December 2018

Airline Insolvency Report

For the Department for Transport

Ipsos MORI

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Executive summary

Airline insolvency was not something that participants understood in detail. They had heard about it in a range of contexts, including the experiences of friends and family. Although there was little concern that it would happen to them personally, the thought of being stranded made them worried and angry, as well as expecting readymade solutions to be available.

Paying for a replacement flight was perceived to be a necessity if stranded. At the same time, participants said they would feel aggrieved if they had to pay for a flight and were worried about the cost. At this stage, some participants said they would consider using a credit card if they had access to one, which would allow them the extra funds and offer extra protection. There were participants that would not consider buying a new ticket themselves, as they did not see it as their responsibility to ensure they get home if stranded by insolvency.

Solutions were assumed to be in place. And those that took out travel insurance assumed that they would be covered. Yet participants acknowledged that they did not always take out travel insurance, and they were unsure that this would or should be the best protection against airline insolvency. In these situations, participants first port of call was the insolvent airline, as they were seen as most responsible for getting them home. Some participants also saw the UK government as a potential option of last resort, if they were unable to return home.

Understanding of travel insurance. Participants considered travel insurance to be an important part of a trip, but recognised that not all insurance policies would include airline insolvency protection. There was confusion about which insurance packages covered airline insolvency, and whether the travel insurance packages they took out did this.

Credit cards, like insurance packages, were not instinctively thought to cover any potential risks of airline insolvency. Those that booked flights already using their credit card were more confident that they would get their money back in the event of insolvency.

ATOL protection was not spontaneously thought of as the solution to airline insolvency. While more than three quarters (77%) of survey respondents indicated that they were aware of ATOL, the discussion groups suggested that this knowledge was shallow. Knowledge of what it is and how to get it was limited. Once discussed, participants recalled that this was a process that could protect them from being stranded, and that this protection, or something similar, should be extended to all flights.

An appetite for additional protection for airline insolvency became clear once participants understood what it entailed and what they are currently covered for under existing protections. This view came across particularly strongly in the response to the survey, where almost nine in ten (86%) of respondents agreed that ATOL, or something similar, should be extended to cover all individual flights and not just those purchased as part of a package holiday. In particular, there was a large proportion (74%) who felt that the most important element of protection should be to get passengers home if their airline collapses while they are overseas. The provision of additional expenses incurred from not being able to return as originally planned was seen as second most important to the majority (53%).

Willingness to pay. The survey suggests that most passengers (76%) would be willing to pay more on their ticket price for this protection, with 94% of these willing to pay a £1 or more, and 73% willing to pay between £2 and £5. There was also

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a strong preference that this should applied as a flat rate, like ATOL, rather than a variable rate based upon the risk of the airline.

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Methodology

On behalf of the Department for Transport (DfT) and the Airline Insolvency Review, Ipsos MORI ran five face-to-face focus groups, two online focus groups, and carried out a nationally representative online survey of 3669 people across the UK.

The purpose of this research was to inform the writing of DfT's new Aviation Strategy, focusing specifically on opinions and perceptions of delays and compensation, disruptive passengers, passport control and airline insolvency.

This bespoke report collates findings directly related to airline insolvency. This discussion composed approximately 10 minutes of each qualitative focus group (which lasted 90 minutes in their entirety), and 12 out of 51 questions of the quantitative questionnaire. The findings from the full research project are available in a separate summary report.

Face to face focus groups took place in three locations:

- Two groups in London (30th October 2018)
- One group in Birmingham (1st November 2018)
- Two groups in Manchester (6th November 2018)

Participants for these groups were all members of the general public. Travellers were recruited on the frequency with which they fly (frequent and non-frequent flyers) and whether they flew long-haul or short-haul. Within each group there was a mix of both age and gender. Participants were incentivised with a £50 "thank you" payment.

The two online focus groups included only business travellers, recruited from London, Edinburgh, Birmingham and Manchester. These participants were incentivised with a £70 "thank you" payment.

All quotes included in this report are taken from either the face-to-face or online groups, and include a reference to their location.

Quantitative research was conducted via a nationally representative online omnibus survey. Fieldwork was between 2nd and 26th November 2018.

The survey comprised responses from 3669 adults (15+ years of age), though on filtered questions the base sizes can be lower. For questions with low base sizes, results should be treated with appropriate caution. The quantitative data in this report is based on all participants completing the survey who have flown in the last three years, unless otherwise stated.

To ensure the results are nationally representative, they have been weighted by location, age, gender and social class.

Results are subject to statistical tolerances. Indicatively speaking, the margin of error for the survey is +/-5 percentage points at the 95% confidence interval, though this assumes a perfect random sample. Where percentages do not sum to 100 this may be due to computer rounding, the exclusion of 'don't know' categories, or multiple answers. An asterisk (*) denotes any value of less than half a per cent, but greater than zero.

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Perceptions of airline insolvency

Understanding and knowledge

Participants' knowledge about airline insolvency was varied, ranging from not understanding the concept to personal experience of being affected by the collapse of an airline. Participants seldom mentioned specific examples, with only the Monarch case being recalled across the groups – which people recalled hearing about in the news.

"When they'd collapsed, my partner had just booked five flights. I saw it on BBC news and was trying to be positive. But I was convinced she'd lost her money. Because of the agent she used, they offered her an alternative flight or money back – I was amazed she got it [her money] back!"
London, frequent flyer

Reactions to a hypothetical scenario of experiencing airline insolvency were emotive and negative. Participants tended to become more concerned as the reality of airline insolvency became clearer. This was upsetting and was thought to have the potential to leave people in vulnerable positions.

"I would kick off – you want someone to tell you what to do."
Birmingham

Those that had not considered the prospect of airline insolvency before were confused by it. Participants assumed that they would automatically be covered by travel insurance. However, learning that the collapse of an airline could leave them stranded surprised participants.

"I'd rely on my travel insurance, it's not an act of God, it's a travel problem … I'm going to look at my travel insurance now!"
London, frequent flyer

For business passengers, these feelings were swiftly overcome by rationalising that their company would pay for alternative flights home. However, the prospect of airline insolvency was more of a concern if it affected an outbound flight, potentially meaning important meetings would need rearranging, including potentially upsetting a client.

"I would look to book another flight asap and worry about compensation later."
Business, first and business class

Thinking about the last time they booked a flight, those in the quantitative survey were asked how concerned, if at all, they were that the airline they were flying with may go out of business before they were able to take the flight.

Reactions to airline insolvency in the focus groups were clearly negative once participants had time to consider and discuss the implications of facing the situation. Yet just 14% of survey participants say they were concerned about their airline going insolvent before their flight. Only 4% of participants being very concerned and 10% being fairly concerned. The vast majority (85%) say they were not concerned, with 60% of participants saying they were not at all concerned and 25% saying they were not very concerned. This perhaps reflects the broad lack of awareness apparent in the focus groups – with little or no awareness of the issue, people have little to be concerned about.

