



## Individual Insolvencies by Location, England and Wales, 2015: Parliamentary Constituency Supplement

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### Coverage

England and Wales

This statistical release provides breakdowns of individual insolvencies in England and Wales, at parliamentary constituency Level for 2000 to 2015.

### Release date

15 November 2016

This is a supplement to the [Individual Insolvencies by Location, Age and Gender, England and Wales, 2015](#) (published 14 July 2016), and should be read alongside the context and notes provided with the previous publication.

### Frequency of release

Annual

### Next update

November-December 2017

## Main messages

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- Total insolvency rates were highest in parliamentary constituencies by or adjacent to coastal/docking areas, and in the South West, North East, parts of the North West and parts of Yorkshire.
- Total insolvency rates were lowest in parliamentary constituencies in London and the South East.
- 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.

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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 £20,000 of debt.<sup>1</sup> 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.

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<sup>1</sup> The eligibility criteria for DROs changed on 1 October 2015. DROs are now available to people with up to £20,000 debt (up from £15,000) and £1,000 assets (up from £300). The surplus income limit for DROs was unchanged at £50 per month.

## 2. Introduction

The [Individual Insolvencies by Location, Age and Gender 2015](#) (published 14 July 2016) 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.

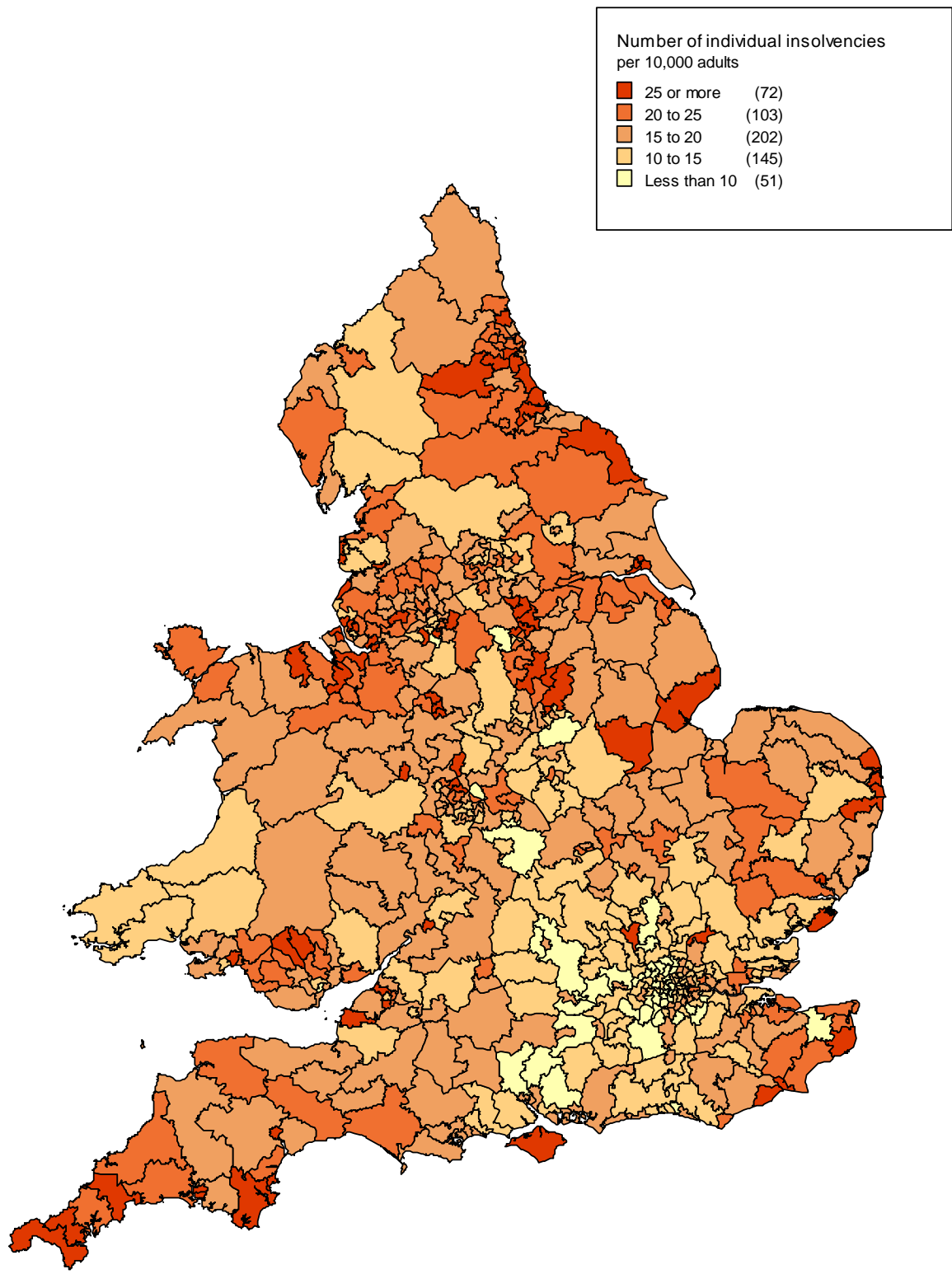
## 3. Total Individual Insolvencies (including bankruptcies, DROs and IVAs)

