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Average Age by Year¹

Year	Bankruptcy			Debt Relief Order ²		
	All	Male	Female	All	Male	Female
2000	37	38	35			
2001	37	38	35			
2002	37	38	36			
2003	38	39	36			
2004	37	38	36			
2005	38	39	37			
2006	38	40	38			
2007	39	41	38			
2008	40	41	39			
2009	41	41	40	40	40	40

¹ Median Age by Calendar Year

² Based on 9 months data (6th April - 31st December 2009)

Although the average age has increased from 37 in 2000 to 41 in 2009, it is possible that this is due to a compositional effect. That is, average age of the population has increased.

Population estimates, published by the Office for National Statistics, state that 'In mid-2009 the average age of the population was 39.5 years, up from 37.3 in 1999.' (<http://www.statistics.gov.uk/cci/nugget.asp?id=6>)

It is expected that, if the composition of the population is the same as for bankrupts, the average age for the population would be lower, as it includes individuals under 18 years of age.

The average age of someone with a DRO in April-December 2009 is comparable to that of a bankrupt.

Percentage per Age Group

Age Group	Bankruptcies										DRO ¹ 2009
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
Under 25	4%	5%	5%	6%	7%	7%	6%	5%	4%	4%	12%
25-34	27%	27%	26%	26%	26%	25%	25%	24%	24%	25%	25%
35-44	30%	30%	30%	30%	29%	29%	29%	30%	30%	32%	23%
45-54	20%	19%	18%	18%	17%	18%	18%	19%	21%	23%	21%
55-64	8%	8%	9%	9%	10%	10%	11%	11%	11%	11%	13%
65+	2%	2%	2%	3%	3%	3%	4%	4%	4%	4%	6%
Unknown	9%	10%	9%	8%	8%	8%	7%	7%	7%	2%	0%

¹ Based on 9 months data (6th April - 31st December 2009)

On releasing data for bankruptcies by age and gender, there was some focus on how the number of bankruptcies in particular age groups (notably under 25 and 65+) had increased dramatically.

Looking at the distribution of bankruptcies by age group in percentage terms shows that the distribution has changed very little between 2000 and 2009. The slight increase in age groups 35-44 and 45-54 could again be explained by the compositional difference in the base population, as before.

Rate per 10,000 Adult Population per Age Group

Age Group	Bankruptcies									
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Under 25	2.02	2.38	2.78	3.72	5.56	7.17	8.03	6.04	5.64	5.24
25-34	7.56	8.30	8.62	10.05	13.15	16.74	22.09	22.13	22.65	25.89
35-44	8.30	8.91	9.05	10.26	12.76	16.59	22.57	23.47	25.06	30.17
45-54	6.08	6.41	6.52	7.63	9.22	12.44	16.87	17.83	19.36	23.10
55-64	3.05	3.43	3.69	4.40	5.56	7.56	10.50	11.02	11.25	12.66
65+	0.49	0.50	0.70	0.84	1.16	1.72	2.63	2.88	2.94	3.13

This is calculated on the same basis as how we calculate the regional rates.

Generally, the rate in each age group has followed the same trend as that for all bankrupts.

The rate for Under 25's has decreased from 2006 to 2009, compared to all other age groups, where the rate has increased.

This hasn't been done for DROs as the numbers are so small.

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Notes

1. Classifying individuals into age groups is done using the date of birth that the individual provides.
2. Classifying individuals into gender groups is done using the gender information the individual provides.
3. Numbers of cases reported in these tables are new cases and are based on the date of the order.

Numbers presented in these tables are not consistent with the official, headline National Statistics published a

4. extracted
from a live database at a different point in time and on a slightly different basis.
5. For general notes on individual insolvency statistics in England & Wales see the official quarterly statistics at:
www.insolvency.gov.uk/statistics

Bankrupts

Bankruptcies in England & Wales by Age Group and Gender, 2000-2009

Year	Age Group	Gender		
		Male	Female	Unknown
2000	Under 25	432	441	3
	25-34	3,704	2,054	52
	35-44	4,545	1,753	60
	45-54	3,126	1,029	26
	55-64	1,306	352	4
	65+	309	93	1
	Unknown	1,416	320	244
		Male	Female	Unknown
2001	Under 25	515	495	41
	25-34	3,878	2,034	346
	35-44	4,867	1,698	399
	45-54	3,193	956	264
	55-64	1,473	351	84
	65+	288	103	27
	Unknown	1,536	308	422
		Male	Female	Unknown
2002	Under 25	613	591	50
	25-34	3,779	2,153	407
	35-44	4,857	1,868	485
	45-54	3,020	1,132	258
	55-64	1,613	452	80
	65+	418	140	29
	Unknown	1,441	305	336
		Male	Female	Unknown
2003	Under 25	830	817	78
	25-34	4,248	2,550	435
	35-44	5,432	2,292	541
	45-54	3,500	1,321	307
	55-64	1,870	623	140
	65+	474	193	46
	Unknown	1,386	319	446

