



Individual Insolvencies by Location, Age and Gender, England and Wales, 2016

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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 2016.

Main Messages

- **The total insolvency rate increased for the first time since 2009, and increased in all regions of England and Wales between 2015 and 2016.**
- **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 London or the South East, whilst seven out of the ten areas with the highest rates were located in coastal areas.**
- **The insolvency rate for females was higher than the male rate for the third successive year, and the gap has continued to widen.**
- **Insolvency rates were highest in the 35-44 age group for both males and females.**
- **Insolvency rates increased for all age groups except 55 and over, with those aged between 18-44 showing the biggest rises**

Analysis Tool

This publication is accompanied by an interactive analysis tool which will allow users view statistics for their chosen local authority area. The tool can be accessed via a link at <https://www.gov.uk/government/statistics/individual-insolvencies-by-location-age-and-gender-england-and-wales-2016> 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 2016

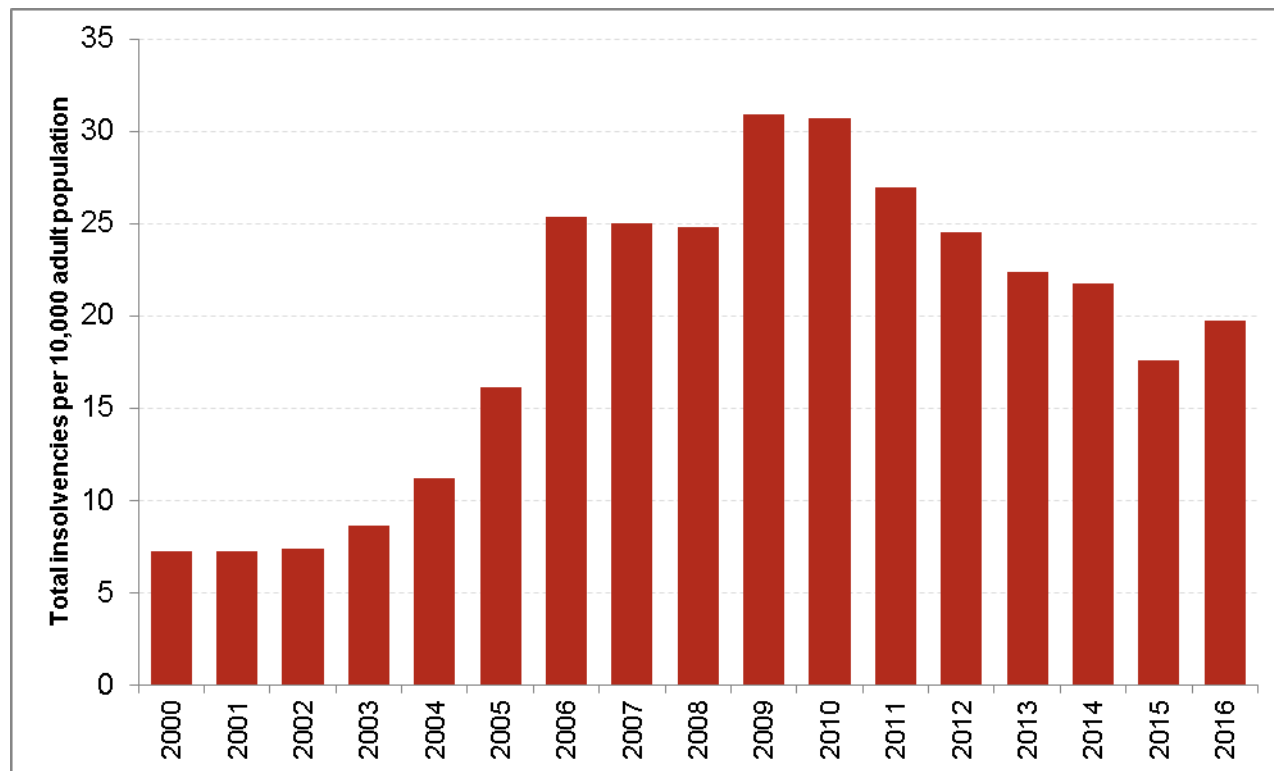
Total Insolvencies	
The total insolvency rate increased for first time since 2009	The rate of total insolvencies per 10,000 adults rose from 17.6 in 2015 to 19.7 in 2016, an increase of 2.1.
Regions	
The total insolvency rate increased in all regions of England and Wales between 2015 and 2016	The rate for each of the 10 regions has followed a similar trend to that for England and Wales as a whole: decreasing between 2010 and 2015 before an increase in 2016.
The North East had the highest total individual insolvency rate whilst London had the lowest in England and Wales in 2016	The North East region has had the highest rate each year since 2008, while London has had the lowest rate each year since 2006. The North East also had the highest rates for each type of individual insolvency and London had the lowest for each type.
The bankruptcy rate decreased eight out of ten regions	The overall bankruptcy rate per 10,000 adults decreased from 3.5 in 2015 to 3.3 in 2016, but was unchanged in London and the South East..
The DRO rate increased in eight out of ten regions because of changes to eligibility criteria	The overall DRO rate increased from 5.3 in 2015 to 5.7 in 2016, but decreased in London and the South West.
The IVA rate increased overall and in all regions	The IVA rate increased from 8.8 in 2015 to 10.6 in 2016, which was broadly in line with the trend from 2009 to 2014.
Local authorities	
Of the lowest total insolvency rates, 9 out of 10 were in London or the South East	The local authorities with the lowest rate of total insolvencies were City of London and Harrow, with 6.1 and 8.3 per 10,000 adults respectively – less than one-third of the England and Wales average.
Many of the areas with the highest individual insolvency rate were in local authorities with seaside resorts and coastal areas – but this pattern varied by insolvency procedure	The highest total insolvency rate was in Torbay, at 43.0 per 10,000 adults – more than twice the England and Wales average. Seven of the ten local authorities with the highest rates were in coastal areas.
Age and gender variations	
Female insolvency rates continued to be higher than for males	The individual insolvency rate per 10,000 adults was higher for females (20.6) than males (18.7). The gap between female and male rates has widened steadily from 1.0 in 2014 to 1.8 in 2016.
Different types of insolvency had differing gender breakdowns	Males continued to have a higher rate for bankruptcies whilst females continued to have a higher rate for DROs. In 2016, females had a higher rate of IVAs than males for the first time.
Insolvency rates overall were highest among the 35-44 age group for both males and females	Insolvency rates were higher for females than males for all age groups except 55-64 and 65+. Between 2015 and 2016, insolvency rates increased most rapidly for the 18-24, 25-34 and 35-44 age groups.
The age profile was different for each type of individual insolvency	The bankruptcy rate was highest for the 35-44 age group, the DRO rate was highest for the 45-54 age group, while the 25-34 age group had the highest IVA rate.

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. An interactive tool with summary data for each local authority area is also available via a link at <https://www.gov.uk/government/statistics/individual-insolvencies-by-location-age-and-gender-england-and-wales-2016>

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; between 2009 and 2015 the rate fell each year to 17.6 in 2015. 2016 saw an increase in the rate of insolvencies to 19.7 per 10,000 adults, mainly driven by an increase in the number of IVAs.

Figure 1: Total individual insolvency rate per 10,000 adult population, England & Wales, 2000 to 2016

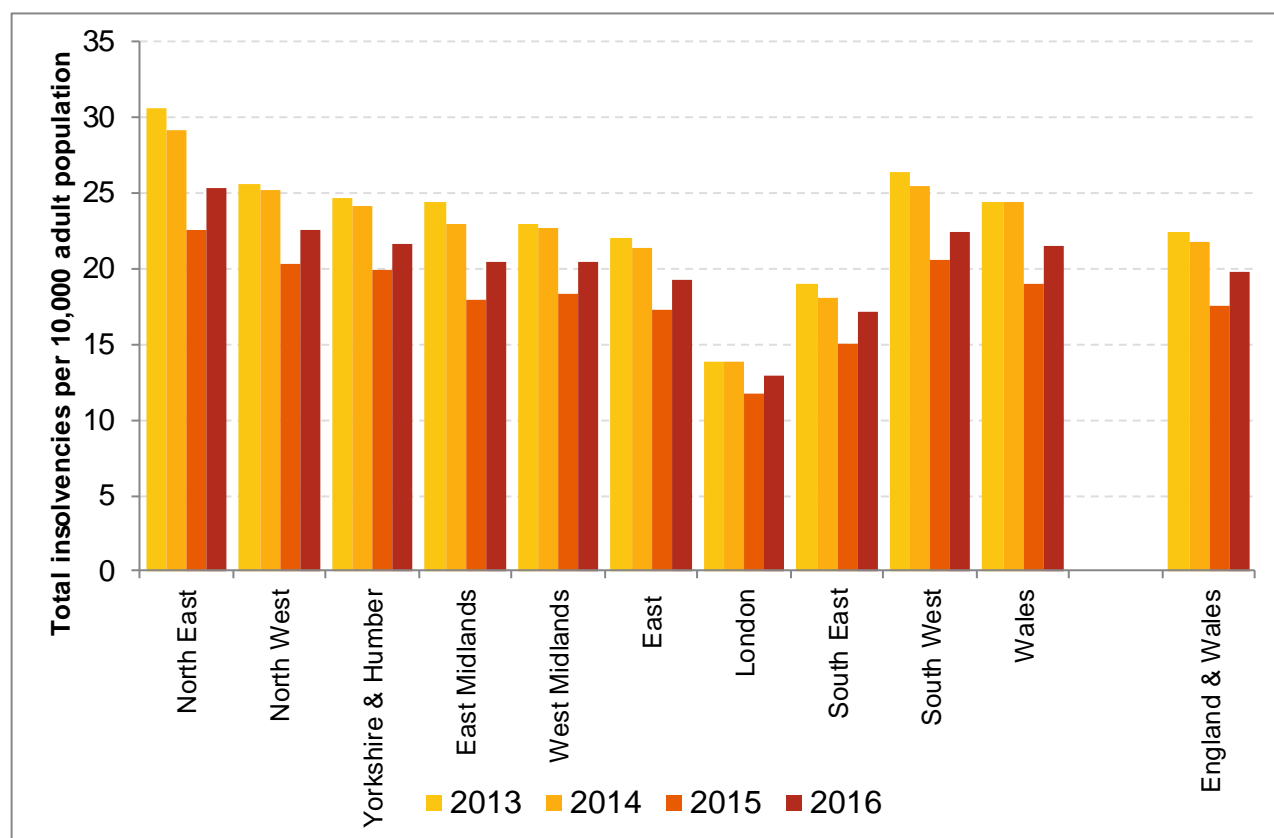


Regions

The rate for most regions has followed a similar trend to that for England and Wales as a whole: decreasing between 2010 and 2015 before an increase in 2016, as shown in Figure 2 below.

