



# Individual Insolvencies by Parliamentary Constituency England and Wales, 2018

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## We are seeking feedback

We are exploring the possibility of bringing forward the release date of Individual Insolvencies by Location, Age and Gender publication and this Individual Insolvencies by Parliamentary Constituency to earlier in the year. As with all statistics, there is a trade-off between timeliness and accuracy: this would likely mean either using population estimates of the previous year or forecasts of new population estimates in our insolvency rate calculations.

Feedback on these proposals is welcomed at [statistics@insolvency.gov.uk](mailto:statistics@insolvency.gov.uk).



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## 1. Main messages

- Total insolvency rates tended to be highest in Parliamentary constituencies in the South West, North East, the North West and East Midlands.
- Total insolvency rates were generally lowest in Parliamentary constituencies in London and the South East.
- Comparisons of rates between years at the Parliamentary constituency level should take into account that small changes in the number of insolvencies can have a large impact on the rate.



## 2. Things you need to know about this release

The statistics in this supplement cover Parliamentary constituencies in England and Wales, and comprise tables showing numbers and rates per 10,000 adults of total individual insolvencies, bankruptcies, debt relief orders (DROs) and individual voluntary arrangements (IVAs), at the Parliamentary constituency level.

This is a supplement to [Individual Insolvencies by Location, Age and Gender 2018](#) which provides information on trends in individual insolvency for England and Wales, and at the regional level, as well as breakdowns of individual insolvencies at regional and local authority area levels. It also includes breakdowns by age and gender at the regional level.

**Table 1: Key terms used in the publication**

<b>Individual voluntary arrangements (IVAs)</b>	A voluntary means of repaying creditors some or all of what they are owed. Once approved by 75% or more of creditors, the arrangement is binding on all. IVAs are supervised by licensed Insolvency Practitioners.
<b>Debt relief orders (DROs)</b>	A form of debt relief available to those who have a low income, low assets and less than £20,000 of debt (£15,000 before October 2015). There is no distribution to creditors, and discharge from debts takes place 12 months after the DRO is granted. DROs were introduced in April 2009.
<b>Bankruptcy</b>	A form of debt relief available for anyone who is unable to pay their debts. Assets owned will vest in a trustee in bankruptcy, who will sell them and distribute the proceeds to creditors. Discharge from debts usually takes place 12 months after the bankruptcy order is granted. Bankruptcies result from either <b>Debtor application</b> – where the individual is unable to pay their debts, and applies online to make themselves bankrupt, or <b>Creditor petition</b> – if a creditor is owed £5,000 or more (£750 before October 2015), they can apply to the court to make an individual bankrupt. These statistics relate to petitions where a court order was made as a result, although not all petitions to court result in a bankruptcy order.

Detailed methodology and quality information was published in a separate document alongside this commentary.



### 3. Total individual insolvencies

The rate of total individual insolvencies per 10,000 adults in England and Wales increased to 25.0 in 2018, up from 21.4 in 2017. This was the third successive year of rises in insolvency rates, and represents the highest rate of individual insolvency since 2011.

The Parliamentary constituency with the highest total individual insolvency rate in 2017 was Plymouth, Moor View with a rate of 54.9 per 10,000 adults, followed by Stoke-on-Trent North at 53.0. The lowest rate was in Hampstead and Kilburn at 8.4, followed by Sheffield, Hallam, at 8.7, which has the lowest individual insolvency rates for the previous three years (see Table 1 below; a map of Parliamentary constituencies by total individual insolvency rate is given in Figure 1 below).

Six out of the 10 Parliamentary constituencies with the highest total individual insolvency rates were in or adjacent to coastal/docking areas and 3 were in Stoke-on-Trent; the final constituency was Worsley and Eccles South.

