The Insolvency Service

Customer Satisfaction Survey 2026
Executive Summary

Prepared for: The Insolvency Service
By: IFF Research

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Disclaimer: The views in this report are the authors' own and do not necessarily reflect those of the Insolvency Service.

1. Introduction

1.1 Background

The Insolvency Service commissions an annual survey of its customers to measure and track levels of satisfaction with the service that the Agency provides. The 2026 survey was conducted by IFF Research, an independent market research company.

This document summarises the key findings that emerged from the survey.

1.2 Research objectives

The key objective of the research is to track and measure customers' views of the Insolvency Service's performance and services in order to help it gain a better understanding of its customers' expectations and perceptions.

1.3 Methodology

IFF Research carried out a quantitative survey consisting of 853 interviews conducted using Computer Assisted Telephone Interviewing (CATI). Interviews lasted an average of 17 minutes, and fieldwork took place between February and March 2026.

Mirroring the approach adopted in 2025, interviews were conducted with five key customer group audiences.

Table 1.1 provides a breakdown of the interviews achieved by each group.

Table 1.1 The profile of interviews achieved by each customer audience

Customer Audience	Achieved Interviews
DRO Debtors	200
RPS Claimants	200
Bankrupts	200
Creditor-Petitioned Bankrupts	*(100)*
Debtor-Driven Bankrupts	*(100)*
Non-Institutional Creditors[1]	153
Standard Non-Institutional Creditors	*(110)*
Breathing Space Users	*(43)*
Directors	100
Total	**853**

Samples for all customer audiences were provided by the Insolvency Service. Those who participated in the survey must have had contact with the Insolvency Service on or after 1 January 2025 in order to be eligible to take part.

[1] Non-institutional creditors are a group which are difficult to reach, hence the lower number of completes with this group. However, the number of completes achieved with this audience in 2026 is comparable with that achieved in 2025 (158) and far higher than that achieved in 2024 (136) and 2023 (86).

1.4 Calculating customer satisfaction

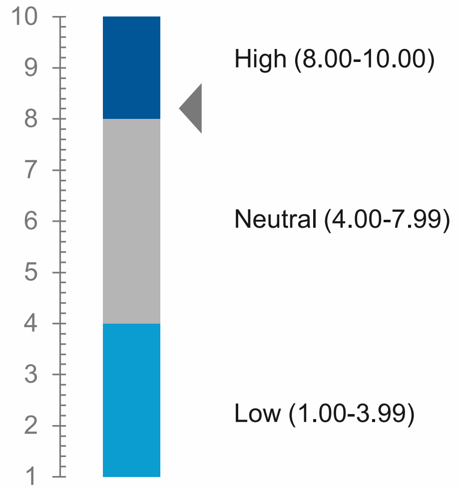
As per previous surveys, the Insolvency Service uses a derived satisfaction score to measure overall customer satisfaction. This derived score is aligned to the three key areas of contact that the Agency has with its customers: **contact**, **process,** and **quality**. Views on the key customer measures in each of these areas are used to produce the derived satisfaction measure - see Figure 1.1 for details on the full calculation used.

Figure 1.1 Methodology for calculating the derived satisfaction measure

An overall customer satisfaction (CSAT) score was generated for each performance area: contact, process and quality. These were an average of the mean scores for the core satisfaction measures relevant to that area. An overall CSAT score was then calculated as a mean of the three performance area scores. Below shows how these scores were calculated, using the full data set as an example. All mean scores exclude 'don't knows'.

	Core satisfaction measures	Measure mean scores	Performance area CSAT scores	Overall CSAT score**
CONTACT	Has professional staff	8.8	8.2	8.2
	Kept me informed about my case/query	7.6		
	The written communications were easy to understand	8.1		
PROCESS	Was easy to deal with	8.0	8.2	
	Dealt with me in a timely fashion	8.1		
	Provided accurate information	8.5		
	The way in which I was dealt with	8.2		
QUALITY	Overall communication about your case/application/claim	8.0	8.2	
	Clearly explained decisions	8.3		
	Acted fairly	8.5		
	The online form or application*	7.8		

Overall CSAT score grading



*only asked of DRO Debtors, Debtor-Driven Bankrupts & RPS Claimants

**Director's responses have not been included in the overall score

1.5 Report interpretation

Where possible, this document compares results from the 2026 survey with those from the 2025 survey. Arrows are used to highlight where changes between 2025 and 2026 are meaningfully, directly comparable, and statistically significant. Green arrows indicate where there has been a significant increase, and red arrows indicate where there has been a significant decrease.

