

R3 – January 2014 Membership Survey

METHODOLOGY NOTE

ComRes interviewed 293 R3 members online between 9th December 2013 and 17th January 2014. ComRes is a member of the British Polling Council and abides by its rules.

All press releases or other publications must be checked with ComRes before use. ComRes requires 48 hours to check a press release unless otherwise agreed.

To commission a voting intention poll or a public opinion survey please contact Katharine Peacock: katharine.peacock@comres.co.uk

To register for Pollwatch, a monthly newsletter update on the polls, please email: pollwatch@comres.co.uk

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q1 Roughly what proportion of corporate insolvency cases, if any, have you seen in the last twelve months, where late payments by customers for goods or services has been a primary or major factor in causing the insolvency?

Base: All who work on corporate insolvency

	Total	Type of work			Insolvency appointment taker		Number of insolvency appointment takers				Number of employees					
		Personal and corporate	Corporate	Personal	Yes	No	None	5 or fewer	6 to 24	25 or more	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	
		a	b	*c	a	b	*a	b	c	d	*a	*b	c	d	e	
Significance Level: 90%		A	B	*C	A	B	*A	B	C	D	*A	*B	C	D	E	
Significance Level: 95%																
Total	275	197	78	-	193	81	29	127	45	74	27	26	47	67	106	
	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
0%	(0.0)	42	26	16	-	30	12	4	18	5	15	8	3	2	9	20
	15%	13%	21%	-	16%	15%	14%	14%	11%	20%	30%	12%	4%	13%	19%	
															C	
1-5%	(3.0)	27	22	5	-	22	5	3	11	4	9	5	-	5	7	10
	10%	11%	6%	-	11%	6%	10%	9%	9%	12%	19%	-	11%	10%	9%	
6-10%	(8.0)	42	28	14	-	34	8	3	20	9	10	5	4	8	12	13
	15%	14%	18%	-	18%	10%	10%	16%	20%	14%	19%	15%	17%	18%	12%	
11-15%	(13.0)	22	13	9	-	20	2	1	10	5	6	-	1	6	7	7
	8%	7%	12%	-	10%	2%	3%	8%	11%	8%	-	4%	13%	10%	7%	
					B											
16-20%	(18.0)	19	13	6	-	14	4	1	11	2	5	2	2	1	7	7
	7%	7%	8%	-	7%	5%	3%	9%	4%	7%	7%	8%	2%	10%	7%	
														c		
21-25%	(23.0)	28	23	5	-	16	12	3	15	4	6	1	4	6	7	10
	10%	12%	6%	-	8%	15%	10%	12%	9%	8%	4%	15%	13%	10%	9%	
26-30%	(28.0)	9	8	1	-	6	3	1	3	3	2	2	-	2	-	5
	3%	4%	1%	-	3%	4%	3%	2%	7%	3%	7%	-	4%	-	5%	
														d	d	
31-35%	(33.0)	11	10	1	-	6	5	3	5	2	1	1	1	1	3	5
	4%	5%	1%	-	3%	6%	10%	4%	4%	1%	4%	4%	2%	4%	5%	
36-40%	(38.0)	8	7	1	-	8	-	-	5	1	2	1	-	1	3	3
	3%	4%	1%	-	4%	-	-	4%	2%	3%	4%	-	2%	4%	3%	
					b											
41-45%	(43.0)	3	3	-	-	2	1	-	3	-	-	-	1	1	1	-
	1%	2%	-	-	1%	1%	-	2%	-	-	-	4%	2%	1%	-	

Columns Tested: A,B,C - A,B - A,B,C,D - A,B,C,D,E

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	Total	Personal and corporate	Corporate	Personal	Yes	No	None	5 or fewer	6 to 24	25 or more	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	
																a
Significance Level: 90%		A	B	*C	A	B	*A	B	C	D	*A	*B	C	D	E	
Significance Level: 95%		A	B	*C	A	B	*A	B	C	D	*A	*B	C	D	E	
Total	275	197	78	-	193	81	29	127	45	74	27	26	47	67	106	
	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
46-50%	(48.0)	9	7	2	-	6	3	2	5	1	1	-	2	3	1	3
		3%	4%	3%	-	3%	4%	7%	4%	2%	1%	-	8%	6%	1%	3%
51-55%	(53.0)	7	5	2	-	6	1	-	2	4	1	-	2	-	2	3
		3%	3%	3%	-	3%	1%	-	2%	9%	1%	-	8%	-	3%	3%
									BD							
56-60%	(58.0)	2	2	-	-	2	-	-	2	-	-	-	1	1	-	-
		1%	1%	-	-	1%	-	-	2%	-	-	-	4%	2%	-	-
61-65%	(63.0)	2	2	-	-	1	1	-	1	-	1	-	1	-	-	1
		1%	1%	-	-	1%	1%	-	1%	-	1%	-	4%	-	-	1%
66-70%	(68.0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
71-75%	(73.0)	5	3	2	-	4	1	-	2	2	1	-	-	2	1	2
		2%	2%	3%	-	2%	1%	-	2%	4%	1%	-	-	4%	1%	2%
76-80%	(78.0)	3	2	1	-	1	2	1	1	-	1	-	1	-	1	1
		1%	1%	1%	-	1%	2%	3%	1%	-	1%	-	4%	-	1%	1%
81-85%	(83.0)	2	2	-	-	-	2	-	2	-	-	-	-	2	-	-
		1%	1%	-	-	-	2%	-	2%	-	-	-	-	4%	-	-
							A						dE			
86-90%	(88.0)	1	1	-	-	-	1	1	-	-	-	-	-	-	1	-
		*	1%	-	-	-	1%	3%	-	-	-	-	-	-	1%	-
91-95%	(93.0)	1	-	1	-	-	1	1	-	-	-	-	1	-	-	-
		*	-	1%	-	-	1%	3%	-	-	-	-	4%	-	-	-
96-100%	(98.0)	1	1	-	-	1	-	-	1	-	-	-	-	-	-	-
		*	1%	-	-	1%	-	-	1%	-	-	-	-	-	-	-

Columns Tested: A,B,C - A,B - A,B,C,D - A,B,C,D,E

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Base: All who work on corporate insolvency

	Type of work			Insolvency appointment taker		Number of insolvency appointment takers				Number of employees					
	Personal and corporate	Corporate	Personal	Yes	No	None	5 or fewer	6 to 24	25 or more	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	
Total	a	b	*c	a	b	*a	b	c	d	*a	*b	c	d	e	
	A	B	*C	A	B	*A	B	C	D	*A	*B	C	D	E	
Total	275	197	78	-	193	81	29	127	45	74	27	26	47	67	106
	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Don't know	31	19	12	-	14	17	5	10	3	13	1	2	6	5	16
	11%	10%	15%	-	7%	21%	17%	8%	7%	18%	4%	8%	13%	7%	15%
						A				Bc					

Columns Tested: A,B,C - A,B - A,B,C,D - A,B,C,D,E

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	Personal and corporate	Corporate	Personal	Yes	No	None	5 or fewer	6 to 24	25 or more	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	
Significance Level: 90%	a	b	*c	a	b	*a	b	c	d	*a	*b	c	d	e	
Significance Level: 95%	A	B	*C	A	B	*A	B	C	D	*A	*B	C	D	E	
Total	275	197	78	-	193	81	29	127	45	74	27	26	47	67	106
	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Nets															
0%	42	26	16	-	30	12	4	18	5	15	8	3	2	9	20
	15%	13%	21%	-	16%	15%	14%	14%	11%	20%	30%	12%	4%	13%	19%
															C
1-25%	138	99	39	-	106	31	11	67	24	36	13	11	26	40	47
	50%	50%	50%	-	55%	38%	38%	53%	53%	49%	48%	42%	55%	60%	44%
					B									e	
26-50%	40	35	5	-	28	12	6	21	7	6	4	4	8	8	16
	15%	18%	6%	-	15%	15%	21%	17%	16%	8%	15%	15%	17%	12%	15%
		B						d							
51% or more	24	18	6	-	15	9	3	11	6	4	1	6	5	5	7
	9%	9%	8%	-	8%	11%	10%	9%	13%	5%	4%	23%	11%	7%	7%
Mean Score	19.8	21.0	16.4	-	18.0	24.7	25.6	20.9	20.7	14.6	13.0	31.0	24.3	18.5	17.7
					A			d					e		

Columns Tested: A,B,C - A,B - A,B,C,D - A,B,C,D,E

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Q1 Roughly what proportion of corporate insolvency cases, if any, have you seen in the last twelve months, where late payments by customers for goods or services has been a primary or major factor in causing the insolvency?

