



Individual Insolvencies by Location, Age and Gender, England and Wales, 2014

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England and Wales

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This statistical release provides breakdowns of individual insolvencies in England and Wales, at region, county, unitary authority and local authority levels. It also includes age and gender breakdowns of individual insolvencies at region level. The statistics cover the calendar years 2000 to 2014, including revisions to data from 2000 to 2013 where applicable.

Key facts

- **The total insolvency rate decreased in nearly all regions, continuing the decreasing trend since 2009.**
- **The North East continued to have the highest insolvency rates, while London had the lowest.**
- **Areas with the highest insolvency rates were concentrated in seaside resort areas, parts of the North East, South West and Merseyside.**
- **For the first time, the female insolvency rate was higher than the male insolvency rate.**
- **Insolvency rates were highest in the 35-44 age category for both males and females.**
- **Insolvency rates decreased for all age groups except 18-24**

Revisions to 2013 insolvency rates by local authority area

Insolvency rates for 2013 have been revised, as a result of revisions to the underlying population data published by the Office for National Statistics. Numbers of insolvencies in each local authority area are unchanged.

The largest increase in the insolvency rate in 2013 as a result of this change was in Forest Heath (+1.3 individual insolvencies per 10,000 people); the largest decrease was in St Edmundsbury (-0.2).

Designation:

Official Statistics not designated as National Statistics

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1. Definitions

Bankruptcy

A form of debt relief available for anyone who is unable to pay their debts. Assets owned will transfer to a trustee in bankruptcy who will realise them and distribute the proceeds to creditors. Discharge from debts usually takes places 12 months after the bankruptcy order is granted. A trustee may be a licensed insolvency practitioner or may be the official receiver.

Debt relief order (DRO)

A form of debt relief available to those who have a low income, low assets and less than £15,000 of debt. There is no distribution to creditors, and discharge from debts takes place 12 months after the DRO is granted.

Individual voluntary arrangement (IVA)

A voluntary means of repaying creditors some or all of what they are owed. Once approved by 75% or more of the creditors, the arrangement is binding on all. IVAs are supervised by licensed insolvency practitioners.

Rate per 10,000 adults

The number of insolvencies divided by the number of people aged 18 or over, multiplied by 10,000. A rate of 100 insolvencies per 10,000 adults is equivalent to 1% of the adult population.

Total individual insolvencies

The sum of bankruptcies, DROs and IVAs.

2. Summary

- The rate of total individual insolvencies per 10,000 adults in England and Wales followed an increasing trend from 7.2 in 2000 to a peak of 30.9 in 2009; since then the rate has fallen each year to 21.8 in 2014. This pattern has been driven by a number of factors including the rapid increase and subsequent decline in bankruptcies over the same period, the rapid increase in registration of IVAs between 2004 and 2006, and the introduction in 2009 and subsequent increase in the number of DROs.

Regions

- The total insolvency rate per 10,000 adults decreased in all regions of England between 2013 and 2014, but was unchanged in Wales. Insolvency rates at regional level have broadly followed the same trend exhibited by England and Wales as a whole since 2000, with some variation in the peak year for the rate, the steepness of the initial increase and the slope of the following decline.
- The bankruptcy rate per 10,000 adults decreased in all regions of England and Wales between 2013 and 2014, in a continuation of a downward trend seen since 2009. The DRO rate per 10,000 adults decreased in all regions except the East of England and Yorkshire & Humber; conversely, the IVA rate per 10,000 adults increased between 2013 and 2014 in all regions with the exception of the North East and East of England.
- The North East had the highest total individual insolvency rate in England and Wales in 2014, at 29.2 per 10,000 adults; this region has had the highest rate since 2008. The North East also had the highest rates of bankruptcy, IVA and DRO rates in 2014. London had the lowest rates for each type of individual insolvency.

Local authorities

- Local authority areas in London, Oxfordshire and the Home Counties had the lowest rates for each type of individual insolvency in 2014.
- Many of the areas with the highest individual insolvency rate per 10,000 people were in local authorities with seaside resorts – for example Torbay (Torquay), Denbighshire (Rhyl), Blackpool and Scarborough – but this pattern varied by insolvency procedure.
- Other local authorities in England and Wales with higher insolvency rates included parts of the North East, South West and Merseyside.

Age and gender variations

- For the first time the individual insolvency rate per 10,000 adults was higher for females (22.2) than males (21.2). This is primarily because a higher proportion of females than males had DROs approved.
- The decrease in individual insolvency rate in England and Wales for males has been steeper for males than females over the last five years.
- Insolvency rates were highest among the 35-44 age group for both males and females.
- In the 18-24, 25-34, 35-44 and 45-54 age groups, insolvency rates were higher for females than males.
- The insolvency rate decreased for all age groups between 2013 and 2014, with the exception of the 18-24 age group.

More detailed information on total individual insolvency rates, and those for each of the three insolvency procedures, is provided in the following pages, and in the detailed tables on the Insolvency Service website.

3. Total Individual Insolvencies (including bankruptcies, DROs and IVAs)

- The rate of total individual insolvencies per 10,000 adults in England and Wales fell to 21.8 in 2014 from 22.4 in 2013, having followed a decreasing trend since the peak of 30.9 in 2009, as shown in Figure 1 below.
- The North East had the highest total individual insolvency rate in 2014 at 29.2 per 10,000 adults (7.4 higher than England and Wales), followed by the South West at 25.5 (3.7 higher than England and Wales). London had the lowest rate in 2014 at 13.8 (8.0 lower than England and Wales).
- The rate for most regions has followed a similar decreasing trend since 2009 to that for England and Wales as a whole, as shown in Figure 2 below. Comparing the rate for each region in 2014 with its highest peak since 2000, the East Midlands showed the largest decrease, at 12.8 per 10,000 adults, while London showed the smallest decrease, at 5.7 per 10,000 adults (compared with a decrease of 9.1 in England and Wales).
- The local authority with the highest total individual insolvency rate in 2014 was Denbighshire with a rate of 43.3 per 10,000 adult population, the lowest was Wandsworth at 8.2 (see Table 1 below; the distribution of local authorities by total individual insolvency rate is given in Figure 4 below). In 2014 six out of ten areas with the highest insolvency rates were coastal; by comparison eight out of the ten areas with the lowest insolvency rates were in London.
- Local authorities with lower total individual insolvency rates (represented by lighter shades in Figure 3 below) tended to be concentrated around London, Oxfordshire, West Midlands and the Home Counties, while many of those local authorities with higher individual insolvency rates (represented by darker shades in Figure 3 below) were in the South West, Merseyside and North East regions.
- The total insolvency rate was lower in 2014 than in 2013 in 214 out of 348 local authorities. The largest decrease in the rate was in Cannock Chase at 11.3 lower per 10,000 adults; the largest increase was in Isles of Scilly at 31.6 higher per 10,000 adults (though this represented an increase from 1 to 7 insolvencies) followed by Merthyr Tydfil at 9.6 higher per 10,000 adults.

Figure 1: Total individual insolvencies per 10,000 adult population, England & Wales, 2000 to 2014

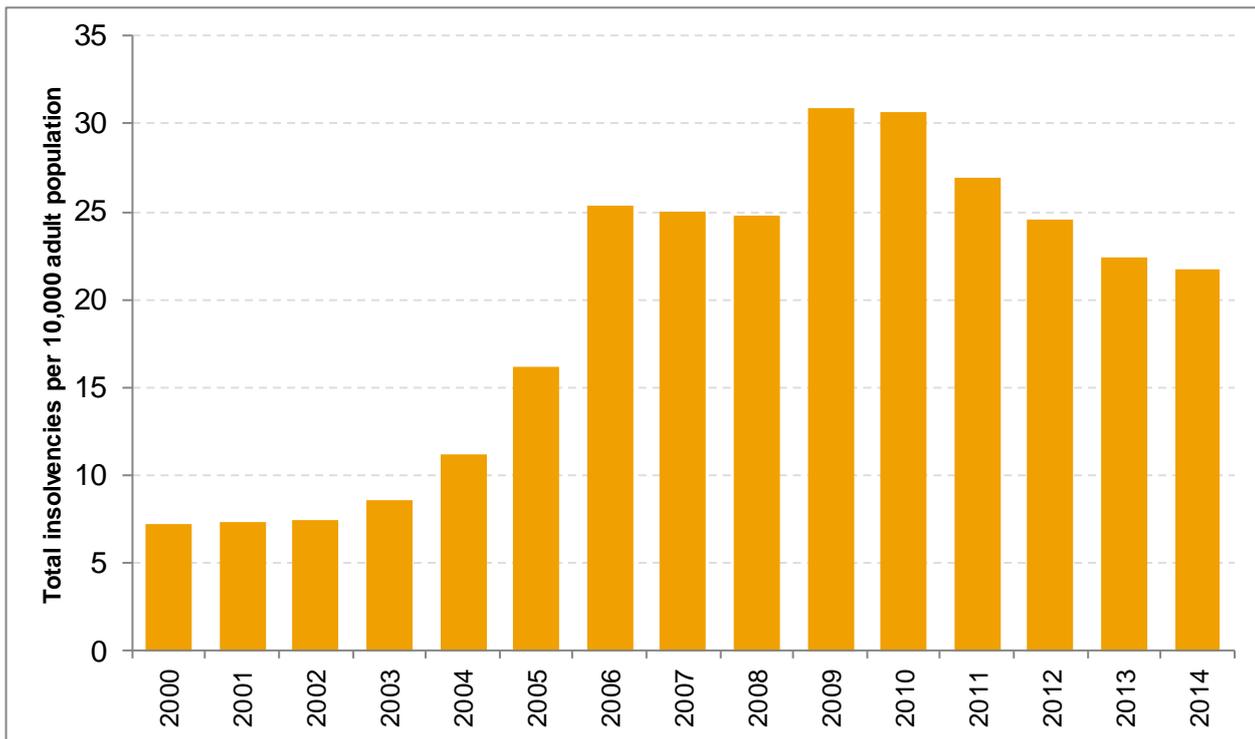


Figure 2: Total individual insolvencies per 10,000 adult population by region, England and Wales, 2012 to 2014

