



Individual Insolvencies by Location, Age and Gender, England and Wales, 2015

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This statistical release provides breakdowns of individual insolvencies in England and Wales, at region, county, unitary authority and local authority levels. It also includes age and gender breakdowns of individual insolvencies at region level. The statistics cover the calendar years 2000 to 2015.

Main Messages

- **The total insolvency rate decreased in all regions, continuing the decreasing trend since 2009.**
- **The North East continued to have the highest insolvency rates, while London had the lowest.**
- **Nine out of ten local authorities with the lowest insolvency rates were in the South East or London whilst six out of ten areas with the highest rates were coastal.**
- **For the second time, the female insolvency rate was higher than the male insolvency rate.**
- **Insolvency rates were highest in the 35-44 age band for both males and females. Insolvency rates decreased for all age bands.**

Analysis Tool

This publication is accompanied by an interactive analysis tool which will allow users view statistics for their chosen local authority, County or Region as well as comparing statistics from up to 3 other areas. The tool can be accessed from the [gov.uk website](https://www.gov.uk/government/collections/insolvency-service-official-statistics). The Insolvency Service welcomes any feedback users have on ways to improve the tool via the contact details above.

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 places 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 qualifying debts up to £20,000 (£15,000 before October 2015). 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. Key Findings in 2015

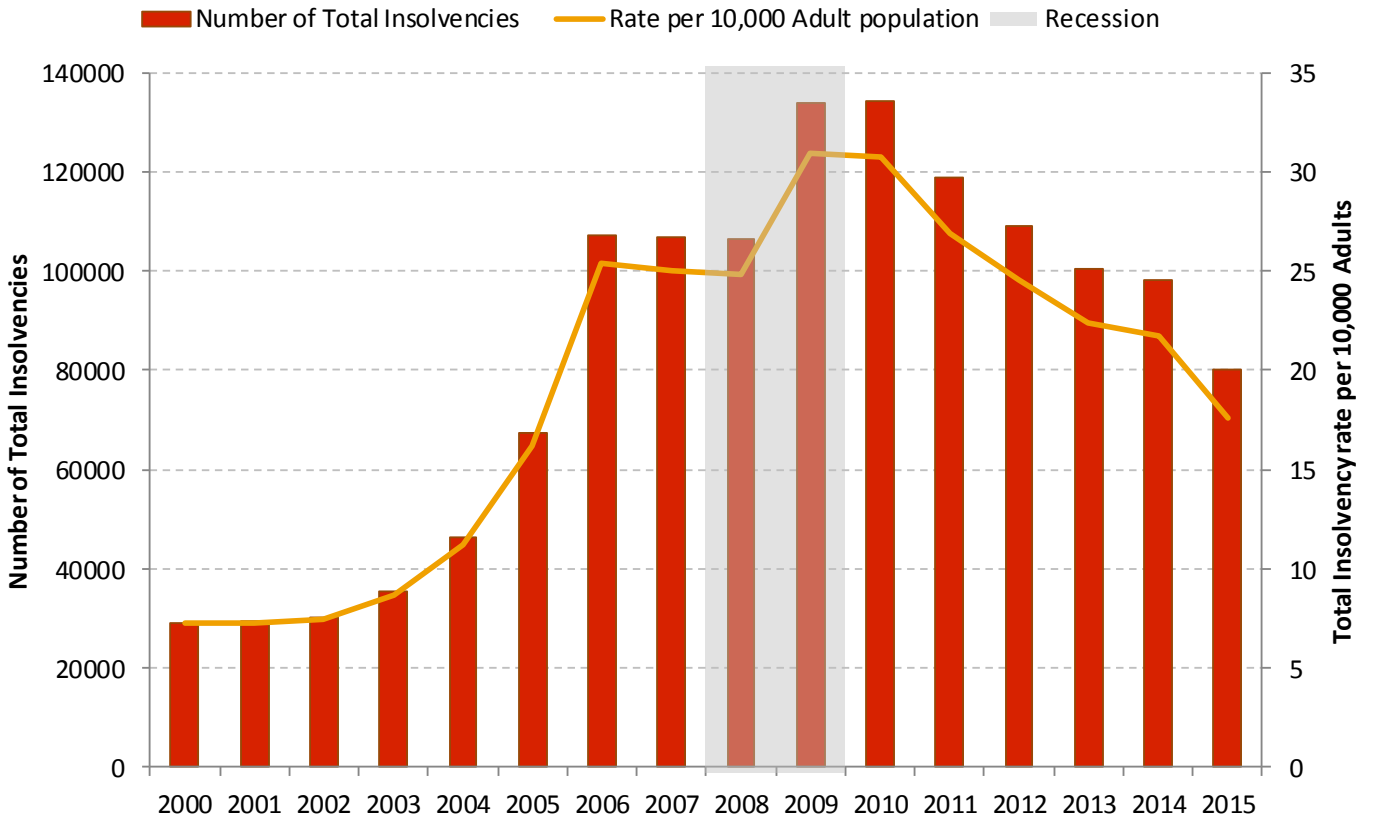
Total Insolvencies	<i>The total insolvency rate decreased to the lowest level since 2005</i>	The rate of total insolvencies per 10,000 adults fell from 21.8 in 2014 to 17.6 in 2015, a decrease of 4.2. This continued the falling trend since 2009.
Regions	<i>The total insolvency rate decreased in all regions of England and Wales between 2014 and 2015</i>	Insolvency rates at regional level have broadly followed the same trend exhibited by England and Wales as a whole since 2000, with some variation in the peak year for the rate, the steepness of the initial increase and the slope of the following decline.
	<i>The North East had the highest total individual insolvency rate whilst London had the lowest in England and Wales in 2015</i>	The North East region has had the highest rate since 2008. The North East also had the highest rates of bankruptcy and IVA in 2015; the South West had the highest levels of DROs. London had the lowest rates for each type of individual insolvency.
	<i>The bankruptcy rate decreased in all regions of England and Wales in 2015</i>	The overall bankruptcy rate per 10,000 adults decreased from 4.5 in 2014 to 3.5 in 2015; this is the sixth consecutive year the overall bankruptcy rate has declined. All regions showed a decline.
	<i>The DRO rate decreased overall and in all regions</i>	The overall DRO rate decreased from 5.9 in 2014 to 5.3 in 2015; this is the third consecutive year the overall DRO rate has declined. All regions showed a decline.
Local Authorities	<i>Of the lowest total insolvency rates, 9 out of 10 were in London or the South East</i>	The local authority with lowest rate of total insolvencies was Epsom and Ewell with 6.0 per 10,000 adults – less than half the England and Wales average.
	<i>Many of the areas with the highest individual insolvency rate were in local authorities with seaside resorts – but this pattern varied by insolvency procedure</i>	The highest total insolvency rate was in Torbay, at 38.4 per 10,000 adults – more than twice the England and Wales average. Other local authorities in England and Wales with higher insolvency rates included parts of the North East, South West and Merseyside.
	<i>For the second year, the individual insolvency rate was higher for females than males</i>	The individual insolvency rate per 10,000 adults was higher for females (18.2) than males (16.9). This is primarily because a higher proportion of females than males had DROs approved.
	<i>Insolvency rates decreased for both males and females</i>	The rate for males fell by 4.1 whilst the rate for females fell by 3.9 since 2014.
Age and gender variations	<i>Different types of insolvency had differing gender breakdowns</i>	The male and female IVA rates were equal in 2015. Males continued to have a higher rate for bankruptcies whilst females continued to have a higher rate for DROs.
	<i>Insolvency rates were highest among the 35-44 age group for both males and females.</i>	Insolvency rates were higher for females than males for all age groups except 55-64 and 65+. The insolvency rate decreased for all age groups between 2014 and 2015.

More detailed information on total individual insolvency rates, and those for each of the three insolvency procedures, is provided in the following pages, and in the detailed tables on the Insolvency Service website.

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

The rate of total individual insolvencies per 10,000 adults in England and Wales followed an increasing trend from 7.2 in 2000 to a peak of 30.9 in 2009; since then the rate has fallen each year to 17.6 in 2015. This pattern has been driven by a number of factors including the rapid increase and subsequent decline in bankruptcies over the same period, the rapid increase in registration of IVAs between 2004 and 2006, and the introduction in 2009 and subsequent increase in the number of DROs.

Figure 1: Total individual insolvencies and rate per 10,000 adult population, England & Wales, 2000 to 2015

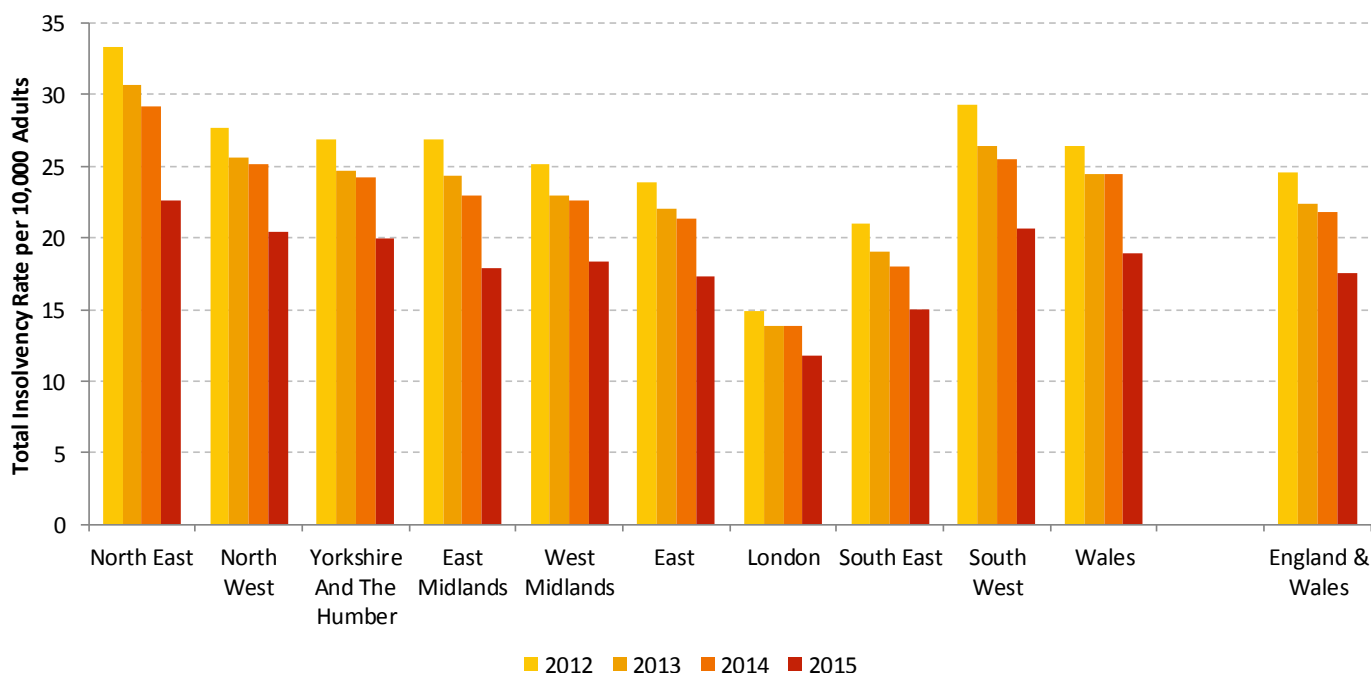


Regions

The rate for most regions has followed a similar decreasing trend since 2009 to that for England and Wales as a whole, as shown in Figure 2 below. Comparing the rate for each region in 2015 with its highest peak since 2000, the East Midlands showed the largest decrease, at 17.9 per 10,000 adults, while London showed the smallest decrease, at 7.8 per 10,000 adults (compared with a decrease of 13.3 in England and Wales).

The North East had the highest total individual insolvency rate in 2015 at 22.6 per 10,000 adults (5.0 higher than England and Wales), followed by the South West at 20.6 (3.0 higher than England and Wales). London had the lowest rate in 2015 at 11.8 (5.8 lower than England and Wales).

Figure 2: Total individual insolvencies per 10,000 adult population by region, England and Wales, 2012 to 2015



Local Authorities

The total insolvency rate was lower in 2015 than in 2014 in 329 out of 348 local authorities (95%). The largest decrease in the rate was in Denbighshire at 18.0 lower per 10,000 adults¹ followed by Corby at 15.8; the largest increase was in Richmondshire at 3.7 higher per 10,000 adults² followed by Dover at 3.1 higher per 10,000 adults.

The local authority with the highest total individual insolvency rate in 2015 was Torbay with a rate of 38.4 per 10,000 adult population; whilst the lowest was Epsom and Ewell at 6.0 (see Table 1 below; the distribution of local authorities by total individual insolvency rate is given in Figure 3 below). In 2015 six out of ten areas with the highest insolvency rates were coastal; by comparison seven out of the ten areas with the lowest insolvency rates were in Surrey or London.

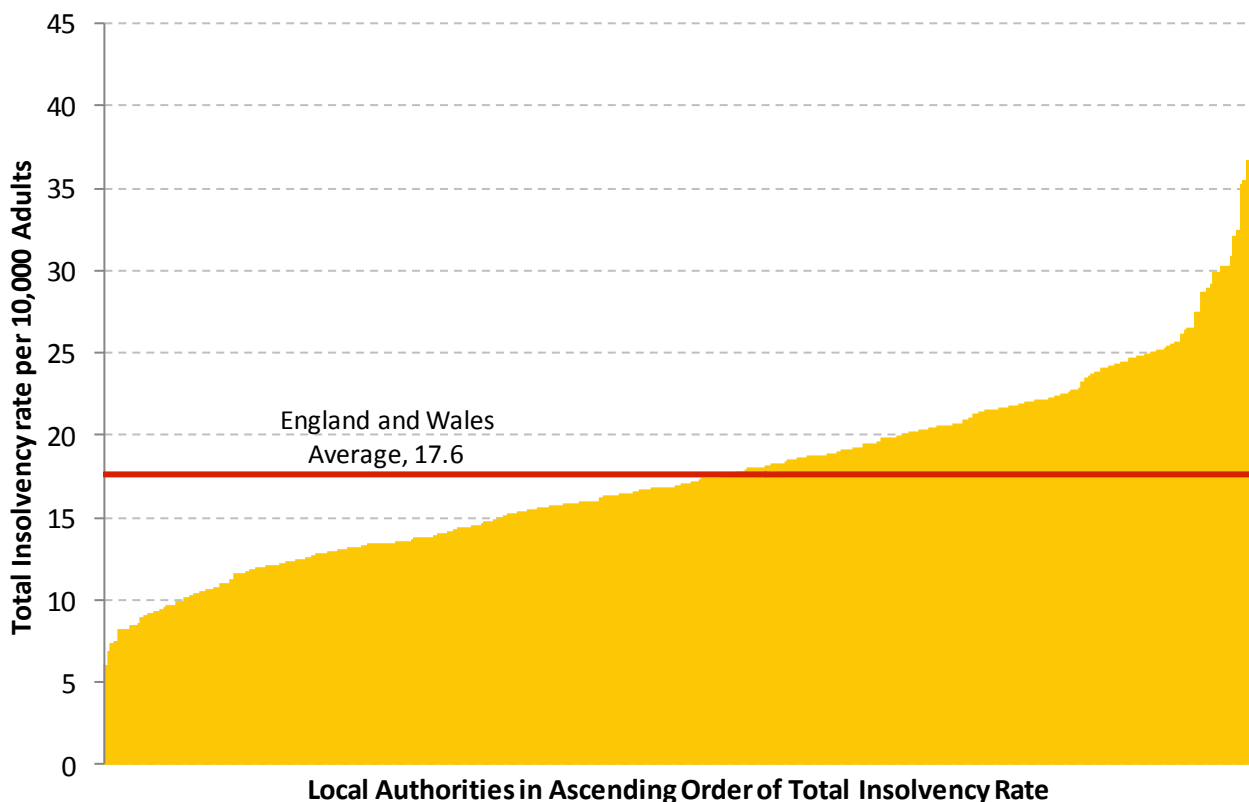
¹ Disregarding the Isles of Scilly (where the difference was 21.4 lower) as small population numbers can cause large rate increases/decreases. In this instance, the -21.4 change represented a decrease from 7 cases to 3.

² Disregarding the City of London (where the difference was 5.7 higher) as small population numbers can cause large rate increases/decreases. In this instance, the +5.7 change represented an increase from 8 cases to 13.