Base: All who work on corporate insolvency

	Number of employees working on insolvency					Region												
	Total	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	London	South East	South West	Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	
		a	b	c	d	e	a	b	*c	*d	*e	f	*g	*h	*i	*j	*k	
Significance Level: 90%		A	B	C	D	E	A	B	*C	*D	*E	F	*G	*H	*I	*J	*K	
Significance Level: 95%																		
Total	275	42	48	75	51	58	81	36	19	28	10	36	11	26	4	8	16	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
0%	(0.0)	42	9	4	9	10	10	18	4	2	4	1	6	-	2	-	2	3
		15%	21%	8%	12%	20%	17%	22%	11%	11%	14%	10%	17%	-	8%	-	25%	19%
			b															
1-5%	(3.0)	27	8	1	9	3	6	5	5	5	3	-	2	2	2	1	-	2
		10%	19%	2%	12%	6%	10%	6%	14%	26%	11%	-	6%	18%	8%	25%	-	13%
			Bd		b	b												
6-10%	(8.0)	42	6	8	12	8	8	12	9	3	4	2	6	1	1	1	2	1
		15%	14%	17%	16%	16%	14%	15%	25%	16%	14%	20%	17%	9%	4%	25%	25%	6%
11-15%	(13.0)	22	-	4	9	5	4	5	4	2	2	-	3	3	1	1	1	-
		8%	-	8%	12%	10%	7%	6%	11%	11%	7%	-	8%	27%	4%	25%	13%	-
				a	A	A	a											
16-20%	(18.0)	19	3	5	3	4	4	6	3	-	2	3	2	-	2	-	-	1
		7%	7%	10%	4%	8%	7%	7%	8%	-	7%	30%	6%	-	8%	-	-	6%
21-25%	(23.0)	28	1	9	8	4	6	6	1	2	1	-	5	2	6	1	2	2
		10%	2%	19%	11%	8%	10%	7%	3%	11%	4%	-	14%	18%	23%	25%	25%	13%
				A									b					
26-30%	(28.0)	9	3	-	3	3	-	4	1	-	1	2	-	-	1	-	-	-
		3%	7%	-	4%	6%	-	5%	3%	-	4%	20%	-	-	4%	-	-	-
			bE		be													
31-35%	(33.0)	11	3	2	2	2	2	3	2	1	-	-	2	1	1	-	-	1
		4%	7%	4%	3%	4%	3%	4%	6%	5%	-	-	6%	9%	4%	-	-	6%
36-40%	(38.0)	8	1	-	3	2	2	3	-	1	2	-	2	-	-	-	-	-
		3%	2%	-	4%	4%	3%	4%	-	5%	7%	-	6%	-	-	-	-	-
41-45%	(43.0)	3	1	1	1	-	-	-	-	-	1	-	1	-	1	-	-	-
		1%	2%	2%	1%	-	-	-	-	-	4%	-	3%	-	4%	-	-	-
46-50%	(48.0)	9	1	2	5	-	1	3	2	-	-	1	-	1	-	-	-	1
		3%	2%	4%	7%	-	2%	4%	6%	-	-	10%	-	9%	4%	-	-	6%
					d													

Columns Tested: A,B,C,D,E - A,B,C,D,E,F,G,H,I,J,K

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q1 Roughly what proportion of corporate insolvency cases, if any, have you seen in the last twelve months, where late payments by customers for goods or services has been a primary or major factor in causing the insolvency?

Base: All who work on corporate insolvency

	Number of employees working on insolvency						Region										
	Total	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	London	South East	South West	Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland
		a	b	c	d	e	a	b	*c	*d	*e	f	*g	*h	*i	*j	*k
	A	B	C	D	E	A	B	*C	*D	*E	F	*G	*H	*I	*J	*K	
Total	275	42	48	75	51	58	81	36	19	28	10	36	11	26	4	8	16
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
51-55% (53.0)	7	-	2	-	4	1	1	1	-	2	1	1	-	1	-	-	-
	3%	-	4%	-	8%	2%	1%	3%	-	7%	10%	3%	-	4%	-	-	-
			c		aC												
56-60% (58.0)	2	-	1	1	-	-	-	1	-	-	-	1	-	-	-	-	-
	1%	-	2%	1%	-	-	-	3%	-	-	-	3%	-	-	-	-	-
61-65% (63.0)	2	-	1	-	-	1	-	-	1	1	-	-	-	-	-	-	-
	1%	-	2%	-	-	2%	-	-	5%	4%	-	-	-	-	-	-	-
66-70% (68.0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
71-75% (73.0)	5	-	-	2	2	1	2	-	1	-	-	2	-	-	-	-	-
	2%	-	-	3%	4%	2%	2%	-	5%	-	-	6%	-	-	-	-	-
76-80% (78.0)	3	1	1	-	-	1	-	1	1	-	-	-	1	-	-	-	-
	1%	2%	2%	-	-	2%	-	3%	5%	-	-	-	9%	-	-	-	-
81-85% (83.0)	2	-	-	2	-	-	1	-	-	1	-	-	-	-	-	-	-
	1%	-	-	3%	-	-	1%	-	-	4%	-	-	-	-	-	-	-
86-90% (88.0)	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
	*	2%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6%
91-95% (93.0)	1	-	1	-	-	-	-	-	-	1	-	-	-	-	-	-	-
	*	-	2%	-	-	-	-	-	-	4%	-	-	-	-	-	-	-
96-100% (98.0)	1	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	2%	-	-	-	-	-	3%	-	-	-	-	-	-	-	-	-
Don't know	31	3	6	6	4	11	12	1	-	3	-	3	-	7	-	1	4
	11%	7%	13%	8%	8%	19%	15%	3%	-	11%	-	8%	-	27%	-	13%	25%
						acd	b										

Columns Tested: A,B,C,D,E - A,B,C,D,E - A,B,C,D,E,F,G,H,I,J,K

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Significance Level: 90%		a	b	c	d	e	a	b	*c	*d	*e	f	*g	*h	*i	*j	*k
Significance Level: 95%		A	B	C	D	E	A	B	*C	*D	*E	F	*G	*H	*I	*J	*K
Total	275	42	48	75	51	58	81	36	19	28	10	36	11	26	4	8	16
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Nets																	
0%	42	9	4	9	10	10	18	4	2	4	1	6	-	2	-	2	3
	15%	21%	8%	12%	20%	17%	22%	11%	11%	14%	10%	17%	-	8%	-	25%	19%
		b															
1-25%	138	18	27	41	24	28	34	22	12	12	5	18	8	12	4	5	6
	50%	43%	56%	55%	47%	48%	42%	61%	63%	43%	50%	50%	73%	46%	100%	63%	38%
		a															
26-50%	40	9	5	14	7	5	13	5	2	4	3	5	2	4	-	-	2
	15%	21%	10%	19%	14%	9%	16%	14%	11%	14%	30%	14%	18%	15%	-	-	13%
		e															
51% or more	24	3	6	5	6	4	4	4	3	5	1	4	1	1	-	-	1
	9%	7%	13%	7%	12%	7%	5%	11%	16%	18%	10%	11%	9%	4%	-	-	6%
Mean Score	19.8	18.6	24.3	20.2	18.9	17.0	17.0	19.8	20.8	24.7	22.7	20.8	23.5	21.4	11.8	10.7	20.6

Columns Tested: A,B,C,D,E - A,B,C,D,E,F,G,H,I,J,K

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q2 Roughly how many corporate insolvency cases, if any, have you seen in the last twelve months, where late payments by customers for goods or services has been a primary or major factor in causing the insolvency?

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	Type of work			Insolvency appointment taker		Number of insolvency appointment takers				Number of employees					
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Significance Level: 90%	a	b	*c	a	b	*a	b	c	d	*a	*b	c	d	e	
Significance Level: 95%	A	B	*C	A	B	*A	B	C	D	*A	*B	C	D	E	
Total	275	197	78	-	193	81	29	127	45	74	27	26	47	67	106
	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
None	47	28	19	-	33	14	5	19	6	17	8	3	2	12	22
	17%	14%	24%	-	17%	17%	17%	15%	13%	23%	30%	12%	4%	18%	21%
			A										C	C	
1	18	13	5	-	13	5	1	8	2	7	4	1	2	2	9
	7%	7%	6%	-	7%	6%	3%	6%	4%	9%	15%	4%	4%	3%	8%
2	17	9	8	-	15	1	1	6	4	6	3	-	4	2	8
	6%	5%	10%	-	8%	1%	3%	5%	9%	8%	11%	-	9%	3%	8%
			a												
3	16	14	2	-	13	3	2	8	4	2	2	1	3	6	3
	6%	7%	3%	-	7%	4%	7%	6%	9%	3%	7%	4%	6%	9%	3%
													e		
4	5	5	-	-	5	-	-	5	-	-	1	2	2	-	-
	2%	3%	-	-	3%	-	-	4%	-	-	4%	8%	4%	-	-
								d					dE		
5	24	16	8	-	19	5	1	10	6	7	2	1	5	4	12
	9%	8%	10%	-	10%	6%	3%	8%	13%	9%	7%	4%	11%	6%	11%
6	7	7	-	-	6	1	-	6	-	1	1	2	1	2	1
	3%	4%	-	-	3%	1%	-	5%	-	1%	4%	8%	2%	3%	1%
		b													
7-9	1	1	-	-	1	-	-	1	-	-	-	-	1	-	-
	*	1%	-	-	1%	-	-	1%	-	-	-	-	2%	-	-
10	20	17	3	-	16	4	1	13	3	3	1	3	3	5	8
	7%	9%	4%	-	8%	5%	3%	10%	7%	4%	4%	12%	6%	7%	8%
11-19	4	3	1	-	2	2	1	1	1	1	-	-	1	1	2
	1%	2%	1%	-	1%	2%	3%	1%	2%	1%	-	-	2%	1%	2%

Columns Tested: A,B,C - A,B - A,B,C,D - A,B,C,D,E

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q2 Roughly how many corporate insolvency cases, if any, have you seen in the last twelve months, where late payments by customers for goods or services has been a primary or major factor in causing the insolvency?