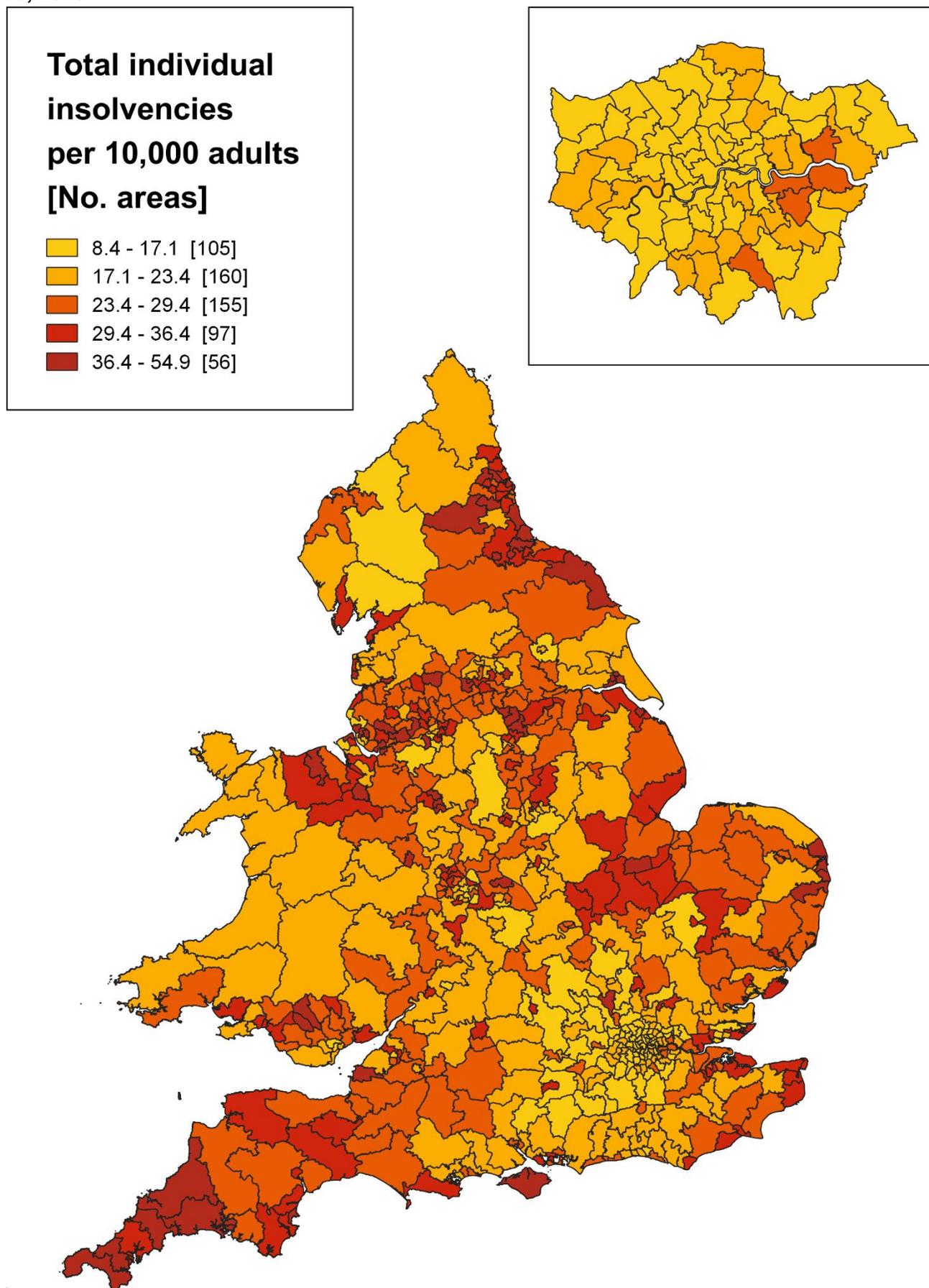
Nine of the 10 Parliamentary constituencies with the lowest total individual insolvencies were in London; the exception was Sheffield, Hallam.

