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## STATISTICS RELEASE:

### **Regional Individual Insolvency Statistics in England and Wales, 2000 to 2012: Parliamentary Constituency Supplement**

Official Statistics showing annual individual insolvencies by parliamentary constituency for 2000 to 2012 are published today (11 December 2013) by the Insolvency Service.

This is a supplement to the *Regional Individual Insolvency Statistics 2000 to 2012*, which were published 12 July 2013, and should be read alongside the context and notes provided with the previous publication.

The statistics, covering England and Wales, comprise tables showing numbers and rates per 10,000 adult population of total individual insolvencies, bankruptcies, debt relief orders (DROs) and individual voluntary arrangements (IVAs) at parliamentary constituency level.

The detailed statistical tables and the previous release can both be found here:

<http://www.insolvencydirect.bis.gov.uk/otherinformation/statistics/regionalstatisticsmenu.htm>

### **Total Individual Insolvencies** (including bankruptcies, DROs and IVAs)

The rate of total individual insolvencies per 10,000 adults in England and Wales in 2012 was 24.5.

The constituencies with the highest individual insolvency rate in 2012 were Vale of Clwyd (59.2) and Torbay (55.7). Wimbledon had the lowest rate (6.7) followed by Ealing, Southall (9.4).

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**Table 1: Parliamentary Constituencies with the ten highest and lowest individual insolvency rates, England and Wales, 2012**

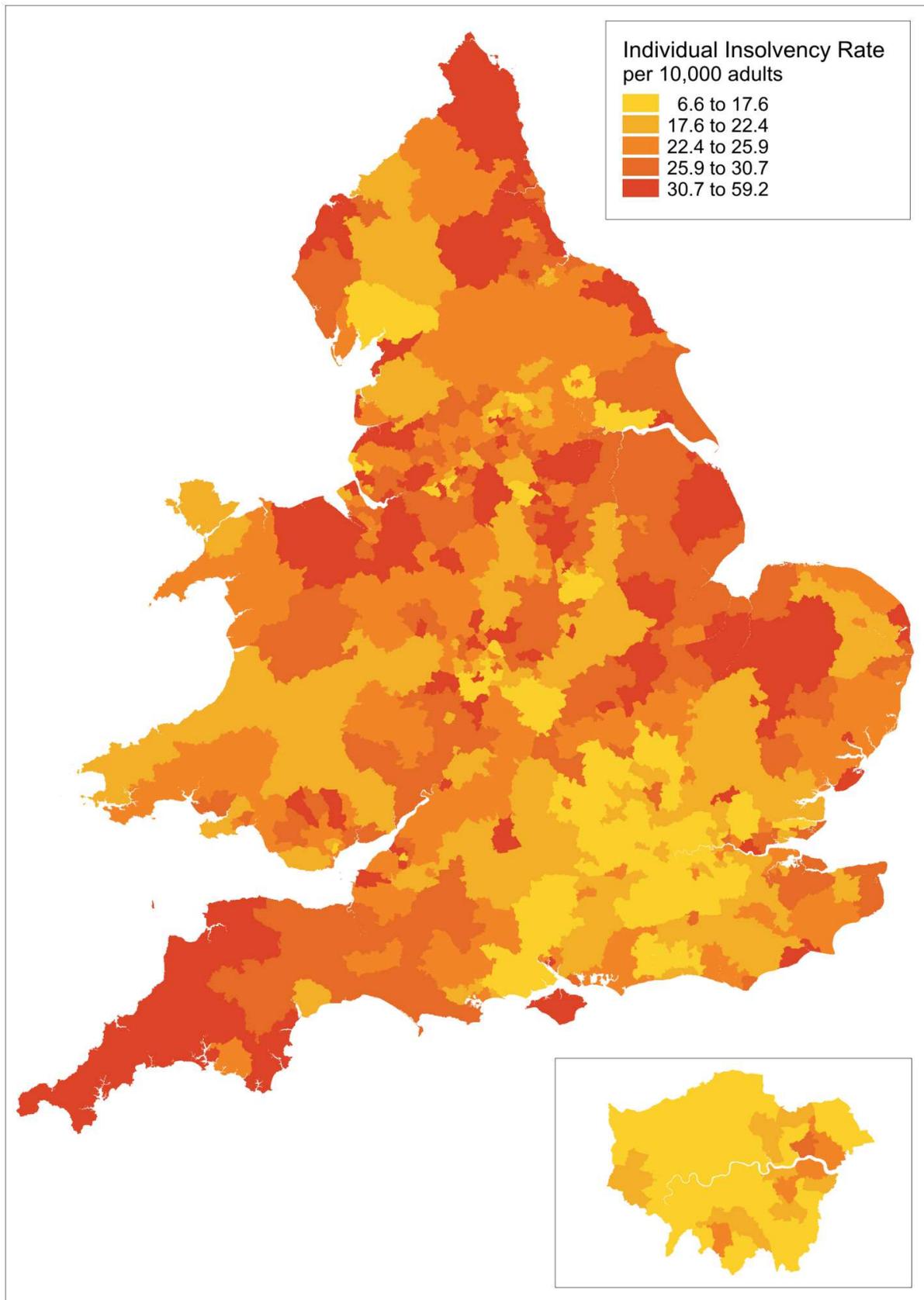
Highest Individual Insolvency Rates			Lowest Individual Insolvency Rates		
Parliamentary Constituency	Number of new cases	Rate per 10,000 adult population	Parliamentary Constituency	Number of new cases	Rate per 10,000 adult population
Vale of Clwyd	333	59.2	Wimbledon	52	6.7
Torbay	440	55.7	Ealing, Southall	71	9.4
Blackpool South	336	52.2	Brent North	97	9.6
Scarborough and Whitby	394	49.6	Tooting	82	9.6
Kingston upon Hull West and Hessle	323	47.5	Westminster North	92	9.8
Plymouth, Moor View	339	47.2	Harrow West	80	9.9
Wallasey	331	47.2	Finchley and Golders Green	95	9.9
Weston-Super-Mare	388	46.4	Harrow East	82	10.0
Stoke-on-Trent Central	302	45.4	Battersea	92	10.1
Stoke-on-Trent North	339	45.3	Ealing Central and Acton	97	10.2

