



Individual Insolvencies by Region, England and Wales, 2013: Parliamentary Constituency Supplement

Coverage

England and Wales

This statistical release provides breakdowns of individual insolvencies in England and Wales, at parliamentary constituency Level for 2000 to 2013.

Release date

3 December 2014

This is a supplement to the [Individual Insolvencies by Region, England and Wales, 2013](#) (published 10 July 2015), and should be read alongside the context and notes provided with the previous publication.

Frequency of release

Annual

Next update

November-December 2015

Main messages

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- **Total insolvency rates were highest in parliamentary constituencies by the coast, and in the South West, North East, and parts of Yorkshire and East Midlands.**
- **Total insolvency rates were lowest in parliamentary constituencies in London, the South East, West Wales and parts of the North West.**
- **For IVAs the pattern was slightly different, with fewer coastal constituencies having the highest rates.**
- **Comparisons of rates between years at this local level should take into account that small changes in the number of insolvencies can have a large impact on the rate.**

Website

<https://www.gov.uk/government/organisations/insolvency-service>

Reference

Ins14/Coms/125

Insolvency Statistics: user feedback survey

The Insolvency Service is currently seeking feedback on its statistical publications in order to make them more relevant and useful. Please complete the survey at surveymonkey.com/s/StatisticsUserFeedback

We are specifically seeking users' views relating to the quarterly *Insolvency Statistics* publication, on:

- Whether figures for total company insolvencies in England & Wales would be useful;
- Whether to provide industry breakdowns as a separate Excel file; and
- Whether to discontinue publishing industry breakdowns using 2003 classifications (retaining breakdowns using 2007 classifications)

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 place 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. Introduction

The [Individual Insolvencies by Region 2013](#) (published 10 July 2013) provides information on trends in individual insolvency at England and Wales, and regional, level; as well as breakdowns of individual insolvencies at regional and local authority area level. It also includes breakdowns by age and gender at regional level.

These statistics, covering parliamentary constituencies in England and Wales, are a supplement to the earlier release, and comprise tables showing numbers and rates per 10,000 adult population of total individual insolvencies, bankruptcies, debt relief orders (DROs) and individual voluntary arrangements (IVAs) at parliamentary constituency level.

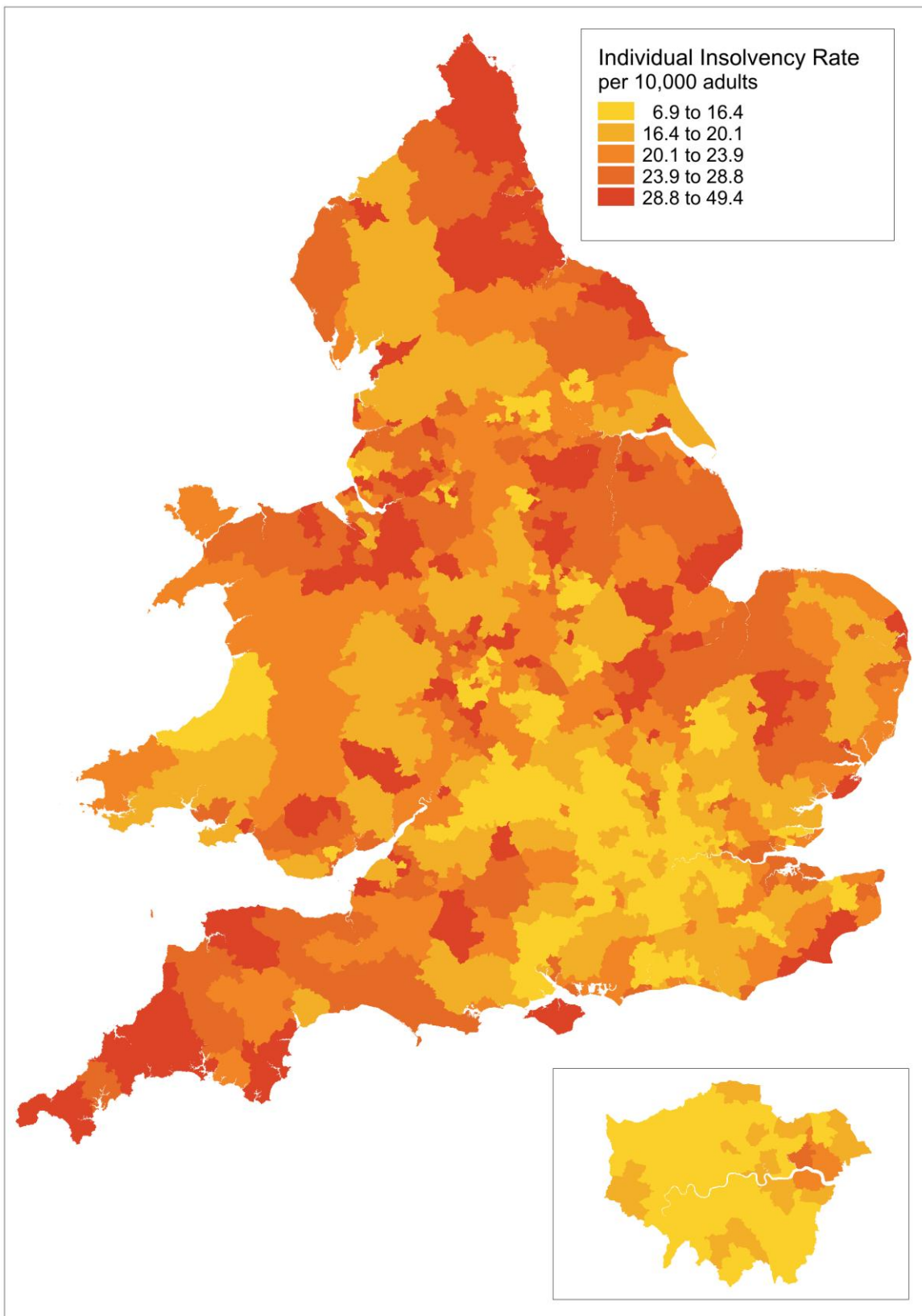
3. Total Individual Insolvencies (including bankruptcies, DROs and IVAs)

