,585.05	\$4,891.80	\$448,793.29
Tax savings to parent because of having custody of children	\$3,732.15	\$0.00	\$3,732.15	\$0.00	\$3,732.15	\$0.00
By what percent have taxes decreased or increased directly as a result of children?	-43.3%	0.0%	-43.3%	0.0%	-43.3%	0.0%
Is this effect considered fair or unfair between parents?	Not Fair		Not Fair		Not Fair	
Effect on personal discretionary spending (Table 108)						
Has personal discretionary spending increased, decreased or remained the same?	increased	decreased	increased	decreased	increased	decreased
Each parent's personal discretionary spending after imposition of child support	\$30,253.22	\$13,323.06	\$57,539.65	\$41,960.27	\$102,362.94	\$80,838.09
Rate of increase or decrease (percent)	190.3%	-66.2%	452.1%	-56.7%	882.2%	-55.9%
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Effect on affordability of housing (Table 11B)						
Is parent's current housing considered affordable?	Yes	No	Yes	No	Yes	No
Each parent's housing affordability ratio before child support payments	37.9%	40.4%	37.9%	44.1%	37.9%	45.4%
Each parent's housing affordability ratio after child support payments	23.9%	49.8%	17.2%	53.6%	11.7%	54.9%
Is housing more affordable or less affordable than prior to child support payments	more	less	more	less	more	less
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Each parent's personal spending on child (Table 12B)						
Each parent's contribution towards child care costs from their own personal income?	-\$18,631.72	\$26,051.79	-\$45,918.15	\$54,953.97	-\$90,741.44	\$102,470.18
Does the child result in a financial profit or loss to the parent	profit	loss	profit	loss	profit	loss
Is this effect considered fair or unfair?	Not Fair		Not Fair		Not Fair	
Forced transfer of assets to another parent (Table 13B)						
Amount of tax free money transferred to parent for child support payments in excess of actual child costs (forced transfer of assets)	\$18,631.72	\$0.00	\$45,918.15	\$0.00	\$90,741.44	\$0.00

Note: Items of significant concern and/or injustice are highlighted in red

5. Discussion of the issues

The following discusses the various issues and injustices that became apparent with the application of Canada's Federal Child Support Guidelines during analysis of the examples.

Disparity between household incomes to the advantage of the Support Recipient

In every example analysed, the after tax household income for the child support recipient increased significantly while at the same time the household income of the child support payer decreased significantly. Household incomes found in Table 4 of the case examples are summarized in Appendix 1. With lower income support payers most of this disparity appears to be created by government tax payments and credits to the child support recipient. However, as the income of the support payer increases, the disparity between household incomes is directly attributable to what can be only seen as fundamentally flawed child support tables in which more money than is necessary for child support is being transferred over to the other parent.

For a system of child support payments to be fair, both parents should contribute to support of the child based on the needs of the child and each of the parent's relative ability to pay. Analysis of the examples used in this report show that this fundamental principal of fairness is lacking and is actually creating a situation in which the Support Recipient is financially benefiting at the expense of the Support Payer.

Personal income tax credits to the advantage of the Support Recipient

In addition to the financial benefits made available to support recipients by the Universal Child Care Benefit and the Canada Child Tax Care Benefit, there is also the financial benefit of the tax credits to personal income taxes as a result of having custody of the children. In every case example analysed, the amount of federal and provincial taxes paid by the child support recipient was significantly reduced directly as a result of having custody of the child while at the same time there was absolutely no tax savings for the support payer. One of the most significant deductions is the deduction for eligible dependant children. The allowable deduction to the Support Recipient for the first child is \$9,600,00 with additional tax deductions for each additional child who lives in the household and is under 18 years of age.

These tax credits, which are intended to lessen the burden of child care costs, are given to only the parent with custody even though in all cases, both parents are contributing to child care costs and in the vast majority of cases, both parents are providing physical care for the children. For only one parent to benefit from government tax credits for children's costs when both parents are contributing to these costs, especially in light of the adverse financial affects to the support payer which this report reveals, is fundamentally unfair.

To ensure fundamental fairness, where one parent is expected to make child support payments to another parent, the calculation of the child support amount should also take into account any tax benefits derived by either parent which are directly attributable to care or custody of any children.

Financial advantage to Support Recipient as a result of government child related financial benefit programs

The complex issue of tax credits and tax free payments to parents having custody of children is a factor which appears to help mask and compound the adverse financial effects of the Federal Child Support Guidelines and Child Support Tables. Tax free money applicable for child care costs is often made available to the Support Recipient parent but not to the other parent even though both parents may be contributing to child care costs.

The two government child benefit programs which significantly impact on separated families are

the **Universal Child Care Benefit (UCCB)** which is a taxable payment of \$100 per month per child up to the age of six (6). This is payable to all families with children. The second program is the **Canada Child Tax Benefit (CCTB)** which is a tax-free monthly payment made to eligible families to help them with the cost of raising children up until the age of eighteen (18). Even though both separated parents may incur child care costs, these monies are paid only to the one parent who has been awarded custody of the children.

More information about the Canada Child Care Benefit program can be found at http://www.cra-arc.gc.ca/bnfts/cctb/fq_qlfyng-eng.html. A calculator to determine this amount is available on the Department of Justice Website at <http://www.cra-arc.gc.ca/bnfts/clcltr/menu-eng.html>

These government payouts, which are intended to lessen the burden of child care costs for “families”, are given to only the parent with custody even though in most cases, the non custodial parent is forced by law to contributing financially to child care costs. For only one parent to benefit from government payments for children when both parents are contributing to child care costs, especially in light of the adverse financial affects to the support payer which this report reveals, is fundamentally unfair.

To ensure fundamental fairness, where one parent is expected to make child support payments to another payment, the calculation of the child support amount should also take into account any tax benefits derived by either parent which are directly attributable to care or custody of any children.

