

Performance Audit

Family Responsibility Office

// Independent Auditor's Report



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1.0 Audit at a Glance

// Why We Did This Audit

- Over 116,000 families in Ontario depend on the Family Responsibility Office (FRO) to enforce court orders for the payment of child and/or spousal support.
- In 2024/25, about 70% of FRO's cases involved child support payments. In single-parent households, child support is an important part of family income and makes a difference to children's lives.
- FRO has extensive enforcement powers to ensure payors meet their support obligations.
- FRO collects and disburses approximately \$600 million in support payments a year.

116,000+

Ontario families depend on FRO to enforce child support or spousal support payments

// What We Found

FRO Took Over Eight Months, on Average, to Register Cases

- We analyzed the nearly 5,500 court orders FRO received in 2024/25. We found that 92% of these cases were not registered within FRO's target of four months.
- On average, it took FRO eight and a half months to register cases and for recipients to receive their first support payment through FRO. We found that 22% of cases took longer than a year to register.

» Recommendation 1

Enforcement Actions Were Inconsistently Applied by Caseworkers

- It is policy for FRO's client liaison agents (CLAs) and case management officers (CMOs) to apply an income garnishment to payors who are not complying with their support obligations. We found that income garnishment was not in place for 20% of non-compliant cases and there was often no written explanation as to why it was not being applied.
- CLAs and CMOs have some discretion as to which enforcement actions to use and when. We found this led to the application of different enforcement actions in cases with similar circumstances, creating unfairness and potentially impacting the collection of support payments owed to recipients.
- Decisions made about enforcement actions often lacked a documented description or rationale.

» Recommendation 2

FRO Held Over \$14 Million of Overpayments Collected from Payors

- As of March 31, 2025, FRO held approximately \$14.1 million in overpayments collected from payors across 14,860 cases.
- \$2.1 million of this total was collected from payors whose cases had been closed.
- FRO did not have a process in place to periodically review cases with an overpayment balance and take additional steps to ensure funds are returned.

\$2.1 million
Was held from payors
with closed cases

» Recommendation 4

FRO Did Not Consistently Attempt to Confirm Whether Child Support Was Still Owing After Children Turned 18

- FRO did not have date-of-birth information recorded in its case management system for 64% of the cases involving child support orders.
- We reviewed a sample of 20 child support order cases, involving 26 individuals over the age of 18. For 77% of these individuals, FRO did not confirm whether they were still a dependant and entitled to child support.

» Recommendation 5

Some Former Employees Retained Access to Databases Containing Ontarians' Personal Information

- We found that 43 individuals who no longer worked at FRO continued to have access to confidential and sensitive information stored on government and third-party databases.
- FRO did not have an effective process in place to revoke access when an employee left.

» **Recommendation 6**

Case Management Officers Did Not Consistently Answer Client Calls or Respond to Messages on a Timely Basis

- Our analysis showed that CMOs did not answer 65% of the calls directed to them and did not respond to approximately 24% of their voicemails within 48 business hours, as required by FRO's internal policy.
- Based on our sample, Tier Three CMOs were logged into FRO's telephone system for an average of three and a half hours per day, below the required minimum of five hours per day.

» **Recommendation 7**

FRO Could Not Demonstrate Its Staffing Levels and Composition Are Appropriate for Efficiently and Effectively Managing Its Caseload

- Over the past five years, the number of active cases FRO manages decreased by 30,661, or about 21%. Over this same period, the number of full-time equivalent staff has remained virtually unchanged. FRO's support payment collection rate has remained stable, at between 66% and 68%.
- FRO conducted a workload analysis of front-line staff in 2024. We reviewed the analysis and identified that there may be opportunities to reallocate staff to improve on the service delivery targets that are not being met.

» **Recommendation 10**





// Our Conclusion

We concluded that many of FRO's systems, processes and policies to enforce child and spousal support obligations were not consistently effective.

FRO has no process to evaluate and report on its effectiveness in enforcing support obligations

We also concluded that FRO's processes to accurately account for and distribute receipts from payors to recipients on a timely basis were not applied consistently. We found that FRO did not register court orders within its targeted timeline, delaying the collection and disbursement of support obligations. During registration, cases were accurately recorded into its case management system but were not completed within targeted timelines. FRO generally disbursed the support payments it collected to recipients accurately and within its established time frame.

Additionally, we concluded that FRO could not demonstrate an efficient use of human resources to meet its service delivery targets.

Finally, we concluded that FRO had not established a process to evaluate and report on its effectiveness in enforcing support obligations. FRO did not measure, monitor or report on whether it achieved its target to register cases within 120 days of receiving a court order. Nor did FRO have a quality assurance process to review case files to assess the consistency and timeliness of enforcement actions. Call centre targets were not being met, resulting in one of the most common types of complaints from FRO clients.

FRO has agreed with 10 of our 11 recommendations.



2.0 Background

2.1 Overview

Established in 1987, FRO is a division of the Ministry of Children, Community and Social Services (Ministry). All Ontario court orders for child and spousal support must be filed with FRO. Under the authority of the *Family Responsibility and Support Arrears Enforcement Act, 1996* (Act), FRO is responsible for enforcing these court orders. A family can withdraw from FRO if they want to deal with the court order privately.

116,000+

Cases were administered
in 2024/25

~\$600 million

Support payments were collected
and disbursed in 2024/25

If a family reaches a separation agreement for child and spousal support outside of the court system, they do not need to register with FRO. If one of the parties needs help from FRO, they can voluntarily file the separation agreement with the court and register it with FRO. FRO then enforces such agreements.

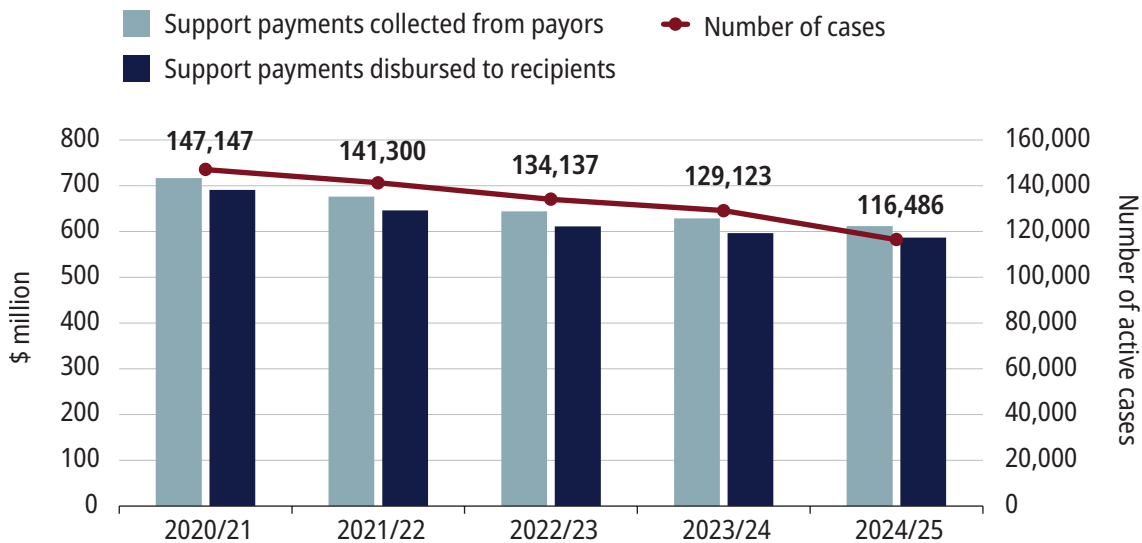
FRO can also enforce support orders from all other Canadian provinces and territories, each state in the United States, and more than 55 other countries.



FRO collects money from the person who is ordered to pay the support (payor) and then disburses it to the recipient. In the 2024/25 fiscal year, it administered over 116,000 cases, representing nearly 235,500 people, and collected and disbursed about \$600 million in support payments. **Figure 1** shows the number of cases, as well as the support payments collected and disbursed to recipients, in each of the past five fiscal years. The figure shows that the number of cases dropped by 30,661, or 21%, between 2020/21 and 2024/25.

Figure 1: Number of Cases and Amount of Support Payments Collected and Disbursed per Fiscal Year

Source of data: Family Responsibility Office



Note: Support payments disbursed to recipients may not equal the support payments collected. This is due to the timing of disbursement, overcollection from payors, uncashed cheques and returned deposits by recipients.

As of March 31, 2025, FRO had 422 employees who were responsible for delivering its services. FRO is almost entirely funded by the provincial government. In the 2024/25 fiscal year, its operating expenditures totalled \$48.7 million. About \$37.4 million, or 77%, was related to employee salaries and benefits.