- The rate of total individual insolvencies per 10,000 adults in England and Wales fell to 22.4 in 2013 from 24.5 in 2012, having followed a decreasing trend since the peak of 30.9 in 2009.
- The parliamentary constituency with the highest total individual insolvency rate in 2013 was Vale of Clwyd with a rate of 49.3 per 10,000 adult population (in 2012 Vale of Clwyd also had the highest total individual insolvency rate, at 59.2), the lowest was Wimbledon at 7.0 (see Table 1 below; the distribution of parliamentary constituencies by total individual insolvency rate is given in Figure 1 below). The lowest in 2012 was also Wimbledon, but with a rate of 6.7.
- Eight out of the ten parliamentary constituencies with the highest total individual insolvencies were in or adjacent to coastal areas.
- The ten parliamentary constituencies with the lowest total individual insolvencies were all within London.
- Parliamentary constituencies with lower total individual insolvency rates (represented by lighter shades in Figure 1 below) tended to be concentrated around London, West Wales and the Home Counties while many of those parliamentary constituencies with higher individual insolvency rates (represented by darker shades in Figure 1 below) were in the South West, East Midlands and areas with the North East regions, North Wales and Merseyside.
- The total insolvency rate was lower in 2013 than in 2012 in 421 out of 573 local Parliamentary Constituencies. The largest decrease in the rate was in Wallasey at 16.7 per 10,000 adults; the largest increase was in Newark at 7.7 per 10,000 adults.

Table 1: Parliamentary Constituencies with the ten highest and lowest individual insolvency rates, England and Wales, 2013

Highest Total Insolvency rates			Lowest Total Insolvency rates		
Parliamentary Constituency	Number of new cases	Rate per 10,000 adult population	Parliamentary Constituency	Number of new cases	Rate per 10,000 adult population
Vale of Clwyd	279	49.3	Wimbledon	54	7.0
Torbay	385	48.6	Finchley and Golders Green	76	7.9
Stoke-on-Trent North	338	45.0	Battersea	73	7.9
Kingston upon Hull East	319	44.4	Westminster North	84	8.8
Washington and Sunderland West	308	44.0	Hornsey and Wood Green	94	9.2
Weston-Super-Mare	371	44.0	Ealing Central and Acton	89	9.2
Grantham and Stamford	367	43.6	Cities of London and Westminster	92	9.3
Plymouth, Moor view	298	41.7	Hampstead and Kilburn	103	9.5
Ipswich	352	40.9	Brent North	97	9.5
Blackpool South	259	40.6	Enfield, Southgate	78	9.8