Disparity in personal discretionary spending to the advantage of the Support Recipient

In every example analysed, the amount of money available for **personal** discretionary spending by the Child Support Recipient increased significantly while at the same time the **personal** discretionary spending of the Child Support Payer decreased significantly.

Disparity in the affordability of housing to the advantage of the Support Recipient

In every example analysed, the ability of the child support recipient to move into more luxury housing increased significantly while at the same time the support payer was unable to continue to maintain even the same standard of housing that he/she enjoyed prior to the imposition of child support payments.

Disparity in spending towards child care costs to the advantage of the Support Recipient

In every example analysed, after tax credits and government grants were credited, the Child Support Recipient did not have to pay any money from his/her personal earnings. All child care costs for the child while in the care of the Child Support Recipient were paid in full not by the Child Support Recipient but by the Child Support Payer and the taxpayers of Canada. On the other hand, the child support payer had to pay significant monies from his/her own personal income towards child care costs.

Forced transfer of assets to the Support Recipient under the shady veil of “child support”

In every example analysed there is a significant and unwarranted transfer of assets from the Child Support Payer to the Child Support Recipient. The forced transfer of assets simply means the amount of money that is taken from one person and given to another under the guise of “child support” but which is beyond that required for supporting the child. This in effect is a form of hidden “spousal support”. The amount of money being imposed upon the Child Support Payer in the name of “child support” is far beyond that required for the actual support of the child and cannot be in any way justified as “child support.” In the view of many Canadians this is nothing but a form of legalized robbery or slavery.

The enrichment of financially well off Support Recipients using taxpayer's money

An analysis of the various examples reveals a tax loophole which gives preferential and unfair tax treatment to Child Support Recipients. In situations where Child Support Recipients receive child support payments from a high income Child Support Payers or from multiple low to medium income Support Payers, there is unfairness in subsidy by the taxpayers. Because child support payments are not taxable and are not taken into account with Revenue Canada taxation calculations, Child Support Recipients can achieve very high tax free household incomes, yet are enjoy the same taxable benefits usually given only to Canadians who are much poorer. In fact, Child Support Recipients who select high income earners to have children with can actually quit their jobs and live a luxurious lifestyle without working and without paying one cent in taxes to the Canadian economy. Child Support Recipients, especially those collecting money from high income Child Support Payers are in effect receiving tax free spousal support under the guise of "child support". This transfer of tax free money under the guise of "child support" is contrary to Canada's national interest and fundamentally not fair to the taxpayers of Canada.

Failure of the Guidelines to reasonably protect the best interest of children

In every example analysed it would appear that the best interests of children are not being best protected. About the only thing that is assured with the application of Canada's Federal Child Support Guidelines is that there is a significant transfer of wealth from the Child Support Payer to the Child Support Recipient. This is not in the child's best interest but mainly in the best interest of the Child Support Recipient, to the direct detriment of the taxpayer. This transfer of money without conditions that it will be spent on the child is wide open to abuse.

While some may use the argument that the transfer of wealth to the parent having custody is good for the child, there is no assurance that this will be the case in real life. For example, the parent with custody and care of the child could be an abuser of drugs and alcohol. Money being paid to the Child Support Recipient under the guise of "child support" could in fact be used to purchase drugs, alcohol and/or cigarettes. The money could be given out or used to support another person who may come to live in the home of the Child Support Recipient.

One of the main failures of the Federal Child Support Guidelines is that there is no accountability to ensure that money being paid for child care costs either by the taxpayers or by the Child Support Payer, are being used towards the child's costs. In cases where significant amounts of money are being paid to the Child Support Recipient, abuse of the child's money by the Recipient is highly likely. To prevent this abuse and to ensure that money for children is being spent on them a more accountable system of child support payments should be implemented to ensure that the child's best interests are best protected by ensuring that money paid to support the child is actually being used for that purpose.

Distortion of housing affordability ratio to the advantage of the Support Recipient

One very troubling finding from the analysis of the various examples is that in EVERY case, the housing that the Child Support Payer was accustomed to living in was no longer considered affordable, even though by misleading Statistics Canada standards it would be.

The measure most commonly used to determine if housing is affordable is the total costs of housing compared to total income. Housing is considered to be affordable if the cost of housing does not exceed 30% of a person's total income. Traditionally this is the figure found on line 150 of Revenue Canada's taxation forms. For example, a person with an income of \$30,000 per year could be considered as living in affordable housing if they pay up to \$10,000 per year or \$833.33 per month. Statistics Canada uses this ratio in its statistical analysis as well.

Under Canada's Child Support Guidelines transfer of monies for child support is taxable by the Support Recipient but tax free for the Support Recipient. Because after tax money is being transferred, the use of the 30% of total income rule is no longer valid in determining housing affordability and distorts the affordability of housing.

Contradictions in the methodology of the Federal Child Support Guidelines

When calculating extraordinary expenses the child support Guidelines step-by-step guide explains that extraordinary child expenses are to be divided based on the parent's proportional income and also taking into account tax credits due to these child care expenses. The Department of Justice recommends basing payments on "net child costs" The concept of using "net" expenses is a simple and understandable process that is fair.

If the Department of Justice is recommending that a formula based on net child care expenses be used for extra-ordinary expenses, then why is this same simple, reasonable and logical formula not consistently being used to calculate ALL child care costs? If child support is supposed to be about paying for child costs, then why is one relatively simple formula being used for extraordinary expenses and a different formula which makes little sense being used for regular expenses?

The Federal Child Support Guidelines, as they presently stand, are not consistent and are not logical and contradict themselves.