Table 1: Local authorities with the ten highest and lowest individual insolvency rates, England and Wales, 2015

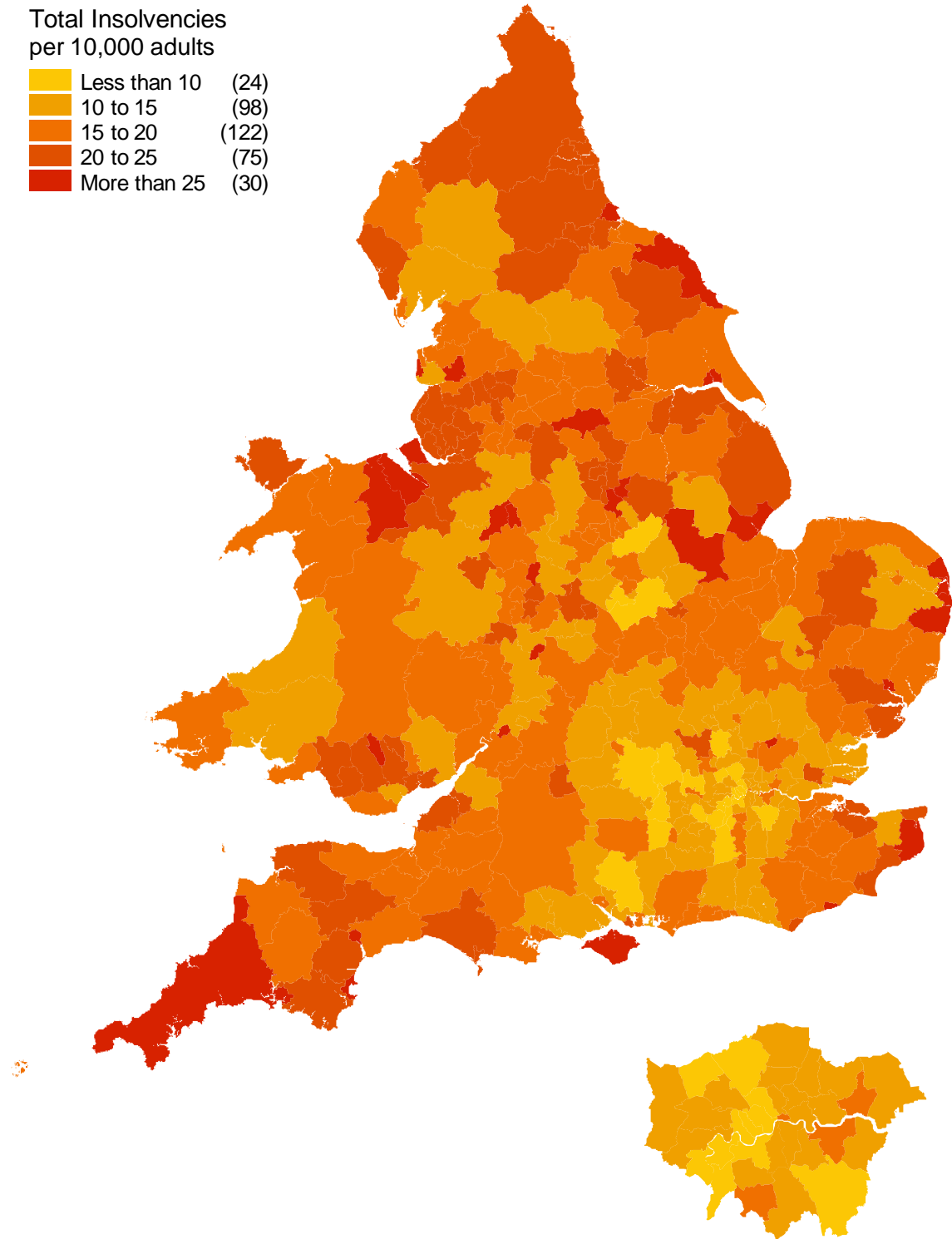
Lowest Total Insolvency Rates			Highest Total Insolvency Rates		
Local Authority	Number of New Cases	Rate per 10,000 adult population	Local Authority	Number of New Cases	Rate per 10,000 adult population
Epsom and Ewell	37	6.0	Torbay	415	38.4
Westminster	138	6.9	Kingston upon Hull, City of	746	36.7
Wokingham	91	7.4	Stoke-on-Trent	695	35.5
Hart	55	7.6	Scarborough	312	35.3
Kensington and Chelsea	106	8.2	Isle of Wight	371	32.5
Mole Valley	56	8.2	Gloucester	316	32.0
Harborough	58	8.2	Ipswich	326	30.9
Wandsworth	210	8.3	Harlow	197	30.3
Kingston upon Thames	115	8.5	Plymouth	639	30.3
Runnymede	59	8.5	Blackpool	336	30.3

Figure 3: Distribution of total individual insolvency rate by local authority, England and Wales, 2015



Local authorities with lower total individual insolvency rates (represented by lighter shades in Map 1) below) tended to be concentrated around London, East Midlands and the Home Counties, while many of those local authorities with higher individual insolvency rates (represented by darker shades in Map 1 below) were in the South West, North East and coastal areas.

Map 1: Total individual insolvencies per 10,000 adult population by local authority, England and Wales, 2015



Age and Gender Analysis

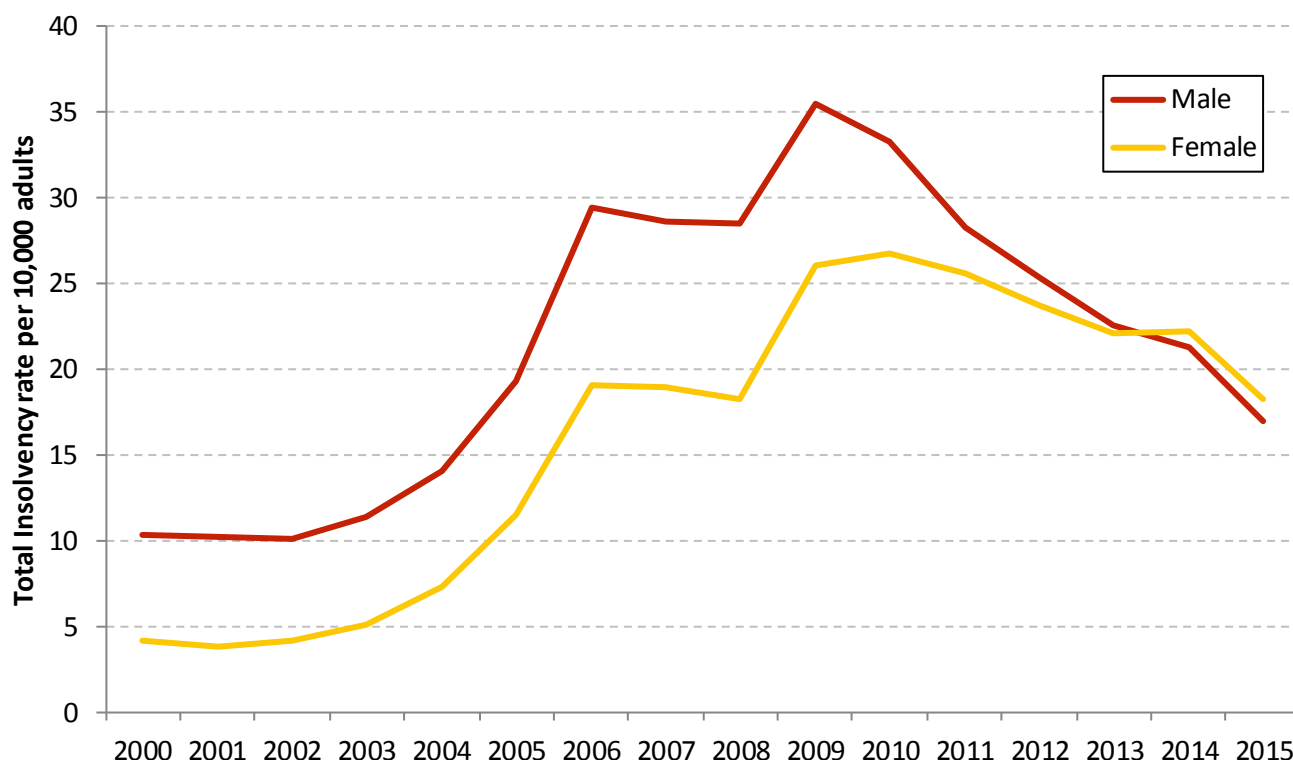
The decrease in individual insolvency rate in England and Wales for males has been steeper for males than females over the last six years, as illustrated in Figure 4 below.

For females, there was an exponential increase from a rate of 3.8 in 2001 to 19.0 in 2006. The rate remained around that level until 2008 where the rate then increases to a peak of 26.8 in 2010. Since then the rate declined until a slight increase between 2013 and 2014. In 2015, there was a sharp decrease to a rate of 18.2 – the lowest rate since 2008.

For males, there was an exponential increase from a total insolvency rate of 10.2 in 2001 to 29.4 in 2006. The rate then remained stable until 2009, where the rate increases sharply to 35.5 – the highest rate recorded. Since then, there has been a steady decline to 21.2 in 2014 and a sharp decrease to 16.9 in 2015, the lowest rate since 2005.

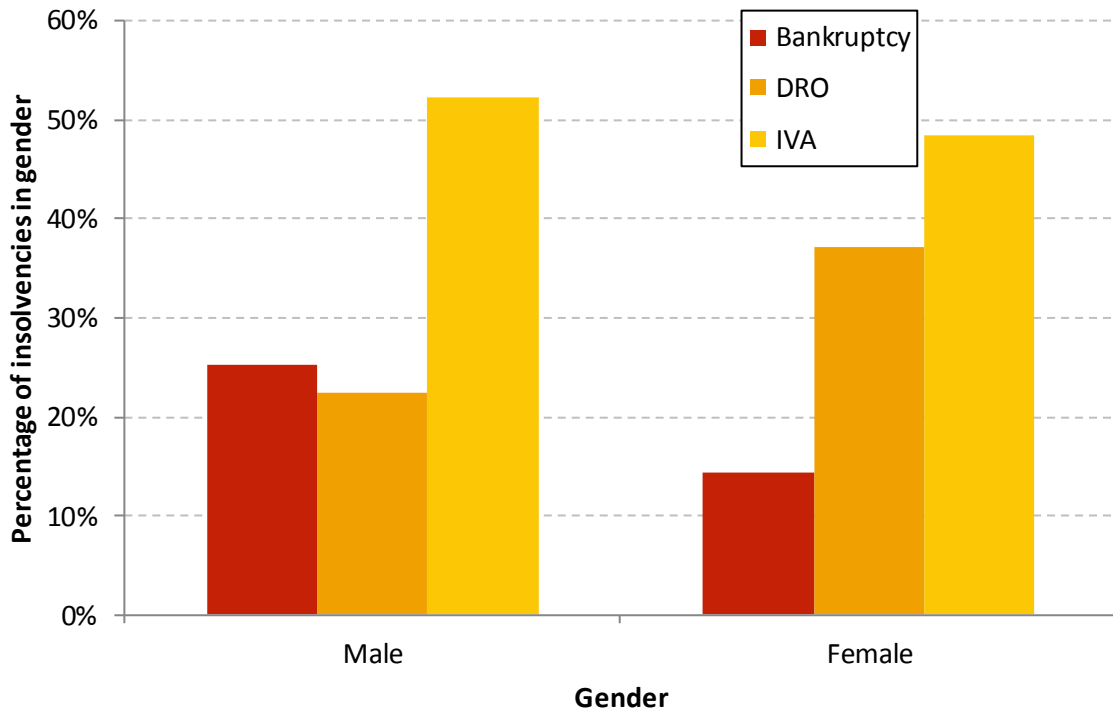
Historically, males consistently had a higher rate of total insolvencies per 10,000 adults than females, but the gap narrowed from 2009 onwards. In 2014 females had a slightly higher total insolvency rate than males for the first time since comparable records began. This trend continued in 2015.

Figure 4: Rate of total insolvencies by gender, 2000 to 2015, England and Wales



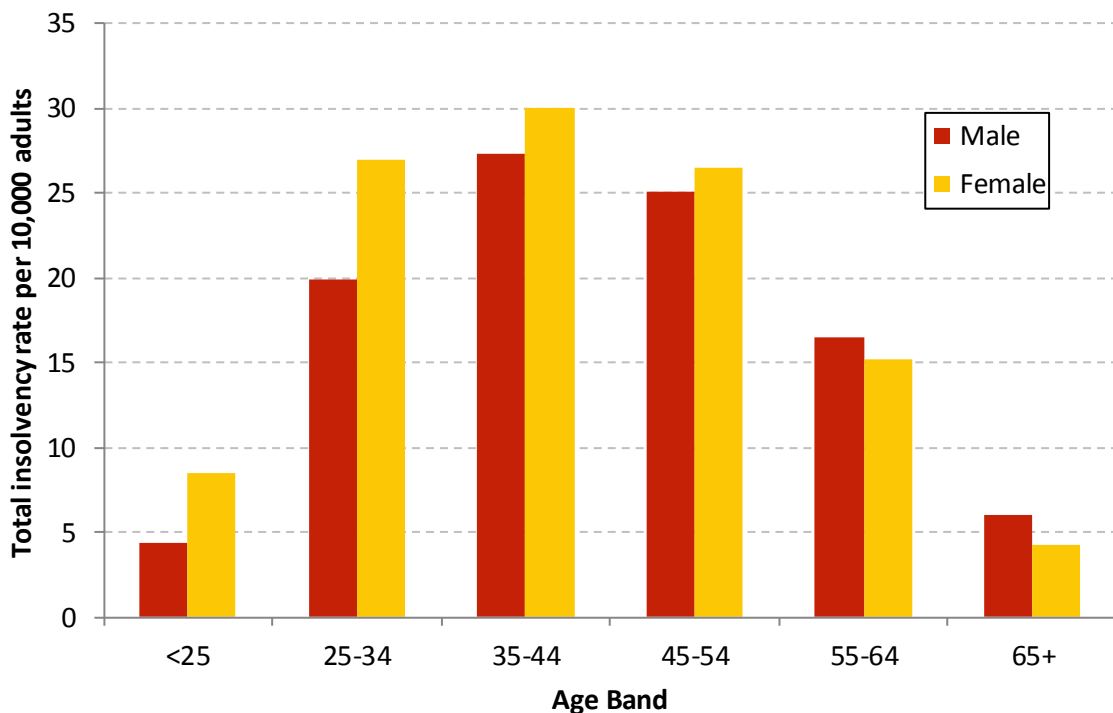
Individual voluntary arrangements accounted for the highest proportion of male and female insolvencies (52% for males, 48% for females). The remaining 48% of male insolvencies were spread evenly across bankruptcies and DROs (25% and 23% respectively); whilst for females, higher proportions were for DROs (37%, with the remaining 14% for bankruptcies).

Figure 5: Composition of total insolvencies for males and females



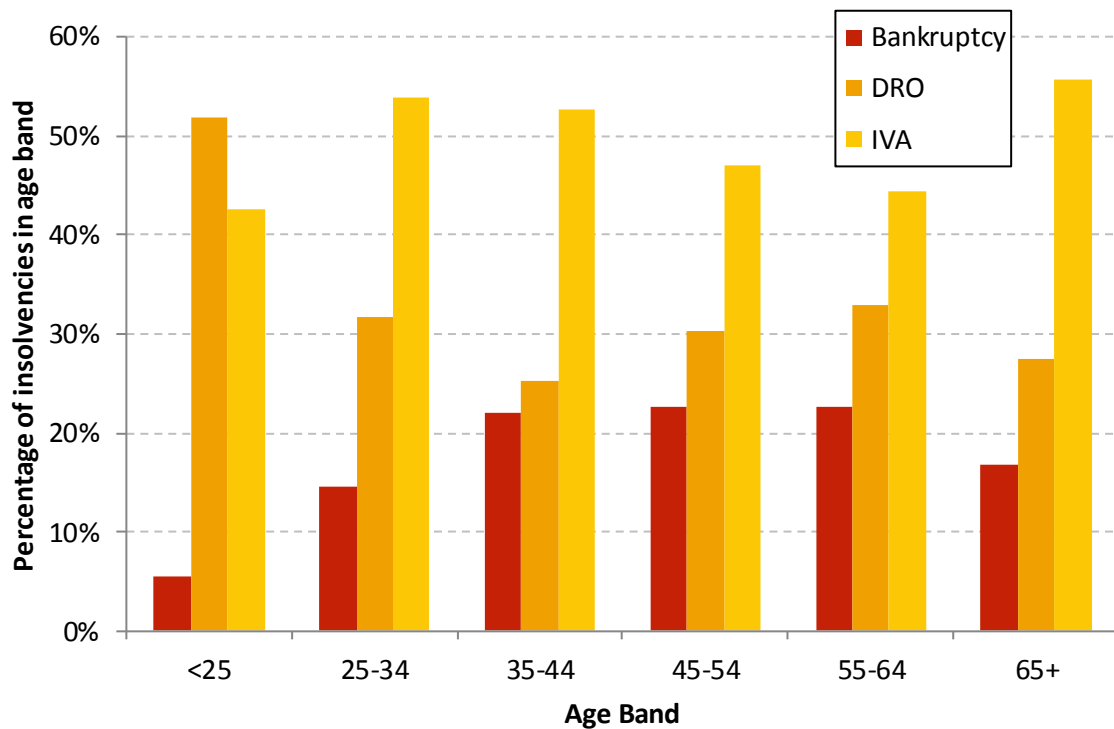
In 2015, the insolvency rate was higher among females than males in most of the age groups: 18-24, 25-34, 35-44 and 45-54. The insolvency rate was higher for males than females in the age groups: 55-64 and 65+ (see Figure 6 below). The individual insolvency rate was highest in the 35-44 age group for both males and females (27.3 for males, 30.1 for females and 28.7 in total).

Figure 6: Total Insolvency rate per 10,000 adult population by Age and gender in 2015, England and Wales



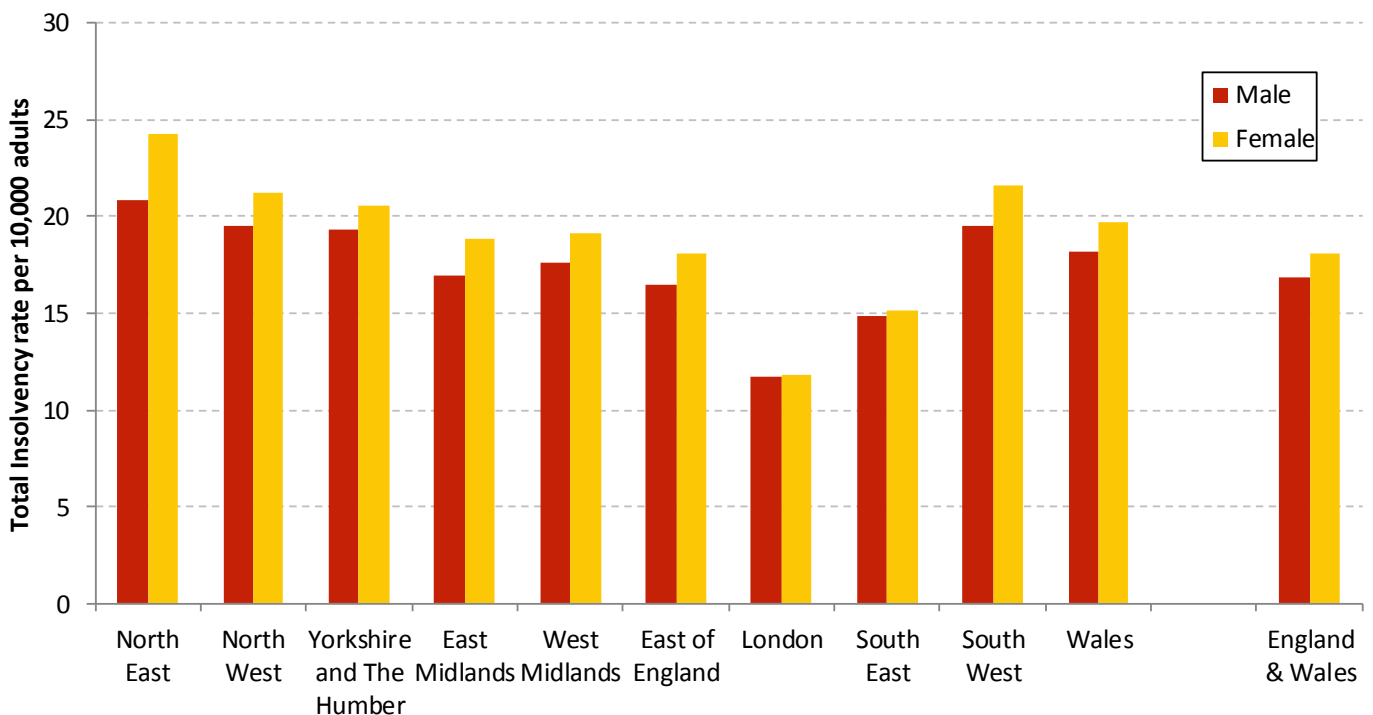
Bankruptcies were the least common insolvency type across all age groups whilst IVAs were the most common type; with the exception of 18-25s where 52% of all insolvencies were DROs.

