

# Client Survey 2006

## Maintenance Enforcement Program





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# Table of Contents

## Final Report - Maintenance Enforcement Program Client Survey 2006

Highlights	iii
Introduction to Report	1
Section One: Respondent Characteristics	3
Section Two: Work and Finance	15
Section Three: Health and Lifestyle	17
Section Four: Maintenance and Maintenance Orders	23
Section Five: Access and Relationships	29
Section Six: Information and Communication with the Maintenance Enforcement Program	31
Section Seven: Efficacy of Maintenance Enforcement Tools	33
Appendix One: Survey Methodology	35
Appendix Two: Creditor Survey	43
Appendix Three: Debtor Survey	51



# Highlights

## Final Report - Maintenance Enforcement Program Client Survey 2006

The following are the highlights of the findings for the Alberta Maintenance Enforcement Program (MEP) Client Survey 2006.

### Survey Responses

- Over 7,400 MEP clients completed the survey.
- Clients on files with no child support obligations were excluded from the survey.
- The survey was completed by 12% of creditors and 5% of debtors who met the survey's criteria.

### Respondent Characteristics

- The age of respondents was very similar to the known age of MEP clients. The majority of creditor respondents were between 30 to 45 years of age; the majority of debtors responding to the survey were between 35 to 49 years.
- Six out of every 10 creditors and 3 out of every 10 debtors had some university or college education. The percentage of debtors failing to complete high school was roughly equivalent to Alberta averages.
- Creditors made less money than debtors. Fifty-three percent of creditors compared to 39% of debtors earned less than \$30,000 per year.
- In general, level of education and income were positively related. However, creditors, predominantly women, with higher education made less money than men with a comparable educational level.
- The most frequently cited occupational group for creditors was "professional" and for debtors was "the trades".
- Sixty-two percent of creditors and 63% of debtors worked full time. This rate of full-time labour force participation is significantly lower than provincial averages.
- If the 8% of creditors who reported staying at home to look after their children are excluded, the work or employment status of creditors and debtors was very similar.

## Work and Finances

- Half of all debtors indicated they struggle to pay maintenance.
- One-third of all creditors and slightly less than two-thirds of all debtors report being in bad debt.
- Maintenance is cited as being of vital importance for making ends meet by over half of all creditors.

## Health and Lifestyle

- Eight percent of creditors and 15% of debtors miss work frequently for health reasons.
- Twenty-nine percent of creditors and 39% of debtors reported they were regular smokers. This level exceeds the provincial incidence of smoking which is 18% for women and 23% for men.
- Depression is a significant issue for both creditors and debtors responding to the survey; the incidence of depression amongst respondents is significantly higher than the known prevalence of depression in Alberta.
- Five percent of debtors and 1% of creditors agreed that they had a problem with alcohol.
- Ten percent of creditors and 21% of debtors indicated school was harder for them compared to others. This level is within range for the incidence of learning disabilities in North America.
- Extrapolating the survey results to the population of all MEP clients suggests about 5,300 clients would have difficulty following written instructions. This has significant implications for the manner in which MEP presents its written material.

## Maintenance and Maintenance Orders

- Seven out of every 10 creditors indicate they do not receive their maintenance on time; 5 out of every 10 debtors indicate they pay their maintenance on time. The delays in payment may in part be explained by MEP's policy of ensuring the payment from the debtor has cleared prior to paying the creditor.
- One in every three creditors and one in every two debtors does not know what to do to change their maintenance orders.
- MEP clients, both creditors (74%) and debtors (65%), indicated they would welcome the support of MEP to review their maintenance order on an annual basis.
- The majority of creditors and debtors believe the amount of maintenance they receive or pay is unfair.

- Seventy-nine percent of creditors agree that the only reason they are receiving maintenance is because of MEP.
- The only reason 16% of debtors indicate they are paying maintenance is because of MEP; 72% of debtors indicate they would pay maintenance even if not enrolled in MEP.
- Creditors and debtors have very different views on the impact of MEP in motivating debtors to pay maintenance.

## Access and Relationships

- Seventy-eight percent of debtors want to have a better relationship with their child. Over two-thirds of all debtors indicated that they did not get to see their child enough.
- One-third of all debtors indicated they would be more willing to pay for maintenance if they had better access to their child. Among the respondents with this view, 87% felt that access was being sabotaged by their child's other parent.
- Two-thirds of all creditors indicated that they did their best to provide their child's other parent with access. However, 15% of creditors indicated they did not support their child's other parent having access.
- Survey findings suggest that less than one-quarter of all respondents felt that they had a good relationship with their child's other parent.

## Communicating with MEP

- Nine out of every ten creditors and eight out of every ten debtors rated the helpfulness of the MEP website as being neutral to very good. The website was the highest ranked of all the communication tools.
- Twelve percent of creditors and 34% of debtors believe MEP should use simpler English in their written material. This percentage would be the equivalent of approximately 23,000 MEP clients.

## Efficacy of Enforcement Tools

- Creditors were generally enthusiastic about all enforcement tools, with greater support for some over others.
- Debtors ranked cancelling a driver's licence as the most important in influencing their decision to pay maintenance, followed closely by prevention of the registration of a vehicle.



# Final Report

## Maintenance Enforcement Program

### Client Survey 2006

#### Introduction to Report



This document summarizes the results of the Maintenance Enforcement Program (MEP) Client Survey. The MEP Client Survey 2006 focused exclusively on debtors (individuals making maintenance payments) and creditors (individuals receiving payment). Clients on files with no child support obligations were excluded from the survey.

The purpose of the MEP Client Survey 2006 was to:

- Assemble a “profile” of debtors and creditors to help MEP staff better understand their clients;
- Through improved understanding, enhance collections and in so doing, better provide for the financial needs of children impacted by maintenance enforcement orders administered by MEP; and
- Develop policies and procedures, and improve services offered by MEP to more directly meet the needs of all MEP clients.

The survey was developed, administered and the respondent input compiled and analyzed by the independent management consulting firm, Burke & Associates Inc., in association with Programming and Other Things.

The survey was posted online at [www.SecureSurvey.ca](http://www.SecureSurvey.ca) on June 5<sup>th</sup>, 2006, and remained online until July 11<sup>th</sup>. MEP clients, with a valid email address, were notified about the survey during the initial part of the week of June 6<sup>th</sup>. Surveys were mailed to 15,000 debtors and 5,000 creditors during the same week. Surveys received by mail up to July 31, 2006 were coded and analyzed.

*7,481 surveys were completed and received during the data collection period; 5,235 from creditors and 2,246 from debtors.*

#### Number of Survey Respondents

A total of 7,481 surveys were received during the data collection period; 5,235 from creditors and 2,246 from debtors.

Effective July 24, 2006, MEP had 48,381 active files; 44,223 of these files involved clients with children.

*The response to the MEP survey was excellent; 12% of creditors and 5% of debtors responded.*

Based on the number of active MEP files involving children, 11.8% of all creditors and 5.1% of all debtors completed the survey.

A more detailed explanation of survey methodology appears in Appendix One. Copies of the creditor and debtor surveys appear in Appendix Two and Three.

## Report Format and Focus

This report is designed to highlight major findings from the survey.

### Report Exclusions

*Over half of all survey respondents provided comments about MEP. The important exercise of analyzing these comments will be conducted separately.*

- Comments were received from 3,980 (or 53%) of survey respondents; they provide a rich source of information from clients about MEP. This report does not summarize or present an analysis of comments from clients. This important exercise will be conducted separately.
- This report does not contain a description of the Maintenance Enforcement Program or its policies and practices. Readers wishing more information about MEP should refer to its website at [www.albertamep.gov.ab.ca](http://www.albertamep.gov.ab.ca). It contains extensive information about the program and its purpose. Members of the MEP management team should be consulted directly for information about the program that is not presented on the MEP website.

### Report Components

This report is separated into seven major sections:

- Respondent Characteristics
- Work and Financial Status
- Health and Lifestyle Characteristics of Respondents
- Perceptions about Maintenance and Maintenance Orders
- Access and Relationship Issues
- Information and Communication with the Maintenance Enforcement Program
- Perceived Efficacy of Maintenance Enforcement Tools

## Section One: Respondent Characteristics



*The age of respondents is highly representative of the population of MEP clients with children.*

### Introduction to Section

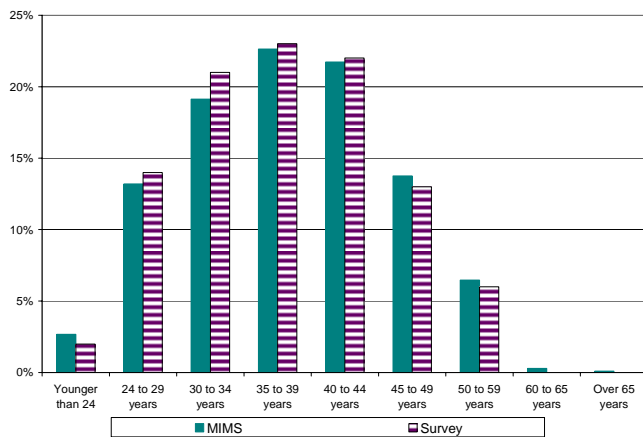
The purpose of this section is to highlight major characteristics of MEP clients including their personal attributes (age, gender, education, income levels and occupation) and familial situation (number of children, living arrangements).

In selected instances, data from the survey are compared to external sources of data.

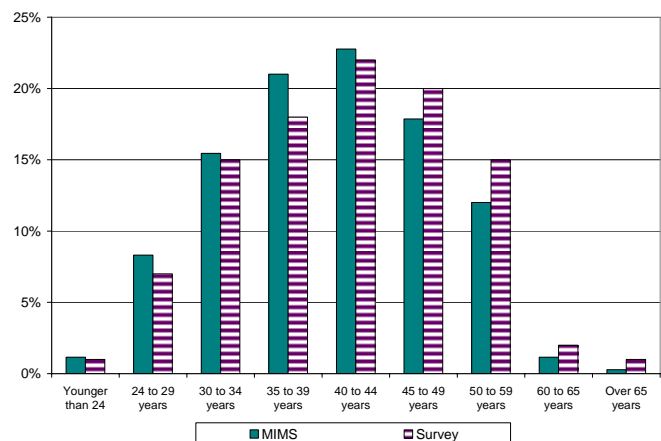
### Respondent Age

MEP clients responding to the survey had a similar age profile to the known age distribution of creditors and debtors with children. In the case of creditors, the age breakdown was virtually identical to the profile generated from the Maintenance Information Management System (MIMS), MEP's client database. In the case of debtors, the average age of respondents was also highly similar, with a tendency for respondents to be slightly older than the known age of debtors derived from MIMS.

**Creditor Age Groupings  
MIMS and Survey Data**



**Debtor Age Groupings  
MIMS and Survey Data**



## Respondent Gender

Among creditors, respondent gender was exactly the same as the MIMS data for active MEP files; 97% of respondents were female and 3% were male.

Ninety-four percent of debtors responding to the survey were male and 6% were female, differing slightly from the MIMS breakdown of 97% male and 3% female. This difference, though interesting, is not significant enough to impact the interpretation of survey results.

*On average, creditors had more education than debtors.*

*Double the proportion of creditors had a degree or some university or college education; 6 out of every 10 creditors had gone to university or college. The comparable figure for debtors was slightly over 3 out of every 10.*

## Respondent Education

Respondents were asked to indicate the highest level of education they had attained.

The results indicate that on average, creditors have a higher overall level of education than debtors. The modal category (most frequently cited) for highest level of education attained was "Some University or College" at 34% of all creditors. The next most frequent was a "College or University Degree" which had been earned by 26% of all creditors. Based on the survey results, 60% had a degree or some level of university or college education.

The pattern was different for debtors. More debtors than creditors (27% compared 12%) had not completed high school. An equivalent number of debtors and creditors cited a high school diploma or equivalent as their highest level of education. Seventeen percent of debtors had a university/college degree while an equivalent percentage had some college or university education. Slightly more than 3 out of every 10 debtors had a degree or some college or university education. Creditors had double this level.