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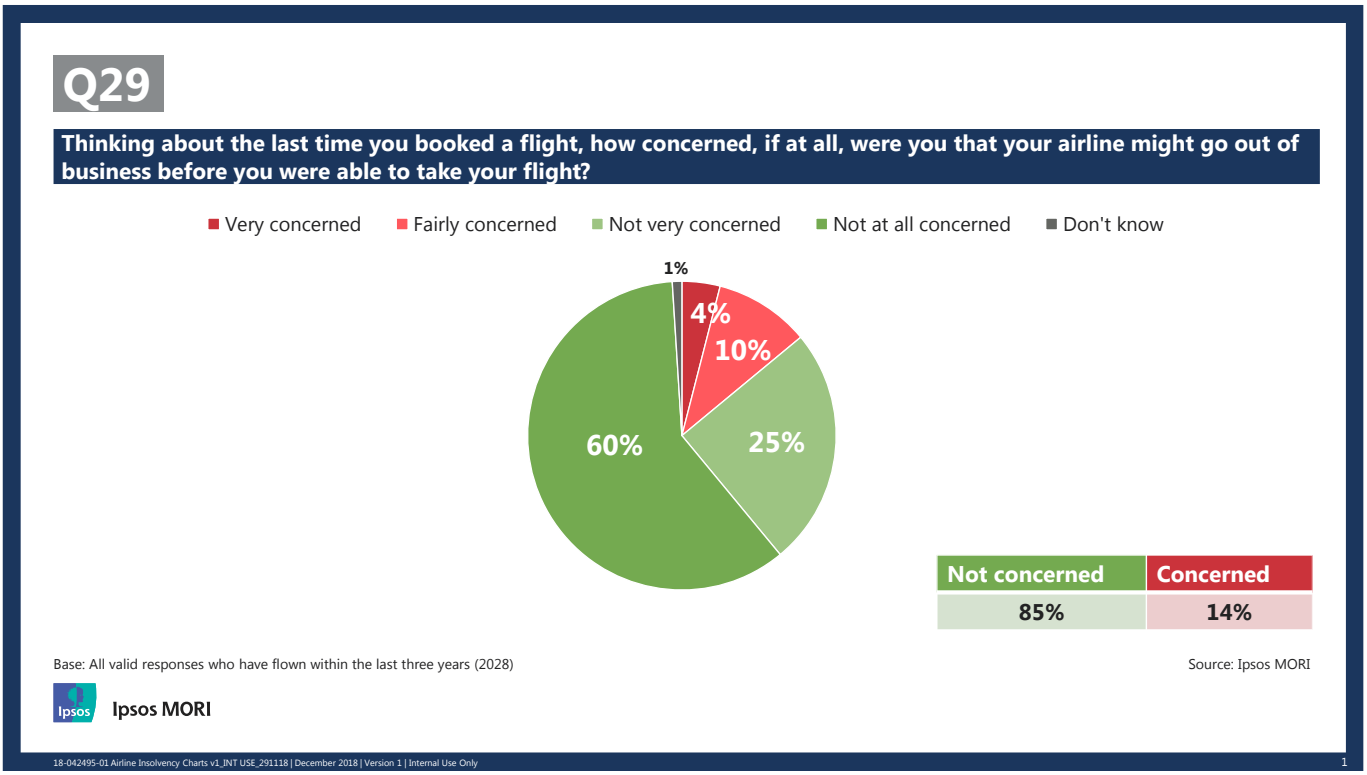

Being 'stranded'

Participants differentiated between being stuck in a foreign country trying to return home, and finding out their airline had been made insolvent before leaving on the outbound leg of their journey. If still in the UK, they felt more in control, whereas they imagined being stranded in a foreign country would be distressing and present more unknowns.

"If you're stuck there you expect to be brought home. Maybe if it was the start of your journey that would be different, but here you've already entered the physical bit."
London, frequent flyer

Participants explained they would feel more comfortable trying to get home if they were with other British people, as their *collective* return might seem more pressing to the airline or British government. Although, conversely, it was also recognised that there may be limited spaces on flights home, so participants explained they would act quickly and try to find out information before fellow passengers.

Participants assumed that there would be a system in place to protect consumers if an airline suddenly became insolvent, and stranded passengers would simply be directed to follow an established protocol. They doubted whether an airline would suddenly become insolvent while passengers were waiting at an airport to board their flight. It was felt that there would have been some way of knowing – or being warned – that an airline was at risk beforehand. Participants did not expect this to happen to an airline that they perceived as being "reputable", such as British Airways or Virgin.

"You expect for something to be in place for when this happens."
Birmingham

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Taking action

Participants were determined that they would get home if stranded abroad. They would not deliberate too long about this, but rather look for the soonest flight back.

"Get another flight and go home. You want to go home."
London, frequent flyer

Concerns about the amount needed, and even the ability to meet the cost, for a return flight was dismissed on the assumption that people can claim their money back afterwards. They did not know exactly how to do this, but assumed that either the bankrupt airline, their insurance provider, or a travel agency would bear the costs. For business passengers, as discussed above, it was simply assumed that their company would cover (or recover) any costs.

Participants expected that help would be available in the airport. They would seek advice from staff or be given contact numbers for assistance. They would also use smartphones and laptops to look for information on what to do.

Responsibility for bringing passengers home

Responsibility was not assumed to lie solely with the airline, the government or the travel agent. Participants assumed that their insurance provider could resolve their situation and provide an alternative flight. However, in a situation where insurance was not taken out, or it did not cover airline insolvency, participants' initial feeling was that the airline was responsible. And if the airline could not take responsibility, then it was the government that should step in and get passengers home.

In the survey, respondents were asked: who should be most responsible for ensuring a refund or replacement flight, in the situation where an airline went out of business. Over two in five (43%) participants say the airline should be responsible in this situation, while just under one in five (19%) feel that the responsibility lies with the ATOL scheme. Fewer feel that the agent(s) the booking was made with, personal travel insurance, or the bank or credit card used to make the booking should be to responsible (14%, 12%, and 8% respectively). Just 1% say they would hold the government accountable and 2% say they would accept the loss and not hold anyone liable.

