



The Human Cost of Recession on Separated Families

Waterloo Region has been living the dark secret of disappearing manufacturing jobs for several years. The current meltdown in financial markets has only now made the headlines of layoffs and closures more visible to our politicians. The gathering storm has magnified the need for social services at a time when available program revenue suffers from reduced donations and endowment income.

The failure of public policy to make necessary reforms in good times makes the human cost of the recession even more devastating. This is most evident in a broken Family Law system that even in good times is described as too cumbersome, costly, complicated and adversarial for working families.

Consider a composite, separated family where the dad has just suffered the slow death of his employer Kitchener Frame.

Dad's relevant biography is the following: father of two, a son 7, a daughter 10, they are the light of his life; he worked for Kitchener Frame for 7 years; earned \$45-55,000 per year; he and mom separated two years ago; he currently rents a two bedroom apt. and he has his children for 5 days every two weeks; he and mom have remained involved parents and partners in their children's lives.

Dad pays child support of \$753, based on an income of \$50,000. Mom makes \$37,000 as a dental assistant. Extracurricular costs for the children are the main source of financial conflict between them. Until now they have muddled through this issue.

Dad's final paycheck means his income going forward will be E.I. (\$20,000). The new guideline child support will be \$308 (old figure \$753).

Mom is barely meeting her bills and she cannot accept a \$450 drop in family income. The children expenses are not changing because of his job loss and the children's activities (hockey, dance) are part of the family's social network. Mom has also told dad he owes her \$750 (60%) for his share of the children's activities. There are no savings for rainy days.

Mom will not accept a voluntary change in support. Family Responsibility Office (FRO) continues to deduct the full \$753 from dad's E.I. A Court Order is required.

Dad and mom are deadlocked and reluctantly seek out lawyers. For both it is stepping back to a dark time and the tensions and emotions from two years earlier. Legal fees will likely total \$4500 (borrowed money). The required affidavits and motions are completed and a Court date set four months after dad's layoff.

In Court mom's lawyer contends that dad's income is closer to \$40,000 based on his 2008 income (layoff in late Oct. 08) and any possible severance. They speculate that dad is not reporting under the table income renovating homes. Dad's lawyer disputes these claims.

Outcome: The judge makes her ruling; i.e. child support will be based on income of \$31,000 or \$457; Mom is allowed to retain the already collected 4x\$300= \$1200; dad is in arrears for those extraordinary expenses and ordered to pay the full \$750.

The equivalent of 9mos. of child support has gone to legal representation. Court costs paid are by the taxpayers of Ontario.

The future is... who knows for sure? But consider our agency's experiences:

- The children sense and struggle with the parents' stress in both homes.
- Mom wonders if this is short term or long term pain. Should she curtail the children's activities or hold on hoping for dad to find similar employment? The improved communication between her and dad has become distant and edgy at best.
- Dad has downsized to a one-bedroom apartment. His 10-year-old daughter has found more reasons to stay at her mom's home. Dad is disappointed and feels his daughter slipping away.
- Dad's is finding his 1998 Corolla is unaffordable.
- As the recession continues, dad sees only two choices: a one-year Work Canada retraining program; or combining two jobs to nowhere to survive.

Mercy you plead! Well this is actually a reasonably optimistic scenario.

Consider: Research find that separated mothers experience depression rates three times higher than mothers from an intact family; separated dads experience depression rates close to six times higher; many children suffer any number of associated emotional issues including separation anxiety, behavior problems, alienation from one parent, etc.; many dads lose their license for arrears to FRO and that adds complication and stress to remaining an involved dad and finding a job with a future; many paternal grandparents become distant relatives, rarely seeing or hearing from their grandchildren.

This family escaped many problems for now...but the possibilities are obvious!

So this is a profile of an imperfect but decent father, mother and children. They are the face of separated families. They are we or a relative, friend or colleague.

They need enhanced services, not less; they need a pragmatic, simplified legal process, not complex and costly.

Our decency as a community is now about to be tested!

***Kids 'n' Dad** services families in the Waterloo Region. Its goal is to ensure that children from a separated family have two parents co-operating and actively supporting them as they develop and mature into adulthood.*

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