### **What does this mean for MEP?**

*Throughout this report, initial observations are provided by representatives from MEP regarding possible implications of key findings from the survey.*

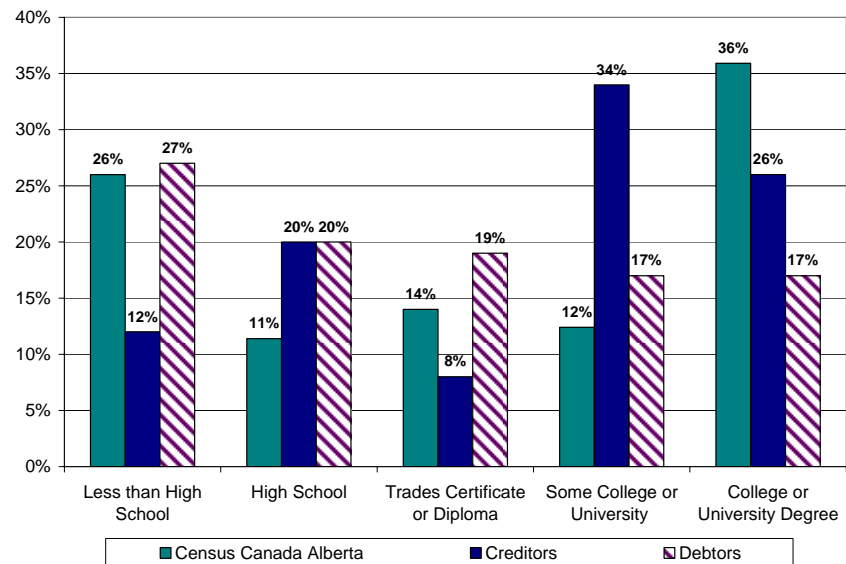
*Clients with limited formal education may face barriers when interfacing with the Justice system in Alberta. They may not understand the obligations placed on them by their court orders and find it more difficult to complete documents required by MEP. By ensuring its communications with clients are clear and simple, MEP can assist these clients to overcome these barriers and ensure their obligations are met.*

More debtors than creditors had completed or had some level of trade school or apprenticeship training (19% of debtors compared to 8% of creditors).

*The percentage of debtors not completing high school was roughly equivalent to the Alberta population. However, significantly fewer creditors (12%) responding to the survey had less than a high school education compared to provincial averages of 26%.*

The highest level of education of survey respondents was compared to 2001 Census of Canada data for Alberta (compiled in 2005). The data are presented in the following chart. A relatively comparable percentage of debtors (27%) had not completed high school compared to census data for both men and women (26%). However, significantly fewer creditors (12%) fell into this category.<sup>1</sup>

### Comparison of Highest Level of Education of Survey Respondents with 2001 Census of Canada for Alberta<sup>2</sup>



Based on Census data, Albertans generally were more likely to have completed degrees (36%) than survey respondents (26% for creditors and 17% for debtors respectively). However, a greater percentage of creditors (34%) had some university or college education compared to census estimates for Alberta.

<sup>1</sup> There is some evidence that the percentage of people who have not completed high school is dropping. The 2005 Labour Force data for Alberta indicate that 21% of men and 20% of women did not complete high school. (Source: Statistics Canada, CANSIM Table 282-0004).

<sup>2</sup> Data from the 2001 census, compiled in 2005, have been used because of the opportunity to display information associated with individuals having a trades certificate or diploma. However, there may not be direct comparability between the MEP survey data and the 2001 Census of Canada data for Alberta with regard to trades certificates or diplomas. Census Canada data refers to those individuals obtaining a certificate or diploma. Some trade school was not a category within the Census Canada data. The data for MEP survey respondents includes respondents having completed a trade certificate or diploma and those who have some trade school. Caution should be extended in comparing census data on trade school education with data from the MEP 2006 Client Survey.

### Respondent Income Level

Although creditors on average had a higher level of education than debtors, they reported overall lower levels of income.

*Creditors, on average, made less money than debtors.*

Twenty-nine percent of creditors (compared to 22% of debtors) reported that their annual income was less than \$20,000 per year; 24% of creditors versus 17% of debtors had income levels between \$20,000 and \$30,000 per year. When these two figures are aggregated, 53% of creditors reported making less than \$30,000 per year. The comparable figure for debtors was 39%.

<b>What does this mean for MEP?</b>	Over half of MEP creditors earn a low or very low income. These are Alberta's most economically vulnerable families, for whom collection of support payments may be the difference between independence and reliance on social programs. MEP must continue to ensure staff are sensitive to the serious issues this group of creditors faces when payments are not received.
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### Percentage Breakdown of Income Level for Creditors and Debtors

*Even with higher average levels of education, fewer creditors than debtors earned more than \$50,000 per year.*

Annual Income Level	Creditors	Debtors
Less than 19,999	29%	22%
\$20,000 to 29,999	24%	17%
\$30,000 to 39,999	19%	15%
\$40,000 to 49,999	12%	13%
\$50,000 to 59,999	6%	10%
Over \$60,000	9%	22%
<b>Totals</b>	<b>100%</b>	<b>100%</b>

Consistently, fewer creditors reported higher income levels; 15% of creditors made in excess of \$50,000 per year compared to 32% of debtors.

Both creditors and debtors appear to make more money on an annual basis than average income levels for Alberta from the 2001 Census of Canada. However, caution must be extended in comparing income levels from 2006 with Census Data for 2001.

From 2001 to 2005, the annual rate of inflation for Alberta, based on the Consumer Price Index, increased by 11.9%. A dollar in 2005 is equivalent to the purchasing power of \$0.894 in 2001.<sup>3</sup> Based on inflation, 2001 income rates would need to be inflated by about 12% to be equivalent to current levels.

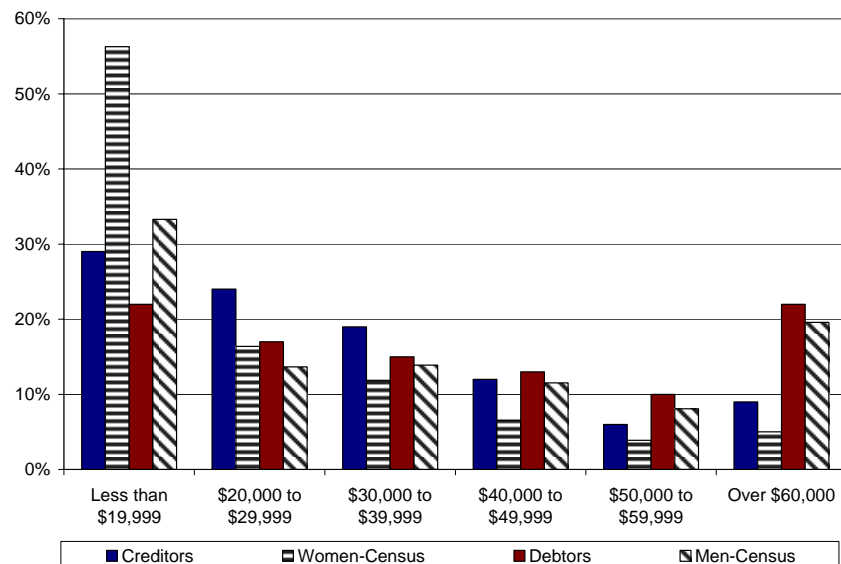
Notwithstanding the potential impact of inflationary increases in wages in 2006 compared to 2001, income level patterns for females in Alberta appear very similar to creditors, and income patterns among men similar to debtors.

The following bar chart compares the income levels of creditors and debtors with the income levels for Albertans, based on 2001 census data for males and females over 15 years. The chart clearly reflects the gap between income levels of males and females in Alberta and creditors and debtors.

Proportionately, men tend to have higher average annual incomes than women.

*The gap in income levels between creditors and debtors is very apparent when charted.*

**Comparison of Annual Income Levels for Survey Respondents with 2001 Census Data for Alberta for Males and Females**



<sup>3</sup> Source: Statistics Canada, Consumer Price Index, as summarized from 1971 to 2005 at [www.oia.ucalgary.ca/cpi/tables/Alberta\\_2005.pdf](http://www.oia.ucalgary.ca/cpi/tables/Alberta_2005.pdf), accessed October 17, 2006.

### Income Level and Education

In order to determine if education had some relationship with income, income levels were broken down by highest level of education achieved. This exercise clearly identified some level of association between income and education, though the strength and nature of this relationship differed between creditors and debtors.

*In general, the higher the level of education for debtors, the higher the reported income level.*

Forty-six percent of creditors with a college or university education made under \$30,000. The comparable figure for debtors was 30%. Twenty percent of creditors and 45% of debtors with a college or university education made over \$50,000 per annum. This suggests that income levels were higher for debtors than creditors with college or university education.

A similar and inverse pattern appeared for both creditors and debtors with less than a high school diploma as their highest level of education. Seventy-five percent of creditors and 56% of debtors in this group made less than \$30,000 per year. Conversely, 17% of debtors and 6% of creditors with less than high school education reported making in excess of \$50,000 per year.

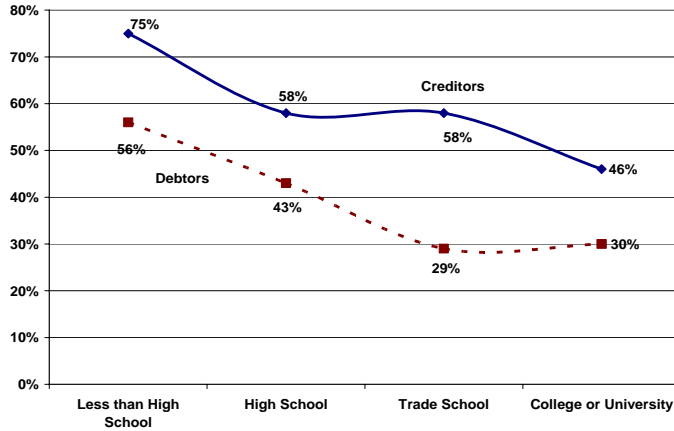
### Income by Levels of Education

Income Levels	Less than High School		High School		Trade School		College or University		Totals	
	Creditor	Debtor	Creditor	Debtor	Creditor	Debtor	Creditor	Debtor	Creditor	Debtor
Less than \$30,000	75%	56%	58%	43%	58%	29%	46%	30%	53%	39%
\$30-\$49,000	19%	27%	31%	35%	29%	28%	35%	26%	31%	29%
Over \$50,000	6%	17%	11%	22%	13%	43%	20%	45%	16%	32%
<b>Totals</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

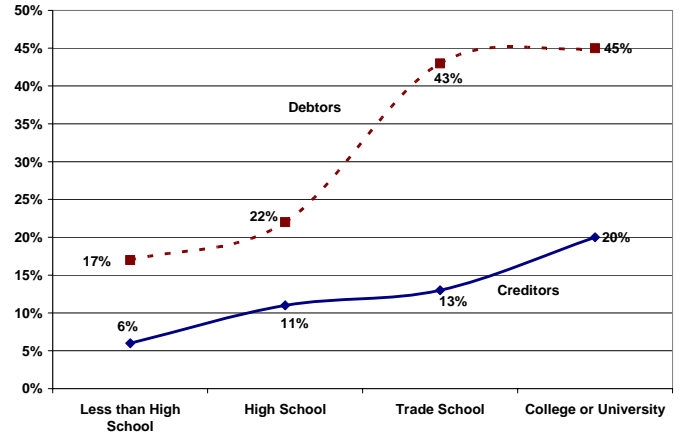
*Survey results suggest creditors (predominantly women), with higher education, make less money than men with a comparable educational level.*

These findings suggest income and education are related. Basically, the higher the educational level, the greater the likelihood that a respondent has a higher income level. However, survey results suggest creditors (predominantly women), with higher education, make less money than men with a comparable educational level. Debtors (predominantly men) appear to be able to have higher income levels with lower levels of education, though their overall income does rise as levels of education increase.