Base: All who work on corporate insolvency

	Type of work			Insolvency appointment taker		Number of insolvency appointment takers				Number of employees					
	Personal and corporate	Corporate	Personal	Yes	No	None	5 or fewer	6 to 24	25 or more	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	
Significance Level: 90%	a	b	*c	a	b	*a	b	c	d	*a	*b	c	d	e	
Significance Level: 95%	A	B	*C	A	B	*A	B	C	D	*A	*B	C	D	E	
Total	275	197	78	-	193	81	29	127	45	74	27	26	47	67	106
	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
20-29	9	6	3	-	7	2	2	6	1	-	-	2	3	2	2
	3%	3%	4%	-	4%	2%	7%	5%	2%	-	-	8%	6%	3%	2%
30+	8	7	1	-	4	4	2	4	1	1	-	-	4	2	2
	3%	4%	1%	-	2%	5%	7%	3%	2%	1%	-	-	9%	3%	2%
Don't know	99	71	28	-	59	40	13	40	17	29	5	11	16	29	37
	36%	36%	36%	-	31%	49%	45%	31%	38%	39%	19%	42%	34%	43%	35%
Nets															
1-3	51	36	15	-	41	9	4	22	10	15	9	2	9	10	20
	19%	18%	19%	-	21%	11%	14%	17%	22%	20%	33%	8%	19%	15%	19%
4-5	29	21	8	-	24	5	1	15	6	7	3	3	7	4	12
	11%	11%	10%	-	12%	6%	3%	12%	13%	9%	11%	12%	15%	6%	11%
6 or more	49	41	8	-	36	13	6	31	6	6	2	7	13	12	15
	18%	21%	10%	-	19%	16%	21%	24%	13%	8%	7%	27%	28%	18%	14%
Any	129	98	31	-	101	27	11	68	22	28	14	12	29	26	47
	47%	50%	40%	-	52%	33%	38%	54%	49%	38%	52%	46%	62%	39%	44%
Median	3	3	2	-	3	3	3	4	3	1	1	5	5	3	2
Mean Score	7.5	8.8	4.4	-	5.9	12.9	10.1	7.4	13.2	3.3	2.1	6.9	11.6	7.1	7.9

Columns Tested: A,B,C - A,B - A,B,C,D - A,B,C,D,E

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q2 Roughly how many corporate insolvency cases, if any, have you seen in the last twelve months, where late payments by customers for goods or services has been a primary or major factor in causing the insolvency?

Base: All who work on corporate insolvency

	Number of employees working on insolvency					Region											
	Total	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	London	South East	South West	Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland
Significance Level: 90%		a	b	c	d	e	a	b	*c	*d	*e	f	*g	*h	*i	*j	*k
Significance Level: 95%		A	B	C	D	E	A	B	*C	*D	*E	F	*G	*H	*I	*J	*K
Total	275	42	48	75	51	58	81	36	19	28	10	36	11	26	4	8	16
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
None	47	10	4	10	12	11	20	5	2	4	1	6	1	3	-	2	3
	17%	24%	8%	13%	24%	19%	25%	14%	11%	14%	10%	17%	9%	12%	-	25%	19%
		B			B												
1	18	6	2	1	3	6	3	7	3	2	-	1	1	-	-	1	-
	7%	14%	4%	1%	6%	10%	4%	19%	16%	7%	-	3%	9%	-	-	13%	-
		bC			C			AF									
2	17	4	-	5	2	6	3	-	2	3	1	3	1	2	-	-	2
	6%	10%	-	7%	4%	10%	4%	-	11%	11%	10%	8%	9%	8%	-	-	13%
		B		b		B						b					
3	16	2	4	6	2	2	3	3	2	4	1	1	-	-	1	-	1
	6%	5%	8%	8%	4%	3%	4%	8%	11%	14%	10%	3%	-	-	25%	-	6%
4	5	1	3	1	-	-	-	1	1	-	-	1	1	-	1	-	-
	2%	2%	6%	1%	-	-	-	3%	5%	-	-	3%	9%	-	25%	-	-
			de														
5	24	3	2	10	4	5	4	5	3	2	2	4	1	3	-	-	-
	9%	7%	4%	13%	8%	9%	5%	14%	16%	7%	20%	11%	9%	12%	-	-	-
			b					a									
6	7	1	3	2	-	1	-	1	-	1	1	1	2	-	-	-	1
	3%	2%	6%	3%	-	2%	-	3%	-	4%	10%	3%	18%	-	-	-	6%
			d														
7-9	1	-	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-
	*	-	-	1%	-	-	-	-	-	4%	-	-	-	-	-	-	-
10	20	2	4	9	2	3	7	3	1	1	-	2	1	4	-	-	1
	7%	5%	8%	12%	4%	5%	9%	8%	5%	4%	-	6%	9%	15%	-	-	6%
11-19	4	1	-	1	1	1	2	-	-	-	-	-	-	1	-	-	1
	1%	2%	-	1%	2%	2%	2%	-	-	-	-	-	-	4%	-	-	6%

Columns Tested: A,B,C,D,E - A,B,C,D,E,F,G,H,I,J,K

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q2 Roughly how many corporate insolvency cases, if any, have you seen in the last twelve months, where late payments by customers for goods or services has been a primary or major factor in causing the insolvency?

Base: All who work on corporate insolvency

	Number of employees working on insolvency					Region											
	Total	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	London	South East	South West	Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland
Significance Level: 90%		a	b	c	d	e	a	b	*c	*d	*e	f	*g	*h	*i	*j	*k
Significance Level: 95%		A	B	C	D	E	A	B	*C	*D	*E	F	*G	*H	*I	*J	*K
Total	275	42	48	75	51	58	81	36	19	28	10	36	11	26	4	8	16
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
20-29	9	1	2	5	1	-	2	2	-	1	-	2	-	1	-	-	1
	3%	2%	4%	7%	2%	-	2%	6%	-	4%	-	6%	-	4%	-	-	6%
				E													
30+	8	1	1	3	1	2	2	-	1	-	-	2	1	-	1	1	-
	3%	2%	2%	4%	2%	3%	2%	-	5%	-	-	6%	9%	-	25%	13%	-
Don't know	99	10	23	21	23	21	35	9	4	9	4	13	2	12	1	4	6
	36%	24%	48%	28%	45%	36%	43%	25%	21%	32%	40%	36%	18%	46%	25%	50%	38%
			AC		Ac		b										
Nets																	
1-3	51	12	6	12	7	14	9	10	7	9	2	5	2	2	1	1	3
	19%	29%	13%	16%	14%	24%	11%	28%	37%	32%	20%	14%	18%	8%	25%	13%	19%
		bd						A									
4-5	29	4	5	11	4	5	4	6	4	2	2	5	2	3	1	-	-
	11%	10%	10%	15%	8%	9%	5%	17%	21%	7%	20%	14%	18%	12%	25%	-	-
								A			a						
6 or more	49	6	10	21	5	7	13	6	2	4	1	7	4	6	1	1	4
	18%	14%	21%	28%	10%	12%	16%	17%	11%	14%	10%	19%	36%	23%	25%	13%	25%
				aDE													
Any	129	22	21	44	16	26	26	22	13	15	5	17	8	11	3	2	7
	47%	52%	44%	59%	31%	45%	32%	61%	68%	54%	50%	47%	73%	42%	75%	25%	44%
		D		D			A										
Median	3	2	4	5	1	2	2	3	3	3	4	4	5	5	4	1	3
Mean Score	7.5	4.2	7.3	8.5	5.9	10.5	11.1	4.5	4.8	4.1	3.5	9.0	8.2	6.7	14.0	11.5	6.1
			a														

Columns Tested: A,B,C,D,E - A,B,C,D,E,F,G,H,I,J,K

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q3 In your experience, in which sector, if any, do you think businesses have the worst track record when it comes to paying their bills on time?

Base: All who work on corporate insolvency

	Type of work			Insolvency appointment taker		Number of insolvency appointment takers				Number of employees					
	Personal and corporate	Corporate	Personal	Yes	No	None	5 or fewer	6 to 24	25 or more	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	
Significance Level: 90%	a	b	*c	a	b	*a	b	c	d	*a	*b	c	d	e	
Significance Level: 95%	A	B	*C	A	B	*A	B	C	D	*A	*B	C	D	E	
Total	275	197	78	-	193	81	29	127	45	74	27	26	47	67	106
	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Construction	162	127	35	-	132	29	9	89	27	37	17	22	31	36	55
	59%	64%	45%	-	68%	36%	31%	70%	60%	50%	63%	85%	66%	54%	52%
		B			B			D							
Wholesale and retail	15	9	6	-	4	11	4	3	3	5	-	-	-	5	10
	5%	5%	8%	-	2%	14%	14%	2%	7%	7%	-	-	-	7%	9%
					A									c	C
Manufacturing	8	5	3	-	5	3	-	6	-	2	1	-	1	4	2
	3%	3%	4%	-	3%	4%	-	5%	-	3%	4%	-	2%	6%	2%
Government and the public sector	8	3	5	-	5	3	2	2	-	4	1	1	-	1	5
	3%	2%	6%	-	3%	4%	7%	2%	-	5%	4%	4%	-	1%	5%
			A												
Hotels and restaurants	7	5	2	-	3	4	2	3	-	2	1	-	2	2	2
	3%	3%	3%	-	2%	5%	7%	2%	-	3%	4%	-	4%	3%	2%
Transport and haulage	5	3	2	-	2	3	2	-	1	2	1	1	1	1	1
	2%	2%	3%	-	1%	4%	7%	-	2%	3%	4%	4%	2%	1%	1%
								b		b					
IT companies	3	2	1	-	1	2	1	1	1	-	2	-	-	-	1
	1%	1%	1%	-	1%	2%	3%	1%	2%	-	7%	-	-	-	1%
Banks	3	3	-	-	3	-	-	2	1	-	-	1	1	1	-
	1%	2%	-	-	2%	-	-	2%	2%	-	-	4%	2%	1%	-
Agriculture, hunting, forestry or fishing	2	2	-	-	1	1	1	-	-	1	-	-	-	1	1
	1%	1%	-	-	1%	1%	3%	-	-	1%	-	-	-	1%	1%
Electricity, gas, water utilities companies	1	1	-	-	1	-	-	-	-	1	-	-	-	-	1
	*	1%	-	-	1%	-	-	-	-	1%	-	-	-	-	1%
Real estate and property	1	1	-	-	1	-	-	1	-	-	-	-	-	1	-
	*	1%	-	-	1%	-	-	1%	-	-	-	-	-	1%	-

Columns Tested: A,B,C - A,B - A,B,C,D - A,B,C,D,E

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q3 In your experience, in which sector, if any, do you think businesses have the worst track record when it comes to paying their bills on time?