Disparity in standards of living compared to peers in the community

In every example analysed, the Child Support Recipient has more money to spend and more disposable income. In simple terms, this translates into having children means making money. As the examples show, a low income person simply has to go out and to find a high income person to have a child with to ensure significant financial enrichment for themselves. However, this financial incentive to benefit without working for the benefits sends the wrong message to young Canadians by telling them one way to get rich is to have children. Bringing children into the world for money will likely have far reaching negative consequences for the child.

Any formula to provide for the support of children should include provision to ensure that BOTH parents assume their fair share of responsibility for bringing children into the world. The current Federal Child Support Guidelines do not do this because they result in enrichment of the Support Payer by forcing the transfer of financial assets from the Support Payer to the Support Recipient. Forcing parents to pay their fair share towards children they create is one thing, but to force one parent to pay unreasonable and unjustifiable amounts of money to another parent under the guise of "child support" is clearly wrong and in violation to the fundamental principles of justice.

Promotion of single parent homes

Application of the Federal Child Support Guidelines as they currently are in law clearly creates a significant transfer of tax free income to the Support Recipient. It clearly is to the personal financial advantage of the parent who receives child support to remain single and to not engage in a partnership with the other parent of the child. Clearly the standard of living of the Support Recipient is considerably higher by remaining separate and apart from the other parent. Unfortunately the enrichment of one parent in one home can only come at the expense of the other parent, the children and the taxpayers of Canada. The application of the child support Guidelines combined with the tax credits for children are clearly promoting single parent households. This is putting an additional strain on the economy and putting stress on the children and society in general. Crime statistics clearly show that there is a direct link between those who commit crime and single parent households.

Promotion of segregation in Canadian society based on financial status

Application of the Federal Child Support Guidelines clearly creates a significant transfer of assets from one parent to another in situations where the person who pays child support makes a higher income and enjoys a higher standard of living than the person receiving support. It is already commonly known in Canada that young girls look for rich men to marry, not for love but for money. At one time marrying a wealthier person meant a better life and a chance for a happier life. At one time, men and women had no problems marrying a person of lesser financial means without concerns for the difference in financial status. At one time, men and women married for love. The story of Cinderella was a story built on this reality.

However, in this day and age, Canada's Federal Support Guidelines create a situation where a person of greater financial means can literally be destroyed for life by having a child with a person of lesser financial means. Under the guidelines there is clearly a profit to be made for one parent to have children with a person of financial means if that parent is to have custody of the children.

This harsh reality created by the Guidelines will now serve as a de-incentive for any person to consider getting involved in a marital or common law relationship with a person of lesser financial means, thus creating social division. The opportunity for persons from lower social class to mix and to elevate themselves to a higher standard of living and their children is greatly diminished. This is creating a society based on greed and money. Men in Canada are being advised to avoid getting into a relationship with a woman who is not of the same income or social status because of the risks to men due to the potential child support payments should their relationship fail. Men in greater numbers are learning that having to pay child support after a relationship break up involving children will literally destroy their chances of ever being married or having children with another woman because the support payments will make it literally impossible for them to be able to afford to get into a relationship with another woman or to have more children with another partner.

Men are staying away from marriage in increasing numbers, not because they don't want to be married or don't want the responsibility of having a family, but they are afraid of the consequences. Most men today will candidly admit that men in Canada are at risk if their partnership with a woman fails. Canada's falling birth rate is also another good indicator of this.

The misguided effort by those with special interests within Canada's Department of Justice to "socially engineer" a significant segment of Canadian society by the forced transfer of assets from one parent to another under the guise of "child support" has created a situation which is not only harmful for children and families in Canada but also destructive to Canada's national interests. The Guidelines are helping to fuel conflict and further segregate those in Canada into social classes based on financial status.

Promotion of domestic violence

Whenever there is injustice perpetrated against an individual or group in Society, the potential for conflict and violence exists. The guidelines clearly perpetrate an injustice against parents who have been relegated to the role of support paying parent. In most cases, non-custodial parents are fathers. In light of the pressure put on support payers by the Guidelines, it would not be unreasonable to assume that the injustice created by the Guidelines may indeed be a factor in some of the murder-suicides of spouses.

Note:

At the time of release of this report, the analysis does not take into account the cases of serial recipients who collect from multiple partners, occasional even for the same child since a partner

has been deemed to have taken the place of the biological parent (locus parentis), even though the real biological parent is also paying child support. Situations like this exemplify best how child support is a form of asset transfer under the present formula. These situations will be analysed in future releases of this report.

6. Conclusions

Based on the analysis of the examples used for this report, it can be reasonably concluded that Canada's Federal Child Support Guidelines and Child Support Table result in the following:

- 1) That they create a significant and unnecessary financial disparity between households after the imposition of child support payments.
- 2) That they create significant unfairness between parents.
- 3) That they create situations where parents who pay support are unable to maintain a comparative standard of living for themselves.
- 4) That they create a situation which is not consistent with each parent's ability and means to pay for child care costs; contrary to the objectives of the Guidelines.
- 5) That they result in a restructure of the financial circumstances of the parents in a manner that is not consistent to the best interest of the child.
- 6) That they result in unequal treatment of parents based on their status as either support payer or support recipient. The support recipient is treated unfairly.
- 7) That they create a financial incentive which financially rewards single parenthood and discourages parents with children to enter marriage or long term partnerships.
- 8) That they result in a situation which is not consistent with the fundamental principles of justice and various provisions of Canada's Charter of Rights and Freedoms.
- 9) That they adversely affect the long term financial interests of the child.
- 10) That they contribute in greater personal conflict between parents, which in some cases is a contributing factor in a number of murder and suicides.
- 11) That they result in increased litigation in court
- 12) That they are responsible in many cases for the creation of "deadbeat" parents.
- 13) That they create an environment which leads to suicide and depression amongst child support payers
- 14) That they create the unjustified persecution of child support payers, who are unable to pay their child support, by child support collection agencies such as Ontario's Family Responsibility Office (FRO).
- 15) That they have resulted in the loss of contact between children and their support paying parents
- 16) That they contribute to the loss of respect for Canada's justice system by the Canadian public.
- 17) That they are contrary to the interests of Canadian children and families as well as to Canada's national interest.
- 18) That they contribute to division of the classes in society based on financial status.