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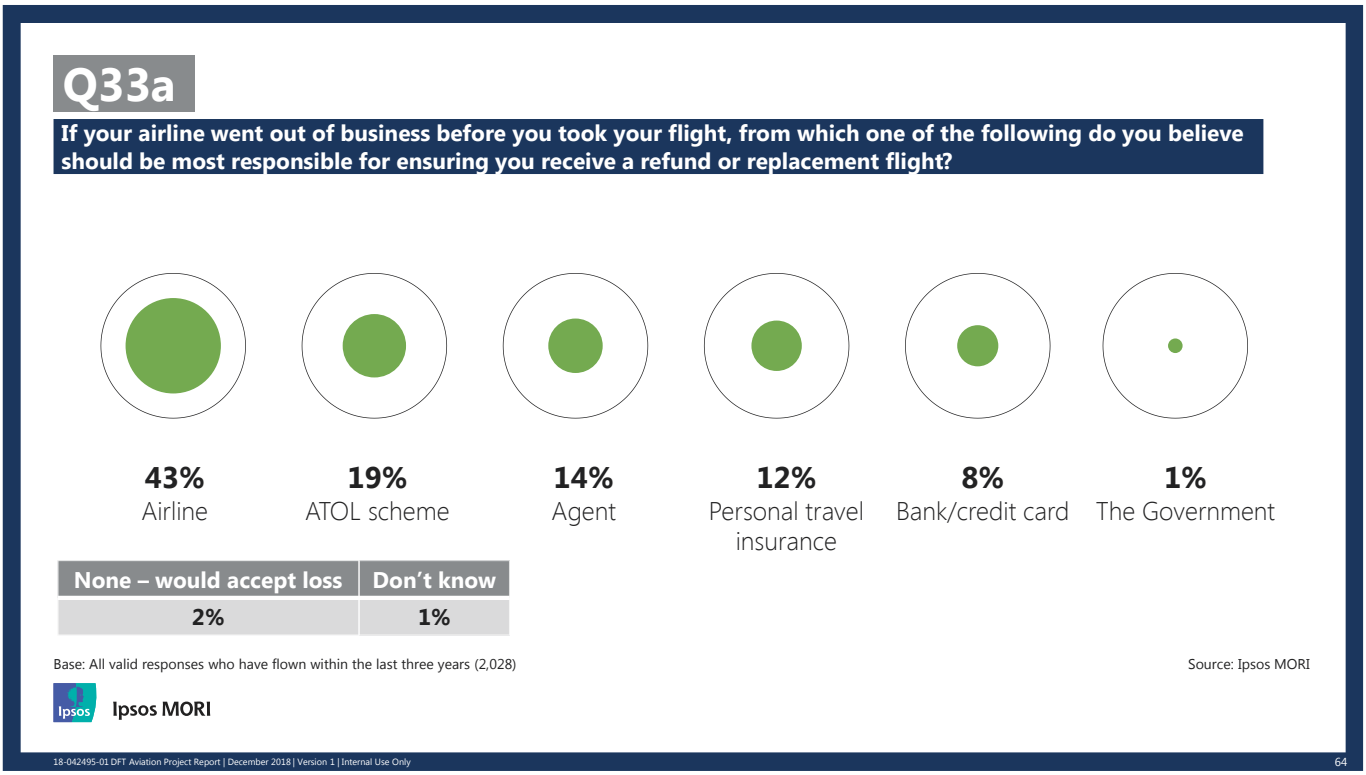

Intuitively, those who have booked a package holiday in the last three years are more likely than average to hold the ATOL scheme or the agent they booked with responsible (29% and 17% respectively). Those who have not booked such a package are more likely than average to hold the airline (48%), their travel insurance (14%), or their bank or credit card (9%) responsible. They are also more likely to not hold any group culpable and accept the loss (3%).

Demographically, younger flyers are more likely than average to hold the airline responsible (57%) while those ages 55 and over are more likely to turn to the ATOL scheme (28%).

Airline

Participants felt that the insolvent airline was responsible for taking them home. Although it was difficult to articulate how and why, they still expected help from staff after insolvency. They argued that the insolvent airline should have a legal obligation to return passengers via a different airline. However, this was discussed with uncertainty as they did not know exactly what an insolvent airline was supposed to do in that situation. There was a sense that staff from the insolvent airline should be ready to advise passengers at the airport on next steps.

"It's still the carrier. They have a legal responsibility. I know they [the airline] don't exist, but they should be able to book through a different airline."
London, frequent flyer

Having just received news of insolvency, participants would refrain from immediately paying for an alternative way back home themselves. They expected airline staff to provide a solution, without any input or cost from the passenger.

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"I wouldn't pay. I wouldn't say, 'I'll pay my money'. I'd say, 'What are you going to do to help me?"
Manchester, infrequent flyer

Government

In the situation where a passenger would be stranded abroad and the insolvent airline was unable to help, participants felt that the UK government should intervene.

They felt that being a UK national provided sufficient grounds for the government to organise and pay for a return home. One participant felt that because passengers had paid tax on their ticket, the government had "made money off it" and would be obliged to return you back to the UK.

"They (the British embassy) should come to you, you shouldn't have to chase them."
Birmingham

At the same time, participants expressed a lack of confidence in the government to act in this situation. They did not think that the government would act quickly enough, which left participants worried that they would continue to be stranded.

"It doesn't sound like it would be a fast process if the government was involved. If you're trying to come back and you need to do something about being stuck in another country, I would not have any faith that my government would get me back."
London, frequent flyer

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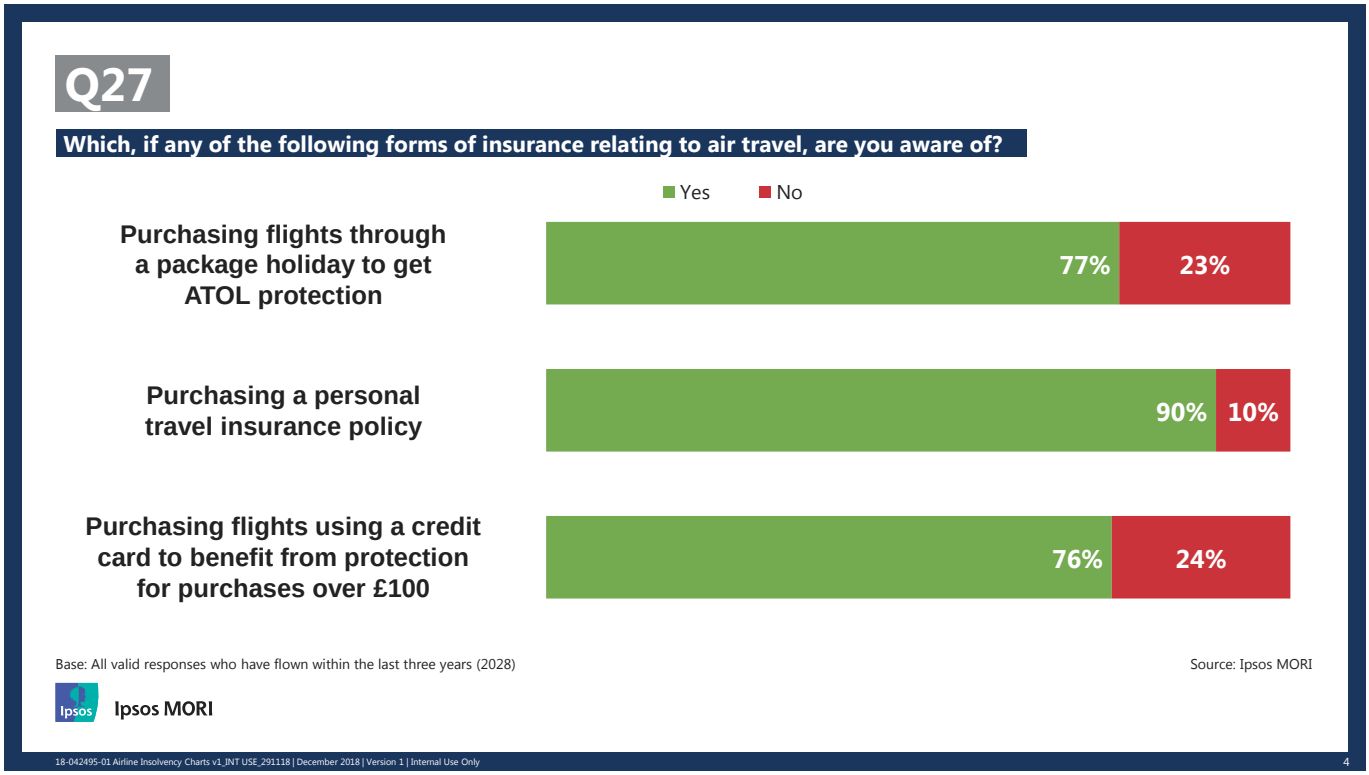
Appetite for additional protection