Compared to 2011, the biggest increase in the individual insolvency rate was in Weston-Super-Mare (up 11.5 from 34.9 in 2011 to 46.4 in 2012). The biggest decrease was seen in Norwich South (down 14.2 from 35.8 in 2011 to 21.7 in 2012).

Out of 573 constituencies, 439 (77%) saw a decrease in the individual insolvency rate between 2011 and 2012.



**Figure 1: Total individual insolvency rate per 10,000 adult population by parliamentary constituency, England and Wales, 2012**



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## Bankruptcies

The rate of bankruptcies per 10,000 adults in England and Wales was 7.1 in 2012.

The constituencies with the highest bankruptcy rate in 2012 were Blackpool South (16.2) and Torbay (16.0). Tooting had the lowest rate (2.4) followed by Harrow East (2.7).

**Table 2: Parliamentary Constituencies with the ten highest and lowest bankruptcy rates, England and Wales, 2012**

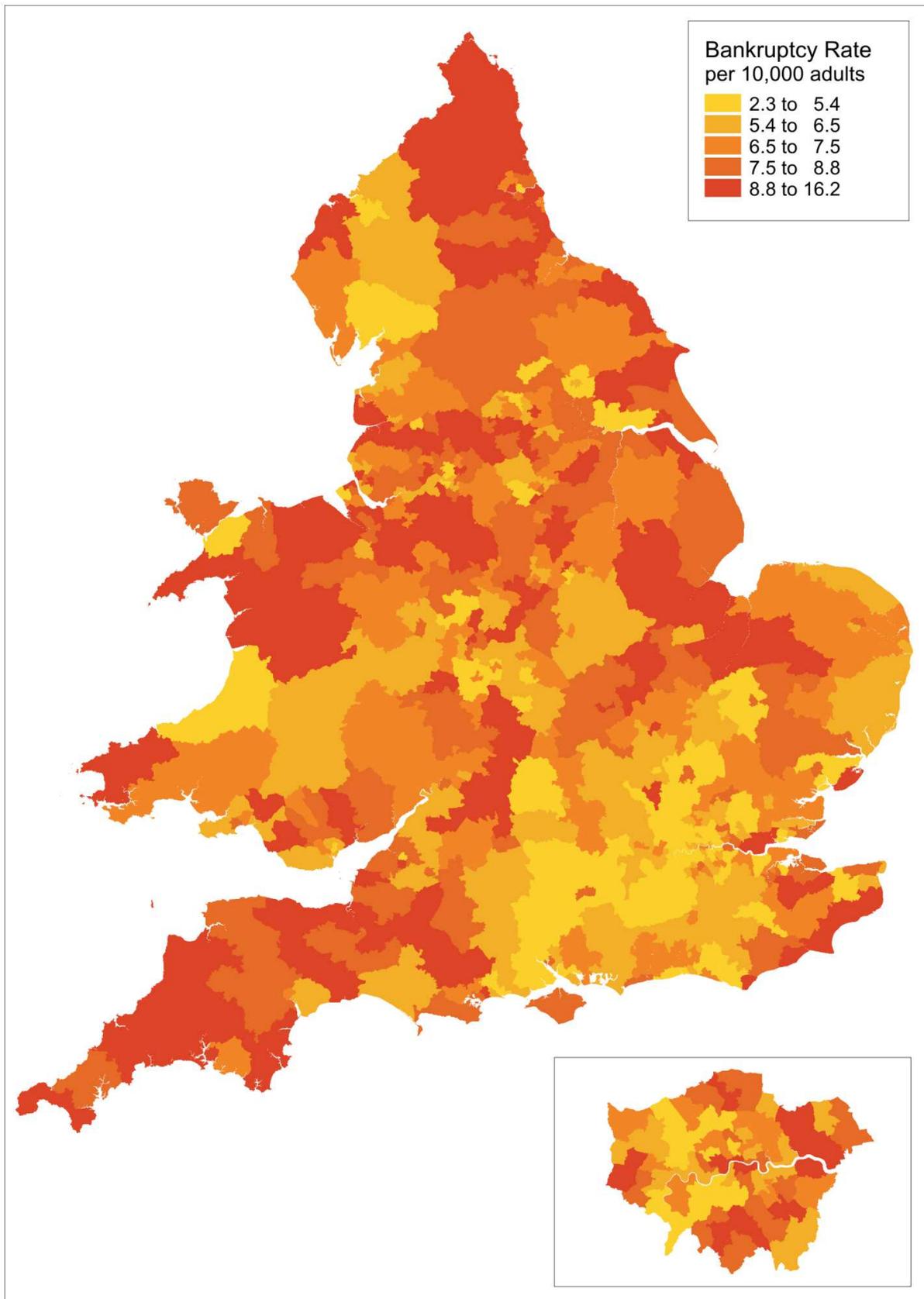
Highest Bankruptcy Rates			Lowest Bankruptcy Rates		
Parliamentary Constituency	Number of new cases	Rate per 10,000 adult population	Parliamentary Constituency	Number of new cases	Rate per 10,000 adult population
Blackpool South	104	16.2	Tooting	20	2.4
Torbay	126	16.0	Harrow East	22	2.7
Weston-Super-Mare	133	15.9	Birmingham, Selly Oak	23	2.8
Kingston upon Hull West and Hessle	99	14.6	Brent North	29	2.9
North Durham	97	13.9	Wimbledon	23	3.0
Great Grimsby	93	13.6	Twickenham	27	3.1
Wansbeck	86	13.1	Putney	23	3.1
Blyth Valley	83	12.7	Battersea	29	3.2
South Basildon and East Thurrock	95	12.6	Dulwich and West Norwood	28	3.2
Vale of Clwyd	69	12.3	St Albans	25	3.3

Compared to 2011, the biggest increase in the bankruptcy rate was in Bedford (up 4.1 from 6.0 in 2011 to 10.1 in 2012). The largest decrease in the bankruptcy rate was in Sherwood (down 10.5 from 17.1 in 2011 to 6.7 in 2012).