Income Levels of Less than \$30,000 per Annum by Level of Education



Income Levels of Greater than \$50,000 per Annum by Level of Education



### Occupation

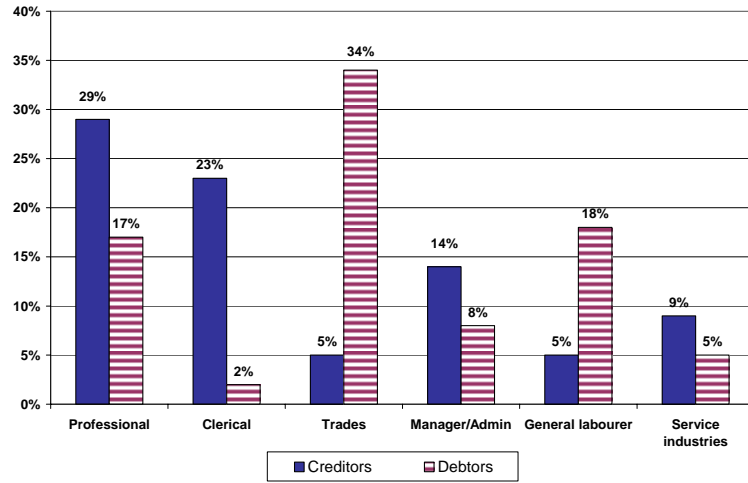
*The most frequently cited occupational group of creditors was “professional” and for debtors was “the trades”.*

The most frequently cited occupation at 29% of all creditors was “professional”, followed by clerical at 23%, and manager/administrator at 14%. Collectively, these three occupational categories account for two-thirds of all creditors responding to the survey.

The most frequently cited occupation at 34% of all debtors was “trades”, followed by general labourer at 18% and professional at 17%. Collectively, these three occupational groups account for about 70% of all debtors responding to the survey.

The following chart provides a comparison of the percentage of debtors and creditors for the most frequently cited occupational groups.

### Respondent Occupation

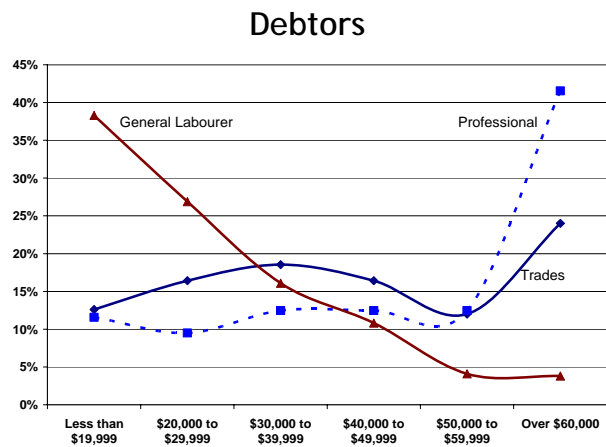
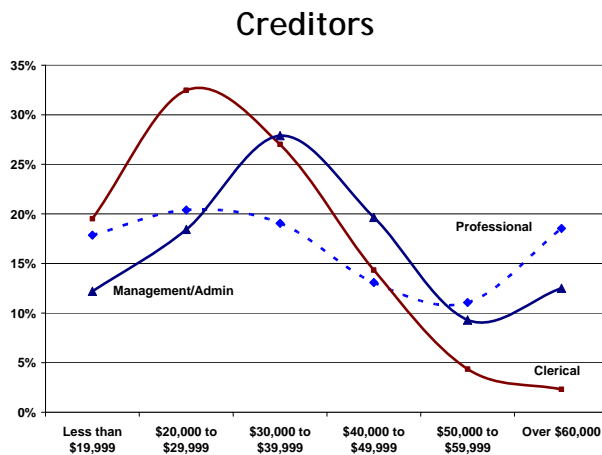


*Variations in income levels were evident among different occupational groups.*

### Occupation and Income Levels

Variations were also evident, as might be expected, in the income levels of the different occupational groups. The following two charts display the income levels for the top three occupational groups for debtors and creditors.

### Income Levels of the Three Most Frequent Occupational Groupings



## Work Status

*Sixty-two percent of creditors indicated they worked full time compared to 63% of debtors.*

Sixty-two percent of creditors and 63% of debtors indicated they worked full time. Another 5% of creditors and 10% of debtors indicated they were self-employed. Eight percent of creditors indicated that they stayed at home to take care of their children, as compared to 1% of debtors.

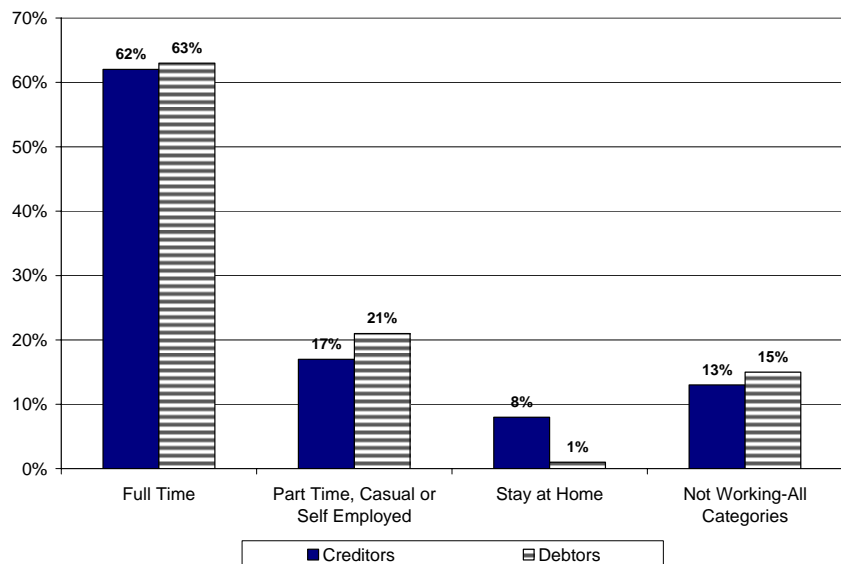
<p><b>What does this mean for MEP?</b></p>	<p>Creditors and debtors working full time may face barriers contacting MEP during business hours to enquire about their accounts. A majority of debtors work in the trades or as labourers and may have less opportunity to make phone calls from their workplaces. What adjustments can MEP make to make it easier for clients, particularly debtors, to communicate with the program?</p>
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*The rate of full-time labour force participation of MEP clients appears to be lower than provincial averages.*

The rate of full-time labour force participation amongst MEP clients appears to vary from the provincial average. In August 2006, the percentage of full-time workers in Alberta's labour force was 84%.<sup>4</sup>

*With the exception of creditors who stayed at home to look after their children, the work or employment status of creditors and debtors was very similar.*

### Summary of Work Status of Creditors and Debtors



<sup>4</sup> <http://www.statscan.ca/english/Subjects/Labour/LFS/lfs-en.htm> Statistics Canada Release from the Labour Force Survey, Released October 6, 2006 for September, 2006, accessed October 18, 2006.

Thirteen percent of creditors compared to 15% of debtors did not work. Six percent of creditors and 7% of debtors specifically cited poor health and disability as the reason they did not work.

<p><b>What does this mean for MEP?</b></p>	<p>This small segment of disabled MEP clients may have difficulty advocating for additional support and become further disadvantaged as a result. How can MEP be more responsive to their needs?</p>
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Unemployment in Alberta during June and July, 2006 - the period during which the survey was administered - was 2.6% and 2.7% respectively for adults aged 25 years and older.<sup>5</sup> This age range comprises approximately 98% of all survey respondents.

When asked to describe their work status, 4.0% of creditors and 6.8% of debtors specifically indicated they were unemployed among a series of options on the survey.<sup>6</sup> These findings suggest unemployment levels may be higher among MEP clients than the population of the province at large, with the most notable difference in unemployment levels among debtors.

<p><b>What does this mean for MEP?</b></p>	<p>It is interesting that MEP debtors are more likely to be unemployed than other Albertans. Survey data does not, however, reveal the reasons. Did the breakdown of the relationship that resulted in the MEP file also affect the individual's willingness or ability to work, or did work and financial problems contribute to the relationship breakdown? More research may be needed on this issue, but in the meantime, should MEP make additional efforts to provide referrals to employment resources?</p>
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<sup>5</sup> [http://www.hre.gov.ab.ca/documents/LMI/LMI-LFS\\_0706\\_Web\\_Page\\_P3.pdf](http://www.hre.gov.ab.ca/documents/LMI/LMI-LFS_0706_Web_Page_P3.pdf) (Human Resources and Employment, Alberta Government), accessed October 19, 2007.

<sup>6</sup> Calculation based on total number of respondents excluding individuals who are unable to work because they are disabled.

## Respondent Living Situation

A number of questions on the survey were earmarked to obtain some understanding of the current living arrangements of MEP clients.

- 42% of creditors and 57% of debtors indicated they were currently living with another adult partner.
- 14% of creditors and 38% of debtors indicated that they helped to support another adult with whom they lived.
- 7% of creditors and 10% of debtors indicated they were currently living with another adult who also had a file with MEP.
- 11% of debtors indicated that they had children at home who were being supported by a maintenance order.

## Number of Children

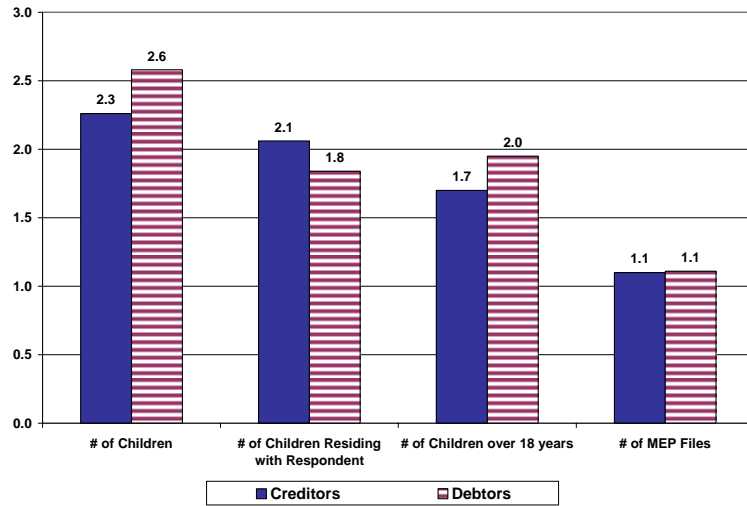
The average number of children for creditors was 2.26 compared to 2.58 for debtors. These findings clearly indicate that MEP clients have additional children who are not subject to maintenance enforcement by/through an active MEP file. When active files for MEP clients with children are considered, the average number of children per file is 1.33. Debtors had fewer children living with them (1.8) compared to creditors (2.1).

*On average, there were more children living in MEP client households compared to the average number of children for active MEP files.*

## Average Number of MEP Files

The average number of MEP files for creditors and debtors was 1.1.

### Number of Children and MEP Files



**What does this mean for MEP?**

The difference between the total number of children clients have and the average number per MEP file is only partially explained by clients having multiple files. The number of clients having children in addition to those for whom MEP is collecting raises important policy questions that MEP must address. How should MEP take the debtor’s current family into account when deciding to take collection action? Failing to collect support obligations puts the children of the prior relationship at a disadvantage. What is the appropriate balance?

## Section Two: Work and Finance



### Introduction to Section

Respondents were asked to indicate their level of agreement with a series of Likert style statements<sup>7</sup> designed specifically to assess their financial resiliency and employment continuity.

### Assessing Financial Resiliency

#### Struggle to pay for maintenance

Fifty percent of all debtors either strongly agreed or agreed that they struggled to get money to pay for maintenance.

*One out of every two debtors struggle to pay maintenance.*

#### **What does this mean for MEP?**

Since this percentage does not correspond with the number of respondents who said they were unemployed, this figure includes working debtors. If debtors are employed and struggling to make their maintenance payments, do these individuals require financial counselling services, variation of their current court order, or payment arrangements to help them meet their commitments?