7. Recommendations

Recommendation #1

That the highly flawed Federal Child Support Guidelines and Child Support Tables as they presently exist be scrapped and replaced with a new system that is fundamentally fair, financially sound and based on reasonable and fair child care costs.

Analysis of examples calculated using the current Federal Child Support Guidelines clearly show that the logic and methodology behind the Guidelines and tables is highly flawed and illogical. Too many horror stories of destroyed parents clearly show that the Guidelines are creating a problem.

To eliminate this problem, new tables must be developed from the ground up and based on an understandable formula that can withstand the toughest scrutiny. Child support guidelines must not only be just but easily seen to be just by all Canadians.

Recommendation #2

That creation of new child support formula be undertaken by an independent body having input from members of the public.

It is clear that the Department of Justice has failed the people of Canada with their flawed work and it would appear that politics and special interests may have played a significant role when the Department of Justice created the Guidelines. The careless lack of due diligence by the Department of Justice bureaucrats have cost the Canadian taxpayers millions of dollars and have resulted in tremendous hardship and suffering against many Canadian children and their families. A number of suicides of good caring Canadian parents can be directly linked to the Child Support Guidelines and tables.

To eliminate this problem the development of new guidelines should be put out for public input and public tender with no involvement by the Department of Justice, not even in the tendering process. It is likely that much of the work can be done at less expense and with greater transparency using Canadians who are willing to freely volunteer their time and to have this undertaking done at a much lower cost than through government bureaucrats at the Department of Justice.

Recommendation #3

That ALL reasonable child care costs incurred by BOTH parents should be accounted for in any future child support formula.

Under the current child support guidelines, no recognition is given for many of the reasonable and necessary child care costs incurred by the Child Support Payer such as cost of housing, food, clothing, extra-curricular activities and transportation while the child is with the Child Support Payer.

To eliminate this unfairness, any all reasonable and necessary child care costs incurred by both parents must be recognized in any child support formula.

Recommendation #4

That the expenditure of monies be taken out of the sole control of support recipient and that an independent child support management and accounting system be established.

Under the current child support guidelines, all monies being paid in under the guise of "child support" are paid directly to the Support Recipient and not the child. Analysis of the examples in this report would reveal that in all cases, more money is paid in child support than is actually needed to support the child. There are many documented cases of abuse of child support monies by parents.

To eliminate this problem, a trust account should be set up where all monies for support of children would be deposited and where any withdrawals from this trust fund can only be used for child expenses.

Recommendation #5

That BOTH parents be given the opportunity to be involved in the purchase of children's reasonable basic necessities.

Under the current child support guidelines, no recognition is given for purchases made by the support payer on items related to the child's needs. Current child support guidelines put all spending for the child under the control of the parent who is receiving support. This concept is fundamentally wrong when a child is spending regular and consistent time with the Support Payer because it gives the parent who is paying support absolutely no say in the decision-making process when it comes to buying clothes, schools supplies, etc. for the child. Being a parent means being part of the child's regular routine when it comes to purchasing some of the child's basic needs.

To eliminate this unfairness, the child support formula should make provisions to allow even the parent paying support to contribute to such things as clothing and extracurricular activities or there should be another way in law to reconcile an account because of proven expenses.

Recommendation #6

That any new child support formula should provide the fair and equal opportunity for BOTH parents to provide reasonable and adequate housing for their children consistent with each parent's income level.

Under the current child support guidelines, no recognition is given for the costs that the support paying parent incurs to provide housing for his/her child. It is only fair and natural that any parent who has reasonable and consistent parenting time with the child would want to be able to provide a room for their child when the child is at his/her home. It is in the child's best interest to know that no matter what parent's home he/she is living in at the time, that they be comfortable at each of their parent's home and to see that each of their parents is being treated fairly after the separation.

Recommendation #7

That a new child support formula should provide that government tax benefits attributable to the children are to be applied towards all child costs by both parents in proportion to the children's time with each parent

Under the current child support guidelines, all tax benefits intended to be used towards child care costs are paid by the government to ONLY the support recipient. No recognition is given to the support payer for any benefits. This is fundamentally unfair as the support recipient is also paying for a significant share of the child care costs.

To eliminate this problem new child support guidelines must ensure that all government tax benefits for children be distributed to both parents in recognition of each parent's contribution to child care costs.

Recommendation #8

That new child support calculation forms be created that will easily and accurately determine child support without the involvement of the court.

Under the current child support guidelines, all child support orders are made by judges based on the Guidelines. The final amounts of child support payments are often arguable in court because many factors which are specific to individual cases are not covered in the guidelines. For example,

there are no concise guidelines for calculating what the Guidelines refer to as “undue hardship.” Forcing Canadian parents into court over these issues consumes significant financial and human resources and cause significant harm to the parents.

To eliminate this problem, a detailed child support calculation form which would allow parents to determine a fair and consistent child support formula without having to make arguments about how amounts are to be calculated in court before a judge should be created. Such a calculation form should deal with most, if not all of the components related to “undue hardship” and take into account children from blended families and child support payments being paid to or being received from multiple sources.

