

Your Views on the Process of Petitioning for Bankruptcy



GfK NOP

In this survey, we are seeking your views about the process of petitioning for bankruptcy. **GfK NOP will treat your replies in total confidence and named responses WILL NOT be passed on to The Insolvency Service.** We hope that you can spare a few minutes of your time to complete the survey. The results of the survey will be available on The Insolvency Service website in due course.

Please follow the instructions and answer all the questions that apply to you. **Please mark your answers clearly in black ink with a cross (X).** If you have any queries please contact the helpline at GfK NOP on 020 7890 9074. Please return your completed questionnaire using the prepaid envelope provided to GfK NOP, Chelmsford Data Centre, FREEPOST KE4466, 91 Victoria Road, CHELMSFORD, CM1 1ZZ

DEBT ADVICE

Q1 Did you seek advice prior to presenting your petition?

- YES **Go to Q1a**
 NO **Go to Q2**

IF YES AT Q1

Q1a Where did you go for advice? Q1b How did you obtain the advice? Q1c Was the advice you received helpful?

(Select all that apply)	Face to Face	Telephone	Internet	Yes	No	Don't Know
Citizens Advice Bureau <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
National Debt Line <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Insolvency Service <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Court <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A solicitor <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Consumer Credit Counselling Service <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other, please specify <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
.....						

Q1d Did you find that advice was readily available?

- YES NO

If NO, what was the difficulty?

Q2 Did you consider any alternatives to bankruptcy?

- YES **Go to Q2a**
 NO **Go to Q3**

IF YES AT Q2

Q2a Which alternative to bankruptcy did you consider?

- Debt Management Plan Informal arrangement with your creditors
 County Court Administration Order IVA

BANKRUPTCY FORMS

Q3 Where did you obtain the forms to file your petition?

- The Court The Insolvency Service website Completed Online Other

IF COMPLETED ONLINE

Q3a Did you find the online forms easy to use?

YES **Go to Q4a**

NO

If NO, what problems did you have?

Go to Q4a

IF NOT COMPLETED ONLINE

Q3b The forms may be obtained and completed online, were you aware of this?

YES **Go to Q3c**

NO **Go to Q3d**

Q3c If YES, why did you not take up this online option?

No computer No Internet access Other Please specify

Go to Q4

Q3d Would you have completed the forms in this way if you had been aware of it?

YES **Go to Q4**

NO **Go to Q3e**

Q3e If NO, why not?

No computer No Internet access Other Please specify

Q4 Did you find the petition forms easy to complete?

YES **Go to Q4a**

NO

If NO, what problems did you have completing the forms?

Q4a Did you have help completing the forms?

YES **Go to Q4b**

NO **Go to Q5**

IF YES AT 4A

Q4b Who helped you?

(Select all that apply)

Q4c How did you receive this assistance?

Q4d Was this assistance helpful?

	Face to Face	Telephone	Internet	Yes	No	Don't Know
Citizens Advice Bureau <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Insolvency Service <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A solicitor <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Court Staff <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Family/ friends <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other debt advisor <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THE COURT'S INVOLVEMENT

Q5 Would you have chosen bankruptcy earlier if you could have filed your petition without going to court?

YES NO

Q5a Having now been through the bankruptcy process at court, do you consider that the role of the court made the experience more severe?

YES No

Q5b When you attended at court, who did you see? (select all that apply)

- Citizens Advice Bureau Staff
- Staff from the Official Receiver's office
- Court Staff
- Judge

Q5c Did you swear or affirm the petition at court?

- YES NO

If NO, how/where did you swear or affirm it?

Q5d What was the length of time you had to wait between contacting the court to arrange an appointment to file your bankruptcy petition and the actual hearing date?

- Less than 2 weeks
- 2 weeks to less than 1 month
- 1 month to less than 2 months
- 2 months to less than 3 months
- 3 months to less than 4 months
- 4 months or more

Q5e Were you satisfied with the way in which the court dealt with your petition for bankruptcy?

- YES NO

Q5f Do you feel there was duplication of having to provide the same information to the court and then the Official Receiver?

- YES NO DON'T KNOW

COST OF BANKRUPTCY

Q6 When you filed your petition, you had to pay a deposit of £325 to the court. How did you obtain that sum?

- Savings
- Borrowed from someone
- Charity
- Other, please specify

Q6a There is also a separate court fee of £130, which may not have to be paid, according to your circumstances. Did you pay the fee in full?

- YES **Go to Q6c**
 NO **Go to Q6b**

Q6b If NO, how much did you pay?

- Nothing £50 or less £51 - £100 Over £100

Q6c Do you think the cost of making yourself Bankrupt is...

- Too Expensive **Go to Q6d**
 About right **Go to Q7**

Q6d If you think that it is too expensive, how much do you think would be a reasonable amount to pay?

- None £100 or less £101 - £200 £201 - £325

YOUR AFFAIRS

Q7 How much unsecured debt did you have at the date of your bankruptcy?

- £15,000 or less
- £15,001 - £30,000
- £30,001 - £50,000
- £50,001 - £75,000
- Over £75,000
- Don't Know

Q7a Did you have any secured creditors, for a mortgage or hire purchase, for example?

YES NO

Q7b If you had any assets, how much were they worth?

Less than £300 £5000- £9999
£300- £999 £10,000- £49,999
£1000- £4999 £50,000 or more

Q7c Are you still, or did you, make regular contributions from your income in the form of an Income Payments Agreement or Income Payments Order?

YES **Go to Q7d**
NO **Go to Q7e**

Q7d If YES, how much?

£50 or less per month Over £100 per month
£51 - £100 per month

Q7e If there had been a procedure available where if you had debts of less than £15,000, assets of less than £300 and "spare" income of less than £50 per month you could resolve your debt problems in a similar way to bankruptcy but WITHOUT THE NEED TO GO TO COURT, would you have used that rather than bankruptcy?

YES NO NOT APPLICABLE **Go to Q7g**

Q7f Would such a procedure have encouraged you to seek debt relief earlier?

YES NO

Q7g Do you consider that bankruptcy has given you a fresh start?

YES NO

If NO, why?

GENERAL INFORMATION

In this Section, you are asked to provide some details about yourself, this information will help to analyse the survey more accurately.

Are you? Male Female

How old are you? Under 25 25-34 35-44 45-54 55-64 65 or over

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

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

Thank you on behalf of the Insolvency Service and GfK NOP for your co-operation and taking time to help us with this survey. We confirm your replies will be treated confidentially, in the event of any query please contact Anna Cordon at GfK NOP on 020 7890 9074. Please return to GfK NOP using the enclosed prepaid envelope