Figure 1: Total individual insolvencies per 10,000 adult population by Parliamentary Constituency, England and Wales, 2013



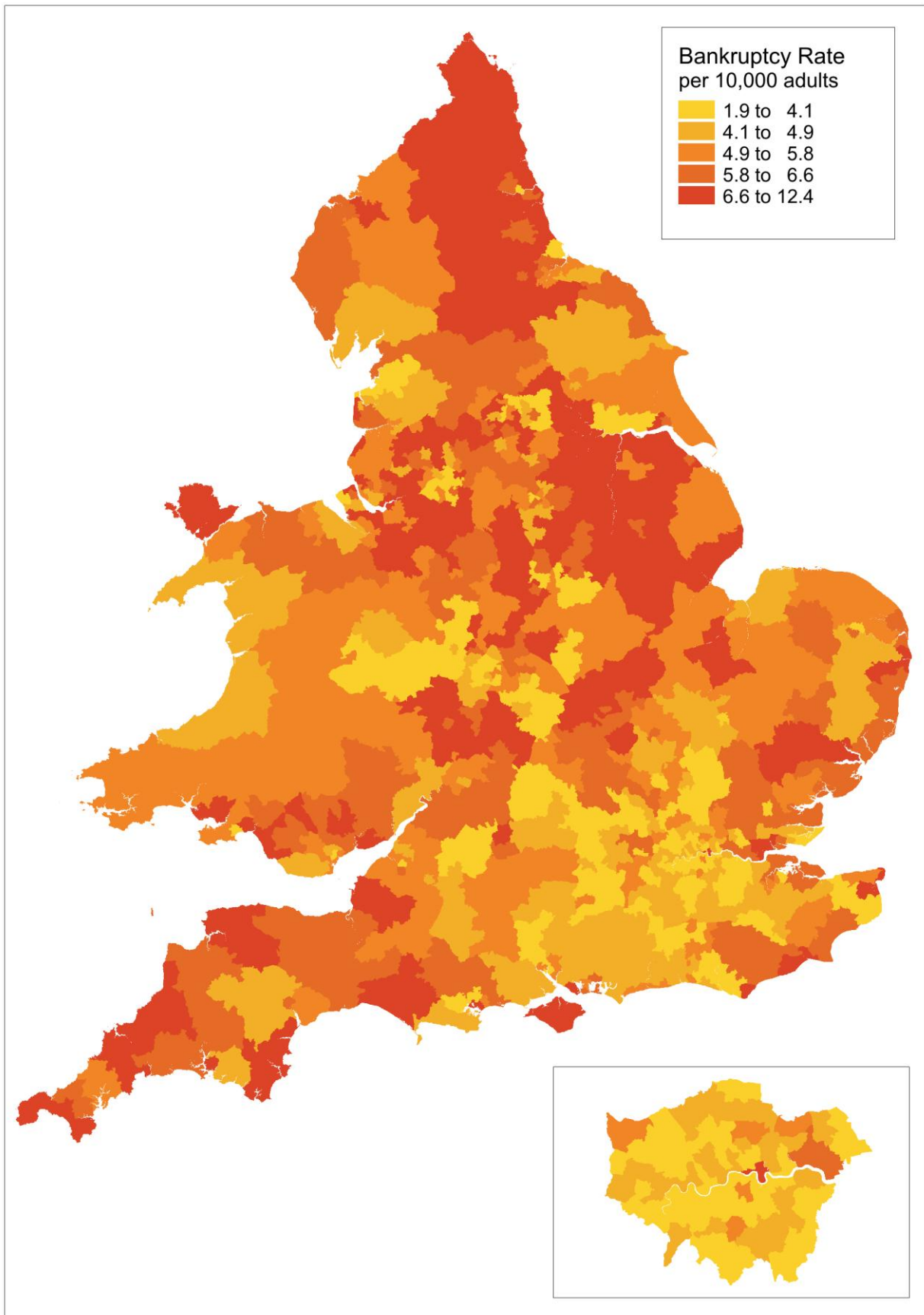
4. Bankruptcies

- The rate of bankruptcies per 10,000 adults in England and Wales fell to 5.4 in 2013 from 7.1 in 2012, having followed a decreasing trend since the peak of 17.2 in 2009.
- The parliamentary constituency with the highest bankruptcy rate in 2013 was Blackpool North and Cleveleys at 12.3, followed by Torbay at 11.7; the lowest was Henley at 1.9 followed by Battersea (see Table 2 below; the distribution 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 2 below) tended to be concentrated around London and the Home Counties, while many of those parliamentary constituencies with higher bankruptcy rates (represented by darker shades in Figure 2 below) were in the South West, North East and Wales regions, and parts of Gloucestershire, Warwickshire, Northamptonshire and Lincolnshire.
- Seven out of the ten parliamentary constituencies with the highest bankruptcy rates were in or adjacent to coastal areas, in comparison the ten lowest bankruptcy rates were mostly in urban city areas.