#### Trapped by amount of maintenance

Sixty-two percent of debtors strongly agreed or agreed that they felt trapped by the amount of maintenance they had to pay.

*One-third of all creditors and slightly less than two-thirds of all debtors are in bad debt.*

#### Level of Debt

Thirty-seven percent of creditors compared to 57% of debtors strongly agreed or agreed that they were in bad debt.

*Maintenance is vital for over half of all creditors in order to make ends meet.*

#### Value of maintenance payments

Over half (55%) of all creditors strongly agreed or agreed that they would not be able to make ends meet if they did not receive maintenance.

<sup>7</sup> When using Likert scales, respondents are normally asked to indicate their particular feelings or rating of a statement on a scale of options. The options are logical, or relate to the type of question being asked. For example, respondents might be asked their level of agreement with a statement from Strongly Agree to Strongly Disagree. They may also be asked the level of importance from very important to not important at all.

**Enough money to meet needs**

Amongst both debtors and creditors, there was a wide variation in level of agreement with the statement about having or making enough money to meet needs. However, a larger proportion of debtors indicated concern with having/making enough money to meet needs with 55% indicating some level of agreement with the statement. The comparable figure among the creditors was 34%.

**Use of maintenance funds**

Seventy-two percent of creditors indicated that maintenance was used only to pay for basics.

**Work Continuity**

Nineteen percent of creditors compared to 36% of debtors indicated some level of agreement with the statement that they had been out of work for part of the time during the current year.

<p><b>What does this mean for MEP?</b></p>	<p>Given the extent to which families are relying on these funds to make ends meet and provide for basic needs, does MEP need to provide debtors with referrals to agencies that can help them budget better so they can continue to meet their obligations during seasonal work shortages? Should all separating families be offered an opportunity to take budgeting workshops in addition to courses like Parenting After Separation?</p>
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## Section Three: Health and Lifestyle



*Eight percent of creditors and 15% of debtors miss work frequently for health reasons.*

*Twenty-nine percent of creditors and 39% of debtors are regular smokers. These levels exceed provincial averages.*

*On average, 18% of women and 23% of men in Alberta are smokers.*

### Introduction to Section

Respondents were asked to indicate their level of agreement with a series of Likert style statements designed specifically to gain an understanding of their health and lifestyle. In selected instances, data from the survey were compared to external sources of information to determine if the MEP client population differed from the province at large.

### Health and Work Attendance

The overwhelming majority of creditors (85%) indicated that they did not miss work because of health. Eight percent of creditors did indicate that they missed quite a lot of work because of their health.

The pattern was similar but not as pronounced for debtors; 74% indicated they did not normally miss work because of their health. Conversely, 15% of debtors indicated they did miss quite a lot of work for health reasons.

### Smoking

Twenty-nine percent of creditors and 39% of all debtors indicated some level of agreement with the statement that they were regular smokers.

Rates of smoking amongst both the creditor and debtor population appear to be higher than provincial averages. AADAC (Alberta Alcohol and Drug Abuse Commission), citing statistics from the Canadian Tobacco Use Monitoring Survey (CTUMS) for Alberta in 2005, indicate that 23% of men and 18% of women in Alberta smoke. Smoking rates are highest among young adults (20-24 years) at 27%.<sup>8</sup>

### Depression

Twenty-six percent of creditors and 41% of debtors indicated some level of agreement with the statement, "I have struggled with depression". Eight percent and 17% of creditors and debtors respectively strongly agreed with this statement.

<sup>8</sup> [http://tobacco.aadac.com/about\\_smoking/smoking\\_rates/](http://tobacco.aadac.com/about_smoking/smoking_rates/), accessed on October 12, 2006.

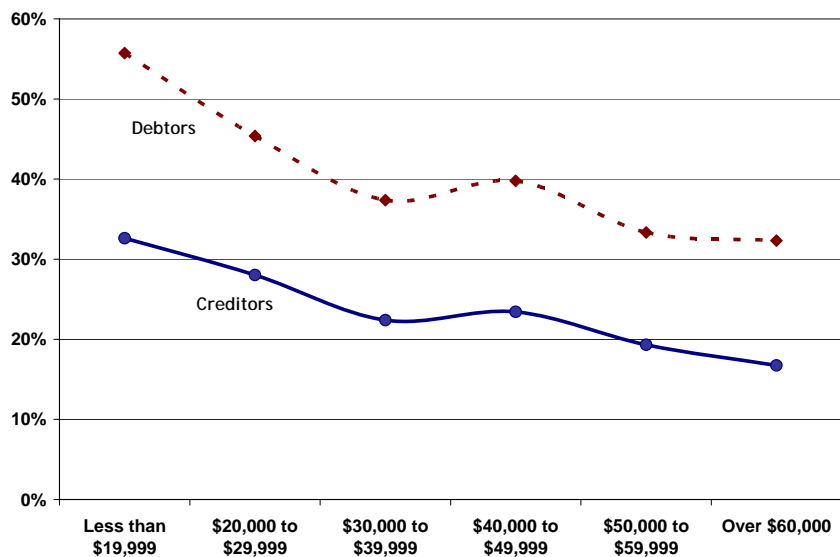
*Survey data appear to indicate that depression is a significant issue for both creditors and debtors. The incidence of depression appears to be higher than the average prevalence in the province.*

The reported incidence of depression among MEP clients appears to be higher than the known prevalence of depression within Alberta or Canada.<sup>9</sup> In the National Population Health Survey (1996-97), 4% of Canadians over 12 indicated some type of depressive episode, with another 2% indicating some tendency towards depression.

The age standardized rate for prevalence of treated anxiety disorders/depression in Alberta in 2003 was 11.9%.<sup>10</sup> Treated prevalence is more pronounced among females in the younger age categories, though in general, there is a tendency for incidence rates of depression to increase with age.

**Percentage of Respondents by Income Level Agreeing with Statement, "I have struggled with depression."**

*The incidence of depression among MEP clients is higher among respondents with lower income levels.*



An inverse relationship was also evident among respondents between income and depression. Thirty-three percent of creditors and 56% of debtors with income levels below \$20,000 per year indicated some level of agreement with the statement that they had struggled with depression. These figures dropped fairly steadily to 17% and 32% respectively for creditors and debtors with income levels of over \$60,000 per year.

<sup>9</sup> Figures cited are from the publication, "Statistical Report on the Health of Canadians", 1999 as prepared by the Federal, Provincial and Territorial Advisory Committee on Population Health for the Ministers of Health, Charlottetown, Prince Edward Island, Sept 16-17, 1999.

<sup>10</sup> Report on the Health of Albertans, [http://www.health.gov.ab.ca/public/HAlbertans06\\_TofC.pdf](http://www.health.gov.ab.ca/public/HAlbertans06_TofC.pdf), page 56.

*Depression appears to be a serious issue among MEP clients.*

These findings suggest that the self-reported incidence of depression among MEP clients is higher than the known incidence levels for the province.

<p><b>What does this mean for MEP?</b></p>	<p>Given the extent of this issue amongst clients, greater sensitivity by MEP staff to depression may result in a better working relationship with clients. MEP staff may require training on identifying clients who may be depressed and adjusting their communication style to interact more effectively with these clients. It may be appropriate to develop materials to refer depressed clients to resources to assist them.</p>
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### Alcohol and Drug Use

Respondents were asked to indicate their level of agreement with statements about alcohol and drug use.

*While some creditors cited a problem with alcohol, it was an issue for only about 1% of all those responding to the survey.*

Very few creditors expressed any level of agreement with the statement that they might have a problem with alcohol. One percent of creditors strongly agreed with the statement, and another 1% were neutral - a response that might suggest respondents were ambiguous, i.e., not certain about a problem. If creditors responding to the survey are indeed representative of the entire population of creditors with children and active MEP files, 444 creditors have issues with alcohol. This figure climbs to 922 if individuals responding in a neutral manner are assumed to have a problem with alcohol.

*Alcohol was a more serious issue among debtors than creditors. Five percent of debtors indicated agreement with the statement that they had a problem with alcohol.*

A greater proportion of debtors noted alcohol as an issue. Five percent of debtors indicated some level of agreement that alcohol was a problem, with another 7% expressing a neutral response. If the proportion of only those expressing agreement with the statement is extrapolated to the entire population of debtors with children and active MEP files, 2,262 debtors may have a problem with alcohol. This figure climbs to over 5,000 if the individuals responding in a neutral manner are also assumed to have a problem.

A very similar pattern emerges with regard to respondents' level of agreement with the statement that they had a problem with drugs. One percent of creditors responded in the affirmative, with another 1% responding in a neutral manner. Four percent of debtors responded in the affirmative, with another 5% responding in a neutral manner.

Responses for both creditors and debtors were analyzed to ascertain if respondents indicating they had a problem with alcohol were the same people indicating they had a problem with drugs. While there was overlap, i.e., a proportion of respondents indicated they had problems with both alcohol and drug use, it was evident that it was not exactly the same group responding in the affirmative to both questions.

Among debtors responding to the survey:

- 38% of those individuals indicating they had a problem with alcohol also noted a problem with drugs.
- 46% of respondents indicating they had a problem with drugs also indicated they had a problem with alcohol.

Among creditors responding to the survey:

- 52% of those noting they had a problem with alcohol also indicated they had an issue with drugs.
- 64% of those indicating they had a problem with drugs also indicated they had problem with alcohol.

### Gambling

One percent of creditors and 2% of debtors indicated some level of agreement with the statement that they thought they might have a problem with gambling. One percent of creditors and 5% of debtors were neutral about perceived problems with gambling.

If extrapolated to the entire population of clients with active MEP files and children, this suggests 401 creditors and 1,202 debtors have issues around gambling.

<p><b>What does this mean for MEP?</b></p>	<p>Issues surrounding addictions are frequently raised by clients in their correspondence with MEP, and yet the survey results suggest these issues are not common. MEP could consider providing referrals to AADAC or other resources and develop increased education and awareness on the part of staff to identify when addictions may be a factor when dealing with clients. Although only a very small percentage of MEP clients indicate they have problems with drugs, alcohol or gambling, referring these individuals to the resources to overcome their addictions could have a large impact on their children’s well-being.</p>
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### Learning Challenges and Literacy

Respondents were asked to indicate their level of agreement with the statement, “Compared to other people, school seemed to be a lot harder for me.” Difficulty at school, particularly among individuals perceived to be bright, may be associated with learning differences or disabilities.

*The number of respondents indicating that school was harder for them compared to others is within range of the known incidence of learning disabilities.*

Ten percent of creditors and 21% of debtors indicated some level of agreement with the statement that school seemed to be harder for them compared to other people. Thirteen percent of creditors and 18% of debtors were neutral about this statement.

Debate ranges about the prevalence of learning differences. Common estimates among educators indicate that 10% to 20% of all students have some type of learning challenge, with emerging research strongly supporting the higher figure.<sup>11</sup>

The implications of this particular issue for MEP pertain to the manner in which they present written material, and the mode in which the program communicates with its clients.

Respondents were also asked about their level of agreement with the statement, “It is a problem for me to follow written instructions.”

<sup>11</sup> The Connecticut Longitudinal Study commenced in 1978 and followed the entire educational careers of 445 public education students. The study had a retention rate of 90% of subjects. The study indicated that approximately 1 in every 5 students had some type of reading disability, and that the findings were not impacted by race and gender. Shaywitz, Sally. *Overcoming Dyslexia*. Vintage Books, New York, 2003. p.30.

*Based on survey results, it can be estimated that over 5,300 MEP clients have difficulty following written instructions. This has significant implications for the manner in which MEP presents its written material.*

Three percent of creditors and 8% of debtors indicated some level of agreement with the statement that they had a problem following written instructions. While the overall percentages appear low, when extrapolated to the total population of MEP clients with active files, it suggests that over 5,300 MEP clients have difficulty following written instructions.