- The rate of total individual insolvencies per 10,000 adults in England and Wales fell to 17.6 in 2015 from 21.8 in 2014, having followed a decreasing trend since the peak of 30.9 in 2009.
- The parliamentary constituency with the highest total individual insolvency rate in 2015 was Torbay with a rate of 40.8 per 10,000 adult population followed by Kingston upon Hull West and Hessle at 40.5, the lowest was Sheffield, Hallam at 5.6 followed by Epsom and Ewell at 5.9 (see Table 1 below; the distribution of parliamentary constituencies by total individual insolvency rate is given in Figure 1 below).
- Eight out of the ten parliamentary constituencies with the highest total individual insolvency rates were in or adjacent to coastal/docking areas and two were in Stoke-on-Trent.
- Nine of the ten parliamentary constituencies with the lowest total individual insolvencies were in London or the South East, the exception being Sheffield, Hallam.
- Parliamentary constituencies with lower total individual insolvency rates (represented by lighter shades in Figure 1 below) tended to be concentrated around London 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, North East, parts of the North West, parts of South Wales and areas within the East Midlands/South Yorkshire.
- The total insolvency rate was lower in 2015 than in 2014 in 537 out of 573 parliamentary constituencies. The largest decrease in the rate was in Vale of Clwyd at 20.1 per 10,000 adults – down from 48.6 to 28.5 (it is worth noting that this constituency had the highest individual insolvency rate in 2014 and 2013); the largest increase was in Haltemprice and Howden at 5.6 per 10,000 adults – up from 10.6 to 16.2.

**Table 1: Parliamentary Constituencies with the ten highest and lowest individual insolvency rates, England and Wales, 2015**

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
Torbay	326	40.8	Sheffield, Hallam	42	5.6
Kingston upon Hull West and Hessle	278	40.5	Epsom and Ewell	50	5.9
Plymouth, Moor View	295	40.2	Beckenham	44	6.1
Stoke-on-Trent North	275	36.3	Chelsea and Fulham	57	6.5
Bootle	279	36.1	Westminster North	70	6.8
Preston	265	35.7	Wimbledon	55	7.2
Scarborough and Whitby	280	35.5	Winchester	57	7.2
Kingston upon Hull East	254	35.4	Hampstead and Kilburn	81	7.3
Wallasey	247	35.2	Uxbridge and South Ruislip	64	7.4
Stoke-on-Trent South	246	35.2	Wokingham	61	7.5

**Figure 1: Total individual insolvencies per 10,000 adult population by Parliamentary Constituency, England and Wales, 2015**