The North East had the highest total individual insolvency rate in 2016 at 25.3 per 10,000 adults (5.6 higher than England and Wales), followed by the North West at 22.6 (2.8 higher than England and Wales). London had the lowest rate in 2016 at 12.9 (6.9 lower than England and Wales). The North East has had the highest total individual insolvency rate each year since 2008, and London has had the lowest rate each year since 2006.

Figure 2: Total individual insolvencies per 10,000 adult population by region, England and Wales, 2013 to 2016



Local Authorities

The total insolvency rate was higher in 2016 than in 2015 in 281 out of 348 local authorities (81%). The largest decrease in the rate was in Richmondshire at 7.6 lower per 10,000 adults¹ followed by Dover at 4.4; the largest increase was in Corby at 11.7 higher per 10,000 adults followed by Great Yarmouth at 9.4² higher per 10,000 adults.

The local authority with the highest total individual insolvency rate in 2016 was Torbay with a rate of 43.0 per 10,000 adult population; whilst the lowest was Harrow³ at 8.3 (see Table 1 below; the distribution of local authorities by total individual insolvency rate is given in Figure 3 below). In 2016 seven out of ten areas with the highest insolvency rates were located in coastal areas; by comparison seven out of the ten areas with the lowest insolvency rates were in London.

¹ Disregarding the City of London due to low population numbers.

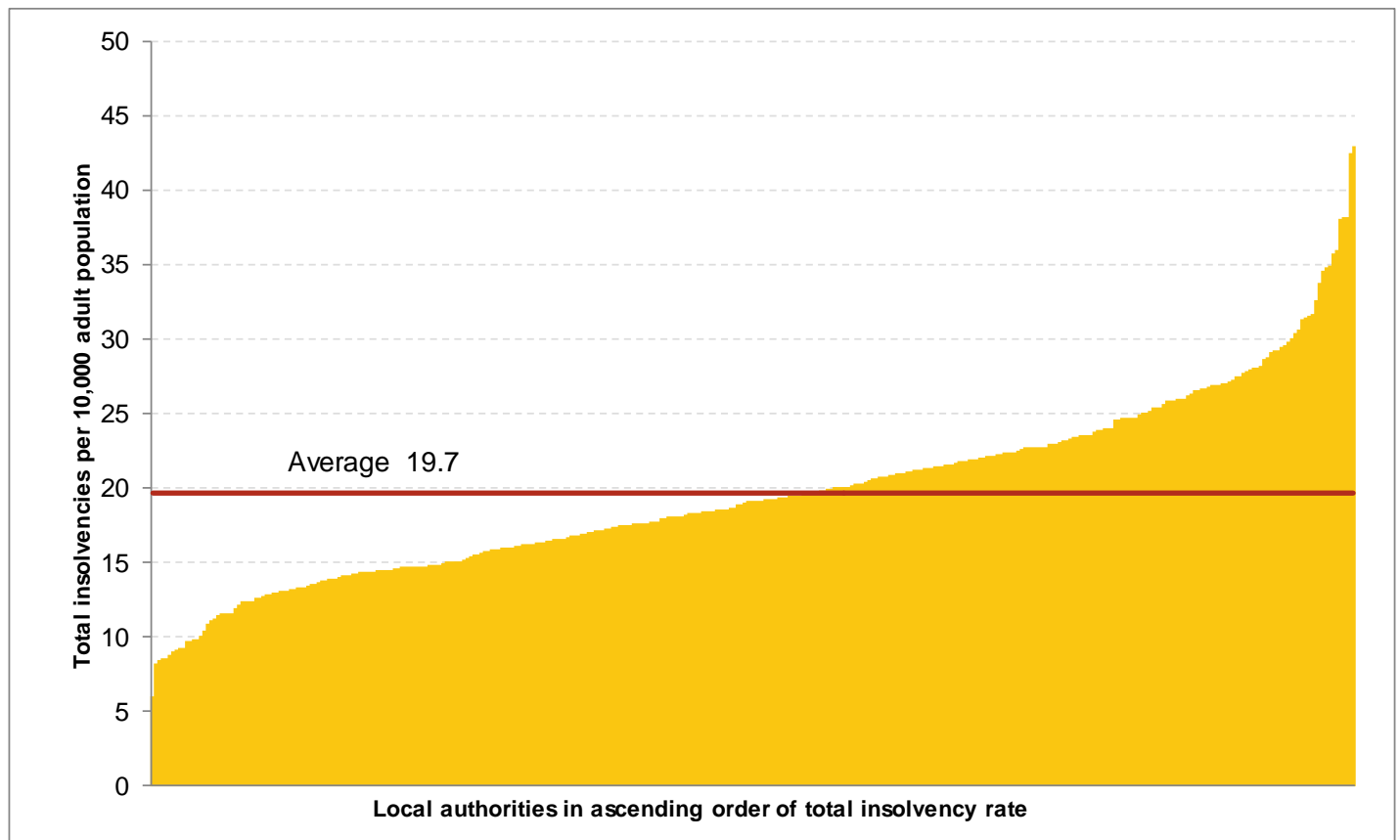
² Disregarding the Isles of Scilly due to low population numbers.

³ Disregarding City of London due to low population numbers.

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

Highest Total Insolvency rates			Lowest 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
Torbay	467	43.0	City of London	5	6.1
Stoke-on-Trent	835	42.5	Harrow	158	8.3
Scarborough	338	38.2	Wandsworth	215	8.5
Isle of Wight	438	38.2	Kingston upon Thames	118	8.6
Great Yarmouth	302	38.1	Wokingham	106	8.6
Corby	186	36.1	Westminster	179	8.8
Kingston upon Hull, City of	730	35.8	Camden	179	9.0
Plymouth	742	35.0	Kensington and Chelsea	118	9.2
Ipswich	367	34.8	St Albans	102	9.3
Blackpool	383	34.6	Epsom and Ewell	57	9.3

Figure 3: Distribution of total individual insolvency rate by local authority, England and Wales, 2016

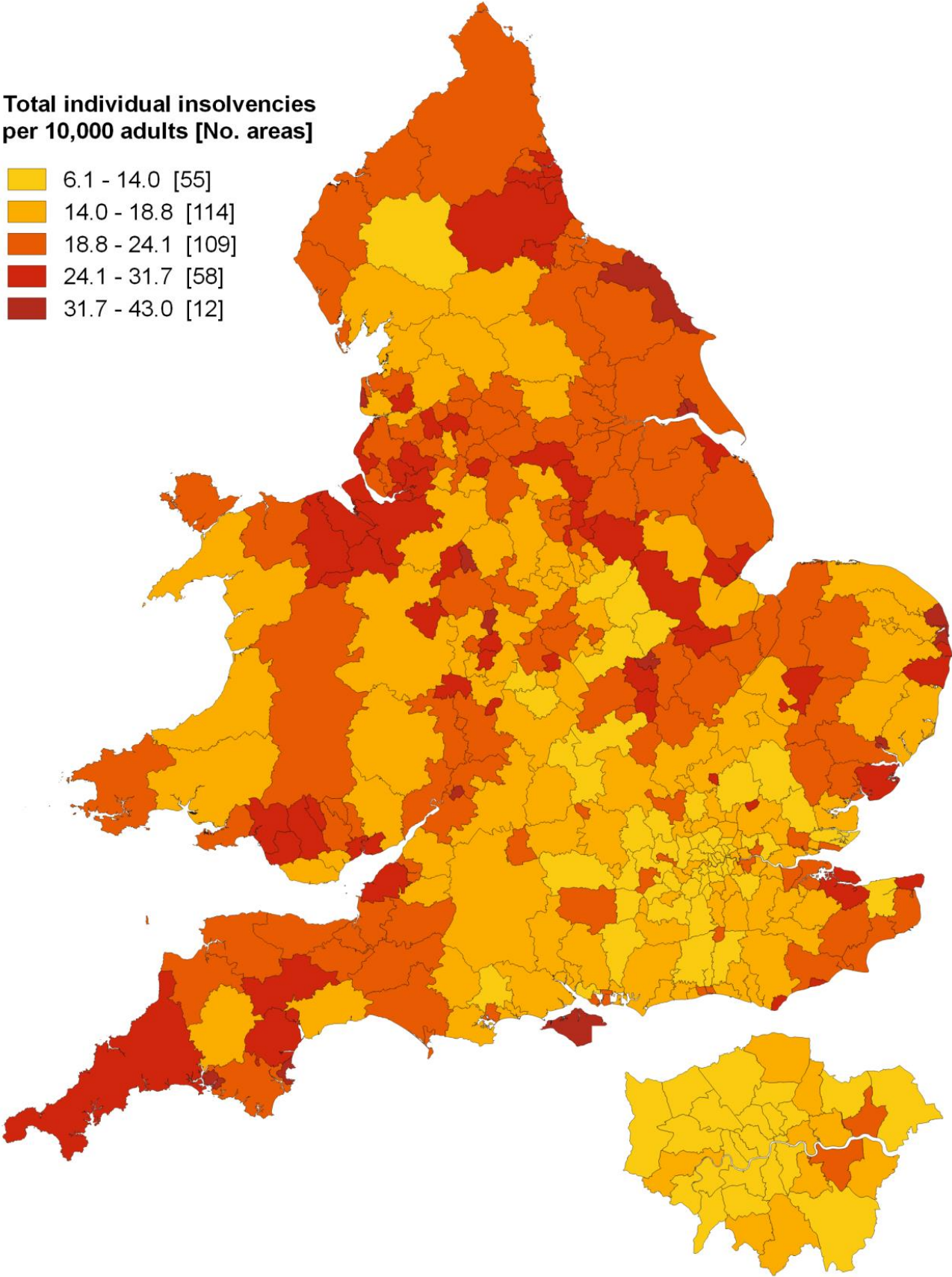


Local authorities with lower total individual insolvency rates (represented by lighter shades in Map 1) below) tended to be concentrated around London, East Midlands and the Home Counties, while many of those local authorities with higher individual insolvency rates (represented by darker shades in Map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

Map 1: Total individual insolvencies per 10,000 adult population by local authority, England and Wales, 2016

Total individual insolvencies per 10,000 adults [No. areas]

- 6.1 - 14.0 [55]
- 14.0 - 18.8 [114]
- 18.8 - 24.1 [109]
- 24.1 - 31.7 [58]
- 31.7 - 43.0 [12]



Age and Gender Analysis

Historically, males consistently had a higher rate of total insolvencies per 10,000 adults than females, but the gap narrowed from 2009 onwards (Figure 4). In 2014 females had a slightly higher total insolvency rate than males for the first time since comparable records began. This gap has widened since 2014 growing from 1.0 more female per 10,000 adults to 1.8 in 2016.

In each year since 2007, the highest rate of insolvencies per 10,000 adults has been in the 35-44 age group, in 2016 the rate of insolvencies in this group was 32.2. This was closely followed by the 25-34 age group, which had the largest increase in the rate between 2015 and 2016. The 65+ age group has had the lowest insolvency rate in each year since 2006, and in 2016 the rate of insolvencies for this group fell to 4.8 from 5.0 in 2015 (Figure 5).