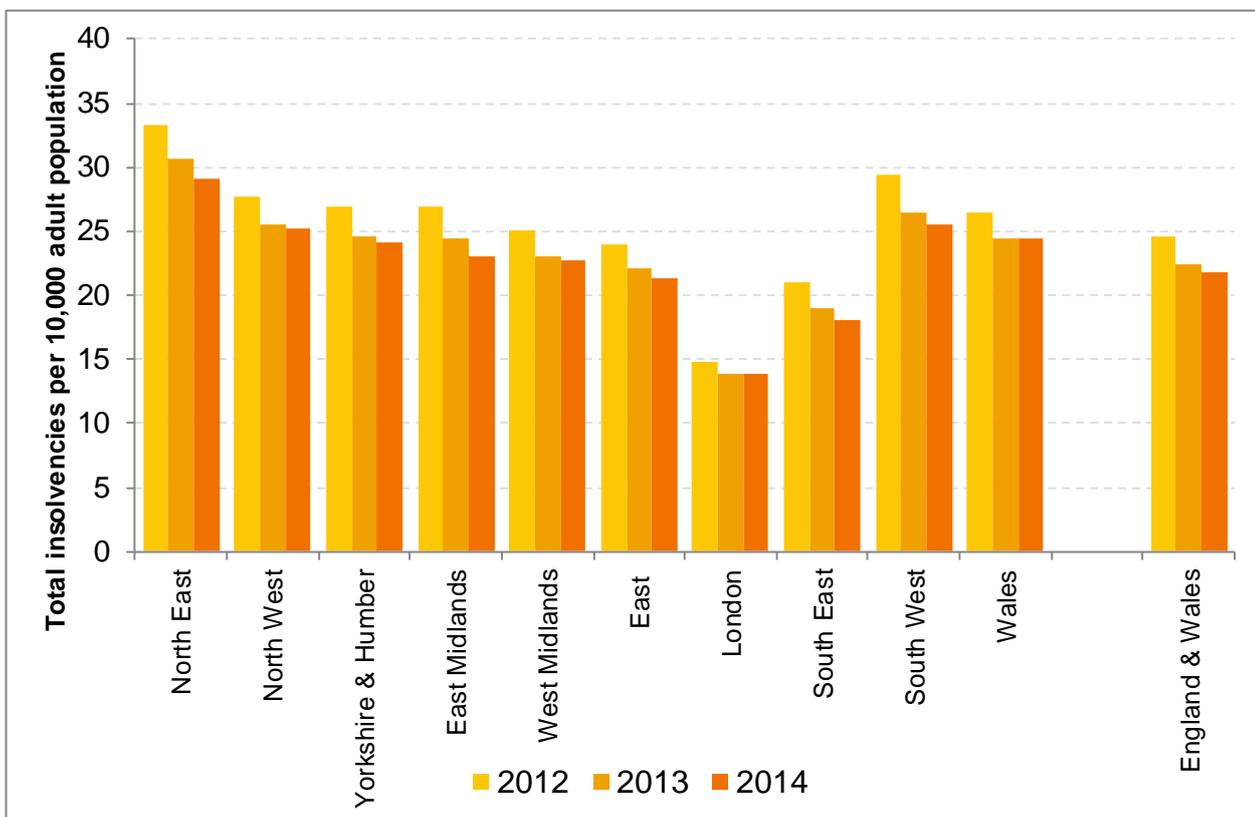


Figure 3: Total individual insolvencies per 10,000 adult population by local authority, England and Wales, 2014

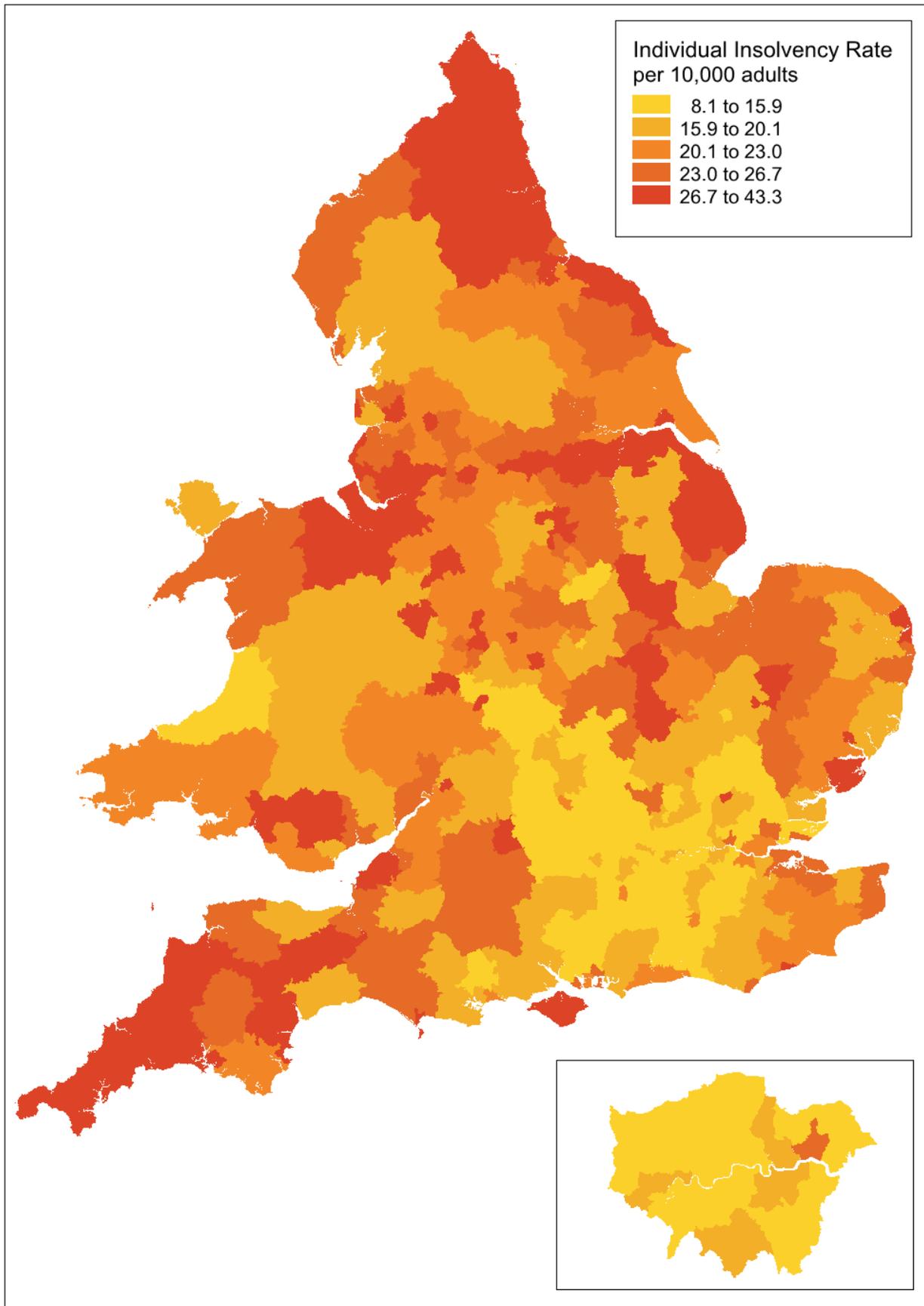


Figure 4: Distribution of total individual insolvency rate by local authority, England and Wales, 2014

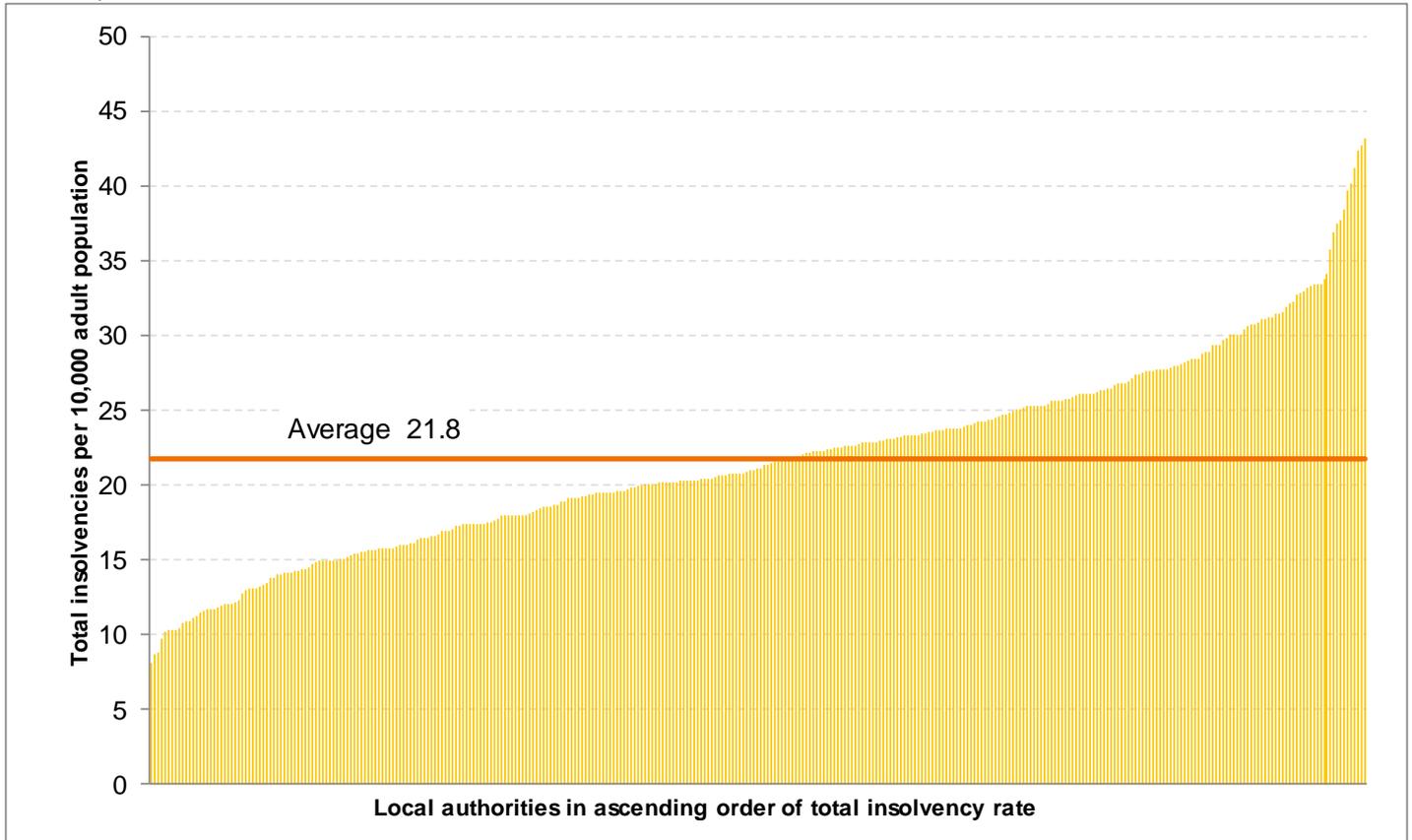


Table 1: Local authorities with the ten highest and lowest individual insolvency rates, England and Wales, 2014

Highest Total Insolvency rates			Lowest Total Insolvency rates		
Local authority	Number of new cases	Rate per 10,000 adult population	Local authority	Number of new cases	Rate per 10,000 adult population
Denbighshire	326	43.3	Wandsworth	206	8.2
Stoke-on-Trent	834	42.7	Wokingham	107	8.8
Torbay	458	42.4	Westminster	171	8.9
Scarborough	365	41.2	Richmond upon Thames	147	9.8
Corby	200	40.2	Kingston upon Thames	136	10.2
Kingston upon Hull, City of	803	39.7	Camden	197	10.3
Merthyr Tydfil	179	38.4	Brent	255	10.3
Blackpool	422	37.8	Kensington and Chelsea	133	10.4
South Kesteven	411	37.5	St Albans	115	10.5
Isles of Scilly	7	36.9	Hammersmith and Fulham	157	10.9

4. Bankruptcies

- The rate of bankruptcies per 10,000 adults in England and Wales fell to 4.5 in 2014 from 5.4 in 2013, having followed a decreasing trend since the peak of 17.2 in 2009, as seen below in Figure 5.
- The North East had the highest bankruptcy rate in 2014 at 6.0 per 10,000 adults (1.5 higher than England and Wales), followed by the South West and North West at 5.2 (0.7 higher than England and Wales). London had the lowest rate in 2014 at 3.3 (1.2 lower than England and Wales).
- The bankruptcy rate for each region has decreased each year since the peak of 2009, as shown in Figure 6 below. Comparing the rate for each region with its peak in 2009, the South West showed the largest decrease, at 16.4 per 10,000 adults, while London showed the smallest decrease, at 7.6 (compared with a decrease of 12.7 in England and Wales).
- The local authority with the highest bankruptcy rate in 2014 was Isles of Scilly at 10.5 (though this represented two bankruptcies), followed by Torbay at 9.3; the lowest was City of London at 1.4 followed by Chiltern at 1.8 (see Table 2 below; the distribution of local authorities by bankruptcy rate is given in Figure 8 below).
- Local authorities with lower bankruptcy rates (represented by lighter shades in Figure 7 below) tended to be concentrated around London, West Midlands, Oxfordshire and the Home Counties, while many of those local authorities with higher bankruptcy rates (represented by darker shades in Figure 7 below) were in the South West, North East Wales, North Yorkshire and Lincolnshire.
- The bankruptcy rate was lower in 2014 than in 2013 in 292 out of 348 local authorities. The largest decrease in the rate was in City of London at 5.9 lower per 10,000 adults (though this represented a decrease from five bankruptcies to one) followed by Cannock Chase at 4.3 lower per 10,000 adults; the largest increase was in Isles of Scilly at 5.2 higher per 10,000 adults (though this represented an increase from one to two bankruptcies) followed by Rutland with 2.9 higher per 10,000 adults.

