

## Attitudes to Bankruptcy

The Insolvency Service is undertaking this survey to gain a greater understanding of the experiences people go through when they are made bankrupt. We are particularly interested in how you feel about bankruptcy and why these feelings exist. This survey is part of a research programme being undertaken by The Insolvency Service to look at the whole experience of bankruptcy.

This questionnaire is anonymous and all of the responses to these questions will be treated in the strictest confidence.

We would be very grateful if you felt that you were able to share your experiences with us by taking a few moments to answer the questions attached, and returning the completed questionnaire in the enclosed pre-paid envelope, or to the Official Receiver if you have an interview.

If you have any queries about this survey, please contact Ann Double (email [Ann.Double@insolvency.gsi.gov.uk](mailto:Ann.Double@insolvency.gsi.gov.uk) or telephone 020 72916740).

We'd like to thank you in advance for your assistance with this research.

Yours sincerely,



Mike Norris  
Director of Policy

If you would like to find out what we discovered in this survey you can do this by:

- Telling us if you would be happy to take part in further discussions we hope to hold in the future, or,
- On the last page there is a box for you to give us your Contact Details. ***This page will be detached from your questionnaire.***
- We can then send you a brief summary of our findings.



The questionnaire is divided into sections (A, B, C, D, and E). Everyone should complete Sections A, B and E. Depending on your answer in Section B, you will also need to complete either section C or D.

**Please TICK ✓ your answers**

## **SECTION A**

### **GENERAL INFORMATION**

In this first section, we ask you to give us a few details about yourself. This is important because it will help us to analyse the survey more accurately.

<b>Did you present your own bankruptcy petition?</b>	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>

<b>Are you</b>	Male	Female
	<input type="checkbox"/>	<input type="checkbox"/>

<b>Your age-range</b>	Under 25	26 - 35	36 - 45	46 - 55	56 - 65	Over 65
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>What is your occupation?</b>	Unemployed	Housewife/ Househusband	Retired	Student	Self-employed
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Employed - manual	Employed - administration	Employed - management	Employed - Professional	Other
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Which of the following educational qualifications do you have? (Tick ✓ as many as apply)</b>	None	'O'level/CSE/ GCSE (or equivalent)	'A' level (or equivalent)	Further Education, e.g. City & Guilds, NVQ 1/2	Degree or higher	Professional qualification	Other
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Do you own your own your own home (either outright or mortgaged)?</b>	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>

## **SECTION B**

### **STIGMA OF BANKRUPTCY**

One definition of stigma is 'disgrace'.

Please read the following statement and place a '✓' in the box that most accurately reflects how much you agree or disagree with the statement.

**'There is a stigma attached to bankruptcy.'**

Completely agree	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Completely disagree	Don't know
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If you <b>agreed</b> with the statement, please <b>Go To SECTION C</b>			<b>See box below</b>	If you <b>disagreed</b> with the statement, please <b>Go To SECTION D</b>			<b>See box below</b>

If you **neither agree nor disagree, or don't know**, please give the reasons for your answer in the box below.

**PLEASE NOW COMPLETE SECTION E**

## **SECTION C**

### **FACTORS CONTRIBUTING TO STIGMA**

In Section B, you indicated that you feel there is a stigma attached to bankruptcy. In this section, we ask you to think about the issues that cause a stigma to be attached to bankruptcy.

Please read the following statement and place a '✓' in the box that most accurately reflects how much you feel about the statements.

#### **The Bankruptcy Process**

Thinking about the process of being made bankrupt....

**I think the parts of the bankruptcy process which add the most stigma are.....**

	Strong stigma	Some stigma	Not sure	Not much stigma	No stigma
<b>Having to attend the court</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Having to complete paperwork</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Having to meet with officials, such as the Official Receiver</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Having to provide details of your financial affairs</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Having the bankruptcy order advertised</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Other (please give details below)</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Other:**

## **SECTION C (Continued)**

### **The Effects of Bankruptcy**

Thinking about the effect of being bankrupt....