In 2016, the insolvency rate was higher among females than males in for age groups: 18-24, 25-34, 35-44 and 45-54, while males had higher insolvency rates for 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 (33.9 for females, 30.3 for males, and 32.2 in total).

Figure 4: Rate of total insolvencies by gender, 2000 to 2016, England and Wales

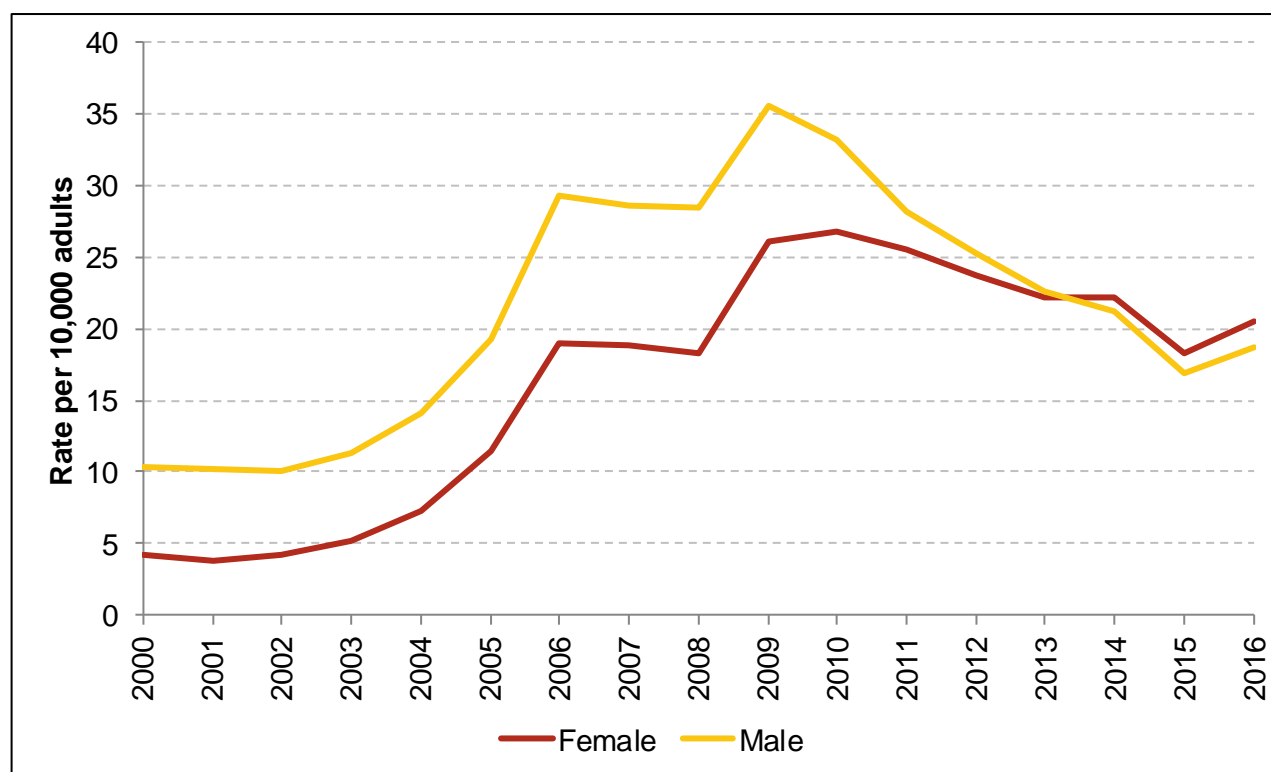


Figure 5: Rate of total insolvencies by age, 2006 to 2016, England and Wales

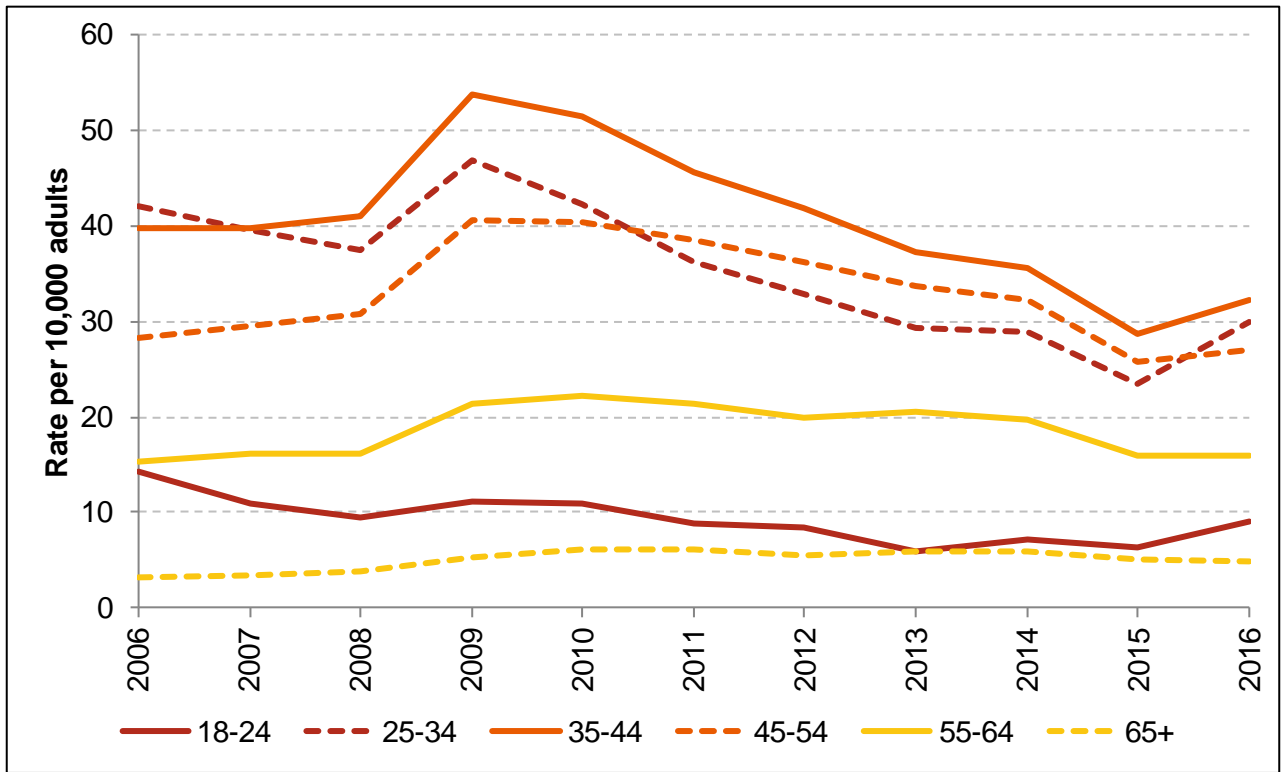
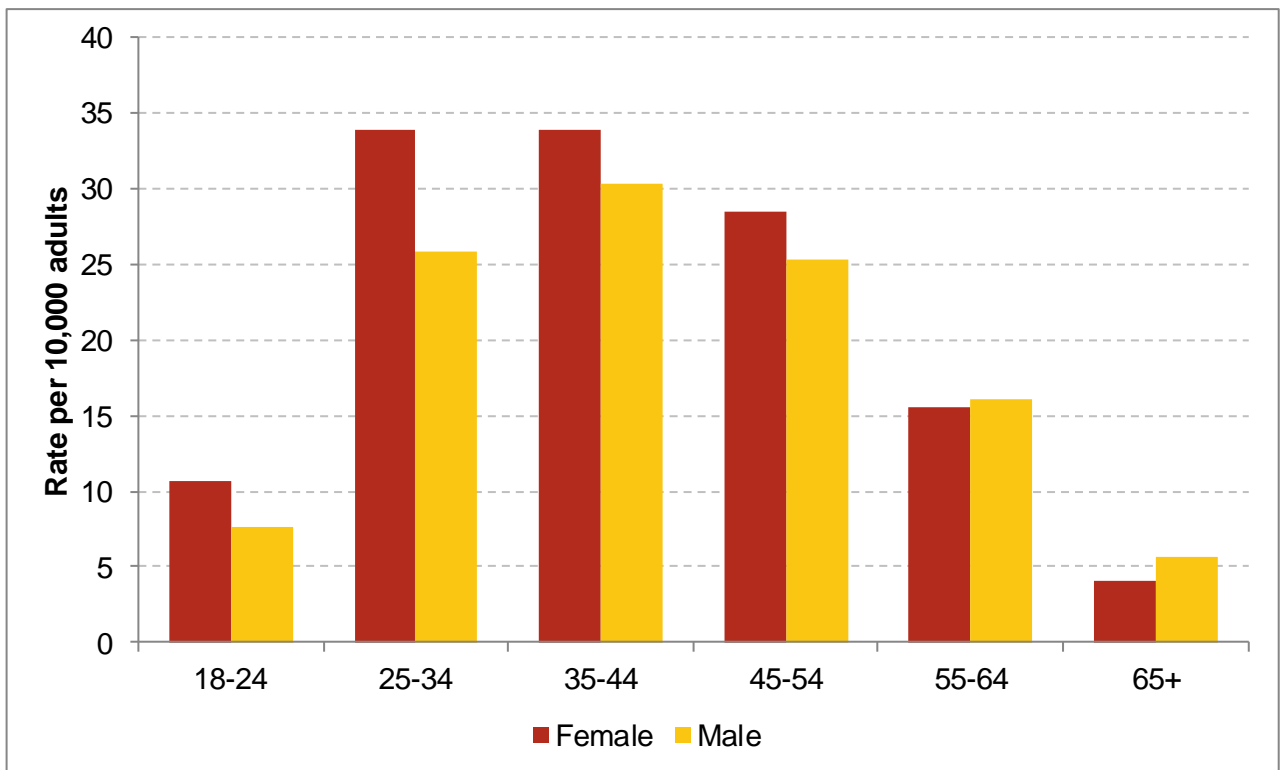
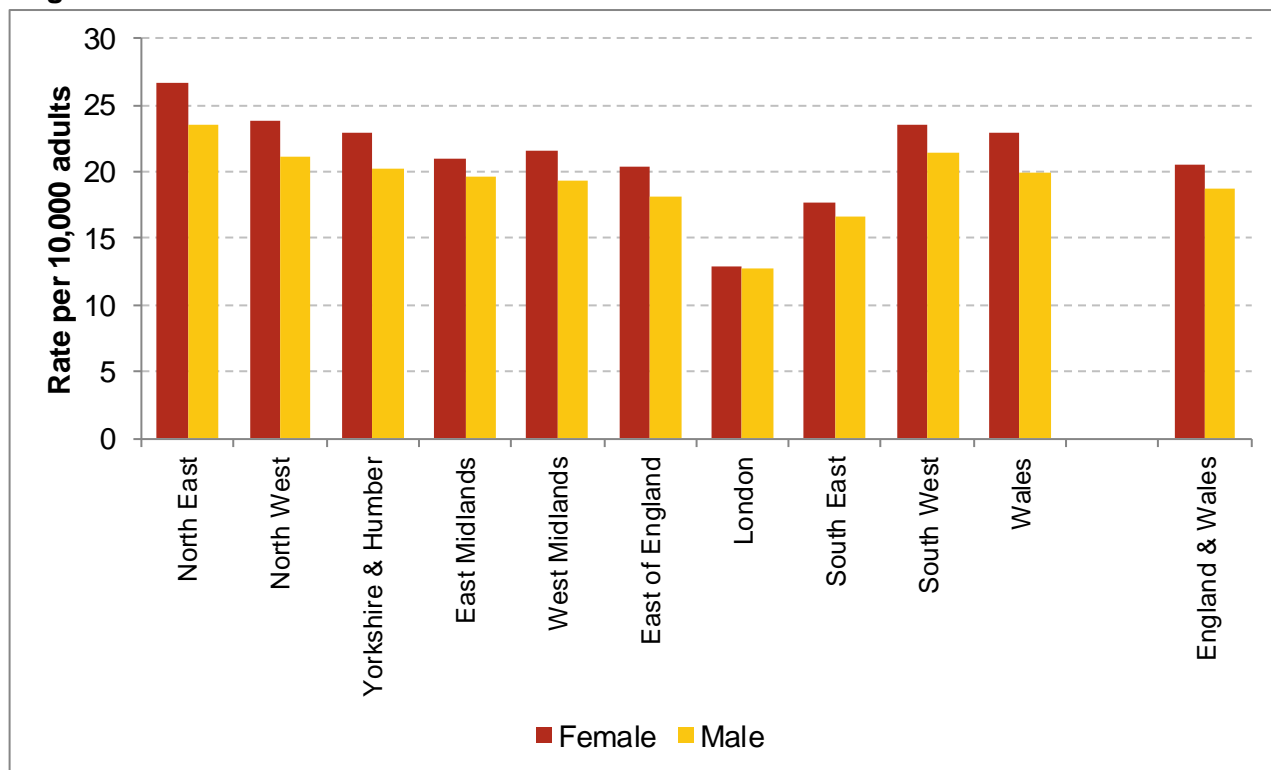