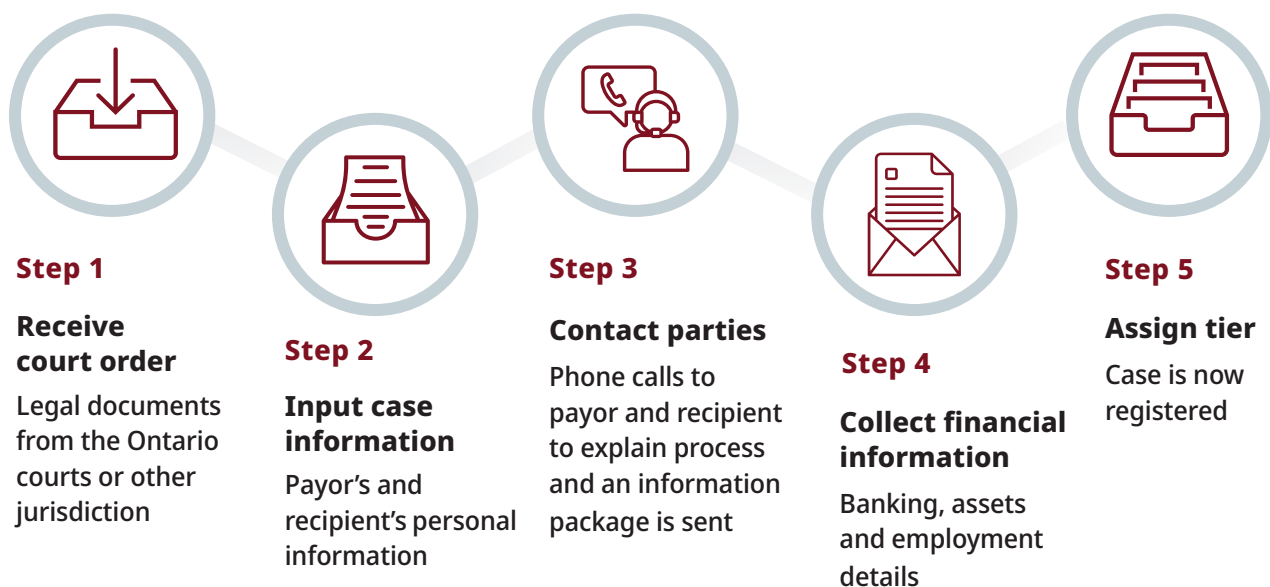
2.2 Registration of Court Orders

Court orders for child and spousal support originating in Ontario are sent to FRO via email by the provincial courts. Orders originating outside Ontario are sent by FRO's counterpart in the applicable jurisdiction, either by mail or email.

Once FRO receives the court order, a case triage officer (CTO) creates a new case in the case management system. **Figure 2** explains how a case is registered. As of March 31, 2025, 2,720 cases were in the process of being registered. In addition, there were a further 2,293 cases for which FRO had entered the court order details in its case management system but had not contacted the parties to start the registration process. In total, as of March 31, 2025, 5,013 cases had not been fully registered.

Figure 2: FRO Case Registration Process

Prepared by the Office of the Auditor General of Ontario





2.3 Collection and Payment of Support Obligations

Once the payor agrees to a payment method and starts submitting support payments, FRO pays the recipient, usually within two business days. Approximately 90% of payments received by FRO are sent to recipients electronically. FRO can also require the payor's income sources (for example, employment, pension fund) to send support payments directly to it if the payor is not willing to pay or cannot be contacted. In some cases, the payor may voluntarily request that FRO collect the support payment directly from an income source.

Prior to a payment arrangement being made with FRO, the payor is obligated to pay their support obligation and other payments specified in the court order directly to the recipient from the date the court order is issued. Once registered, the recipient can report any failure to pay so that FRO can collect any arrears along with the payor's ongoing support obligation.

2.4 Case Management

FRO manages a case until the support obligation ends. On average, FRO manages cases for 12 years. As of March 31, 2025, it was administering 116,486 active cases, a 39% decrease since 2010.

FRO assigns the case to a specific tier based on the payor's risk of non-compliance with the court order

It can take several months to register a court order. Once a case is registered, FRO is aware if the payor is in arrears. FRO assigns the case to a specific tier based on the payor's risk of non-compliance with the court order. FRO assesses the payor's risk of non-compliance based on their payment history prior to registering the case. Cases involving payors who are fully compliant with their obligations or have a small amount of arrears are deemed low-risk

and assigned to Tier One. Cases involving partially compliant payors are deemed to be medium risk and assigned to Tier Two. Cases involving high-risk, non-compliant payors are assigned to Tier Three. All incoming calls and correspondence relating to a case are automatically routed to the appropriate staff assigned to each tier.

In addition, the Interjurisdictional Support Order (ISO) unit handles all inter-jurisdictional cases, regardless of the compliance level associated with the case. **Figure 3** provides a breakdown of active cases by case management status.

For the case to be counted as registration in process, it must have completed **Figure 2: Step 3**. FRO does not count how many cases have been received (**Figure 2: Step 1**) and not yet entered into the system (**Figure 2: Step 2**).

Figure 3: Cases Administered by FRO as of March 31, 2025

Source of data: Family Responsibility Office

Case Status	# of Cases	% of Cases
Registration in process	2,720	2
Tier One	47,422	40
Tier Two	14,057	12
Tier Three	36,472	31
Inter-jurisdictional	15,815	13
Total active cases	116,486	98
Registration has not started	2,293*	2
Total cases	118,779	100

* FRO had received court order details but had not contacted the parties to start the registration process.

2.4.1 Tier One Cases

Tier One cases involve payors who are in full compliance, have an arrears amount of less than \$3,000 or have not been in arrears for more than three months. As of March 31, 2025, there were 47,422 Tier One cases, accounting for 40% of FRO's cases as shown in **Figure 3**. Fifty-six CLAs manage about 98% of Tier One cases and are not individually assigned to a case. Instead, they function like a contact centre, responding to support calls on a first-come, first-served basis. In 2024/25, CLAs received over 158,000 calls. About 1,000 cases in Tier One that were starting to fall out of compliance were assigned to four Tier One CMOs.

CLAs are typically limited in their enforcement for Tier One cases. Enforcement actions include issuing support deduction notices to a payor's income source(s) to garnish up to 50% of the payor's income or reporting a payor's missed payments to a credit bureau (see **Section 2.6**). In addition, CLAs can negotiate a short-term payment plan in which the payor agrees to pay any arrears within 90 days.

2.4.2 Tier Two Cases

Tier Two cases involve non-compliant payors. This includes cases where the payor has not made a payment for over three months or has an arrears balance of over \$3,000. On March 31, 2025, there were 14,057 Tier Two cases, accounting for 12% of FRO's cases as shown in **Figure 3**. Each case is assigned to one of the 43 CMOs in Tier Two.

CMOs assigned to Tier Two cases can take all available enforcement actions under the Act except for initiating a court hearing and asking the courts to issue an arrest warrant (see **Section 2.6**). Once all available enforcement actions under Tier Two are exhausted, the case is transferred to Tier Three.

2.4.3 Tier Three Cases

Cases that have exhausted all available enforcement actions in Tier Two are assigned to Tier Three, and each case is assigned to a specific CMO. As of March 31, 2025, there were 68 CMOs assigned to 36,472 Tier Three cases. These cases accounted for 31% of FRO's cases as shown in **Figure 3**.

CMOs assigned to Tier Three cases can take all enforcement actions available under the Act (see **Section 2.6**), including initiating a court hearing and asking the courts to issue an arrest warrant. Sensitive cases, such as those involving FRO staff, public figures, celebrities or other well-known people are automatically assigned to one of the CMOs in Tier Three.

2.4.4 Inter-jurisdictional Cases

The ISO unit handles cases where the payor or recipient lives in a reciprocating jurisdiction, regardless of the risk level associated with the case. As of March 31, 2025, 22 CMOs in the ISO unit handled 15,815 cases. These cases accounted for 13% of FRO's cases as shown in **Figure 3**.





2.5 Case Management System and Databases

2.5.1 Case Management System

FRO uses a case management system to register and update cases, manage correspondence, issue and remove enforcement actions, and track payments and receipts. The system tracks key information about cases, such as the court order date, support amount and other client details.

2.5.2 FRO Online

FRO Online is a client website that allows payors and recipients to access their case information, such as payment balance, support payments due and made, and any active enforcements in place. Clients can also submit requests, documents and digital forms via this website.

2.5.3 Government and Third-Party Databases

FRO uses certain government and third-party databases to obtain the most up-to-date information on its clients, including recent addresses, telephone numbers, employment information and assets. At the time of our audit, FRO had access to the following databases:

- » Ministry of Transportation's (MTO's) driver's licence and vehicle database;
- » Ministry of Health's (MOH's) records (excludes personal health records);
- » Ministry of Natural Resources' Fish and Wildlife Licensing System;
- » Social Assistance Management System to access Ontario Works and Ontario Disability Support Program information;
- » Municipal Property Assessment Corporation;
- » Department of Justice Canada; and
- » a credit bureau (Equifax).

2.6 Enforcement Action

\$2.1 billion

Was owed to recipients
across active cases

FRO's support payment collection rate has remained stable over the last five years (2020/21–2024/25), ranging from 66 to 68 cents for every dollar in support payment owed. As of March 31, 2025, it had recorded an outstanding balance for active cases of almost \$2.1 billion that payors owed to recipients.

FRO can take a variety of enforcement actions to collect payment from payors, including:

- » garnishing income (for example, employment, federal payments such as an income tax refund) and lottery winnings;
- » suspending provincial and federal licences (for example, driver's licence, passport);
- » reporting to a credit bureau and professional associations (for example, the Law Society of Ontario);
- » registering a lien against land and personal property;
- » filing a writ of seizure of assets; and
- » initiating a court hearing to request an arrest warrant.

The rate of payor compliance for the cases managed by FRO has been stable within each level of compliance. In 2024/25, approximately 38% of cases were fully compliant, making all support obligations on time. 38% of cases were partially compliant, where some payments were made but there was still an arrears balance. The remaining 24% of cases were not compliant, meaning no payments were received from them.





3.0 Audit Objective and Scope

Our audit objective was to assess whether FRO has systems, processes and policies in place to:

- » enforce child and spousal support obligations in compliance with the requirements of the *Family Responsibility and Support Arrears Enforcement Act, 1996* and its regulations;
- » accurately account for and distribute receipts from support payors to support recipients on a timely basis;
- » use human resources efficiently and with due regard for economy; and
- » evaluate and report on its effectiveness in enforcing support obligations.

Our audit scope focused on FRO's processes related to the registration of court orders, payment processing, case management, enforcement activities, and performance management and reporting between 2020/21 and 2024/25. We also reviewed the processes related to accessing government and other third-party databases used by FRO. The procurement of goods and services at FRO was not reviewed as part of this audit.

For more details, see our **Audit Criteria**, **Audit Approach** and **Audit Opinion**.



4.0 What We Found

4.1 Registration of Support Orders

4.1.1 FRO Took Over Eight Months, on Average, to Register Cases

Once FRO receives a court order, it creates a new case in the case management system to begin the registration process. FRO then contacts both the payor and recipient to explain FRO's process and to collect information about the payor's income sources and assets, as well as contact and banking details for both parties. Once FRO obtains all necessary information and records it in its case management system, FRO assigns the case to one of its three tiers (described in **Section 2.4**).