Figure 5: Bankruptcies per 10,000 adult population, England and Wales, 2000 to 2014

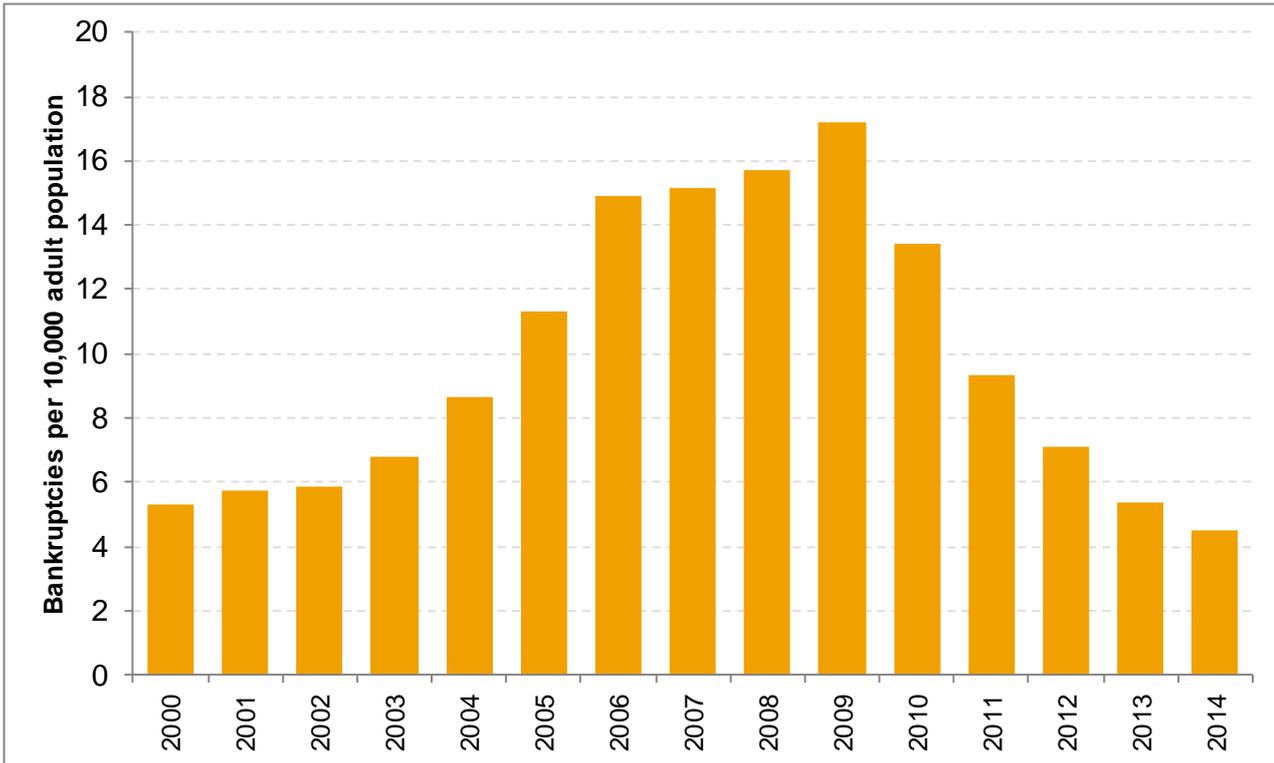


Figure 6: Bankruptcies per 10,000 adult population by region, England and Wales, 2012 to 2014

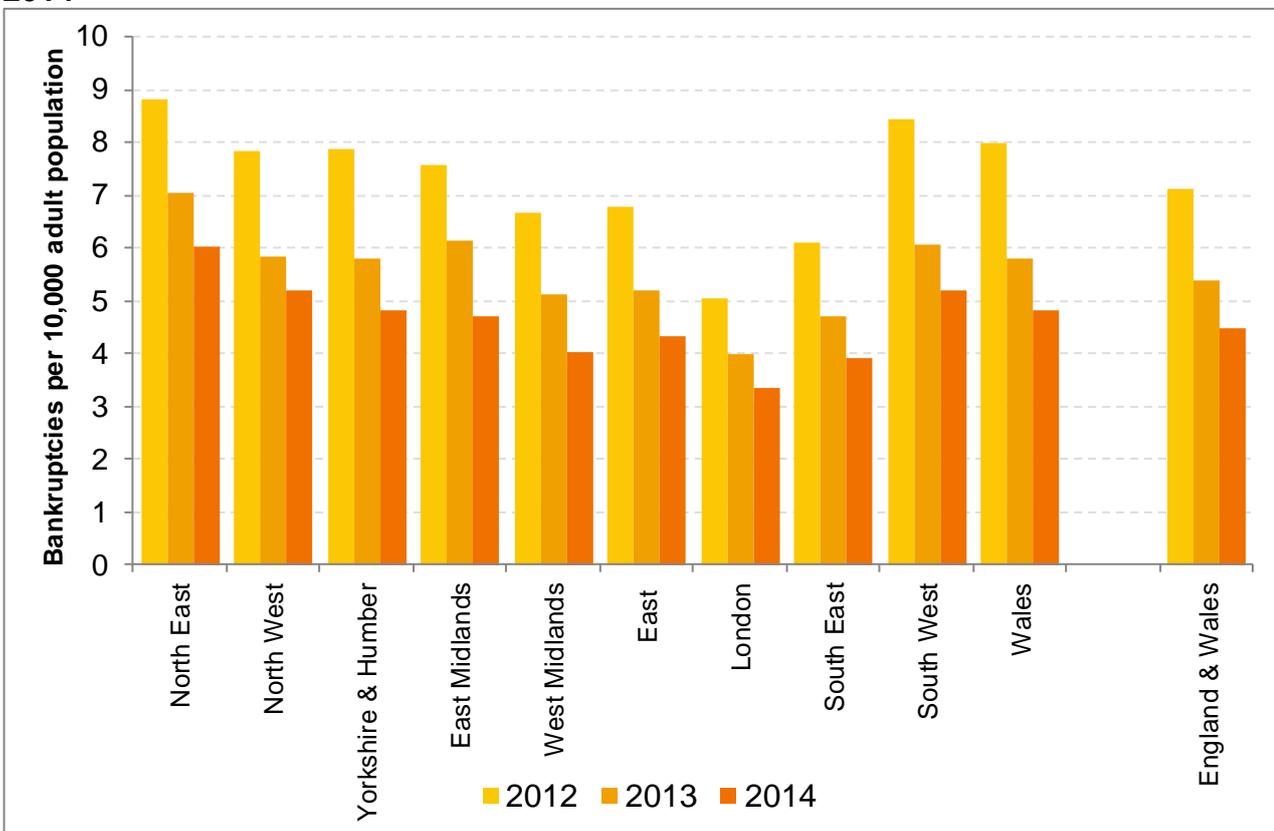


Figure 7: Bankruptcies per 10,000 adult population by local authority, England and Wales, 2014

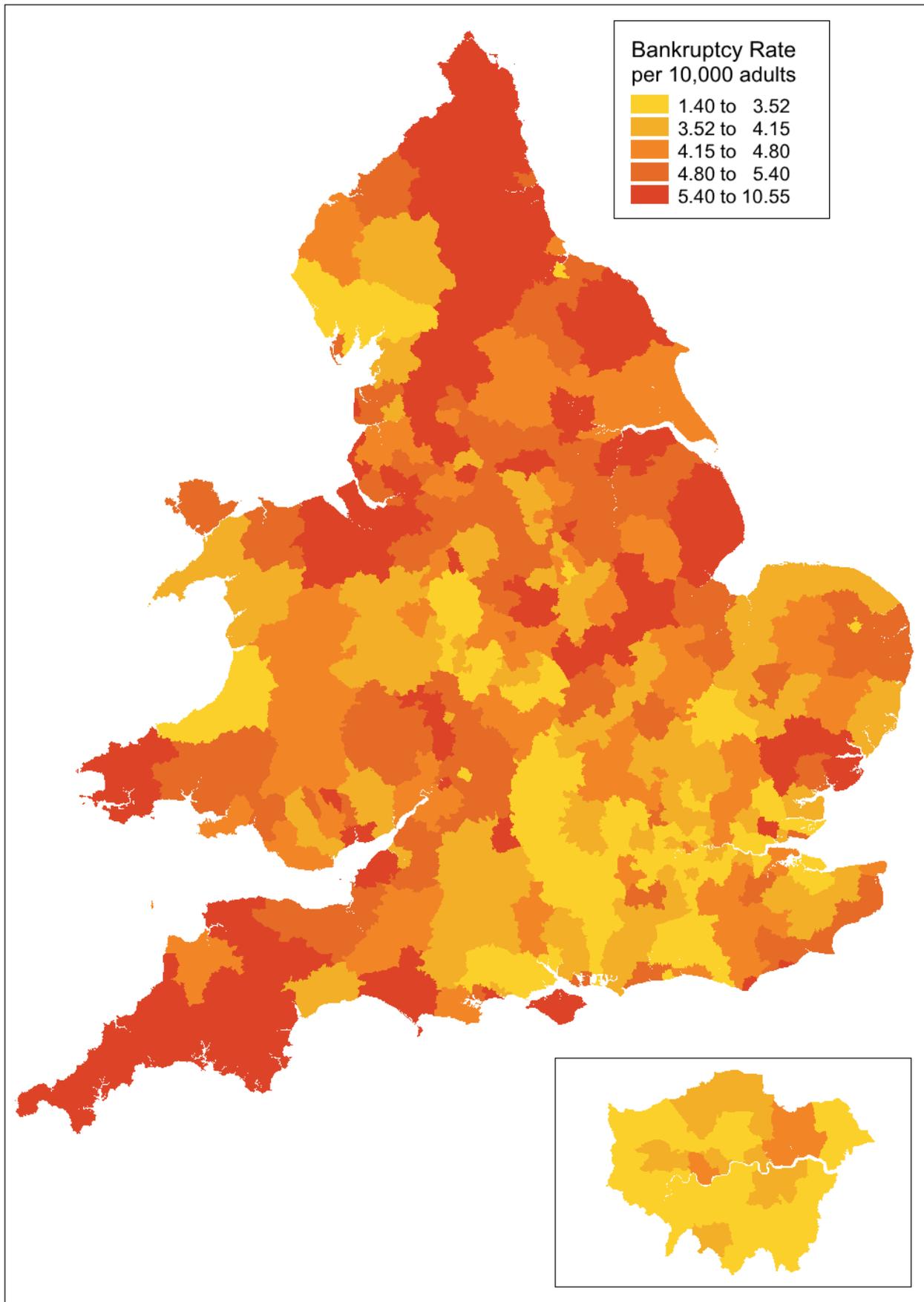


Figure 8: Distribution of bankruptcy rates by local authority, England and Wales, 2014