Figure 7: Breakdown of insolvencies by age group in 2015, England and Wales



The highest rates of bankruptcies for both males and females were seen in the North East region whilst the lowest rates were seen in London.

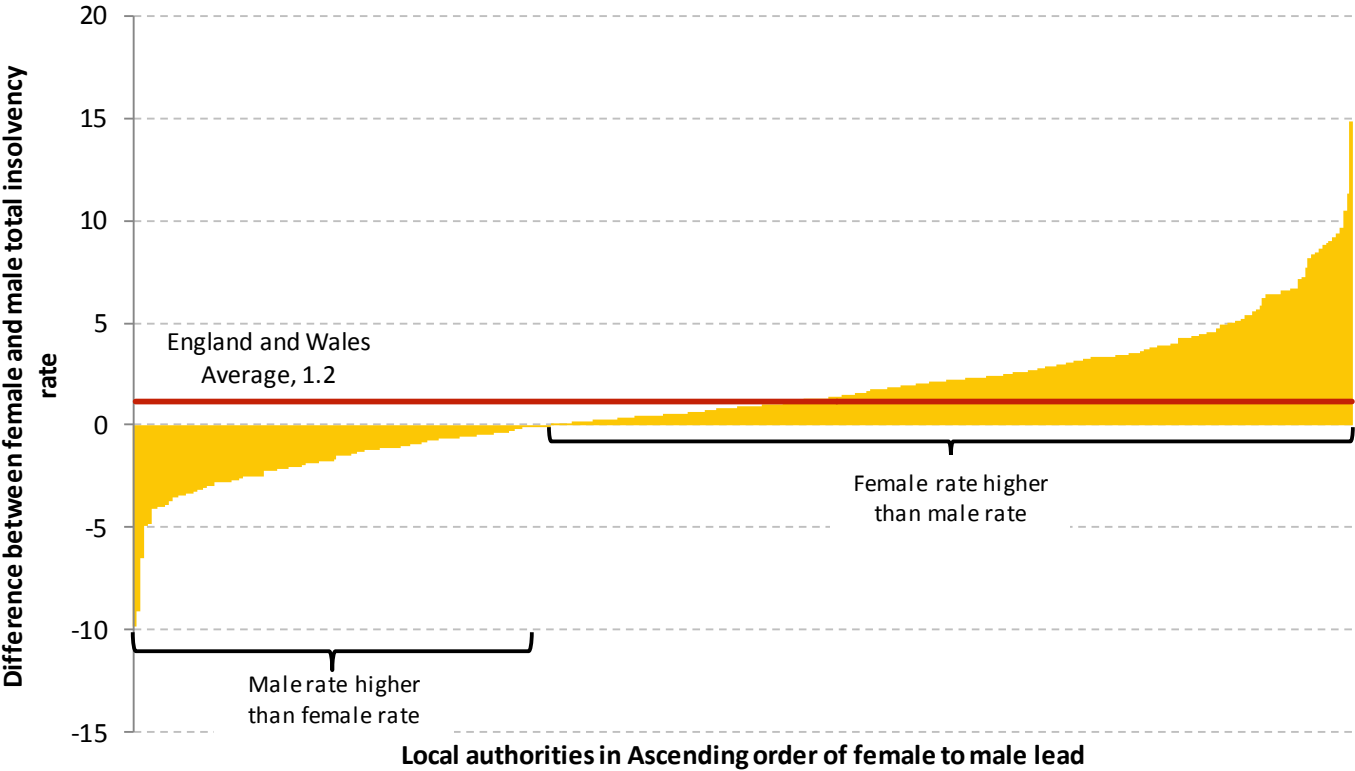
Figure 8: Total Insolvency rate per 10,000 adult population by Region and gender in 2015, England and Wales



The local authority with the highest rate of male total insolvency was Torbay at 35.8 male insolvencies per 10,000 adults; whilst the lowest was seen in Wokingham at 6.8. The highest female rate was seen in Kingston Upon Hull, where the rate per 10,000 female adults was 41.1; whilst the lowest was seen in Epsom and Ewell at 4.4.

Males had a higher total insolvency rate than females in 119 local authorities, whilst females had a higher rate in 229 areas. The area with the biggest male lead in insolvency rate was Torrridge where the female rate was 6.5³ less than the male rate. Male and female rates were closest in Mendip whilst the biggest female lead was seen in Gloucester where the female rate was 14.8 higher than the male rate.

Figure 9: Female rate to male rate difference by Local Authority in 2015



³ Disregarding City of London and the Isles of Scilly (who had female to male leads of 9.8 and 9.1 respectively) due to low population numbers.

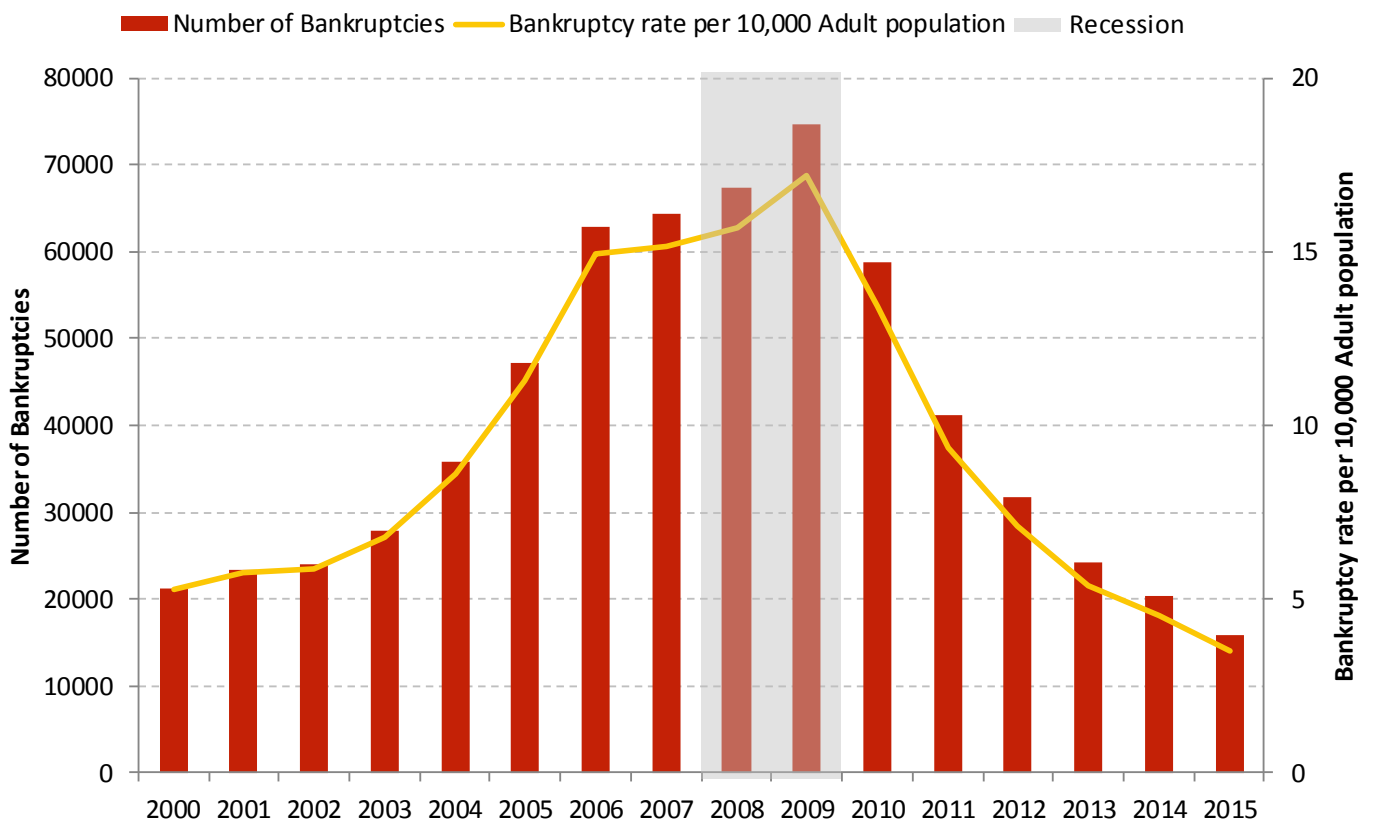
4. Bankruptcies

On 1 October 2015, changes to bankruptcy and DRO criteria were implemented, which may have affected the statistics. The minimum debt a creditor must be owed to petition to make someone bankrupt increased from £750 to £5,000. 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.

Since 6 April 2016, debtor bankruptcy petitions have no longer been made to the courts; instead, applications are submitted online via the central UK Government website, <https://www.gov.uk/>, to an adjudicator within the Insolvency Service. This may affect future numbers of 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, as seen below in Figure 10.

Figure 10: Bankruptcies per 10,000 adult population, England and Wales, 2000 to 2015

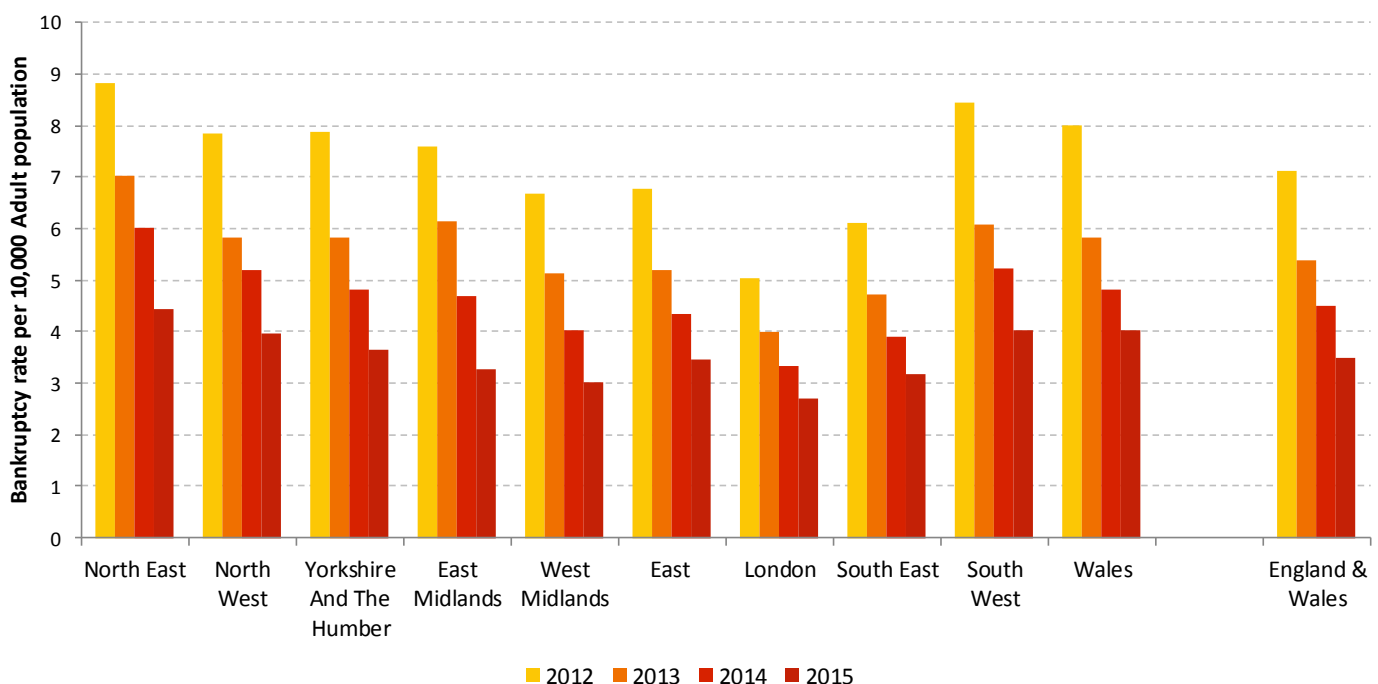


Regions

The bankruptcy rate for each region has decreased each year since the peak of 2009, as shown in Figure 11 below. Comparing the rate for each region with its peak in 2009, the South West showed the largest decrease, at 17.6 per 10,000 adults, while London showed the smallest decrease, at 8.2 (compared with a decrease of 13.7 in England and Wales).

The North East had the highest bankruptcy rate in 2015 at 4.4 per 10,000 adults (1.0 higher than England and Wales), followed by the South West (0.6 higher than England and Wales). London had the lowest rate in 2015 at 2.7 (0.8 lower than England and Wales), followed by the South East at 3.2 (0.3 lower than England and Wales).

Figure 11: Bankruptcies per 10,000 adult population by region, England and Wales, 2012 to 2015



Local Authorities

The bankruptcy rate was lower in 2015 than in 2014 in 300 out of 348 local authorities (86%). The largest decrease in the rate was in Hyndburn at 5.7 lower per 10,000 adults followed by Rutland at 4.3 lower per 10,000 adults; the largest increase was in Rochford at 2.0 higher per 10,000 adults⁴ followed by Chichester with 1.9 higher per 10,000 adults.

The local authority with the highest bankruptcy rate in 2015 was Torbay at 6.8⁵, followed by Burnley at 6.5; the lowest was Epsom and Ewell at 1.1 followed by Wycombe at 1.4 (see Table 2 below; the distribution of local authorities by bankruptcy rate is given in Figure 12 below).

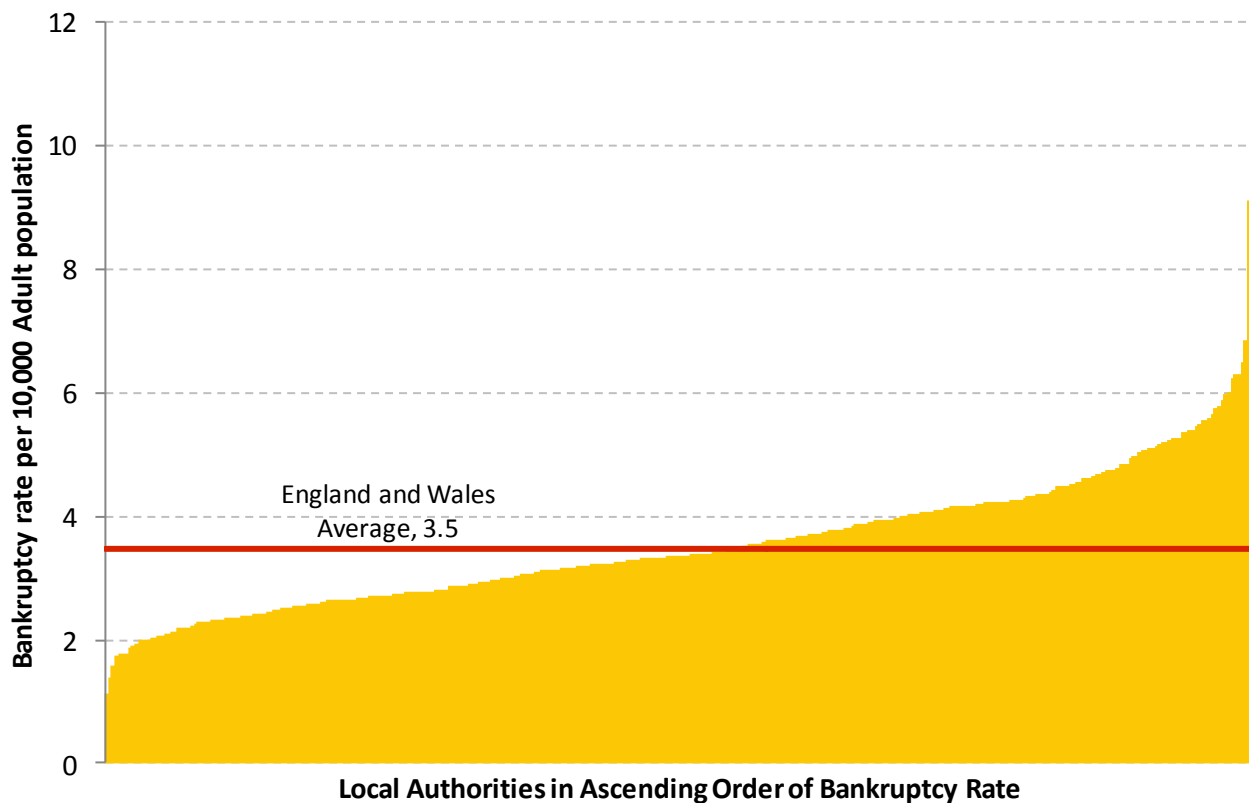
⁴ Disregarding the City of London (where the difference was 7.7 higher) as small population numbers can cause large rate increases/decreases. In this instance, the +7.7 change represented a decrease from 1 case to 7.

⁵ Disregarding the City of London and the Isles of Scilly (which had bankruptcy rates of 9.1 and 10.3 respectively) as less than 10 cases of bankruptcy were reported in both of these areas but small population numbers can cause a large rate.