Awareness of insurance

In the survey, participants were presented with a list of different forms of insurance relating to air travel and were asked to indicate which they were aware of. Mirroring the high levels of awareness among focus group participants, nine in ten (90%) say they are aware of personal travel insurance policies. Fewer say they are aware of purchasing flights through a package holiday to get ATOL protection (77%) or purchasing flights using a credit card to benefit from protection for purchases over £100 (76%), however the proportions of those aware are still relatively high.



Across all forms of insurance, those aged 55 and over are more likely than average to be aware of them, while those aged 15-24 are less likely. Regionally, those in London are less likely than average to be aware of each form of insurance.

Purchasing insurance

Flyers perceived travel insurance to be an important part of their trips and expected airline insolvency ought to be included in their insurance packages. However, there was a recognition that insolvency cover was not standard across all insurance policies, even within packages that had comprehensive cover.

"Even a gold insurance policy sometimes doesn't cover you for that (cancellations)."
Manchester, infrequent flyer

In the survey, participants were explicitly asked about their awareness of personal travel insurance policies not providing protection against tour operator, travel agent, or airline insolvency. Reflecting the lack of detailed knowledge witnessed in

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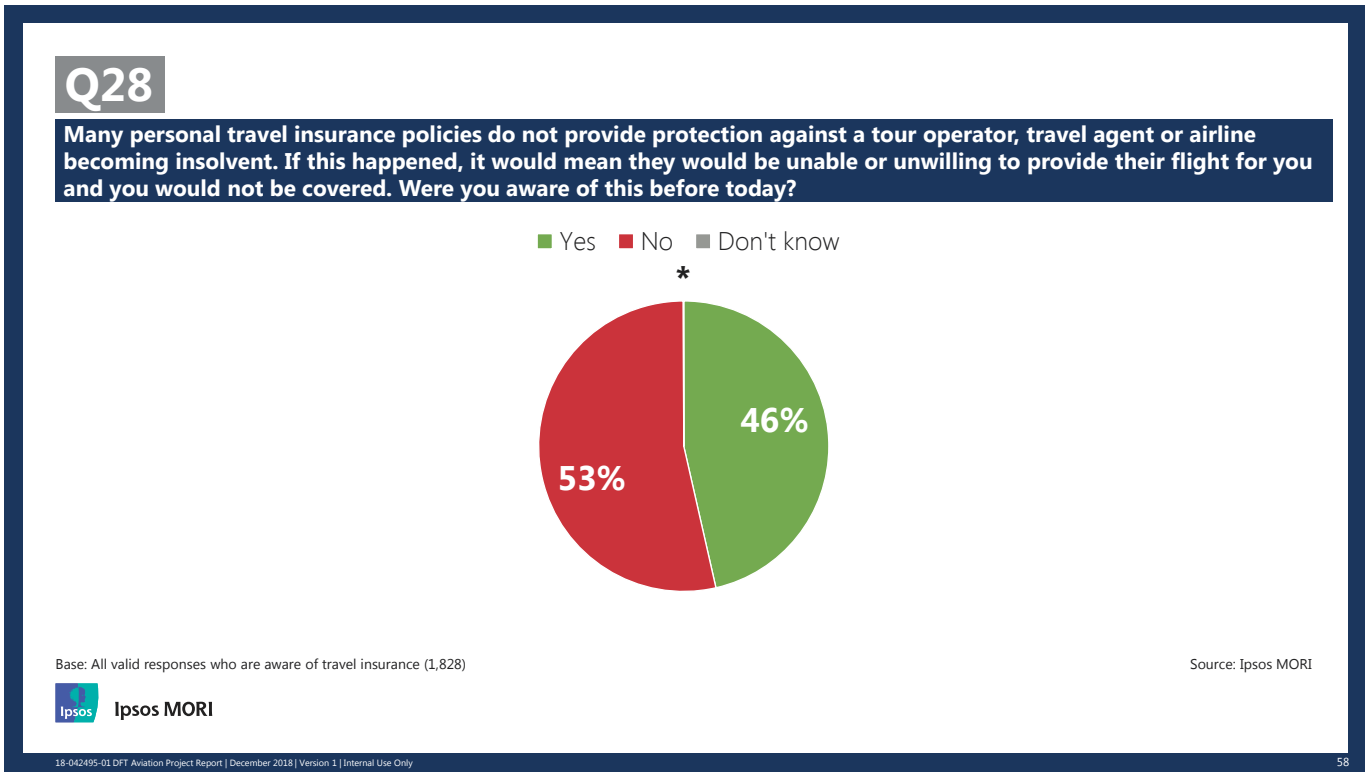
the focus groups, over half (53%) say they were not aware of insurance policies not covering insolvency. While the majority are not aware, 46% say they are aware.



Participants mainly searched for insurance policies online using comparison websites, or by speaking to their bank or home insurance provider. Although 'ATOL' was seldom referred to as a form of protection, participants were confident that it would ensure flyers were able to return home should their airline become insolvent.

"They will bring you home if they're ATOL protected."
Manchester, frequent flyer

In the survey, when asked what steps were taken to protect themselves from the risk of insolvency, almost three in five (57%) say they booked with some form of protection, with travel insurance being the most popular (33%), followed by ATOL protected package holidays (21%) and purchasing with a credit card (17%). However over two in five (42%) say they booked without protection.