Figure 6: Total Insolvency rate per 10,000 adult population by age and gender in 2016, England and Wales



Insolvency rates were highest for both males and females in the North East region whilst the lowest rates were seen in London. Females had higher insolvency rates in every region of England and Wales.

Figure 7: Total Insolvency rate per 10,000 adult population by region and gender in 2016, England and Wales



The local authority with the highest rate of male total insolvency was Torbay at 38.1 insolvencies per 10,000 adult males; whilst the lowest was seen in Harrow at 7.7⁴. The highest female rate was seen in Stoke-on-Trent, where the rate per 10,000 female adults was 47.5; whilst the lowest was seen in Epsom and Ewell at 7.2⁵.

Females had a higher total insolvency rate than males in 231 local authorities, whilst males had a higher rate in 104 areas and 13 had the same rate for insolvencies.

Individual voluntary arrangements accounted for the highest proportion of male and female insolvencies (56% for males, 53% for females). The remaining 44% of male insolvencies were spread evenly across bankruptcies and DROs (both 22%); whilst for females, 35% obtained DROs and 12% bankruptcies.

Bankruptcies were the least common insolvency type across all age groups whilst IVAs were the most common type in all age groups.

⁴ Disregarding City of London due to low population numbers.

⁵ Disregarding City of London due to low population numbers.

Figure 8: Composition of total insolvencies for males and females in 2016, England and Wales

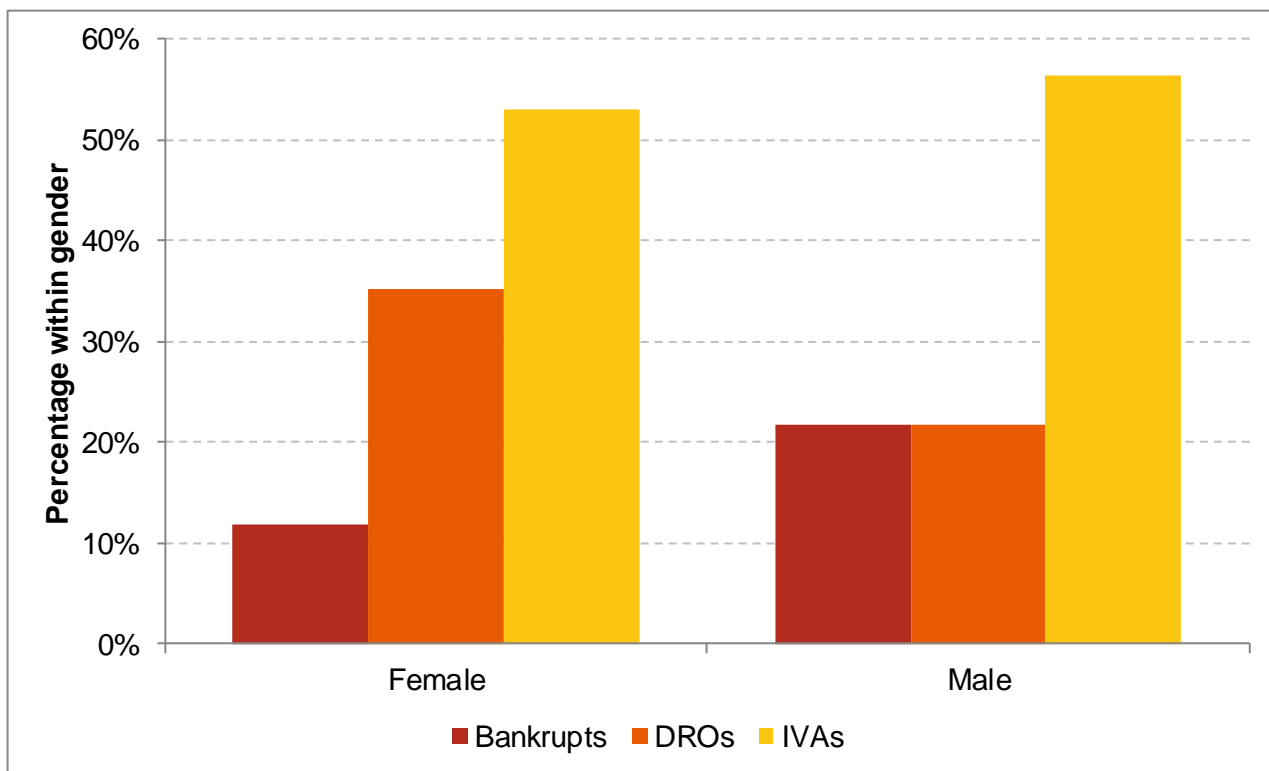
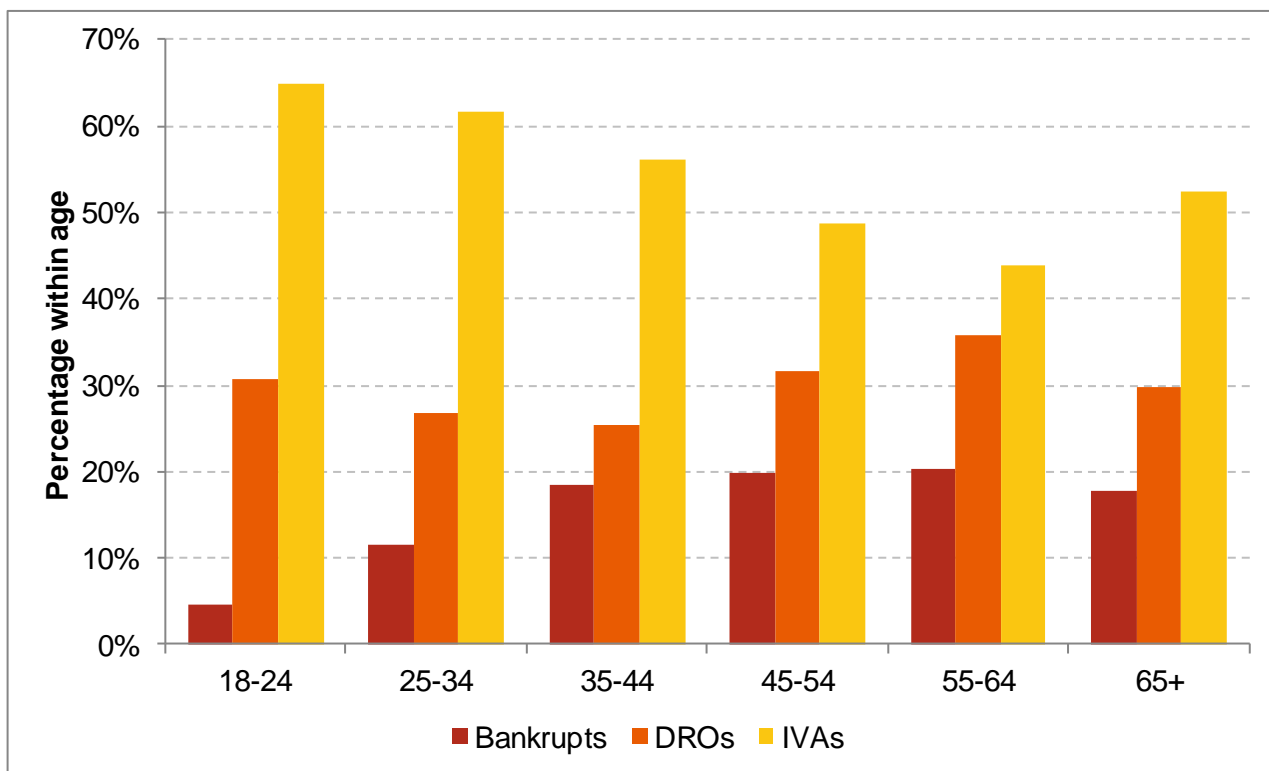