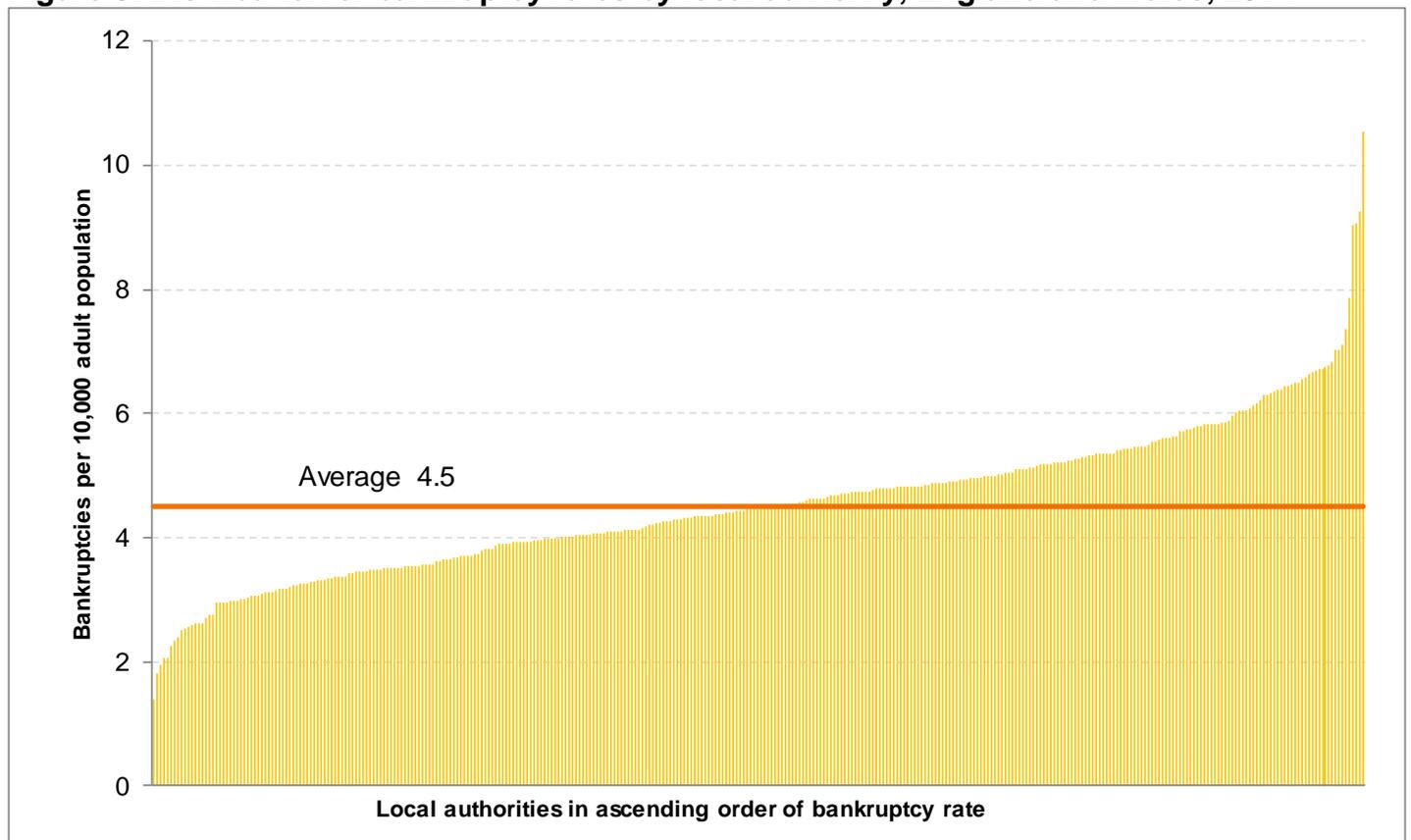


Table 2: Local authorities with the ten highest and lowest bankruptcy rates, England and Wales, 2014

Highest bankruptcy rates			Lowest bankruptcy rates		
Local authority	Number of new cases	Rate per 10,000 adult population	Local authority	Number of new cases	Rate per 10,000 adult population
Isles of Scilly	2	10.5	City of London	1	1.4
Torbay	100	9.3	Chiltern	13	1.8
Hyndburn	56	9.1	Vale of White Horse	19	1.9
Blackpool	101	9.0	Spelthorne	16	2.1
South Tyneside	94	7.9	Rochford	14	2.1
Boston	39	7.4	Lambeth	58	2.3
Northumberland	182	7.1	Wandsworth	59	2.3
South Kesteven	77	7.0	Richmond upon Thames	36	2.4
Weymouth and Portland	37	7.0	Wycombe	34	2.5
Eastbourne	56	6.8	Bexley	47	2.5

5. Debt Relief Orders (DROs)

- The rate of DROs per 10,000 adults in England and Wales decreased to 5.9 in 2014 from 6.1 in 2013, there has been a decreasing trend since 2012, as seen below in Figure 9.
- The North East had the highest DRO rate in 2014 at 8.4 per 10,000 adults (2.5 higher than England and Wales), followed by the South West with 8.3 per 10,000 adults (2.4 higher than England and Wales). London had the lowest rate in 2014 at 3.0 (2.9 lower than England and Wales).
- Comparing the rate for each region for 2014 and 2013, the South West showed the largest decrease, at 0.8 per 10,000 adults, with the largest increase in Yorkshire and Humber at 0.3 per 10,000 adults.
- The local authority with the highest DRO rate in 2014 was Scarborough at 23.1 (in 2013 the highest DRO rate was also Scarborough with a slightly higher rate of 23.2); the lowest was London and the Isles of Scilly at 0.0, followed by Epsom and Ewell at 0.7 (see Table 3 below; the distribution of local authorities by DRO rate is given in Figure 12 below). In 2014 five out of the ten local authorities with the highest DRO rates were in coastal areas. In 2013 seven out of the ten local authorities with the highest DRO rates were in coastal areas.
- Local authorities with lower DRO rates (represented by lighter shades in Figure 11 below) tended to be concentrated around London and the Home Counties, Oxfordshire, Warwickshire and West Midlands, while many of those local authorities with higher DRO rates (represented by darker shades in Figure 11 below) were in the South West, parts of Wales, Merseyside and the North East.
- The DRO rate was lower in 2014 than in 2013 in 198 out of 348 local authorities. The largest decrease in the rate was in Norwich at 7.6 lower per 10,000 adults; the largest increase was in Merthyr Tydfil at 7.1 higher per 10,000 adults.

Figure 9: DROs per 10,000 adult population for England and Wales, 2009 to 2014

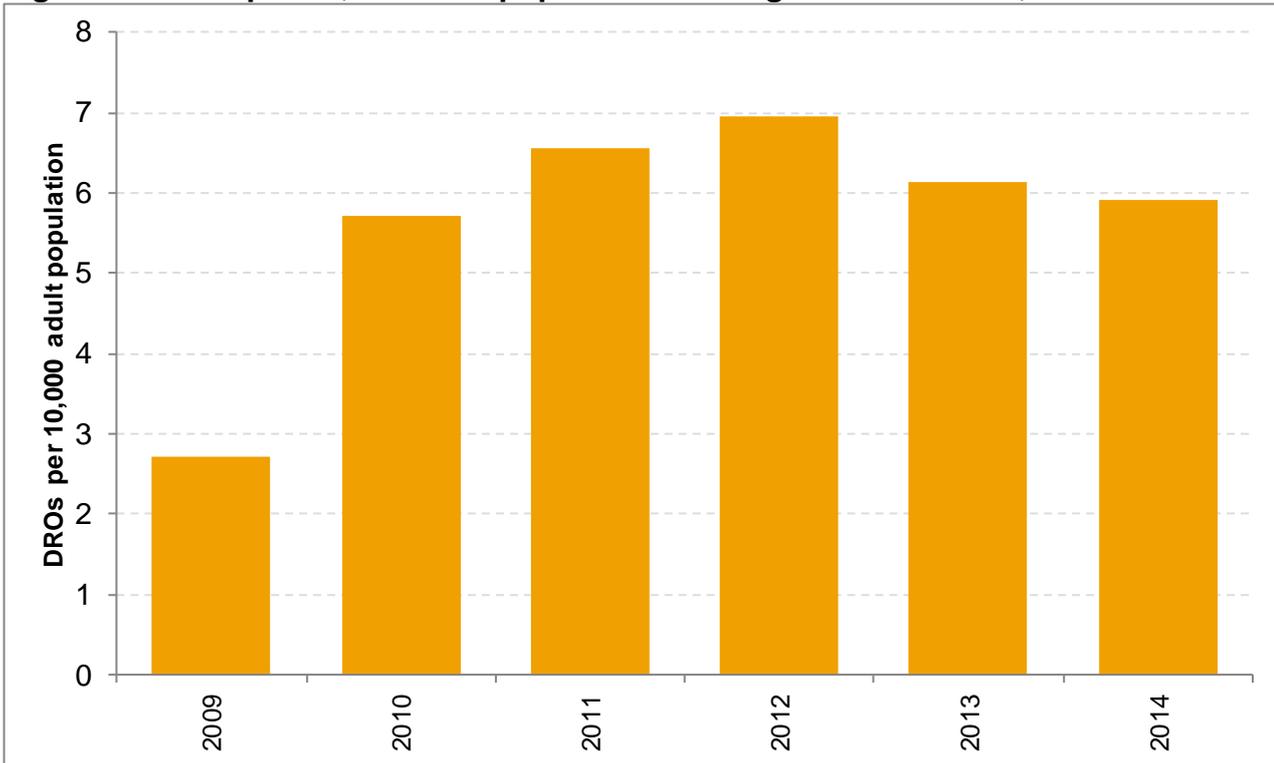


Figure 10: DROs per 10,000 adult population by region, England and Wales, 2012 to 2014

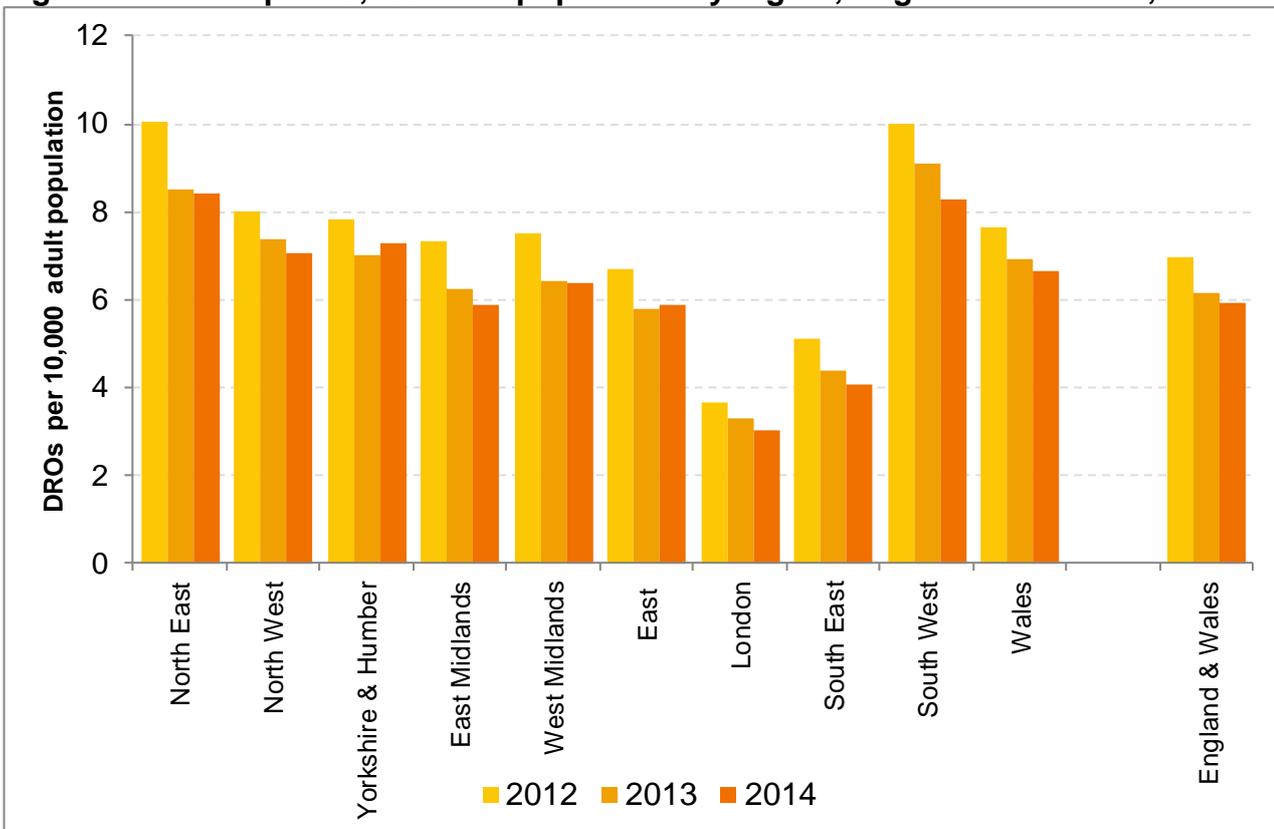


Figure 11: DROs per 10,000 adult population by local authority, England and Wales, 2014