FRO has a target to complete the registration process within 120 days (or four months) of receiving a court order. FRO cannot take all available enforcement actions to address instances where payors are not meeting their payment obligations until a case is registered and assigned to a tier.

92%

of cases were not registered within FRO's four-month target

We reviewed the 5,493 court orders that FRO received in 2024/25 and subsequently registered. We found that 92% of these cases were not registered within FRO's target of four months. On average, it took FRO eight and a half months to register cases and for recipients to

receive their first support payment through FRO. We found that 22% of cases took longer than a year to register. In addition, we found that:

- » FRO did not enter the court order information into its case management system within 48 business hours of receipt, as its policy requires, in 96% of these cases. On average, it took nearly two and a half months to enter the information into its system. FRO does not know how many cases have been received (**Figure 2**: Step 1) and not yet entered into the system (**Figure 2**: Step 2).
- » On average, it took FRO over four months to initially contact the clients to begin collecting the information necessary to complete registration (**Figure 2**: Step 3).

FRO does not measure, monitor and report on whether it achieves the registration targets of 48 business hours to enter the court order and 120 days to fully register the case.

In our sample, staff accurately entered court orders into the case management system

We also reviewed a sample of 20 court orders to assess whether they were accurately recorded in FRO's case management system. We found that FRO's registration staff accurately entered the court order information into the case management system, and recorded support obligations accurately for all 20.

As well, we reviewed a sample of 20 cases and found that, for all 20 cases, FRO had processes in place to disburse the support collected to recipients on the court-specified due date, or as soon as FRO received the payment from the payor if the payment was received past the due date.

■ Why It Matters

Delays in registering court orders mean that FRO is not yet able to apply all enforcement actions to collect court-ordered payments. If a recipient does not receive the money they are entitled to, and the payor is not compelled by FRO to pay them, that family may experience financial hardship. Child support payments are intended to pay for housing, food, clothing and other necessities, so going without that support for over eight months, for example, could make life much harder for families. Registration delays also make it harder to collect outstanding payments because any balances owing increase over time.

Recommendation 1

We recommend that FRO:

- track, monitor and report on its stated targets of entering court order details into its system within 48 business hours, and fully registering a case within 120 days; and
- when targets are not being met, identify the root cause of the delays and remediate them, including reviewing its existing human resources, redirecting the necessary resources to the registration process to enable it to meet its targets, and applying and monitoring targets on an individual resource basis.

For the auditee responses, see **Recommendations and Auditee Responses**.



4.2 Enforcement Activities

4.2.1 Enforcement Actions Were Inconsistently Applied by Caseworkers

Under the Act, FRO can use various enforcement actions, as described in **Section 2.6**, to compel payors to comply with their support orders. We reviewed all enforcement actions available to FRO and we found that FRO reports non-compliant payors to the Ontario Lottery and Gaming Corporation (OLG) to intercept any winnings over \$1,000. This is the only enforcement action that does not require a manual intervention from a CLA or CMO as FRO's system automatically sends non-compliant payor details to OLG.

CLAs and CMOs determine the most appropriate enforcement actions

FRO's policy generally expects its CLAs and CMOs to apply an income garnishment to non-compliant payors. We reviewed all cases involving non-compliant payors as of March 31, 2025, and found that an active income garnishment from employment or federal government payments was applied to about 80% of them. In the remaining 20% of cases, an active income garnishment was not in place, even though one should have been, according to FRO's policy. We reviewed a sample of 20 of these cases and found that in 16, or 80%, there was no written explanation as to why an income garnishment was not applied. In the remaining four cases, a reasonable explanation was documented as to why an income garnishment was not applied.

When FRO needs to take additional enforcement actions, it relies on its CLAs and CMOs to determine the most appropriate enforcement actions. While each case is unique, FRO has created procedure manuals that outline the minimum requirements for applying an enforcement action. For example, CMOs can initiate the process to suspend a payor's driver's licence if the outstanding balance exceeds \$3,000 or three months of support obligations.

Even with these procedure manuals, CMOs have discretion in enforcing these actions. For example, a CMO may determine that suspending the payor's driver's licence could negatively influence their employment and ability to pay support obligations. In this case, a CMO could pursue other enforcement actions, such as suspending the payor's passport or bringing the payor to court. FRO does not have any management review or approval processes to ensure that enforcement actions are timely and comply with the procedures.

In reviewing 20 case files with non-compliant payors, we found that the discretion provided to CLAs and CMOs allowed inconsistent enforcement actions to be taken in similar circumstances. These enforcement actions lacked a clear description or rationale for why they were applied in a particular situation. For example:

- » One payor had arrears of approximately \$30,000 and FRO had no active enforcement actions in place except submitting a report to OLG. This case was last reviewed by FRO in 2019. Since that time, the Federal Support Deduction Notice (FSDN) on the case had expired, and FRO had stopped receiving any payments based on the Support Deduction Notice (SDN) in place. No payments had been received from the payor in over four years.
- » In one case, a payor had undergone a bank garnishment and had their driver's licence and passport suspended. These enforcement actions started when the payor was only \$568 in arrears. At the time of our review, the payor's ongoing monthly obligation was \$142 per month. In contrast, FRO did not apply any of these enforcement measures to over 13,000 cases involving payors with an average arrears balance of over \$14,000.

We found that in seven of the 10 cases we reviewed, a CMO could have proceeded with the suspension of the payor's driver's licence but did not. CMOs are not required to document why they take or do not take specific enforcement actions.

We found that FRO does not always proactively use the seven external databases it has access to (see **Section 2.5.3**) to regularly obtain information on payor assets to inform decisions on enforcement actions. For example, we reviewed a random sample of 20 liens placed against vehicles between April 2024 and March 2025. We found that, in 17, or 85%, of these cases, FRO placed a lien on the payor's vehicle only when the recipient provided information that the payor owned a vehicle.





FRO has no process for managers to determine whether appropriate enforcement actions are taken

We found that FRO does not have a process for managers of CMOs to review case files to determine whether timely and appropriate enforcement actions have been taken based on the case's unique circumstances. As described in **Section 4.5.4**, we found that as of March 31, 2025, CMOs had not worked on 26% of their assigned cases at least once in the last 180 days.

Our review of FRO's registration of court orders and handling of overpayments (see **Section 4.3.1**) and service requests (see **Section 4.5.3**) indicates that a general quality assurance process for FRO's case files may help it identify and address systemic issues as is done in the Ministry's other programs.

■ Why It Matters

Inconsistent application of enforcement actions in similar cases can result in unfair treatment and negatively impact the timely collection of support payments that recipients rely on to meet their needs.

Recommendation 2

We recommend that FRO:

- establish a policy to require FRO staff to document their reasons for pursuing or not pursuing an enforcement action;
- establish a process and an associated time frame to regularly review external databases to identify non-compliant support payors' assets;
- establish a quality assurance process and time frame to review case files to assess the timeliness and consistency of enforcement actions taken by CMOs, including a case's outstanding balance and the age of the last enforcement action taken; and
- use lessons learned to provide further training to CMOs on enforcement actions, if required.

For the auditee responses, see **Recommendations and Auditee Responses**.

4.2.2 FRO Does Not Calculate Interest on Overdue Support Obligations

Court orders typically include an interest provision when a payor does not pay their support obligation on time. The interest rate is also usually specified in the court order. While FRO generally has the necessary information to calculate interest owed on support obligations in arrears, we found it does not automatically perform such calculations to assist recipients to collect the interest payments that are due to them.

Instead, FRO collects interest payments only if the recipient themselves calculates the interest owing and provides FRO with this calculation in a sworn statement.

We reviewed a sample of 20 cases that have been registered with FRO for more than two years and had arrears of over \$10,000 as of March 31, 2025. We found that none of the recipients of those 20 cases claimed interest for arrears that occurred while the cases were being managed by FRO.

FRO collects interest payments only if the recipient calculates the interest owing

When we spoke with the Family Lawyers Association, a non-profit organization that represents the Ontario family law practitioners, representatives shared the difficulties recipients faced calculating the interest owed. These difficulties delay FRO's collection of the interest owed to recipients.

According to the BC Family Maintenance Agency, FRO's BC counterpart, it calculates and collects interest if it does not receive the support payment within 15 days of its due date. Outstanding interest is automatically added to the payor's arrears balance.

■ Why It Matters

Recipients who have not submitted to FRO their calculation of the interest owed to them may never receive interest owed on overdue support obligations. This reduces the value of the payments over time for the families that need support.

Recommendation 3

We recommend that FRO implement a process to calculate interest owed on support obligations specified in court orders that are in arrears on an ongoing basis and add such amounts to the payor's outstanding obligations.

For the auditee responses, see **Recommendations and Auditee Responses**.



4.3 Collection and Distribution of Support Payments

4.3.1 FRO Held Over \$14 Million of Overpayments Collected from Payors

We found that, as of March 31, 2025, FRO was holding approximately \$14.1 million relating to overpayments collected from 14,860 cases. While the average balance held for these cases was \$949, there were 444 cases that had a balance of more than \$5,000, as shown in **Figure 4**, and one was as high as \$53,039.

Figure 4: Overpayments Collected from Support Payors, as of March 31, 2025

Source of data: Family Responsibility Office

Amount	Cases (#)	Total Overpayment (\$)
Less than \$1,000	11,517	3,543,045
\$1,001–\$5,000	2,899	5,996,552
\$5,001–\$10,000	312	2,117,708
\$10,001–\$25,000	108	1,553,487
More than \$25,000	24	887,294
Total	14,860	14,098,086

Improper Use of Income Garnishment Contributed to Millions in Overpayments Collected from Payors

FRO can garnish income from payors who are not compliant with their support orders. According to FRO's own internal analysis, failing to remove income garnishments on a timely basis is the main reason why overpayments are collected from payors.