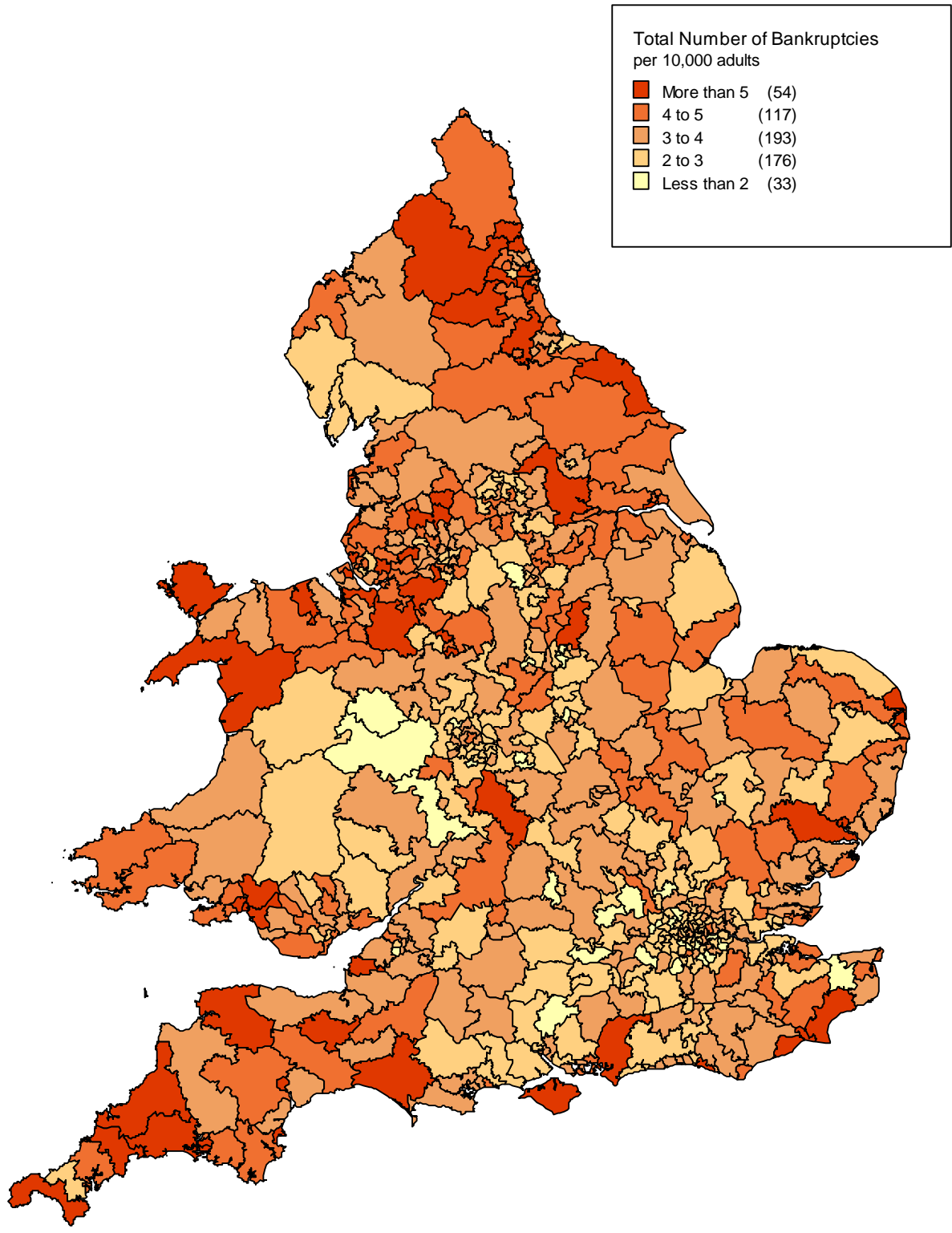
## 4. Bankruptcies

- The rate of bankruptcies per 10,000 adults in England and Wales fell to 3.5 in 2015 from 4.5 in 2014, having followed a decreasing trend since the peak of 17.2 in 2009.
- The parliamentary constituency with the highest bankruptcy rate in 2015 was Torbay at 7.9, followed by Blackpool North and Cleveleys at 7.4; the lowest was Tooting at 1.0 followed by Old Bexley and Sidcup at 1.3 (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 West, North East, and parts of the East Midlands.
- Eight out of the ten parliamentary constituencies with the highest bankruptcy rates were in or adjacent to coastal areas – the exceptions being Stratford-upon-Avon and Burnley. In comparison seven of the ten lowest bankruptcy rates were in London or the South East – Coventry South, Sheffield, Hallam and Derby North were the other three.
- The bankruptcy rate was lower in 2015 than in 2014 in 473 out of 573 parliamentary constituencies. The largest decrease in the rate was in Hyndburn at 4.8 per 10,000 adults – down from 8.3 to 3.5; the largest increase was in Dwyfor Meirionnydd at 2.2 per 10,000 adults – up from 3.4 to 5.6.

**Table 2: Parliamentary Constituencies with the ten highest and lowest bankruptcy rates, England and Wales, 2015**

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
Torbay	63	7.9	Tooting	9	1.0
Blackpool North and Cleveleys	50	7.4	Old Bexley and Sidcup	9	1.3
Blyth Valley	46	7.0	Coventry South	13	1.4
Washington and Sunderland West	48	6.9	Epsom and Ewell	12	1.4
Stratford-on-Avon	50	6.9	Wycombe	12	1.4
Kingston upon Hull West and Hessle	47	6.8	Beckenham	11	1.5
Plymouth, Moor View	50	6.8	Sheffield, Hallam	12	1.6
Burnley	44	6.5	Derby North	13	1.6
North Cornwall	47	6.4	Greenwich and Woolwich	16	1.7
St Austell and Newquay	53	6.4	Oxford West and Abingdon	15	1.7