Table 2: Local authorities with the ten highest and lowest bankruptcy rates, England and Wales, 2015

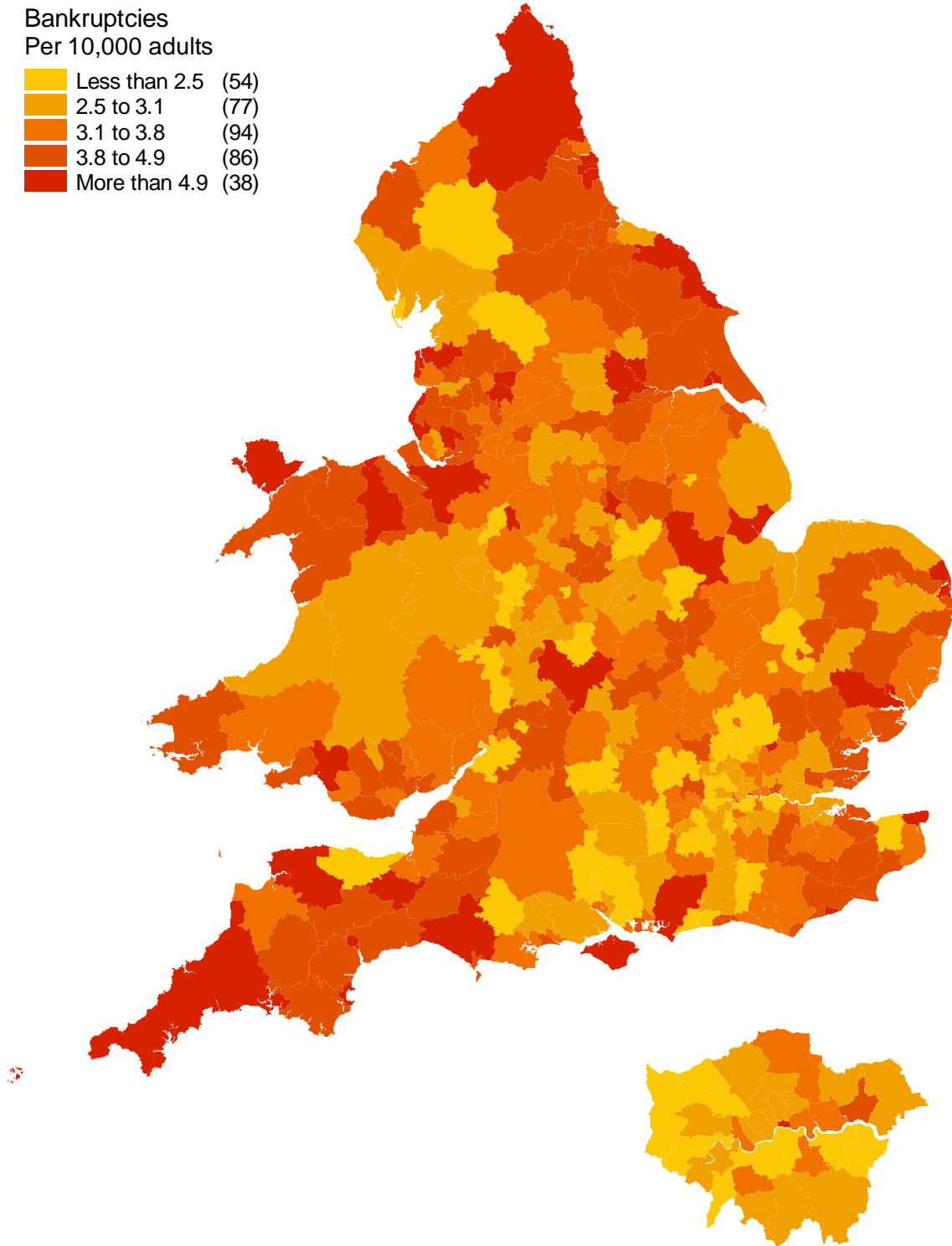
Lowest Bankruptcy Rates			Highest Bankruptcy Rates		
Local Authority	Number of New Cases	Rate per 10,000 adult population	Local Authority	Number of New Cases	Rate per 10,000 adult population
Epsom and Ewell	7	1.1	Isles of Scilly	2	10.3
Wycombe	19	1.4	City of London	7	9.1
Test Valley	15	1.6	Torbay	74	6.8
Cambridge	19	1.8	Burnley	44	6.5
East Cambridgeshire	12	1.8	Stratford-on-Avon	62	6.3
Wandsworth	45	1.8	Babergh	45	6.3
Chiltern	13	1.8	Blackpool	69	6.2
Runnymede	13	1.9	Selby	41	6.0
Canterbury	25	1.9	Scarborough	53	6.0
Malvern Hills	12	1.9	Isle of Wight	67	5.9

Figure 12: Distribution of bankruptcy rates by local authority, England and Wales, 2015



Local authorities with lower bankruptcy rates (represented by lighter shades in Map 2 below) tended to be concentrated around London, the Home Counties and parts of the West Midlands, while many of those local authorities with higher bankruptcy rates (represented by darker shades in Map 2 below) were in the North West, North East, South West and coastal areas.

Map 2: Bankruptcies per 10,000 adult population by local authority, England and Wales, 2015

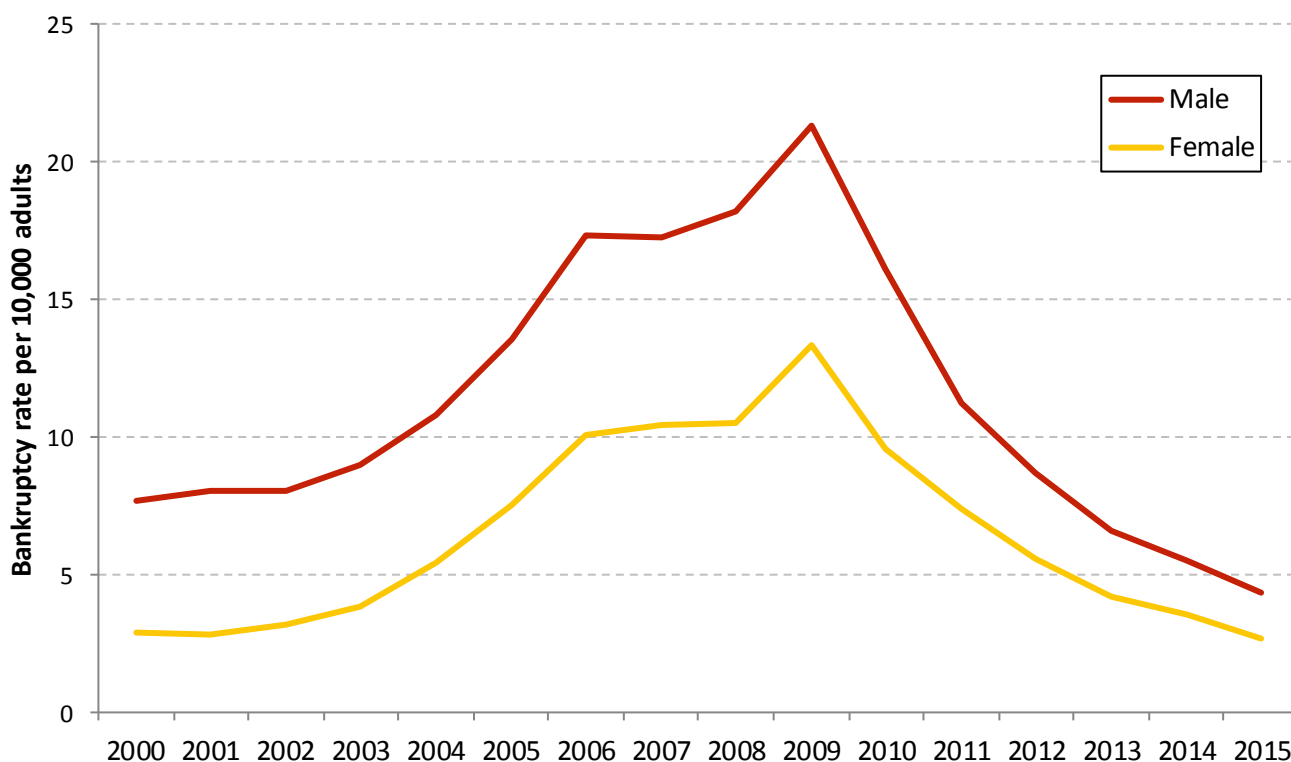


Age and Gender Analysis

For both males and females, there was an exponential increase from 2000 to 2006. The rate remained fairly stable until 2008 and then increased to a peak 2009. Since then the rate has been steadily declining until 2015 to a rate of 2.7 for females and 4.3 for males – the lowest rates since comparable records by gender began in 2000.

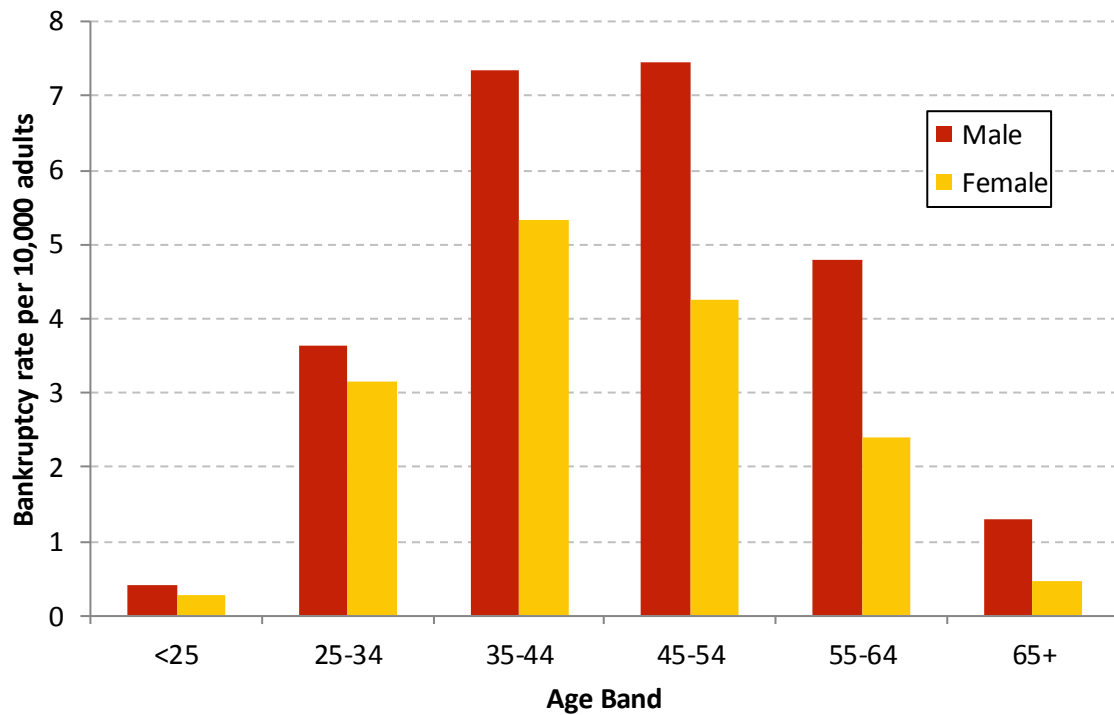
Historically, males have always had a higher rate of bankruptcies per 10,000 adults than females (see figure 13) but the gap has narrowed since 2009.

Figure 13: Rate of Bankruptcies by gender, 2000 to 2015, England and Wales



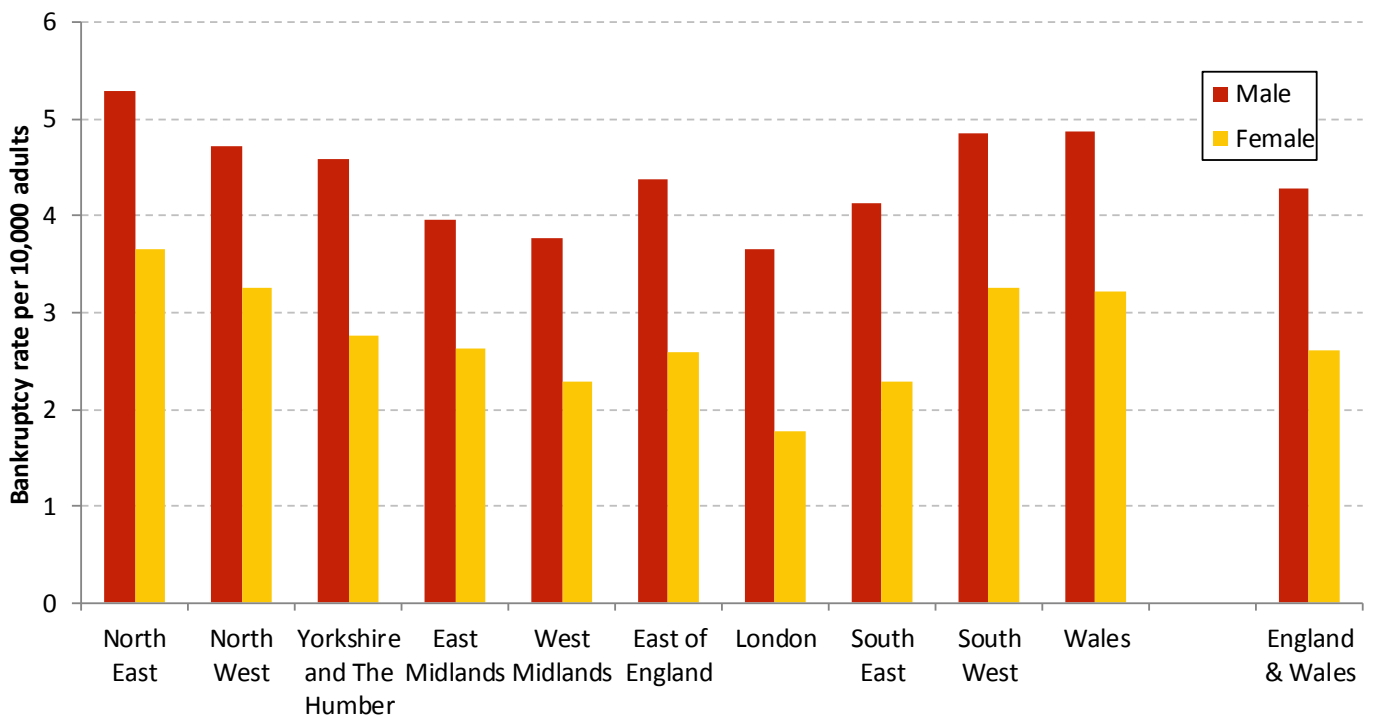
The total rates of bankruptcies per 10,000 adults were higher for males than for females for all age groups, and for all regions. For males, the bankruptcy rate was highest in the 45-54 age group (7.4, closely followed by the 35-44 age group at 7.3), whilst for females, the highest rate was in the 35-44 age group (5.3). Overall, the highest number of bankruptcies was seen in the 35-44 age group (6.3) (Figure 14).

Figure 14: Bankruptcy rate per 10,000 adults by age group and gender in 2015, England and Wales



The highest rates of bankruptcies for both males and females were seen in the North East region whilst the lowest rate was seen in London (see figure 15).

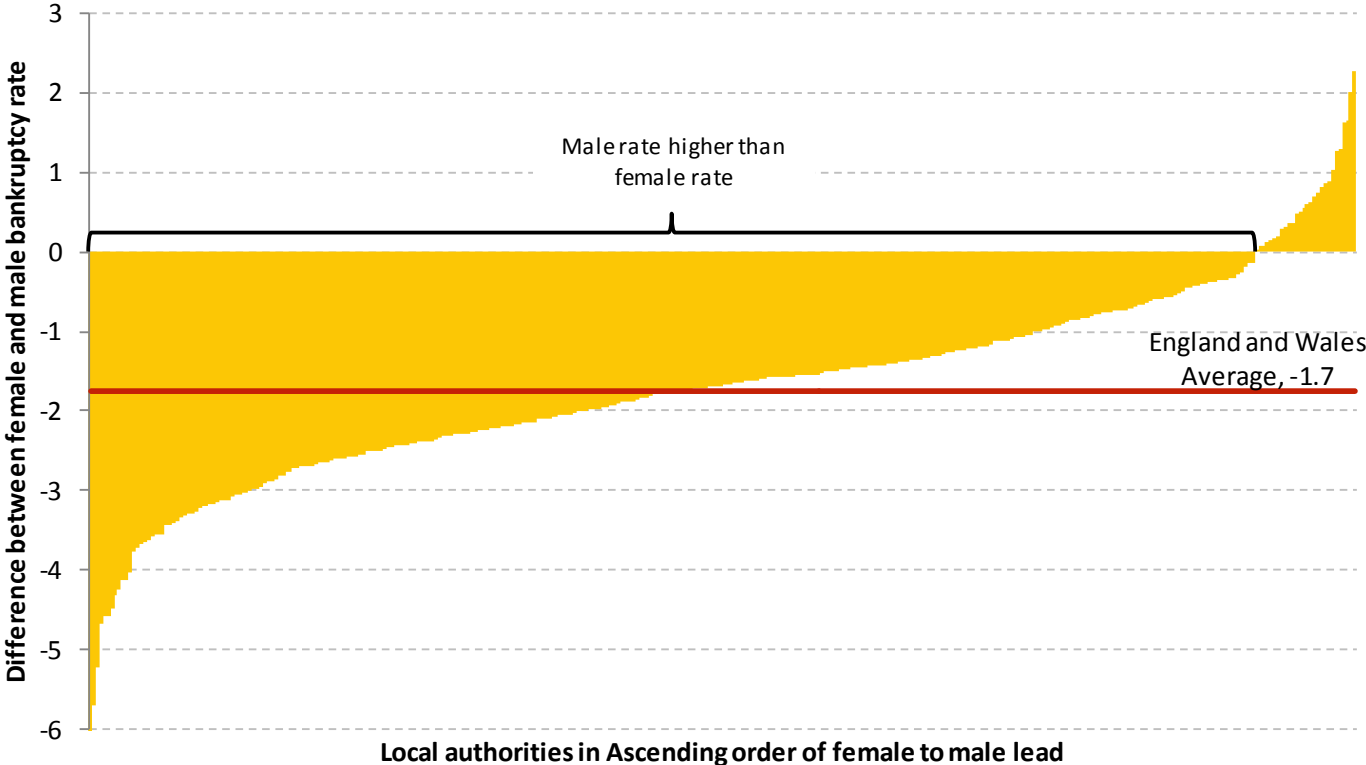
Figure 15: Bankruptcy rate per 10,000 adults by Region and gender in 2015, England and Wales



The local authority with the highest rate of males becoming bankrupt was Burnley at 8.8 male bankruptcies per 10,000 adults⁶; whilst the lowest was seen in Epsom and Ewell at 1.4. The highest female rate was seen in Boston⁷, where the rate per 10,000 female adults was 5.9; whilst the lowest was seen in Wycombe⁸ at 0.6.

Males had a higher bankruptcy rate than females in 320 local authorities, whilst females had a higher rate in 28 areas. The area with the biggest male lead was Oadby and Wigston⁹ where the female rate was 5.2 less than the male rate. Male and female rates were closest in Eastbourne whilst the biggest female lead was seen in Redditch where the female rate was 2.3 higher than the male rate.

Figure 16: Female rate to male rate difference by Local Authority in 2015.



