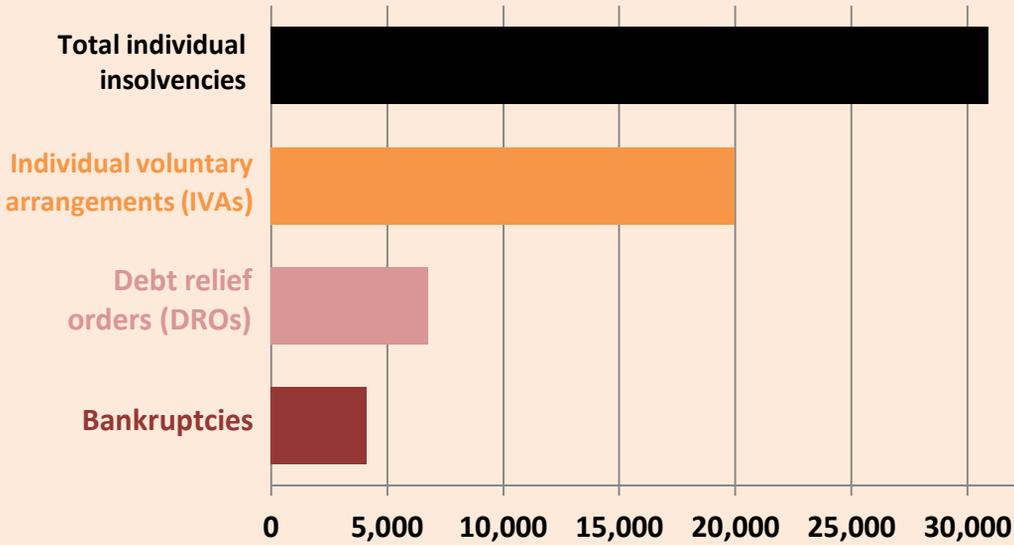




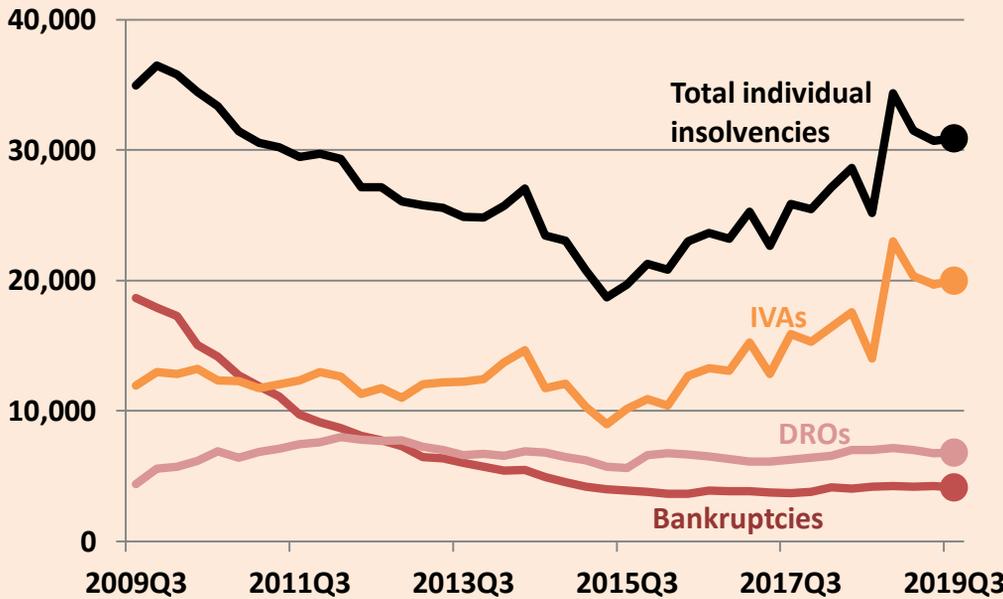
# Q3 2019 Individual Insolvency Statistics England & Wales



## Individual insolvencies increased slightly this quarter...



Category	Q3 2019 Total	% change from Q2 2019
Total individual insolvencies	30,879	↑ 0.6%
Individual voluntary arrangements (IVAs)	19,973	↑ 1.4%
Debt relief orders (DROs)	6,784	↑ 0.3%
Bankruptcies	4,122	↓ 2.6%



...driven by IVAs.

Overall insolvencies remain high.

The last 4 quarters are the highest on record

DROs remain flat  
Bankruptcies decreased this quarter

**In the 12 months ending Q3 2019, 1 in 365 adults became insolvent**  
(12 months ending Q2 2019: 1 in 382)



For further information see:  
<https://www.gov.uk/government/statistics/individual-insolvency-statistics-july-to-september-2019>

A breakdown of individual insolvencies in 2018 by location, age and gender can be found at:  
<https://www.gov.uk/government/statistics/individual-insolvencies-by-location-age-and-gender-england-and-wales-2018>