Figure 9: Composition of insolvencies by age group in 2016, England and Wales



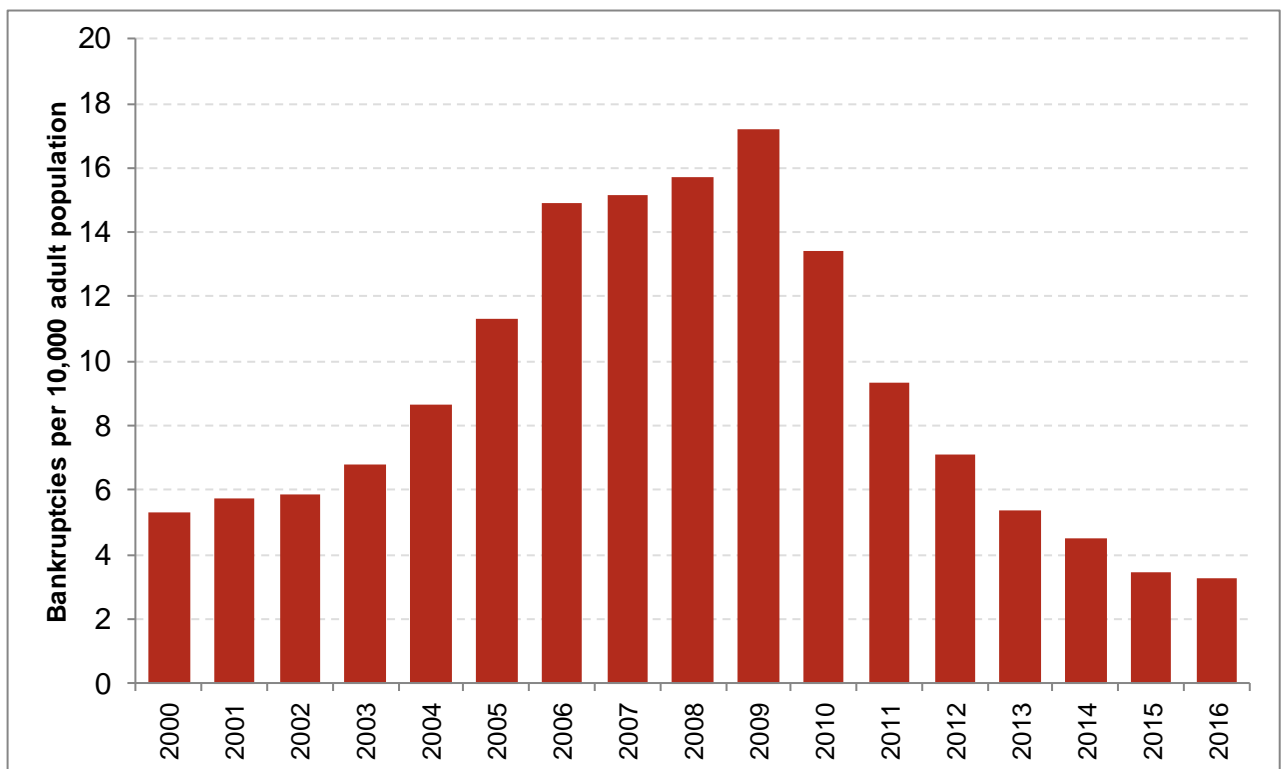
4. Bankruptcies

Recent legislative changes may have affected these statistics:

- There has been [a change to the process for people making themselves bankrupt](#), which has removed the courts from the process. Since 6 April 2016, applications must be submitted online via the central UK Government website, <https://www.gov.uk/>, to the adjudicator within the Insolvency Service. The process also allows the costs of the application to be made by instalments.
- There has been [a change in the minimum debt a creditor must be owed to make someone bankrupt](#), which increased from £750 to £5,000 for petitions presented from 1 October 2015.

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 decreasing trend since the peak of 17.2 in 2009, as seen below in Figure 10.

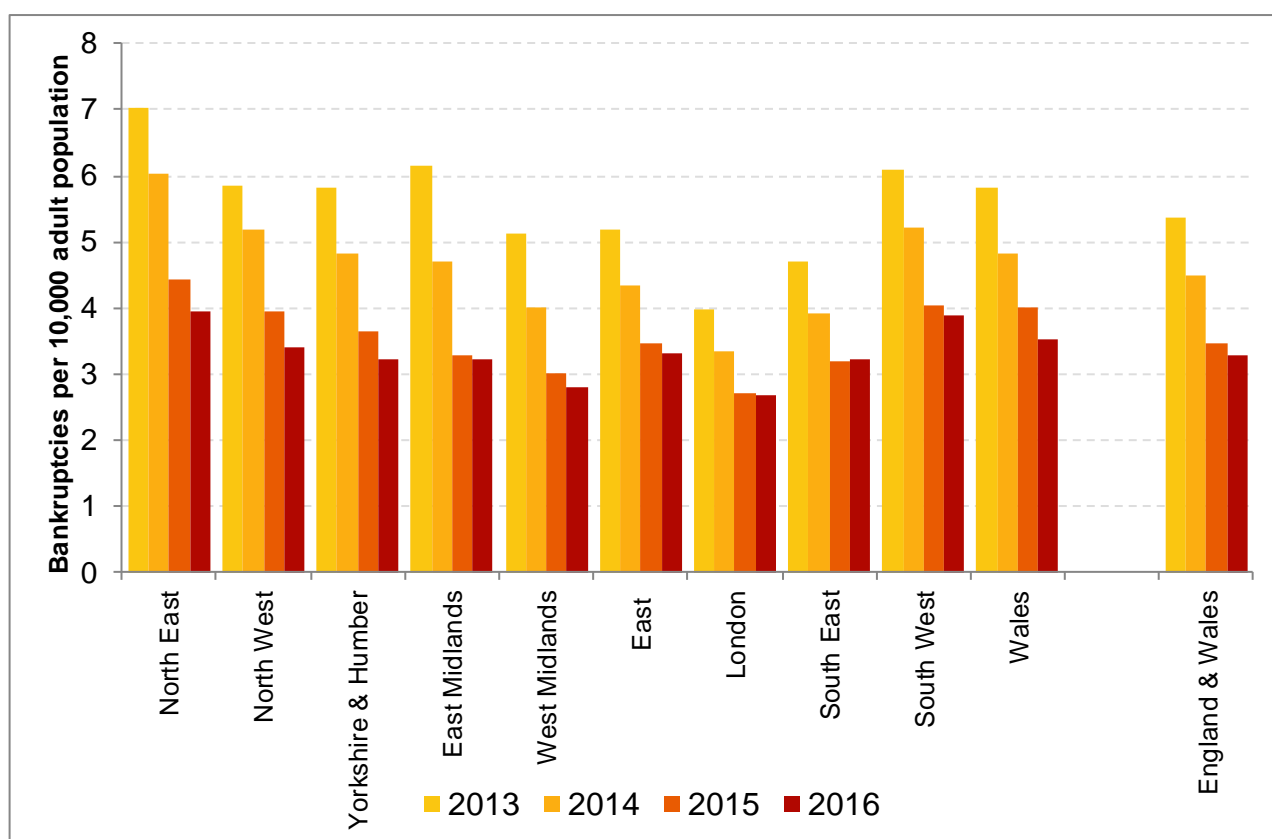
Figure 10: Bankruptcies per 10,000 adult population, England and Wales, 2000 to 2016



Regions

All regions have followed a similar pattern to the national trend of a decreasing rate of bankruptcies in recent years, with the exception of London and the South East where the bankruptcy rate was unchanged between 2015 and 2016. The North East had the highest bankruptcy rate in 2016 at 4.0 per 10,000 adults (0.7 higher than England and Wales), followed by the South West at 3.9 (0.6 higher than England and Wales). London had the lowest rate in 2016 at 2.7 (0.6 lower than England and Wales), followed by the West Midlands at 2.8 (0.5 lower than England and Wales). The North East has the highest rate of bankruptcies each year since 2011, and London has had the lowest rate each year since 2006.

Figure 11: Bankruptcies per 10,000 adult population by region, England and Wales, 2013 to 2016



Local Authorities

The bankruptcy rate was lower in 2016 than in 2015 in 203 out of 348 local authorities (58%). The largest decrease in the rate was in Burnley⁶ at 3.1 lower per 10,000 adults followed by Rossendale at 3.0 lower per 10,000 adults; the largest increase was in West Somerset at 3.1 higher per 10,000 adults followed by Sedgemoor with 2.4 higher per 10,000 adults.

The local authority with the highest bankruptcy rate in 2016 was Torbay at 8.0, followed by Weymouth and Portland at 5.8; the lowest was Warwick⁷ at 1.2 followed by Blaenau Gwent (see Table 2 below; the distribution of local authorities by bankruptcy rate is given in Figure 12 below).

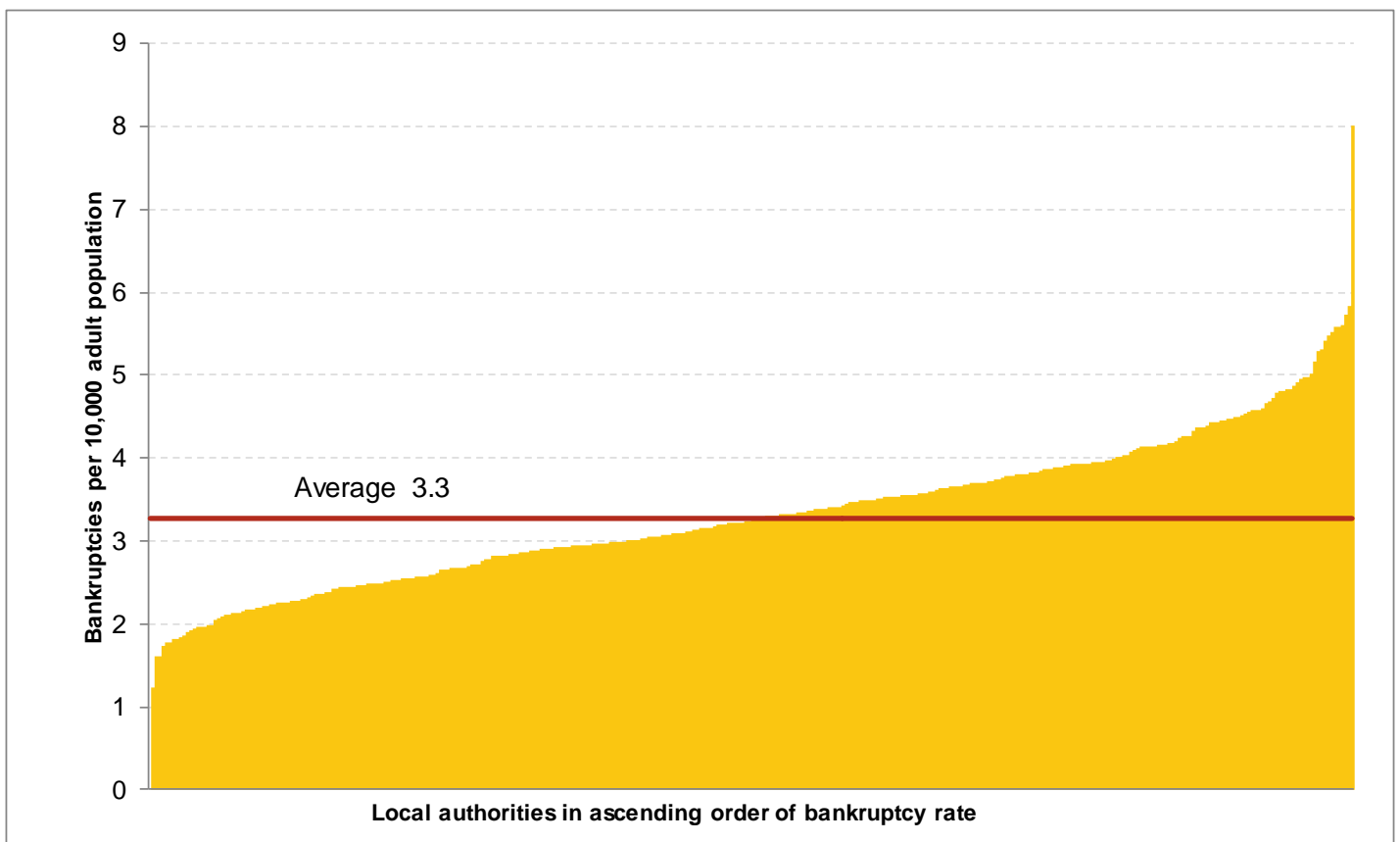
⁶ Disregarding the Isles of Scilly and the City of London because of low population numbers.