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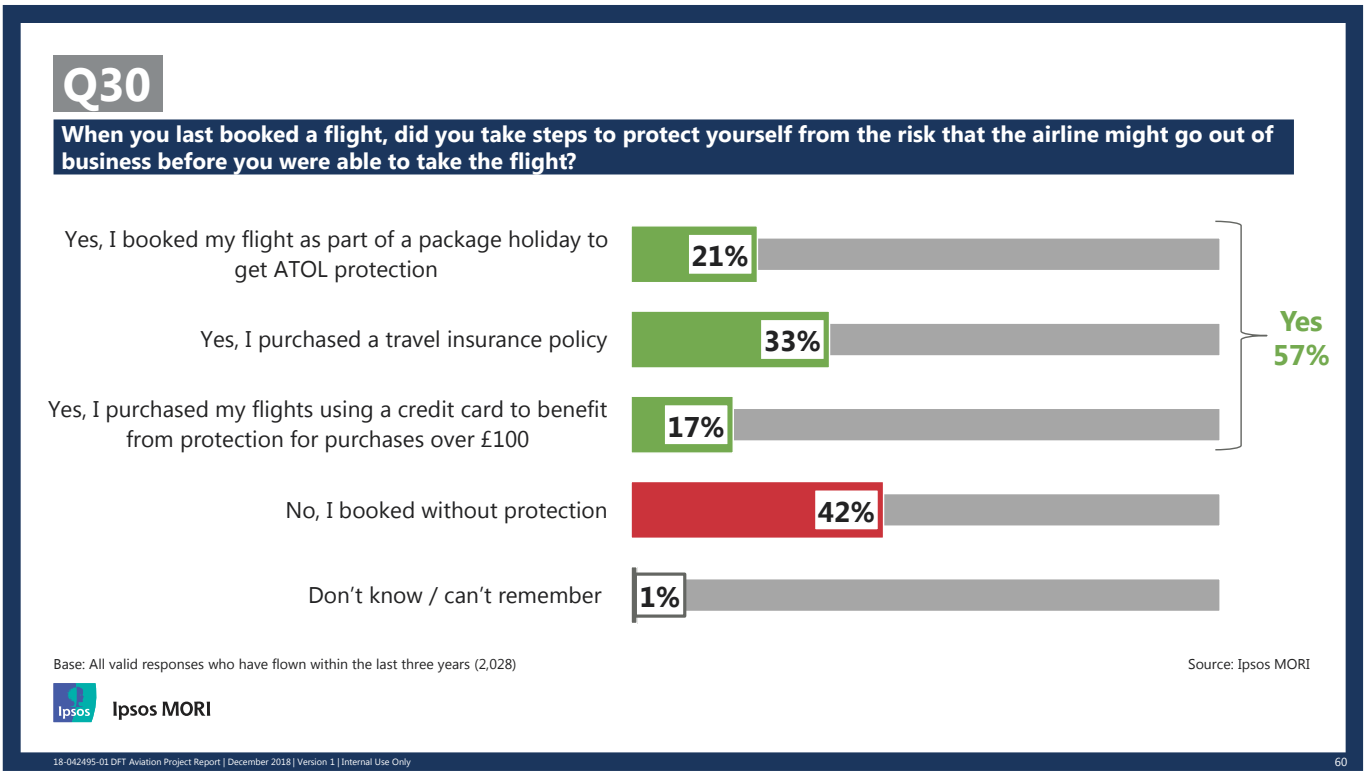
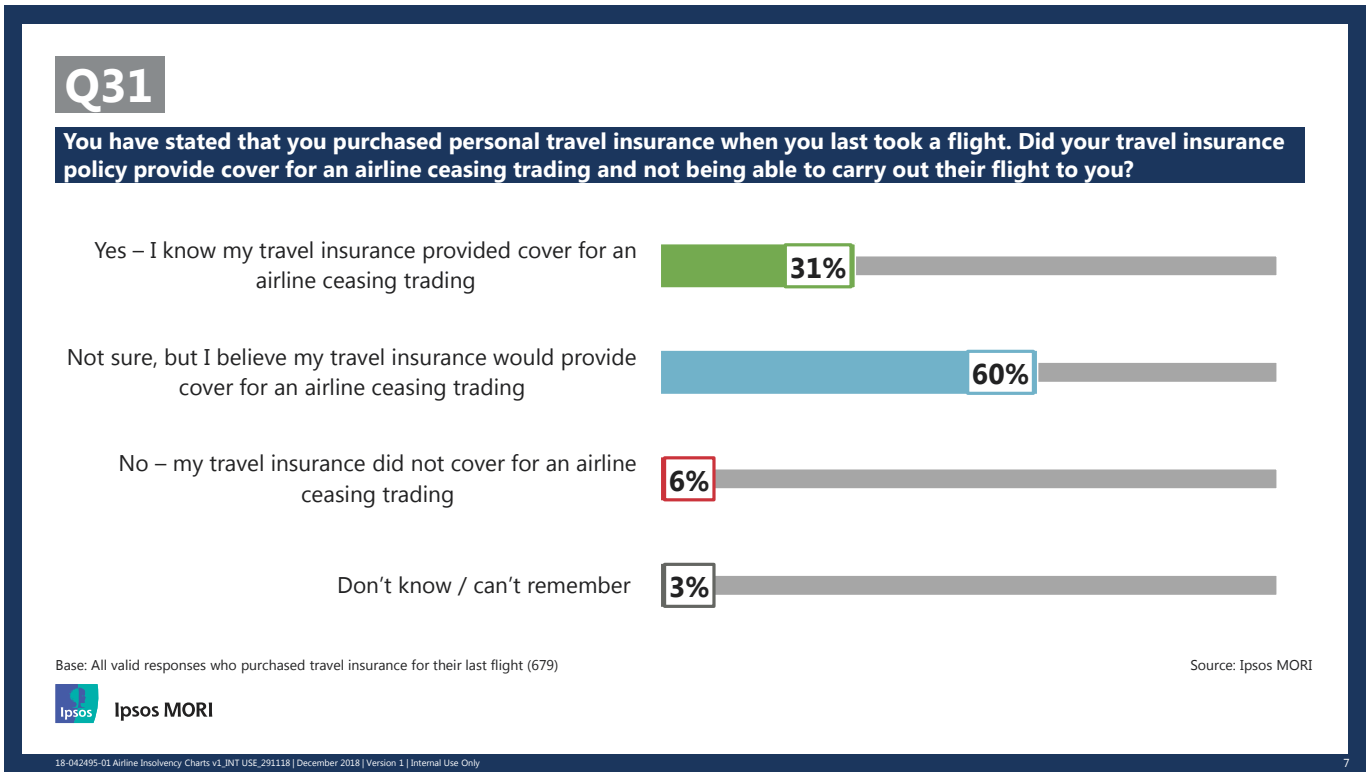


* Participants could choose between multiple 'Yes' options when answering this question.

Of those who did purchase travel insurance for their last flight, three in five (60%) said they weren't sure if their travel insurance covered airlines ceasing trading, reflecting the uncertainty around the subject. Under one third (31%) said they knew their travel insurance provided cover while 6% said they knew it did not cover airline insolvency.



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Intuitively, frequency of flying would appear to be linked to knowledge of insolvency being covered in travel insurance – those who have flown more than six times in the last year being more likely to be sure of this (44%).

Participants wanted wider cover, and said that this would encourage them to purchase travel insurance. They felt that insurance packages should not only be about protecting passengers from issues with flights or cancellations, but also, for any potential health issues that may arise.