- The bankruptcy rate was lower in 2013 than in 2012 in 494 out of 573 parliamentary constituencies. The largest decrease in the rate was in Kingston upon Hull West and Hessle at 8.0 per 10,000 adults; the largest increase was in Harwich and North Essex at 3.1 per 10,000 adults.

Table 2: Parliamentary Constituencies with the ten highest and lowest bankruptcy rates, England and Wales, 2013

Highest bankruptcy rates			Lowest bankruptcy rates		
Parliamentary Constituency	Number of new cases	Rate per 10,000 adult population	Parliamentary Constituency	Number of new cases	Rate per 10,000 adult population
Blackpool North and Cleveleys	83	12.3	Henley	15	1.9
Torbay	93	11.7	Battersea	19	2.1
Grantham and Stamford	85	10.1	Cambridge	21	2.2
Wansbeck	66	10.1	East Ham	26	2.3
Blackpool South	63	9.9	Hornsey and Wood Green	24	2.3
Weston-Super-Mare	80	9.5	Ealing Central and Acton	24	2.5
North West Durham	70	9.5	Reading East	22	2.5
Gainsborough	70	9.3	Bristol West	28	2.6
Bishop Auckland	65	9.2	Richmond Park	25	2.7
Boston and Skegness	76	9.2	Birmingham, Perry Barr	22	2.7

Figure 2: Bankruptcies per 10,000 adult population by Parliamentary Constituency, England and Wales, 2013