FRO can garnish up to 50% of a support payor's net income, after income taxes and other deductions, by issuing a Support Deduction Notice (SDN) to an employer or pension fund, requiring them to remit the specified portion of the payor's income to FRO. It can also issue a Federal Support Deduction Notice (FSDN) to the federal government, requiring it to deduct and remit up to 100% of a support payor's tax refund and other federal government credits, and up to 50% of Employment Insurance and Canada Pension Plan income.

As of March 31, 2025, FRO had an active SDN for 48,312 cases, or 41% of active cases. Of these cases, 12,554 did not have any arrears, and 4,858 had an overpayment balance of approximately \$4.4 million.

As of March 31, 2025, FRO had an active FSDN in place for 53,539 cases, or 46% of active cases. Of these cases, 3,296 did not have any arrears, and 1,727 had an overpayment balance of approximately \$1.7 million.

According to FRO's internal policy, when a case is non-compliant for three months or the arrears exceed \$100, it sends an FSDN to the federal government. Even if a case is not in arrears, FRO can send an FSDN to the federal government if payments from the federal government are the payor's only source of income.

We reviewed the FSDNs placed on a sample of 20 cases that had the highest overpayment balances. We found that although an FSDN was placed in accordance with FRO's policy for all the cases we reviewed, in seven, or 35%, of the 20 cases, there was no evidence that an FSDN continued to be needed because the payor was not in arrears and had a source of income other than payments from the federal government. These cases included the following examples:

- » In July 2023, FRO placed an FSDN on a case that was in arrears. The payor's employer started remitting funds to FRO. The arrears were paid the following month. As of March 31, 2025, the case had an accumulated overpayment balance of \$10,578 due to garnishments from both the FSDN and the payor's employer.
- » In February 2022, FRO placed an FSDN on a case that was in arrears. By June 2022, the payor had paid the arrears and had been making the required monthly payment themselves. Due to ongoing FSDN garnishments and the payor's own payments, by March 31, 2025, the case had an overpayment balance of \$8,461.

In the remaining 13 cases we reviewed, we found they were in line with FRO's policy to have put an FSDN in place because income from the federal government was the payor's only source of income.

\$14.1 million
in overpayments were held
as of March 31, 2025

Unlike the garnishment of employment income, FRO cannot reliably predict how much can be collected through garnishment using an FSDN, since tax refunds and other federal credits can vary year to year depending on the payor's financial situation. As a result, in some cases, FRO collects

more than is required. For example, in one case, the payor owed \$1,223 in arrears, but the federal government remitted \$8,036 to FRO relating to a tax refund. As a result, FRO collected \$6,813 more than what was owed by the payor. As of July 31, 2025, the payor was still owed this amount by FRO.

According to our review of FRO's complaints data, income garnishment complaints were one of the most prevalent types of complaint over the last five years.

FRO Does Not Ensure Overpayments in Closed Cases Are Identified and Returned to the Payor

As shown in **Figure 4**, as of March 31, 2025, FRO was holding approximately \$14.1 million relating to overpayments. This includes \$2.1 million relating to overpayments collected on 3,246 cases that were closed and no longer administered by FRO. We found that 74% of these cases had been closed for more than three years, including a case that was closed in 1994.

Before closing a case, FRO staff are required to issue a cheque to the payor for any funds not owed to the recipient. In addition, FRO staff must send a letter to income sources asking them to stop garnishing the payor's income.

We reviewed a sample of 20 closed cases to determine why they had an overpayment balance. Our review found that FRO was holding an overpayment because income sources did not act on FRO's request to stop garnishing the payor's income on a timely basis. We also found that payors had not cashed cheques issued by FRO at the time of case closure. Additionally, we found FRO had not made subsequent attempts to return the overpayments to the payor.

We found that FRO does not have a process to periodically review cases with an overpayment balance and to take steps to ensure that funds are returned and income garnishments are cancelled.

■ Why It Matters

Collecting amounts greater than the court-ordered obligation can have a negative financial impact on a payor. Payors expect FRO to use income garnishment only when it is necessary to facilitate compliance with support obligations. People expect these critical programs to function well for everyone, including the payor and recipient.

Recommendation 4

We recommend that FRO:

- develop and implement a policy that includes a time frame to periodically identify cases where there is an overpayment balance and return overpayments to support payors when required within six months; and
- track uncashed refund cheques, investigate the reason for the uncashed cheque and reissue the refund.

For the auditee responses, see **Recommendations and Auditee Responses**.

4.3.2 FRO Did Not Consistently Attempt to Confirm Whether Child Support Was Still Owing After Children Turned 18

We found that, for most cases involving child support orders, FRO did not record the date of birth of the child in its case management system. As a result, it could not easily identify when these children turned 18, when child support may no longer be required. Generally, a child is considered a dependant after the age of 18 if they are attending school or have a medical condition or disability that prevents them from working or attending school. FRO has a policy to confirm whether a child who has turned 18 is still considered a dependant and still entitled to child support. We found that it did not consistently follow the requirements of that policy.

FRO requires CMOs to verify the child's dependency status once they turn 18

Once a child turns 18, FRO's internal policy requires CMOs to contact the recipient and ask them to fill out a Child Status Request Form (CSRF) and submit supporting documentation if continued support is needed for the child. The Act allows FRO to stop enforcing child support payments if a recipient is unable to provide evidence for continued dependency (for example, a school transcript, letter from the school registrar, medical note) or does not respond to FRO's request within 20 business days.

In April 2024, a dedicated field was added to the case management system to record the child's date of birth. That field was programmed to send an automatic reminder to the assigned CMO to review the child's status when the child turns 18. For cases prior to April 2024 that do not include the child's date of birth in the system, a review of a child's dependency status would be initiated only if the payor made a written request to FRO or if the assigned CMO decided to proactively review the court order and found that the child had turned 18.

As of March 31, 2025, 76,613 cases were related to child support orders. We found that FRO did not have the date of birth information recorded in its case management system for 48,879, or 64%, of these cases. As a result, FRO cannot easily identify whether individuals have turned 18 years of age in these cases.

64%

of child support cases had no date of birth recorded in FRO's system

We randomly selected a sample of 20 child support cases from the 48,879 for which FRO did not record the dependant's date of birth in its system. These 20 cases represented 31 children. We found that 26 of the 31 children were over 18 years of age. We found that FRO did not verify whether the child was still a dependent for 20, or 77%, of these individuals. The individuals'

ages ranged from 18 to 32. In two of the 20 cases, FRO failed to verify the child's dependency status even after being informed by the clients that the child was no longer dependent. Specifically:

- » A recipient contacted FRO in 2018 and verbally informed their CMO that child support should end. As of July 2025, about seven years later, child support payments for this case were still being collected.
- » A payor contacted FRO in July 2020 and asked FRO to issue a CSRF to the recipient. As of July 2025, five years later, nothing had been sent to the recipient.

We found examples where FRO had overpaid recipients and had difficulties collecting these payments. For example, in one case involving two dependents who had turned 18, FRO did not verify the child status until six and eight years, respectively, after the dependents had turned 18. This resulted in the recipient being overpaid \$19,395.

■ Why It Matters

FRO has been set up to administer the Act, including understanding when support payments are no longer required to be collected and paid. Delays in confirming whether a child is still a dependant may lead to undue financial hardship for both the payor, who has had support payments collected in error, and the recipient, who may have to refund those overpayments.

Recommendation 5

We recommend that FRO record the date of birth of each dependant associated with a child support case in its case management system for follow-up by the CMO.

For the auditee responses, see **Recommendations and Auditee Responses**.



4.4 Access Control and Privacy

4.4.1 Some Former Employees Retained Access to Databases Containing Ontarians' Personal Information

FRO has access to seven databases (see **Section 2.5.3**) that it can use to obtain information about both payors and recipients when it cannot contact or locate them. As of March 2025, 293 of FRO's 422 staff had access to one or more of these databases.

FRO has agreements with each database owner outlining how the data will be used. In 2017, FRO implemented a policy to ensure staff comply with these agreements. This policy requires FRO to maintain accurate lists of authorized users by granting new hires access and revoking access from staff who no longer work at FRO. FRO's policy also requires it to conduct audits where specified in these agreements, at a minimum on an annual basis, to ensure users are only accessing these databases for the purposes of fulfilling FRO's mandate. The agreement with MOH specifically requires an audit.

Terminated employees should have their IT system access removed within 24 hours

We found FRO does not have a process in place to periodically check that employees who have left FRO have had their access to third-party databases terminated. We compared FRO's list of users authorized to access all seven third-party databases to its list of employees. FRO's records showed 43 individuals who are no longer employees still have access to one or more of these databases through FRO because their access had not been terminated.

According to the Government of Ontario Information and Technology Standards, terminated employees should have their IT system access removed within 24 hours of their termination.

We also found that FRO had not undertaken any audits in the last five years (2020/21–2024/25) to verify that users are only accessing third-party databases for FRO's purposes, including where specifically required by an agreement.

293

Staff had access to third-party databases containing Ontarians' personal information

43

Former employees had access

0

Audits were done by FRO in the last five years to verify employee access

FRO's agreement with MOH explicitly requires FRO to obtain a listing from MOH of searches conducted by FRO staff of MOH's database records once every three months. The agreement requires FRO to validate these searches against the caseload of each of the authorized staff to ensure they are only accessing the database for official purposes. We found that over the last five years (2020/21–2024/25), FRO has not obtained a list of searches conducted by its staff of the MOH database.

The agreement with MTO requires FRO to submit an annual declaration to MTO affirming FRO's compliance with the obligations of the agreement for the 12-month period prior to the declaration. FRO must specifically confirm that the information from MTO's database was only used for legitimate business purposes. We found that FRO submitted its last declaration to MTO in 2022. FRO told us that it did not undertake an audit to base its declaration on. Instead, it relied on random checks and case reviews conducted as part of its day-to-day operations.