**I felt that the most stigma for me came from.....**

	Strong stigma	Some stigma	Not sure	Not much stigma	No stigma
<b>The possible loss of my family home</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>The possible loss of my other assets</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>The possible loss of my income</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>The investigation of my financial affairs</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>The long-term effect on my credit rating</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>My inability to obtain credit whilst an undischarged bankrupt</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>The possible problems in getting a bank account</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>The type of restrictions imposed on me as an undischarged bankrupt</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>The length of time the restrictions are imposed</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Not being able to pay my creditors</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Other (please give details below)</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Other:**

## **SECTION C (Continued)**

### **The Perceived Meaning of Bankruptcy**

Think about people who don't have any personal experience of bankruptcy...

**Generally other people think bankruptcy means that:**

	Strongly agree	Slightly agree	Neither agree nor disagree	Slightly disagree	Strongly disagree
<b>A bankrupt is a failure</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>A bankrupt is dishonest</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>A bankrupt is untrustworthy</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>A bankrupt is guilty of 'wrong-doing'</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>A bankrupt is unlucky/ unfortunate</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>A bankrupt is an incompetent/poor business manager</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Other (please give details below)</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other:

### **The Attitudes of Others**

Think about the way other people view bankruptcy...

**When I think about my own experience of bankruptcy I was concerned about the views of:**

	Extremely concerned	Very concerned	Concerned	Mildly concerned	Did not care
<b>My family</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>My friends</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>The Business Community</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Financial Institutions</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Employers</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Landlords</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Society as a whole</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Other (please give details below)</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other:

**PLEASE NOW COMPLETE SECTION E.**

## **SECTION D**

### **REASONS WHY STIGMA DOES NOT EXIST**

In Section B, you have indicated that you feel there is not a stigma attached to bankruptcy. In this section, we ask you to think about why there is no stigma attached to bankruptcy.

**Please read the following statement and place a '✓' in the box that most accurately reflects how much you agree or disagree with the statement.**

**There is no stigma attached to bankruptcy because:**

	Strongly agree	Slightly agree	Neither agree nor disagree	Slightly disagree	Strongly disagree
<b>The bankruptcy process is straightforward</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Bankruptcy does not have a big impact on your life</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Bankruptcy is part of the risk of being in business</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>It is not necessarily the bankrupt's fault</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Bankruptcy is socially acceptable</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Bankruptcy enables a bankrupt to pay creditors as much as s/he can afford</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Bankruptcy is 'common-place'</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Other (please give details below)</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Other:**

**PLEASE NOW COMPLETE SECTION E**

## SECTION E

### MONITORING AND FEEDBACK

1., Please let us know if you found this questionnaire straightforward or not. Your comments will be used to improve the questionnaire layout and design.

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2. Please provide any other comments.

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3. Please provide details of your ethnic background. This will help us to provide equality of service. (Please ✓)

<u>Asian or Asian British</u>		<u>Black or Black British</u>		<u>Chinese or other ethnic group</u>		<u>Mixed</u>		<u>White</u>	
Indian	<input type="checkbox"/>	Caribbean	<input type="checkbox"/>	Chinese	<input type="checkbox"/>	White and Black Caribbean	<input type="checkbox"/>	British	<input type="checkbox"/>
Pakistani	<input type="checkbox"/>	African	<input type="checkbox"/>	Any other ethnic group	<input type="checkbox"/>	White and Black African	<input type="checkbox"/>	Irish	<input type="checkbox"/>
Bangladeshi	<input type="checkbox"/>	Any other Black background	<input type="checkbox"/>			White and Asian	<input type="checkbox"/>	Any other white background	<input type="checkbox"/>
Any other Asian background	<input type="checkbox"/>					Any other mixed background	<input type="checkbox"/>		

4. We may want to contact you again for additional information. Would you be willing to take part in a more focussed discussion?

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>

If yes, please provide **Contact Details** below

5. Would you like to receive a summary of our findings from this survey?

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>

If yes, please provide **Contact Details** below

<p><b>Contact Details:</b>            Full Name:            Full Address              (if possible) EMAIL:</p>
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**Thank you very much for your cooperation and taking time to help us.**