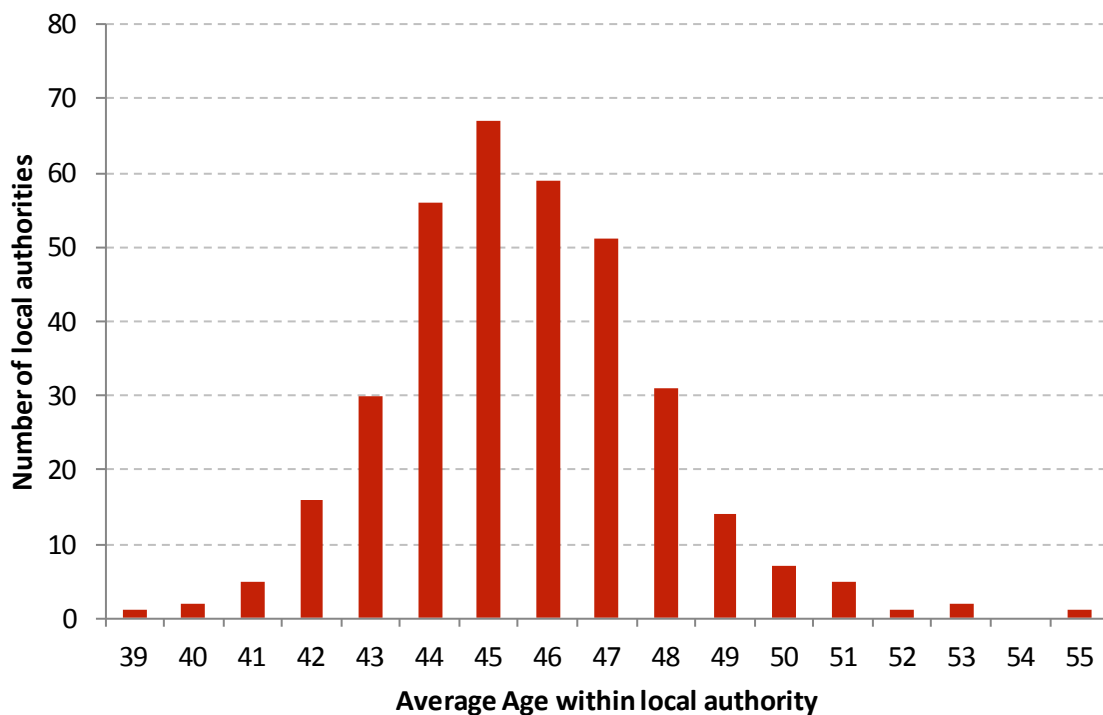
⁶ Disregarding City of London and the Isles of Scilly (who had male bankruptcy rates of 11.6 and 20.3 respectively) due to low population numbers
⁷ Disregarding City of London (female rate of 5.9) due to low population numbers
⁸ Disregarding Isles of Scilly (where no cases of female bankruptcy were reported) due to low population numbers
⁹ Disregarding City of London and the Isles of Scilly (who had female to male leads of 9.8 and 9.1 respectively) as low population numbers can result in large leads

The mean average age of those going into bankruptcy was 45.4¹⁰. The average age of bankrupts between local authorities ranges from 39.3 (Forest of Dean) to 54.7 (Craven)

Table 3: Local authorities with the ten highest and lowest average age for bankrupts, England and Wales, 2015

Highest Average Age		Lowest Average Age	
Local Authority	Average Age	Local Authority	Average Age
Craven	54.7	Forest of Dean	39.3
Rushcliffe	53.0	Middlesbrough	39.9
Westminster	52.8	Castle Point	40.3
South Northamptonshire	52.4	Hartlepool	40.6
Copeland	51.5	Broxbourne	40.9
North Dorset	51.3	North West Leicestershire	41.2
Hertsmere	50.7	Hyndburn	41.2
South Bucks	50.6	Eastleigh	41.5
Kingston upon Thames	50.6	Worcester	41.7
Tunbridge Wells	50.3	Torfaen	41.8

Figure 17: Frequency of bankrupt average age by local authority



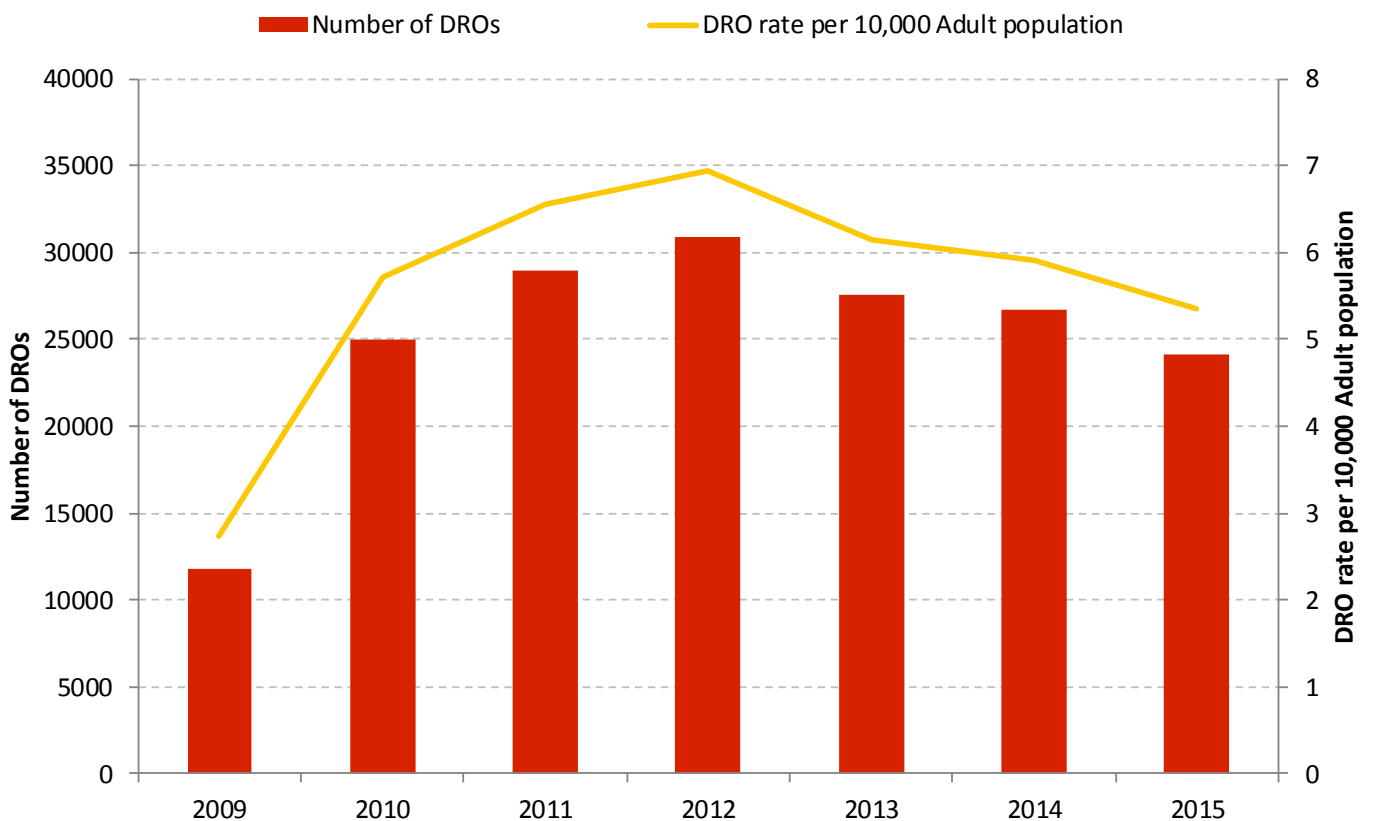
¹⁰ Standard deviation = 11.3

5. Debt Relief Orders (DROs)

Debt relief orders (DROs) is 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.

The rate of DROs per 10,000 adults in England and Wales decreased to 5.3 in 2015 from 5.9 in 2014, reaching the lowest rate since 2009. There has been a decreasing trend since 2012, as seen below in Figure 18.

Figure 18: DROs per 10,000 adult population for England and Wales, 2009 to 2015

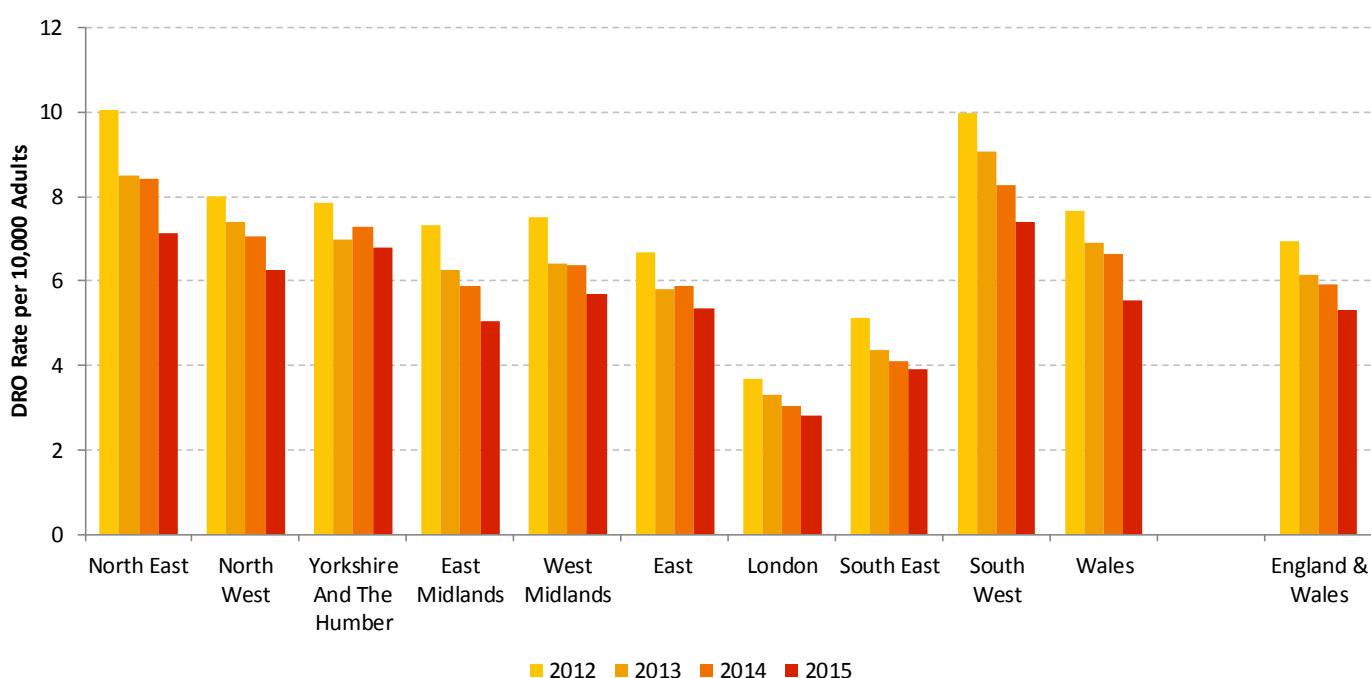


Regions

Comparing the rate for each region for 2015 and 2014, the North East showed the largest decrease, at 1.3 per 10,000 adults whilst London and the South East showed the smallest decrease at 0.2. None of the regions showed an increase in rate of DROs.

The South West had the highest DRO rate in 2015 at 7.4 per 10,000 adults (2.1 higher than England and Wales), followed by the North East with 7.1 per 10,000 adults (1.8 higher than England and Wales). London had the lowest rate in 2014 at 2.8 (2.5 lower than England and Wales) followed by the South East at 3.9 (1.4 lower than England and Wales).

Figure 19: DROs per 10,000 adult population by region, England and Wales, 2012 to 2015



Local Authorities

The DRO rate was lower in 2015 than in 2014 in 210 out of 348 local authorities (60%). The largest decrease in the rate was in Denbighshire at 10.3 lower per 10,000 adults; the largest increase was in Gloucester at 5.7 higher per 10,000 adults.

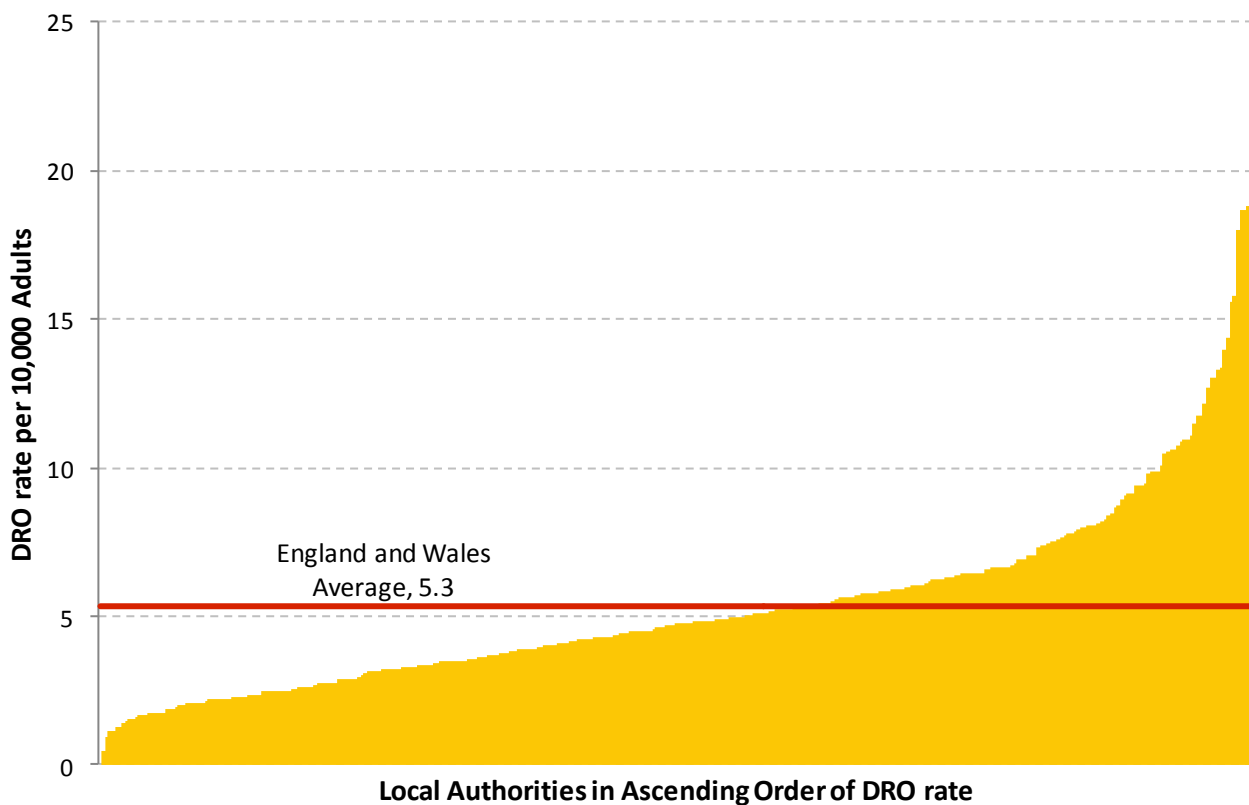
The local authority with the highest DRO rate in 2015 was Scarborough at 19.4 (in 2014 the highest DRO rate was also Scarborough with a rate of 23.1); the lowest was Epsom and Ewell at 0.5¹¹ (see Table 3 below; the distribution of local authorities by DRO rate is given in Figure 20 below).

¹¹ Disregarding the Isles of Scilly (who reported no DRO cases) due to small population numbers

Table 4: Local authorities with the ten highest and lowest DRO rates, England and Wales, 2015

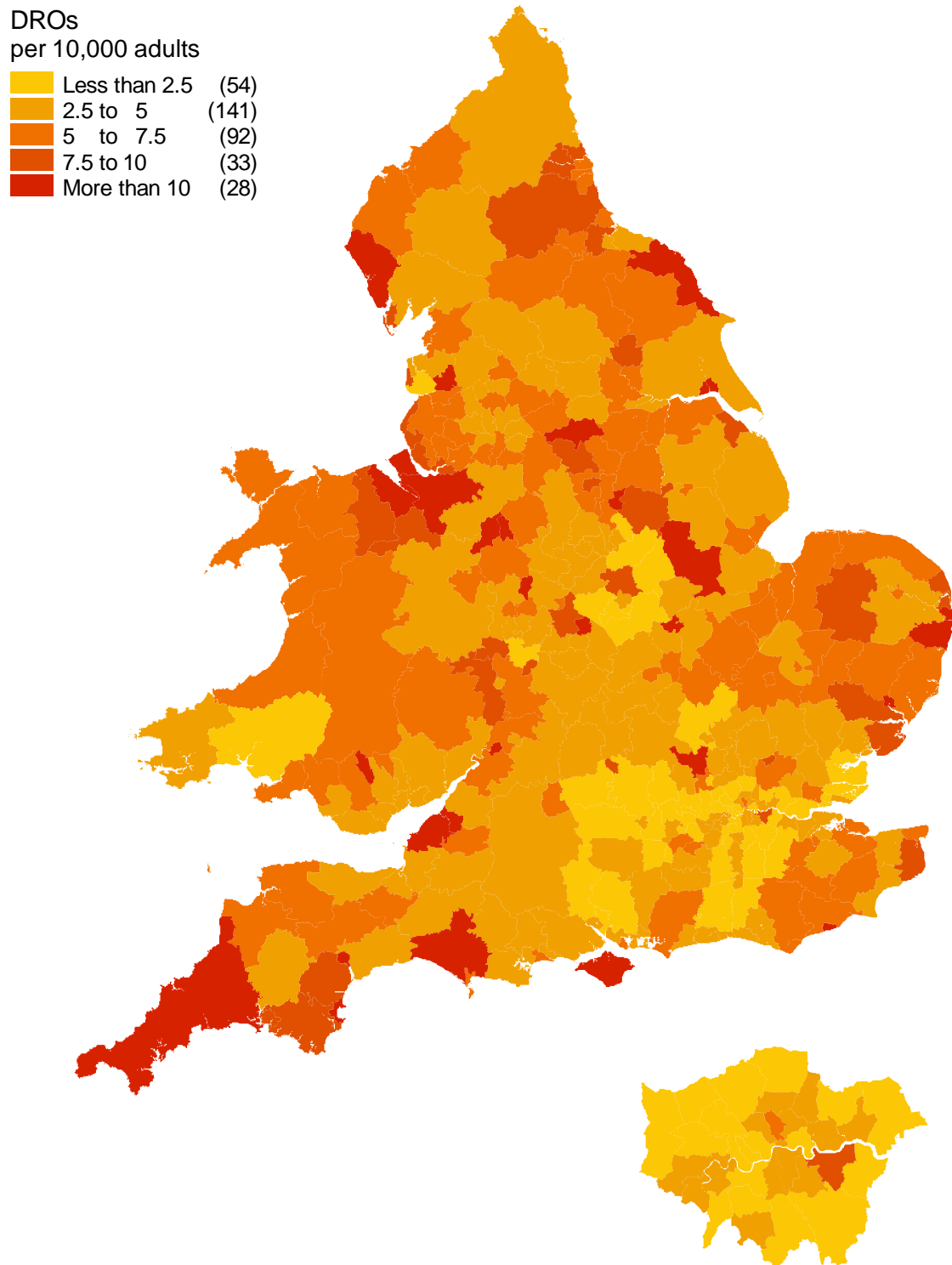
Lowest DRO Rates			Highest DRO Rates		
Local Authority	Number of New Cases	Rate per 10,000 adult population	Local Authority	Number of New Cases	Rate per 10,000 adult population
Isles of Scilly	0	0.0	Scarborough	172	19.4
Epsom and Ewell	3	0.5	Kingston upon Hull, City of	383	18.8
Harrow	18	0.9	Torbay	202	18.7
Wokingham	14	1.1	Gloucester	184	18.7
Westminster	23	1.2	Stoke-on-Trent	352	18.0
Hinckley and Bosworth	11	1.3	South Kesteven	174	15.8
Harborough	9	1.3	Isle of Wight	178	15.6
Hillingdon	32	1.4	Newcastle-under-Lyme	148	14.3
South Oxfordshire	16	1.5	Preston	154	13.9
Croydon	44	1.5	Ipswich	141	13.4

Figure 20: Distribution of DRO rates by local authority, England and Wales, 2015



Local authorities with lower DRO rates (represented by lighter shades in Map 3 below) tended to be concentrated around London, the Home Counties and East Midlands, while many of those local authorities with higher DRO rates (represented by darker shades in Map 3 below) were in the South West, North West, North East, East of England and pockets in the West Midlands.