		Male	Female	Unknown
2004	Under 25	1,319	1,233	96
	25-34	5,271	3,559	489
	35-44	6,498	3,216	663
	45-54	4,045	1,772	389
	55-64	2,260	951	194
	65+	630	313	40
	Unknown	1,486	473	803
		Male	Female	Unknown
2005	Under 25	1,613	1,774	111
	25-34	6,504	4,759	581
	35-44	8,305	4,527	758
	45-54	5,247	2,729	471
	55-64	3,050	1,426	231
	65+	942	453	75
	Unknown	1,713	575	1,432
		Male	Female	Unknown
2006	Under 25	1,827	2,040	139
	25-34	8,357	6,438	744
	35-44	11,073	6,357	1,102
	45-54	7,138	3,813	693
	55-64	4,183	2,132	347
	65+	1,378	753	131
	Unknown	1,364	408	2,528
		Male	Female	Unknown
2007	Under 25	1,335	1,657	95
	25-34	8,118	6,587	791
	35-44	11,326	6,868	1,067
	45-54	7,632	4,168	728
	55-64	4,365	2,313	393
	65+	1,482	895	127
	Unknown	1,393	396	2,731
		Male	Female	Unknown
2008	Under 25	1,253	1,562	110
	25-34	8,415	6,679	846
	35-44	12,248	6,896	1,222
	45-54	8,586	4,522	808
	55-64	4,561	2,289	406

	65+	1,581	861	153
	Unknown	1,328	364	2,775
		Male	Female	Unknown
2009	Under 25	1,299	1,436	0
	25-34	10,133	8,274	0
	35-44	14,846	9,321	0
	45-54	10,655	6,338	1
	55-64	5,247	2,961	0
	65+	1,756	1,054	0
	Unknown	988	296	0

DRO

Debt Relief Orders in England & Wales by Gender & Age Group, April - Dec 2009

Year	Age Group	Gender		
		Male	Female	Unknown
Apr - Dec 2009	Under 25	489	917	0
	25-34	1,094	1,847	0
	35-44	1,026	1,704	0
	45-54	861	1,590	0
	55-64	628	943	0
	65+	266	442	0
	Unknown	0	0	0

IVA

Individual Voluntary Arrangements in England & Wales
by Age Group and Gender, 2000-2009

Year	Age Group	Gender		
		Male	Female	Unknown
2000	Under 25	0	0	0
	25-34	6	0	0
	35-44	3	2	0
	45-54	4	3	0
	55-64	3	1	0
	65+	1	1	0
	Unknown	5,194	2,667	14
		Male	Female	Unknown
2001	Under 25	0	1	0
	25-34	6	4	0
	35-44	2	3	0
	45-54	8	5	0
	55-64	2	0	0
	65+	0	0	0
	Unknown	4,173	2,059	9
		Male	Female	Unknown
2002	Under 25	0	0	0
	25-34	0	0	0
	35-44	0	1	0
	45-54	0	0	0
	55-64	0	0	0
	65+	0	0	0
	Unknown	4,091	2,180	8
		Male	Female	Unknown
2003	Under 25	0	0	0
	25-34	0	0	0
	35-44	0	0	0
	45-54	0	0	0
	55-64	0	0	0
	65+	0	0	0

	Unknown	4,805	2,762	7
		Male	Female	Unknown
2004	Under 25	0	0	0
	25-34	0	1	0
	35-44	2	0	0
	45-54	0	1	0
	55-64	1	0	0
	65+	0	0	0
	Unknown	6,573	4,144	9
		Male	Female	Unknown
2005	Under 25	589	552	0
	25-34	2,939	2,398	0
	35-44	2,970	2,154	3
	45-54	1,598	1,172	0
	55-64	697	399	2
	65+	91	45	0
	Unknown	2,783	1,862	5
		Male	Female	Unknown
2006	Under 25	1,417	1,572	0
	25-34	7,902	6,661	3
	35-44	8,111	6,109	9
	45-54	4,455	3,460	3
	55-64	1,885	1,167	0
	65+	308	154	1
	Unknown	561	319	3
		Male	Female	Unknown
2007	Under 25	1,160	1,268	14
	25-34	6,848	5,997	112
	35-44	7,566	5,897	104
	45-54	4,725	3,583	84
	55-64	2,023	1,307	30
	65+	323	164	3
	Unknown	611	405	16
		Male	Female	Unknown
2008	Under 25	861	999	27
	25-34	5,849	5,231	155
	35-44	7,209	5,815	162
	45-54	4,669	3,567	114

	55-64	1,942	1,230	28
	65+	420	248	7
	Unknown	368	210	5
		Male	Female	Unknown
2009	Under 25	703	850	34
	25-34	6,540	6,102	305
	35-44	9,023	7,199	370
	45-54	5,855	4,571	252
	55-64	2,305	1,669	95
	65+	702	486	21
	Unknown	354	200	5