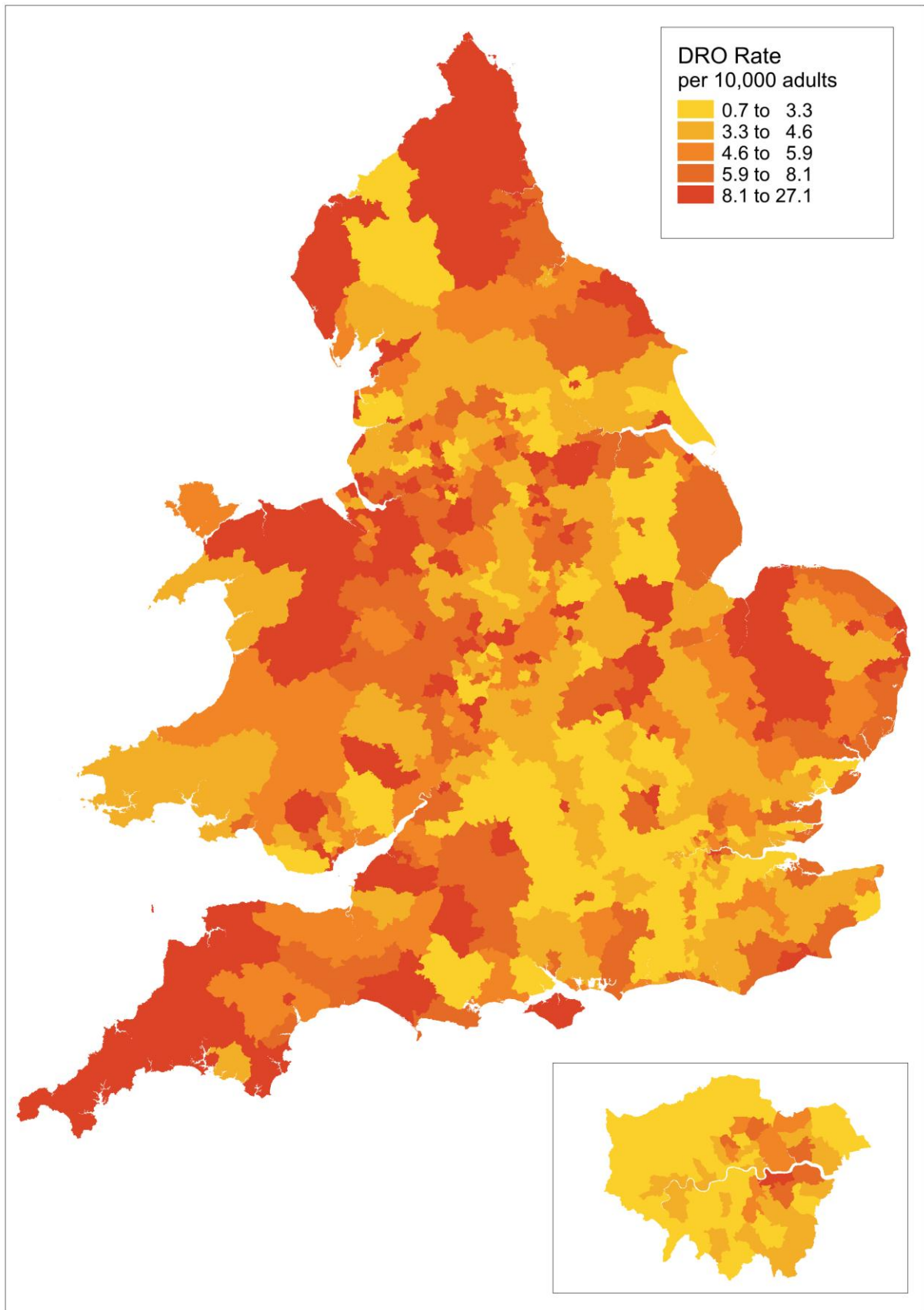
5. Debt Relief Orders (DROs)

- The rate of DROs per 10,000 adults in England and Wales decreased to 6.1 in 2013 from 7.0 in 2012; this is a reverse of the increasing trend seen since their introduction in April 2009.
- The Parliamentary Constituency with the highest DRO rate in 2013 was Vale of Clwyd with a rate of 27 per 10,000 adult population (in 2012 Vale of Clwyd also had the highest DRO rate, at 33.9), the lowest was Wimbledon at 0.8 (see Table 3 below; the distribution of parliamentary constituencies by total individual insolvency rate is given in Figure 3 below).
- Eight out of the ten parliamentary constituencies with the highest DRO rates were in or adjacent to coastal areas.
- Eight out of the ten parliamentary constituencies with the lowest DRO rates were in London.
- Parliamentary constituencies with lower DRO rates (represented by lighter shades in Figure 3 below) tended to be concentrated around London and the Home Counties, parts of the West Midlands and the North West, while many of those parliamentary constituencies with higher DRO rates (represented by darker shades in Figure 3 below) were in the South West, parts of Wales, the East and the North East.
- The DRO rate was lower in 2013 than in 2012 in 366 out of 573 parliamentary constituencies. The largest decrease in the rate was in Mid Norfolk at 10.3 per 10,000 adults; the largest increase was in Weston-Super-Mare at 5.4.

Table 3: Parliamentary Constituencies with the ten highest and lowest DRO rates, England and Wales, 2013

Highest DRO rates			Lowest DRO rates		
Parliamentary Constituency	Number of new cases	Rate per 10,000 adult population	Parliamentary Constituency	Number of new cases	Rate per 10,000 adult population
Vale of Clwyd	153	27.0	Wimbledon	6	0.8
Torbay	191	24.1	Croydon South	8	0.9
Scarborough and Whitby	182	23.0	Sutton Coldfield	8	1.1
Kingston upon Hull East	154	21.4	Cities of London and Westminster	12	1.2
Weston-Super-Mare	166	19.7	Chipping Barnet	12	1.3
Bristol North West	143	18.1	Harrow West	11	1.4
Bootle	134	17.5	Westminster North	13	1.4
Grantham and Stamford	144	17.1	Wokingham	11	1.4
Stoke-on-Trent North	128	17.0	Finchley and Golders Green	14	1.4
Kingston upon Hull North	126	16.9	Harrow East	12	1.5