Map 3: DROs per 10,000 adult population by local authority, England and Wales, 2015

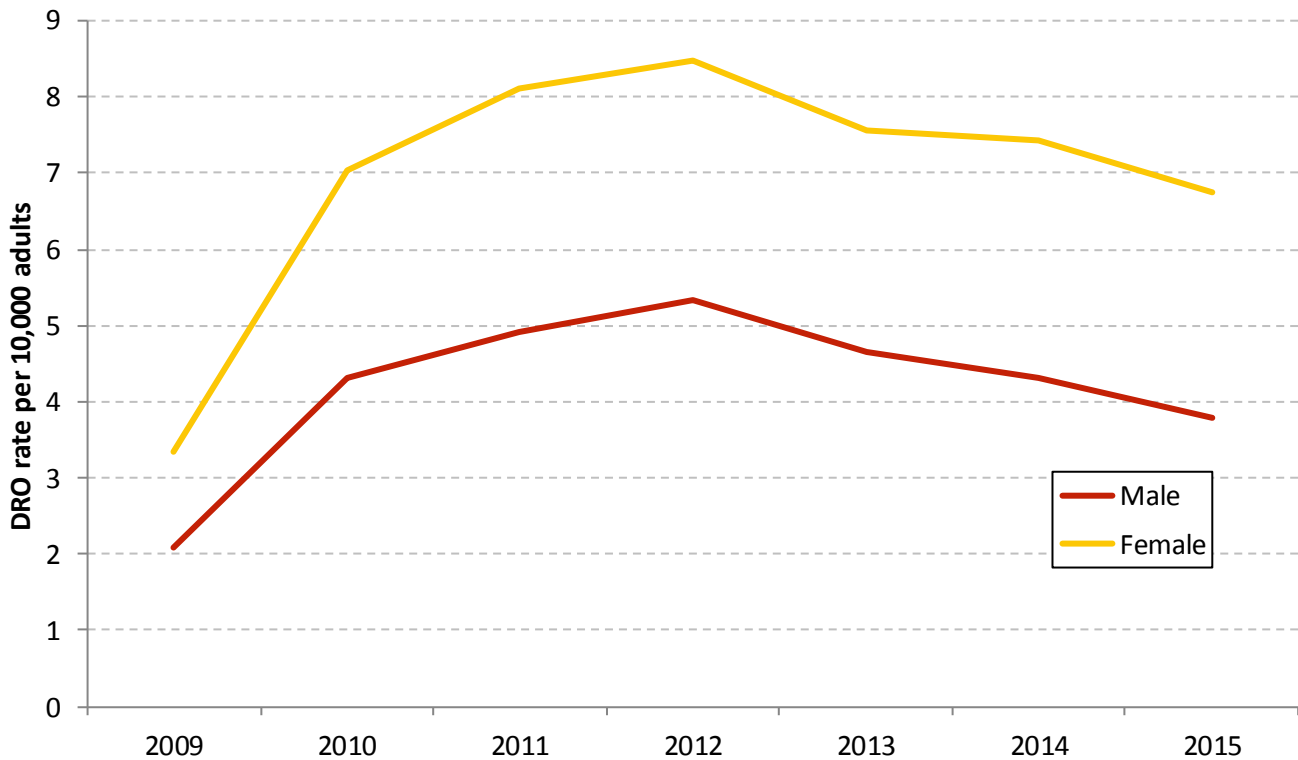


Age and Gender Analysis

Since DROs came into force in 2009, the rate for females has been consistently higher than for males.

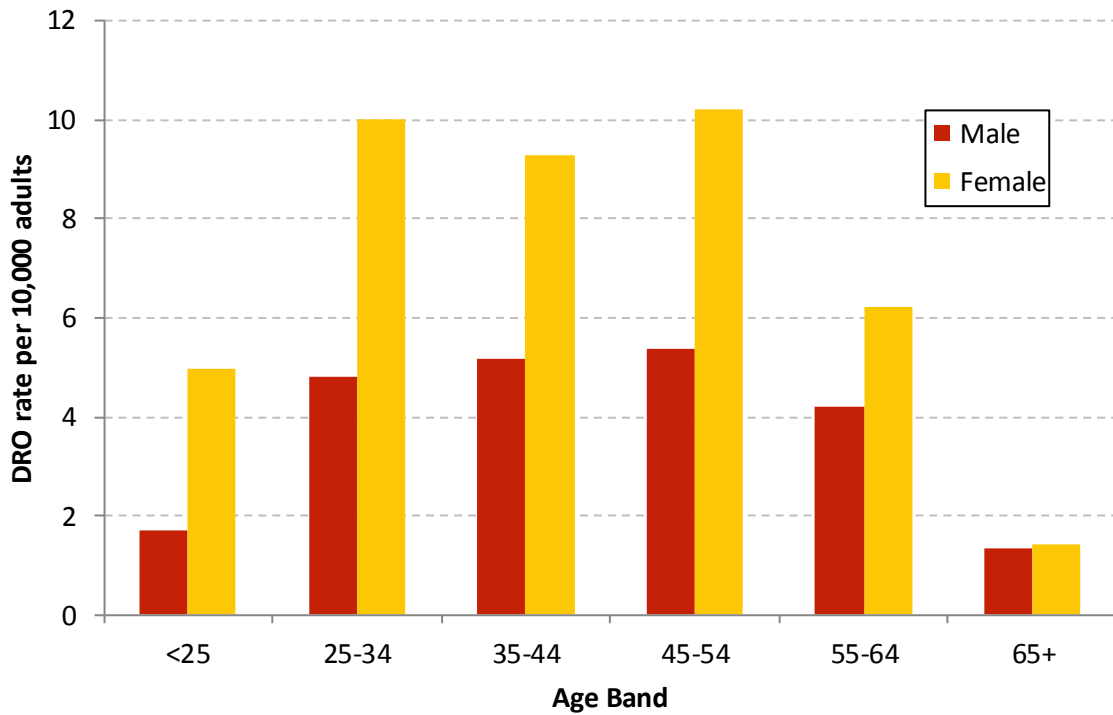
For both males and females, there was an increase in rates from 2009 to 2012 (2.1 to 5.3 for males and 3.3 to 8.5 for females). Since then the rates for both genders have declined each year to 3.8 for males and 6.8 for females in 2015.

Figure 21: DRO rate per 10,000 adults by gender from 2009 to 2015, England and Wales.



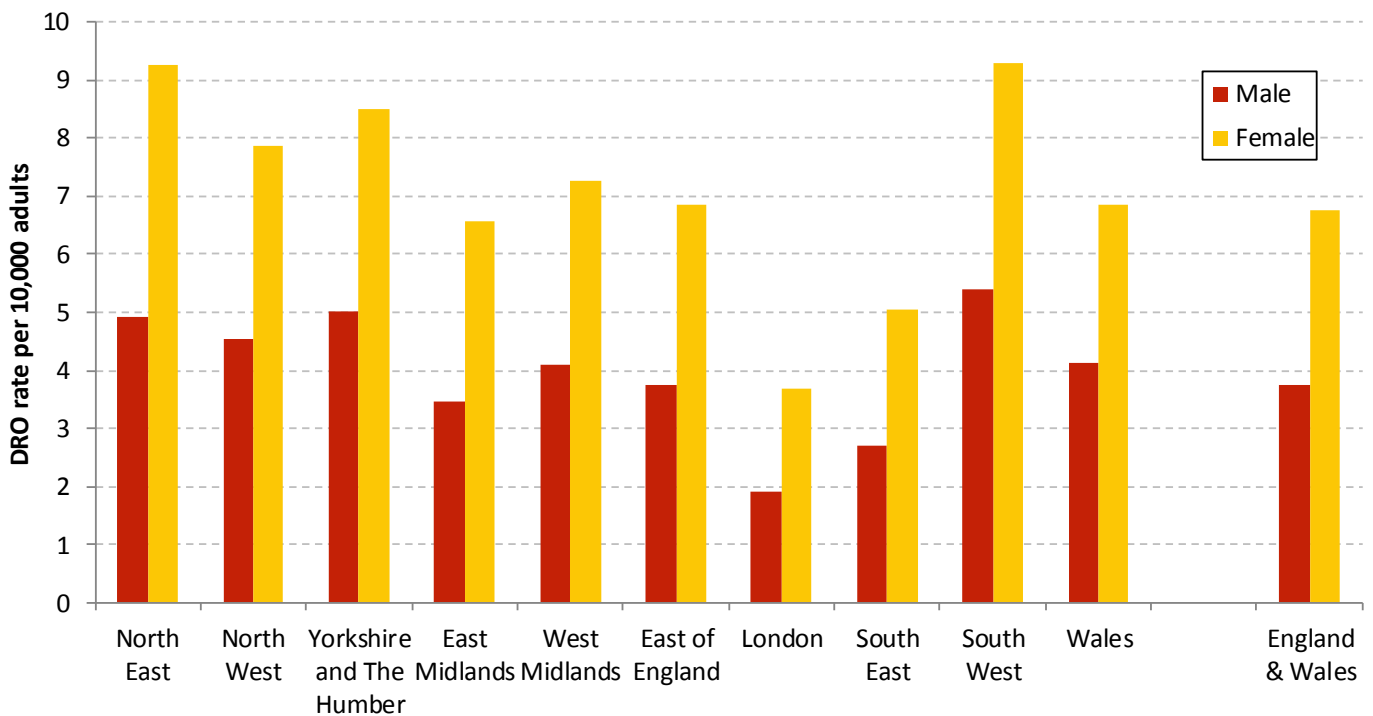
Females have a higher rate for DROs in all categories of ages and regions. For both males and females, the highest rate of DROs was in the 45-54 band at 5.4 and 10.2 per 10,000 adults respectively (see Figure 22).

Figure 22: DRO rate per 10,000 adults by Age and gender in 2015, England and Wales



For both males and females, DRO rates were highest in the South West region (5.4 and 9.3 respectively). This was followed closely by the North East for females (9.2) and Yorkshire and the Humber for males (5.0)

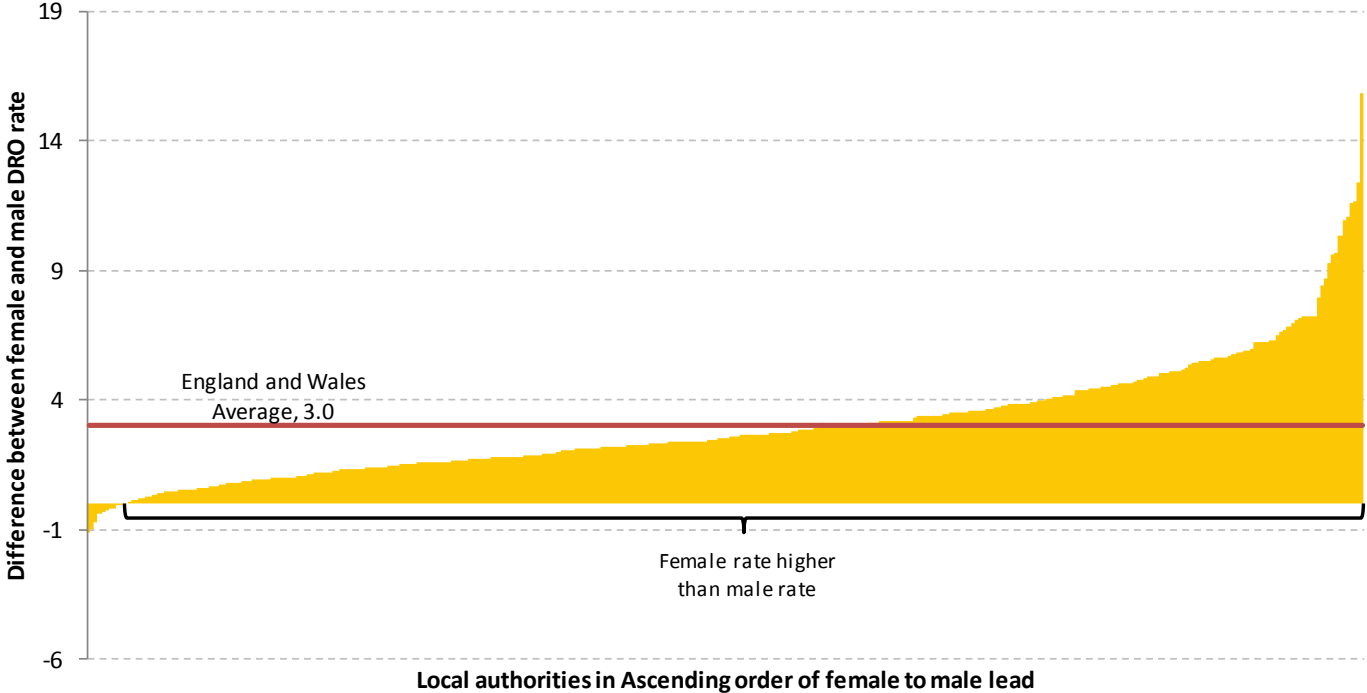
Figure 23: DRO rate per 10,000 adult population by Region and gender in 2015, England and Wales



The local authority with the highest rate of males obtaining a DRO was Kingston Upon Hull at 14.2 male bankruptcies per 10,000 adults; whilst the lowest was seen in West Somerset where no DROs were reported¹². The highest female rate was seen in Gloucester, where the rate per 10,000 female adults was 26.4; whilst the lowest was seen in Epsom and Ewell at 0.6¹².

Males had a higher DRO rate than females in 10 local authorities, whilst females had a higher rate in 337 areas. The area with the biggest female to male lead was West Devon where the female rate was 1.1 less than the male rate. Male and female rates were closest in Bury¹² whilst the biggest male to female lead was seen in Gloucester where the female rate was 15.8 higher than the male rate.

Figure 24: Female rate to male rate difference by Local Authority in 2015.



