



Individual Insolvencies by Location, England and Wales, 2016: 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 2016.

Release date

14 November 2017

This is a supplement to the statistical release [Individual Insolvencies by Location, Age and Gender, England and Wales, 2016¹](#) (published 13 July 2017), and should be read alongside the context and notes provided with the previous publication.

Frequency of release

Annual

Main messages

Next update

November-December 2018

- 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 Yorkshire.

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- Total insolvency rates were lowest in parliamentary constituencies in London and the South East.

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- 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.

Responsible Statistician

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Website

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

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 help by completing the survey at www.goo.gl/vAdRJB.

We are specifically seeking feedback on:

- How our statistics are presented and explained; and
- Which statistics you use.

¹ This previous publication provided information on trends in individual insolvency in England and Wales, as well as breakdown on figures by insolvency procedure, region, local authority area, age and gender.

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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. ² 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 statistics in this supplement, cover parliamentary constituencies in England and Wales, 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.

This is a supplement to [Individual Insolvencies by Location, Age and Gender 2016](#) which 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.

² 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.

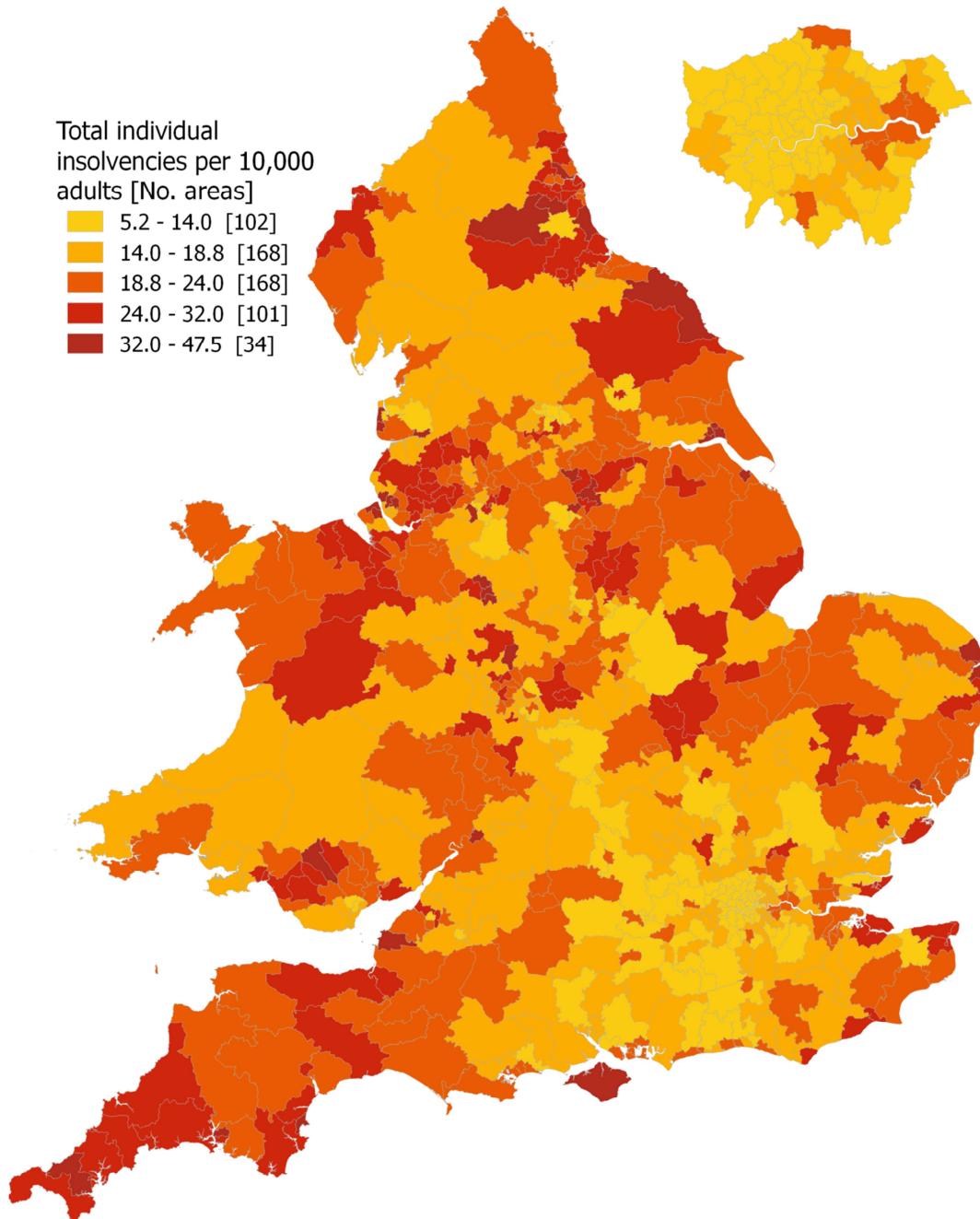
3. Total Individual Insolvencies (including bankruptcies, DROs and IVAs)