Appendix

Appendix A
Testimonials

Appendix B
Summary list of examples used for analysis

Appendix A

Testimonials

- 1) **Article published in October 1998 by Canada Court Watch, “Father devastated by Family courts and FRO commits suicide (2 pages) regarding a father who committed suicide because of child support issues.**
- 2) **Letter dated July 2, 2000 from 14-year-old Ashley White to the Prime Minister of Canada regarding the death of her father as a result of family court and child support related issues.**
- 3) **In memory of all good fathers – copy of speech presented to members of the public by 14-year-old Ashley White after her father’s death**
- 4) **Paying support to mother who lost custody – a blog posting dated March 12, 2009 regarding one parent’s problem involving Canada’s child support**

CANADA

COURT WATCH REPORT

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Father Devastated by Family Courts and Ontario's Family Responsibility Office (FRO) COMMITTS SUICIDE!

Markham Court Watch

During a recent investigation by Court Watch reporters of the suicide death of a non-custodial Markham father, the evils of the adversarial family court system and the devastation that the courts and government can do to its own citizens became very apparent.

What is so tragic is that the factors responsible for this senseless death still continue to adversely affect the lives of many other non-custodial parents today.

The investigation into this suicide death was undertaken after Court Watch was sent a copy of a suicide letter which was written by the father just before his death on a cold and dark October eve.

The father at the center of this needless suicide death was Markham resident, Mr. Andy Renouf, 45 years old at time of his death. He was found dead in his car by the Durham, Ontario Regional Police. Death came as the result of carbon monoxide poisoning in combination with sleeping pills.

Little was published about his death. The factors that were responsible for driving the father to his death are something that the Department of Justice and the Family Responsibility Office would like to keep hushed from Canadians.

Mr. Renouf was like many other fathers distraught over the breakup of his marriage. He had a child he loved and wanted to see grow.

He was a parent, who after being turned into a non-custodial parent by "the System" and after being pushed to the breaking point by the Family Responsibility Office (FRO), decided to end his life, rather than face more punishment and humiliation at

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This publication is intended to bring to the attention of the public matters which involve the Canadian Legal System. All Canadians are urged to copy this report and pass on to their fellow Canadians. To have a story published, have a court reporter attend your court or to have your organization receive regular issues of this report, then please contact Rev. Dorian Baxter at 416-410-4115.

NOTE: All stories contained in this report represent the views of the writers and do not necessarily represent the views or opinions of the local printing agents or local distributors.

the hands of the FRO and the Canadian Justice system. It is widely acknowledged by citizens and lawyers alike, that the family courts are biased. To many Canadians, the courts consider men of little value in the lives of their children.

Mr. Renouf, like many other non-custodial parents, had been alienated from his daughter and had not seen her for over four years. Yet his only means of support was taken away from him by the "System". He was literally driven into the ground by uncaring government departments with no interest in maintaining good family relationships but only an interest in hunting down and collecting money from non-custodial parents. Most just happen to be fathers.

Like many other fathers he was sucked into the cauldron of the family court system where too often, children are kept away by their loving parents through the actions of vindictive spouses and some unethical lawyers

who will do anything for money, even if it is destructive to the children involved.

After having his bank account cleaned out by the FRO, and just prior to ending his life Mr. Renouf wrote the following letter, a letter that he wished all to see. His suicide letter reads:

TO WHOM IT MAY CONCERN

"Last Friday my bank account was garnisheed, I was left with only a total of \$.43 in the bank."

"At this time I have rent and bills to pay which would come to somewhere approaching \$1500 to \$1800."

"Since my last pay was also direct deposited on Friday I now have no way of supporting myself. I have no money for food or for gas for my car to enable me to work. My employer also tells me that they will only pay me by direct deposit, I therefore no longer have a job, since the money would not reach me."

"I have tried talking to the Family Support people at 1916 Dundas St. E. their answer was "we have a court order", repeated several times."

"I have tried talking to the welfare people in Markham, since I earned over \$520 in the last month I am not eligible for assistance."

"I have had no contact with my daughter in approximately 4 years. I do not even know if she is alive and well. I have tried to keep her informed of my current telephone number but she never bothered to call."

"I have no family and no friends, very little food, no viable job and a very poor future prospects. I have therefore decided that there is no further point in continuing my life. It is my intention to drive to a secluded area, near my home, feed the car exhaust in the car, take some

**HOSTILE PARENTING
IS CHILD ABUSE!**

Granting sole custody to one parent so that one parent can act in a vindictive manner, often denying the child's right to love and attention by the other parent, is child abuse. **HOSTILE PARENTING CAN** drive a parent to suicide or even cause the death of elderly grandparents through grief.

Call your local M.P and demand that shared parenting be implemented in law to stop this needless abuse of children by vindictive spouses

Shared parenting will also eliminate much of the needless litigation in court which will save families and taxpayers hundreds of millions of dollars.

**PLEASE HELP STOP ABUSE
OF OUR CHILDREN & NON CUSTODIAL
PARENTS AND THEIR FAMILIES**

Most of us know of someone in our community whose family has been ravaged by our family court system. False allegations, lies, deceptions, and biased decisions by judges are destroying the children of divorce and their non custodial parents. Please copy this report and pass it on to as many of your friends, neighbours, relatives and co-workers as possible. It is only through awareness in our community of getting to know the truth about how our family court system is destroying our families that the destruction will be stopped. Call, write and fax your member of the Federal and Provincial government and demand that he/she support government initiatives to take family matters out of the adversarial court system and that the destruction of non custodial parents by vindictive ex spouses be stopped

sleeping pills and use the remaining gas in the car to end my life."

"I would have preferred to die with more dignity."

"It is my last will and testament that this letter be published for all to see and read."

Signed A.T. RENOUF

Mr. Renouf hoped that his letter would be published for the sake of other fathers and their children. He hoped that awareness on how the "System" destroyed him may help bring about much needed change to our troubled family court system before others are destroyed.

**HELP BRING
JUSTICE**

BACK IN TO OUR COURTS!

