

Appendix B2: Grouping Data Assumptions

In order to compare results between surveys, it has been necessary to combine some response categories to make sure there are sufficient numbers in each group for meaningful comparisons. Assumptions have also been made regarding some of the responses, as the wording of some questions is slightly different between surveys. The following gives a description of the assumptions made and the grouping used for the inter-survey comparisons.

Question as to whether there is a stigma attached to bankruptcy

Individuals were given a statement and asked on a 5-point sliding scale from strongly agree (5) to strongly disagree (1). They were also given the option of 'Don't Know'. Businesses and bankrupts were given statements with fixed category responses. The grouping is as follows:

Grouping	Individuals	Businesses	Bankrupts
Agree	Strongly Agree (5); (4)	Strongly Agree; Agree	Completely Agree; Strongly Agree; Agree
Neither Agree nor Disagree/ Don't know	(3); Don't Know	Neither Agree nor Disagree; Don't Know	Neither Agree nor Disagree; Don't Know
Disagree	(2); Strongly Disagree (1)	Disagree; Strongly Disagree	Disagree; Strongly Disagree; Completely Disagree

Analysis by age

The sectors were asked their age in different ways and the grouping is as follows:

Grouping	Individuals	Businesses	Bankrupts
<35	The actual age of each individual was provided and therefore were grouped accordingly to match the age bands used in the analysis	Under 25 and 25-34	Under 25s and 26-35
35 – 54		35-44 and 45-54	36-45 and 46-55
Over 55		55-64 and 65+	56-65 and over 65

Questions relating to reasons for stigma (Having to attend court, etc.) and effects of bankruptcy (Loss of home, etc.)

Individuals were given statements and asked on a 5-point sliding scale from strongly agree (5) to strongly disagree (1). They were also given the option of 'Don't Know'. Businesses and bankrupts were given statements with fixed category responses. The grouping is as follows:

Grouping	Individuals	Businesses	Bankrupts
Agree	Strongly Agree (5); (4)	Strongly Agree; Agree	Strong Stigma Some stigma
Neither Agree nor Disagree/ Don't know	(3); Don't Know	Neither Agree nor Disagree; Don't Know	Not sure
Disagree	(2); Strongly Disagree (1)	Disagree; Strongly Disagree	Not much stigma No stigma

Questions regarding the perceived meaning of bankruptcy (failure, dishonest, etc.)

Individuals were given statements and asked on a 5-point sliding scale from strongly agree (5) to strongly disagree (1). They were also given the option of 'Don't Know'. Businesses and bankrupts were given statements with fixed category responses. The grouping is as follows:

Grouping	Individuals	Businesses	Bankrupts
Agree	Strongly Agree (5); (4)	Strongly Agree; Agree	Strongly Agree; Slightly Agree
Neither Agree nor Disagree/ Don't know	(3); Don't Know	Neither Agree nor Disagree	Neither Agree nor Disagree
Disagree	(2) Strongly Disagree (1)	Disagree; Strongly Disagree	Slightly Disagree; Strongly Disagree

As regards the statement 'A bankrupt is a failure', businesses were given the options of personal, business or financial failure. The business response to 'A bankrupt is a personal failure' has been grouped with the other sectors' responses to 'A bankrupt is a failure'; the business responses to 'A bankrupt is a business failure' and 'A bankrupt is a financial failure' have been disclosed separately.

Questions relating to the attitudes of others

Individuals were given statements and asked on a 5-point sliding scale from 'very concerned' (5) to 'not at all concerned' (1). They were also given the option of 'Don't Know'. Businesses were given statements with fixed categories. The grouping is as follows:

Grouping	Individuals	Businesses	Bankrupts
Very concerned	Very concerned (5); (4)	Very concerned	Extremely concerned; Very concerned
Concerned	(3); (2)	Concerned	Concerned; Mildly concerned
Not at all concerned	Not at all concerned (1); Don't know	Neither concerned nor unconcerned; Unconcerned; Not at all concerned	Did not care

Questions regarding the reasons why stigma does not exist

Individuals were given statements and asked on a 5-point sliding scale from strongly agree (5) to strongly disagree (1). They were also given the option of 'Don't Know'. Businesses and bankrupts were given statements with fixed category responses. The grouping is as follows:

Grouping	Individuals	Businesses	Bankrupts
Agree	Strongly Agree (5); (4)	Yes	Strongly Agree; Slightly Agree
Neither Agree nor Disagree/ Don't know	(3); Don't Know	Neither Agree nor Disagree; Don't Know	Neither Agree nor Disagree; Don't Know
Disagree	(2); Strongly Disagree (1)	No	Slightly Disagree; Strongly Disagree