Most of the figures reported in this document exclude ‘don’t know’ responses. Where ‘don’t know’ responses have been excluded, results have been re-based on the remaining responses. This mirrors the approach to analysis taken in previous waves to ensure that results between waves are directly comparable.

The Overall Scores within this report do not include the Director customer group, which was introduced in 2025, to ensure that meaningful comparisons can be drawn with waves that did not include Directors.

2. Main findings

Summary

Overall satisfaction has decreased slightly (i.e. not significantly) this year. This is driven by a significant decrease in satisfaction levels among RPS Claimants. Satisfaction levels among Non-Institutional Creditors are higher than they were in 2025 (albeit not significantly so). Satisfaction levels among the other customer groups (i.e. DRO Debtors, Creditor-Petitioned Bankrupts, Debtor-Driven Bankrupts and Directors) have remained largely in line with 2025.

Satisfied customer groups praised staff's professionalism and helpfulness, and they appreciated the speed and simplicity of the process. Conversely, among those expressing dissatisfaction, poor communication was the most frequently cited concern, with a lack of clear information and advice being the next most common issue.

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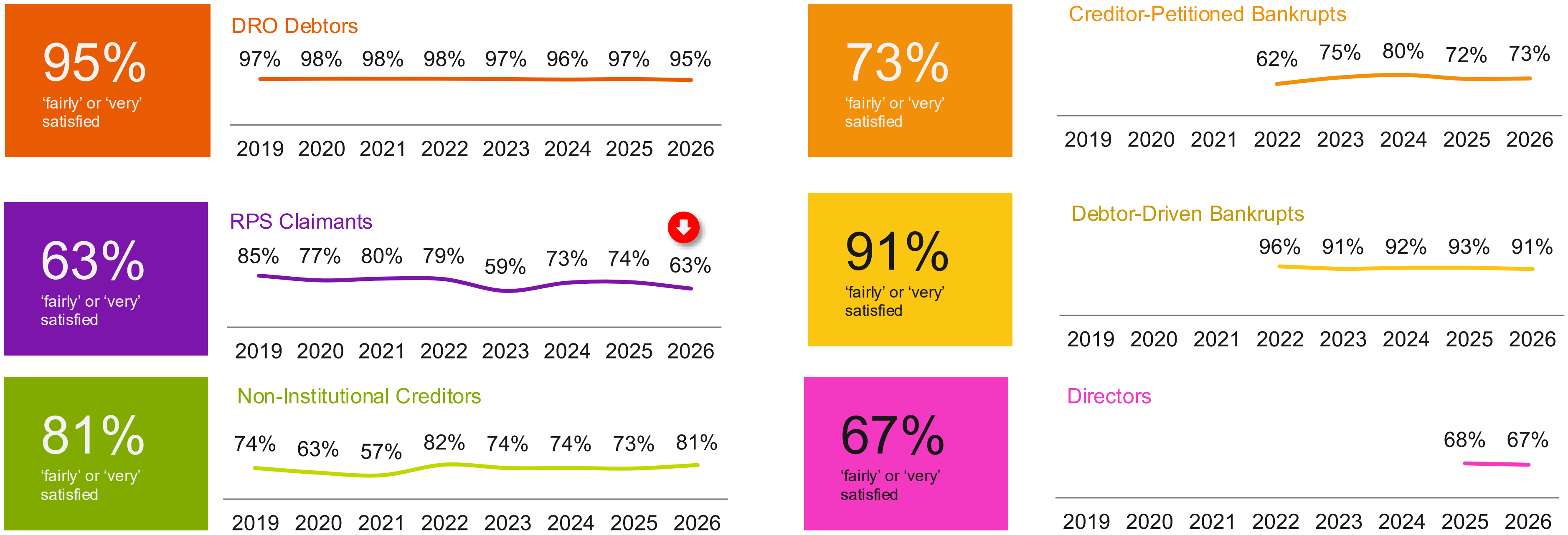
2.1 Overall satisfaction

Customers continue to have a positive experience of dealing with the Agency: **80% of all customers**[2] **that participated in the 2026 survey were satisfied with the overall service provided.** This is a non-significant decrease from the 2025 survey, when 82% were satisfied.