**HELP MAKE
LAWYERS**

**ACCOUNTABLE TO OUR
COMMUNITY!**

Call your local M.P. and M.P.P. and demand that he/she support legislation designed to make it a criminal offense for anyone to make false allegations or for lawyers to counsel clients to make them.

July 2, 2000

236 6th St.
Weyburn, Sask.
S4H 2N8

Prime Minister Jean Chretien
House of Commons
Parliament Hill
Ottawa, Ont.

Dear Mr. Prime Minister

**RE: THE DEATH OF MY FATHER AS A RESULT OF CANADA'S BIASED
AND ANTI-FAMILY COURT SYSTEM**

I am the 14-year-old daughter of Darrin White, the father who recently took his life in British Columbia as a result of the frustration and hopelessness caused in dealing with Canada's family justice system. Although the justice system was not 100 percent the cause of his death, based on what I and members of my family have seen, it was the biggest factor. My father took his life mostly in part because of the injustices being perpetrated against him by what many Canadians say is a biased and morally corrupt Canadian family justice system. Our family justice system seems to allow good fathers to be destroyed while it allows vindictive and revengeful mothers to rule over the courts.

Prior to my father's death, he told me of the anguish he was going through trying to see his children. He told me of the abuse that his wife subjected him to. She did not want him to have a relationship even with me, his own daughter, because she was jealous. He told me of the frustration in dealing with the courts and the lawyers. He told me how the court did nothing except put further barriers to him seeing his children.

Now, I too, am being blocked by my step mother from making contact with my own brothers and sisters who live with my father's second wife. I am up against the same barrier that my father faced when he tried to contact his own children before his death. It is very upsetting to be denied access to members of your own family. Keeping children from seeing their parent and other family members is child abuse. It is criminal and it should not be tolerated. Yet, it seems our justice system seems all too tolerant of mothers who do this everyday. While parents are forced to go to courts just to see their children, the lawyers get rich of the misery of the children and families who lives they destroy in family court. Maybe if our courts showed some backbone and stood up against these mothers who are abusing their children that maybe the problem would begin to correct itself.

As a young Canadian I can only say that I am utterly ashamed to see how the country I call Canada treats fathers in its courts. It is a disgrace! I know my father was a good man and a good father. He did not deserve to be pushed over the edge as he was. He did not deserve to be kept from seeing his children. He obviously reached a point where he could see that justice was beyond his reach and for reasons that only God will know, decided that taking his life was the only way to end his suffering.

From what I have learned about the family justice system in this country, Canada is not the home of the proud and the free. In my view, Canada has become a safe haven for corrupt lawyers and biased

judges who think nothing about the lives of the children and parents they destroy every day in our family courts.

I have learned that Canada's Justice Minister, Anne McLellan, has been stalling legislation about shared parenting which is intended to prevent the kind of tragedy that has been forced upon my family. I understand that a special committee recommended that the justice department should promote a concept called shared parenting. If shared parenting had been in place before my father took his life and if our system of justice guaranteed the rights of children to see their parents, I have no doubt in my mind that my loving father would be alive today. All he wanted was to see his children, but it seems that our justice system would not give him that.

For this, the Justice Minister should resign. Maybe someone with children and with some knowledge of the problems facing families in our courts today would make a better Minister. What kind of justice can families expect from a Ministry headed by a person without children and in addition, a lawyer? Without children, how can the Justice Minister even begin to understand what it is like to love children and to appreciate the importance that parents play in the lives of their children.

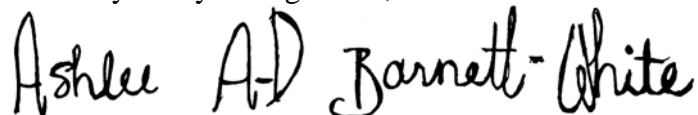
It's time for this country to start waking up to what's going on in our family courts and its time that something get done about it.

Although I am only 14 years of age, I too will join the ranks of those who are fighting this evil system of justice. This is not the kind of Canada I or other Canadians want to see. This country's justice system has robbed me of one of the most precious gifts in my life, my father. I will not let his death be in vain.

Things need to change for it seems that all fathers in family courts are being put through this same thing. We need to change things now. Too many kids are going without a father because of the injustice in our family courts. Too many kids are being hurt. I may be 14, but I know what is right and wrong. There are good and bad mothers and fathers but it seems that most fathers are considered bad by our family court system and this is wrong. Please don't let my Dad's death be in vain. Children have the right to the love of BOTH of their parents, both moms and dads. The ONLY reason why a child should not be able to see a parent is when there is PROVEN abuse, not allegations.

I would very much like to hear what your perspective as a Member of Parliament is on this problem. I would like you to tell me what you intend to do to fix this problem. One thing you can do for me is to ask that the Minister of Justice resign. As the Minister of Justice, she should be held accountable for the dismal failure of our family justice system and its destruction of children and their families.

In memory of my loving father,

A handwritten signature in black ink that reads "Ashlee A-D Barnett-White". The signature is written in a cursive, slightly slanted style.

Ashlee A.D. Barnett-White

In memory of all good fathers

Speech given by 15-year-old Ashlee White, daughter of the late Darrin White
Presented March 11, 2002

My name is Ashlee Barnett White. I am the daughter of late Darrin White, the loving father who committed suicide because of unjust treatment from the family court system. I would like to thank everyone for coming here today and for joining in to not only remember the death of my father, but more importantly to help bring hope for the many other children who suffer now as a result of family court injustices or will at some time in the future.

I am here today not only to speak for my father, but for all fathers and all non-custodial parents who have suffered injustice because of the family court system. The destruction of parents, mostly fathers, is a plague on our nation. It is no less than a national disgrace. To have parents who cannot see their children in a civilized country is nothing less than barbaric. To have a family court system that destroys families and punishes good loving fathers is not acceptable.