"It's not just about flights, what if you're ill? Or get a bad reaction?"
London, frequent flyer

Other factors which affected the likelihood of purchasing protection was price. Older participants thought rates were steeper for them than younger flyers. Younger participants did not always see protection as expensive, but thought that when travelling to perceived "party" destinations it would be. And this would, in turn, deter them from taking out expensive insurance packages.

"From being 18 to 22, it's still high if you're going to a party island."
Manchester, infrequent

Extending insolvency protection to individual flight bookings

ATOL protection, as a way that participants could get home if stranded, was not typically mentioned by focus group participants. The extent to which they saw ATOL type protection as a solution to problems presented by airline insolvency was investigated in the quantitative survey.

Respondents were presented with the following statement: The government is currently investigating options to protect passengers in cases of airlines going out of business. At present ATOL protection only applies to package holidays that include a flight.

They were then asked to what extent, if at all, they agree or disagree that protection should be extended to cover individual flights, and not just package holidays where flights are included.

Almost nine in ten (86%) of those who have flown in the last three years agree that protection should be extended to cover all individual flights, with three in five (60%) strongly agreeing and just over one quarter (26%) tending to agree. Only 3% disagree with this statement and one in ten (10%) are on the fence by neither agreeing or disagreeing.

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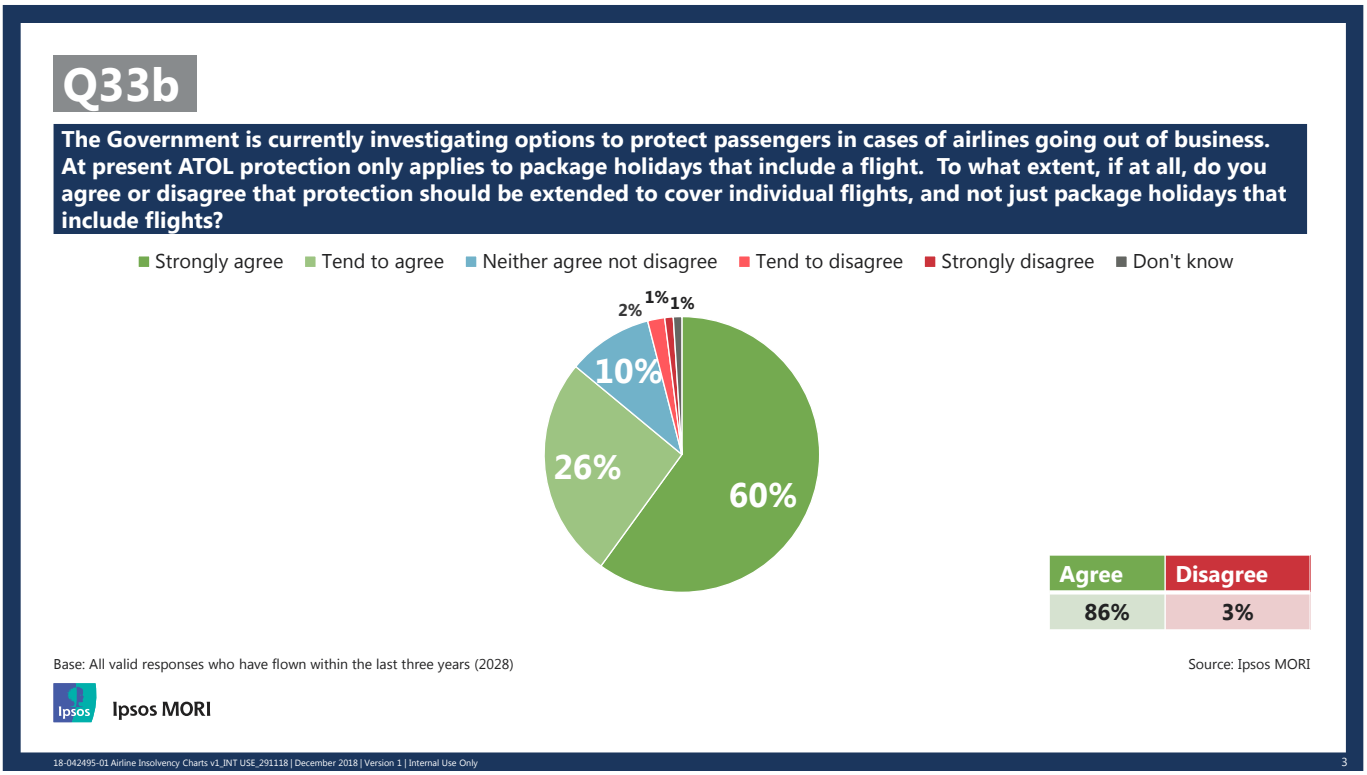

Those who travelled for a holiday in their most recent trip are more likely to strongly agree with this statement (62%). Similarly, those who have had multiple trips (3-5 trips) in the last 12 months are more likely than average to strongly agree (67%). Older flyers ages 65 and over are more likely than average to strongly agree that insolvency cover should be extended to all flights (66%) while those 15-24 are less likely (50%).

Comparing long-haul and short-haul flyers

A contrast in insurance purchase behaviour was apparent when participants compared short-haul flights and long-haul flights. When discussing short-haul flights, those who had not bought protection prior to flying cited reasons such as "forgetting" or "leaving it too late". Whereas, it was regarded as more important for long-haul flights because the risk of something going wrong was perceived as greater if they were further away from home.

"I fly without insurance all the time, you just forget. I've bought it a handful of times but not if you're just popping over to Europe for a couple of days."
London, frequent flyer

Price for a new plane ticket

If participants felt that they were completely stranded in a foreign country, then they would resort to buying a new ticket from a different airline. However, this was not seen as a viable solution to all, as they felt it meant that only those who could afford a new ticket would then be able to return home. These participants recognised that some people might have saved for long-haul trips and would not necessarily have reserve funds for a new ticket.

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"It depends how much your return flight is. There are a lot of things to think about. If you're in Spain and it's going to cost you £200 to come back, or if you're in Thailand and it'll cost you £1,000?"
Manchester, infrequent flyer

Others felt that even if they could not afford it, getting home would be their priority. In these circumstances, they would use their credit card, which would allow them the funds, offer them extra protection, and give them time to research their compensation options when returning home.

"I'd use the credit card company because that purchase is guaranteed."
Manchester, frequent flyer

There were also participants who would not even contemplate buying a new ticket, as they did not see it as their responsibility to ensure they got home, but instead the airline's or government's. If they were to pay for another ticket, they feared that they would just lose more money.

"I would let it go on and on until they somehow got me back. I wouldn't pay. I wouldn't say, 'I'll pay my money,' I'd say, 'What are you going to do to help me?'"
Manchester, infrequent flyer

Business flyers did not perceive the cost of buying a new ticket to be as a big issue. They were confident that their company would cover costs, and would immediately consider buying a new ticket on a different airline. However, self-employed or small business owners were less confident, and thought that if the flight was internal within the UK, then they may look at cheaper alternative methods of transport such as a coach.