**Figure 2: Bankruptcies per 10,000 adult population by Parliamentary Constituency, England and Wales, 2015**



## 5. Debt Relief Orders (DROs)

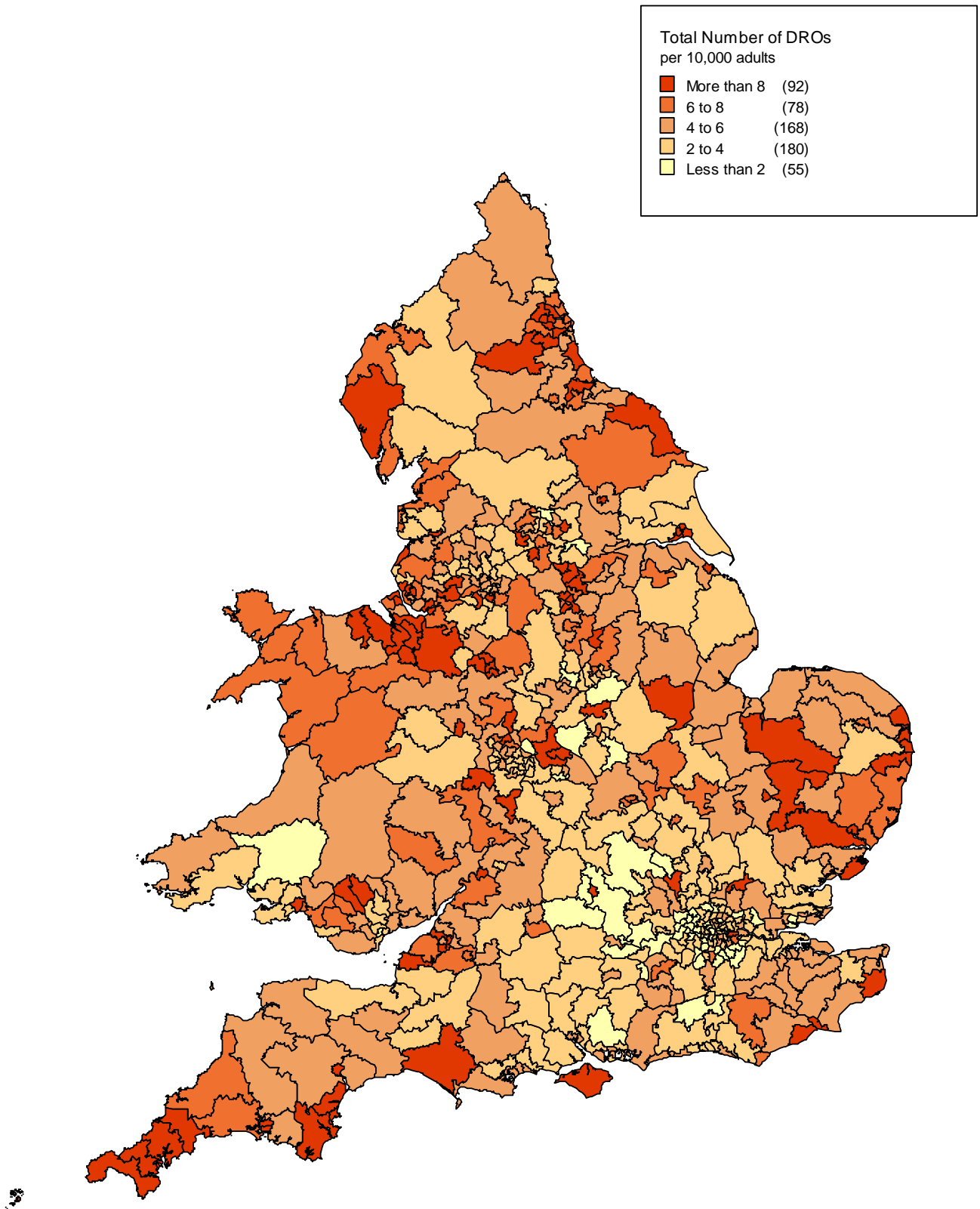
- The rate of DROs per 10,000 adults in England and Wales decreased to 5.3 in 2015 from 5.9 in 2014, there has been a decreasing trend since 2012.
- The Parliamentary Constituency with the highest DRO rate in 2015 was Scarborough and Whitby with a rate of 20.9 per 10,000 adult population (in 2014, Scarborough and Whitby also had the highest DRO rate), the second highest being the Torbay at 20.1. The constituency with the lowest DRO rate was Brent North at 0.5 followed by Harrow East at 0.7 (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/docking areas (the other two being in Stoke-on-Trent), whilst all ten constituencies with the lowest DRO rates were in London or the South East.
- Parliamentary constituencies with lower DRO rates (represented by lighter shades in Figure 3 below) tended to be concentrated around London and the Home Counties and parts of the West Midlands, while many of those parliamentary constituencies with higher DRO rates (represented by darker shades in Figure 3 below) were in the North West, South West, the East and the North East.
- The DRO rate was lower in 2015 than in 2014 in 353 out of 573 parliamentary constituencies. The largest decrease in the rate was in Vale of Clwyd at 12.9 per 10,000 adults – down from 22.1 to 9.2; the largest increase was in Hemel Hempstead at 6.4 per 10,000 adults – up from 10.6 to 17.1.

**Table 3: Parliamentary Constituencies with the ten highest and lowest DRO rates, England and Wales, 2015**

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
Scarborough and Whitby	181	20.9	Brent North	11	0.5
Torbay	146	20.1	Harrow East	8	0.7
Gloucester	125	20.0	Epsom and Ewell	8	0.8
Stoke-on-Trent Central	109	19.5	Westminster North	27	0.9
Kingston upon Hull East	145	19.4	Ruislip, Northwood and Pinner	19	0.9
Preston	140	19.3	Enfield, Southgate	12	1.0
Kingston upon Hull West and Hessle	126	19.1	Chelsea and Fulham	15	1.0
Stoke-on-Trent North	145	18.0	Reading East	27	1.1
Grantham and Stamford	165	17.7	Old Bexley and Sidcup	13	1.1
Wallasey	94	17.2	Wantage	22	1.1