Parliamentary constituencies with lower total individual insolvency rates (represented by lighter shades in Figure 1) tended to be concentrated around London, the Home Counties, and parts of the West Midlands, while many of those Parliamentary constituencies with higher individual insolvency rates (represented by darker shades in Figure 1 below) tend to be in the South West, the eastern coast of England, urban areas of the North West and North East, South Wales, and areas within the East Midlands and the East.

**Table 2: Parliamentary constituencies with the 10 highest and lowest individual insolvency rates, England and Wales, 2018**

Highest Total Insolvency Rates			Lowest Total Insolvency Rates		
Parliamentary Constituency	Number of New Cases	Rate per 10,000 adults	Parliamentary Constituency	Number of New Cases	Rate per 10,000 adults
Plymouth, Moor View	400	54.9	Hampstead and Kilburn	99	8.4
Stoke-on-Trent North	408	53.0	Sheffield, Hallam	65	8.7
Bootle	412	52.9	Cities of London and Westminster	102	9.3
Easington	333	50.7	Ruislip, Northwood and Pinner	75	9.8
Stoke-on-Trent Central	345	50.7	Battersea	95	9.8
Weston-Super-Mare	449	50.4	Kensington	91	9.9
Scarborough and Whitby	398	50.2	Brent North	105	10.1
Kingston upon Hull East	342	48.8	Wimbledon	80	10.3
Worsley and Eccles South	374	47.4	Finchley and Golders Green	105	10.3
Stoke-on-Trent South	330	47.2	Enfield, Southgate	87	10.7

Figure 1: Total individual insolvencies per 10,000 adults by Parliamentary constituency, England and Wales, 2018





The total insolvency rate was higher in 2018 in 483 out of 573 Parliamentary constituencies. The largest increase in rate was in Worsley and Eccles South, which had 47.4 insolvencies per 10,000 adults, an increase of 17.4, from 30.0 in 2017. The largest decrease occurred in York Central, which had 23.2 insolvencies per 10,000 adults, a decrease of 6.4 from 29.6 in 2017.

**Table 3: Parliamentary constituencies with the 10 largest increases and decreases in total individual insolvency rates, England and Wales, 2017 to 2018**

Highest Total Insolvency Rate Changes		Lowest Total Insolvency Rate Changes	
Parliamentary Constituency	Change in rate per 10,000 adults	Parliamentary Constituency	Change in rate per 10,000 adults
Worsley and Eccles South	17.4	York Central	-6.4
Hartlepool	14.8	Filton and Bradley Stoke	-5.5
South East Cornwall	14.8	Cardiff North	-5.2
Halifax	14.3	Erewash	-5.1
Clwyd West	13.1	Wirral West	-4.9
Stockton South	12.6	Leigh	-4.7
Barnsley Central	12.2	East Worthing and Shoreham	-4.4
Wrexham	12.1	Birkenhead	-4.1
Meriden	12.0	City of Chester	-4.1
St Ives	11.9	Ellesmere Port and Neston	-3.9



## 4. Bankruptcies

The rate of bankruptcies per 10,000 adults in England and Wales increased to 3.8 in 2018, having generally followed a decreasing trend since the peak of 17.2 in 2009.

The Parliamentary constituency with the highest bankruptcy rate in 2018 was Torbay with 8.0 per 10,000 adults, followed by Totnes with 7.6. The lowest was West Bromwich West with a rate of 1.1 followed by Birmingham; Ladywood, at 1.2 (see Table 3 below; the map of Parliamentary constituencies by bankruptcy rate is given in Figure 2 below).

The Parliamentary constituencies with lower bankruptcy rates (represented by lighter shades in Figure 3 below) very loosely tended to be concentrated around London and the Home Counties but with pockets of lower rates found nationwide. In contrast, those Parliamentary constituencies with higher bankruptcy rates (represented by darker shades in Figure 2 below) were in the South West, the North East, the East Midlands, coastal areas, and South Wales.