<p><b>What does this mean for MEP?</b></p>	<p>Clients with literacy issues or learning disabilities may feel limited to phone communication as written material poses a barrier. These clients may have difficulty filling out forms and working with court and other complex documents. MEP may need to consider providing services whereby staff assist clients in completing forms and assist in resolving problems where literacy or learning disabilities create barriers.</p>
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## Section Four: Maintenance and Maintenance Orders



### Introduction to Section

Respondents were asked to indicate their level of agreement with a series of Likert style statements about maintenance in general, and their maintenance order specifically.

### Timing of Payment of Maintenance Orders

Both creditors and debtors were asked to indicate their level of agreement with a statement about whether they paid or received their maintenance payment on time.

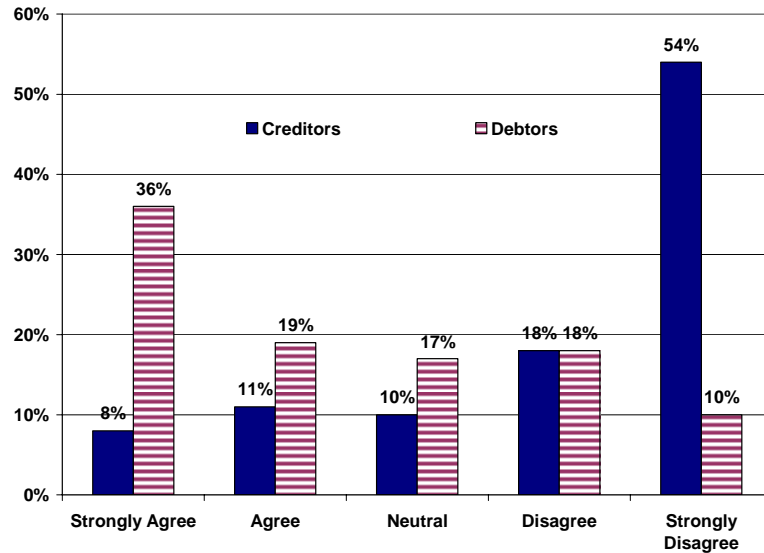
Nineteen percent of creditors indicated some level of agreement that they received their maintenance payments on time; 10% were neutral. This indicates that about 7 out of every 10 creditors **did not** receive their maintenance payments on time.

*Seven out of every 10 creditors indicate they do not receive their maintenance on time; 5 out of every 10 debtors indicate they pay their maintenance on time.*

Fifty-five percent of debtors either strongly agreed or agreed that they paid their maintenance on time; 17% were neutral. Based on these findings, 3 out of every 10 debtors admit they are late with their maintenance payments.

These results also suggest strong discrepancies in the opinions of creditors and debtors about the timeliness of maintenance payments. Some of the discrepancy can be explained, however, by the fact MEP holds payments made by cheque or pre-authorized withdrawal for a number of days to ensure funds clear the bank.

Level of Agreement with Statement, "I always receive maintenance payments on time" (Creditors) and "I am always on time with my maintenance payments" (Debtors)



*One in every 3 creditors and 1 in every 2 debtors did not know what to do to change their maintenance orders.*

**Change in Maintenance Orders**

Thirty-seven percent of creditors and 50% of debtors indicated that they did not know what to do to get their maintenance order changed.

<b>What does this mean for MEP?</b>	MEP staff regularly advise clients of the need to return to court to vary their order, and provide information on their website and by mail or fax if requested on how to obtain a new order. Despite these efforts, clients are still unsure of the process. How can MEP improve communication with clients in this area?
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Fifty-five percent of creditors and 65% of debtors indicated some level of agreement with the statement that they would really like to have their maintenance order changed.

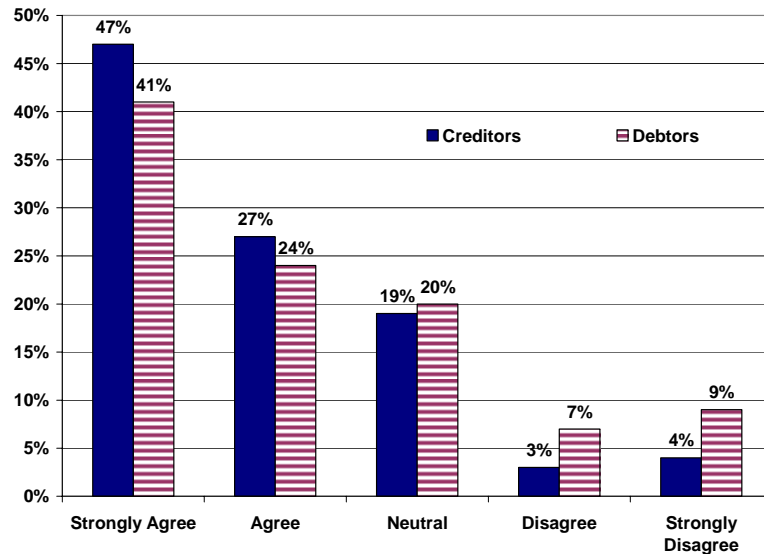
*MEP clients - both creditors and debtors - indicated they would welcome the support of MEP to review their maintenance order on an annual basis.*

Seventy-four percent of creditors and 65% of debtors indicated some level of agreement with the statement that it would be good if they could review their maintenance order with MEP every year instead of going to court.

These findings clearly suggest that the majority of creditors and debtors desire changes to their maintenance orders, and ideally, would like MEP to support them in achieving this goal. No data were gathered on the reason why either a creditor or debtor might wish to have a maintenance order changed; there is potential that the motivation for a change in the maintenance order might be very different for both parties. It is also noteworthy that a sizeable portion of both creditors and debtors were uncertain about what to do to obtain the necessary changes to their maintenance order.

**Level of Agreement with Statement**

**“It would be good if I could review my maintenance order every year with MEP instead of going to court.”**



<p><b>What does this mean for MEP?</b></p>	<p>Since the survey closed, the Supreme Court of Canada ruling that payors have a legal obligation to increase their support payments as their income increases may have generated even more interest by clients in having their maintenance orders reviewed regularly. How can MEP best ensure that children are receiving the correct amount of support?</p>
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**Maintenance Amount**

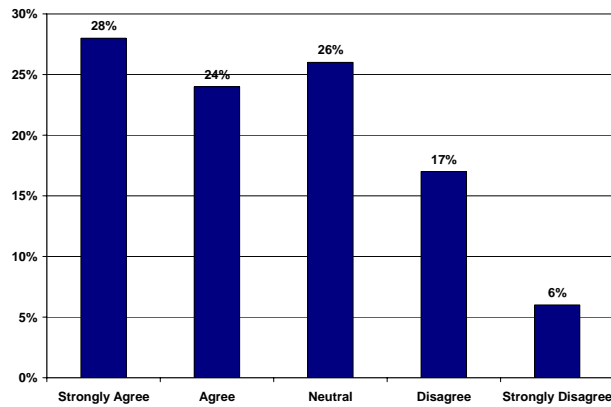
*The majority of creditors and debtors believed the amount of maintenance they received or paid was unfair.*

Fifty-two percent of creditors indicated some level of agreement with the statement that the amount of maintenance they received was unfair; a similar percentage of debtors (54%) indicated some level of agreement with the statement that the amount of maintenance they were supposed to pay was unfair.

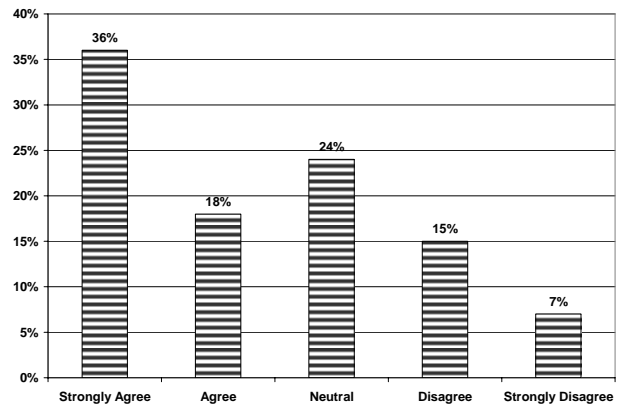
The survey did not ask the reasons why respondents might feel that the amount of maintenance they paid or received was unfair.

Level of Agreement with Statement

“The amount of maintenance I am supposed to get is unfair” (Creditor)



“The amount of maintenance I am supposed to pay is unfair” (Debtor)



*A very high percentage of creditors believe that the only reason they are receiving maintenance is because of MEP.*

*Seventy-two percent of debtors responded in a manner consistent with the view that they would pay maintenance even if they were not enrolled in MEP.*

*Creditors and debtors have very different views on the impact of MEP in motivating debtors to pay maintenance.*

Impact of Maintenance Enforcement Program

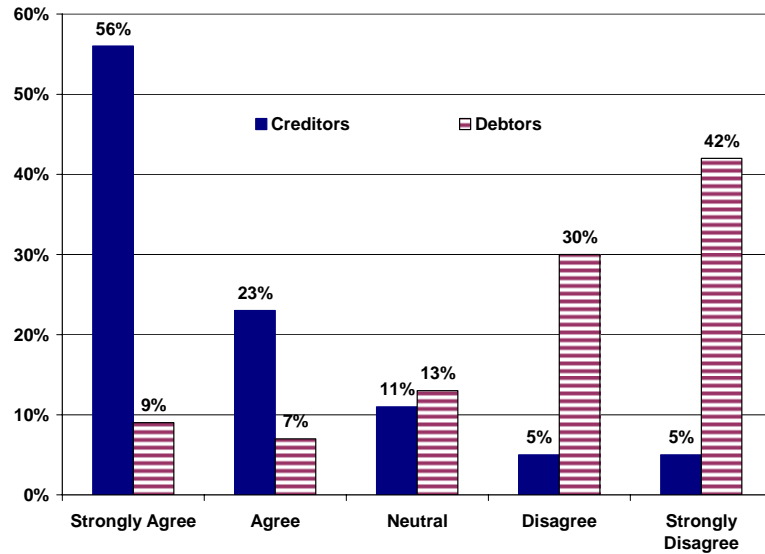
Seventy-nine percent of creditors indicated some level of agreement with the statement that if it was not for MEP, there would not be a hope of them receiving maintenance.

Sixteen percent of debtors expressed some level of agreement with the statement that if it was not for MEP, they would not be paying maintenance. Seventy-two percent expressed some level of disagreement with this statement.

Expressed differently, 16% of debtors indicated the only reason they were paying maintenance was because of MEP; 72% indicated the Maintenance Enforcement Program did not impact their decision to pay maintenance.

Clearly, the opinions of creditors and debtors are diametrically opposed on the influence of MEP in motivating debtors to pay maintenance.

Level of Agreement with Statement, "If it wasn't for MEP, there would not be a hope of getting any maintenance" (Creditor) and "I would not be paying maintenance if it wasn't for MEP" (Debtor)



**What does this mean for MEP?**

It is important for MEP staff to recognize the important role they play in helping Alberta families. Dealing with individuals going through difficult times can be thankless work, but these results clearly show creditors believe the program has a significant impact.



## Section Five: Access and Relationships



*A high percentage of debtors indicated they wanted to have a better relationship with their child.*

### Introduction to Section

Respondents were asked to indicate their level of agreement with a series of Likert style statements associated with child access and the nature of the relationship with their child and their child's other parent.

### Debtor Relationship with their Child

Seventy-eight percent of all debtors indicated some level of agreement with the statement that they wanted to have a better relationship with their child; 16% were neutral and 6% disagreed in some manner with the statement.

Caution must be extended in the interpretation of the above noted result. Some respondents may have been satisfied with their existing relationship and may not have seen a need for it to improve; others may not have cared if their relationship with their children improved.

### Child Access

Both creditors and debtors were asked to indicate their level of agreement with a number of statements associated with child access. Experience suggests attitudes about payment of maintenance are affected by the level of access the debtor has to a child.

### Debtors' Views about Child Access

Debtors expressed the following feedback about child access:

*Over two-thirds of all debtors indicated that they did not get to see their child enough.*

*One-third of all debtors indicated they would be more willing to pay for maintenance if they had better access to their child.*

- 69% indicated they did not get to see their children enough; 51% felt strongly that this was the case.
- 35% indicated some level of agreement with the statement that they would be more willing to pay for maintenance if they could have better access to their children.
- 60% indicated that they thought their efforts to see their child were sabotaged in some manner by their child's other parent.