Figure 3: DROs per 10,000 adult population by Parliamentary Constituency, England and Wales, 2015



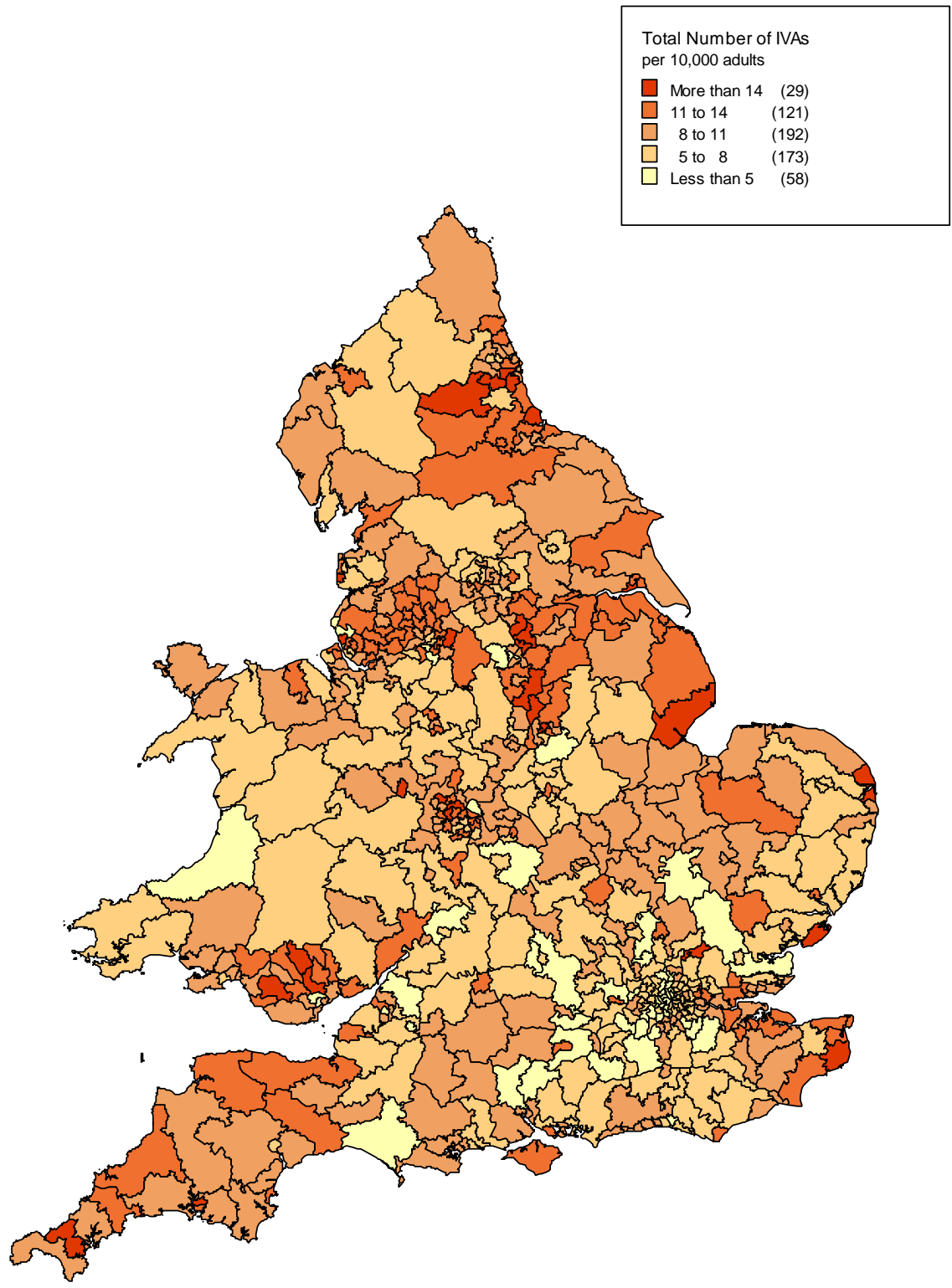
## 6. Individual Voluntary Arrangements (IVAs)