The Agency has a different relationship with each user audience, and this is reflected in how satisfaction varies between them – see Figure 2.1

Figure 2.1 Overall satisfaction by customer group



Base: All excluding 'don't knows': DRO Debtors: 200; Creditor-Petitioned Bankrupts: 99; Debtor-Driven Bankrupts 100; RPS Claimants: 199; Non-Institutional Creditors 151 (Standard Non-Institutional Creditors: 109; Breathing Space Users: 42); Directors: 98.

[2] All excluding 'don't knows'.

As shown in Figure 2.1, levels of overall satisfaction in 2026 were not significantly different to those seen in 2025 for most customer groups. An exception to this was the level of overall satisfaction among RPS Claimants, which decreased significantly between 2025 and 2026.

DRO Debtors: DRO Debtors continue to have the highest level of overall satisfaction. The scores posted among this customer group have been very high and fairly consistent each year between 2019 and 2026.

Bankrupts: Debtor-Driven Bankrupts continue to be significantly more satisfied than Creditor-Petitioned Bankrupts in 2026 (91% vs. 73% respectively). However, overall satisfaction scores for each type of bankrupt in 2026 are not significantly different to 2025.

RPS Claimants: The overall satisfaction score among RPS Claimants has decreased by 11 percentage points between 2025 and 2026, which is statistically significant.

Non-Institutional Creditors: The overall satisfaction score among Non-Institutional Creditors has increased by 8 percentage points between 2025 and 2026. However, this increase is not statistically significant due to the low base sizes for the customer group.

This increase at an overall level is driven by an increase in the overall satisfaction score among standard Non-Institutional Creditors between 2025 and 2026, from 67% to 79% respectively. Though again, this is not statistically significant due to low base sizes.

Although differences between these subgroups should also be considered indicative only due to low bases; results indicate that Breathing Space Users continue to be more satisfied overall when compared to Standard Non-Institutional Creditors (86% vs 79% respectively). However, the disparity in levels of satisfaction between these who subgroups is lower than it was in 2025, when 89% of Breathing Space Users and 67% of Standard Non-Institutional Creditors reported that they were satisfied overall.

Directors: Around two thirds (67%) of Directors were satisfied with the overall service provided by the Agency, which is consistent with the proportion that were satisfied in 2025 (68%).

2.2 Performance on key satisfaction measures

During the survey, customers were asked a range of questions to explore whether they were satisfied with the Insolvency Service's core satisfaction measures. Figure 2.2 illustrates the proportion of customers who were satisfied with each measure (i.e., they gave a score of 8-10 out of 10 for that measure)

Figure 2.2 Performance against core satisfaction measures

	Core satisfaction measure	Overall	DRO Debtors	Creditor-Petitioned Bankrupts	Debtor-Driven Bankrupts	RPS Claimants	NI Creditors	Directors
	Overall satisfaction	**80% (-2pp)**	**95% (-2pp)**	**73% (+1pp)**	**91% (-2pp)**	**63% (-11pp)**	**81% (+8pp)**	**67% (-1pp)**
CONTACT	Has professional staff	85% (+2pp)	94% (-)	79% (+2pp)	94% (-1pp)	72% (+3pp)	85% (+5pp)	89% (+13pp)
	Kept me informed about my case/query	63% (-2pp)	78% (-3pp)	56% (-2pp)	62% (-10pp)	57% (+1pp)	58% (-1pp)	52% (+6pp)
	Written communications were easy to understand	72% (-2pp)	83% (-5pp)	63% (+3pp)	75% (-6pp)	60% (-2pp)	76% (+1pp)	64% (+5pp)
PROCESS	Was easy to deal with	71% (-1pp)	86% (-4pp)	70% (+1pp)	78% (-6pp)	54% (-)	67% (-)	73% (+7pp)
	Dealt with me in a timely fashion	72% (-3pp)	90% (-1pp)	70% (+4pp)	80% (-10pp)	58% (-2pp)	61% (-)	70% (+10pp)
	Provided accurate information	80% (-pp)	91% (-2pp)	77% (+6pp)	91% (-2pp)	64% (-5pp)	80% (+5pp)	77% (+5pp)
	The way in which I was dealt with	75% (-1pp)	94% (+1pp)	68% (-1pp)	83% (-7pp)	58% (-6pp)	74% (+9pp)	65% (+8pp)
QUALITY	Overall communication about your claim	73% (-)	90% (-)	65% (+5pp)	81% (-6pp)	59% (+3pp)	69% (-)	66% (+9pp)
	Clearly explained decisions	75% (+2pp)	88% (-4pp)	71% (+11pp)	87% (-5pp)	60% (+4pp)	74% (+5pp)	71% (+14pp)
	Acted fairly	79% (-1pp)	91% (-3pp)	70% (-2pp)	88% (-5pp)	63% (+1pp)	83% (+3pp)	73% (+2pp)
	The online form or application	65% (+1pp)	N/A	N/A	84% (+1pp)	57% (+1pp)	N/A	N/A