Base: All who work on corporate insolvency

	Type of work			Insolvency appointment taker		Number of insolvency appointment takers				Number of employees					
	Personal and corporate	Corporate	Personal	Yes	No	None	5 or fewer	6 to 24	25 or more	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	
Total	a	b	*c	a	b	*a	b	c	d	*a	*b	c	d	e	
	A	B	*C	A	B	*A	B	C	D	*A	*B	C	D	E	
Significance Level: 90%															
Significance Level: 95%															
Total	275	197	78	-	193	81	29	127	45	74	27	26	47	67	106
	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	3	3	-	-	2	1	-	1	1	1	-	-	1	1	1
	1%	2%	-	-	1%	1%	-	1%	2%	1%	-	-	2%	1%	1%
Don't know	57	33	24	-	33	24	8	19	11	19	4	1	10	14	27
	21%	17%	31%	-	17%	30%	28%	15%	24%	26%	15%	4%	21%	21%	25%
			A			A				b					

Columns Tested: A,B,C - A,B - A,B,C,D - A,B,C,D,E

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q3 In your experience, in which sector, if any, do you think businesses have the worst track record when it comes to paying their bills on time?

Base: All who work on corporate insolvency

	Number of employees working on insolvency					Region										
	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	London	South East	South West	Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland
Total	a	b	c	d	e	a	b	*c	*d	*e	f	*g	*h	*i	*j	*k
	A	B	C	D	E	A	B	*C	*D	*E	F	*G	*H	*I	*J	*K
Total	275	42	48	75	51	81	36	19	28	10	36	11	26	4	8	16
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Construction	162	23	35	45	27	34	25	12	21	7	21	8	18	3	2	11
	59%	55%	73%	60%	53%	42%	69%	63%	75%	70%	58%	73%	69%	75%	25%	69%
			aDe				A									
Wholesale and retail	15	2	2	4	3	7	1	1	1	-	2	1	2	-	-	-
	5%	5%	4%	5%	6%	9%	3%	5%	4%	-	6%	9%	8%	-	-	-
Manufacturing	8	1	1	2	3	4	1	-	-	1	1	-	1	-	-	-
	3%	2%	2%	3%	6%	5%	3%	-	-	10%	3%	-	4%	-	-	-
Government and the public sector	8	1	2	1	-	4	-	-	1	-	3	-	-	-	-	-
	3%	2%	4%	1%	-	5%	-	-	4%	-	8%	-	-	-	-	-
					cd						b					
Hotels and restaurants	7	3	-	2	1	2	-	1	-	1	2	-	-	-	-	1
	3%	7%	-	3%	2%	2%	-	5%	-	10%	6%	-	-	-	-	6%
		b														
Transport and haulage	5	1	2	-	1	1	1	-	1	-	-	-	1	-	1	-
	2%	2%	4%	-	2%	1%	3%	-	4%	-	-	-	4%	-	13%	-
			c													
IT companies	3	2	-	1	-	2	1	-	-	-	-	-	-	-	-	-
	1%	5%	-	1%	-	2%	3%	-	-	-	-	-	-	-	-	-
		e														
Banks	3	-	1	1	-	-	1	-	-	-	1	-	-	-	-	1
	1%	-	2%	1%	2%	-	3%	-	-	-	3%	-	-	-	-	6%
Agriculture, hunting, forestry or fishing	2	-	-	1	1	-	-	-	1	-	-	-	1	-	-	-
	1%	-	-	1%	2%	-	-	-	4%	-	-	-	4%	-	-	-
Electricity, gas, water utilities companies	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-
	*	-	-	-	2%	1%	-	-	-	-	-	-	-	-	-	-
Real estate and property	1	-	-	1	-	-	-	-	-	-	-	-	-	-	1	-
	*	-	-	1%	-	-	-	-	-	-	-	-	-	-	13%	-

Columns Tested: A,B,C,D,E - A,B,C,D,E,F,G,H,I,J,K

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q3 In your experience, in which sector, if any, do you think businesses have the worst track record when it comes to paying their bills on time?

Base: All who work on corporate insolvency

	Number of employees working on insolvency					Region											
	Total	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	London	South East	South West	Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland
Significance Level: 90%		a	b	c	d	e	a	b	*c	*d	*e	f	*g	*h	*i	*j	*k
Significance Level: 95%		A	B	C	D	E	A	B	*C	*D	*E	F	*G	*H	*I	*J	*K
Total	275	42	48	75	51	58	81	36	19	28	10	36	11	26	4	8	16
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	3	-	1	-	2	-	-	-	-	1	-	-	-	1	-	1	-
	1%	-	2%	-	4%	-	-	-	4%	-	-	-	4%	-	13%	-	
Don't know	57	9	4	17	12	14	26	6	5	2	1	6	2	2	1	3	3
	21%	21%	8%	23%	24%	24%	32%	17%	26%	7%	10%	17%	18%	8%	25%	38%	19%
		b		B	B	B	bf										

Columns Tested: A,B,C,D,E - A,B,C,D,E - A,B,C,D,E,F,G,H,I,J,K

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q4 Roughly what proportion of corporate insolvency cases, if any, have you seen in the last twelve months where a primary or major factor in causing the insolvency has been the failure of another business, the so called 'domino effect'?

Base: All who work on corporate insolvency

	Total	Type of work			Insolvency appointment taker		Number of insolvency appointment takers				Number of employees					
		Personal and corporate	Corporate	Personal	Yes	No	None	5 or fewer	6 to 24	25 or more	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	
		a	b	*c	a	b	*a	b	c	d	*a	*b	c	d	e	
		A	B	*C	A	B	*A	B	C	D	*A	*B	C	D	E	
Significance Level: 90%																
Significance Level: 95%																
Total	275	197	78	-	193	81	29	127	45	74	27	26	47	67	106	
	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
0%	(0.0)	38	25	13	-	30	8	1	14	6	17	6	3	3	8	18
		14%	13%	17%	-	16%	10%	3%	11%	13%	23%	22%	12%	6%	12%	17%
											B				c	
1-5%	(3.0)	35	27	8	-	28	7	1	19	9	6	4	4	5	11	11
		13%	14%	10%	-	15%	9%	3%	15%	20%	8%	15%	15%	11%	16%	10%
										d						
6-10%	(8.0)	57	41	16	-	48	9	2	33	12	10	7	5	12	14	18
		21%	21%	21%	-	25%	11%	7%	26%	27%	14%	26%	19%	26%	21%	17%
						B			D	d						
11-15%	(13.0)	15	14	1	-	12	3	1	9	1	4	1	3	4	2	5
		5%	7%	1%	-	6%	4%	3%	7%	2%	5%	4%	12%	9%	3%	5%
			b													
16-20%	(18.0)	23	14	9	-	16	7	3	10	7	3	3	-	6	6	8
		8%	7%	12%	-	8%	9%	10%	8%	16%	4%	11%	-	13%	9%	8%
										D						
21-25%	(23.0)	23	23	-	-	17	5	3	9	3	8	1	4	5	3	10
		8%	12%	-	-	9%	6%	10%	7%	7%	11%	4%	15%	11%	4%	9%
			B													
26-30%	(28.0)	11	7	4	-	9	2	2	5	1	3	2	1	1	4	3
		4%	4%	5%	-	5%	2%	7%	4%	2%	4%	7%	4%	2%	6%	3%
31-35%	(33.0)	14	10	4	-	11	3	1	9	-	4	2	2	3	4	3
		5%	5%	5%	-	6%	4%	3%	7%	-	5%	7%	8%	6%	6%	3%
									c							
36-40%	(38.0)	10	7	3	-	7	3	3	4	-	3	-	1	-	5	4
		4%	4%	4%	-	4%	4%	10%	3%	-	4%	-	4%	-	7%	4%
														c		

Columns Tested: A,B,C - A,B - A,B,C,D - A,B,C,D,E

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q4 Roughly what proportion of corporate insolvency cases, if any, have you seen in the last twelve months where a primary or major factor in causing the insolvency has been the failure of another business, the so called 'domino effect'?

Base: All who work on corporate insolvency

	Total	Type of work			Insolvency appointment taker		Number of insolvency appointment takers				Number of employees				
		Personal and corporate	Corporate	Personal	Yes	No	None	5 or fewer	6 to 24	25 or more	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more
		a	b	*c	a	b	*a	b	c	d	*a	*b	c	d	e
Significance Level: 90%		A	B	*C	A	B	*A	B	C	D	*A	*B	C	D	E
Significance Level: 95%															
Total	275	197	78	-	193	81	29	127	45	74	27	26	47	67	106
	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
41-45%	(43.0)	1	1	-	-	1	-	-	1	-	-	-	-	-	1
	*	1%	-	-	-	1%	-	-	2%	-	-	-	-	-	1%
									b						
46-50%	(48.0)	10	7	3	-	2	8	4	2	2	2	-	-	3	1
	4%	4%	4%	-	1%	10%	A	14%	2%	4%	3%	-	-	6%	1%
51-55%	(53.0)	3	2	1	-	1	2	-	1	-	2	-	1	-	2
	1%	1%	1%	-	1%	2%		-	1%	-	3%	-	4%	-	2%
56-60%	(58.0)	1	-	1	-	-	1	-	-	-	1	-	-	-	1
	*	-	1%	-	-	1%		-	-	-	1%	-	-	-	1%
61-65%	(63.0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66-70%	(68.0)	2	2	-	-	1	1	1	1	-	-	-	-	2	-
	1%	1%	-	-	1%	1%		3%	1%	-	-	-	-	3%	-
														e	
71-75%	(73.0)	2	1	1	-	-	2	1	-	1	-	1	-	-	1
	1%	1%	1%	-	-	2%	A	3%	-	2%	-	4%	-	-	1%
76-80%	(78.0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
81-85%	(83.0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
86-90%	(88.0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
91-95%	(93.0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Columns Tested: A,B,C - A,B - A,B,C,D - A,B,C,D,E

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q4 Roughly what proportion of corporate insolvency cases, if any, have you seen in the last twelve months where a primary or major factor in causing the insolvency has been the failure of another business, the so called 'domino effect'?