I know that if my father was alive today he would be proud to see me up here and speaking in front of a group of supporters for this is not an easy thing to do. I know that he would be thankful to see that his death was not in vain but that it has served as a rallying point for a more noble and just cause. My father was a good man and would be happy to see me fight for something he believe in – Justice.

Let me tell you about my father. He was a loving and devoted father who only wanted to have what most fathers want – a family that he could care for and love. In the time before his death the thing he wanted the most was to have contact with the children he loved. He was a father who I know loved me.

Probably the biggest fault of my father was that he trusted and believed in those around him. He trusted his wife, only to have her leave him, take his children and prevent him from seeing the children he loved and adored. He trusted the court system to bring him justice for he believed that Canada's family court system was supposed to be one of the best justice systems in the world. But he was wrong. The family court system took his money and rather than giving him justice, subjected him to the most harsh and cruel punishment. He trusted his country, Canada, for he believed that Canada was supposed to have rights and freedoms to protect its citizens. But he was wrong. His country did not come to help him but trampled on his rights and freedoms and supported those in the family court system who were subjecting him to the injustice. His county let him down.

Since the death of my father, I have found out much about our family court system. I have found out that the circumstances surrounding my father were not isolated events. I have learned that many other fathers in Canada are being subjected to the same cruel torture by the same biased family court system that destroyed the heart and soul of my father prior to his death. I have learned that many other fathers have taken their lives as well just so that they can stop the pain and suffering.

Fathers play an important role in the lives of their children. They are there to share the birth of their children and to see them take their first steps. The first day of school and the first tooth are events that father's share with their children. There are countless children who can remember how their father taught them to ride their two wheeler bikes. Many fathers are there to give hugs, to say good night and to tell bedtime stories. Lets not kid ourselves, when it comes to raising kids, fathers are important.

Let all of us pause for just a minute and close our eyes and think for one moment. Think of something good about your father when you were little and bring it fresh into your memory...(Pause)

Now think of a few more things you remember about your father when you were little...(Pause)

Now imagine if your father was not there in your memories. Imagine that all the good thoughts you just had were never there. Imagine your father being ripped away from youforever. Would your life not be missing something?

Every day in Canada, this very thing is happening to young children across Canada. Every day children are being ripped away from their loving fathers as a result of a family break up. Every day hopes and dreams are being torn away from children. What is most disgusting is that very our family court system allows this to happen. When this is allowed to happen children are destroyed.

How many girls, like myself, have been robbed of their father to walk them down the aisle when they get married? How many boys have been robbed of their father to guide them and to make them honest and caring men themselves? How many children have been robbed of their fathers who will help them fix their toys and be there to hug them? How many grandchildren have been robbed of their grandfathers?

As a young Canadian, after seeing how the court system and the country that support this court destroy my father and how it continues to destroy other children and their families, I can only say that I am utterly ashamed. As a Canadian, I am ashamed as to how the justice system continues to ignore the wishes of its own people and continues to delay implementation of much needed changes to our divorce laws, changes that Canadians want. As most of us know the Justice Department has deliberately delayed implementation of the Joint Senate/House of Commons report on Custody and Access.

We have a challenge ahead of us. We must stand together. We must fight together. We must fight to return justice to Canada's family courts for the sake of the children of Canada and for the sake of Canada itself.

Now let's spread the word and on behalf of all the children in Canada, let us continue on with our fight and to let our government know that if Canada is truly is to be a place that families can be proud to call home then our family courts must understand only one thing, and that is Shared Parenting. Let us not ever forget that Kids Need Both Parents.

Thank you and God Bless. [end]

This speech was presented by 15-year-old Ashlee White before a crowd of supporters in front of the Brandon, Manitoba Courthouse on March 11, 2002. Ashlee's father, Darrin White, committed suicide in March of 2000 as a result of persecution and injustice against him by Canada's biased Family Court System. Darrin was being denied access to his children by his former wife. As a result of the failure of the family courts to protect the children's relationship, Ashlee's former step-mother still will not allow Ashlee and her siblings to contact each other.

Fathers Battling Injustice

Paying support to mother who lost custody

Posted By: Mark <mrobin1968@gmail.com>

Date: Thursday, 12 March 2009, at 7:59 p.m.

So I called FRO today and found out that despite what they had been telling me for the last few weeks about simply changing who the money would go to...it's not that simple.

The mother receives support but does not have custody, Catholic Children's Aid does and my daughter is in foster care, but I'm paying the mother who is keeping the money, not remitting it to the foster parents. When I asked her about it she told me she's paying too, she's given up her child tax benefit...money paid for by me, and every tax payer, since she's low income (officially but actually owns her own business). But she gets to keep the child support.

I was informed by a CSR at FRO that I must now apply to change the support order. Serve the mother, who gets legal aid, rehire my lawyer, who charges \$400/hr, and probably spend more money (as I am still paying off my loans for the last trial) to rectify something that is transparently stupid. What the hell? I can't even believe that a parent who does not have custody can receive child support. I should sue my ex for child support based on the grounds that we are in the same situation.

And to top it all off, FRO is not enforcing our current support order which is substantially less than the one from over 10 years ago. When the new order was signed, I turned over my info for automatic deduction from my pay and the ex turned the deduction info over to FRO but with the old order which is almost double the new one.

Reason for the new order; the ex had been keeping child support payments a secret from the gov't since they would have been deducted from her welfare cheque. This caused me to accumulate over 80K in arrears and not be contacted once, I didn't find out about it and take it to court until they reported me to the credit bureau and I applied for a car loan.

So what can I do? I'm not rehiring my lawyer, I can't afford it. I'm right now paying half of my wages to a child support order that is no longer valid, it's been cancelled by the new one. I'm paying the money to a mother who does not have custody of my child.