Base: All excluding 'don't knows'. Overall: 287-750; DRO Debtors: 191-200; Creditor-Petitioned Bankrupts: 96-100; Debtor-Driven Bankrupts 94-100; RPS Claimants: 178-200; Non-Institutional Creditors 137-153; Directors 89-100.

Mirroring the fact that overall satisfaction scores have not changed markedly among most customer groups, there were very few significant changes in satisfaction scores across the core satisfaction measures.

As Figure 2.2 shows, the following were two exceptions to this. Namely:

- There was a significant decrease in the proportion of Debtor-Driven Bankrupts that agreed the Agency dealt with them in a timely fashion in 2026 (down 10 percentage points since 2025).

- There was a significant increase in the proportion of Directors that agreed that the Agency has professional staff (up 13 percentage points since 2025).

Despite the significant decrease in the overall satisfaction score among RPS Claimants between 2025 and 2026, there were no significant decreases in any of the satisfaction scores across the core satisfaction measures during this period.

2.3 Derived satisfaction scores

The derived satisfaction score for all customers remained high in 2026 (8.2). This is a slight decrease (i.e., not a statistically significant decrease) from the 2025 figure (8.3) and the 2024 figure (8.4) and in line with the figure seen in 2023 (8.2). As shown in Figure 2.3, three out of the six key customer groups surveyed also had a high derived customer satisfaction score (i.e. a score of 8.0 or more), whilst the remaining had scores that the Agency would classify as neutral (although all of these scores were at the upper end of the neutral category). This is consistent with 2025.

Figure 2.3 Derived satisfaction scores

	All Participants	DRO Debtors	Creditor-Petitioned Bankrupts	Debtor-Driven Bankrupts	RPS Claimants	NI Creditors	Directors
Overall score	8.2 (-0.1)	9.2 (-)	7.9 (+0.2)	8.7 (-0.4)	7.4 (-0.1)	8.0 (-)	7.9 (+0.1)
Contact	8.2 (-0.1)	9.0 (-0.1)	7.8 (-)	8.4 (-0.5)	7.6 (-)	8.1 (-)	7.8 (+0.1)
Process	8.2 (-0.1)	9.3 (-)	8.0 (+0.1)	8.7 (-0.5)	7.3 (-0.2)	7.9 (-)	8.0 (+0.1)
Quality	8.2 (-0.1)	9.3 (-)	7.8 (+0.2)	8.8 (-0.4)	7.4 (-)	8.1 (+0.1)	7.9 (+0.2)

Base: All excluding 'don't knows'. Overall: 704-750; DRO Debtors: 191-200; Creditor-Petitioned Bankrupts: 96-100; Debtor-Driven Bankrupts 94-100; RPS Claimants: 178-193; Non-Institutional Creditors 137-153; Directors 89-100.