- The rate of total individual insolvencies per 10,000 adults in England and Wales rose to 19.7 in 2016, up from 17.6 a year earlier, but still lower than the rate for each year from 2006 to 2014.
- The parliamentary constituency with the highest total individual insolvency rate in 2016 was Plymouth, Moor View with a rate of 47.5 per 10,000 adult population followed by Stoke-on-Trent North at 44.6, the lowest was Sheffield, Hallam (for the second consecutive year) at 5.2 followed by Battersea at 6.3 (see Table 1 below; the distribution of parliamentary constituencies by total individual insolvency rate is given in Figure 1 below).
- Seven out of the ten parliamentary constituencies with the highest total individual insolvency rates were in or adjacent to coastal/docking areas and the other three were in Stoke-on-Trent.
- Seven of the ten parliamentary constituencies with the lowest total individual insolvencies were in London or the South East, the exception being Sheffield, Hallam, Wokingham (Berkshire) and Epsom and Ewell (Surrey).
- Parliamentary constituencies with lower total individual insolvency rates (represented by lighter shades in Figure 1 below) tended to be concentrated around London, the Home Counties and parts of West Midlands, while many of those parliamentary constituencies with higher individual insolvency rates (represented by darker shades in Figure 1 below) were in the South West, the eastern coast of England, North East, parts of the North West, South Wales and areas within the East Midlands, East and South Yorkshire .
- The total insolvency rate was higher in 2016 than in 2015 in 438 out of 573 parliamentary constituencies. The largest increase in the rate was in North Tyneside at 11.1 per 10,000 adults – up from 22.8 to 33.9; the largest decrease was in Kingston-upon-Hull West and Hessle at 7.9 per 10,000 adults – down from 40.5 to 32.6.

Table 1: Parliamentary Constituencies with the ten highest and lowest individual insolvency rates, England and Wales, 2016

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
Plymouth, Moor View	348	47.5	Sheffield, Hallam	39	5.2
Stoke-on-Trent North	340	44.6	Battersea	58	6.3
Torbay	355	44.3	Enfield, Southgate	55	6.8
Stoke-on-Trent South	304	43.4	Harrow East	58	6.9
Bootle	307	39.6	Hampstead and Kilburn	81	7.2
Isle of Wight	438	38.2	Chelsea and Fulham	65	7.5
Stoke-on-Trent Central	254	38.1	Ruislip, Northwood and Pinner	61	7.9
Great Yarmouth	302	38.1	Wokingham	67	8.2
Scarborough and Whitby	298	37.9	Epsom and Ewell	73	8.6
Kingston upon Hull East	269	37.6	Westminster North	89	8.6

Figure 1: Total individual insolvencies per 10,000 adult population by Parliamentary Constituency, England and Wales, 2016