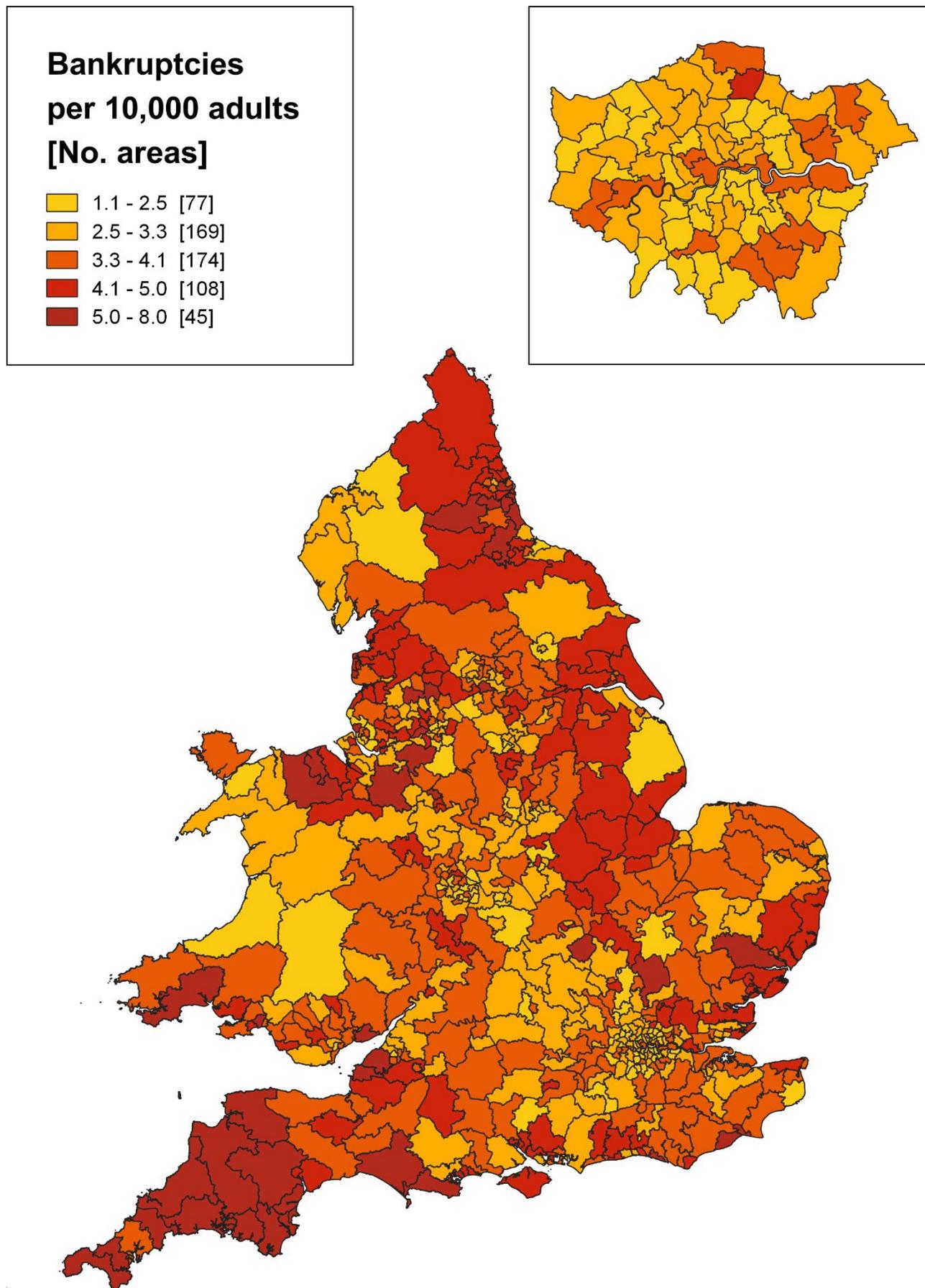
The bankruptcy rate was higher in 2018 than in 2017 in 350 out of 573 Parliamentary constituencies. The largest decrease in rate was in Wansbeck, which had 4.8 bankruptcies per 10,000 adults (a decrease of 3.2 from 8.0 in 2017), while three constituencies saw a decrease of 2.9 - West Bromwich West; Louth and Horncastle; and Garston and Halewood. The largest increase occurred in North East Hertfordshire, which had 5.6 bankruptcies per 10,000 adults (an increase of 3.9 from 1.7 in 2017), while the second-largest increase occurred in North Devon, which had 7.4 bankruptcies per 10,000 adults (an increase of 3.7 from 3.6 in 2017).