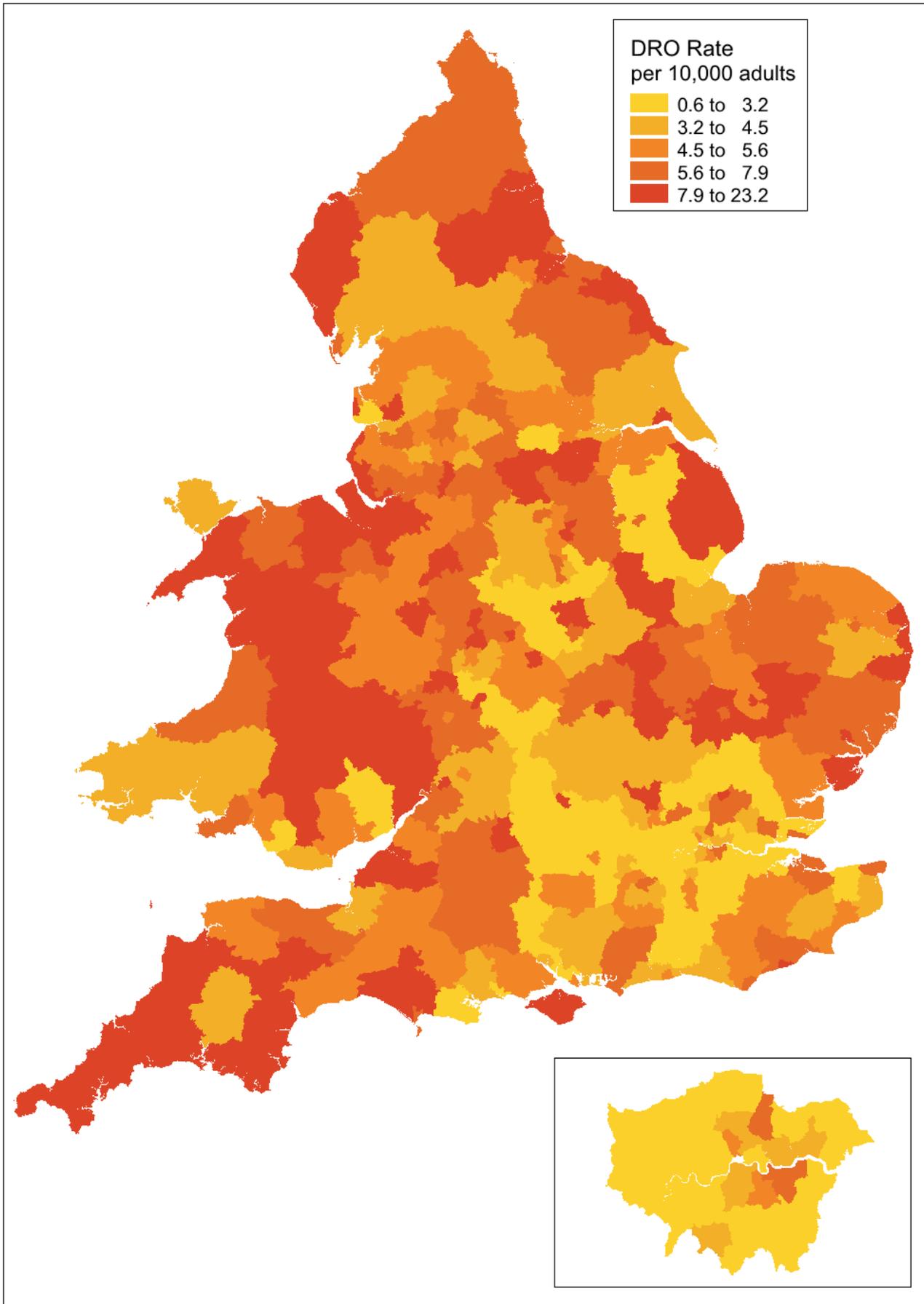


Figure 12: Distribution of DRO rates by local authority, England and Wales, 2014

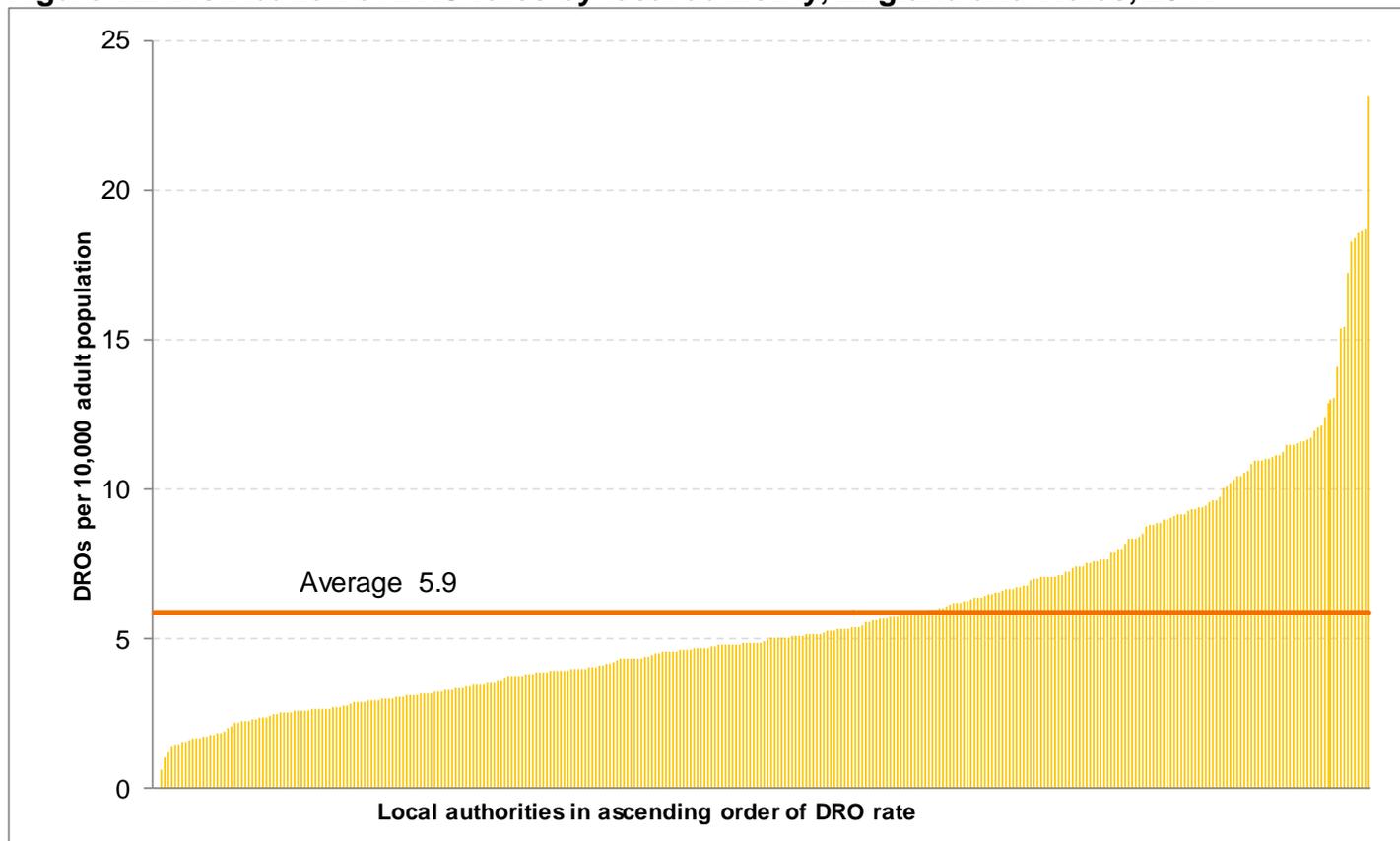


Table 3: Local authorities with the ten highest and lowest DRO rates, England and Wales, 2014

Highest DRO rates			Lowest DRO rates		
Local authority	Number of new cases	Rate per 10,000 adult population	Local authority	Number of new cases	Rate per 10,000 adult population
Scarborough	205	23.1	City of London	0	0.0
Torbay	202	18.7	Isles of Scilly	0	0.0
Merthyr Tydfil	87	18.7	Epsom and Ewell	4	0.7
Kingston upon Hull, City of	376	18.6	Tandridge	7	1.0
Stoke-on-Trent	360	18.4	Wokingham	15	1.2
Denbighshire	138	18.3	Ealing	37	1.4
South Kesteven	189	17.3	Kingston upon Thames	19	1.4
Corby	77	15.5	Rushcliffe	13	1.4
Isle of Wight	175	15.4	Oadby and Wigston	7	1.6
Preston	155	14.1	Harrow	30	1.6

6. Individual Voluntary Arrangements (IVAs)

- The rate of IVAs per 10,000 adults in England and Wales increased to 11.4 in 2014 from 10.9 in 2013, the second consecutive increase and 0.2 less than the peak in 2010, as seen below in Figure 13.
- The North East had the highest IVA rate in 2014 at 14.7 per 10,000 adults (3.4 higher than England and Wales), followed by Wales at 13.0 (1.7 higher than England and Wales). London had the lowest rate in 2014 at 7.4 (3.9 lower than England and Wales).
- The rate for each region has followed a similar trend to that for England and Wales as a whole, reaching a peak in 2010, decreasing in 2011 and 2012, then increasing in 2013 and 2014. The rates in all but two regions increased in 2014 compared to 2013; the exceptions being the North East which had a lower rate in 2014 than 2013, and East of England where the rate was unchanged (see Figure 14 below). In four regions, the IVA rate in 2014 was at its highest since comparable records began.
- The local authority with the highest IVA rate in 2014 was Isles of Scilly at 26.4 (though this consisted of 5 cases) followed by Telford and Wrekin at 20.4, the lowest was Westminster at 3.2 (see Table 4 below; the distribution of local authorities by IVA rate is given in Figure 16 below).
- Local authorities with lower IVA rates in 2014 (represented by lighter shades in figure 15 below) tended to be concentrated around London, Mid-Wales, Oxfordshire and Northamptonshire, Cumbria and the Home Counties, while many of those local authorities with higher IVA rates (represented by darker shades in figure 15 below) were in the North East, Lincolnshire and coastal pockets all around the UK.
- The IVA rate was lower in 2014 than in 2013 in 144 out of 348 local authorities. The largest decrease in the rate was in Shepway at 7.5 lower per 10,000 adults; the largest increase was in Isles of Scilly at 26.4 higher per 10,000 adults (though this represented an increase from 0 to 5 IVAs) followed by Rutland at 7.4 higher per 10,000 adults.