Between 2011 and 2012, the bankruptcy rate decreased in 511 out of 573 constituencies (89%).



Figure 2: Bankruptcy rate per 10,000 adult population by parliamentary constituency, England and Wales, 2012





## Debt Relief Orders

The rate of DROs per 10,000 adults in England and Wales was 7.0 in 2012.

In 2012, the constituencies with the highest rate of DROs were Vale of Clwyd (33.9) and Torbay (28.5). Harrow West (0.7) and Torfaen (0.8) had the lowest rate per 10,000 adults.

**Table 3: Parliamentary Constituencies with the ten highest and lowest DRO rates, England and Wales, 2012**

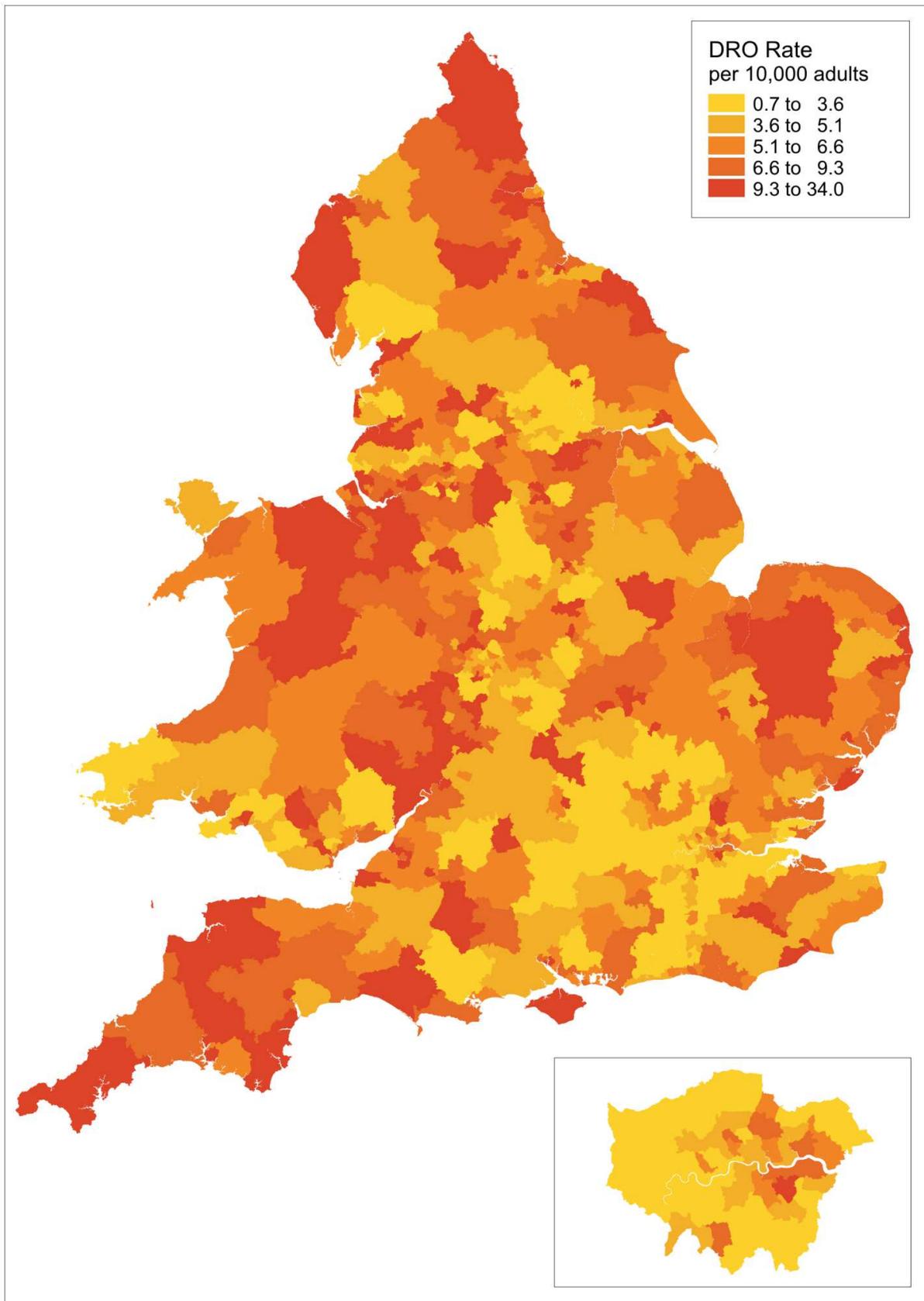
Highest DRO Rates			Lowest DRO Rates		
Parliamentary Constituency	Number of new cases	Rate per 10,000 adult population	Parliamentary Constituency	Number of new cases	Rate per 10,000 adult population
Vale of Clwyd	191	33.9	Harrow West	6	0.7
Torbay	225	28.5	Torfaen	5	0.8
Scarborough and Whitby	216	27.2	Runnymede and Weybridge	7	0.8
Stoke-on-Trent Central	161	24.2	Harrow East	7	0.9
Sheffield, Brightside and Hillsborough	186	23.5	Wimbledon	7	0.9
Kingston upon Hull East	152	21.2	Hendon	10	1.1
Stoke-on-Trent North	157	21.0	Chipping Barnet	10	1.1
Kingston upon Hull East	152	21.2	Sutton Coldfield	9	1.2
Mansfield	164	19.7	Brent North	13	1.3
Bristol North West	155	19.7	Ealing, Southall	10	1.3