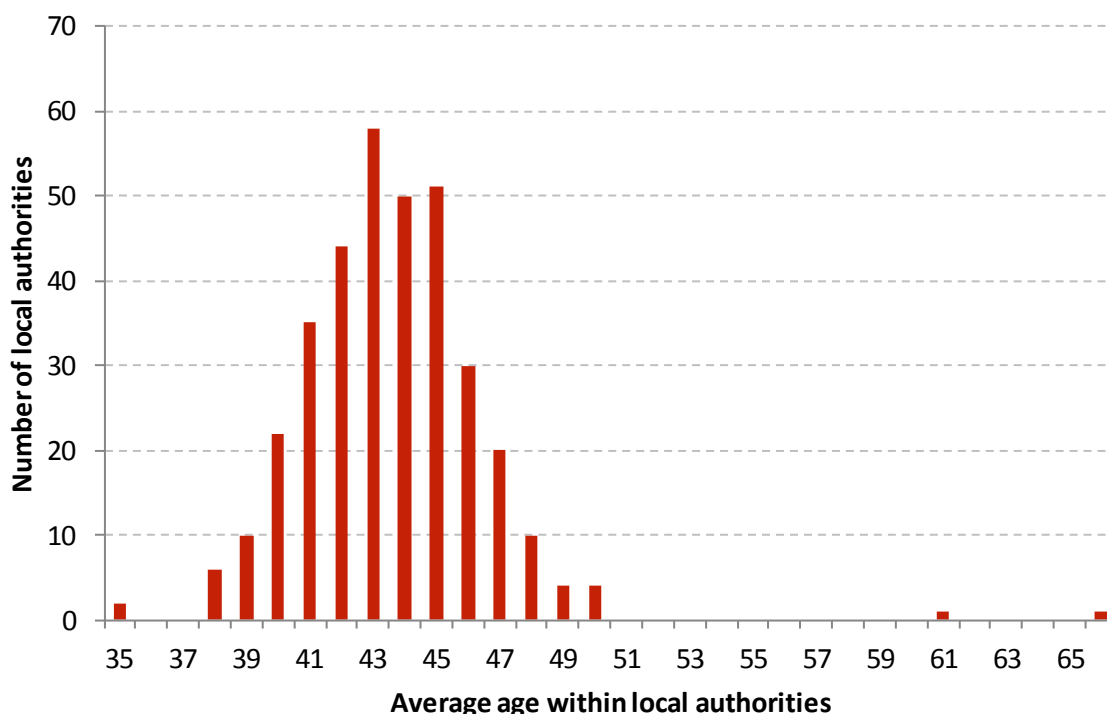
¹² Disregarding the Isles of Scilly where no DRO cases were reported

The mean average age of those obtaining DROs was 43.1¹³. The average age of those obtaining DROs between local authorities ranged from 37.7 (Mansfield)¹⁴ to 65.7 (Epsom and Ewell)

Table 5: Local authorities with the ten highest and lowest average age for those that obtained DROs, England and Wales, 2015

Highest Average Age		Lowest Average Age	
Local Authority	Average Age	Local Authority	Average Age
Epsom and Ewell	65.7	City of London	34.7
Fylde	60.9	Mansfield	37.7
Kensington and Chelsea	50.4	Hyndburn	37.9
Westminster	50.3	Ceredigion	37.9
South Staffordshire	50.3	Hinckley and Bosworth	38.2
Slough	49.7	Waveney	38.2
Adur	49.1	Oxford	38.4
Waverley	48.8	Guildford	38.6
South Tyneside	48.6	North Norfolk	38.9
South Bucks	48.5	Monmouthshire	39.0

Figure 25: Frequency of those who had obtained DROs' average age by local authority



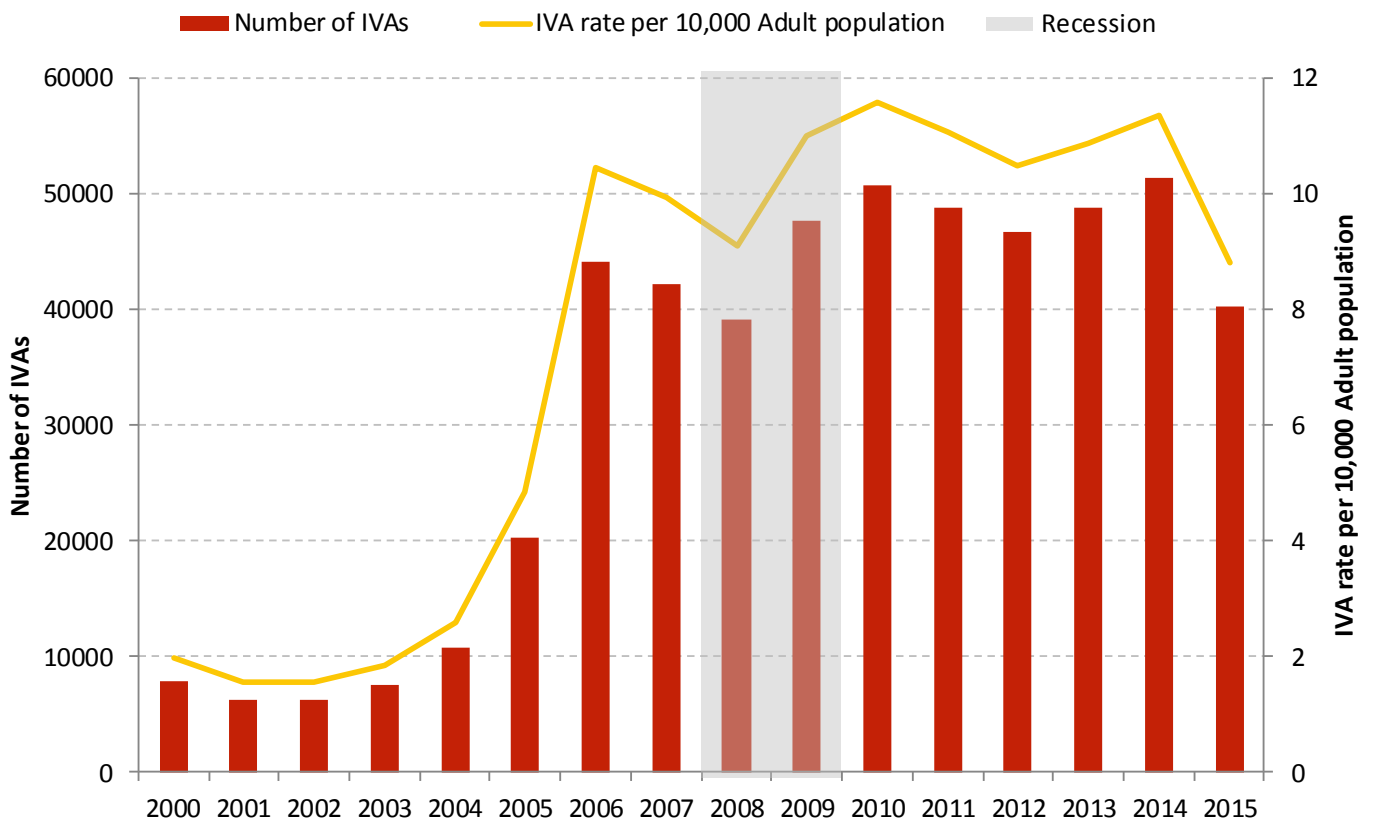
¹³ Standard deviation = 13.2

¹⁴ Disregarding Isles of Scilly (where no DROs had been reported) and City of London (due to low population numbers).

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, the first decrease observed since 2011 to 2012 and the lowest rate since 2005.

Figure 26: IVAs per 10,000 adult population by region, England and Wales, 2000 to 2015



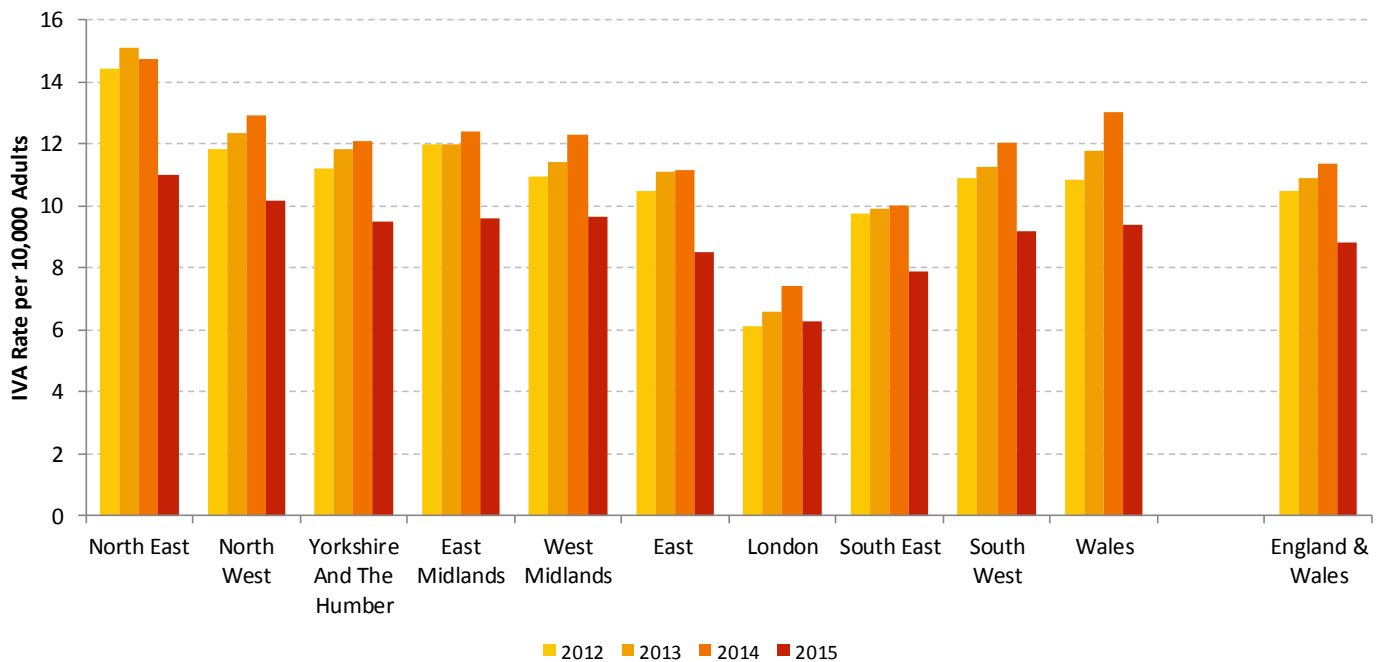
Regions

The rate for each region has followed a similar trend to that for England and Wales as a whole, reaching a peak in 2010, decreasing in 2011 and 2012, then increasing in 2013 and 2014 before decreasing again in 2015. The rates in all regions decreased in 2015 compared to 2014.

Comparing the rate for each region for 2015 and 2014, Wales and the North East showed the largest decrease, at 3.7 per 10,000 adults whilst London showed the smallest decrease at 1.2

The North East had the highest IVA rate in 2015 at 11.0 per 10,000 adults (2.2 higher than England and Wales), followed by the North West with 10.2 per 10,000 adults (1.4 higher than England and Wales). London had the lowest rate in 2015 at 6.3 (2.6 lower than England and Wales).

Figure 27: IVAs per 10,000 adult population by region, England and Wales, 2000 to 2015



Local Authorities

The IVA rate was lower in 2015 than in 2014 in 320 out of 348 local authorities (92%). The largest decrease in the rate was in Havant and Rutland at 9.9 lower per 10,000 adults¹⁵; the largest increase was in Richmondshire at 4.1 higher per 10,000 adults.

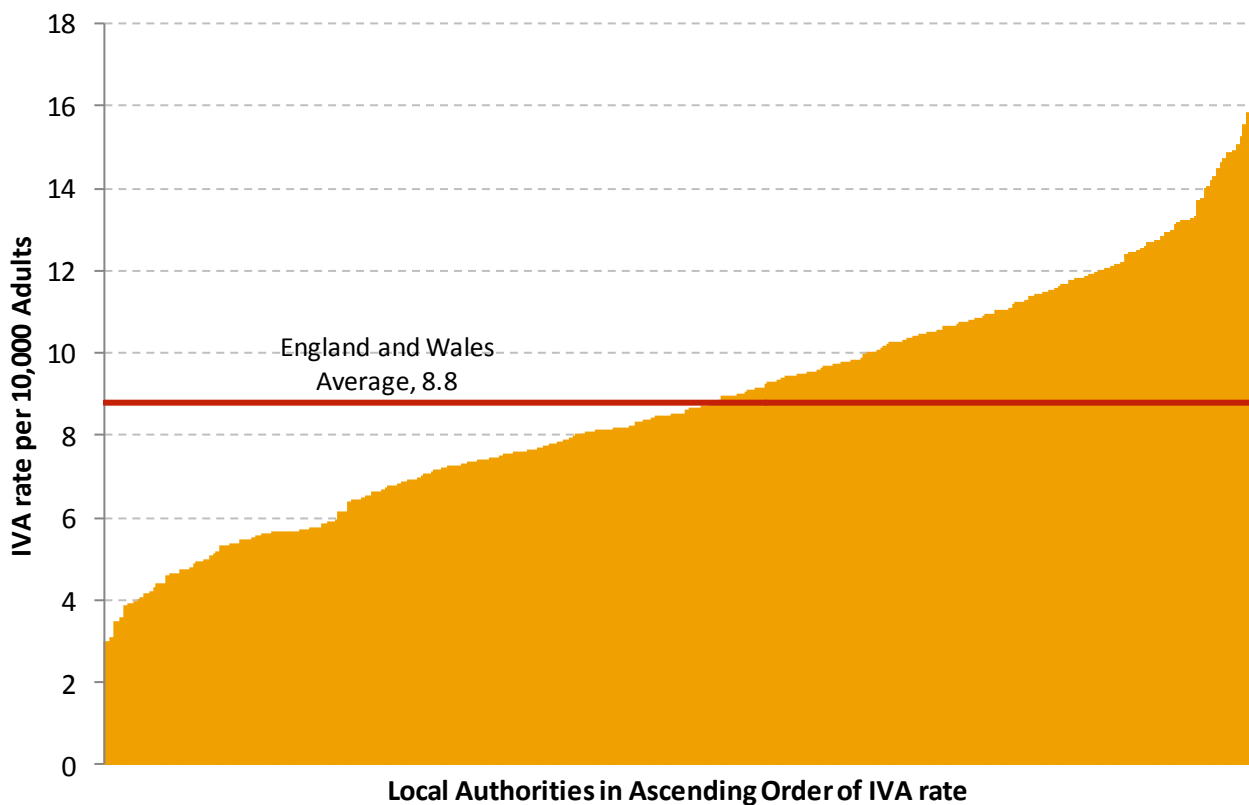
The local authority with the highest IVA rate in 2015 was Blackpool at 16.1, the lowest was Hart and Westminster at 3.0. Westminster had the lowest IVA rate for the second consecutive year (see Table 4 below; the distribution of local authorities by IVA rate is given in Figure 28 below).

¹⁵ Disregarding the Isles of Scilly (where the difference was 21.2 lower) as small population numbers can cause large rate increases/decreases. In this instance, the -21.2 change represented a decrease from 5 cases to 1.

Table 6: Local authorities with the ten highest and lowest IVA rates, England and Wales, 2015

Lowest IVA Rates			Highest IVA Rates		
Local Authority	Number of New Cases	Rate per 10,000 adult population	Local Authority	Number of New Cases	Rate per 10,000 adult population
Westminster	60	3.0	Blackpool	178	16.1
Hart	22	3.0	Harlow	103	15.9
Mole Valley	21	3.1	Dover	141	15.6
Camden	68	3.5	Boston	81	15.2
South Bucks	19	3.5	Ashfield	147	15.1
Richmond upon Thames	54	3.6	Great Yarmouth	118	14.9
Kensington and Chelsea	50	3.9	Tameside	257	14.9
City of London	3	3.9	Hartlepool	108	14.9
Elmbridge	39	3.9	Caerphilly	209	14.8
Harborough	28	4.0	Plymouth	309	14.7

Figure 28: Distribution of IVA rates by local authority, England and Wales, 2015

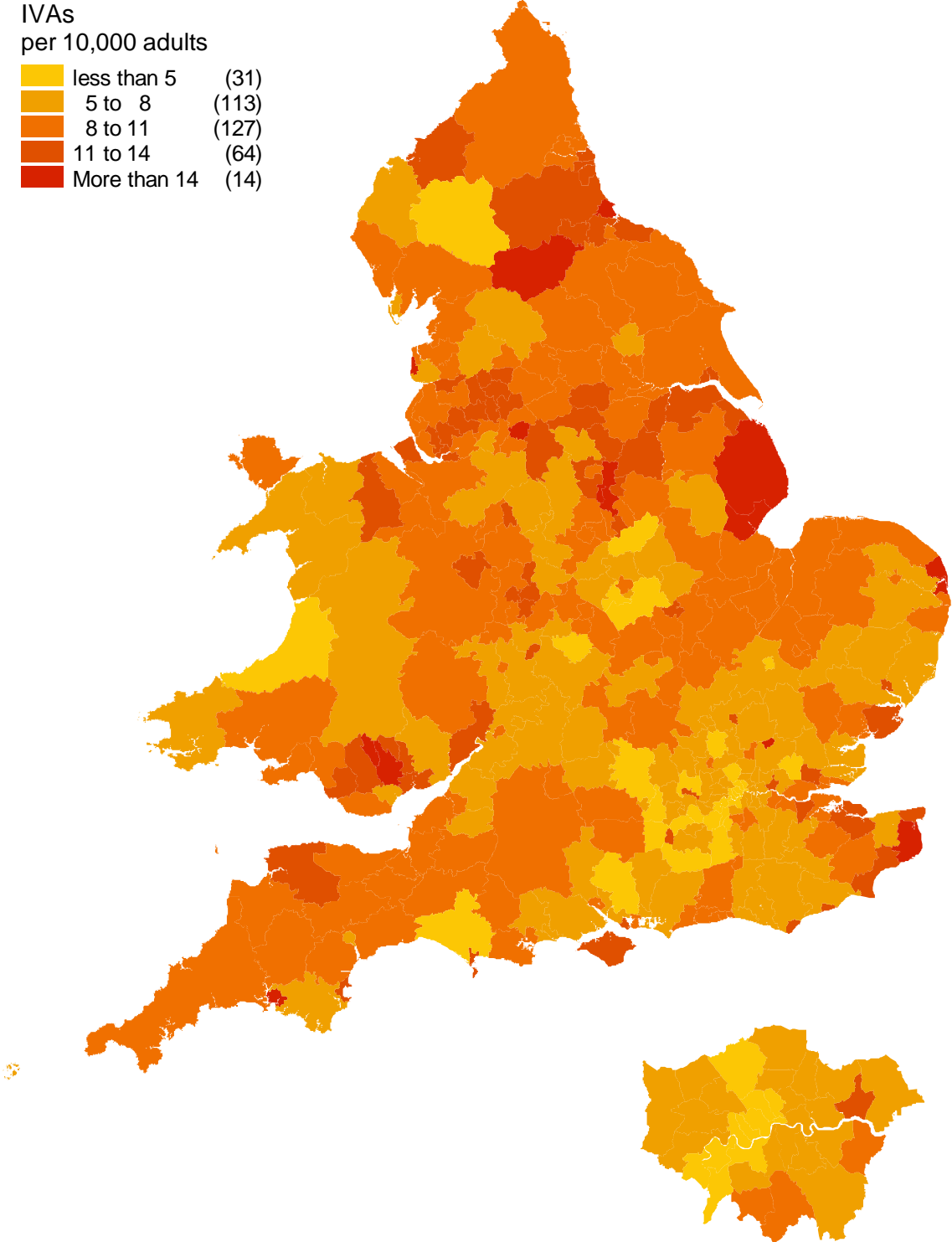


Local authorities with lower IVA rates in 2014 (represented by lighter shades in Map 4 below) tended to be concentrated around London, Mid-Wales, Cumbria and the Home Counties, while many of those local authorities with higher IVA rates (represented by darker shades in Map 4 below) were in the North East, Lincolnshire, South Wales and coastal areas.