Of the 10 Parliamentary constituencies with the highest bankruptcy rates, 6 were in the South-West. Of the 10 Parliamentary constituencies with the lowest bankruptcy rates, 5 were in London, and 4 in the West Midlands.

**Table 4: Parliamentary constituencies with the 10 highest and lowest bankruptcy rates, England and Wales, 2018**

Parliamentary Constituency	Highest Bankruptcy Rates		Lowest Bankruptcy Rates		
	Number of New Cases	Rate per 10,000 adults	Parliamentary Constituency	Number of New Cases	Rate per 10,000 adults
Torbay	65	8.0	West Bromwich West	8	1.1
Totnes	54	7.6	Birmingham, Ladywood	13	1.2
North Devon	57	7.4	Wimbledon	10	1.3
North Cornwall	55	7.3	Battersea	13	1.3
North West Durham	55	7.3	Hampstead and Kilburn	17	1.5
Kingston upon Hull West and Hessle	49	7.1	Lewisham, Deptford	15	1.5
South East Cornwall	49	6.6	Garston and Halewood	12	1.5
South Dorset	50	6.5	Coventry South	16	1.5
Batley and Spen	53	6.2	Hammersmith	15	1.6
Clwyd West	37	6.2	Birmingham, Selly Oak	14	1.6

Figure 2: Bankruptcies per 10,000 adults by Parliamentary constituency, England and Wales, 2018





## 5. Debt relief orders

The rate of DROs per 10,000 adults in England and Wales increased to 6.0 in 2018 from 5.4 in 2017.

The Parliamentary constituency with the highest DRO rate per 10,000 adults in 2018 was Scarborough and Whitby (for the fifth year in a row) with a rate of 27.0 DROs per 10,000 adults, with the second highest being in Bootle at 25.3. The constituency with the lowest DRO rate was Harrow East with 0.5 DROs per 10,000 adults, followed by Ruislip, Northwood and Pinner; and Enfield, Southgate, both at 0.7 (see Table 4 below; the map of Parliamentary constituencies by total individual insolvency rate is given in Figure 3 below).

Parliamentary constituencies with lower DRO rates (represented by lighter shades in Figure 4 below) tended to be concentrated mainly around London and the Home Counties and rural areas of the West Midlands. Many of those Parliamentary constituencies with higher DRO rates (represented by darker shades in Figure 3 below) were in the South West, the East, and in cities in the north of England.