Compared to 2011, the biggest increase in the DRO rate was in Weston-Super-Mare (up 8.7 from 5.5 in 2011 to 14.2 in 2012). The largest decrease in the bankruptcy rate was in Carmarthen West & South Pembrokeshire (down 9.2 from 13.4 in 2011 to 4.2 in 2012).

Between 2011 and 2012, the DRO rate decreased in 217 out of 573 constituencies (38%).



Figure 3: DRO rate per 10,000 adult population by parliamentary constituency, England and Wales, 2012





## Individual Voluntary Arrangements

The rate of IVAs per 10,000 adults in England and Wales was 10.5 in 2012.

The constituencies with the highest IVA rate in 2012 were Easington (20.3) and Chatham & Aylesford (20.2). The lowest IVA rates per 10,000 adults were in Kensington (2.1) and Bristol West (2.7).

**Table 4: Parliamentary Constituencies with the ten highest and lowest IVA rates, England and Wales, 2012**

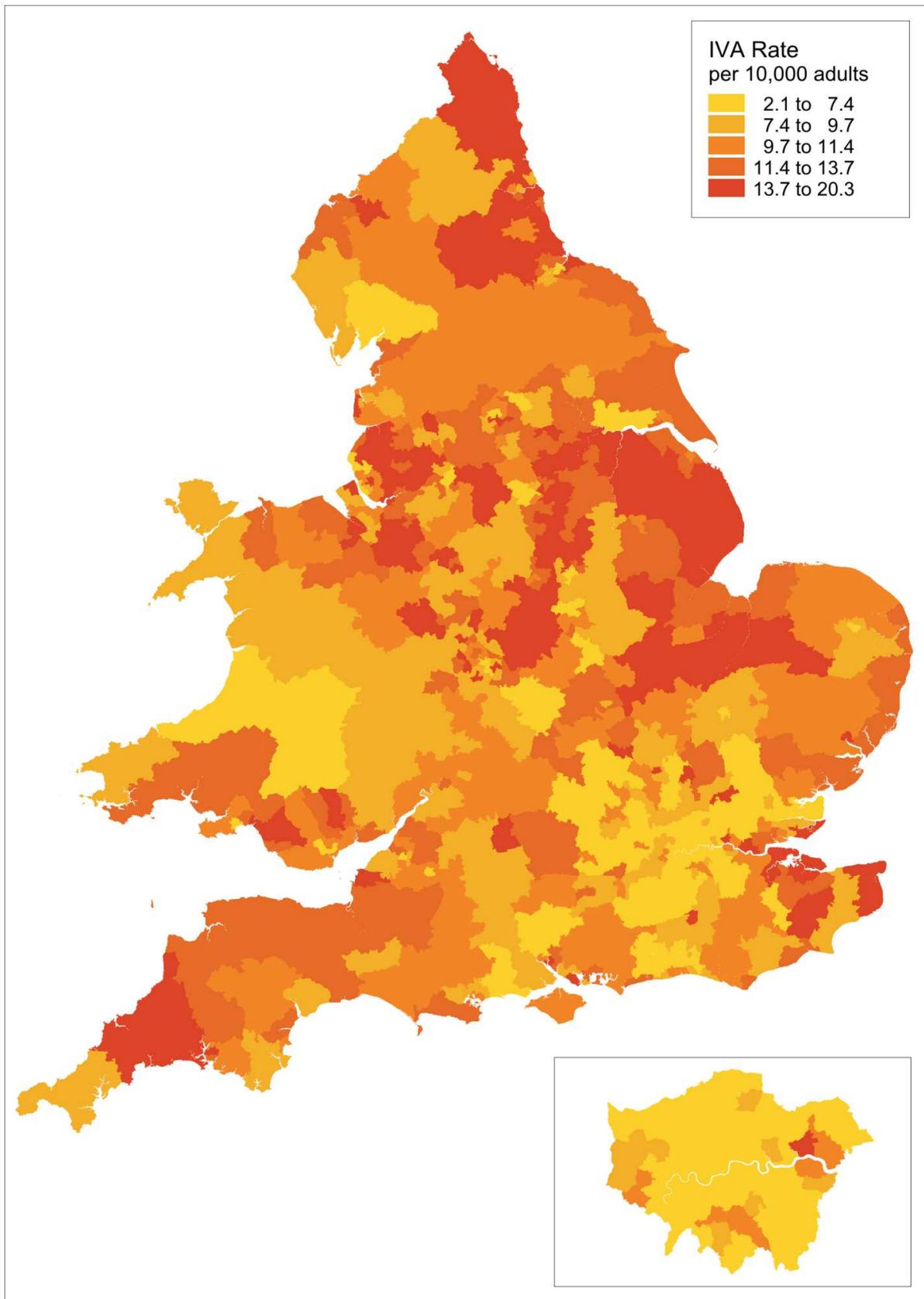
Highest IVA Rates			Lowest IVA Rates		
Parliamentary Constituency	Number of new cases	Rate per 10,000 adult population	Parliamentary Constituency	Number of new cases	Rate per 10,000 adult population
Easington	133	20.3	Kensington	20	2.1
Chatham and Aylesford	152	20.2	Bristol West	28	2.7
Blackpool South	128	19.9	Wimbledon	22	2.8
Washington and Sunderland West	137	19.6	Ealing, Southall	25	3.3
Blyth Valley	128	19.6	Cities of London and Westminster	34	3.4
Plymouth, Moor View	140	19.5	Westminster North	33	3.5
Houghton and Sunderland South	136	19.5	Ealing Central and Acton	35	3.7
Bishop Auckland	135	19.2	Chelsea and Fulham	32	3.7
North West Durham	141	19.1	Hampstead and Kilburn	41	3.9
North Durham	132	18.9	Brighton, Pavilion	34	3.9

Compared to 2011, the biggest increase in the IVA rate was in Liverpool, West Derby (up 6.8 from 10.4 in 2011 to 17.3 in 2012). The largest decrease in the bankruptcy rate was in Penistone & Stockbridge (down 6.9 from 17.4 in 2011 to 10.5 in 2012).