Getting covered for a new plane ticket

Knowledge about whether insurance packages or credit cards covered the price of a new plane ticket varied. There were participants that did not know this was an option at all. And there were participants that expected airline insolvency to be covered by their travel insurance and believed that if they did have to buy a new ticket then they would be compensated. Although they were uncertain whether this would happen in reality. They said they would feel more confident, if they had booked their trip on a credit card in the first place, as they believed their bank would give them their money back. It was stressed that if possible, they would try to book all flights by credit card, especially if they have organised the trip themselves instead of going through a tour operator, as this was when they were more likely to fly on smaller boutique airlines, which they saw as more susceptible to insolvency.

"You'd pay for a new ticket and then claim it on your insurance afterward."
London, frequent flyer

Gauging willingness to pay more, participants in the survey were asked: if insolvency protection (such as ATOL) was extended to cover all airline passengers, would they be prepared to pay more for their airline ticket for such protection. Over three quarters (76%) of flyers say they would be willing to pay more for their airline ticket in order for protection to be extended to all airline passenger. Just under one quarter (24%) on the other hand are not willing to pay any more.

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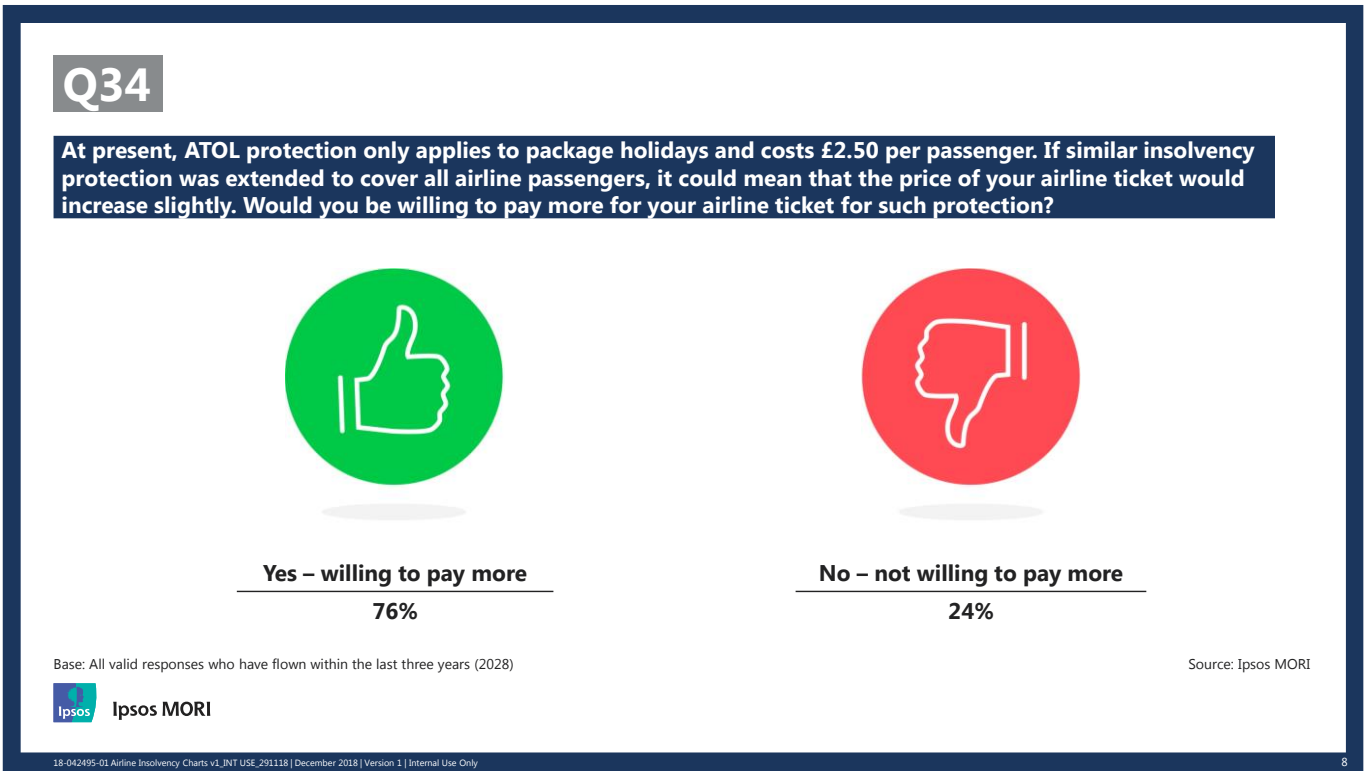

Older flyers aged 65 and over are more likely to be willing to pay more for insolvency protection being extended to all airline passengers (81%). Younger flyers aged 15-34 on the other hand are more likely to be less willing (31%).

Following this question, participants were asked: if the additional cost of insolvency protection was extended to cover all passengers, should the amount be fixed or dependant on the risk of an airline going out of business. The vast majority of flyers say the amount should be fixed for each flight (79%) while one in five (20%) say the amount should vary depending on the risk of an airline going out of business.

