

Results of Survey of Self-Represented Debtors, July 2008

Summary

On July 23, 2008, the Clerk's Office mailed surveys to 120 self-represented debtors who had filed petitions between January 2008 and the date of the mailing. We received 40 completed surveys, a return rate of 33%. Overall, the Clerk's Office received an acceptable rating in the three categories measured: our services, our materials for self-represented debtors, and our people. As in the past, ratings for personal customer service are the highest.

About the Survey Respondents

The first section of the survey ("About You") posed questions about the self-represented debtor to give us a frame of reference for analysis and use of the results. A summary of responses in this section follows.

- Type of debt. Almost one-half of respondents (47.3%) said credit card debt best describes their debt. It is interesting that the second highest percentage was living expenses at 29.7%. The third highest type of debt was medical expenses at 13.5%.
- Primary reason for filing. Two reasons tied as the primary reason these debtors gave for filing bankruptcy: loss of employment (30%) and over-spending on consumer products (30%). The next most voted for reason was divorce (10%).
- Filer's age. Over half (52%) of the respondents are between the ages of 50 and 69. The next largest group are persons between the ages of 20-29 (15%). Sadly, 7.5% were between 70 and 79 years old.
- How filer obtained information about filing in New Mexico. Although 38% used resources we provide such as our Web site and called or visited us, 32.5% learned about filing bankruptcy in New Mexico from the "experiences of others." Fifteen percent (15%) learned from ads for petition preparers in newsprint such as *Thrifty Nickel* and *Alibi*.
- Number of times visited or called the Clerk's Office. Self-represented debtors visit or call us at about the same rate: 70% visited and 62.5% called at least once. Half of those who visited us only came once, and 1/3 of the callers only called once.

- Used Bankruptcy Petition Preparer (BPP) services; satisfaction with BPP. More than 75% of self-represented debtors used the services of a BPP. And of those, more than half (51.6%) thought the services were very helpful; 25.8% rated the services helpful; 12.9% rated them “not helpful.”
- Did not use BPP services and why. Less than 25% did not use the services of a BPP. Responses for why they did not were evenly split: too expensive, did not know about bpp’s, and “seemed easy enough to prepare the papers myself.”
- Why they did not hire an attorney. A hefty majority, 67.9%, said that hiring an attorney was too expensive; 14.3% felt they could do it themselves. A significant number, 7.1%, said they did not know how to select an attorney.

Thumbnail sketch of the self-represented debtor

Based on these survey results, the average self-represented debtor in our District might be described as 60 years old with primarily credit card debt. In fact, this person may be paying day-to-day living expenses with a credit card that is not being paid in full on a monthly basis.

This person files bankruptcy due to the double crunch of loss of employment and overspending on consumer products. He or she will call or visit the Clerk’s Office at least once and possibly as many as 2 or 3 times. This debtor will use a bankruptcy petition preparer 75% of the time and will be, for the most part, satisfied with the services provided.

The self-represented debtor wants to be treated fairly, kindly, respectfully, and not judged for his or her situation. This person responds exceptionally well to positive interpersonal interactions with Clerk’s staff.

About our services

We asked 9 questions relating to the quality and accessibility of our services at the customer service counter, via our Web site, and by telephone and e-mail. The rating scale was

- Very satisfied; no improvement needed
- Satisfied; minor improvement needed
- Somewhat satisfied; improvement needed
- Not satisfied; much improvement needed

- Did not use this feature; have no opinion

The ratings for these areas of service are shown in the table below.

Services Rated	Very satisfied	Satisfied	Somewhat Satisfied	Not Satisfied	Did not use; no opinion
Hours of operation	57.5%	15.0%	12.5%	5.0%	10.0%
Counter time to file	55.0%	10.0%	10.0%	0%	25.0%
Time for copy request	47.5%	15.0%	5.0%	0%	32.5%
Public access computer	22.5%	2.5%	2.5%	0%	72.5%
Resp time - voice mess	20.0%	7.5%	5.0%	7.5%	60.0%
Resp time - e-mail	10.0%	5.0%	0%	0%	85.0%
Quality of assistance	40.0%	17.5%	12.5%	2.5%	27.5%
Assistance w/ PACER	0%	0%	0%	0%	100%
Assistance w/VCIS	0%	0%	0%	0%	100%

About our materials for self-represented debtors

We asked 10 questions about our materials (forms and instructions). The same rating scale for rating our services (above) was used for rating our materials. The ratings for our materials are shown in the table below.

Materials Rated	Very satisfied	Satisfied	Somewhat Satisfied	Not Satisfied	Did not use; no opinion
Availability of petition forms	47.5%	15.0%	0%	2.50%	35.0%
Instructions for completing forms	35.0%	25.0%	10.0%	2.5%	27.5%
Ease in completing forms	30.0%	17.5%	10.0%	10.0%	32.5%
Ability to complete forms on-line	15.0%	5.0%	5.0%	5.0%	70.0%

Materials Rated	Very satisfied	Satisfied	Somewhat Satisfied	Not Satisfied	Did not use; no opinion
availability of info on Web	17.5%	7.5%	10.0%	5.0%	60.0%
Petition filing packet	37.5%	12.5%	15.0%	10.0%	25.0%
Info re credit counseling	40.0%	25.0%	5.0%	7.5%	22.5%
Info re debtor education	42.5%	27.5%	5.0%	2.5%	22.5%
Info re non-filing spouse	20.0%	5.0%	7.5%	5.0%	62.5%
Info re creditors meeting	47.5%	15.0%	12.5%	7.5%	17.5%

About our people

We asked self-represented debtors to rate us on the following nine attributes and to give us an overall rating for these attributes.