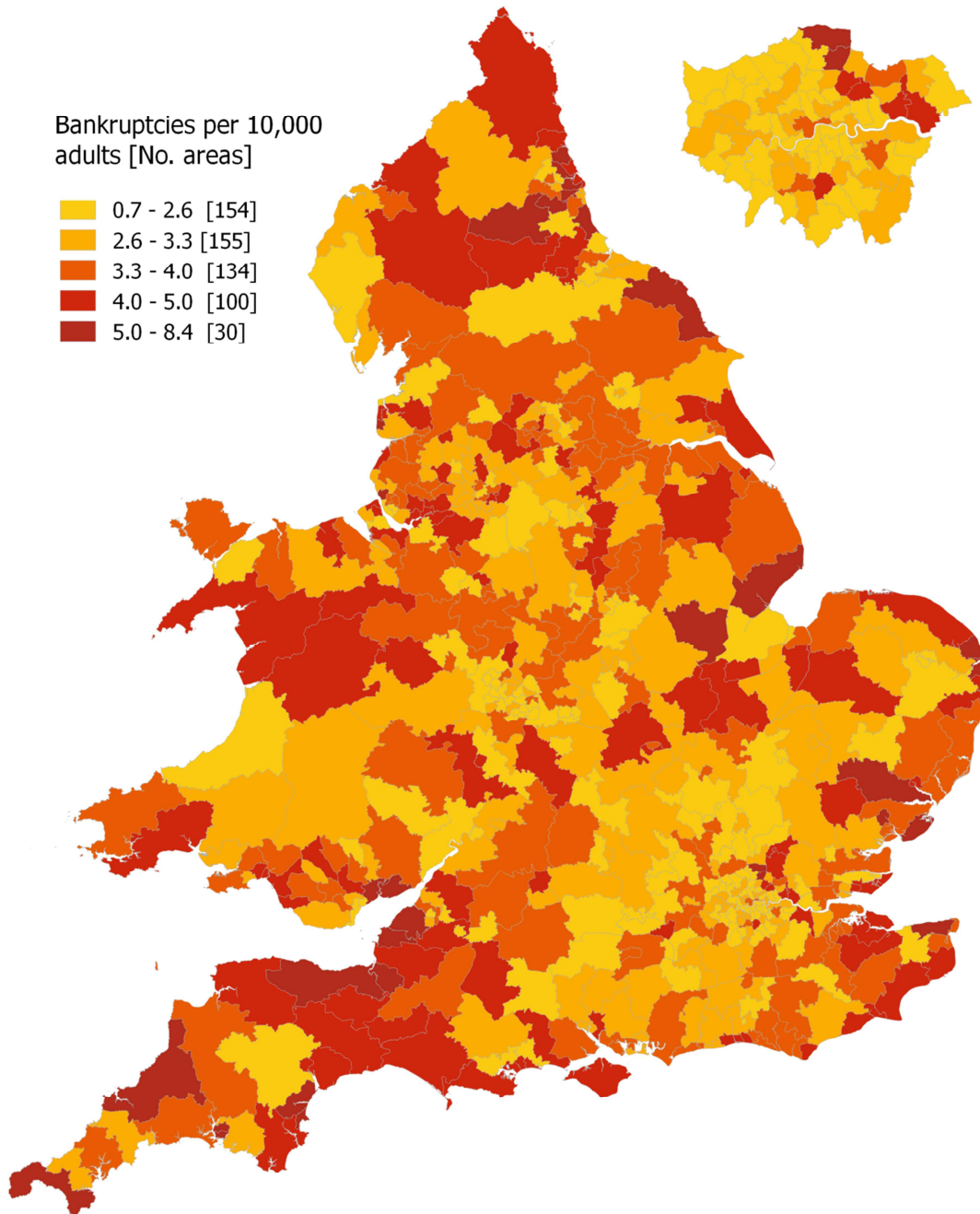
4. Bankruptcies

- The rate of bankruptcies per 10,000 adults in England and Wales fell to 3.3 in 2016 from 3.5 in 2015, having followed a seven year decreasing trend since the peak of 17.2 in 2009.
- The parliamentary constituency with the highest bankruptcy rate in 2016 was Torbay at 8.4, followed by North Cornwall at 6.9; the lowest was Warwick and Leamington at 0.7 followed by Sheffield, Hallam at 0.8 (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) very loosely tended to be concentrated around London and the Home Counties but with pockets of lower rates found nationwide, while many of those parliamentary constituencies with higher bankruptcy rates (represented by darker shades in Figure 2 below) were in the South West, coastal areas and parts of the Midlands, North of England and Wales.
- Nine out of the ten parliamentary constituencies with the highest bankruptcy rates were in or adjacent to coastal areas – the exception being North West Durham. In comparison, nine of the ten lowest bankruptcy rates were in urban inland market towns and cities – the exception being Liverpool Riverside.