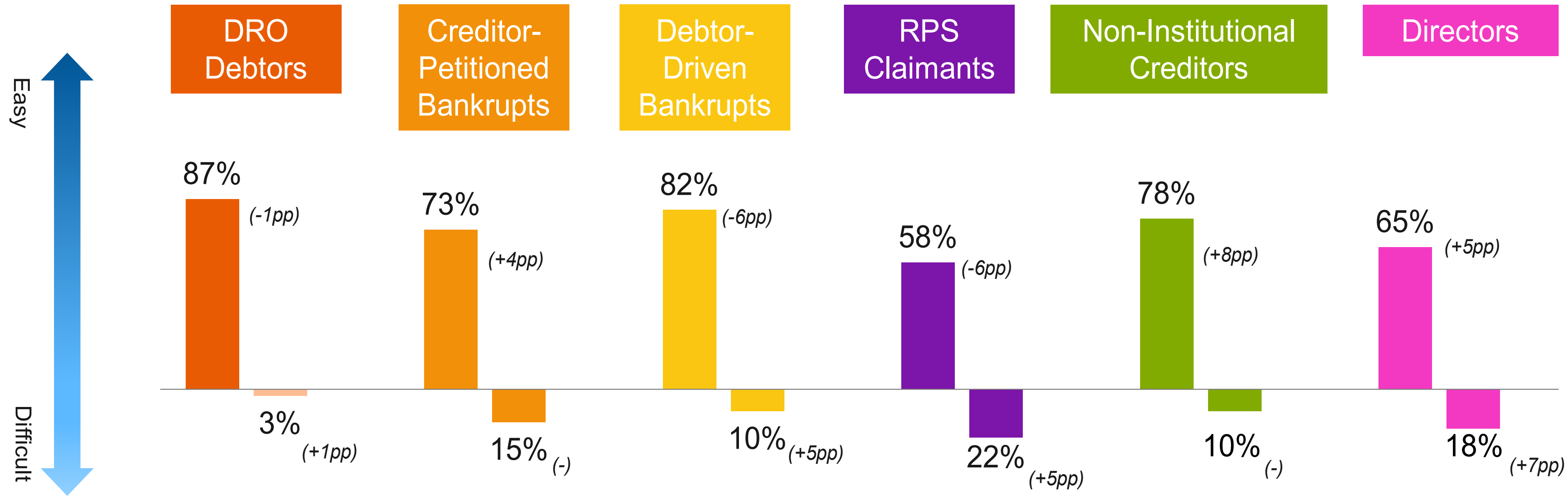
In line with the satisfaction measures already discussed, the highest derived satisfaction score was seen among DRO Debtors (9.2), followed by Debtor-Driven Bankrupts (8.7), non-institutional creditors (8.0), Directors (7.9), Creditor-Petitioned Bankrupts (7.9), and RPS claimants (7.4). Again, this is consistent with 2025.

Within each customer group there was no significant variance in derived score across each of the three core areas of contact, process, and quality.

2.4 Ease of dealings with the Insolvency Service

Customers were asked how easy or difficult it was to deal with the Agency as part of the survey - results from this question are illustrated in Figure 2.4.

Figure 2.4 Ease of dealing with the Agency



Base: All excluding 'don't knows', 2026 - DRO Debtors: 197; Creditor-Petitioned Bankrupts: 100; Debtor-Driven Bankrupts 100; RPS Claimants: 198; Non-Institutional Creditors 123; Directors: 95.

DRO Debtors (87% of whom said it was 'easy', including 71% that rated it 'very easy') found it easiest to deal with the Agency in 2026, followed by Debtor-Driven Bankrupts (82% of whom said it was ‘easy’, including 52% that rated it ‘very easy’).These two findings correspond with the fact that DRO Debtors and Debtor-Driven Bankrupts have the highest overall satisfaction levels.

A minority of participants in each customer group said they found it ‘difficult’ to deal with the Agency in 2026. RPS claimants found it the most difficult to deal with the Agency, with 22% saying they found it ‘difficult’ (14% said it was ‘very difficult’ and 8% said it was ‘difficult’). The proportion of RPS claimants that said they found it ‘very difficult’ to deal with the Agency was 6 percentage points higher in 2026 than it was in 2025. This could help to explain the significant decrease in overall satisfaction among RPS claimants between 2025 and 2026.

2.5 Satisfaction with contact

Customers were also largely positive about their last experience of contacting the Agency. How customers felt the Agency performed against its seven contact measures are summarised in Figure 2.5