Figure 13: IVAs per 10,000 adult population by region, England and Wales, 2000 to 2014

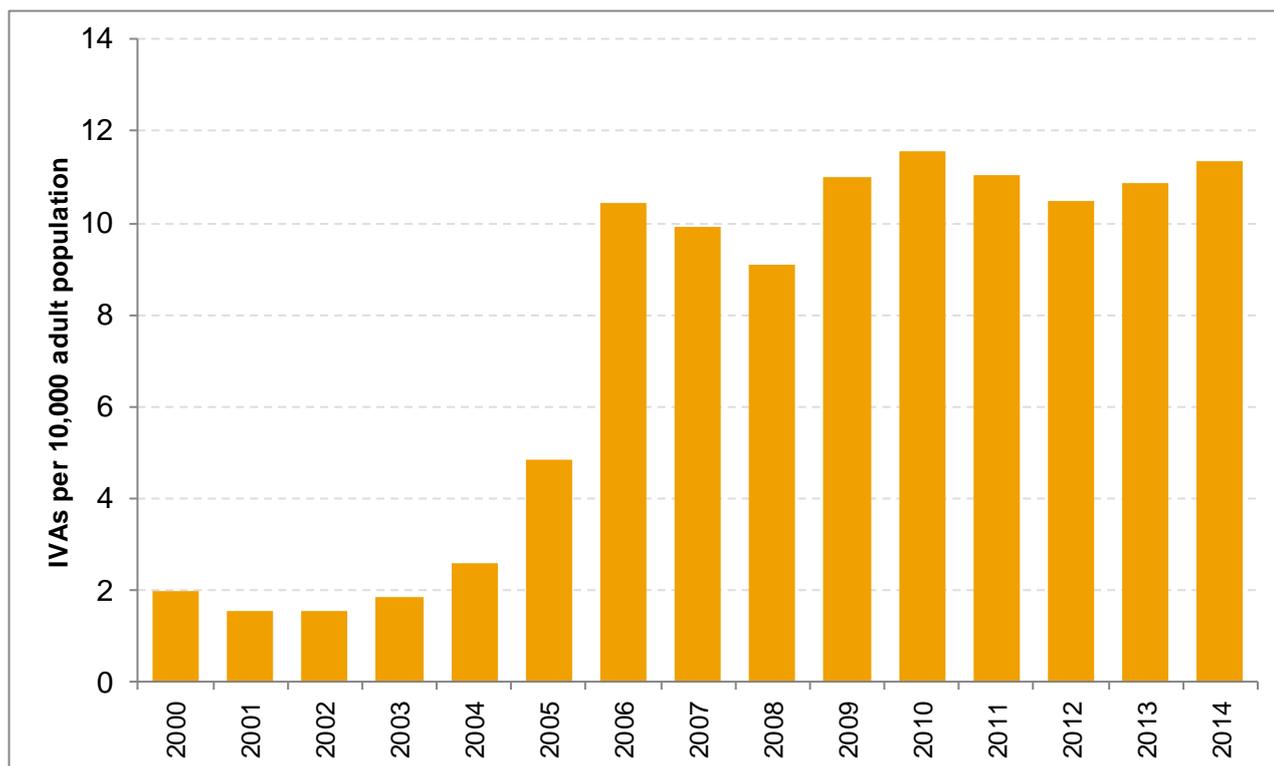


Figure 14: IVAs per 10,000 adult population by region, England and Wales, 2011 to 2014

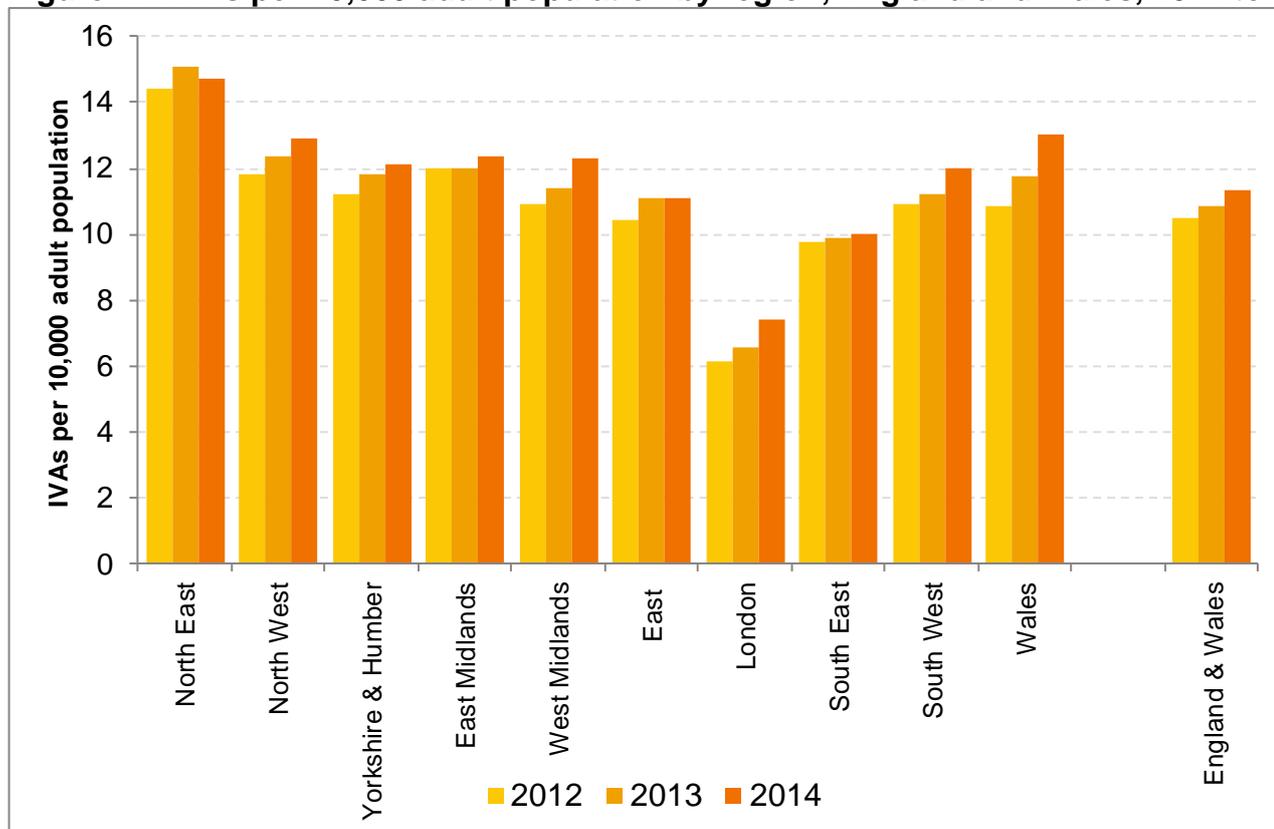


Figure 15: IVAs per 10,000 adult population by local authority, England and Wales, 2014