- The bankruptcy rate was lower in 2016 than in 2015 in 308 out of 573 parliamentary constituencies. The largest decrease in the rate was in Kingstons-upon-Hull West and Hessle at 4.1 per 10,000 adults – down from 6.8 to 2.8; the largest increase was in North Tyneside at 3.3 per 10,000 adults – up from 3.4 to 6.7.

Table 2: Parliamentary Constituencies with the ten highest and lowest bankruptcy rates, England and Wales, 2016

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	67	8.4	Warwick and Leamington	6	0.7
North Cornwall	51	6.9	Sheffield, Hallam	6	0.8
North Durham	48	6.8	Sheffield Central	13	1.2
North Tyneside	56	6.7	Dulwich and West Norwood	12	1.3
Bootle	48	6.2	Birmingham, Northfield	11	1.4
Weston-Super-Mare	53	6.1	Brent North	15	1.4
Blyth Valley	40	6.0	Canterbury	14	1.4
North West Durham	44	5.9	Nottingham East	13	1.5
Newport East	35	5.7	Birmingham, Selly Oak	13	1.5
Boston and Skegness	47	5.6	Liverpool, Riverside	17	1.5

Figure 2: Bankruptcies per 10,000 adult population by Parliamentary Constituency, England and Wales, 2016



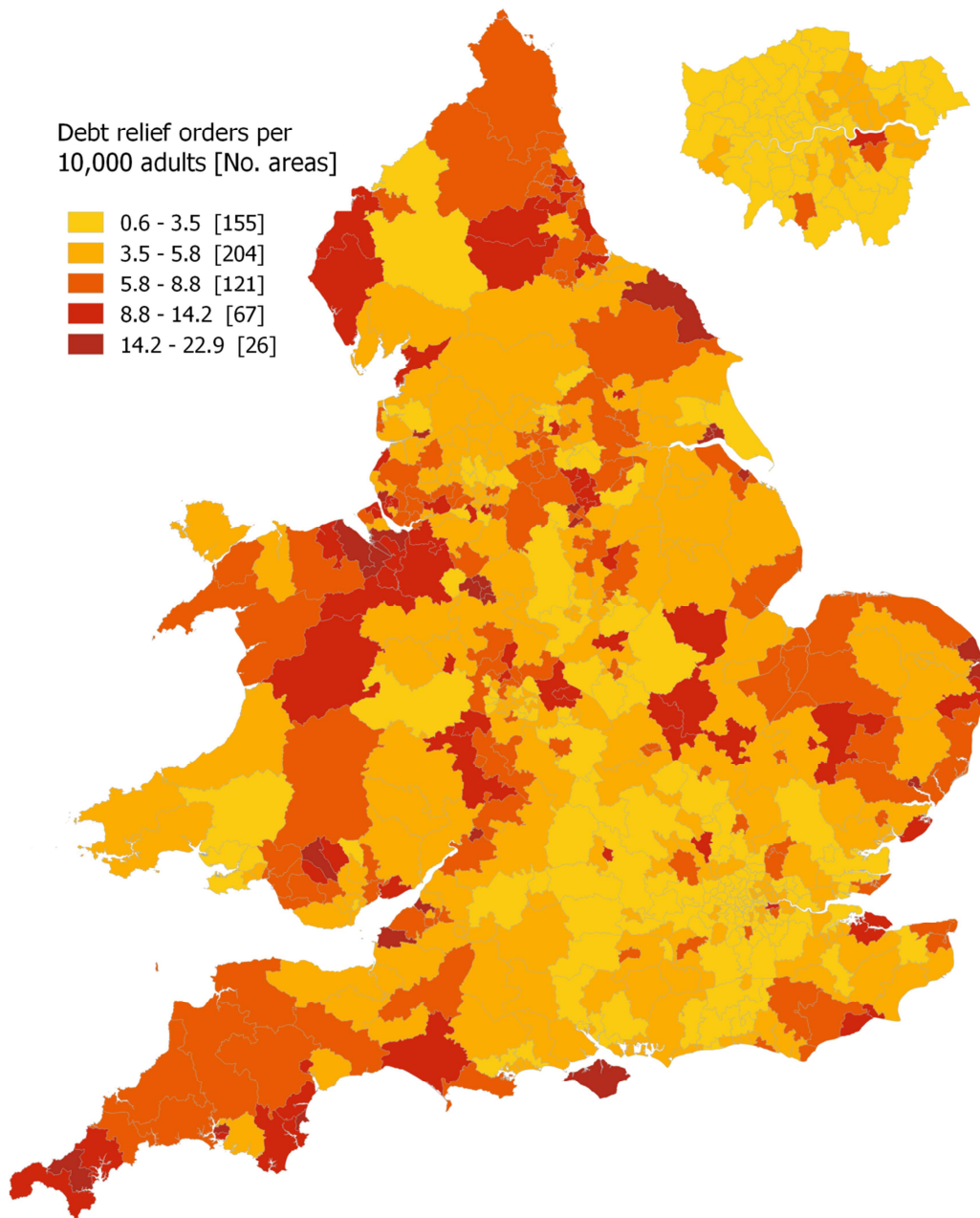
5. Debt Relief Orders (DROs)