That's how FRO works. Obviously it's not about the child's well being and welfare but the mothers. Not to mention the fact that they have the information regarding my new order, they're just not enforcing it. They let me know it may be another 30 days before someone has a look at it.

I'm so angry that I can't even express it right now.

Appendix B
Examples

Appendix B1
Examples – Series 1
Based on 100% & 0% split in parenting time

	Example Reference Number	Income of Parent A (Support Recipient)	Income of Parent B (Support Payer)	No. of children	Parent's time with Child	
					Parent A	Parent B
\$20,000	1-20.20	\$20,000	\$20,000	1	100%	0%
	1.20.30	\$20,000	\$30,000	1	100%	0%
	1.20.45	\$20,000	\$45,000	1	100%	0%
	1.20.60	\$20,000	\$60,000	1	100%	0%
	1.20.75	\$20,000	\$75,000	1	100%	0%
	1.20.100	\$20,000	\$100,000	1	100%	0%
	1.20.200	\$20,000	\$200,000	1	100%	0%
	1.20.500	\$20,000	\$500,000	1	100%	0%
	1.20.1000	\$20,000	\$1,000,000	1	100%	0%
\$30,000	1.30.20	\$30,000	\$20,000	1	100%	0%
	1.30.30	\$30,000	\$30,000	1	100%	0%
	1.30.45	\$30,000	\$45,000	1	100%	0%
	1.30.60	\$30,000	\$60,000	1	100%	0%
	1.30.75	\$30,000	\$75,000	1	100%	0%
	1.30.100	\$30,000	\$100,000	1	100%	0%
	1.30.200	\$30,000	\$200,000	1	100%	0%
	1.30.500	\$30,000	\$500,000	1	100%	0%
	1.30.1000	\$30,000	\$1,000,000	1	100%	0%
\$45,000	1.45.20	\$45,000	\$20,000	1	100%	0%
	1.45.30	\$45,000	\$30,000	1	100%	0%
	1.45.45	\$45,000	\$45,000	1	100%	0%
	1.45.60	\$45,000	\$60,000	1	100%	0%
	1.45.75	\$45,000	\$75,000	1	100%	0%
	1.45.100	\$45,000	\$100,000	1	100%	0%
	1.45.200	\$45,000	\$200,000	1	100%	0%
	1.45.500	\$45,000	\$500,000	1	100%	0%
	1.45.1000	\$45,000	\$1,000,000	1	100%	0%
\$60,000	1.60.20	\$60,000	\$20,000	1	100%	0%
	1.60.30	\$60,000	\$30,000	1	100%	0%
	1.60.45	\$60,000	\$45,000	1	100%	0%
	1.60.60	\$60,000	\$60,000	1	100%	0%
	1.60.75	\$60,000	\$75,000	1	100%	0%
	1.60.100	\$60,000	\$100,000	1	100%	0%
	1.60.200	\$60,000	\$200,000	1	100%	0%
	1.60.500	\$60,000	\$500,000	1	100%	0%
	1.60.1000	\$60,000	\$1,000,000	1	100%	0%

Appendix B2
Examples – Series 2
Based on 60% & 40% split in parenting time

	Example Reference Number	Income of Parent A (Support Recipient)	Income of Parent B (Support Payer)	No. of children	Parent's time with Child	
					Parent A	Parent B
\$20,000	2-20.20	\$20,000	\$20,000	1	60%	40%
	2.20.30	\$20,000	\$30,000	1	60%	40%
	2.20.45	\$20,000	\$45,000	1	60%	40%
	2.20.60	\$20,000	\$60,000	1	60%	40%
	2.20.75	\$20,000	\$75,000	1	60%	40%
	2.20.100	\$20,000	\$100,000	1	60%	40%
	2.20.200	\$20,000	\$200,000	1	60%	40%
	2.20.500	\$20,000	\$500,000	1	60%	40%
	2.20.1000	\$20,000	\$1,000,000	1	60%	40%
\$30,000	2.30.20	\$30,000	\$20,000	1	60%	40%
	2.30.30	\$30,000	\$30,000	1	60%	40%
	2.30.45	\$30,000	\$45,000	1	60%	40%
	2.30.60	\$30,000	\$60,000	1	60%	40%
	2.30.75	\$30,000	\$75,000	1	60%	40%
	2.30.100	\$30,000	\$100,000	1	60%	40%
	2.30.200	\$30,000	\$200,000	1	60%	40%
	2.30.500	\$30,000	\$500,000	1	60%	40%
	2.30.1000	\$30,000	\$1,000,000	1	60%	40%
\$45,000	2.45.20	\$45,000	\$20,000	1	60%	40%
	2.45.30	\$45,000	\$30,000	1	60%	40%
	2.45.45	\$45,000	\$45,000	1	60%	40%
	2.45.60	\$45,000	\$60,000	1	60%	40%
	2.45.75	\$45,000	\$75,000	1	60%	40%
	2.45.100	\$45,000	\$100,000	1	60%	40%
	2.45.200	\$45,000	\$200,000	1	60%	40%
	2.45.500	\$45,000	\$500,000	1	60%	40%
	2.45.1000	\$45,000	\$1,000,000	1	60%	40%
\$60,000	2.60.20	\$60,000	\$20,000	1	60%	40%
	2.60.30	\$60,000	\$30,000	1	60%	40%
	2.60.45	\$60,000	\$45,000	1	60%	40%
	2.60.60	\$60,000	\$60,000	1	60%	40%
	2.60.75	\$60,000	\$75,000	1	60%	40%
	2.60.100	\$60,000	\$100,000	1	60%	40%
	2.60.200	\$60,000	\$200,000	1	60%	40%
	2.60.500	\$60,000	\$500,000	1	60%	40%
	2.60.1000	\$60,000	\$1,000,000	1	60%	40%