To comply with the *Family Responsibility and Support Arrears Enforcement Act, 1996* and the *Freedom of Information and Protection of Privacy Act*, FRO's internal policy requires that all findings from each search activity using a third-party database be documented in the case management system.



We found that FRO staff did not consistently document the results of their searches in its case management system as FRO's policy requires. We reviewed 318 searches conducted by different FRO staff of MTO's driver's licence and vehicle database in 2024 and found that 38 search results were not documented in FRO's case management system.

■ Why It Matters

Ontarians, as well as the owners of third-party databases, expect FRO to ensure that only its current employees can access this information, and only to perform FRO's official functions. Failure to consistently document and regularly audit FRO's staff use of third-party databases creates a risk of unauthorized searches going undetected. This may compromise the privacy of those in the databases.

Recommendation 6

We recommend that FRO:

- implement a process to remove access to all FRO systems and third-party databases within 24 hours of an employee leaving the organization;
- implement a process and a time frame to check whether former FRO employees have had their access to FRO systems and third-party databases successfully removed;
- update its policy and perform audits to periodically check whether searches using all third-party databases are justified and adequately documented in FRO's case management system; and
- take necessary corrective action when audits identify non-compliance, such as providing training, and restricting staff access to databases until they comply.

For the auditee responses, see **Recommendations and Auditee Responses**.



4.5 Case Management

4.5.1 Case Management Officers Did Not Consistently Answer Client Calls or Respond to Messages on a Timely Basis

We found that CMOs did not answer 65% of client calls directed to them. In addition, when clients left voicemails, CMOs did not consistently respond within FRO’s target of 48 hours.

Clients primarily contact FRO by telephone. They can speak with a live representative Monday to Friday between 8 a.m. and 5 p.m. by calling a toll-free number. When they call, clients are prompted to enter their case number to ensure their call is directed to the appropriate staff member. Callers without a case number are directed to a representative for general information.

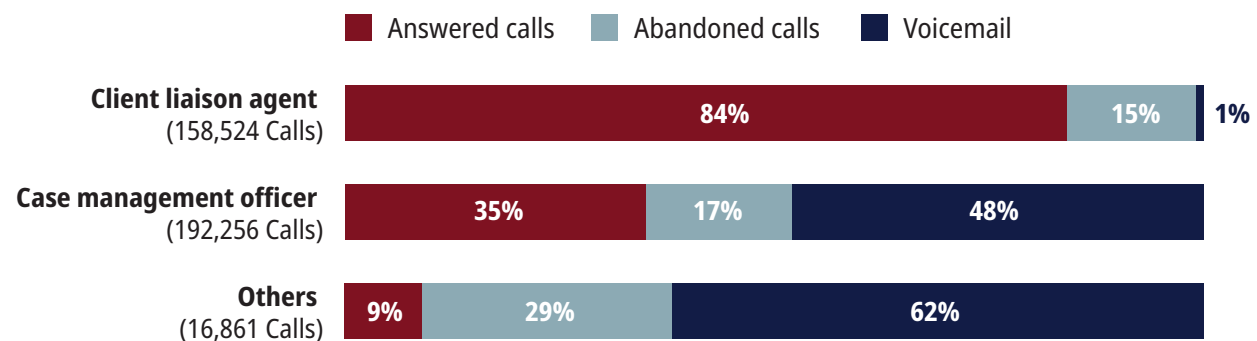
CLAs respond to calls on a first-come, first-served basis. In comparison, CMOs receive the calls that are directed to them. CMOs are assigned to specific cases that are more complicated, including Tier Two and Three cases where payors are non-compliant.

We analyzed the 367,641 calls that FRO received in 2024. As shown in **Figure 5**, 192,256, or 52%, of these calls were directed to CMOs. Our analysis of calls directed to CMOs found that they did not answer calls 65% of the time. These calls either went to voicemail or were abandoned by the caller.

We also found that the number of calls answered by CMOs varied significantly. For example, one CMO answered 1,089, or 66%, of the 1,653 calls they received, while another answered 46, or 2%, of the 1,865 calls they received.

Figure 5: Response to Calls Received by Staff Type, 2024

Source of data: Family Responsibility Office



One of the most prevalent complaints over the last five years has been from clients not being able to reach FRO. While FRO does not expect CMOs to be able to answer every call, it requires them to be logged into their telephone system for a minimum of five hours a day and to answer as many live calls as possible. When a CMO is not logged in, they are expected to perform other case management activities, such as updating case files and pursuing enforcement actions.

We used the log-in history of the phone system for the Tier Three CMOs to analyze CMO availability. As shown in **Figure 5**, CMOs answered 35% of the calls that were directed to them in 2024. CMOs in Tier Three answered 15% of the calls that were directed to them in 2024, with a low of 7% in April 2024.

We found that in April 2024, on average, the 59 Tier Three CMOs were available to answer live calls for three and a half hours a day. We also found that the amount of time each CMO was available to answer live calls varied significantly. One CMO averaged 30 minutes a day while another was logged in for seven and a half hours per day. FRO could not demonstrate that it consistently used reports that show the amount of time that CMOs are logged in to identify and address disparities amongst staff members' time.



24% of Voicemails Were Not Responded to Within Two Business Days

As shown in **Figure 5**, approximately 48% of the 192,256 calls received by CMOs in 2024 were directed to voicemail. FRO's policy requires that CMOs respond to voicemails within two business days, which is twice the Ontario government's service standard to respond within 24 hours. We found that CMOs did not respond to 24% of these voicemails within two business days as required.

Call Wait Times Exceeded the Provincial Standard

We analyzed all the calls FRO received in 2024 that were queued by FRO's telephone system to be answered by a live agent. We found that, of these 367,641 calls, 55%, or 202,168, were answered by a representative. We found that client wait times for more than half of these calls exceeded the provincial target of two minutes. Specifically, the wait time for these calls averaged 12.5 minutes.

■ Why It Matters

It is important for FRO staff to respond to client inquiries and return their calls within established standards, as their work affects the financial and emotional well-being of families across Ontario. Prompt communication helps clarify complex issues, prevents frustration and ensures fair access, especially for vulnerable families that depend on timely support payments to meet their basic needs. Responsiveness also helps build trust in the system and encourages co-operation from both payors and recipients.

Recommendation 7

We recommend that FRO:

- implement a process for managers to periodically review whether CMOs are logged into FRO's telephone system for the required number of hours and review whether calls and voicemails are answered and responded to within established standards; and
- take corrective action when targets are not met.

For the auditee responses, see **Recommendations and Auditee Responses**.

4.5.2 FRO Could Not Demonstrate It Consistently Uses Quality Assurance Reviews of Phone Calls to Improve Client Service

We found that FRO did not always use the results of its quality assurance reviews of client phone calls to address systemic areas of concern or individual staff performance concerns.

Starting in 2021, FRO developed standardized criteria to evaluate phone calls between clients and its CLAs and CMOs. As of June 2025, it had 19 criteria, including whether CLAs and CMOs:

- » properly identified the client;
- » resolved the client's issue;
- » took immediate actions on the case relating to the call inquiry; and
- » exhibited professional call handling and client service skills.

Twenty managers and a Quality Review team of six staff conduct quality assurance reviews of client phone calls using the 19 standardized criteria.

As of June 2025, FRO had 19 criteria to evaluate client phone calls

The managers conduct the reviews to provide CLAs/CMOs with direct feedback and coaching on their performance. The Quality Review team conducts the reviews to assess service delivery against established standards, policies and procedures, and to identify trends and provide insights to facilitate corrective action where it is necessary. The Quality Review team reports the results of its reviews and the manager reviews via a live dashboard that can be accessed by FRO's senior management and CLA/CMO managers.

In 2024, CLA/CMO managers and the Quality Review team reviewed 5,393 calls out of the total of 523,000 inbound and outbound calls. We found that:

- » There was no standard policy for managers to follow to communicate feedback to CLAs/CMOs. Managers were expected to meet with their staff monthly to discuss their performance, including the results of the calls reviewed and to document the details of these discussions in coaching notes.
- » We selected a sample of 30 staff and asked for the coaching notes relating to their monthly meetings in 2024. FRO could not demonstrate that monthly meetings were being held consistently or that consistent coaching notes were taken for those meetings. We found that 265, or 74%, of the 360 expected coaching notes were not completed for these staff. In addition, 14 of the 30 staff did not have coaching notes that discussed the results of calls reviewed.
- » We also noted that manager feedback on call review results was not documented consistently. For example, some notes documented specific calls and issues identified during the review, while others stated that quality review results were discussed with no specifics.



- » FRO’s management could not demonstrate that the live dashboard prepared by the Quality Review team was consistently accessed by managers and used to address areas where poor performance was identified.
- » **Figure 6** shows the results over time of four of the 19 indicators that, while generally improving, continue to be the ones that need improvement.
- » For most recent results, the average for the remaining 15 indicators was over 90%.

Figure 6: Percentage of Calls Reviewed That Passed FRO’s Evaluation Question, 2021/22–2024/25

Source of data: Family Responsibility Office

Call Evaluation Question	2021/22	2022/23	2023/24	2024/25
Ask the client for their password/security question	26	28	52	51
Confirm the client’s telephone number and update it in the case management system	40	40	53	48
Recommend the use and benefits of FRO Online	23	21	27	26
Use proper hold procedures	67	65	66	62

We found that FRO does not have a documented policy for the proportion of total client calls that should be reviewed. It also does not have a policy describing how calls should be selected for review and how many calls should be reviewed for each CLA/CMO.

FRO has an informal target to review two calls per CLA/CMO per month, which it has not met. We found that some CLA/CMOs’ calls were reviewed more often than others, without a documented rationale for the discrepancy. We found 48 CLAs/CMOs who had fewer than 10 of their calls reviewed in 2024, which is below FRO’s target of two per month. In 2024, the number of calls a manager reviewed for each CLA/CMO ranged from one (out of 116) to 57 (out of 2,842) calls.