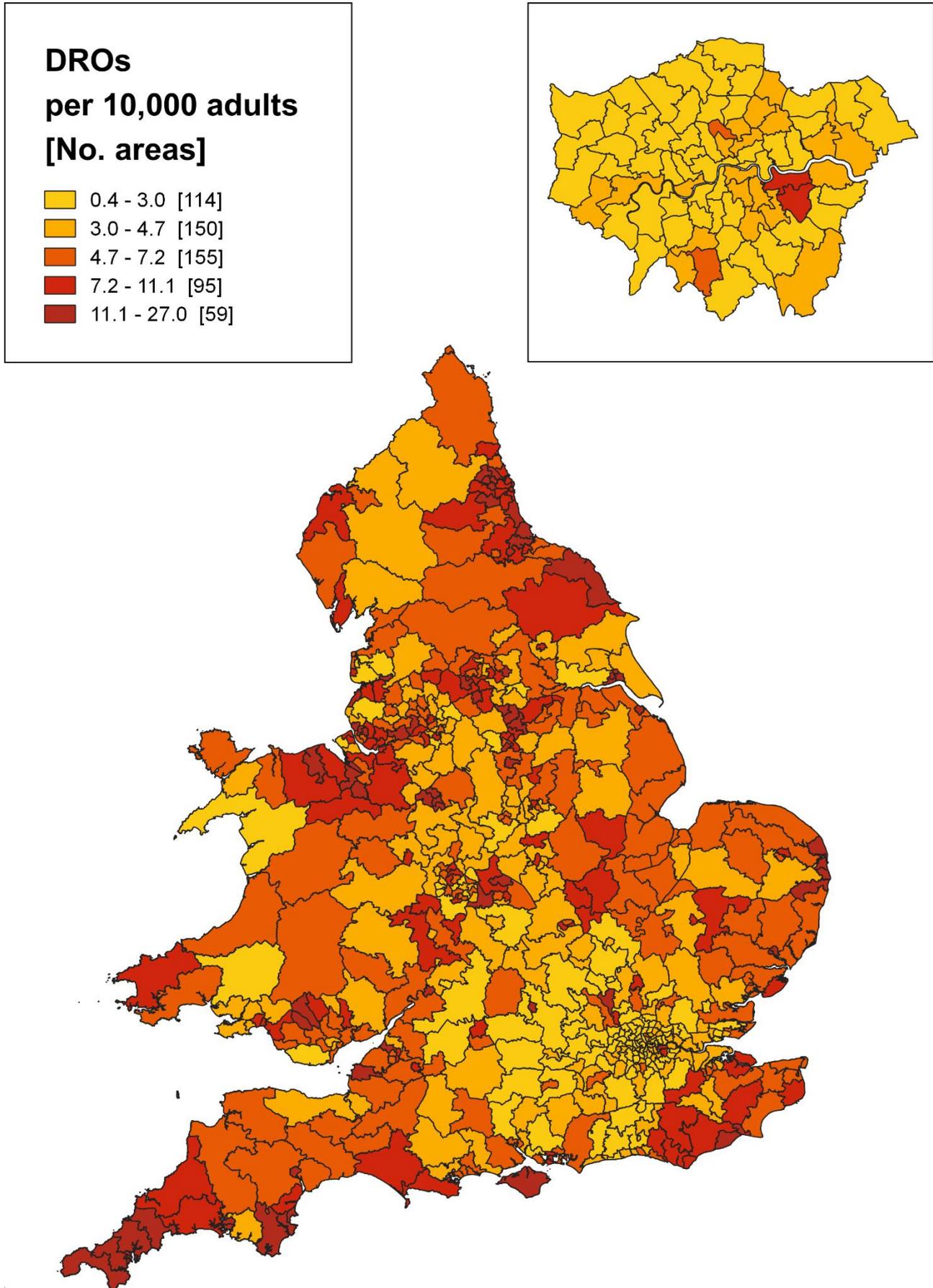
Of the 10 Parliamentary constituencies with the highest DRO rates, 3 were in Stoke, and 5 were coastal areas. Nine of the 10 Parliamentary constituencies with the lowest DRO rates were in London; the exception being Castle Point.

The DRO rate was higher in 2018 than in 2017 in 368 out of 573 Parliamentary constituencies. The largest decrease in rate was in Sheffield, Brightside and Hillsborough, which had 9.8 DROs per 10,000 adults, a decrease of 9.5 from 19.3 in 2017. The largest increases occurred in Halifax and Stockton North, which both saw increases of 9.1 DROs per 10,000 adults, to 20.9 and 21.5 respectively.