It is particularly noteworthy that 87% of the debtors who agreed that they would be more willing to pay for maintenance if they had better access, also agreed that access to their child was being sabotaged by their child's other parent.

*Of the debtors who held the belief that they would be more willing to pay for maintenance if they had better access to their child, a large percentage (87%) felt that access was being sabotaged by their child's other parent.*

Other pertinent findings about debtors and access included the following:

- 44% of all debtors agreed that their children lived too far away to be seen regularly.
- 23% of debtors indicated that the court order prevented them from seeing their children as often as they would like.

<b>What does this mean for MEP?</b>	The finding that debtors are more willing to pay support when they are receiving access supports a similar finding from a study done in Prince Edward Island. Creditors may improve MEP's ability to collect on their files by allowing the other parent their court-ordered access.
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### Creditors' Views about Child Access

Creditors expressed the following views about child access:

- 62% indicated that they did their best to make sure that their children were able to see their other parent.
- 15% indicated some level of disagreement that they did their best to provide their child's other parent with access.
- 35% indicated that they felt it was best for their children if the children's other parent stayed away. A roughly equivalent proportion of creditors (37%) expressed some level of disagreement with this statement.

*Two-thirds of all creditors indicated that they did their best to provide their child's other parent with access.*

*Fifteen percent of all creditors clearly indicated that they did not support their child's other parent having access.*

### Relationship with Child's Other Parent

Twenty percent of creditors and 23% of debtors indicated some level of agreement with the statement that they got along pretty well with their child's other parent. Forty-nine percent of creditors and 53% of debtors indicated that the quality of the relationship was not good.

*Survey findings suggest that less than one-quarter of all respondents felt that they had a good relationship with their child's other parent.*

## Section Six: Information and Communication with the Maintenance Enforcement Program



### Introduction to Section

Respondent opinion was sought about a variety of strategies MEP uses to communicate with its clients. Creditors and debtors responding to the survey were asked to rate the overall quality of these different communication tools and the quality of interaction with MEP staff.

### Communicating with MEP Clients

There are several common ways in which MEP communicates regularly with its clients. MEP clients were asked to rate the helpfulness or quality of five major modes of communication/interaction.

### Respondent Rating<sup>12</sup> of Helpfulness of MEP Communication Tools or Interaction with Staff

Communication Tools/Interaction with MEP	Creditor	Debtor
Speaking with MEP staff on the phone	72%	42%
Material MEP sends in mail	83%	59%
Interactive voice response (IVR) system	70%	36%
MEP website	93%	77%
Meeting with MEP staff at office (Adjusted). <sup>13</sup>	56%	23%

*Nine out of every ten creditors were neutral or positive about the helpfulness of the MEP website.*

*In general, creditors were more positive than debtors about interacting with MEP.*

The MEP website was revealed to be the most valuable communication tool. Nine out of every ten creditors and almost eight out of every ten debtors were neutral or positive about its value.

Creditors were also positive about other MEP communication tools; approximately 8 out of every 10 were neutral or positive about the helpfulness of material MEP sends in the mail, and 7 out of 10 held a similar opinion about speaking with MEP staff on the phone or the use of the Interactive Voice Response System.

<sup>12</sup> Percentages based on the number of respondents who rated item as neutral, good or very good.

<sup>13</sup> Neutral responses eliminated and percentage based solely on whether respondents expressed an opinion.

Debtors did not rate these tools as highly as creditors; approximately 6 out of every 10 were neutral or positive about the helpfulness of material MEP sends in the mail, and 4 out of 10 held a similar opinion about speaking with MEP staff on the phone or the use of the Interactive Voice Response System.

More than half of creditors with an opinion, i.e., those who did not respond in a neutral manner, rated meeting with staff from MEP at their office in a positive manner.<sup>14</sup> About two out of every ten debtors with an opinion rated meetings with MEP staff as good or very good.

<b>What does this mean for MEP?</b>	Further study is required to determine the reasons debtors are so negative about their interactions with MEP. Is it simply a question of not agreeing with the messages they are given, or is the delivery method part of the concern? Analysis of the debtors' survey comments may provide additional information in this area.
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*Five percent of creditors and 6% of debtors admitted that they had not always told the truth to MEP.*

### Truthfulness of Communication with MEP

Five percent of creditors and 6% of debtors indicated some level of agreement with the statement that they had not always told the truth to MEP. One percent of creditors and 6% of debtors responded in a neutral manner.

### Use of Simpler English in Written Tools

Twelve percent of creditors and 34% of debtors indicated that they wished MEP would use simpler English in their written materials. Thirty-one percent were neutral.

*If survey findings are extrapolated to all MEP clients with active files, over 22,000 would like MEP to use simpler English in written material.*

If the proportion of respondents indicating some level of agreement that MEP should use simpler English in their written communication is extrapolated to the entire population of MEP clients with active files at July 2006, this would suggest that approximately 22,265 creditors and debtors hold this view.

<b>What does this mean for MEP?</b>	Based on these results, MEP will review written material sent to clients with a view to improving clarity and readability.
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<sup>14</sup> The rationale for removing the neutral responses was because meeting with MEP staff is limited to those individuals who can travel to the Edmonton office. The premise was that individuals who had never had an opportunity to meet with MEP staff would either skip over or not answer the question, or would respond in a neutral manner.

## Section Seven: Efficacy of Maintenance Enforcement Tools



### Introduction to Section

Respondents were asked to assess the efficacy of different maintenance enforcement tools. The following summarizes the percentage of respondents who indicated that the tools were either very important or important.

The following tables display the percentage of creditors and debtors rating the enforcement tools as either important or very important. The first table rank orders the perceived efficacy of tools based on input from creditors; the second table rank orders the perceived efficacy of tools based on input from debtors.

### Respondent Ratings of Importance of Maintenance Enforcement Tools (Sorted in Order of Importance by Creditor Ranking)

MEP Enforcement Tools	Creditor
Taking money returned by the federal government like Income Tax Returns, GST rebates, Canada Pension or Employment Insurance (Federal Support Deduction Notice)	94%
Deducting money from wages (Wage Support Deduction Notice)	93%
Taking assets or income given to someone else for safekeeping	87%
Preventing the registration of a car or other vehicle (Motor Vehicle Restrictions)	86%
Taking lottery winnings	85%
Taking cars or vehicles (Writ at the Personal Property Registry)	83%
Taking assets like shares, bonds, or Retirement Savings Plans	83%
Forcing a MEP financial examination hearing	83%
Taking money from income like rent, non-work income or money received from returns on investments (Non-wage Support Deduction Notice)	83%
Putting a lien on homes or land or forcing the sale of property	83%
Taking company assets or income	81%
Cancelling Driver's Licence	79%
Preventing the acquisition of a passport	77%
Giving them a bad credit rating	75%
Preventing the acquisition of a Recreational Hunting & Fishing Licence	52%

The significant discrepancies in opinion between creditors and debtors are noteworthy. With the exception of preventing the acquisition of a licence for hunting or fishing, creditors were enthusiastic about all enforcement tools - with greater support for some over others.

Conversely, debtors ranked cancelling a driver’s licence as the most important in influencing their decision to pay, followed closely by prevention of the registration of a vehicle.

**Respondents Rating of Importance of Maintenance Enforcement Tools**  
(Sorted in Order of Importance by Debtor Ranking)

MEP Enforcement Tools	Debtor
Cancelling Driver’s Licence	70%
Preventing the registration of a car or other vehicle (Motor Vehicle Restrictions)	69%
Giving them a bad credit rating	64%
Taking cars or vehicles (Writ at the Personal Property Registry)	62%
Deducting money from wages (Wage Support Deduction Notice)	60%
Taking assets like shares, bonds, or Retirement Savings Plans	60%
Taking money returned by the federal government like Income Tax Returns, GST rebates, Canada Pension or Employment Insurance (Federal Support Deduction Notice)	59%
Putting a lien on homes or land or forcing the sale of property	59%
Preventing the acquisition of a passport	56%
Taking money from income like rent, non-work income or money received from returns on investments (Non-wage Support Deduction Notice)	46%
Taking company assets or income	45%
Forcing a MEP financial examination hearing	42%
Taking assets or income given to someone else for safekeeping	39%
Taking lottery winnings	36%
Preventing the acquisition of a Recreational Hunting & Fishing Licence	30%

Preliminary review of comments shows cancelling a driver’s license was cited numerous times as being controversial as it could limit the debtor’s ability to pay maintenance. Concern was also expressed that the debtors would drive without a licence with all the attendant legal and financial consequences that could further impact their ability to pay maintenance.

<b>What does this mean for MEP?</b>	MEP will review its collection progression in the light of this information and any further insights gleaned from the analysis of the comments made by both debtors and creditors.
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## Appendix One Methodology

## Appendix One: Methodology



*MEP managers and staff provided input into the composition of the survey.*

*Efforts were made to target the literacy level of the survey for maximum accessibility for all MEP clients.*

### Introduction

This appendix provides an overview of the methodology used to develop, administer and analyze survey results.

### Survey Development

The creditor and debtor surveys were comprised of original questions designed specifically for Client Survey 2006.

Several steps were employed in the survey development process:

- The general purpose of the survey was articulated by senior management of the Maintenance Enforcement Program to assemble a profile of creditors and debtors, and in so doing, better provide for the financial needs of children impacted by maintenance orders through improved collections.
- In a facilitated workshop, MEP managers and team leads identified information about debtors and creditors which they believed would help them to address the goal of better providing for the financial needs of children. Similar workshops were held with staff representatives to gain their insight on information that would help them do a better job.
- A bank of questions was developed based on the items identified by the MEP managers and staff.
- A small group of managers from MEP were asked to prioritize questions for inclusion in the survey into three categories:
  - High priority for inclusion in the survey;
  - Desirable contingent upon survey length;
  - Low priority.
- The prioritization process was guided by the objective that the survey would take approximately four to seven minutes to complete, exclusive of any comments respondents might wish to provide.

## Literacy Level

In order to maximize the accessibility of the survey to the broadest array of clients, consideration was also given to the literacy or readability of all questions. A grade level using the Flesch-Kincaid scale was calculated for all questions. The criterion for inclusion of a question in the survey was readability at Grade 10 or below, a level generally consistent with the literacy level of daily newspapers.

*A representative group of creditors and debtors were involved in the pre-test process. This process resulted in minor changes to the survey.*

## Survey Pre-Testing

Draft versions of the survey were pre-tested with a representative group of creditors and debtors. Pre-test subjects were asked to identify questions which they found to be difficult to interpret or offensive in content. Some minor modifications were made to the survey as a result of this process.

## Survey Administration

MEP clients were invited to complete the survey online or in hard copy by mail.

### Online Survey Administration

The creditors' and debtors' versions of the survey were available online at [www.securesurvey.ca](http://www.securesurvey.ca) beginning on June 5, 2006 until midnight July 11<sup>th</sup>. Several strategies were utilized to advise potential respondents about the survey:

*Surveys received by mail up to July 31st were coded and analyzed.*

- A notice and link about the survey was placed on the MEP website;
- All clients (creditors and debtors) with a valid email address were notified electronically about the survey during the initial part of the week of June 6<sup>th</sup>, 2006;
- Posters with the online address of the survey were placed in the reception area of the MEP office;
- Clients phoning the MEP office while on hold were advised about the survey and the web address for its access.

### Mail

Surveys were mailed to 15,000 debtors and 5,000 creditors during the week of June 6<sup>th</sup>, 2006. Approximately 10% of surveys were returned due to invalid addresses. Surveys received up to July 31, 2006 were coded for inclusion in the analysis.

**Manner in Which Respondents Learned about the Survey**  
 It was possible for MEP clients to learn about the survey in more than one manner. The online surveys included a question that asked survey respondents how they learned about the survey. This information was added to the tally of individuals who had completed the survey by mail, to create a profile about how respondents had been informed about the survey.