1%
of client calls were reviewed by FRO managers in 2024

We analyzed the reviews performed by FRO’s managers and found that the number of calls they reviewed ranged significantly, from two to 251. On average, managers reviewed 130 calls each in 2024.

The 5,393 reviewed client calls represented just over 1% of the 523,000 client calls FRO received in 2024.

FRO does not provide an opportunity for its clients to rate the quality of calls based on the service they receive. Surveying clients could help FRO specifically target calls with negative interactions. Those calls could then be reviewed to provide targeted coaching and training to staff to help improve client service.

■ Why It Matters

People contacting FRO should be spoken to respectfully and provided with correct and consistent information that can help them with their case. Call quality assurance should be a priority, especially as many clients are dealing with very personal and sensitive matters.

Recommendation 8

We recommend that FRO:

- establish a policy to clarify the expectations of its call review process, including the number or proportion of calls that are to be reviewed, the criteria to select calls for review and the expectations for providing documented feedback to staff relating to their reviews;
- clarify and document its expectations for the live dashboard on call reviews, including who should access it, how often it should be accessed, and how it should be used to facilitate improvements in both the individual performance of staff and to address systemic issues and trends identified;
- implement a short survey after each call to obtain direct feedback from clients;
- establish a process for the review of calls with poor survey results to target areas for improvement; and
- implement a process to establish employee training and development plans based on call review and survey results.

For the auditee responses, see **Recommendations and Auditee Responses**.

4.5.3 FRO Did Not Consistently Update Case Files Within Its Required Time Frames to Facilitate Effective Case Management

We found that FRO does not always update case files on a timely basis in accordance with its own internal deadlines to facilitate timely and effective case management.

When new information about a client's case file becomes available, FRO uses its case management system to generate a service request, which is to be completed by staff from the applicable department. For instance, if FRO receives a new court order for a case with a change in support payment, a CMO would initiate a service request to ask the finance department to modify the payment amount. Similarly, when clients ask for information or provide new information about their case, such as updated banking information or requests for payment documents, service requests are generated and assigned to the appropriate staff.

According to FRO’s internal policy, all service requests must be completed within 30 days. Certain high-priority service requests, such as those related to updating direct deposit or pre-authorization payment information, must be completed within one business day.

60,280

Client service requests were not completed within FRO’s targeted time frame

We analyzed the service requests closed between April 1, 2024, and March 31, 2025, and found that FRO did not complete 60,280, or 14%, of 442,743 service requests received within its targeted time frame. This included 641 service requests that took FRO more than a year to complete.

As of March 31, 2025, FRO’s case management system contained 13,396 outstanding service requests. We found that 5,743, or 43%, of these service requests were past due. Specifically, we found that, on average, these service requests had been outstanding for more than five months (see **Figure 7**).

Figure 7: Outstanding Service Requests by Type and Number of Days Outstanding, March 31, 2025

Source of data: Family Responsibility Office

Type of Service Request	Target Processing Time (Days)	Number of Overdue Service Requests	Average Number of Days Outstanding
Direct deposit	1 business day	51	19
Pre-authorized payment			
Information received from FRO Online	2 business days	155	19
Court orders	5 business days	1,160	53
Notice of withdrawals ¹			
Voluntary arrears payment schedules ²			
All other service requests	30 calendar days	4,377	187
Total		5,743	

1. A document submitted by both the recipient and the payor asking to withdraw their case from FRO.

2. A payment plan developed between the payor and FRO. The payor agrees to pay a set amount for a period of time toward ongoing support payments and/or any arrears.

■ Why It Matters

Addressing client requests in a timely manner can help FRO process critical case information to ensure accurate collection and distribution of support payments and to help meet client expectations for service quality.

Recommendation 9

We recommend that FRO establish a process to monitor whether client service requests are reviewed and completed within the required time frame and to identify and address instances where they are not.

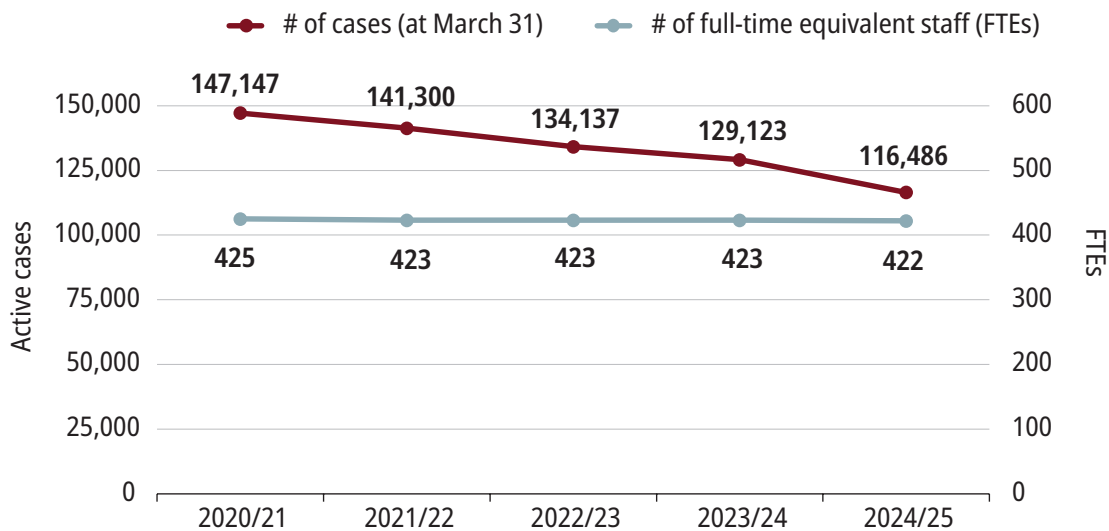
For the auditee responses, see **Recommendations and Auditee Responses**.

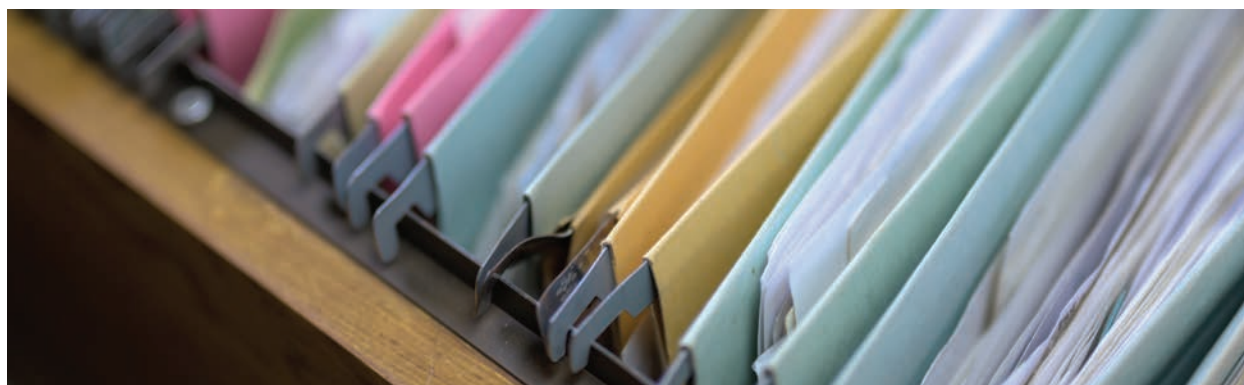
4.5.4 FRO Could Not Demonstrate Its Staffing Levels and Composition Are Appropriate for Efficiently and Effectively Managing Its Caseload

We identified that, over the last five years, the number of active cases FRO manages decreased by 30,661, or about 21%, from 147,147 in 2020/21 to 116,486 in 2024/25. Over this time, the number of full-time equivalent staff has remained relatively unchanged, as shown in **Figure 8**.

Figure 8: Number of Active Cases and Full-time Equivalent Staff, 2020/21–2024/25

Source of data: Family Responsibility Office





FRO conducted a workload analysis of front-line staff in 2024 that looked at the time it should take to perform certain activities. We reviewed FRO's analysis and identified that there may be opportunities to reallocate staff from certain areas to others to increase delivery of services and better meet service targets.

FRO's overall collection efforts have not improved

As described throughout this report, FRO did not consistently meet its targets to administer support orders. Despite a declining caseload with a virtually unchanged staffing level, FRO's overall collection efforts have not improved. Its support payment collection rate has remained stable over the last five years, ranging from 66 to 68 cents for every dollar in support payment owed.

We noted that as of March 31, 2025, there were 24 staff working on registering a total of 5,013 cases. These included 2,293 cases for which FRO had not contacted parties to begin the registration process. There were also 56 CLAs that were working on over 46,000 Tier One cases that were not assigned to a particular CMO.

Figure 9: Distribution of Caseload per CMO by Tier, as of March 31, 2025

Source of data: Family Responsibility Office

Case Tier	Caseload per CMO			Difference between min. and max.
	Average	Minimum	Maximum	
Tier One	259	142	332	190
Tier Two	348	318	361	43
Tier Three	538	226	737	511
ISO unit	683	436	991	555

35%

of client cases were not reviewed or worked on within the previous 180 days

We analyzed the cases assigned to CMOs and found that, except for Tier Two, the average caseload varied significantly (see **Figure 9**). For instance, one CMO in the ISO unit was assigned 436 cases while another CMO in the same unit was assigned 991 cases, more than twice as many. FRO did not have a rationale for these variances between CMOs.

To ensure cases are reviewed and up to date, and that appropriate enforcement actions are being applied, FRO's internal policy states that each case is to be reviewed or worked on at least once every 180 days. We analyzed all of FRO's cases assigned to CMOs as of March 31, 2025, and found that about 26% had not been reviewed or worked on within the previous 180 days. On average, these cases had not been reviewed or worked on within the previous 276 days.

■ Why It Matters

FRO is meant to provide best practice support and assistance to its clients in a timely manner. There is an expectation from clients that FRO is appropriately staffed to meet its service targets. The data shows there is room to improve how resources are used and to monitor productivity and outcomes.