**Table 5: Parliamentary constituencies with the 10 highest and lowest DRO rates, England and Wales, 2018**

Highest DRO Rates			Lowest DRO Rates		
Parliamentary Constituency	Number of New Cases	Rate per 10,000 adults	Parliamentary Constituency	Number of New Cases	Rate per 10,000 adults
Scarborough and Whitby	214	27.0	Harrow East	4	0.5
Bootle	197	25.3	Ruislip, Northwood and Pinner	5	0.7
Weston-Super-Mare	216	24.3	Enfield, Southgate	6	0.7
Stoke-on-Trent North	186	24.2	Finchley and Golders Green	8	0.8
Stoke-on-Trent Central	153	22.5	Tooting	7	0.8
Kingston upon Hull East	153	21.8	Ealing Central and Acton	10	1.0
Stockton North	156	21.5	Uxbridge and South Ruislip	9	1.0
Halifax	168	20.9	Ilford South	11	1.0
Stoke-on-Trent South	139	19.9	Castle Point	8	1.1
Cynon Valley	106	18.9	Brent Central	14	1.2

Figure 3: DROs per 10,000 adults by Parliamentary constituency, England and Wales, 2018





## 6. Individual voluntary arrangements

The rate of IVAs per 10,000 adults in England and Wales increased to 15.3 in 2018 from 12.8 in 2017.

The Parliamentary constituency with the highest IVA rate in 2018 was Plymouth, Moor View for the fourth consecutive year with a rate of 32.8 IVAs per 10,000 adults; the second highest was Easington at 31.5. The constituency with the lowest IVA rate was Cities of London and Westminster at 4.0 followed by Cardiff North and Sheffield, Hallam both at 4.9 (see Table 5 below; the map of Parliamentary constituencies by total individual insolvency rate is given in Figure 4 below).

Parliamentary constituencies with lower IVA rates (represented by lighter shades in Figure 4 below) were loosely concentrated around London and the Home Counties. Many of those Parliamentary constituencies with higher IVA rates (represented by darker shades in Figure 4 below) tended to be found in the urban areas within the West Midlands, North West, North East and South Yorkshire, and in rural areas in the South West and South Wales.