⁷ Disregarding the Isles of Scilly because of low population numbers.

Table 2: Local authorities with the ten highest and lowest bankruptcy rates, England and Wales, 2016

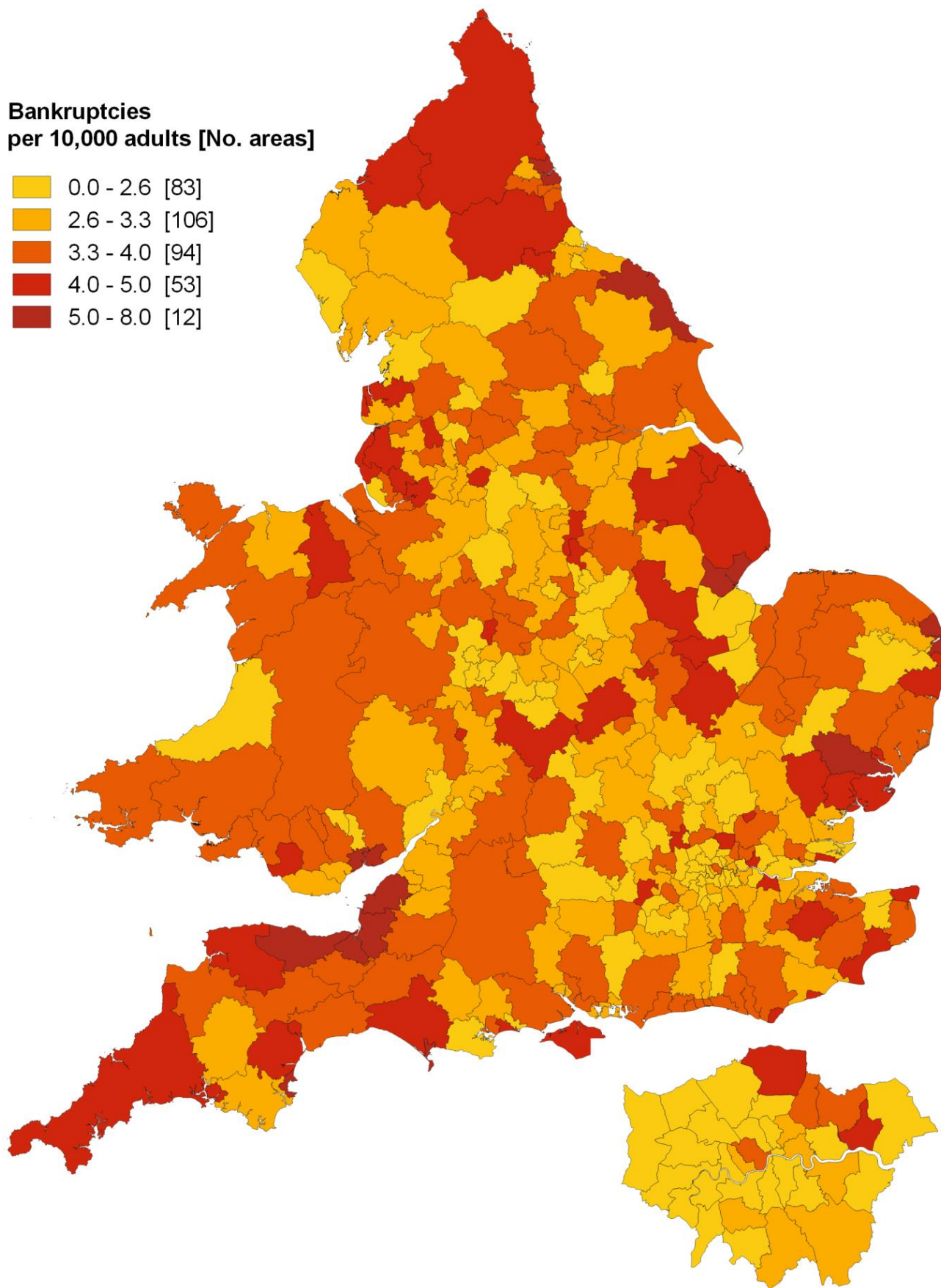
Highest bankruptcy rates			Lowest bankruptcy rates		
Local authority	Number of new cases	Rate per 10,000 adult population	Local authority	Number of new cases	Rate per 10,000 adult population
Torbay	87	8.0	Isles of Scilly	0	0.0
Weymouth and Portland	31	5.8	Warwick	14	1.2
Newport	66	5.7	Blaenau Gwent	9	1.6
Boston	30	5.6	Richmondshire	7	1.6
North Tyneside	91	5.6	North Hertfordshire	18	1.7
North Somerset	94	5.6	St Edmundsbury	16	1.8
West Somerset	16	5.5	Sheffield	82	1.8
Sedgemoor	53	5.5	Solihull	30	1.8
Great Yarmouth	43	5.4	Harrow	35	1.8
Scarborough	47	5.3	Cambridge	20	1.8

Figure 12: Distribution of bankruptcy rates by local authority, England and Wales, 2016



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, 2016



Age and Gender Analysis

For both males and females, the bankruptcy rate has declined each year since 2009 to a rate of 4.1 for males and 2.4 for females in 2016 – 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.

The rate of bankruptcies has been highest for the 35-44 age group in all years since 2005, in 2016 the rate of bankruptcies per 10,000 adult population in this group was 6.0. The gap between the 35-44 group and the 45-54 group has narrowed since 2009; in 2016 the rate of bankruptcies for 45-54 age group was 5.3. Since 2011 the 18-24 age group has had the lowest rate of bankruptcies, and in 2016 this was 0.4 per 10,000 adult population.

Rates of bankruptcy per 10,000 adults were higher for males than for females in all age groups, and in all regions. For both males and females, the bankruptcy rate was highest in the 35-44 age group (7.0 for males, 4.8 females and 6.0 overall).