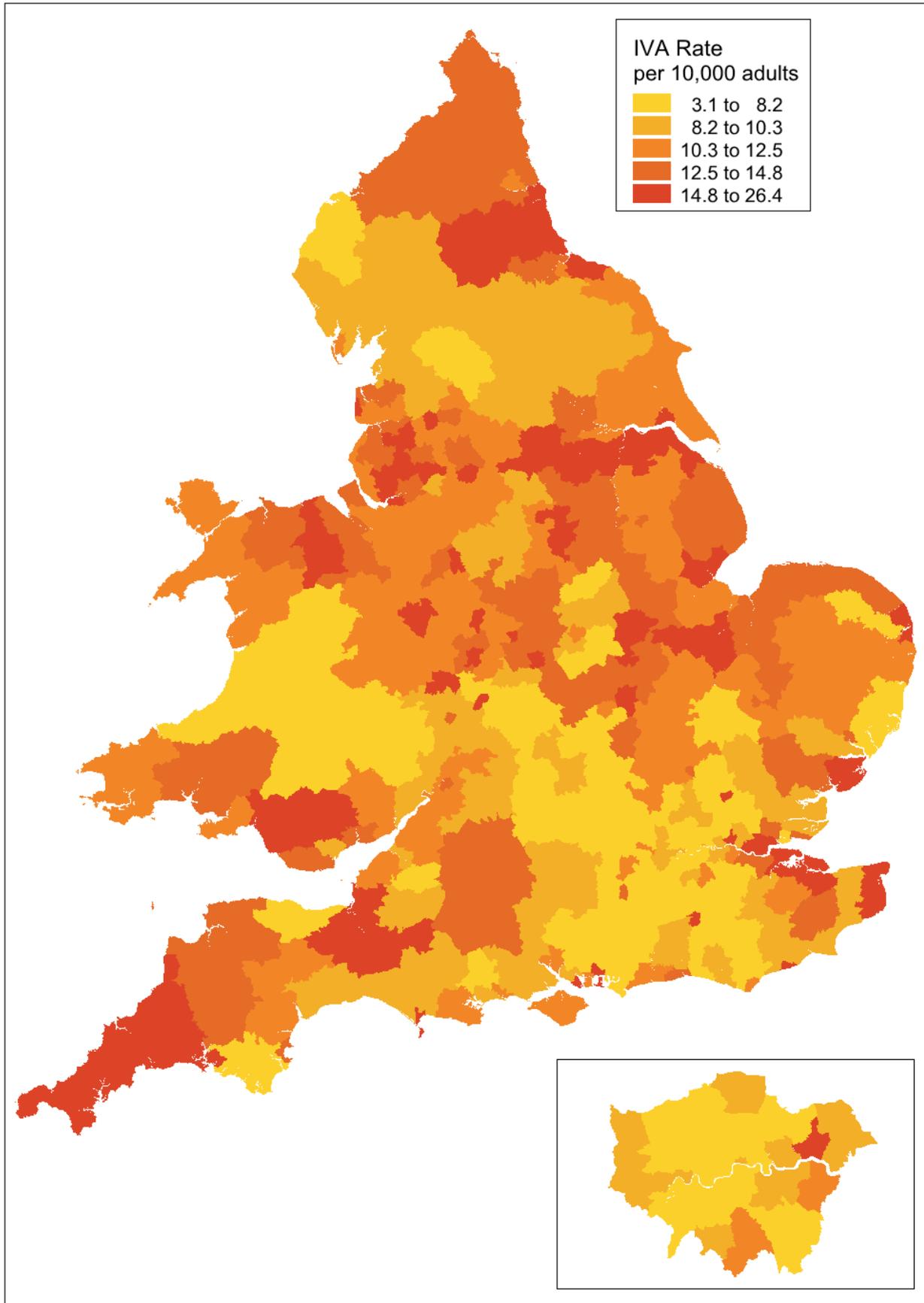


Figure 16: Distribution of IVA rates by local authority, England and Wales, 2014

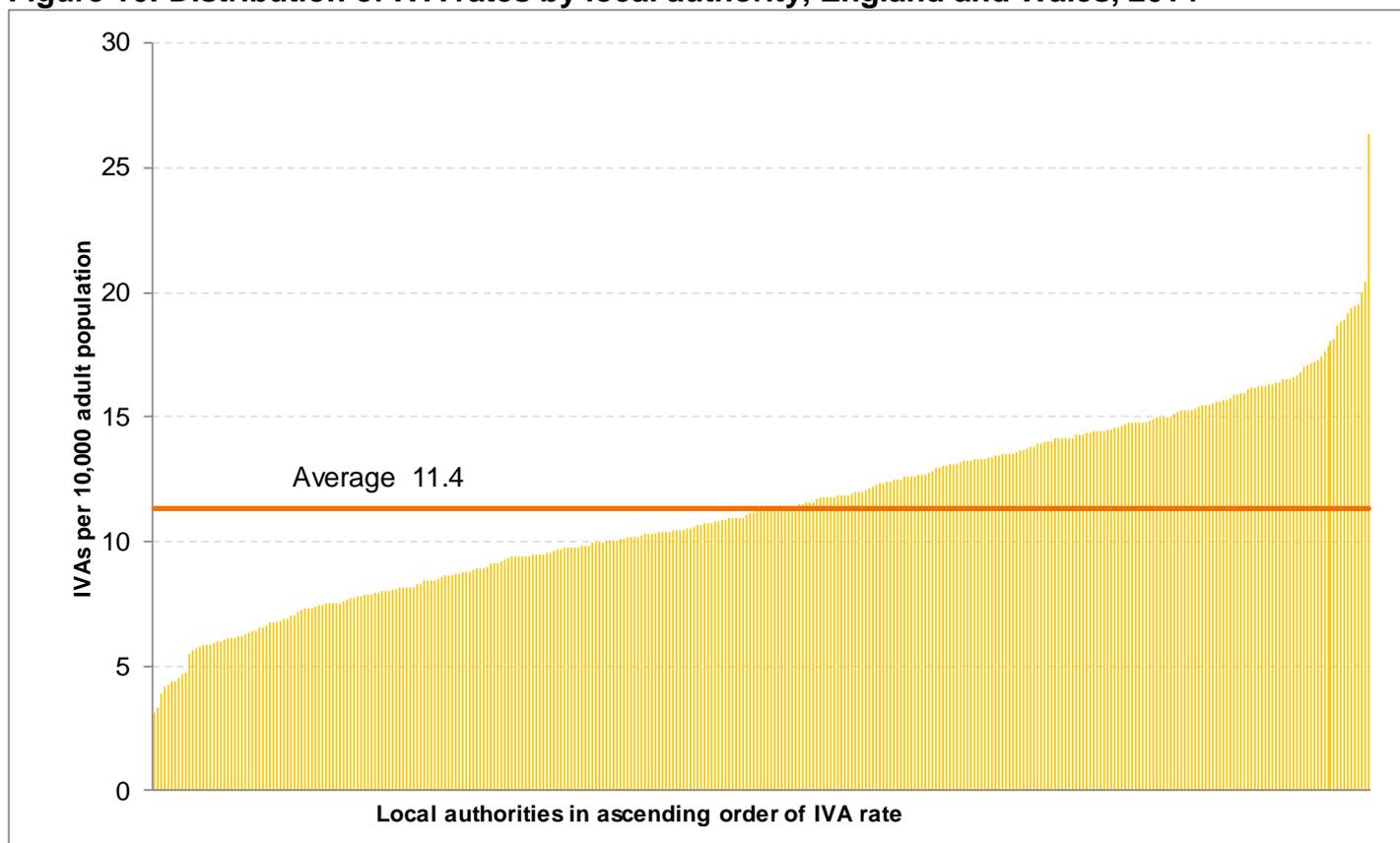


Table 4: Local authorities with the ten highest and lowest IVA rates, England and Wales, 2014

Highest IVA rates			Lowest IVA rates		
Local authority	Number of new cases	Rate per 10,000 adult population	Local authority	Number of new cases	Rate per 10,000 adult population
Isles of Scilly	5	26.4	Westminster	61	3.2
Telford and Wrekin	266	20.4	Kensington and Chelsea	43	3.3
Harlow	129	20.0	Hammersmith and Fulham	56	3.9
Tamworth	117	19.5	Wandsworth	106	4.2
Great Yarmouth	153	19.5	Camden	81	4.2
Denbighshire	146	19.4	St Albans	48	4.4
Wigan	485	19.2	Wokingham	54	4.4
Corby	94	18.9	Cambridge	48	4.5
Redcar and Cleveland	203	18.8	Richmond upon Thames	70	4.7
Blaenau Gwent	104	18.7	Warwick	53	4.7

7. Age and Gender Analysis

In England and Wales in 2014:

- Overall females had a higher insolvency rate (22.2 per 10,000 adults) than males (21.2), which is the first time the female rate has been higher than the male rate;
- The individual insolvency rate was highest in the 35-44 age group for both males and females (34.8 for males, 36.5 for females and 35.7 in total);
- The insolvency rate was higher among females than males in most of the age groups: 18-24, 25-34, 35-44 and 45-54. The insolvency rate was higher for males than females in the age groups: 55-64 and 65+ (see Figure 17 below).
- In 9 out of the 10 regions the female insolvency rate was higher than the male insolvency rate, the exception being the South East where the male insolvency rate was higher than the female insolvency rate.

The patterns varied to some extent between different types of insolvency procedure:

- The total rates of bankruptcies per 10,000 adults were higher for males than for females for all age groups, and for all regions.
- The IVA rates per 10,000 adults were higher for females in the age groups 18-24, 25-34 and 35-44, but lower in the other age bands. IVA rates were higher for males than females in six of the ten regions.
- In contrast, the rate of DROs was highest amongst females in all regions of England and Wales, and were also higher for females than males for all age groups.

The decrease in individual insolvency rate in England and Wales for males has been steeper for males than females over the last five years, as illustrated in Figure 19 below.

- In 2014, the rate for males was 21.2 per 10,000 adults, 12.0 lower than the rate of 33.3 in 2010; the rate for females in 2014 was 22.2, which was 4.5 lower than the rate of 26.8 in 2014.
- The reduction in the difference can partly be explained by the introduction in 2009 and subsequent increase in the number of DROs, for which, as described above, a higher proportion of individual debtors were female in comparison with IVAs and bankruptcies.

Figure 17: Insolvency rate per 10,000 adult population by insolvency procedure, age group and gender in 2014, England and Wales

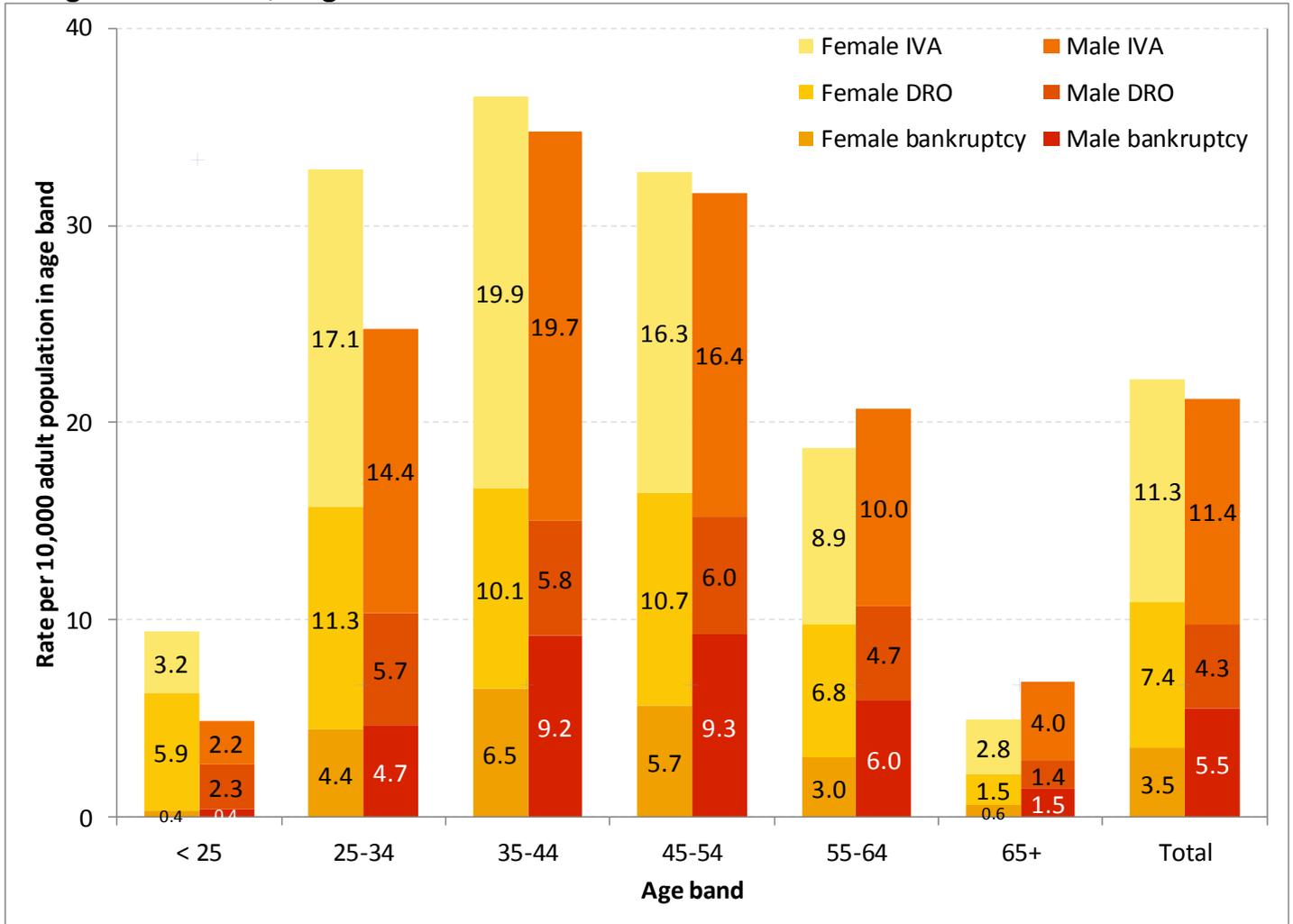


Figure 18: Total individual insolvency rate per 10,000 adult population by region and gender, England and Wales, 2014