Figure 3: DROs per 10,000 adult population by Parliamentary Constituency, England and Wales, 2013



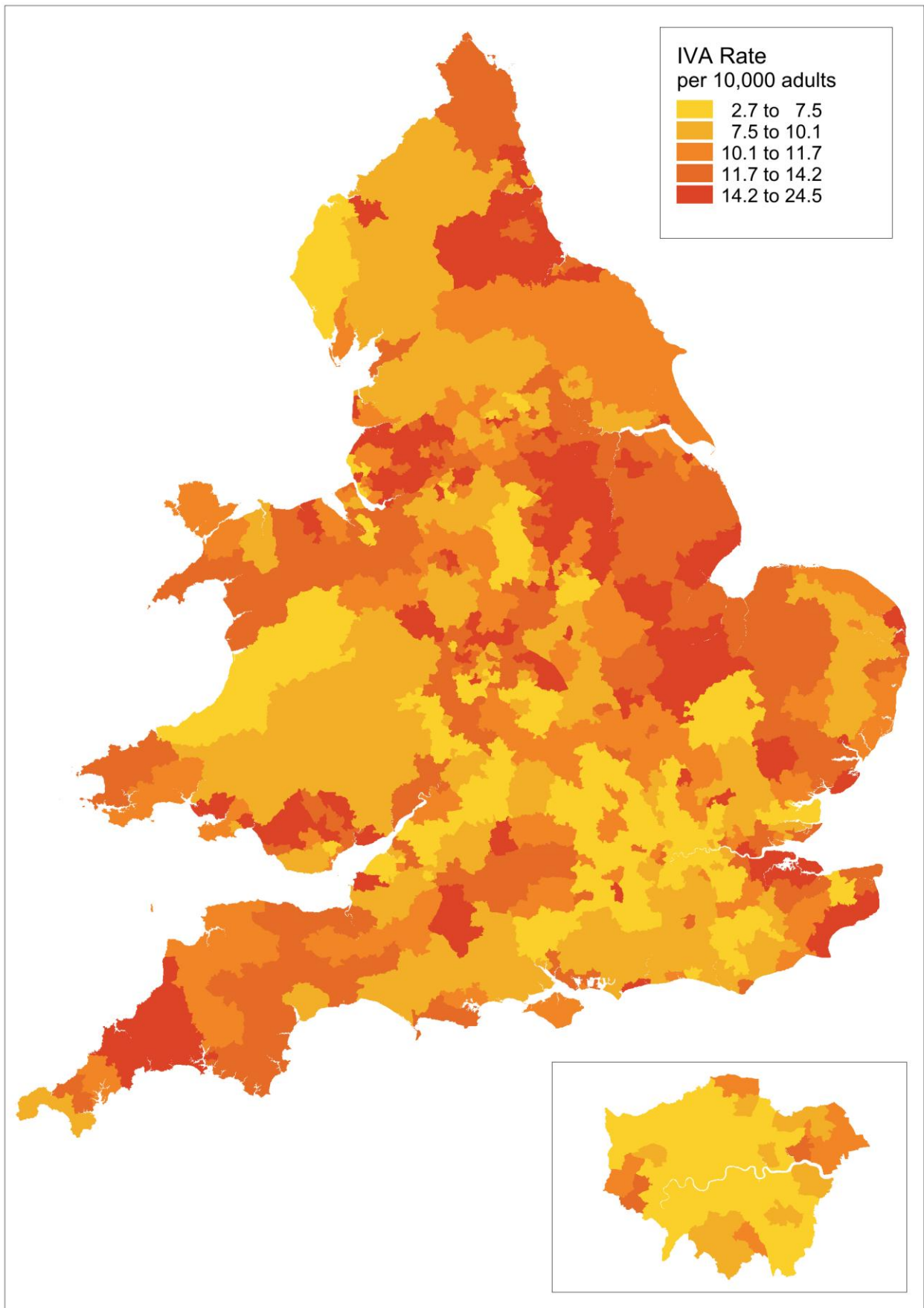
6. Individual Voluntary Arrangements (IVAs)