Figure 13: Rate of Bankruptcies by gender, 2000 to 2016, England and Wales

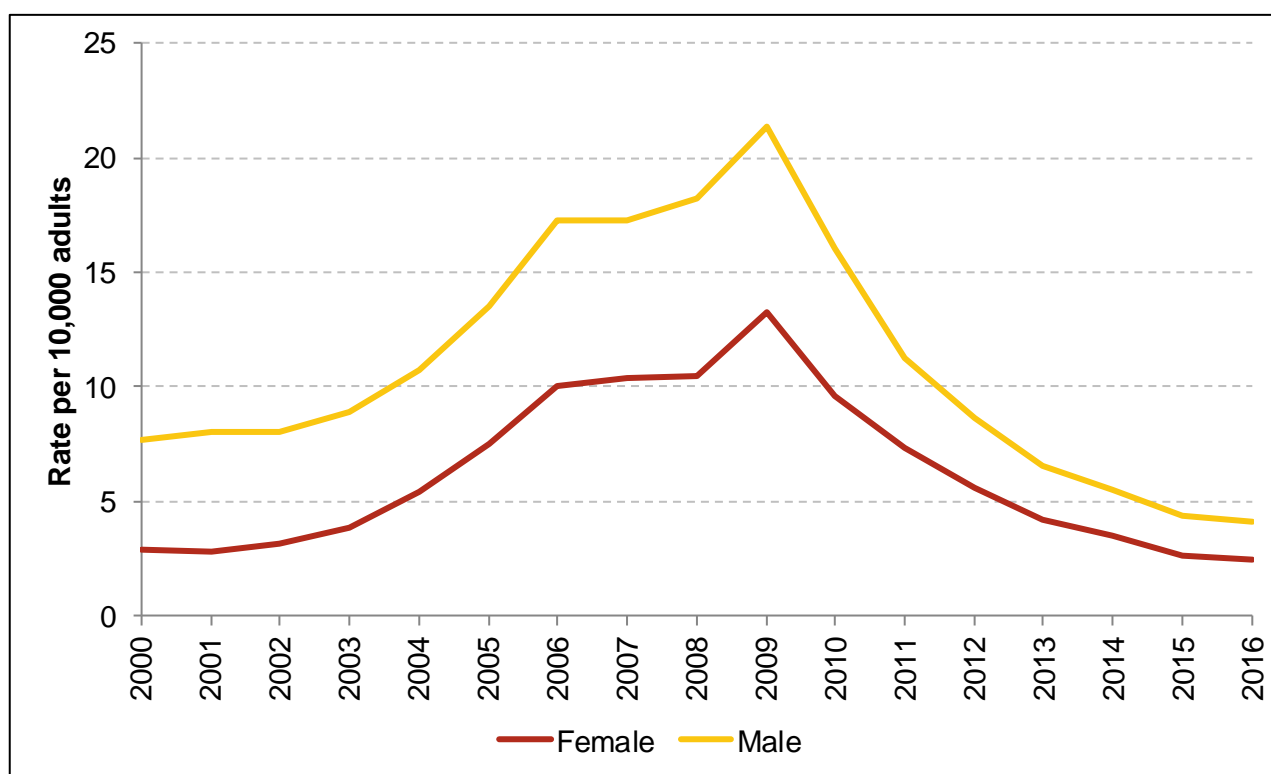


Figure 14: Rate of bankruptcies by age, 2000 to 2016, England and Wales

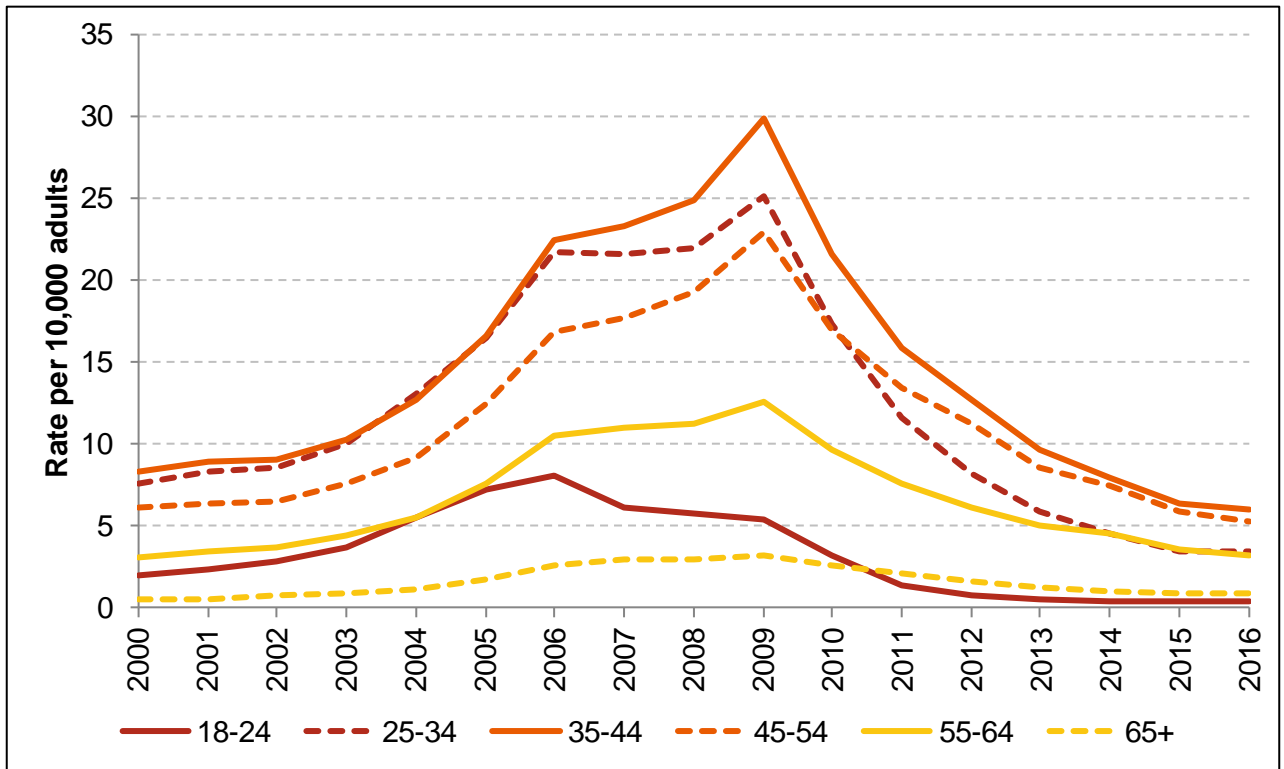
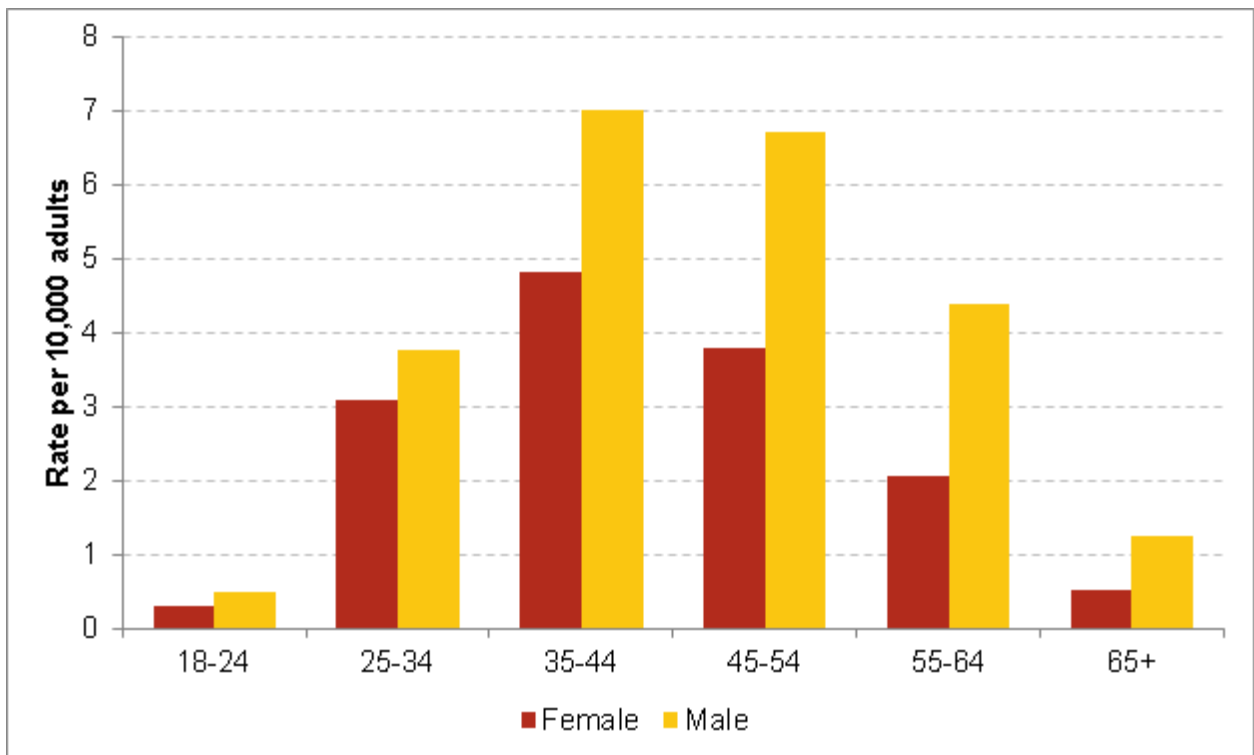
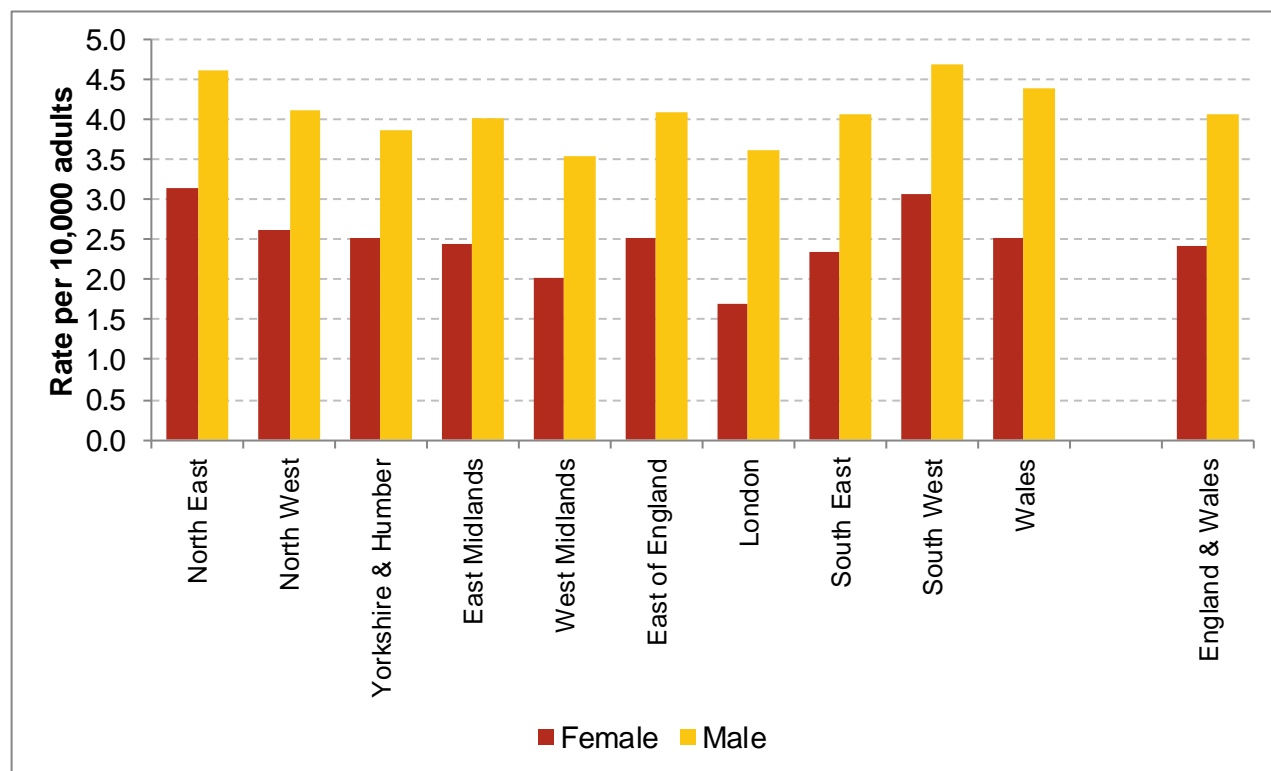


Figure 15: Bankruptcy rate per 10,000 adults by age group and gender in 2016, England and Wales



The bankruptcy rate was highest for males in the South West at 4.7 per 10,000 adults closely followed by the North East at 4.6; and for females the rate was highest in the South West and North East (both 3.1). London had the lowest rate of bankruptcies for females at 1.7, while West Midlands and London both had the lowest bankruptcy rates of 3.6 for males.

Figure 16: Bankruptcy rate per 10,000 adults by Region and gender in 2016, England and Wales



The local authority with the highest rate of males becoming bankrupt was Torbay at 10.0 male bankruptcies per 10,000 adults; whilst the lowest was seen in Redditch at 0.9⁸. The highest female rate was also seen in Torbay, where the rate per 10,000 female adults was 6.0; whilst the lowest was seen in Warwick at 0.5⁹.

Males had a higher bankruptcy rate than females in 321 local authorities, whilst females had a higher rate in 18 areas and 9 local authorities recorded the same rate of bankruptcies for males and females.

⁸ Disregarding Isles of Scilly due to low population numbers.

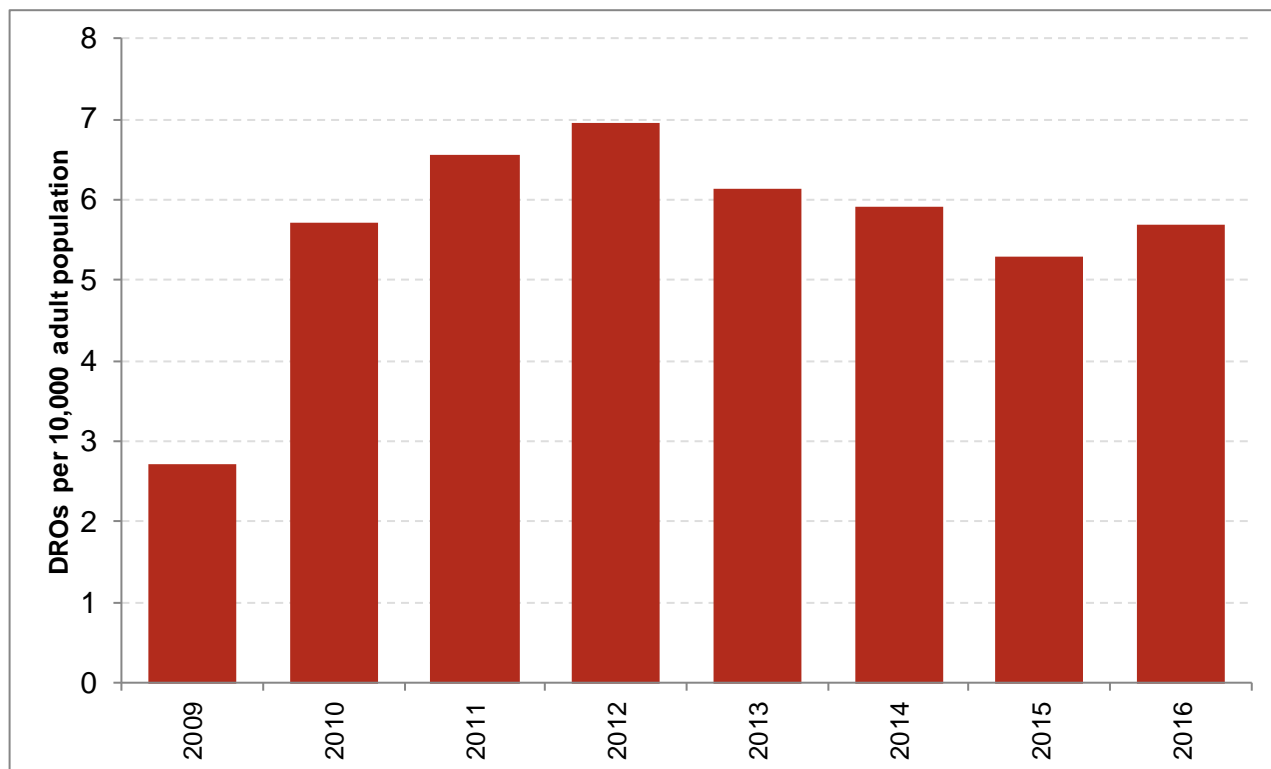
⁹ Disregarding Isles of Scilly and City of London due to low population numbers.