- The rate of DROs per 10,000 adults in England and Wales increased to 5.7 in 2016 from 5.3 in 2015, because of a change to eligibility criteria from October 2015.
- The Parliamentary Constituency with the highest DRO rate in 2016 was Scarborough and Whitby (for the third year in a row) with a rate of 22.9 per 10,000 adult population, the second highest being the Stoke-on-Trent North at 22.8. The constituency with the lowest DRO rate was Harrow East at 0.6 followed by Wimbledon at 0.8 (see Table 3 below; the distribution of parliamentary constituencies by total individual insolvency rate is given in Figure 3 below).
- Five out of the ten parliamentary constituencies with the highest DRO rates were in or adjacent to coastal/docking areas, with the others being in all three constituencies in Stoke-on-Trent, Gloucester, and Sheffield Brightside and Hillsborough. Eight of the ten constituencies with the lowest DRO rates were in London with the other two (Arundel and South Downs, Horsham) being in the West Sussex.
- Parliamentary constituencies with lower DRO rates (represented by lighter shades in Figure 3 below) tended to be concentrated mainly around London and the Home Counties and rural areas away from the South West and North East. Many of those parliamentary constituencies with higher DRO rates (represented by darker shades in Figure 3 below) were in the cities and market towns in midlands and north of England and in Central Wales, North Wales, West Cheshire and Merseyside, the North East, Devon and Cornwall and parts of East Anglia
- The DRO rate was higher in 2016 than in 2015 in 328 out of 573 parliamentary constituencies. The largest increase in the rate was in Sheffield, Brightside and Hillsborough at 6.6 per 10,000 adults – up from 15.5 to 22.1; the largest decrease was in Bristol South at 5.0 per 10,000 adults – down from 13.5 to 8.5.