- The rate of IVAs per 10,000 adults in England and Wales decreased to 8.8 in 2015 from 11.4 in 2014, and was the lowest rate observed since 2005.
- The Parliamentary Constituency with the highest IVA rate in 2015 was Plymouth, Moor View with a rate of 20.0 per 10,000 adult population, the second highest being the Nottingham North at 18.4. The constituency with the lowest IVA rate was Sheffield, Hallam at 1.7 followed by City of London and Westminster at 2.3 (see Table 4 below; the distribution of parliamentary constituencies by total individual insolvency rate is given in Figure 4 below).
- Six out of the ten parliamentary constituencies with the highest IVA rates were in or adjacent to coastal/docking areas – the exceptions being Nottingham North, Rotherham, Telford and Westworth and Dearne, whilst seven out of ten constituencies with the lowest IVA rates were in London or the South East (Sheffield, Hallam, Kenilworth and Southam and Bristol West were the other three)
- Parliamentary constituencies with lower IVA rates (represented by lighter shades in Figure 4 below) tended to be concentrated around London 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 urban areas within the West Midlands, North West, North East and Yorkshire.
- The IVA rate was lower in 2015 than in 2014 in 510 out of 573 parliamentary constituencies. The largest decrease in the rate was in Aberavon at 11.1 per 10,000 adults - down from 20.6 to 9.5; the largest increase was in Haltemprice and Howden at 4.4 per 10,000 adults – up from 4.3 to 8.7.

**Table 4: Parliamentary constituencies with the ten highest and lowest IVA rates, England and Wales, 2015**

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
Plymouth, Moor View	147	20.0	Sheffield, Hallam	13	1.7
Nottingham North	134	18.4	Cities of London and Westminster	24	2.3
Blackpool South	112	17.9	Richmond Park	23	2.4
Rotherham	122	17.4	Kenilworth and Southam	18	2.7
Stalybridge and Hyde	120	16.7	North East Hampshire	21	2.7
North Durham	117	16.6	Hornsey and Wood Green	31	3.0
Telford	116	16.3	Bristol West	34	3.1
Merthyr Tydfil and Rhymney	96	16.1	Chelsea and Fulham	27	3.1
Dover	127	16.1	Winchester	25	3.2
Wentworth and Dearne	120	15.8	Beckenham	23	3.2

Figure 4: IVAs per 10,000 adult population by Parliamentary Constituency, England and Wales, 2015



## 7. Notes to accompany the Individual Insolvency Statistics by Location:

### 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-2016>

### 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

<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/bulletin/s/annualmidyearpopulationestimates/latest>, and

<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/bulletin/s/smallareapopulationestimates/mid2015> (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 2016, published on 28 October at <https://www.gov.uk/government/statistics/insolvency-statistics-july-to-september-2016>. 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.

The views of users have been taken into account when making changes to this publication. In January 2016, the Insolvency Service launched a user feedback survey to obtain the views of users on the usefulness of the statistics, and where improvements could be made. The survey closed in late March 2016 and was followed by the publication of a [summary of user feedback](#).

**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 2015. National-level statistics covering this period were published on 29 January 2016 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).

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 2014 in the case of bankruptcies and decreasing from around 15% in 2000 to 0.5% in 2014 in the case of IVAs. The proportion for DROs is between 0.1%. [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.

**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 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, 2015](#) on 25 October 2016. The period between these source statistics being released, and publication of these statistics, is the minimum required to ensure outputs can be produced to the required standard.

The date of publication was announced on the National Statistics Publication Hub with a provisional date of November-December 2016. The final release date of 15 November 2016 was announced on the Hub on 16 October 2016.

**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 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](mailto:statistics@insolvency.gsi.gov.uk)

**Comparability** (the degree to which data can be compared over time and domain)

Numbers of individual insolvencies in each geographical area each year, and the underlying population data, are categorised according to constituency boundaries as at May 2015, 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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