Attributes Rated	Very satisfied	Satisfied	Somewhat Satisfied	Not Satisfied	Did not use; no opinion
Professional	67.5%	15.0%	2.5%	0%	15.0%
Courteous	62.5%	17.5%	2.5%	0%	17.5%
Knowledgeable	65.0%	22.5%	0%	0%	12.5%
Helpful	57.5%	20.0%	7.5%	0%	15.0%
Efficient	62.5%	12.5%	7.5%	0%	17.5%
Give consistent info	60.0%	20.0%	5.0%	2.5%	12.5%
People who listen	50.0%	22.5%	5.0%	2.5%	20.0%
Value customer's time	47.5%	15.0%	12.5%	5.0%	20.0%
Respect customer's situation	50.0%	15.0%	12.5%	2.5%	20.0%
Overall rating	57.5%	15.0%	10.0%	5.0%	12.5%

Comments

We asked self-represented debtors to give us answers *in their own words* to some questions. A sampling of responses are shown in the tables below.

In what areas of customer service do we need to improve?	
Payment of fees:	<ul style="list-style-type: none"> • Take debit card over the phone • Make change
Documents & instructions	<ul style="list-style-type: none"> • Need less paperwork • Need less confusing and overbearing instructions • Need some <i>legal advice</i> or at least <i>help</i> completing forms (e.g., the schedules)
Resources	<ul style="list-style-type: none"> • Tell us what resources are available • Provide a list of petition preparers
Counter service:	<ul style="list-style-type: none"> • Don't make us wait so long. • The service was great but it did take awhile to file. • "I had to wait and was late to my creditor meeting." • When customer is there, help them right away, then go on with your business. • Computers and co-workers will still be there when I leave. • Give me your undivided attention • Pretend to be in a good mood even if you are not • Tell me what I am supposed to do next • Don't judge me • Try to be helpful and patient with questions asked • "I was there first and two people came in after me and got served before me. I was there for 1 hour just to file." • "The clerks were joking around." • "One female answered, was very insensitive. Made me feel worse than I was feeling. She acted as if I was bothering her at work - she WAS at work. It is her job!"
In what areas of customer service do we excel?	
Helpfulness	<ul style="list-style-type: none"> • Above and beyond helpfulness - for a bad situation, it has been extremely pleasant • You were very helpful • Made the filing easier, very helpful • Wonderful! • Your courtesy and helpfulness to those who are trying to do what is required and what is right.
Knowledge	<ul style="list-style-type: none"> • Very knowledgeable • Explaining and correcting errors for us even though it's

In what areas of customer service do we excel?	
	<p>not required</p> <ul style="list-style-type: none"> • Letting people know you received the documents • The handling of the petition • The court's services were very prompt, genial and personable. It seemed as though every time I called or e-mailed, they had my file right in front of them - and they were extremely knowledgeable. I wish to thank them - if they could only have given out legal advice I would have been able to complete the bankruptcy pro se. • I could not say I was the only one there and the clerk - she was very professional. I give her a 1 highest. • Your office and staff offered the best customer services
Responsiveness	<ul style="list-style-type: none"> • The promptness of getting paperwork to the client and the courtesy of the Clerk's Office when answering phone messages • Telephone questions and prompt calls back
Friendliness	<ul style="list-style-type: none"> • Alice Page and Melody were friendly and very helpful with all my questions

What else would you like to tell us?
<ul style="list-style-type: none"> • Great in all aspects! Yvette Gonzales was wonderful! • First time I visit clerk's office everything and everyone was there for my assistance • If I ever need office of the clerk again (hopefully not) I know I'll get the assistance and respect I deserve. Thank you very much for everything. • Thank you - clerks have been kind and non-judgmental • Friendly staff • You excel in being very nice. • Comments on BPP: They did offer legal advice. They did not provide the service that I paid for. Not professional. • I am also a widow and I do not receive my late husbands retirement. It ended with his death. Also most of the debt was from his expenses that were not covered by insurance and medicine. He had COPD for 15 years. • This process is a last solution to many of us who have been taught to take care of ourselves, but when circumstances prevent it then being treated with courtesy and respect makes it much easier to do what we have no other choice to do. • This was very hard for me to do - just ran out of money to pay the credit card bills. I'm back to the basics using cash and on a budget. It's hard but I'll survive. • I got hung up with terminology on Schedule E and F. Couldn't find satisfactory explanations. That's when my head exploded and I felt it necessary to pay a

What else would you like to tell us?

petitioner.

- None of my debts was intentional
- Don't like the online class
- Don't like the counseling class