Table 3: Parliamentary Constituencies with the ten highest and lowest DRO rates, England and Wales, 2016

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	180	22.9	Harrow East	5	0.6
Stoke-on-Trent North	174	22.8	Wimbledon	6	0.8
Sheffield, Brightside and Hillsborough	180	22.1	Battersea	8	0.9
Isle of Wight	233	20.3	Enfield, Southgate	7	0.9
Stoke-on-Trent Central	135	20.2	Arundel and South Downs	7	0.9
Stoke-on-Trent South	140	20.0	Croydon South	8	0.9
Gloucester	177	19.3	Old Bexley and Sidcup	7	1.0
Kingston upon Hull East	137	19.1	Ealing North	9	1.0
Torbay	153	19.1	Cities of London and Westminster	11	1.0
Alyn and Deeside	124	18.5	Horsham	9	1.1

Figure 3: DROs per 10,000 adult population by Parliamentary Constituency, England and Wales, 2016



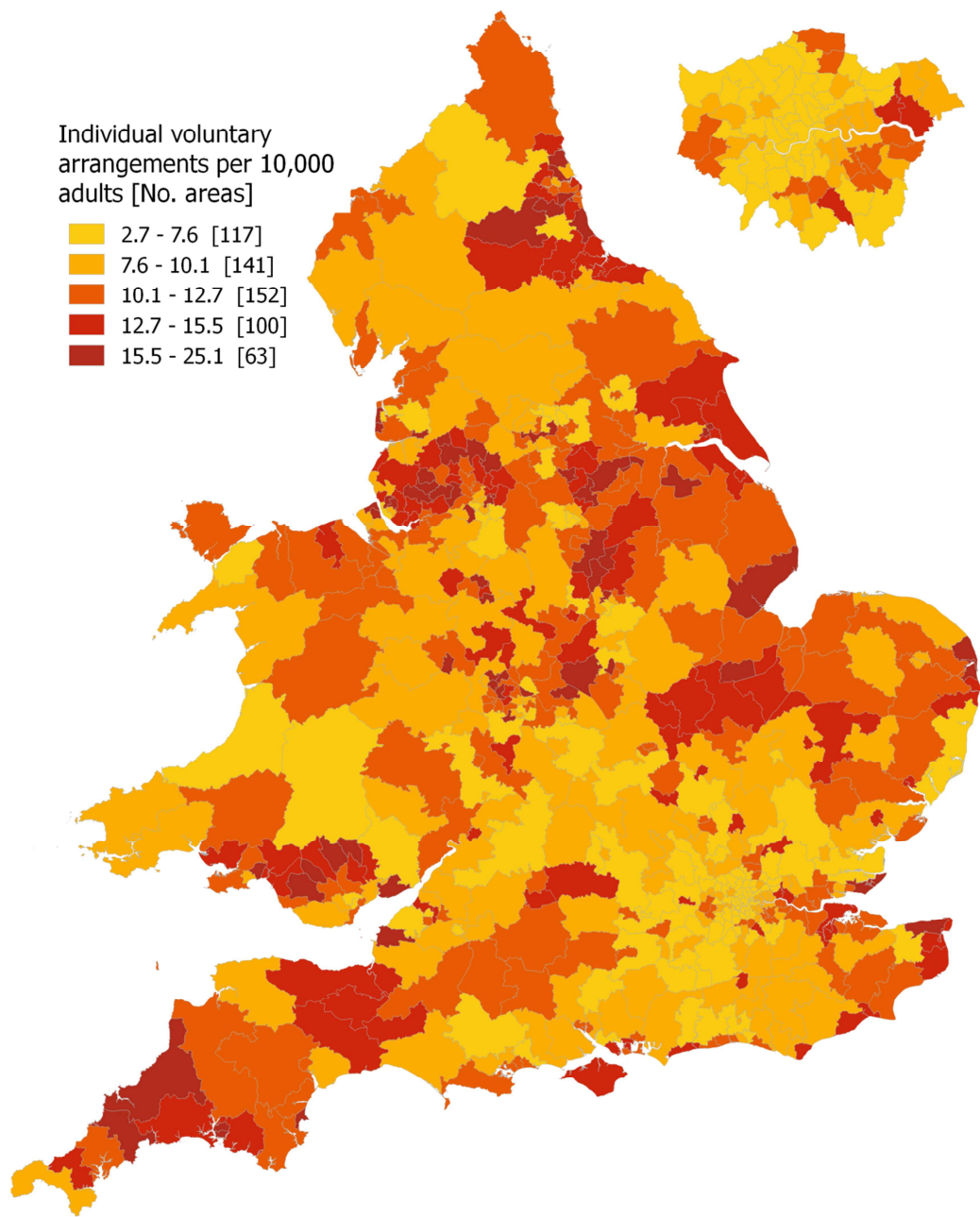
6. Individual Voluntary Arrangements (IVAs)