The table below summarizes this information for creditors and debtors.

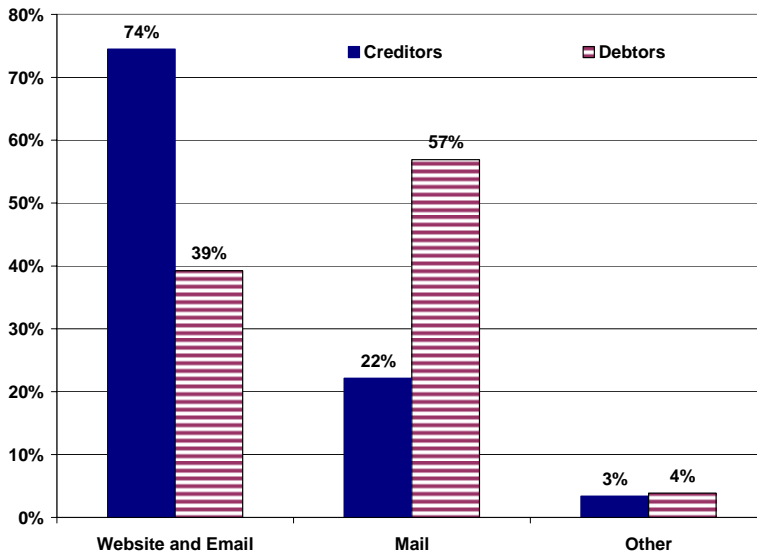
**Manner in Which Survey Respondents Learned about Survey**

	Creditor		Debtors	
	#	%	#	%
MEP website	1,856	36%	302	14%
Email	1,959	38%	562	25%
Mail → Completed paper survey	933	18%	1,044	47%
Mail → Employed option to complete online	201	4%	209	9%
Heard while on hold on phone to MEP	100	2%	20	1%
Poster at MEP office	6	0%	2	0%
Informed by friend with MEP file	38	1%	40	2%
Other	29	1%	30	1%
<b>Totals</b>	<b>5,122</b>	<b>100%</b>	<b>2,209</b>	<b>100%</b>

- Seventy-four percent of creditors learned about the survey through the MEP website or via email. The comparable figure for debtors was 39%.
- Over half (57%) of debtors learned about the survey by mail. Of that group, 17% elected to complete the survey online. Twenty-two percent of creditors learned about the survey by mail, and 17% of that group also elected to complete the survey online

## Manner in Which MEP Clients Learned about Survey

*The most common way in which creditors learned about the survey was through the MEP website and by email. The most common manner in which debtors learned about the survey was by mail.*



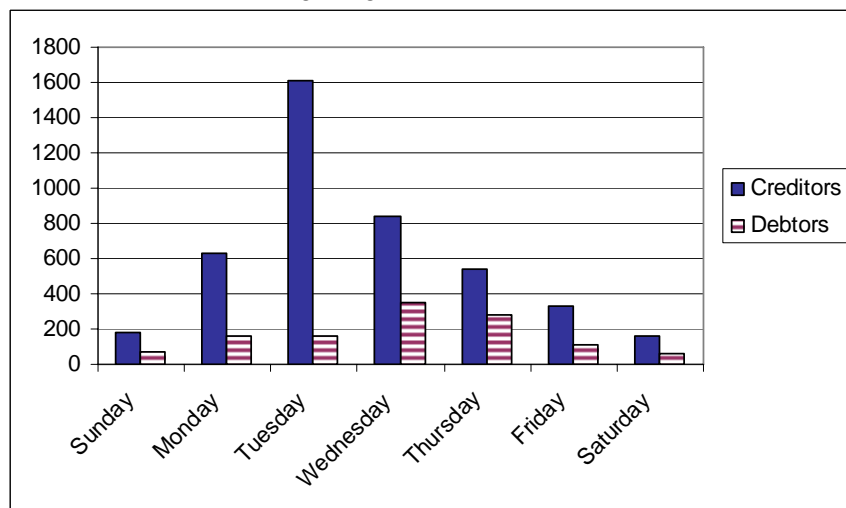
## Time and Day of Week for Completion of Online Surveys

Systems were put in place to monitor both the hour and day of the week in which online surveys were received.

- Tuesdays were the most popular day of the week for creditors to complete the online survey. Wednesdays followed very closely by Thursdays were the most popular for debtors.

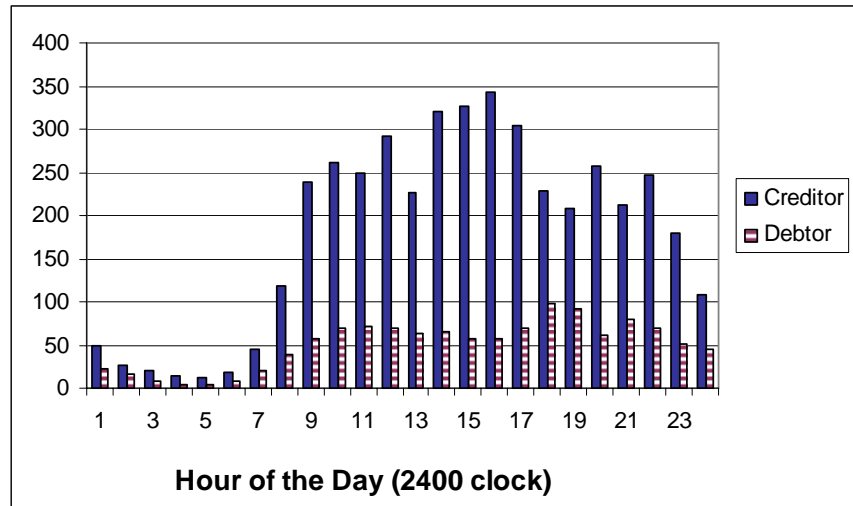
## Online Submission by Day of the Week

*Tuesday was the most popular day for creditors to complete the survey online. Wednesday was the most popular day for debtors.*



The most popular time for creditors to complete the online survey was between 2:00 to 4:00 pm. Early evening was the most popular time for debtors to take the online survey.

*Online surveys were completed every hour of the day. Late afternoon and early evening were popular times to complete the survey.*



### Data Purification and Quality Assurance

Measures were employed to guard against frivolous survey submissions.

- Alerts were provided to identify any surveys that were identical, i.e., surveys that were submitted both online and then by mail. In these instances, a review of the comments was generally the criteria that were used to note the duplicate surveys. In this instance, only one of the two surveys was used.
- Some surveys that contained very obvious frivolous entries were deleted and not considered. Fewer than 10 in number, they were characterized by data that was obviously fabricated, i.e., answering 1 million when asked to respond to the question about how many children they had, or when all text entries contained threats and profanity and no other constructive text.
- Online entries where the respondent answered the first five to six questions, and then abandoned the survey were also eliminated and not included in the data analysis. However, if respondents completed in excess of seven questions, this data was considered.

*A high proportion of creditors and debtors with children and active MEP files completed the survey:*

- 12% of all creditors
- 5% of all debtors

## Response Rates

The survey was designed exclusively for MEP clients with children.

- A total of 7,481 surveys were received during the data collection period; 5,235 from creditors and 2,246 from debtors.
- Effective July 24, 2006, MEP had 48,381 active files; 44,223 of these files involved clients with children.
- Based on the number of active MEP files involving children, 11.8% of all creditors and 5.1% of all debtors completed the survey.
- It is difficult to determine precise response rates for MEP clients invited to complete the survey by mail or email.
  - Returns with invalid addresses continued to be received approximately four months after they were mailed.
  - Though notices were received by email indicating that the email notice had not reached a valid email address, receipts may not have been received for 100% of all email recipients for whom MEP did not have valid email addresses.

With these cautions, the crude response rates for both email and mail notice are presented in the table below.

### Crude Response Rates

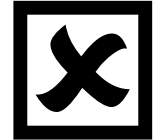
	Email	Mail
Creditors	40%	25%
Debtors	29%	9%
<b>Total</b>	<b>37%</b>	<b>12%</b>



## Appendix Two Creditor Survey

# Help Us Help You! Take the Creditor Survey

People who have Maintenance Orders



Rate how much you agree or disagree with the following.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
The amount of maintenance I am supposed to get is unfair.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If it wasn't for MEP, there would not be a hope of getting any maintenance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I could not make ends meet if I didn't get maintenance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I would really like to have my maintenance order changed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am in really bad debt.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I don't have enough money to meet my needs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The maintenance money I get only goes to pay for basic stuff.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I do my best to make sure the kids get to see their other parent.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It is best for my kids if their other parent stays away from them.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I get along pretty well with my kids' other parent.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have not always told the truth to MEP.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I always receive maintenance payments on time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I would be willing to pay for additional services from MEP.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I do not know what to do to get my maintenance order changed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It would be good if I could review my maintenance order ever year with MEP instead of going to court.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I think I might have a problem with gambling.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I miss work quite a lot because of my health.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have been out of work for part of the time this year.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I think I might have a problem with alcohol.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I wish MEP would use simpler English when they write.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have struggled with depression.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I think I might have a problem with drugs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It is a problem for me to follow written instructions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am a regular smoker.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Compared to other people, school seemed to be a lot harder for me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Instead of filling out this paper survey, fill it out online at [www.SecureSurvey.ca](http://www.SecureSurvey.ca). This survey is confidential when completed.

MEP has a number of tools it can use to help or encourage people to make payments of their maintenance orders. These tools are listed below. Rate how important you think each of them might be in encouraging your child's other parent to make regular maintenance payments.

	Will Never be Important	Might be important sometime	Neutral	Somewhat Important	Very Important
Cancelling their Driver's Licence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deducting money from wages (Wage support deduction notice)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Forcing a MEP financial examination hearing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Giving them a bad credit rating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preventing them from getting a fishing or hunting licence (Recreational Hunting & Fishing Licence Restrictions)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preventing them from getting a passport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preventing the registration of a car or other vehicle (Motor Vehicle Restrictions)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Putting a lien on homes or land or forcing the sale of property (Writ at the Personal Property Registry)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Taking assets like shares, bonds, or Retirement Savings Plans (Writ at the Personal Property Registry)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Taking assets or income they have in a company	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Taking assets or income that they have given to someone else for safekeeping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Instead of filling out this paper survey, fill it out online at [www.SecureSurvey.ca](http://www.SecureSurvey.ca). This survey is confidential when completed.

	Will Never be Important	Might be important sometime	Neutral	Somewhat Important	Very Important
Taking cars or vehicles (Writ at the Personal Property Registry)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Taking lottery winnings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Taking money from income like rent, non-work income or money received from returns on investments (Non-wage support deduction notice)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Taking money returned by the federal government like Income tax returns, GST rebates, Canada Pension or Employment Insurance (Federal support deduction notice)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Sometimes MEP may need to give you information about how MEP works. You may also have questions for MEP. Rate how helpful the following are for giving you the information you need.

	Horrible	Bad	Neutral	Pretty Good	Very Good
Material MEP sends me in the mail.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Speaking with MEP staff on the phone.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The MEP website.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Meeting with staff at the MEP office.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The interactive voice responses (IVR system) on the phone when I call in.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Instead of filling out this paper survey, fill it out online at [www.SecureSurvey.ca](http://www.SecureSurvey.ca). This survey is confidential when completed.

Some people have used court sponsored mediation. If you have, please answer the question below. If not, skip to the next question.

	Horrible	Bad	Neutral	Pretty Good	Very Good
The court sponsored mediation was...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Yes	No
Do you live with someone who also has a file with MEP?	<input type="checkbox"/>	<input type="checkbox"/>
Are you now living with another adult partner?	<input type="checkbox"/>	<input type="checkbox"/>
Do you also pay money through a maintenance agreement?	<input type="checkbox"/>	<input type="checkbox"/>
Do you get payments directly from your children's other parent?	<input type="checkbox"/>	<input type="checkbox"/>
Do you help to support any adults living with you?	<input type="checkbox"/>	<input type="checkbox"/>
Is English the language you speak most of the time?	<input type="checkbox"/>	<input type="checkbox"/>

If not English, what language do you speak most of the time?	
--	--

What is the first half (first three characters) of your postal code?			
--	--	--	--

How many children do you have?	
How many children (your own or others) live with you most of the time?	
How many of your children are older than 18?	
How many files do you have with MEP?	