Between 2011 and 2012, the IVA rate decreased in 349 out of 573 constituencies (61%).



Figure 4: Total IVA rate per 10,000 adult population by parliamentary constituency, England and Wales, 2012





## Notes to Accompany the Regional Insolvency Statistics: Parliamentary Constituency Supplement

1. These are supplementary tables to accompany the *Regional Individual Insolvency Statistics 2000-2012*, published on 12 July 2013. As such, they represent a different breakdown of previously published statistics, and should be considered alongside the publication from July 2013.
2. The figures are Official Statistics, compiled and released in accordance with the Code of Practice for Official Statistics and the Pre-release to Official Statistics Order 2008.
3. Individual insolvency procedures include bankruptcy, debt relief orders (with effect from 6 April 2009) and individual voluntary arrangements:
  - a) Bankruptcy - a form of debt relief available for anyone who is unable to pay the debts they owe. Any assets owned will vest in a trustee in bankruptcy who will sell them and distribute the proceeds to creditors in accordance with the order laid down by statute.
  - b) Debt Relief Order (DRO) - a form of debt relief available to those who owe £15,000 or less and have little by way of assets or income. There is no distribution to creditors, and discharge from debts takes place 12 months after the DRO is granted.
  - c) Individual Voluntary Arrangements - a voluntary means of repaying creditors some or all of what they are owed. Once approved by the majority of creditors, the arrangement is binding on all. Such arrangements are supervised by a licensed Insolvency Practitioner.Additional information on all aspects of insolvency may be found on the Insolvency Service website here: <http://www.bis.gov.uk/insolvency>
4. The Insolvency Service has policy responsibility for individual insolvency in England and Wales only; the extent of coverage of these statistics reflects this.
5. The statistics are numbers of new insolvency cases and rates per 10,000 adult population of England and Wales, annually for each calendar year from 2000 to 2012. More information on the methods of calculation and the population data is provided within the Notes sheet of the published tables.
6. The geographic levels presented are regions, counties, unitary authorities and county districts. More information on the geographical boundaries is available within the Notes sheet of the published tables and additional information on geography more generally may be found on the Neighbourhood Statistics website here :  
<http://www.neighbourhood.statistics.gov.uk/dissemination/Info.do?page=nessgeography/ness-geography.htm>
7. The regional individual insolvency statistics for 2000 to 2012 will be hosted on the Office for National Statistics' Neighbourhood Statistics website. This site provides the scope for further interactive analysis at the local area across many data series.
8. The number of cases and the rate per 10,000 adults in each geographical area have been revised for 2000 to 2011, reflecting:

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- a) An updated postcode directory, meaning more cases can be attributed to a region or local authority (though the number of cases for England and Wales is not affected; and
  - b) Revisions by the Office for National Statistics to population estimates for 2002 to 2011, reflecting data available from the 2011 Census, which have had consequent effects on the rate of personal insolvency per 10,000 adults.
9. Headline company and individual insolvency figures are published quarterly by the Insolvency Service as a National Statistics release. The most recent such figures relate to Q1 2013, published on 3 May 2013 here: <http://www.insolvencydirect.bis.gov.uk/otherinformation/statistics/insolvency-statistics.htm> .
10. Numbers of new cases presented in these tables are not consistent with the official, headline National Statistics published as they have been extracted from a live database at a different point in time and on a different basis. The National Statistics are the definitive source of the number of new cases each year in England and Wales, and the rate per 10,000 adults.
11. Maps and geographical boundaries contain Ordnance Survey data © Crown copyright and database right 2013.
12. Sources: Insolvency Service, and Population Estimates Unit, ONS: Crown Copyright.



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