Figure 2.5 Customer views on their last contact with the Agency

% Agree (4-5 out of 5)	Overall	DRO Debtors	Creditor-Petitioned Bankrupts	Debtor-Driven Bankrupts	RPS Claimants	NI Creditors	Directors
The Insolvency Service provided me with all the information I needed	79% (-3pp)	93% (-2pp)	74% (-5pp)	90% (+2pp)	67% (-6pp)	76% (-3pp)	67% (+4pp)
The Insolvency Service gave clear information / explanation	81% (-2pp)	92% (-2pp)	77% (-5pp)	92% (+6pp)	66% (-8pp)	80% (+1pp)	71% (-4pp)
My query was resolved	78% (-2pp)	94% (+1pp)	73% (-)	81% (-11pp)	66% (-6pp)	78% (+4pp)	61% (-10pp)
The next steps were made clear	78% (-2pp)	92% (-1pp)	69% (-9pp)	84% (-1pp)	70% (-3pp)	76% (+5pp)	57% (-3pp)
The Insolvency Service responded to me quickly	77% (-4pp)	91% (-3pp)	72% (-7pp)	79% (-11pp)	69% (-7pp)	76% (+6pp)	75% (-1pp)
It was easy to get my query resolved	73% (-5pp)	92% (+3pp)	66% (-6pp)	78% (-14pp)	58% (-10pp)	74% (-)	62% (-3pp)
Overall, the Insolvency Service handled my query well	79% (-5pp)	95% (+3pp)	70% (-9pp)	83% (-9pp)	65% (-13pp)	80% (-1pp)	76% (+1pp)

Base: All that recall how they last contacted the Insolvency Service. 2026 – Base excl. DKs/NAs: Overall: 543-561; DRO Debtors: 130-132; Creditor-Petitioned Bankrupts: 72-76; Debtor-Driven Bankrupts: 74-78; RPS Claimants: 147-153; Non-Institutional Creditors: 117-123; Directors: 65-70

Again, DRO Debtors reported having the best experience of contacting the Agency (with around nine in ten agreeing with each of the seven measures on contact).

Although the majority of Debtor-Driven Bankrupts agreed with each contact measure, there were significant decreases in the proportions that agreed that their query was resolved (by 13 percentage points) and that it was easy to get their query resolved (by 12 percentage points).

RPS claimants' scores for all seven contact measures decreased between 2025 and 2026, but only the decrease in the proportion that agreed the Agency handled their query well overall was statistically significant, falling by 13 percentage points.

2.7 Customer groups summaries

DRO Debtors: DRO Debtors remained the most satisfied of the Agency's customer groups. Almost all (95%) were satisfied with their overall experience of dealing with the Agency in 2026. DRO Debtors posted the highest levels of agreement and satisfaction across many of the key satisfaction measures, as well as measures relating to satisfaction with the contact experience and the Agency's communication. This is consistent with previous years.

Bankrupts: As in previous waves, Debtor-Driven Bankrupts posted consistently higher levels of satisfaction and agreement with key satisfaction, communication, and contact measures when compared to Creditor-Petitioned Bankrupts. Mirroring this, Debtor-Driven Bankrupts were significantly more satisfied with the Agency overall when compared with Creditor-Petitioned Bankrupts (91% vs. 73% respectively).

Despite this, Debtor-Driven Bankrupts were significantly less likely to agree that their query was resolved and that it was easy to get their query resolved in 2026 than they were in 2025.

RPS claimants: There were significantly lower levels of satisfaction among RPS claimants in 2026 compared with 2025 (63% vs. 74% respectively). Interestingly, this appears to be driven by slight decreases (rather than statistically significant ones) across many of key performance measures covered in the survey; with the only other significant decrease being the fall in the proportion of RPS Claimants that agreed the Agency handled their query well overall (from 78% in 2026 to 65% in 2026).

Non-institutional Creditors: There was an increase (albeit not statistically significant) in the proportion of Non-Institutional Creditors who were satisfied with their overall experience of dealing with the Agency between 2025 and 2026 (from 73% to 81% respectively). This uplift appears to be driven by improvements in scores relating to ease of dealing with the Agency and the response times of the Agency.

Although differences between these subgroups should also be considered indicative only due to low bases; results indicate that Breathing Space Users continue to be more satisfied overall when compared to Standard Non-Institutional Creditors. However, the disparity in levels of satisfaction between these who subgroups is lower than it has been in previous years.

Directors: Around two thirds (67%) of Directors were satisfied with the overall service provided by the Agency in 2026, which is consistent with 2025 (when 68% were satisfied). Mirroring this, there were very few significant changes to Directors scores across the key satisfaction measures covered in the survey. The exception to this being a significant increase in the proportion that agreed the Agency has professional staff, which increased from 76% in 2025 to 89% in 2026.