Total individual insolvencies rose to the highest level since Q2 2010:

- **Total individual insolvencies**: 34,109 (up 34.8% from Q3 2018)
- **Individual voluntary arrangements (IVAs)**: 22,717 (up 60.5%)
- **Debt relief orders (DROs)**: 7,196 (up 2.9%)
- **Bankruptcies**: 4,196 (up 1.0%)

...driven by a rise in IVAs

A breakdown of individual insolvencies in 2017 by location, age and gender can be found at: [Individual Insolvencies by location, age and gender, England and Wales 2017 - GOV.UK](https://www.gov.uk/government/statistics/insolvency-statistics-october-to-december-2018)

In the 12 months ending Q4 2018, 1 in 401 adults became insolvent

(12 months ending Q3 2018: 1 in 434)