Recommendation 10

We recommend that FRO:

- review and refine its analysis of staffing to determine the optimal number required for each department to effectively and efficiently meet its customer service targets;
- implement a plan based on its analysis to adjust staffing levels within each department and adjust caseloads based on volume and complexity;
- monitor workforce productivity such as how often activities are occurring and the timeliness of services delivered; and
- include training and support for staff not providing the expected service level.

For the auditee responses, see **Recommendations and Auditee Responses**.



4.5.5 FRO Did Not Proactively Encourage Clients to Use Its Online Portal to Improve FRO's Efficiency and Client Service

As described in **Section 2.5.2**, FRO Online is a website that allows clients to view critical information on their case without having to speak to a representative. Launched in 2015, FRO Online allows clients to digitally submit forms. The goal is to receive and securely process forms more quickly, cut down wait times and prevent mail processing delays, potentially resulting in families getting their support payments sooner.

To enrol for FRO Online, a client must receive an enrolment letter that includes instructions and a unique eight-digit personal information number. In July 2020, FRO began automatically issuing enrolment letters to all new clients at the time of registration. For clients whose cases were registered prior to July 2020, an enrolment letter is sent if requested by the client.

59%

of clients had not received an enrolment letter to access FRO Online

As of June 2025, FRO had spent about \$1.5 million on FRO Online. We found that FRO does not have any client enrolment targets for FRO Online. Out of a total of 235,415 active clients, 139,143, or 59% of clients, had not received an enrolment letter. Of those 96,272 that received a letter, as of March 31, 2025, 54,341, or 56%, had accessed FRO Online.

FRO's staff are required to briefly explain the benefits of FRO Online when speaking to unenrolled clients. Staff would then send those who were interested an enrolment letter. As mentioned in **Section 4.5.2**, in about 76% of the recorded phone calls reviewed by FRO between March 2021 to March 2025, staff failed to recommend the use of FRO Online to any client who was not already enrolled.



We noted that the BC Family Maintenance Agency's client website had additional features that FRO Online did not have at the time of our audit. These include a mobile application, the ability for clients to exchange messages with a caseworker, and the ability for clients to request a follow-up telephone call with a client service representative.

■ **Why It Matters**

FRO Online can help make customer service more efficient. Educating clients on the potential benefits of FRO Online, and encouraging clients to sign up and use it, can decrease the number of calls received. This, in turn, can help increase efficiencies and reduce call wait times for clients who need assistance with more complex matters.

Recommendation 11

We recommend that FRO:

- establish a target to increase FRO Online enrolment and a time frame to achieve that target; and
- explore online features available to individuals in other provinces and implement, where feasible, features that could help encourage clients to use FRO Online or improve the quality of service provided to them.

For the auditee responses, see **Recommendations and Auditee Responses**.

Recommendations and Auditee Responses

Recommendation 1

We recommend that FRO:

- track, monitor and report on its stated targets of entering court order details into its system within 48 business hours, and fully registering a case within 120 days; and
- when targets are not being met, identify the root cause of the delays and remediate them, including reviewing its existing human resources, redirecting the necessary resources to the registration process to enable it to meet its targets, and applying and monitoring targets on an individual resource basis.

FRO Response

FRO agrees with the recommendation. FRO has implemented system enhancements and process improvements that are expected to strengthen its ability to track and monitor registration timelines. System enhancements include better capture of registration-initiating actions, improvements to the intake process for court documents, and system integrations that reduce manual handling and support faster uploading of court orders. Together, these changes are expected to improve data quality, increase visibility into registration timelines and enhance FRO's ability to identify bottlenecks.

FRO will strengthen its reporting and oversight by improving the consistency and usability of system reports to support more proactive monitoring and management decision-making.

FRO will also assess and refine its registration processes to strengthen oversight, establish clear service standards and ensure timely follow-up when those standards are not met. Recent process improvements are expected to enable FRO to more accurately identify and address performance gaps.

Recommendation 2

We recommend that FRO:

- establish a policy to require FRO staff to document their reasons for pursuing or not pursuing an enforcement action;
- establish a process and an associated time frame to regularly review external databases to identify non-compliant support payors' assets;

- establish a quality assurance process and time frame to review case files to assess the timeliness and consistency of enforcement actions taken by CMOs, including a case's outstanding balance and the age of the last enforcement action taken; and
- use lessons learned to provide further training to CMOs on enforcement actions, if required.

FRO Response

FRO agrees with the recommendation. To further support clarity and consistency, FRO will strengthen its policies and guidance to clearly outline expectations for documenting enforcement decisions and utilize quality assurance reviews to ensure compliance. This will include reinforcing the need for case notes to explain the enforcement strategy pursued and the rationale for key decisions.

FRO will reinforce expectations for regular case reviews through enhanced operating guidance and communication to staff. This includes the use of external databases, and the requirement to document their use and outcomes in the case file. FRO will review existing quality assurance activities to ensure that expectations related to the consideration and documentation of external database use during case reviews are reflected.

FRO will also strengthen its quality assurance practices to support timely, appropriate and consistent enforcement, including targeted reviews of case files and improved documentation standards.

FRO will use the results of case reviews to identify trends and lessons learned, and where appropriate, to inform coaching and refresher learning for CMOs.

Recommendation 3

We recommend that FRO implement a process to calculate interest owed on support obligations specified in court orders that are in arrears on an ongoing basis and add such amounts to the payor's outstanding obligations.

FRO Response

FRO does not agree with this recommendation at this time. FRO has a process in place to add interest on support obligations specified in court orders. Under the current framework, support recipients have the discretion to decide whether they wish to claim interest, and FRO supports recipients in exercising that choice. Ontario is one of a majority of Canadian jurisdictions that does not automatically calculate interest on support arrears.

FRO recently improved and streamlined guidance and tools to assist recipients in calculating interest on arrears using a new online digital calculator.

FRO will assess potential improvements, including automatic interest calculation, considering operational impacts, legal considerations and client feedback. This will be informed through future outreach and engagement, to support transparency and ease of use and to ensure effective enforcement.

Recommendation 4

We recommend that FRO:

- develop and implement a policy that includes a time frame to periodically identify cases where there is an overpayment balance and return overpayments to support payors when required within six months; and
- track uncashed refund cheques, investigate the reason for the uncashed cheque and reissue the refund.

FRO Response

FRO agrees with the recommendation. FRO will develop and implement a policy to support the periodic identification, monitoring and resolution of overpayment balances to ensure overpayments are returned to payors within six months where required.

The policy will be supported by automated alerts that notify case owners when overpayments are identified, prompting timely reviews. It will reinforce regular review and timely termination of support deductions, and it will provide clear direction on required actions once the disposition of an overpayment is determined.

FRO is also strengthening processes to track uncashed refund cheques and review these cases to determine why the cheque has not been cashed. Follow-up actions will be taken where appropriate, including investigating the status of the refund and reissuing payments to ensure funds are returned.

To reduce reliance on refund cheques and the risk of uncashed payments, FRO continues to promote direct deposit for support payors.

Recommendation 5

We recommend that FRO record the date of birth of each dependant associated with a child support case in its case management system for follow-up by the CMO.

FRO Response

FRO agrees with the recommendation. FRO will take steps to record the date of birth for dependants associated with child support cases. FRO will also enhance operational oversight to support staff in identifying cases where a child may be approaching the age of majority and where a child status review may be required.

Recommendation 6

We recommend that FRO:

- implement a process to remove access to all FRO systems and third-party databases within 24 hours of an employee leaving the organization;
- implement a process and a time frame to check whether former FRO employees have had their access to FRO systems and third-party databases successfully removed;
- update its policy and perform audits to periodically check whether searches using all third-party databases are justified and adequately documented in FRO's case management system; and
- take necessary corrective action when audits identify non-compliance, such as providing training, and restricting staff access to databases until they comply.

FRO Response

FRO agrees with the recommendation. FRO will take steps to ensure the timely removal of access to all FRO systems and third-party databases when staff leave.

Enhancements to FRO's process will focus on reinforcing a centralized access removal process, with clearly defined roles, accountabilities and service expectations, including a 24-hour initiation standard.

FRO is strengthening oversight and follow-up practices, including implementing improved administration of third-party database access and regular review of authorized access. These actions will support compliance with applicable agreements and adhere to privacy requirements.

Policies will also be updated to reflect the enhanced oversight processes that will be put into place. Changes to FRO's quality assurance program will feature strategic use of audits to ensure all FRO systems are appropriately used and managed.

Corrective action will be taken when instances of non-compliance are identified. These actions may include mandatory training, restriction or removal of system access, supervisory oversight and other measures appropriate to the nature of the non-compliance.

These corrective actions will be clearly articulated and formally documented to ensure consistency, transparency and clear accountability when non-compliance is identified.

Recommendation 7

We recommend that FRO:

- implement a process for managers to periodically review whether CMOs are logged into FRO's telephone system for the required number of hours and review whether calls and voicemails are answered and responded to within established standards; and
- take corrective action when targets are not met.

FRO Response

FRO agrees with the recommendation. Managers are responsible for reviewing and ensuring staff compliance with established standards and for taking appropriate follow-up action where required, including coaching and performance management.

FRO is integrating new technology that will improve oversight and accountability by providing automated real-time alerts when staff are not logged in or meeting established standards.

To support consistent adherence to service standards and improve accountability across case management activities, FRO is reviewing its oversight, quality assurance reviews and coaching practices.

Recommendation 8

We recommend that FRO:

- establish a policy to clarify the expectations of its call review process, including the number or proportion of calls that are to be reviewed, the criteria to select calls for review and the expectations for providing documented feedback to staff relating to their reviews;
- clarify and document its expectations for the live dashboard on call reviews, including who should access it, how often it should be accessed, and how it should be used to facilitate improvements in both the individual performance of staff and to address systemic issues and trends identified;
- implement a short survey after each call to obtain direct feedback from clients;
- establish a process for the review of calls with poor survey results to target areas for improvement; and
- implement a process to establish employee training and development plans based on call review and survey results.