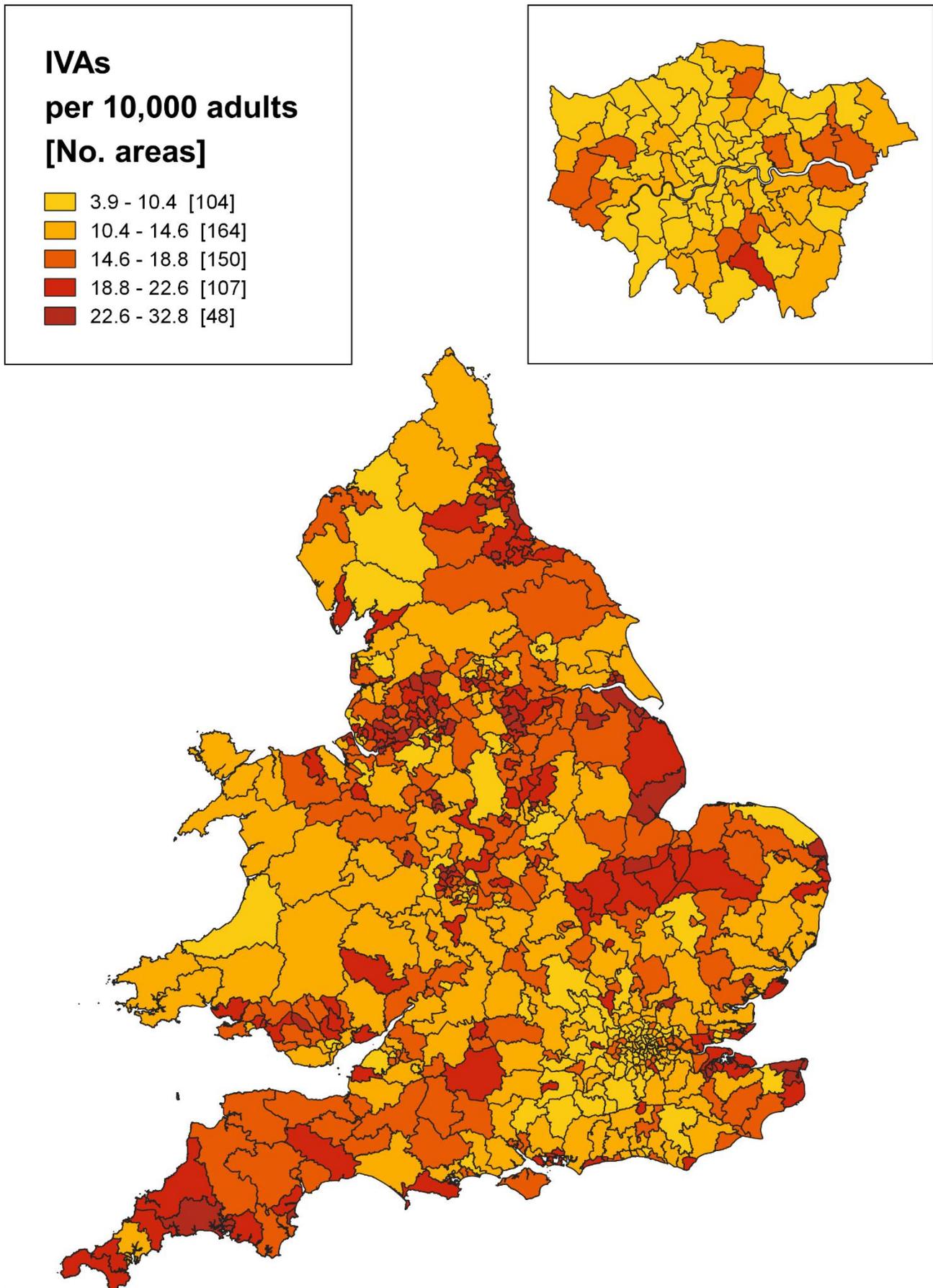
Seven of the 10 Parliamentary constituencies with the highest IVA rates were in the West Midlands or North West; of the 10 Parliamentary constituencies with the lowest IVA rates, 9 were in urban areas (5 in London), with Mole Valley the only exception.

The IVA rate was higher in 2018 than in 2017 in 489 out of 573 Parliamentary constituencies. The largest increase in rate was in Worsley and Eccles South, which had 31.2 IVAs per 10,000 adults, an increase of 12.4, from 18.8 in 2017, while South East Cornwall had 22.8 IVAs per 10,000 adults, an increase of 10.1 from 12.7 in 2017. The largest decrease occurred in Cardiff North, which had 4.9 insolvencies per 10,000 adults, a decrease of 5.0 from 9.8 in 2017.

**Table 6: Parliamentary constituencies with the 10 highest and lowest IVA rates, England and Wales, 2018**

Highest IVA Rates			Lowest IVA Rates		
Parliamentary Constituency	Number of New Cases	Rate per 10,000 adults	Parliamentary Constituency	Number of New Cases	Rate per 10,000 adults
Plymouth, Moor View	239	32.8	Cities of London and Westminster	44	4.0
Easington	207	31.5	Cardiff North	35	4.9
Worsley and Eccles South	246	31.2	Sheffield, Hallam	37	4.9
Blackpool South	186	29.7	Kensington	46	5.0
Wentworth and Dearne	225	28.9	Chelsea and Fulham	45	5.1
Telford	214	28.9	Bristol West	63	5.3
Wolverhampton North East	197	28.4	Hampstead and Kilburn	62	5.3
Burnley	189	27.8	Mole Valley	45	5.8
Wallasey	193	27.2	Sheffield Central	68	5.9
Stalybridge and Hyde	198	27.0	Richmond Park	58	6.0

Figure 4: IVAs per 10,000 adults by Parliamentary constituency, England and Wales, 2018





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