Instead of filling out this paper survey, fill it out online at [www.SecureSurvey.ca](http://www.SecureSurvey.ca). This survey is confidential when completed.

How much money do you make per year from all sources (gross)?

- |   |   |
|---|---|
| <input type="checkbox"/> Less than \$19,999   | <input type="checkbox"/> \$40,000 to \$49,999 |
| <input type="checkbox"/> \$20,000 to \$29,999 | <input type="checkbox"/> \$50,000 to \$59,999 |
| <input type="checkbox"/> \$30,000 to 39,999   | <input type="checkbox"/> Over \$60,000        |

Are you?

- |                               |                                 |
|-------------------------------|---------------------------------|
| <input type="checkbox"/> Male | <input type="checkbox"/> Female |
|-------------------------------|---------------------------------|

How old are you?

- |  |   |
|--|---|
| <input type="checkbox"/> Younger than 24 years | <input type="checkbox"/> 45 to 49 years old |
| <input type="checkbox"/> 24 to 29 years old    | <input type="checkbox"/> 50 to 59 years old |
| <input type="checkbox"/> 30 to 34 years old    | <input type="checkbox"/> 60 to 65 years old |
| <input type="checkbox"/> 35 to 39 years old    | <input type="checkbox"/> Over 65 years old  |
| <input type="checkbox"/> 40 to 44 years old    |   |

What is your current work status? Pick the category that best applies to you.

- |  |   |
|--|---|
| <input type="checkbox"/> I am working full time.               | <input type="checkbox"/> I am a student.  |
| <input type="checkbox"/> I am working part time.               | <input type="checkbox"/> I stay at home to take care of my children.                              |
| <input type="checkbox"/> I am unemployed.                      | <input type="checkbox"/> I am retired   |
| <input type="checkbox"/> I cannot work because of poor health. | <input type="checkbox"/> I am a casual or seasonal worker. I only go to work when I am called in. |
| <input type="checkbox"/> I cannot work because I am disabled.  |   |
| <input type="checkbox"/> I am self employed                    |   |

Instead of filling out this paper survey, fill it out online at [www.SecureSurvey.ca](http://www.SecureSurvey.ca). This survey is confidential when completed.

What type of work do you do? Pick the category that best applies to you.

- |   |  |
|---|--|
| <input type="checkbox"/> Trades                           | <input type="checkbox"/> General labourer      |
| <input type="checkbox"/> Professional                     | <input type="checkbox"/> Manager/administrator |
| <input type="checkbox"/> Service industries (hotel, food) | <input type="checkbox"/> Real estate/finance   |
| <input type="checkbox"/> Sales person in a store          | <input type="checkbox"/> Technical             |
| <input type="checkbox"/> Other types of sales jobs        | <input type="checkbox"/> Farming               |
| <input type="checkbox"/> Clerical                         | <input type="checkbox"/> Fishing/Trapping      |

What is the highest level of education that you have?

- |  |   |
|--|---|
| <input type="checkbox"/> Grade 7 or less | <input type="checkbox"/> High School Completion including GED |
| <input type="checkbox"/> Grade 8         | <input type="checkbox"/> Some Trade School/Apprenticeship     |
| <input type="checkbox"/> Grade 9         | <input type="checkbox"/> Trade School/Apprenticeship          |
| <input type="checkbox"/> Grade 10        | <input type="checkbox"/> Some College or University           |
| <input type="checkbox"/> Grade 11        | <input type="checkbox"/> College or University Degree         |

Do you have any comments?

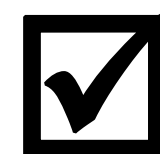
**PROTECT YOUR PRIVACY.** Do not include your name or personal contact information in your comments!

Instead of filling out this paper survey, fill it out online at [www.SecureSurvey.ca](http://www.SecureSurvey.ca). This survey is confidential when completed.

## Appendix Three Debtor Survey

# Help Us Help You! Take the Debtor Survey

## People Who Have Orders to Pay Maintenance



Rate how much you agree or disagree with the following.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
The amount of maintenance I am supposed to pay is unfair.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel trapped by the amount of maintenance I have to pay.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
One good way to support my kids it to pay maintenance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I would really like to have my maintenance order changed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am in really bad debt.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I do not make enough money to meet my needs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My efforts to see my children are sabotaged by their other parent.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel like I do not get to see my children enough.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The court order stops me from seeing my kids as much as I want.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I get along pretty well with my kids' other parent.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I would be more willing to pay for maintenance if I had better access to my kids.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I would not be paying maintenance if it wasn't for MEP.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I really want to have a better relationship with my kids.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My kids live too far away for me to see them regularly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have not always told the truth to MEP.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Every month I struggle to get the money to pay for maintenance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am always on time with my maintenance payments.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I would be willing to pay for additional services from MEP.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I do not know what to do to get my maintenance order changed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It would be good if I could review my maintenance order every year with MEP instead of going to court.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I think I might have a problem with gambling.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I miss work quite a lot because of my health.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have been out of work for part of the time this year.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I think I might have a problem with alcohol.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I wish MEP would use simpler English when they write.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have struggled with depression.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I think I might have a problem with drugs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
It is a problem for me to follow written instructions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am a regular smoker.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Compared to other people, school seemed to be a lot harder for me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

MEP has a number of tools it can use to help or encourage people to make payments of their maintenance orders. These tools are listed below. How important are each of them to you in your decision to make regular maintenance payments?

	Will Never Be Important	Might be Important Sometime	Neutral	Somewhat Important	Very Important
Cancelling my Driver's Licence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deducting money from my wages (Wage support deduction notice)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Forcing me to go through a MEP financial examination hearing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Instead of filling out this paper survey, fill it out online at [www.SecureSurvey.ca](http://www.SecureSurvey.ca). This survey is confidential when completed.

	Will Never Be Important	Might be Important Sometime	Neutral	Somewhat Important	Very Important
Giving me a bad credit rating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preventing me from getting a fishing or hunting licence (Recreational Hunting and Fishing Licence Restrictions)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preventing me from getting a passport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preventing the registration of a car or other vehicle (Motor Vehicle Restrictions)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Putting a lien on homes or land or forcing the sale of property (Writ at the Personal Property Registry)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Taking assets like shares, bonds, or Retirement Savings Plans (Writ at the Personal Property Registry)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Taking assets or income I have in a company	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Taking assets or income that I have given to someone else for safekeeping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Taking cars or vehicles (Writ at the Personal Property Registry)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Taking lottery winnings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Taking money from income like rent, non-work income or money received from returns on investments (Non-wage support deduction notice)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Instead of filling out this paper survey, fill it out online at [www.SecureSurvey.ca](http://www.SecureSurvey.ca). This survey is confidential when completed.

	Will Never Be Important	Might be Important Sometime	Neutral	Somewhat Important	Very Important
Taking money returned by the federal government like Income tax returns, GST rebates, Canada Pension or Employment Insurance (Federal support deduction notice)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Sometimes MEP may need to give you information about how MEP works. You may also have questions for MEP. Rate how helpful the following are for giving you the information you need.

	Horrible	Bad	Neutral	Pretty Good	Very Good
Material MEP sends me in the mail.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Speaking with MEP staff on the phone.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The MEP website.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Meeting with staff at the MEP office.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The interactive voice responses (IVR system) on the phone when I call in.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Some people have used court sponsored mediation. If you have, please answer the question below. If not, skip to the next question.

	Horrible	Bad	Neutral	Pretty Good	Very Good
The court sponsored mediation was...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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	Yes	No
Do you live with someone who also has a file with MEP?	<input type="checkbox"/>	<input type="checkbox"/>
Are you now living with another adult partner?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have any children at home who are being supported by a maintenance order?	<input type="checkbox"/>	<input type="checkbox"/>
Do you contribute to a pension at work?	<input type="checkbox"/>	<input type="checkbox"/>
Do you contribute to Retirement Saving Plans (RSP)?	<input type="checkbox"/>	<input type="checkbox"/>
Do you make payments directly to your children's other parent?	<input type="checkbox"/>	<input type="checkbox"/>
Do you help to support any adults living with you?	<input type="checkbox"/>	<input type="checkbox"/>
In the last five years, have you been convicted for committing a crime?	<input type="checkbox"/>	<input type="checkbox"/>
Is English the language you speak most of the time?	<input type="checkbox"/>	<input type="checkbox"/>

If not English, what language do you speak most of the time?	
--	--

What is the first half (first three characters) of your postal code?			
--	--	--	--

How many children do you have?	
How many children (your own or others) live with you most of the time?	
How many of your children are older than 18?	
How many files do you have with MEP?	

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How much money do you make per year from all sources?

- |   |   |
|---|---|
| <input type="checkbox"/> Less than \$19,999   | <input type="checkbox"/> \$40,000 to \$49,999 |
| <input type="checkbox"/> \$20,000 to \$29,999 | <input type="checkbox"/> \$50,000 to \$59,999 |
| <input type="checkbox"/> \$30,000 to 39,999   | <input type="checkbox"/> Over \$60,000        |

Are you?

- |                               |                                 |
|-------------------------------|---------------------------------|
| <input type="checkbox"/> Male | <input type="checkbox"/> Female |
|-------------------------------|---------------------------------|

How old are you?

- |  |   |
|--|---|
| <input type="checkbox"/> Younger than 24 years | <input type="checkbox"/> 45 to 49 years old |
| <input type="checkbox"/> 24 to 29 years old    | <input type="checkbox"/> 50 to 59 years old |
| <input type="checkbox"/> 30 to 34 years old    | <input type="checkbox"/> 60 to 65 years old |
| <input type="checkbox"/> 35 to 39 years old    | <input type="checkbox"/> Over 65 years old  |
| <input type="checkbox"/> 40 to 44 years old    |   |

What is your current work status? Pick the category that best applies to you.

- |  |   |
|--|---|
| <input type="checkbox"/> I am working full time.               | <input type="checkbox"/> I am a student.  |
| <input type="checkbox"/> I am working part time.               | <input type="checkbox"/> I stay at home to take care of my children.                              |
| <input type="checkbox"/> I am unemployed.                      | <input type="checkbox"/> I am retired.  |
| <input type="checkbox"/> I cannot work because of poor health. | <input type="checkbox"/> I am a casual or seasonal worker. I only go to work when I am called in. |
| <input type="checkbox"/> I cannot work because I am disabled.  |   |
| <input type="checkbox"/> I am self employed.                   |   |

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What type of work do you do? Pick the category that best applies to you.

- |   |  |
|---|--|
| <input type="checkbox"/> Trades                           | <input type="checkbox"/> General labourer      |
| <input type="checkbox"/> Professional                     | <input type="checkbox"/> Manager/administrator |
| <input type="checkbox"/> Service industries (hotel, food) | <input type="checkbox"/> Real estate/finance   |
| <input type="checkbox"/> Sales person in a store          | <input type="checkbox"/> Technical             |
| <input type="checkbox"/> Other types of sales jobs        | <input type="checkbox"/> Farming               |
| <input type="checkbox"/> Clerical                         | <input type="checkbox"/> Fishing/Trapping      |

What is the highest level of education that you have?

- |  |   |
|--|---|
| <input type="checkbox"/> Grade 7 or less | <input type="checkbox"/> High School Completion including GED |
| <input type="checkbox"/> Grade 8         | <input type="checkbox"/> Some Trade School/Apprenticeship     |
| <input type="checkbox"/> Grade 9         | <input type="checkbox"/> Trade School/Apprenticeship          |
| <input type="checkbox"/> Grade 10        | <input type="checkbox"/> Some College or University           |
| <input type="checkbox"/> Grade 11        | <input type="checkbox"/> College or University Degree         |

Do you have any comments?

**PROTECT YOUR PRIVACY.** Do not include your name or personal contact information in your comments!

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