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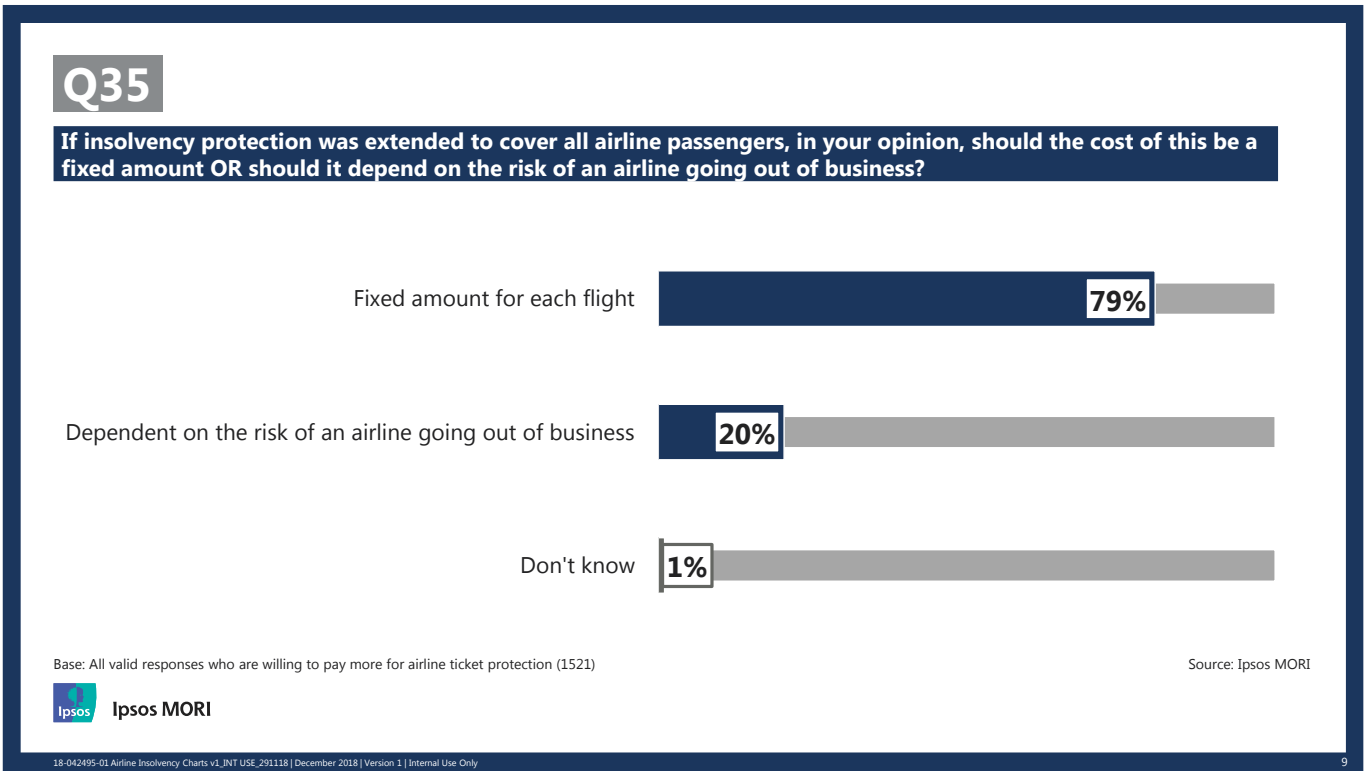
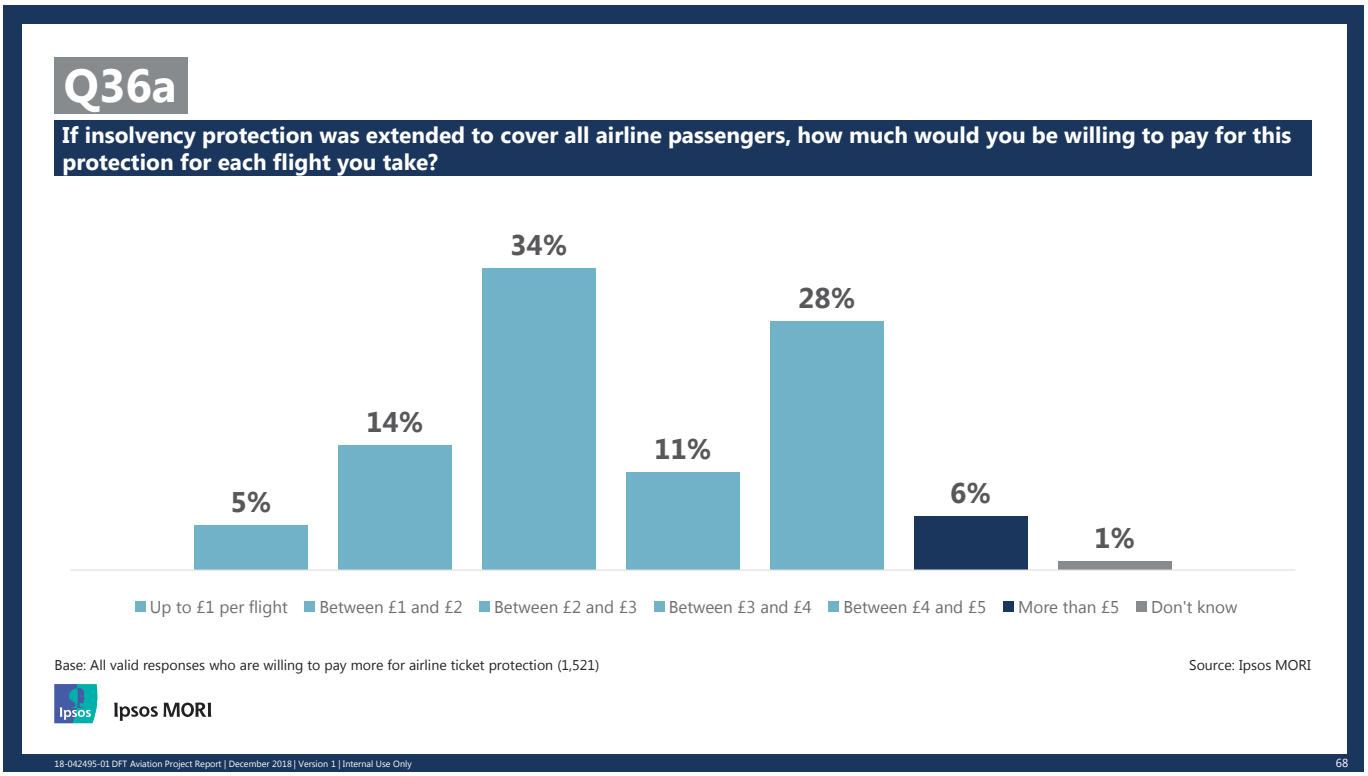


Those willing to pay an additional fee for protection on all airline tickets were asked what amount they would be willing to pay per flight. Almost all (94%) would be willing to pay more than £1 for insolvency protection, with most opting to pay around the current rate between £2 and £3 (34%). Only 6% would be willing to pay £5 or more.



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In the survey, participants were asked: if the government were to ensure all passengers are protected when airlines go bust, which, out of a list of three choices, would be most important to them personally. As seen in the focus groups, a preference for the provision of a replacement flight to the UK (if stranded overseas) was clear with just under three quarters (74%) seeing this as most important. Similar proportions place higher importance on the provision of additional expenses, such as additional hotel accommodation costs, or a refund on the price of the ticket if they were yet to begin their journey (13% and 12% respectively).

After identifying their most important solution, survey participants were asked to identify what would be second most important to them. Perhaps expectedly due to the provision of a replacement flight to the UK being identified as most important to the majority in the previous question, over half (53%) say that the provision of additional expenses incurred from not being able to return as originally planned is the second most important to them. Just over one quarter (26%) feel that the refund on the price of the ticket (if their journey had yet to begin) is second most important to them, and one in five (20%) say the provision of a replacement flight to the UK is second most important.

Q36b/c

If the Government were to ensure all passengers are protected when airlines go bust, in your opinion which one of the following would be most important to you personally? / And which would be 2nd most important to you personally?

Most important

1	Providing a replacement flight to the UK if you are stranded overseas	**74%**
2	Providing additional expenses incurred from not being able to return as originally planned. For example, additional hotel accommodation costs	**13%**
3	A refund on the price of the ticket if you are yet to begin your journey	**12%**
4	Don't know	**1%**

Second most important

1	Providing a replacement flight to the UK if you are stranded overseas	**20%**
2	Providing additional expenses incurred from not being able to return as originally planned. For example, additional hotel accommodation costs	**53%**
3	A refund on the price of the ticket if you are yet to begin your journey	**26%**
4	Don't know	*

Base: All valid responses who have flown within the last three years (2028)

Source: Ipsos MORI

Ipsos MORI

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