FRO Response

FRO agrees with the recommendation. FRO is currently refining its call review process to clearly establish and document expectations for its use. This includes defining expectations for the number, or proportion, of calls to be reviewed, the criteria for call selection and the requirement for providing documented feedback to staff. These expectations will reinforce accountability and continuous improvement.

FRO will formalize expectations for the use of its live dashboard on call reviews, including defining who should access the dashboard, how frequently it should be reviewed, how insights are to be used by managers to support staff coaching, and to identify systemic issues and trends. Training on the use of the dashboard will be provided to ensure consistent application and strengthened oversight.

FRO is also exploring potential approaches to collecting client feedback, which may include targeted post-call surveys, to support service improvements and quality assurance activities.

FRO will leverage client feedback (including survey results, where available) as an additional input to its existing quality assurance and coaching framework. This information may be used to inform targeted call reviews, support manager coaching discussions and identify broader trends for operational improvement.

FRO will use insights from call reviews, performance metrics and client survey results to inform the development of targeted employee training and development plans.

Recommendation 9

We recommend that FRO establish a process to monitor whether client service requests are reviewed and completed within the required time frame and to identify and address instances where they are not.

FRO Response

FRO agrees with the recommendation. FRO is strengthening its oversight mechanisms to improve consistency in how service requests are tracked and addressed, with a focus on improving adherence to service standards and supporting timely resolution.

Recommendation 10

We recommend that FRO:

- review and refine its analysis of staffing to determine the optimal number required for each department to effectively and efficiently meet its customer service targets;

- implement a plan based on its analysis to adjust staffing levels within each department and adjust caseloads based on volume and complexity;
- monitor workforce productivity such as how often activities are occurring and the timeliness of services delivered; and
- include training and support for staff not providing the expected service level.

FRO Response

FRO agrees with the recommendation. FRO conducts workload reviews using data insights to assess staffing capacity and deployment. FRO will refine its analysis to inform staffing decisions, support appropriate staffing levels, balance workload distribution and increase workforce productivity.

Based on its staffing and workload analysis, FRO will refine and enhance its process for adjusting caseloads and informing staffing decisions across departments. This includes undertaking an annual workload analysis that is informed by caseload volume and complexity, operational data and engagement with employees.

FRO has recently implemented enhancements to enable automated case reassignment to support appropriate case placement and improve visibility into where work is performed across operational areas. FRO expects this will support informed staffing and resource planning decisions. Trends in new case registrations will also be monitored to inform planning. FRO will review caseloads regularly and refine its planning approach.

FRO will also monitor workforce productivity and service timeliness through performance management and oversight practices. Training and coaching will be provided where additional support is required to meet service expectations. FRO will further refine work distribution practices to better balance workload while considering specialized case needs, evolving program demands and operational impacts.

FRO will rely on service metrics to inform each individually tailored learning and development and/or performance improvement plan.

Recommendation 11

We recommend that FRO:

- establish a target to increase FRO Online enrolment and a time frame to achieve that target; and
- explore online features available to individuals in other provinces and implement, where feasible, features that could help encourage clients to use FRO Online or improve the quality of service provided to them.

FRO Response

FRO agrees with the recommendation. FRO will establish targets and time frames to guide and monitor increased online enrolment, informed by operational capacity and platform functionality.

FRO will promote online enrolment by embedding FRO Online messaging into routine service delivery and client communications. Promotion will be co-ordinated across multiple channels, including direct client contact, telephony messaging, website and intranet content, and collaboration with justice sector partners.

Progress will be monitored using enrolment and usage data, and approaches will be refined over time.

FRO will also leverage its relationships with other jurisdictions to ensure modern digital features are implemented to enhance service delivery in Ontario.

Audit Criteria

In planning our work, we identified the audit criteria we would use to address our audit objective (outlined in **Section 3**). These criteria were established based on a review of applicable legislation, policies and procedures, internal and external studies, and best practices. Senior management at FRO reviewed and agreed with the suitability of our objective and associated criteria:

1. Processes are in place to receive complete support orders and accurately register them within a time frame that aligns with best practices.
2. FRO accurately calculates and accounts for support obligations established in support orders and attempts to collect them within the established time frame that is based on best practices.
3. Support payments are distributed to the appropriate support recipients in the correct amount and within FRO's established time frame.
4. Best practice processes are in place to escalate the use of enforcement tools under the *Family Responsibility and Support Arrears Enforcement Act, 1996*.
5. FRO has processes in place to respond to client calls within two minutes, so that it can obtain and provide accurate and complete information relating to client cases.
6. Critical case information is accurately updated within FRO's established time frames so that support payments can be collected on time, payments can be made and necessary enforcement action taken.
7. Clients' personal information is properly safeguarded, including information from other government and external databases. There are controls and safeguards in place to ensure that this information is only accessed by the appropriate FRO employees for the purposes required by FRO to manage its cases.
8. FRO has an appropriate staffing level and composition to manage its caseload.

Audit Approach

We conducted our audit between December 2024 and February 2026. We obtained written representation from FRO's management that, effective April 20, 2026, they had provided us with all the information they were aware of that could significantly affect the findings or the conclusion of this report.

As part of our audit work, we:

- » interviewed FRO staff responsible for registering court orders, collecting support payments, remitting support payments to support recipients and undertaking enforcement actions;
- » interviewed front-line staff, including CLAs, CMOs and CTOs, who interact daily with FRO's clients;
- » interviewed FRO's senior management team at FRO's head office located in Toronto to gain an understanding of FRO's program and its current challenges;
- » analyzed data, including call statistics, key performance indicators and compliance rates for the period between April 1, 2020, and March 31, 2025;
- » reviewed policies, procedures and other key documents applicable to FRO's key activities and conducted an in-depth review of a sample of individual FRO cases;
- » reviewed FRO's interactions with clients that took place over the phone, which is the most common way that clients interact with FRO;
- » reviewed complaints handled by FRO and interviewed FRO staff responsible for handling them to identify key concerns raised by clients;
- » performed walkthroughs of FRO's case management system as well as third-party databases that FRO has access to;
- » visited two Ontario courthouses (Oshawa Superior Court of Justice and A. Grenville and William Davis Courthouse in Brampton) to observe the interactions between payors and FRO's legal counsel;
- » spoke with representatives from key stakeholder groups such as the Family Lawyers Association and the Federation of Ontario Law Associations; and
- » conducted jurisdictional scans to identify best practices in other Canadian provinces that have programs or organizations similar to FRO.

Audit Opinion

To the Honourable Speaker of the Legislative Assembly:

We conducted our work for this audit and reported on the results of our examination in accordance with Canadian Standard on Assurance Engagements 3001—*Direct Engagements* issued by the Auditing and Assurance Standards Board of the Chartered Professional Accountants of Canada. This included obtaining a reasonable level of assurance.

The Office of the Auditor General of Ontario applies Canadian Standards on Quality Management and, as a result, maintains a comprehensive system of quality management that includes documented policies and procedures with respect to compliance with rules of professional conduct, professional standards and applicable legal and regulatory requirements.

We have complied with the independence and other ethical requirements of the Code of Professional Conduct of the Chartered Professional Accountants of Ontario, which are founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

We believe the audit evidence we have obtained is sufficient and appropriate to provide a basis for our conclusions.

May 12, 2026



Shelley Spence, FCPA, FCA, LPA

Auditor General
Toronto, Ontario

Glossary

Term	Definition
Arrears	Unpaid child/spousal support payments owed by the payor.
Canada Pension Plan (CPP)	Pension benefits provided by the Canadian government to individuals aged 60 and older who meet certain eligibility criteria.
Case management officer (CMO)	Officers who provide service to payors and recipients for non-compliant and complex cases, usually assigned to Tier Two and above.
Case Management System	The system used to track key client information, register and update cases, manage correspondence, issue and remove enforcement actions, and track payments and receipts by FRO.
Case triage officer (CTO)	FRO staff who contact recipients and payors to start the onboarding process to complete their registration with FRO.
Child Status Request Form (CSRF)	A form containing information about a child's current circumstances to determine if FRO should continue to collect child support.
Child support	Financial support paid by the parent who does not have custody or the primary parenting responsibility for a child to the parent who has custody to support the child.
Client liaison agent (CLA)	Officers who provide service to payors and recipients for cases assigned to Tier One. These officers function as contact centre agents, responding to calls on a first-come, first-served basis.
Court order	A legal decision issued by a judge/court that sets out what either party must do or not do.
Employment Insurance (EI)	Temporary income support to unemployed workers while they look for employment or to upgrade their skills.
Federal Support Deduction Notice (FSDN)	A notice sent to the federal government requesting it to deduct and remit up to 100% of a payor's tax refund and other federal government credits, and up to 50% of Employment Insurance and Canada Pension Plan income.
Notice of Withdrawal	A document submitted by both the recipient and the payor asking FRO to withdraw their case from FRO.
Reciprocating jurisdiction	Another province, state or country that has an agreement with Ontario to take enforcement action against a payor.

Term	Definition
Separation agreement	A legally binding contract, created by the separating couple, that outlines the terms of a couple's separation, addressing issues like child custody, support and property division.
Spousal support	Financial support paid to a former spouse after separation or divorce.
Statement of Arrears	A form completed by the recipient, throughout the life of a case, to claim special expenses, interest, court costs and any arrears owed prior to registering the case with FRO. The Statement of Arrears form should be signed/sworn or affirmed in the presence of a commissioner for taking affidavits, lawyer, justice of the peace or notary public.
Support Deduction Notice (SDN)	A notice requiring an individual or a company who owes the payor money to send all or a part of that money to FRO.
Support order	A court order stating one parent must pay child support and/or spousal support payments to the other parent.
Voluntary arrears payment schedule	A payment arrangement between the payor and FRO in which the payor agrees to pay a set amount for a period of time toward ongoing support payments and/or any arrears.



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