Base: All who work on corporate insolvency

	Type of work			Insolvency appointment taker		Number of insolvency appointment takers				Number of employees					
	Personal and corporate	Corporate	Personal	Yes	No	None	5 or fewer	6 to 24	25 or more	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	
Total	a	b	*c	a	b	*a	b	c	d	*a	*b	c	d	e	
	A	B	*C	A	B	*A	B	C	D	*A	*B	C	D	E	
Significance Level: 90%															
Significance Level: 95%															
Total	275	197	78	-	193	81	29	127	45	74	27	26	47	67	106
	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
96-100%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(98.0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	30	16	14	-	11	19	6	11	2	11	-	2	5	7	15
	11%	8%	18%	-	6%	23%	21%	9%	4%	15%	-	8%	11%	10%	14%
			A		A				c						

Columns Tested: A,B,C - A,B - A,B,C,D - A,B,C,D,E

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q4 Roughly what proportion of corporate insolvency cases, if any, have you seen in the last twelve months where a primary or major factor in causing the insolvency has been the failure of another business, the so called 'domino effect'?

Base: All who work on corporate insolvency

	Type of work			Insolvency appointment taker		Number of insolvency appointment takers				Number of employees					
	Personal and corporate	Corporate	Personal	Yes	No	None	5 or fewer	6 to 24	25 or more	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	
Total	a	b	*c	a	b	*a	b	c	d	*a	*b	c	d	e	
	A	B	*C	A	B	*A	B	C	D	*A	*B	C	D	E	
Significance Level: 90%															
Significance Level: 95%															
Total	275	197	78	-	193	81	29	127	45	74	27	26	47	67	106
	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Nets															
0%	38	25	13	-	30	8	1	14	6	17	6	3	3	8	18
	14%	13%	17%	-	16%	10%	3%	11%	13%	23%	22%	12%	6%	12%	17%
										B					c
1-25%	153	119	34	-	121	31	10	80	32	31	16	16	32	36	52
	56%	60%	44%	-	63%	38%	34%	63%	71%	42%	59%	62%	68%	54%	49%
		B			B			D	D				E		
26-50%	46	32	14	-	29	17	10	20	4	12	4	4	7	14	17
	17%	16%	18%	-	15%	21%	34%	16%	9%	16%	15%	15%	15%	21%	16%
51% or more	8	5	3	-	2	6	2	2	1	3	1	1	-	2	4
	3%	3%	4%	-	1%	7%	7%	2%	2%	4%	4%	4%	-	3%	4%
						A									
Mean Score	15.8	15.8	15.8	-	13.2	23.3	30.0	14.1	13.3	15.5	13.1	15.3	15.6	16.1	16.7
						A									

Columns Tested: A,B,C - A,B - A,B,C,D - A,B,C,D,E

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q4 Roughly what proportion of corporate insolvency cases, if any, have you seen in the last twelve months where a primary or major factor in causing the insolvency has been the failure of another business, the so called 'domino effect'?

Base: All who work on corporate insolvency

	Total	Number of employees working on insolvency					Region											
		4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	London	South East	South West	Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	
		a	b	c	d	e	a	b	*c	*d	*e	f	*g	*h	*i	*j	*k	
Significance Level: 90%		A	B	C	D	E	A	B	*C	*D	*E	F	*G	*H	*I	*J	*K	
Significance Level: 95%																		
Total	275	42	48	75	51	58	81	36	19	28	10	36	11	26	4	8	16	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
0%	(0.0)	38	7	6	7	6	12	8	6	4	2	1	5	3	2	-	3	4
		14%	17%	13%	9%	12%	21%	10%	17%	21%	7%	10%	14%	27%	8%	-	38%	25%
						c												
1-5%	(3.0)	35	4	8	9	9	5	9	5	3	5	2	4	-	3	1	1	2
		13%	10%	17%	12%	18%	9%	11%	14%	16%	18%	20%	11%	-	12%	25%	13%	13%
6-10%	(8.0)	57	9	8	20	11	9	15	6	1	8	4	11	5	4	2	-	1
		21%	21%	17%	27%	22%	16%	19%	17%	5%	29%	40%	31%	45%	15%	50%	-	6%
11-15%	(13.0)	15	1	5	6	2	1	4	3	-	2	1	1	1	2	-	-	1
		5%	2%	10%	8%	4%	2%	5%	8%	-	7%	10%	3%	9%	8%	-	-	6%
					e													
16-20%	(18.0)	23	5	2	7	5	4	11	3	4	1	-	2	-	2	-	-	-
		8%	12%	4%	9%	10%	7%	14%	8%	21%	4%	-	6%	-	8%	-	-	-
21-25%	(23.0)	23	2	7	5	3	6	4	6	2	2	1	2	-	4	-	1	1
		8%	5%	15%	7%	6%	10%	5%	17%	11%	7%	10%	6%	-	15%	-	13%	6%
									A									
26-30%	(28.0)	11	3	3	1	2	2	2	-	-	3	-	3	-	1	-	2	-
		4%	7%	6%	1%	4%	3%	2%	-	-	11%	-	8%	-	4%	-	25%	-
													b					
31-35%	(33.0)	14	3	2	5	1	3	4	2	1	3	-	1	1	1	-	-	1
		5%	7%	4%	7%	2%	5%	5%	6%	5%	11%	-	3%	9%	4%	-	-	6%
36-40%	(38.0)	10	2	2	1	2	3	5	1	1	-	-	1	-	1	-	-	1
		4%	5%	4%	1%	4%	5%	6%	3%	5%	-	-	3%	-	4%	-	-	6%
41-45%	(43.0)	1	-	-	1	-	-	-	1	-	-	-	-	-	-	-	-	-
		*	-	-	1%	-	-	-	3%	-	-	-	-	-	-	-	-	-
46-50%	(48.0)	10	1	1	4	3	1	3	2	-	-	-	1	-	2	-	1	1
		4%	2%	2%	5%	6%	2%	4%	6%	-	-	-	3%	-	8%	-	13%	6%

Columns Tested: A,B,C,D,E - A,B,C,D,E,F,G,H,I,J,K

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q4 Roughly what proportion of corporate insolvency cases, if any, have you seen in the last twelve months where a primary or major factor in causing the insolvency has been the failure of another business, the so called 'domino effect'?

Base: All who work on corporate insolvency

	Number of employees working on insolvency					Region											
	Total	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	London	South East	South West	Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland
		a	b	c	d	e	a	b	*c	*d	*e	f	*g	*h	*i	*j	*k
Significance Level: 90%		A	B	C	D	E	A	B	*C	*D	*E	F	*G	*H	*I	*J	*K
Significance Level: 95%																	
Total	275 100%	42 100%	48 100%	75 100%	51 100%	58 100%	81 100%	36 100%	19 100%	28 100%	10 100%	36 100%	11 100%	26 100%	4 100%	8 100%	16 100%
51-55% (53.0)	3 1%	- -	1 2%	- -	1 2%	1 2%	- -	1 3%	- -	- -	1 10%	- -	1 9%	- -	- -	- -	- -
56-60% (58.0)	1 *	- -	- -	- -	- -	1 2%	1 1%	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
61-65% (63.0)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
66-70% (68.0)	2 1%	1 2%	- -	1 1%	- -	- -	- -	- -	- -	- -	1 3%	- -	- -	- -	- -	- -	1 6%
71-75% (73.0)	2 1%	1 2%	- -	- -	1 2%	- -	1 1%	- -	1 5%	- -	- -	- -	- -	- -	- -	- -	- -
76-80% (78.0)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
81-85% (83.0)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
86-90% (88.0)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
91-95% (93.0)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
96-100% (98.0)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Don't know	30 11%	3 7%	3 6%	8 11%	5 10%	10 17%	14 17%	- -	2 11%	2 7%	- -	4 11%	- -	4 15%	1 25%	- -	3 19%
						b	B					B					

Columns Tested: A,B,C,D,E - A,B,C,D,E,F,G,H,I,J,K

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q4 Roughly what proportion of corporate insolvency cases, if any, have you seen in the last twelve months where a primary or major factor in causing the insolvency has been the failure of another business, the so called 'domino effect'?

Base: All who work on corporate insolvency

	Number of employees working on insolvency					Region											
	Total	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	London	South East	South West	Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland
Significance Level: 90%		a	b	c	d	e	a	b	*c	*d	*e	f	*g	*h	*i	*j	*k
Significance Level: 95%		A	B	C	D	E	A	B	*C	*D	*E	F	*G	*H	*I	*J	*K
Total	275 100%	42 100%	48 100%	75 100%	51 100%	58 100%	81 100%	36 100%	19 100%	28 100%	10 100%	36 100%	11 100%	26 100%	4 100%	8 100%	16 100%
Nets																	
0%	38 14%	7 17%	6 13%	7 9%	6 12%	12 21%	8 10%	6 17%	4 21%	2 7%	1 10%	5 14%	3 27%	2 8%	- -	3 38%	4 25%
1-25%	153 56%	21 50%	30 63%	47 63%	30 59%	25 43%	43 53%	23 64%	10 53%	18 64%	8 80%	20 56%	6 55%	15 58%	3 75%	2 25%	5 31%
26-50%	46 17%	9 21%	8 17%	12 16%	8 16%	9 16%	14 17%	6 17%	2 11%	6 21%	- -	6 17%	1 9%	5 19%	- -	3 38%	3 19%
51% or more	8 3%	2 5%	1 2%	1 1%	2 4%	2 3%	2 2%	1 3%	1 5%	- -	1 10%	1 3%	1 9%	- -	- -	- -	1 6%
Mean Score	15.8	17.5	15.0	15.5	16.0	15.4	17.0	16.4	16.4	13.5	12.7	14.6	12.6	17.7	6.3	16.3	18.2

Columns Tested: A,B,C,D,E - A,B,C,D,E,F,G,H,I,J,K

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q5 In the next twelve months, do you expect the number of personal insolvencies to:

Base: All who work on personal insolvency

	Type of work			Insolvency appointment taker		Number of insolvency appointment takers				Number of employees					
	Personal and corporate	Corporate	Personal	Yes	No	None	5 or fewer	6 to 24	25 or more	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	
Significance Level: 90%	a	*b	*c	a	b	*a	b	c	d	*a	*b	c	d	e	
Significance Level: 95%	A	*B	*C	A	B	*A	B	C	D	*A	*B	C	D	E	
Total	215	197	-	18	163	51	23	124	31	37	25	24	44	57	63
	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Increase	82	74	-	8	58	23	13	52	10	7	14	10	16	27	14
	38%	38%	-	44%	36%	45%	57%	42%	32%	19%	56%	42%	36%	47%	22%
								D					E		
Stay the same	97	92	-	5	80	17	5	55	17	20	6	12	22	22	35
	45%	47%	-	28%	49%	33%	22%	44%	55%	54%	24%	50%	50%	39%	56%
					B									d	
Decrease	30	25	-	5	20	10	4	14	4	8	4	2	5	7	12
	14%	13%	-	28%	12%	20%	17%	11%	13%	22%	16%	8%	11%	12%	19%
Don't know	6	6	-	-	5	1	1	3	-	2	1	-	1	1	2
	3%	3%	-	-	3%	2%	4%	2%	-	5%	4%	-	2%	2%	3%

Columns Tested: A,B,C - A,B - A,B,C,D - A,B,C,D,E

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q5 In the next twelve months, do you expect the number of personal insolvencies to:

Base: All who work on personal insolvency

	Number of employees working on insolvency					Region											
	Total	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	London	South East	South West	Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland
Significance Level: 90%		a	b	c	d	*e	a	b	*c	*d	*e	f	*g	*h	*i	*j	*k
Significance Level: 95%		A	B	C	D	*E	A	B	*C	*D	*E	F	*G	*H	*I	*J	*K
Total	215	39	47	67	39	22	44	35	20	24	9	33	8	20	2	8	12
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Increase	82	19	22	23	14	4	13	13	9	13	2	10	2	9	1	6	4
	38%	49%	47%	34%	36%	18%	30%	37%	45%	54%	22%	30%	25%	45%	50%	75%	33%
Stay the same	97	13	18	35	19	12	23	19	7	6	7	16	6	9	-	1	3
	45%	33%	38%	52%	49%	55%	52%	54%	35%	25%	78%	48%	75%	45%	-	13%	25%
				a													
Decrease	30	5	7	7	6	5	6	3	4	3	-	6	-	2	1	1	4
	14%	13%	15%	10%	15%	23%	14%	9%	20%	13%	-	18%	-	10%	50%	13%	33%
Don't know	6	2	-	2	-	1	2	-	-	2	-	1	-	-	-	-	1
	3%	5%	-	3%	-	5%	5%	-	-	8%	-	3%	-	-	-	-	8%

Columns Tested: A,B,C,D,E - A,B,C,D,E,F,G,H,I,J,K

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q6 Which of the following statements, if any, apply to you?

Over the last six months I have:

Base: All who work on personal insolvency

	Type of work			Insolvency appointment taker		Number of insolvency appointment takers				Number of employees					
	Total	Personal and corporate	Corporate	Personal	Yes	No	None	5 or fewer	6 to 24	25 or more	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more
Significance Level: 90%		a	*b	*c	a	b	*a	b	c	d	*a	*b	c	d	e
Significance Level: 95%		A	*B	*C	A	B	*A	B	C	D	*A	*B	C	D	E
Total	215	197	-	18	163	51	23	124	31	37	25	24	44	57	63
	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Seen a debtor go into bankruptcy because they were refused an IVA	99	90	-	9	76	22	11	54	15	19	10	14	20	25	29
	46%	46%	-	50%	47%	43%	48%	44%	48%	51%	40%	58%	45%	44%	46%
Seen instances of cases where a debtor has been in a Debt Management Plan (DMP) when a formal debt solution would have been more appropriate from the start	96	86	-	10	77	19	6	66	14	10	11	12	24	26	23
	45%	44%	-	56%	47%	37%	26%	53%	45%	27%	44%	50%	55%	46%	37%
Noticed an increase in the number of debtors whose debts include a payday loan	42	28	-	14	31	10	3	27	4	8	7	4	9	11	11
	20%	14%	-	78%	19%	20%	13%	22%	13%	22%	28%	17%	20%	19%	17%
Have seen a DMP fail because the amount of debt the debtor was in was too high to make a DMP a feasible option	42	36	-	6	35	7	2	30	5	5	4	5	9	17	7
	20%	18%	-	33%	21%	14%	9%	24%	16%	14%	16%	21%	20%	30%	11%
Have seen a DMP fail because the repayment timescale was too unrealistic from the start	33	28	-	5	24	9	3	24	3	3	5	4	7	12	5
	15%	14%	-	28%	15%	18%	13%	19%	10%	8%	20%	17%	16%	21%	8%
Have seen a DMP fail because the monthly payments were simply unaffordable from the start	31	28	-	3	24	6	3	25	1	2	5	6	7	9	4
	14%	14%	-	17%	15%	12%	13%	20%	3%	5%	20%	25%	16%	16%	6%
Seen a debtor go into a DMP because they were refused an individual voluntary arrangement (IVA)	28	24	-	4	23	4	1	21	3	3	4	4	10	5	4
	13%	12%	-	22%	14%	8%	4%	17%	10%	8%	16%	17%	23%	9%	6%
Not stated	55	54	-	1	41	14	8	29	5	13	8	5	8	15	18
	26%	27%	-	6%	25%	27%	35%	23%	16%	35%	32%	21%	18%	26%	29%

Columns Tested: A,B,C - A,B - A,B,C,D - A,B,C,D,E

Prepared by ComRes
Fieldwork: 9th December 2013 - 17th January 2014

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q6 Which of the following statements, if any, apply to you?

Over the last six months I have:

Base: All who work on personal insolvency

	Number of employees working on insolvency					Region											
	Total	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	London	South East	South West	Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland
	a	b	c	d	*e	a	b	*c	*d	*e	f	*g	*h	*i	*j	*k	
	A	B	C	D	*E	A	B	*C	*D	*E	F	*G	*H	*I	*J	*K	
Total	215	39	47	67	39	22	44	35	20	24	9	33	8	20	2	8	12
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Seen a debtor go into bankruptcy because they were refused an IVA	99	16	28	26	16	13	16	23	10	16	3	10	3	10	2	5	1
	46%	41%	60%	39%	41%	59%	36%	66%	50%	67%	33%	30%	38%	50%	100%	63%	8%
			aCd					AF									
Seen instances of cases where a debtor has been in a Debt Management Plan (DMP) when a formal debt solution would have been more appropriate from the start	96	17	24	33	14	8	13	20	8	10	2	19	3	9	2	3	7
	45%	44%	51%	49%	36%	36%	30%	57%	40%	42%	22%	58%	38%	45%	100%	38%	58%
								A				A					
Noticed an increase in the number of debtors whose debts include a payday loan	42	7	6	13	10	6	6	3	4	4	1	13	-	3	1	-	7
	20%	18%	13%	19%	26%	27%	14%	9%	20%	17%	11%	39%	-	15%	50%	-	58%
												AB					
Have seen a DMP fail because the amount of debt the debtor was in was too high to make a DMP a feasible option	42	7	10	16	6	3	1	7	4	4	1	10	3	6	1	1	4
	20%	18%	21%	24%	15%	14%	2%	20%	20%	17%	11%	30%	38%	30%	50%	13%	33%
								A				A					
Have seen a DMP fail because the repayment timescale was too unrealistic from the start	33	8	8	10	4	3	3	8	3	4	-	5	3	3	1	-	3
	15%	21%	17%	15%	10%	14%	7%	23%	15%	17%	-	15%	38%	15%	50%	-	25%
								A									
Have seen a DMP fail because the monthly payments were simply unaffordable from the start	31	8	10	8	3	2	2	5	3	4	-	6	3	3	-	2	3
	14%	21%	21%	12%	8%	9%	5%	14%	15%	17%	-	18%	38%	15%	-	25%	25%
			d									a					
Seen a debtor go into a DMP because they were refused an individual voluntary arrangement (IVA)	28	5	4	12	5	2	4	4	2	5	-	4	1	6	1	-	1
	13%	13%	9%	18%	13%	9%	9%	11%	10%	21%	-	12%	13%	30%	50%	-	8%
Not stated	55	13	7	19	9	6	20	3	4	4	4	6	3	5	-	1	5
	26%	33%	15%	28%	23%	27%	45%	9%	20%	17%	44%	18%	38%	25%	-	13%	42%
		B		b			BF										

Columns Tested: A,B,C,D,E - A,B,C,D,E,F,G,H,I,J,K

Prepared by ComRes

Fieldwork: 9th December 2013 - 17th January 2014

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q7 Over the last twelve months, how frequently or infrequently, if at all, have you seen debtors unable to go bankrupt because they could not afford the debtor's petition, even though bankruptcy would have been an appropriate option?