- The rate of IVAs per 10,000 adults in England and Wales increased to 10.8 in 2016 from 8.8 in 2015. This brought the rate of IVAs back into line with the rates observed from 2009 to 2014.
- The Parliamentary Constituency with the highest IVA rate in 2016 was Plymouth, Moor View with a rate of 25.1 per 10,000 adult population, the second highest being the Blackpool North and Cleveleys at 22.1. The constituency with the lowest IVA rate was Sheffield, Central at 2.7 followed by Sheffield, Hallam at 2.8 (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 Wigan, Nottingham North, Stoke-on-Trent South and Walsall North and only one was based in the south (Plymouth, Moor View). Seven out of ten constituencies with the lowest IVA rates were in London or the South East (Sheffield, Central; Sheffield, Hallam; and Solihull were the other three)
- Parliamentary constituencies with lower IVA rates (represented by lighter shades in Figure 4 below) were loosely concentrated around London and the Home Counties but with areas of low rates found nationwide. Many of those parliamentary constituencies with higher IVA rates (represented by darker shades in Figure 4 below) tended to be found in the urban areas within the West Midlands, North West, North East and South Yorkshire and rural areas in the Devon and Cornwall, South Wales and the east coast of England.
- The IVA rate was higher in 2016 than in 2015 in 473 out of 573 parliamentary constituencies. The largest increase in the rate was in Blackpool North & Cleveleys by 10.1 per 10,000 adults – up from 12.1 to 22.1; the largest decrease was in Rotherham at 4.2 per 10,000 adults – down from 17.4 to 13.2.

Table 4: Parliamentary constituencies with the ten highest and lowest IVA rates, England and Wales, 2016

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	184	25.1	Sheffield Central	30	2.7
Blackpool North and Cleveleys	149	22.1	Sheffield, Hallam	21	2.8
Easington	135	20.5	Hampstead and Kilburn	37	3.3
Wigan	165	20.1	Chelsea and Fulham	29	3.3
Nottingham North	148	20.0	Battersea	32	3.5
Scunthorpe	141	19.9	Chesham and Amersham	27	3.7
Stoke-on-Trent South	139	19.8	Solihull	30	3.7
Blackpool South	121	19.4	Enfield, Southgate	31	3.8
Boston and Skegness	160	18.9	Cities of London and Westminster	42	3.9
Walsall North	139	18.8	Finchley and Golders Green	41	4.1

Figure 4: IVAs per 10,000 adult population by Parliamentary Constituency, England and Wales, 2016



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-2017>

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/bulletins/annualmidyearpopulationestimates/latest>, and <https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/bulletins/smallareapopulationestimates/mid2016> (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 2017, published on 27 October at <https://www.gov.uk/government/statistics/insolvency-statistics-july-to-september-2017>. 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](#).

The Insolvency Service is currently seeking further feedback from users via a survey at www.goo.gl/vAdRJB.

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 2016. National-level statistics covering this period were first published on 29 January 2017 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 2016 in the case of bankruptcies and decreasing from around 15% in 2000 to 0.5% in 2014 in the case of IVAs, but increased in 2016 to 1.3%. The proportion for DROs is around 0.1% each year. A postcode quality file is provided as a separate table. [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, 2016](#) on 25 October 2017. 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 2017. The final release date of 15 November 2017 was announced on the Hub on 16 October 2017.

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 constituency boundaries as at May 2016, 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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