Map 4: IVAs per 10,000 adult population by local authority, England and Wales, 2015

IVAs
per 10,000 adults

less than 5	(31)
5 to 8	(113)
8 to 11	(127)
11 to 14	(64)
More than 14	(14)

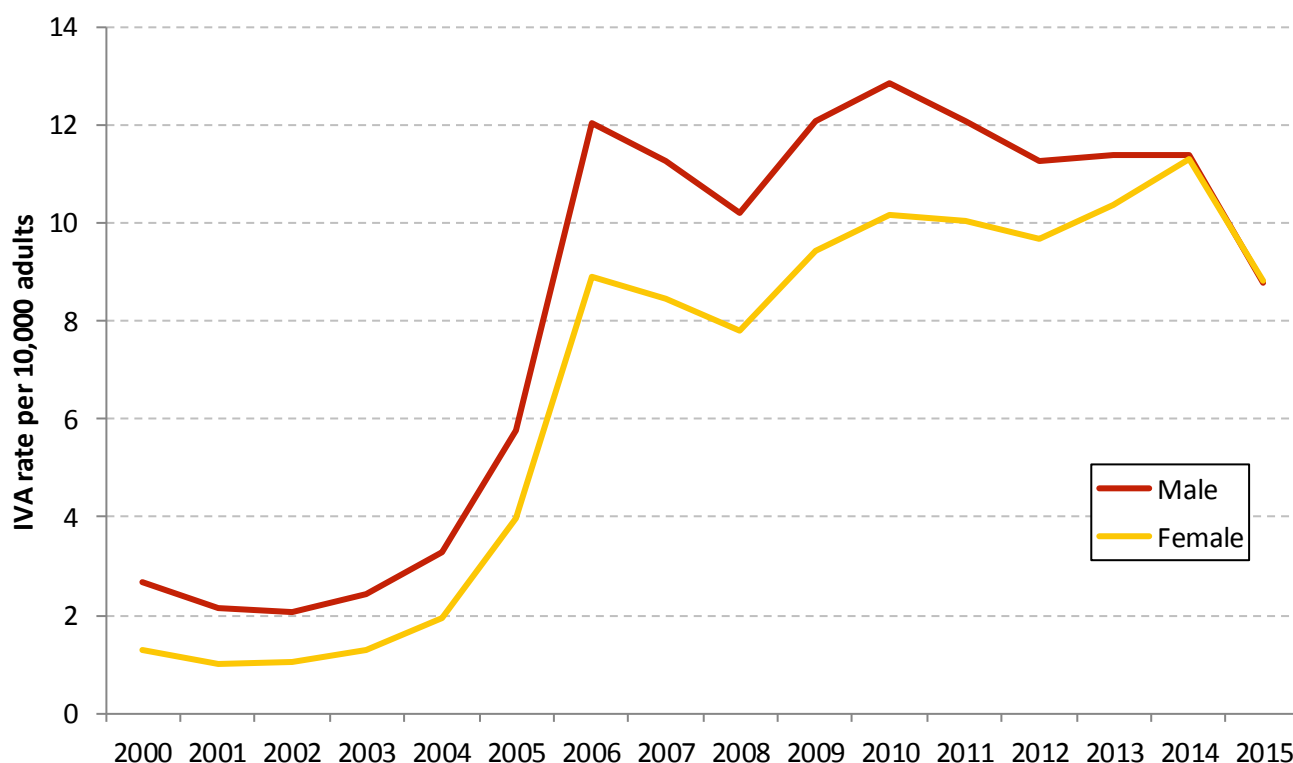


Age and Gender Analysis

Historically, males have always had a higher rate of IVAs per 10,000 adults than females, though the gap narrowed from 2010. In 2014, the gap closed to within 0.1 per 10,000 adults; and in 2015, females and males had the same rate (8.8).

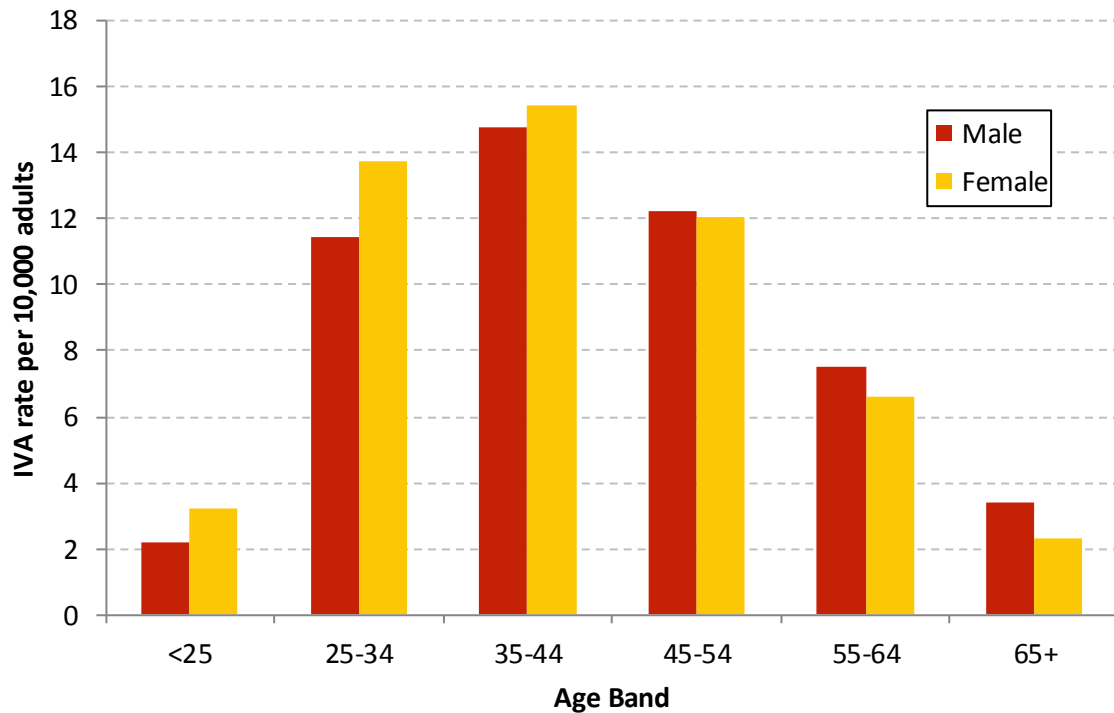
For both females and males, the IVA rate has followed a similar pattern over time. There was a slight decrease from 2000 to 2002, followed by a sharp increase in 2006 before falling until 2008. The rates then increased in 2010, fell slightly in 2012 and increased again in 2014. The rates then decreased sharply to 8.8 in 2015, the lowest recorded since 2008 for females and 2005 for males.

Figure 29: IVA rate per 10,000 adults by gender from 2000 to 2015, England and Wales.



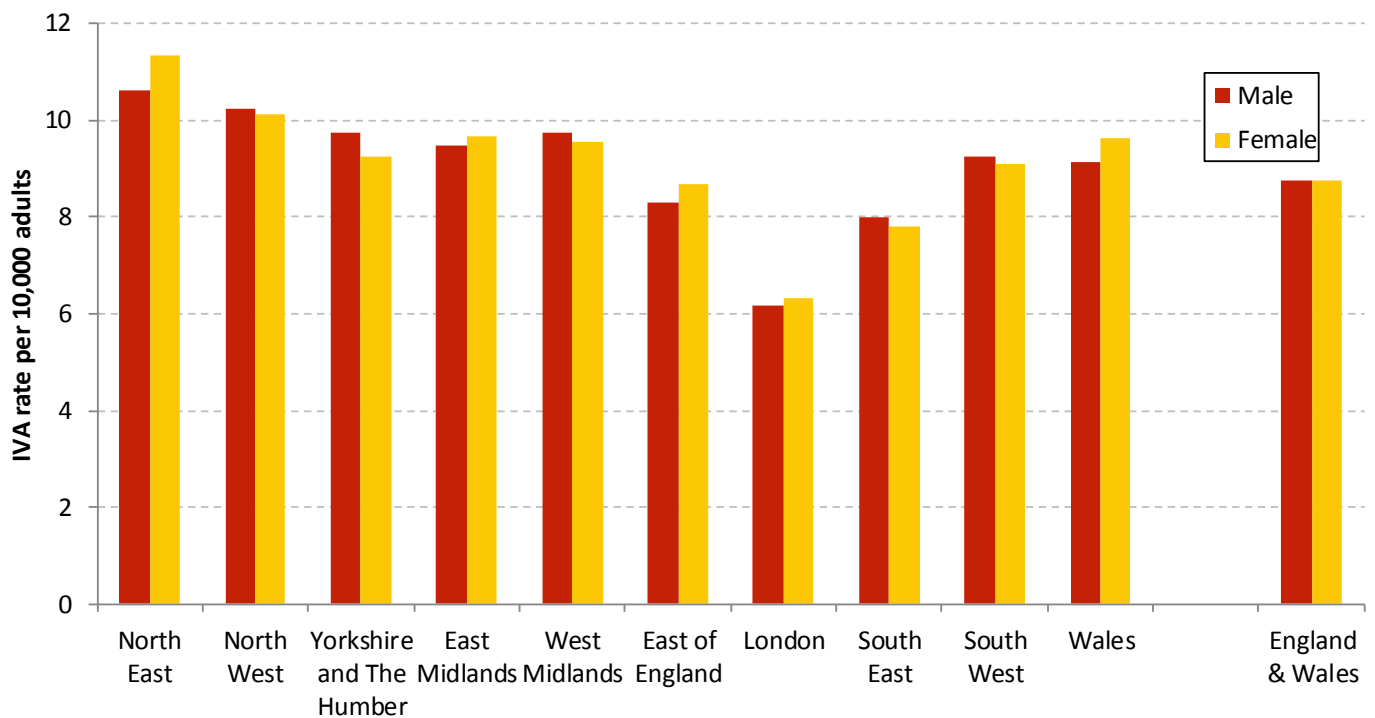
The IVA rates per 10,000 adults were higher for females than males in the age groups 18-24, 25-34 and 35-44, but lower in the other age bands. The 35-44 age group had the highest rate of IVAs for both males (14.8) and females (15.5) (see figure 30).

Figure 30: IVA rate per 10,000 adults by Age and gender in 2015, England and Wales



IVA rates were higher for males than females in five of the ten regions. The North East showed the highest rates for both males and females whilst London showed the lowest (Figure 31).

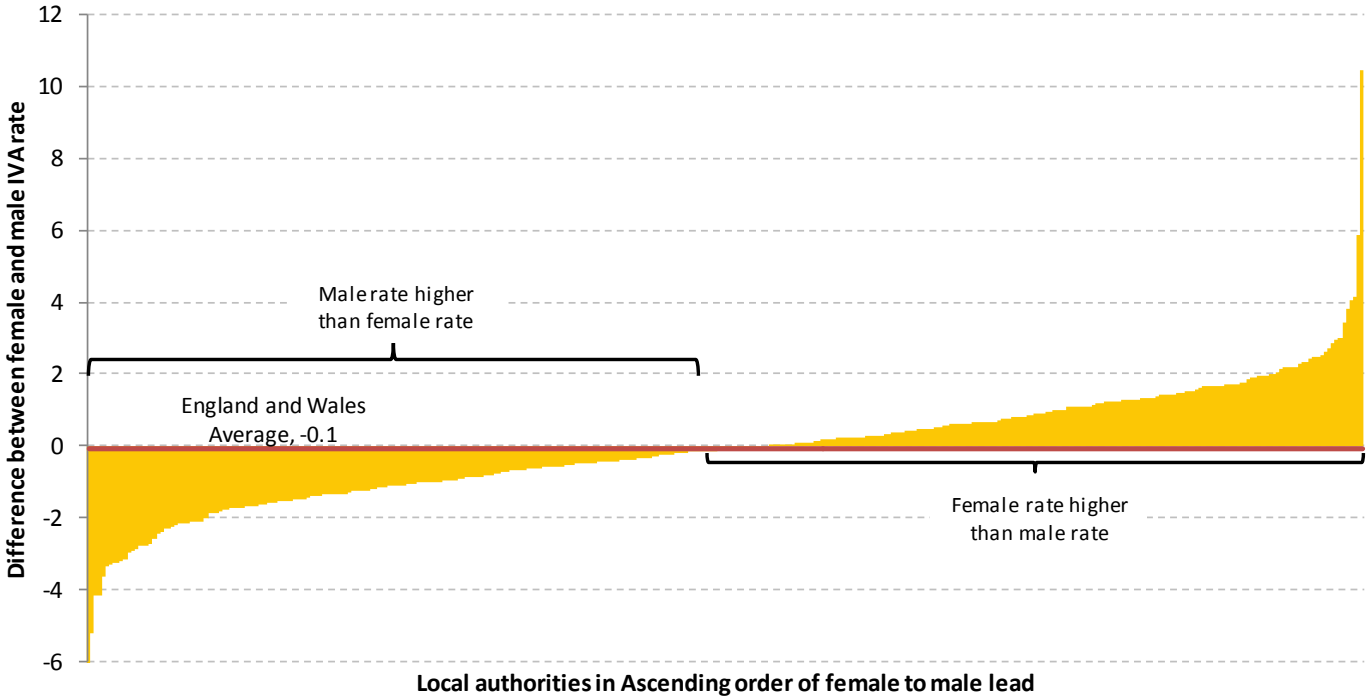
Figure 31: IVA rate per 10,000 adult population by Region and gender in 2015, England and Wales



The local authority with the highest rate of males obtaining a IVAs was Blackpool at 17.5 per 10,000 male adults; whilst the lowest was seen in Hart where the rate was 2.5¹⁶. The highest female rate was seen in Bolsover, where the rate per 10,000 female adults was 17.3; whilst the lowest was seen in Westminster at 2.7.

Males had a higher DRO rate than females in 186 local authorities, whilst females had a higher rate in 162 areas. The area with the biggest female to male lead was Redditch where the female rate was 5.2 less than the male rate¹⁷. Male and female rates were closest in Broadland whilst the biggest male to female lead was seen in Bolsover where the female rate was 5.9 higher than the male rate¹⁸.

Figure 32: Female rate to male rate difference by Local Authority in 2015.



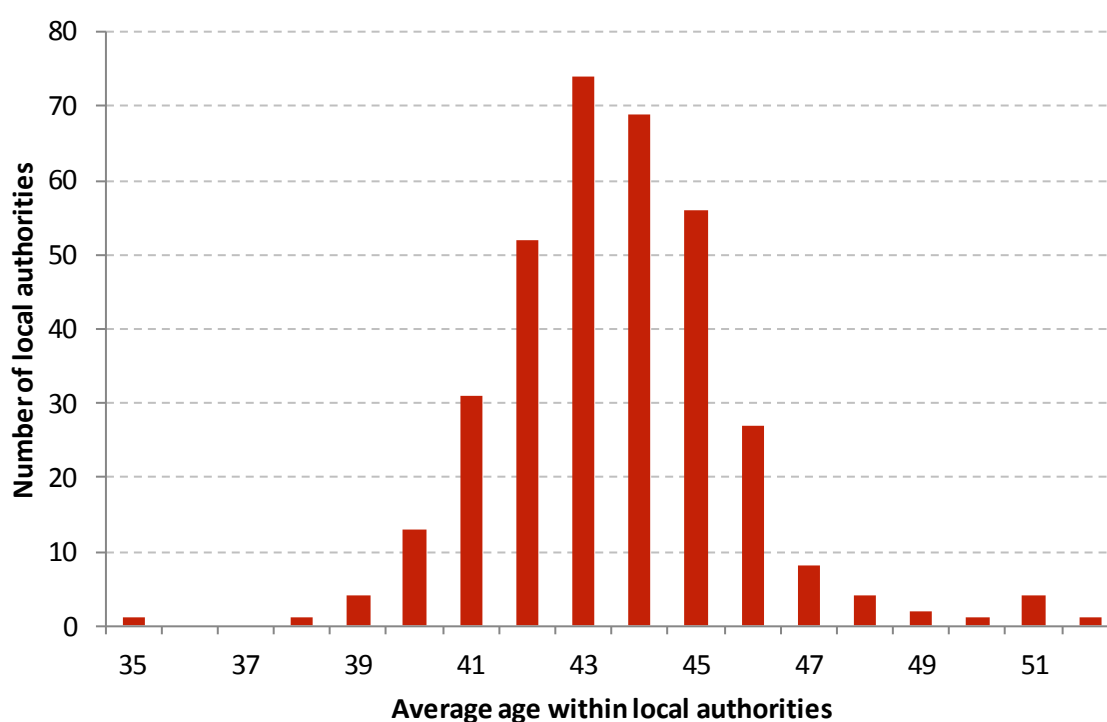
¹⁶ Disregarding the Isles of Scilly where no male IVA cases were reported
¹⁷ Disregarding the City of London (which had a lead of -7.0) due to low population numbers
¹⁸ Disregarding the Isles of Scilly (which had a lead of 10.5) due to low population numbers

The mean average age of those obtaining IVAs was 43.4¹⁹. The average age of bankrupts between local authorities ranged from 38.4 (Maldon)²⁰ to 51.7 (East Dorset)

Table 7: Local authorities with the ten highest and lowest average age for those that obtained IVAs, England and Wales, 2015

Highest Average Age		Lowest Average Age	
Local Authority	Average Age	Local Authority	Average Age
East Dorset	51.7	Isles of Scilly	35.0
West Somerset	50.8	Maldon	38.4
South Bucks	50.7	Torridge	38.9
Runnymede	50.6	Norwich	39.2
Stratford-on-Avon	50.5	Rushmoor	39.4
Tewkesbury	49.8	North East Lincolnshire	39.4
City of London	49.0	Reigate and Banstead	39.8
Ceredigion	48.6	Bolsover	39.8
Ryedale	48.2	Hinckley and Bosworth	39.9
Purbeck	48.2	Hart	40.0

Figure 33: Frequency of those who had obtained IVAs' average age by local authority



¹⁹ Standard deviation = 12.7

²⁰ Disregarding Isles of Scilly (where the average age of those who has obtained a IVA was 35)) and City of London (where the average age of those who has obtained a IVA was 49) due to low population numbers

7. Notes to accompany the Individual Insolvency Statistics by Location, Age and Gender

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-january-to-march-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 and local authority 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-2015*](#) (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 Q1 2016, published on 29 April at <https://www.gov.uk/government/statistics/insolvency-statistics-january-to-march-2016> . The annual statistics in this publication provide breakdowns by region, county, unitary authority and local authority; and by age and gender at region-level.

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 April 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.

Accuracy and completeness of age and gender data

Some records of individual insolvents have missing or incomplete data for either or both of date of birth and gender. These have been classified as 'unknown' in the relevant tables, but included in the regional tables if the postcode matched the National Statistics Postcode Lookup. Some individuals have improbable dates of birth (for example 1 January 1900) and have been recoded as 'unknown'. England and Wales totals and rates are unaffected by this.

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 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).

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 local authority level for the denominator in this calculation. The Office for National Statistics released [Population Estimates for UK, England and Wales, Scotland and Northern Ireland, Mid-2015](#) on 23 June 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 July 2016. The final release date of 14 July 2016 was announced on the Hub on 10 June 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 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 geographical area each year, and the underlying population data, are categorised according to administrative boundaries as at December 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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