Base: All who work on personal insolvency

	Total	Type of work			Insolvency appointment taker		Number of insolvency appointment takers				Number of employees				
		Personal and corporate	Corporate	Personal	Yes	No	None	5 or fewer	6 to 24	25 or more	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more
		a	*b	*c	a	b	*a	b	c	d	*a	*b	c	d	e
		A	*B	*C	A	B	*A	B	C	D	*A	*B	C	D	E
Significance Level: 90%															
Significance Level: 95%															
Total	215	197	-	18	163	51	23	124	31	37	25	24	44	57	63
	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Every time	(1.0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Very frequently	(0.8)	15	13	-	12	3	2	12	1	-	2	1	2	7	3
		7%	7%	-	7%	6%	9%	10%	3%	-	8%	4%	5%	12%	5%
								d							
Fairly frequently	(0.6)	45	42	-	32	13	6	26	8	5	5	4	10	15	10
		21%	21%	-	20%	25%	26%	21%	26%	14%	20%	17%	23%	26%	16%
Fairly infrequently	(0.4)	48	44	-	38	9	5	30	5	8	8	10	13	8	9
		22%	22%	-	23%	18%	22%	24%	16%	22%	32%	42%	30%	14%	14%
													de		
Very infrequently	(0.2)	42	38	-	31	11	3	20	7	12	2	3	5	13	19
		20%	19%	-	19%	22%	13%	16%	23%	32%	8%	13%	11%	23%	30%
										B				C	
Never	(0.0)	65	60	-	50	15	7	36	10	12	8	6	14	14	22
		30%	30%	-	31%	29%	30%	29%	32%	32%	32%	25%	32%	25%	35%
Mean Score		.3	.3	-	.3	.3	.3	.3	.3	.2	.3	.3	.3	.4	.3
														E	

Columns Tested: A,B,C - A,B - A,B,C,D - A,B,C,D,E

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q7 Over the last twelve months, how frequently or infrequently, if at all, have you seen debtors unable to go bankrupt because they could not afford the debtor's petition, even though bankruptcy would have been an appropriate option?

Base: All who work on personal insolvency

	Total	Number of employees working on insolvency					Region											
		4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	London	South East	South West	Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	
Significance Level: 90%		a	b	c	d	*e	a	b	*c	*d	*e	f	*g	*h	*i	*j	*k	
Significance Level: 95%		A	B	C	D	*E	A	B	*C	*D	*E	F	*G	*H	*I	*J	*K	
Total	215 100%	39 100%	47 100%	67 100%	39 100%	22 100%	44 100%	35 100%	20 100%	24 100%	9 100%	33 100%	8 100%	20 100%	2 100%	8 100%	12 100%	
Every time	(1.0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Very frequently	(0.8)	15 7%	4 10%	2 4%	5 7%	3 8%	1 5%	1 2%	1 3%	1 5%	2 8%	-	6 18%	1 13%	2 10%	-	1 8%	
Fairly frequently	(0.6)	45 21%	10 26%	9 19%	15 22%	9 23%	2 9%	2 5%	8 23%	2 10%	6 25%	3 33%	8 24%	4 50%	7 35%	1 50%	2 25%	2 17%
Fairly infrequently	(0.4)	48 22%	9 23%	15 32%	13 19%	8 21%	3 14%	8 18%	9 26%	4 20%	7 29%	3 33%	8 24%	1 13%	4 20%	-	1 13%	3 25%
Very infrequently	(0.2)	42 20%	4 10%	5 11%	17 25%	9 23%	7 32%	12 27%	7 20%	5 25%	5 21%	3 33%	5 15%	1 13%	1 5%	-	2 25%	1 8%
Never	(0.0)	65 30%	12 31%	16 34%	17 25%	10 26%	9 41%	21 48%	10 29%	8 40%	4 17%	-	6 18%	1 13%	6 30%	1 50%	3 38%	5 42%
Mean Score	.3	.3	.3	.3	.3	.2	.2	.3	.2	.4	.4	.4	.5	.4	.3	.3	.3	

Columns Tested: A,B,C,D,E - A,B,C,D,E,F,G,H,I,J,K

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q8 In instances where debtors are unable to go bankrupt because they could not afford the debtor's petition, what tends to be the next step for the debtor?

Base: All who say they have seen debtors unable to go bankrupt because they could not afford the debtor's petition, and who answered this question

	Type of work			Insolvency appointment taker		Number of insolvency appointment takers				Number of employees					
	Personal and corporate	Corporate	Personal	Yes	No	None	5 or fewer	6 to 24	25 or more	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	
Significance Level: 90%	a	*b	*c	a	b	*a	b	*c	*d	*a	*b	*c	d	e	
Significance Level: 95%	A	*B	*C	A	B	*A	B	*C	*D	*A	*B	*C	D	E	
Total	133	122	-	11	102	30	14	80	18	21	16	17	29	38	32
	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
The individual does not address their debts	78	76	-	2	59	18	9	49	10	10	12	12	16	18	19
	59%	62%	-	18%	58%	60%	64%	61%	56%	48%	75%	71%	55%	47%	59%
IVA	8	4	-	4	5	3	1	6	-	1	3	1	1	2	1
	6%	3%	-	36%	5%	10%	7%	8%	-	5%	19%	6%	3%	5%	3%
Other informal arrangements with creditors (not a DMP)	7	7	-	-	5	2	-	3	1	3	-	-	1	4	2
	5%	6%	-	-	5%	7%	-	4%	6%	14%	-	-	3%	11%	6%
DMP	4	3	-	1	4	-	-	3	1	-	-	-	2	2	-
	3%	2%	-	9%	4%	-	-	4%	6%	-	-	-	7%	5%	-
Debt Relief Order (DRO)	3	3	-	-	2	1	1	2	-	-	1	-	1	-	1
	2%	2%	-	-	2%	3%	7%	3%	-	-	6%	-	3%	-	3%
Other	14	13	-	1	12	2	1	9	2	2	-	2	3	6	3
	11%	11%	-	9%	12%	7%	7%	11%	11%	10%	-	12%	10%	16%	9%
Don't know	19	16	-	3	15	4	2	8	4	5	-	2	5	6	6
	14%	13%	-	27%	15%	13%	14%	10%	22%	24%	-	12%	17%	16%	19%

Columns Tested: A,B,C - A,B - A,B,C,D - A,B,C,D,E

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q8 In instances where debtors are unable to go bankrupt because they could not afford the debtor's petition, what tends to be the next step for the debtor?

Base: All who say they have seen debtors unable to go bankrupt because they could not afford the debtor's petition, and who answered this question

	Number of employees working on insolvency					Region											
	Total	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	London	South East	South West	Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland
Significance Level: 90%		*a	b	c	*d	*e	*a	*b	*c	*d	*e	*f	*g	*h	*i	*j	*k
Significance Level: 95%		*A	B	C	*D	*E	*A	*B	*C	*D	*E	*F	*G	*H	*I	*J	*K
Total	133	24	30	43	27	9	18	23	8	19	9	24	6	13	1	5	7
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
The individual does not address their debts	78	19	18	24	12	5	10	13	4	12	5	13	5	7	1	4	4
	59%	79%	60%	56%	44%	56%	56%	57%	50%	63%	56%	54%	83%	54%	100%	80%	57%
IVA	8	3	1	1	3	-	1	-	-	2	-	4	-	1	-	-	-
	6%	13%	3%	2%	11%	-	6%	-	-	11%	-	17%	-	8%	-	-	-
Other informal arrangements with creditors (not a DMP)	7	-	2	2	2	1	3	2	1	-	1	-	-	-	-	-	-
	5%	-	7%	5%	7%	11%	17%	9%	13%	-	11%	-	-	-	-	-	-
DMP	4	-	1	1	2	-	1	-	-	-	2	-	-	-	-	-	1
	3%	-	3%	2%	7%	-	6%	-	-	-	8%	-	-	-	-	-	14%
Debt Relief Order (DRO)	3	1	-	2	-	-	1	1	-	1	-	-	-	-	-	-	-
	2%	4%	-	5%	-	-	6%	4%	-	5%	-	-	-	-	-	-	-
Other	14	1	4	4	5	-	1	2	2	3	1	3	1	1	-	-	-
	11%	4%	13%	9%	19%	-	6%	9%	25%	16%	11%	13%	17%	8%	-	-	-
Don't know	19	-	4	9	3	3	1	5	1	1	2	2	-	4	-	1	2
	14%	-	13%	21%	11%	33%	6%	22%	13%	5%	22%	8%	-	31%	-	20%	29%

Columns Tested: A,B,C,D,E - A,B,C,D,E,F,G,H,I,J,K

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q8 In instances where debtors are unable to go bankrupt because they could not afford the debtor's petition, what tends to be the next step for the debtor?

Base: All who say they have seen debtors unable to go bankrupt because they could not afford the debtor's petition at least fairly infrequently

	Type of work			Insolvency appointment taker		Number of insolvency appointment takers				Number of employees					
	Personal and corporate	Corporate	Personal	Yes	No	None	5 or fewer	6 to 24	25 or more	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	
Significance Level: 90%	a	*b	*c	a	*b	*a	b	*c	*d	*a	*b	*c	d	*e	
Significance Level: 95%	A	*B	*C	A	*B	*A	B	*C	*D	*A	*B	*C	D	*E	
Total	108	99	-	9	82	25	13	68	14	13	15	15	25	30	22
	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
The individual does not address their debts	65	64	-	1	49	15	8	43	9	5	11	12	13	15	13
	60%	65%	-	11%	60%	60%	62%	63%	64%	38%	73%	80%	52%	50%	59%
IVA	7	4	-	3	4	3	1	5	-	1	3	1	1	1	1
	6%	4%	-	33%	5%	12%	8%	7%	-	8%	20%	7%	4%	3%	5%
Other informal arrangements with creditors (not a DMP)	5	5	-	-	4	1	-	2	1	2	-	-	1	3	1
	5%	5%	-	-	5%	4%	-	3%	7%	15%	-	-	4%	10%	5%
DMP	4	3	-	1	4	-	-	3	1	-	-	-	2	2	-
	4%	3%	-	11%	5%	-	-	4%	7%	-	-	-	8%	7%	-
Debt Relief Order (DRO)	3	3	-	-	2	1	1	2	-	-	1	-	1	-	1
	3%	3%	-	-	2%	4%	8%	3%	-	-	7%	-	4%	-	5%
Other	12	11	-	1	10	2	1	8	1	2	-	2	3	5	2
	11%	11%	-	11%	12%	8%	8%	12%	7%	15%	-	13%	12%	17%	9%
Don't know	12	9	-	3	9	3	2	5	2	3	-	-	4	4	4
	11%	9%	-	33%	11%	12%	15%	7%	14%	23%	-	-	16%	13%	18%

Columns Tested: A,B,C - A,B - A,B,C,D - A,B,C,D,E

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q8 In instances where debtors are unable to go bankrupt because they could not afford the debtor's petition, what tends to be the next step for the debtor?