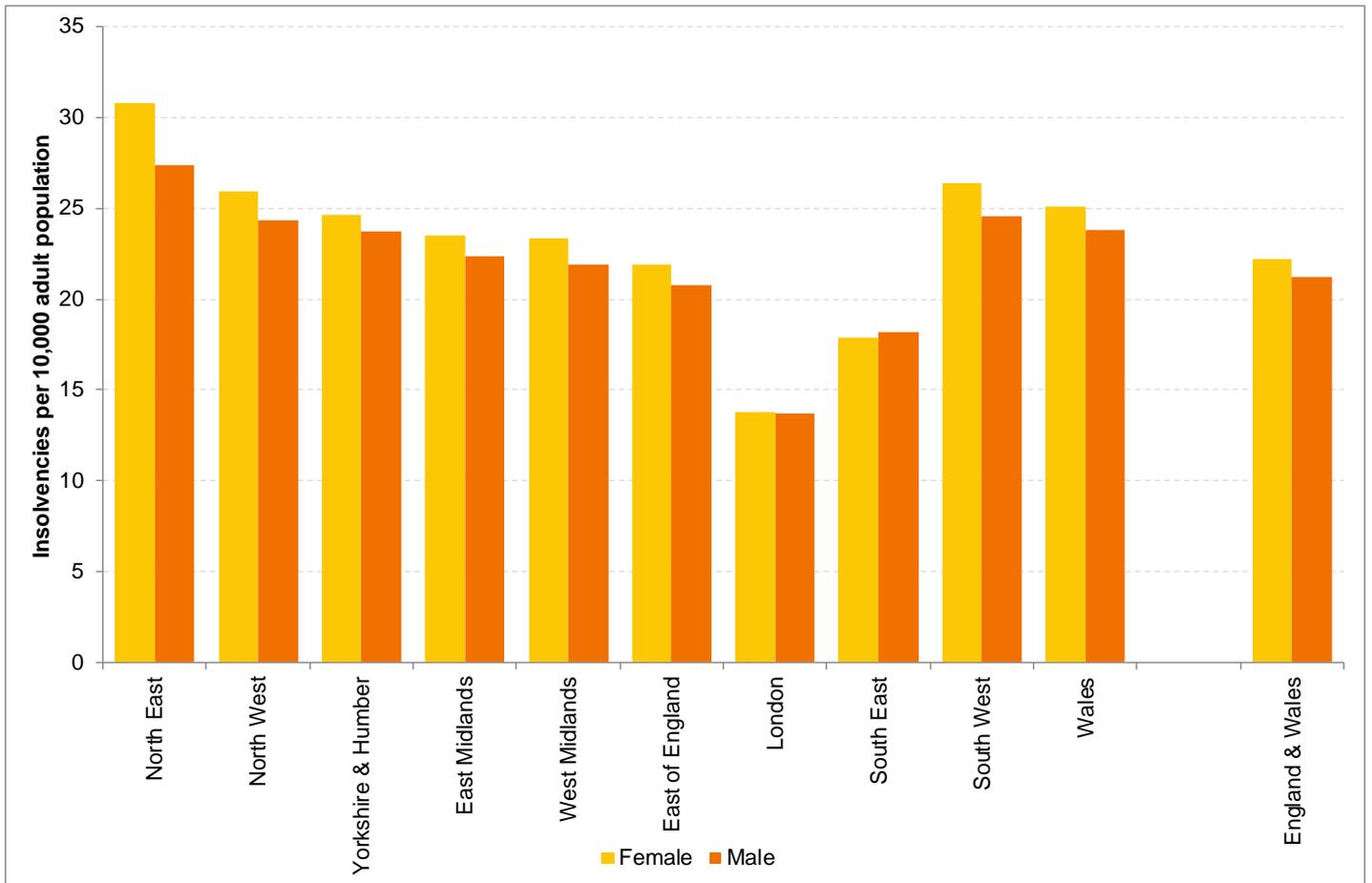
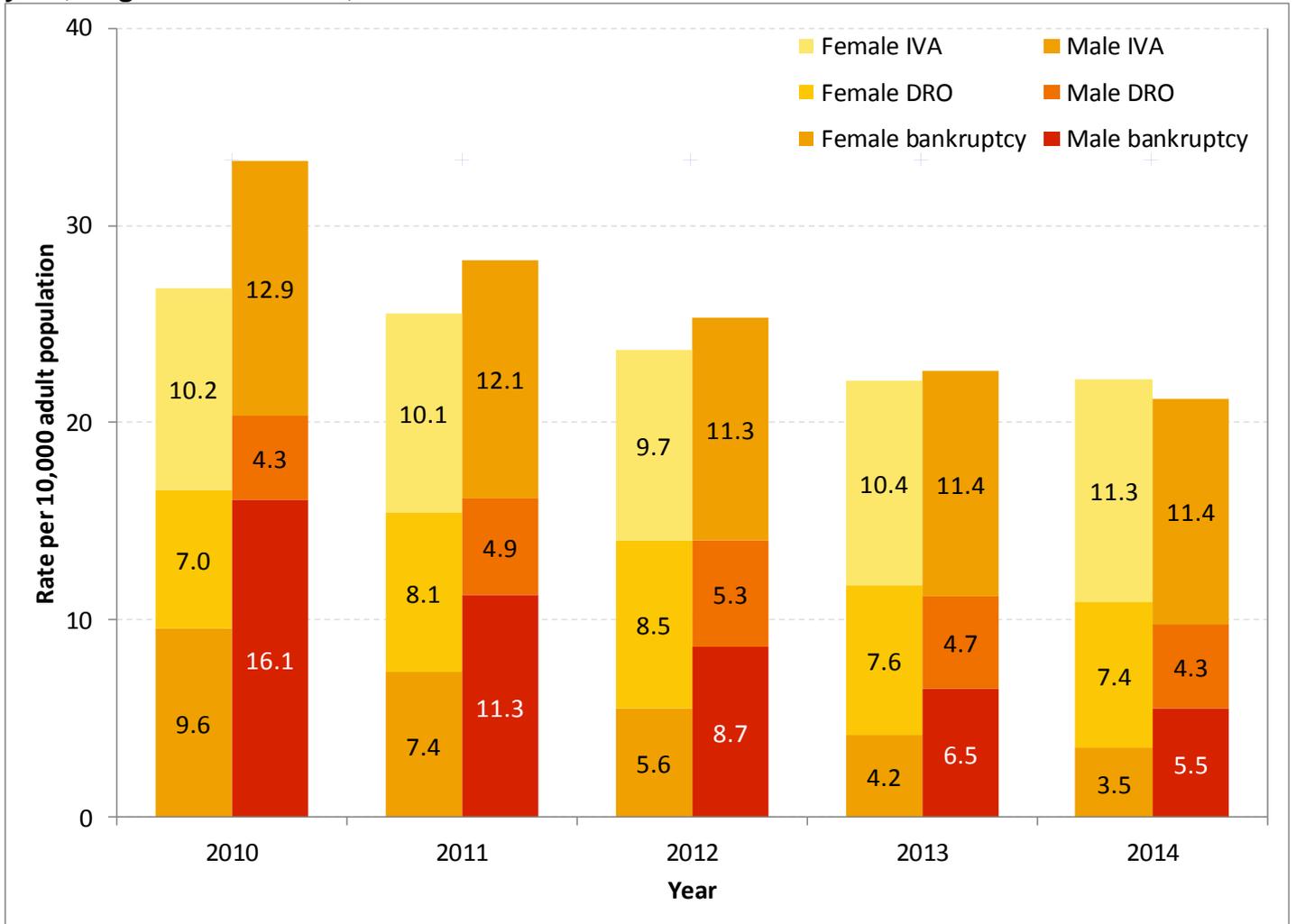


Figure 19: Insolvency rate per 10,000 adult population by insolvency procedure, gender and year, England and Wales, 2010 to 2014



8. Notes to accompany the Individual Insolvency Statistics by Region

For general notes on individual insolvency statistics in England and Wales please see the quarterly *Insolvency Statistics* publication, which is the definitive source of the number of new cases each year in England and Wales, and the rate per 10,000 adults. The latest publication is at <https://www.gov.uk/government/statistics/insolvency-statistics-january-to-march-2015>.

Data sources and methodology

Details of individual insolvencies are sourced from administrative records held by the Insolvency Service. Extracts from these records, including postcode, date of birth, date of insolvency, and gender, are taken to derive the breakdowns used in this publication.

Postcode data are matched against the [National Statistics Postcode Lookup](#), to determine the region and local authority of each individual. These data are then aggregated to produce counts of insolvencies in each geographical area. The National Statistics Postcode Lookup is derived from data from the Office for National Statistics and Ordnance Survey.

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Population statistics are sourced from the Office for National Statistics publication [Population Estimates for UK, England and Wales, Scotland and Northern Ireland, Mid-2014](#) (and related statistics for previous years). These statistics are used as the denominator when calculating insolvency rates per 10,000 adult population.

Quality

This section provides information on the quality of the *Individual Insolvency Statistics by Region*, to enable users to judge whether or not the data are of sufficient quality for their intended use. The section is structured in terms of the six quality dimensions of the [European Statistical System](#).

Relevance *(the degree to which the statistical product meets user needs for both coverage and content)*

The Insolvency Service has policy responsibility for individual insolvency in England and Wales only; the extent of the coverage of these statistics reflects this.

Individual insolvency figures at national (England and Wales) level are published quarterly by the Insolvency Service as a National Statistics release. The most recent such figures relate to Q1 2015, published on 29 April at <https://www.gov.uk/government/statistics/insolvency-statistics-january-to-march-2015>. The annual statistics in this publication provide breakdowns by region, county, unitary authority and local authority; and by age and gender at region-level.

Users of insolvency statistics include the Insolvency Service itself, which has policy responsibility for insolvency in England and Wales and for the non-devolved areas within Scotland and Northern Ireland; other government departments; parliament; the insolvency profession; debt advice agencies; media organisations; academics; the financial sector; the business community and the general public.

The views of users have been taken into account when making changes to this publication. In October 2014, the Insolvency Service launched a user feedback survey to obtain the views of users on the usefulness of the statistics, and where improvements could be made. The survey closed in late December 2014 and was followed by a meeting with users and the publication of a summary of user feedback.

Accuracy and Completeness (*including the closeness between an estimated or stated result and the [unknown] true value*)

The latest data relate to the calendar year 2014. National-level statistics covering this period were published on 29 January 2015 as part of the quarterly *Insolvency Statistics* publication – though the *Individual Insolvency Statistics by Region* is not consistent with the quarterly publication (see Coherence, below).

Accuracy and completeness of geographic data

Individual insolvents have been classified into geographic areas on the basis of the postcode supplied by the individual. As some postcodes supplied are missing or incomplete, or have not matched the National Statistics Postcode Lookup, some individuals have not been matched to geographic areas.

Nationally, this proportion has been decreasing from about 12% in 2000 to less than 1% in 2014 in the case of bankruptcies and decreasing from around 15% in 2000 to 0.5% in 2014 in the case of IVAs. The proportion for DROs is between 0.1%. A postcode quality file is provided as a separate table.

Postcodes are assigned to areas using the centroid of the postcode area. As postcode boundaries are not contiguous with other geographic boundaries, these postcode boundaries could span several geographic boundaries.

It is possible an individual changed place of residence in order to cut costs and attempt to get out of financial difficulty. Where this failed and the individual was declared insolvent, it will be the address at the time of the insolvency which is recorded and used to classify the insolvent's location, where this can be determined. Where more than one address has been provided and the address at the time of insolvency is not known, an address has been chosen at random.

Accuracy and completeness of age and gender data

Some records of individual insolvents have missing or incomplete data for either or both of date of birth and gender. These have been classified as 'unknown' in the relevant tables, but included in the regional tables if the postcode matched the National Statistics Postcode Lookup. Some individuals have improbable dates of birth (for example 1 January 1900) and have been recoded as 'unknown'. England and Wales totals and rates are unaffected by this.

Timeliness and Punctuality (*Timeliness refers to the elapsed time between publication and the period to which the data refer. Punctuality refers to the time lag between the actual and planned dates of publication.*)

The latest data relate to the calendar year 2014. National-level statistics covering this period were published on 29 January 2015 as part of the quarterly *Insolvency Statistics* publication – though the *Individual Insolvency Statistics by Region* is not consistent with the quarterly publication (see Coherence, below).

The key statistics in this publication relate to the rate of individual insolvency per 10,000 adult population, which is dependent on population estimates at local authority level for the denominator in this calculation.

The Office for National Statistics released [Population Estimates for UK, England and Wales, Scotland and Northern Ireland, Mid-2014](#) on 25 June 2015. The period between these source statistics being released, and publication of these statistics, is the minimum required to ensure outputs can be produced to the required standard.

The date of publication was announced on the National Statistics Publication Hub with a provisional date of July 2015. The final release date of 14 July 2015 was announced on the Hub on 10 June 2014.

Accessibility and Clarity (*Accessibility is the ease with which users are able to access the data. It also relates to the format in which the data are available and the availability of supporting information. Clarity refers to the quality and sufficiency of metadata, illustrations and accompanying advice*)

The Insolvency Statistics are available free of charge to the end user on the GOV.UK website. They are also linked via the Publication Hub and they meet the standards required under the Code of Practice for Official Statistics and the Insolvency Service's own website accessibility policy. Related data are available at the same GOV.UK location.

This publication consists of a statistics release, which contains key results and commentary to help interpret the data, and detailed data tables in Excel format.

If you have any queries about the publication or would like it in a different format, please email statistics@insolvency.gsi.gov.uk

Comparability (*the degree to which data can be compared over time and domain*)

Numbers of individual insolvencies in each geographical area each year, and the underlying population data, are categorised according to administrative boundaries as at December 2013, allowing for comparisons to be made between time periods and between geographical areas.

Coherence (*the degree to which data which are derived from different sources or methods, but which refer to the same phenomenon, are similar*)

Numbers of new cases presented in these tables are not consistent with the official, headline quarterly National Statistics published as they have been extracted from a live database at a different point in time and on a different basis. The quarterly 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.



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