- The rate of IVAs per 10,000 adults in England and Wales increased to 10.9 in 2013 from 10.5 in 2012, though this was still lower than the rates in 2009, 2010, and 2011.
- The parliamentary constituency with the highest IVA rate in 2013 was Easington, at 24.5; the highest in 2012 was also Easington though with a lower rate of 20.3.
- The parliamentary constituencies with the lowest IVA rates were Hampstead and Kilburn, and Finchley and Golders Green, both had a rate of 2.8.
- For IVAs, in contrast to other types of individual insolvency, there were fewer coastal parliamentary constituencies in the top 10 list of highest rates. Five out of the ten parliamentary constituencies with the highest IVA rates bordered the coast.
- All ten of the parliamentary constituencies with the lowest IVA rates were in London.
- Parliamentary constituencies with lower IVA rates in 2013 (represented by lighter shades in figure 4 below) tended to be concentrated around London, mid-Wales, Lancashire, Cumbria and the Home Counties, while many of those parliamentary constituencies with higher IVA rates (represented by darker shades in figure 4 below) were in the North East, parts of the East Midlands and parts of Merseyside, Kent and South Yorkshire.
- The IVA rate was lower in 2013 than in 2012 in 228 out of 573 parliamentary constituencies. The largest decrease in the rate was in Workington at 5.2 per 10,000 adults; the largest increase was in Folkestone and Hythe at 8.2.

Table 4: Parliamentary constituencies with the ten highest and lowest IVA rates, England and Wales, 2013

Highest IVA rates			Lowest IVA rates		
Parliamentary Constituency	Number of new cases	Rate per 10,000 adult population	Parliamentary Constituency	Number of new cases	Rate per 10,000 adult population
Easington	161	24.5	Hampstead and Kilburn	30	2.8
Washington and Sunderland West	161	23.0	Finchley and Golders Green	27	2.8
Cannock Chase	173	22.3	Wimbledon	24	3.1
Hartlepool	150	20.7	Richmond Park	29	3.1
Blyth Valley	132	20.2	Westminster North	31	3.2
Wentworth and Dearne	151	20.0	Chelsea and Fulham	28	3.2
Blaenau Gwent	110	19.7	Holborn and St Pancras	38	3.3
Worsley and Eccles South	151	19.7	Cities of London and Westminster	36	3.6
Leigh	161	19.7	Enfield, Southgate	29	3.6
Sedgefield	130	19.5	Kensington	35	3.8

Figure 4: IVAs per 10,000 adult population by Parliamentary Constituency, England and Wales, 2013



7. Notes to accompany the Individual Insolvency Statistics by Region: Parliamentary Constituency Supplement

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-july-to-september-2014>.

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, local authority and parliamentary constituency 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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Geographical boundary definitions are sourced from the Office for National Statistics and are based on Ordnance Survey data.

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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-2013, and Annual Small Area Population Estimates, 2013](#) (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 Q3 2014, published on 29 October at <https://www.gov.uk/government/statistics/insolvency-statistics-july-to-september-2014>. The annual statistics in this publication provide breakdowns by parliamentary constituency.

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.

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 2013. National-level statistics covering this period were published on 7 February 2014 as part of the quarterly *Insolvency Statistics* publication – though the *Individual Insolvency Statistics by Parliamentary Constituency* 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 2012 in the case of bankruptcies and decreasing from around 15% in 2000 to less than 1% in 2012 in the case of IVAs. The proportion for DROs is between 0.1% and 0.2%. 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.

Case numbers for some areas for the years 2000 to 2012 may be higher than previously published. This is due to the use of an updated postcode directory which has enabled some insolvent individuals with a previously unknown geographical location to be assigned to the correct area. The England and Wales totals remain unchanged.

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 2013. National-level statistics covering this period were published on 7 February 2014 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 parliamentary constituency level for the denominator in this calculation. The Office for National Statistics released [Annual Small Area Population Estimates, 2013](#) on 29 October 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 accessibility 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 constituency each year, and the underlying population data, are categorised according to constituency boundaries as at May 2010, 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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