Base: All who say they have seen debtors unable to go bankrupt because they could not afford the debtor's petition at least fairly infrequently

	Number of employees working on insolvency					Region											
	Total	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	London	South East	South West	Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland
Significance Level: 90%		*a	*b	c	*d	*e	*a	*b	*c	*d	*e	*f	*g	*h	*i	*j	*k
Significance Level: 95%		*A	*B	C	*D	*E	*A	*B	*C	*D	*E	*F	*G	*H	*I	*J	*K
Total	108	23	26	33	20	6	11	18	7	15	6	22	6	13	1	3	6
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
The individual does not address their debts	65	18	17	18	9	3	7	11	4	9	3	13	5	7	1	2	3
	60%	78%	65%	55%	45%	50%	64%	61%	57%	60%	50%	59%	83%	54%	100%	67%	50%
IVA	7	3	1	1	2	-	1	-	-	2	-	3	-	1	-	-	-
	6%	13%	4%	3%	10%	-	9%	-	-	13%	-	14%	-	8%	-	-	-
Other informal arrangements with creditors (not a DMP)	5	-	1	2	2	-	1	2	1	-	1	-	-	-	-	-	-
	5%	-	4%	6%	10%	-	9%	11%	14%	-	17%	-	-	-	-	-	-
DMP	4	-	1	1	2	-	1	-	-	-	2	-	-	-	-	-	1
	4%	-	4%	3%	10%	-	9%	-	-	-	9%	-	-	-	-	-	17%
Debt Relief Order (DRO)	3	1	-	2	-	-	1	1	-	1	-	-	-	-	-	-	-
	3%	4%	-	6%	-	-	9%	6%	-	7%	-	-	-	-	-	-	-
Other	12	1	4	4	3	-	-	2	1	3	1	3	1	1	-	-	-
	11%	4%	15%	12%	15%	-	-	11%	14%	20%	17%	14%	17%	8%	-	-	-
Don't know	12	-	2	5	2	3	-	2	1	-	1	1	-	4	-	1	2
	11%	-	8%	15%	10%	50%	-	11%	14%	-	17%	5%	-	31%	-	33%	33%

Columns Tested: A,B,C,D,E - A,B,C,D,E,F,G,H,I,J,K

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q8 In instances where debtors are unable to go bankrupt because they could not afford the debtor's petition, what tends to be the next step for the debtor?

Base: All who say they have seen debtors unable to go bankrupt because they could not afford the debtor's petition at least fairly frequently

	Type of work			Insolvency appointment taker		Number of insolvency appointment takers				Number of employees					
	Personal and corporate	Corporate	Personal	Yes	No	None	5 or fewer	6 to 24	25 or more	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	
Significance Level: 90%	a	*b	*c	a	*b	*a	b	*c	*d	*a	*b	*c	*d	*e	
Significance Level: 95%	A	*B	*C	A	*B	*A	B	*C	*D	*A	*B	*C	*D	*E	
Total	60	55	-	5	44	16	8	38	9	5	7	5	12	22	13
	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
The individual does not address their debts	35	34	-	1	25	10	5	22	6	2	4	3	5	13	9
	58%	62%	-	20%	57%	63%	63%	58%	67%	40%	57%	60%	42%	59%	69%
IVA	4	2	-	2	3	1	-	4	-	-	2	1	1	-	-
	7%	4%	-	40%	7%	6%	-	11%	-	-	29%	20%	8%	-	-
Debt Relief Order (DRO)	2	2	-	-	2	-	-	2	-	-	1	-	1	-	-
	3%	4%	-	-	5%	-	-	5%	-	-	14%	-	8%	-	-
DMP	2	2	-	-	2	-	-	1	1	-	-	-	-	2	-
	3%	4%	-	-	5%	-	-	3%	11%	-	-	-	-	9%	-
Other informal arrangements with creditors (not a DMP)	2	2	-	-	1	1	-	1	1	-	-	-	-	1	1
	3%	4%	-	-	2%	6%	-	3%	11%	-	-	-	-	5%	8%
Other	7	6	-	1	5	2	1	3	1	2	-	1	1	4	1
	12%	11%	-	20%	11%	13%	13%	8%	11%	40%	-	20%	8%	18%	8%
Don't know	8	7	-	1	6	2	2	5	-	1	-	-	4	2	2
	13%	13%	-	20%	14%	13%	25%	13%	-	20%	-	-	33%	9%	15%

Columns Tested: A,B,C - A,B - A,B,C,D - A,B,C,D,E

WINTER 2013 / 14 MEMBERSHIP SURVEY

Q8 In instances where debtors are unable to go bankrupt because they could not afford the debtor's petition, what tends to be the next step for the debtor?

Base: All who say they have seen debtors unable to go bankrupt because they could not afford the debtor's petition at least fairly frequently

	Number of employees working on insolvency					Region											
	Total	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	London	South East	South West	Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland
Significance Level: 90%		*a	*b	*c	*d	*e	*a	*b	*c	*d	*e	*f	*g	*h	*i	*j	*k
Significance Level: 95%		*A	*B	*C	*D	*E	*A	*B	*C	*D	*E	*F	*G	*H	*I	*J	*K
Total	60	14	11	20	12	3	3	9	3	8	3	14	5	9	1	2	3
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
The individual does not address their debts	35	10	6	11	6	2	3	5	2	5	1	7	5	3	1	1	2
	58%	71%	55%	55%	50%	67%	100%	56%	67%	63%	33%	50%	100%	33%	100%	50%	67%
IVA	4	2	1	1	-	-	-	-	-	1	-	2	-	1	-	-	-
	7%	14%	9%	5%	-	-	-	-	-	13%	-	14%	-	11%	-	-	-
Debt Relief Order (DRO)	2	1	-	1	-	-	-	1	-	1	-	-	-	-	-	-	-
	3%	7%	-	5%	-	-	-	11%	-	13%	-	-	-	-	-	-	-
DMP	2	-	-	-	2	-	-	-	-	-	-	1	-	-	-	-	1
	3%	-	-	-	17%	-	-	-	-	-	-	7%	-	-	-	-	33%
Other informal arrangements with creditors (not a DMP)	2	-	1	1	-	-	-	1	-	-	1	-	-	-	-	-	-
	3%	-	9%	5%	-	-	-	11%	-	-	33%	-	-	-	-	-	-
Other	7	1	1	2	3	-	-	1	1	1	-	3	-	1	-	-	-
	12%	7%	9%	10%	25%	-	-	11%	33%	13%	-	21%	-	11%	-	-	-
Don't know	8	-	2	4	1	1	-	1	-	-	1	1	-	4	-	1	-
	13%	-	18%	20%	8%	33%	-	11%	-	-	33%	7%	-	44%	-	50%	-

Columns Tested: A,B,C,D,E - A,B,C,D,E,F,G,H,I,J,K

WINTER 2013 / 14 MEMBERSHIP SURVEY

Do you work on:

Base: All Respondents

	Type of work			Insolvency appointment taker		Number of insolvency appointment takers				Number of employees					
	Personal and corporate	Corporate	Personal	Yes	No	None	5 or fewer	6 to 24	25 or more	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	
Total	a	b	*c	a	b	a	b	c	d	*a	*b	c	d	e	
	A	B	*C	A	B	A	B	C	D	*A	*B	C	D	E	
Significance Level: 90%															
Significance Level: 95%															
Total	293	197	78	18	207	85	30	136	47	80	29	26	51	71	114
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Both personal and corporate insolvency	197	197	-	-	149	47	22	115	29	31	23	24	40	53	55
	67%	100%	-	-	72%	55%	73%	85%	62%	39%	79%	92%	78%	75%	48%
		B			B		D	CD	D				E	E	
Corporate insolvency only	78	-	78	-	44	34	7	12	16	43	4	2	7	14	51
	27%	-	100%	-	21%	40%	23%	9%	34%	54%	14%	8%	14%	20%	45%
			A		A		B		B	ABC					CD
Personal insolvency only	18	-	-	18	14	4	1	9	2	6	2	-	4	4	8
	6%	-	-	100%	7%	5%	3%	7%	4%	8%	7%	-	8%	6%	7%

Columns Tested: A,B,C - A,B - A,B,C,D - A,B,C,D,E

WINTER 2013 / 14 MEMBERSHIP SURVEY

Do you work on:

Base: All Respondents

	Number of employees working on insolvency					Region											
	Total	4 or fewer	5 to 9	10 to 49	50 to 249	250 or more	London	South East	South West	Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland
Significance Level: 90%		a	b	c	d	e	a	b	*c	d	*e	f	*g	*h	*i	*j	*k
Significance Level: 95%		A	B	C	D	E	A	B	*C	D	*E	F	*G	*H	*I	*J	*K
Total	293 100%	44 100%	50 100%	80 100%	55 100%	63 100%	82 100%	39 100%	21 100%	30 100%	10 100%	43 100%	11 100%	27 100%	4 100%	8 100%	18 100%
Both personal and corporate insolvency	197 67%	37 84%	45 90%	62 78%	35 64%	17 27%	43 52%	32 82%	18 86%	22 73%	9 90%	26 60%	8 73%	19 70%	2 50%	8 100%	10 56%
Corporate insolvency only	78 27%	5 11%	3 6%	13 16%	16 29%	41 65%	38 46%	4 10%	1 5%	6 20%	1 10%	10 23%	3 27%	7 26%	2 50%	-	6 33%
Personal insolvency only	18 6%	2 5%	2 4%	5 6%	4 7%	5 8%	1 1%	3 8%	2 10%	2 7%	-	7 16%	-	1 4%	-	-	2 11%
				b	ABc	ABCD	BDF										
								a				A					

Columns Tested: A,B,C,D,E - A,B,C,D,E,F,G,H,I,J,K