5. Debt Relief Orders (DROs)

Debt relief orders (DROs) provide debt relief and are available to those who have a low income, low assets and up to £20,000 of debt. In October 2015, the upper limit for qualifying debt was raised from £15,000, and the asset limit was raised from £300 to £1,000. Since that time, about a quarter of DROs have been for amounts between £15,000 and £20,000.

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 the increase in the eligibility criteria. This increase reversed the recent trend of decreases since 2012, as seen below in Figure 17.

Figure 17: DROs per 10,000 adult population, England and Wales, 2009 to 2016

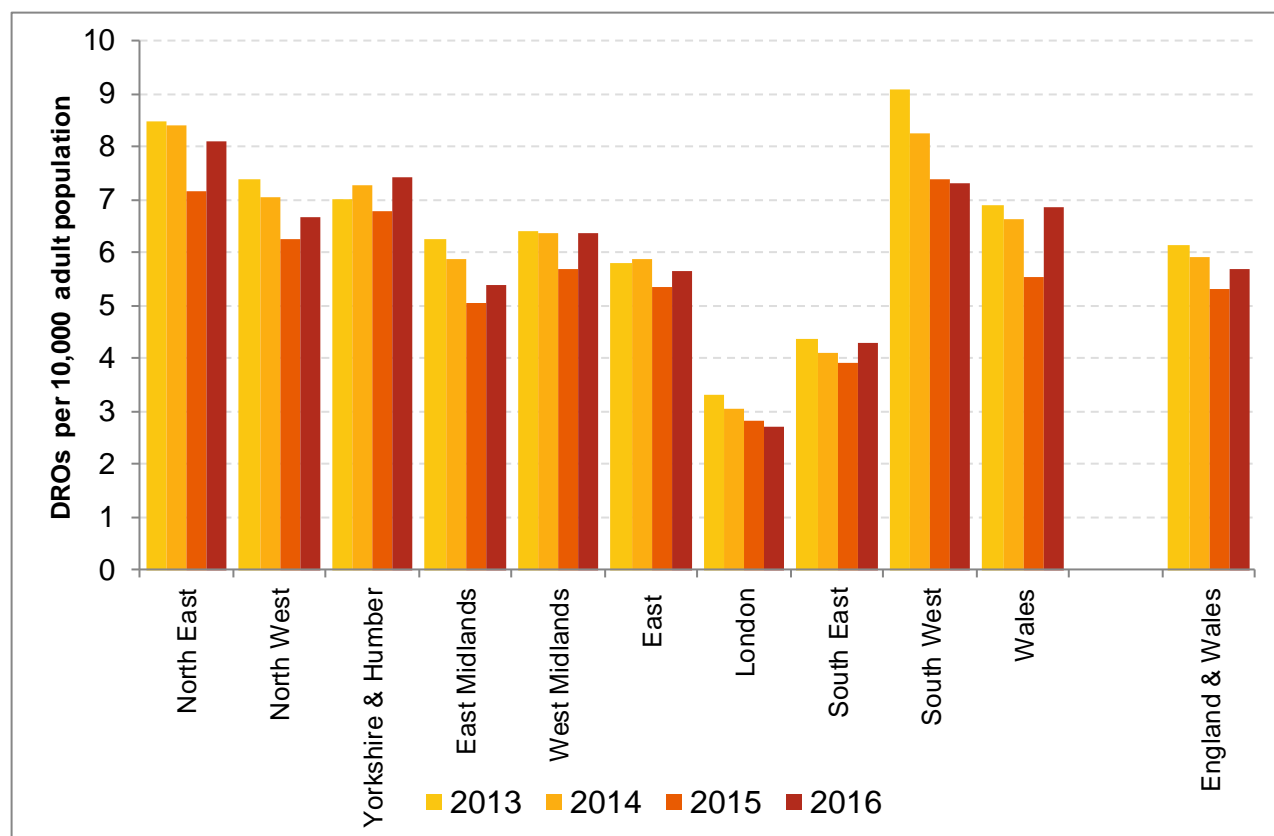


Regions

The DRO rate increased in eight out of ten regions between 2015 and 2016. London and the South West showed the largest decrease at 0.1 per 10,000 adults whilst Wales showed the largest increase at 1.3.

The North East had the highest DRO rate in 2016 at 8.1 per 10,000 adults (2.4 higher than England and Wales), followed by Yorkshire and Humber at 7.4 per 10,000 adults (1.7 higher than England and Wales). London had the lowest rate in 2016 at 2.7 (3.0 lower than England and Wales) followed by the South East at 4.3 (1.4 lower than England and Wales). London has had the lowest DRO rate each year since DROs were introduced in 2009, while the North East has had either the highest or second-highest rate each year over the same period.

Figure 18: DROs per 10,000 adult population by region, England and Wales, 2013 to 2016



Local Authorities

The DRO rate was higher in 2016 than in 2015 in 203 out of 348 local authorities (58%). The largest decrease in the rate was in South Kesteven at 4.0 lower per 10,000 adults; the largest increase was in Great Yarmouth¹⁰ at 6.6 higher per 10,000 adults.

The local authority with the highest DRO rate in 2016 was Scarborough at 22.5 (in both 2015 and 2014 the highest DRO rate was also in Scarborough at 19.4 and 23.1 respectively); the lowest was Mole Valley and Harrow both at 0.9¹¹ (see Table 4 below; the distribution of local authorities by DRO rate is given in Figure 19 below).

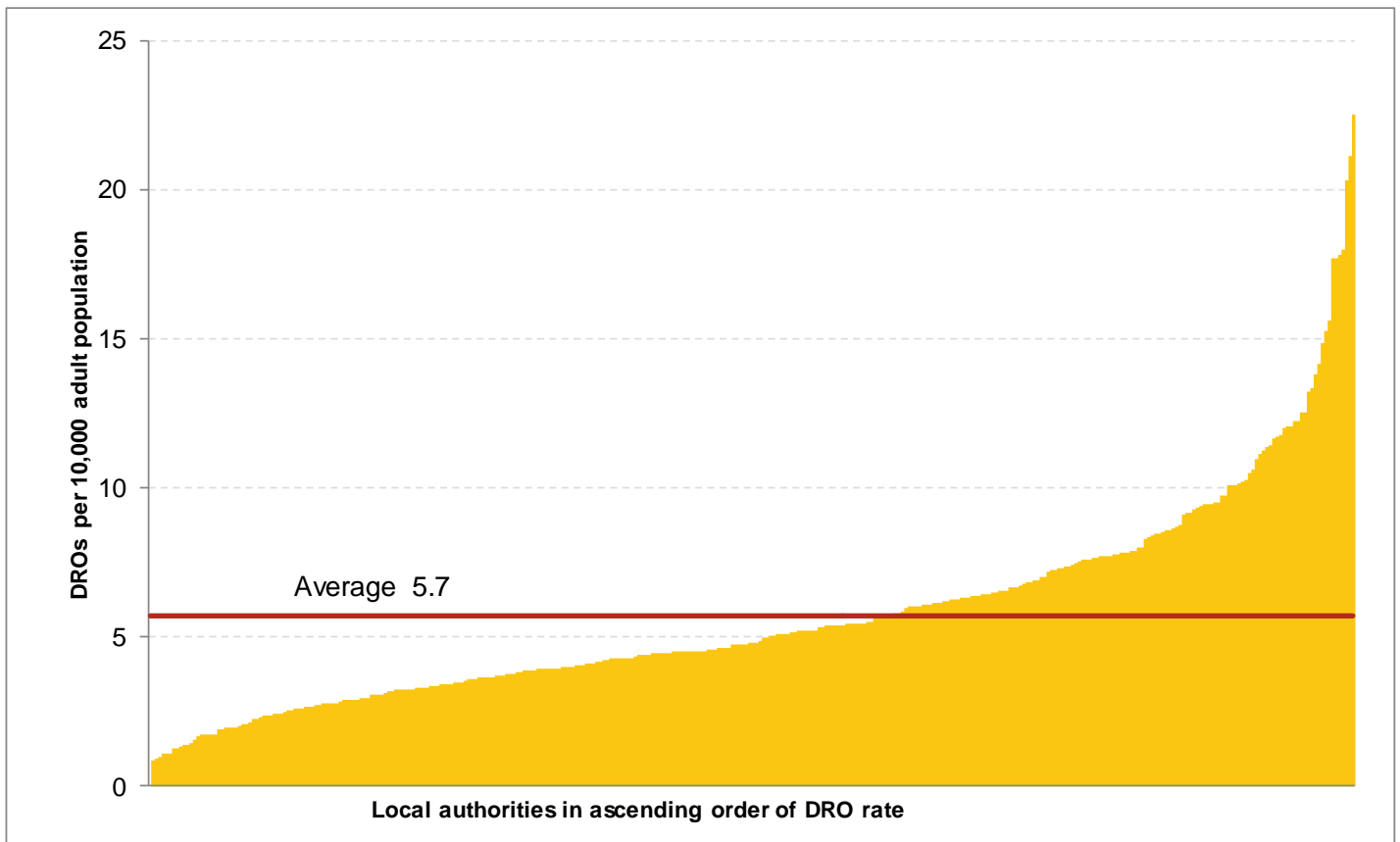
¹⁰ Disregarding the Isles of Scilly due to low population numbers.

¹¹ Disregarding the City of London due to small population numbers.

Table 3: Local authorities with the ten highest and lowest DRO rates, England and Wales, 2016

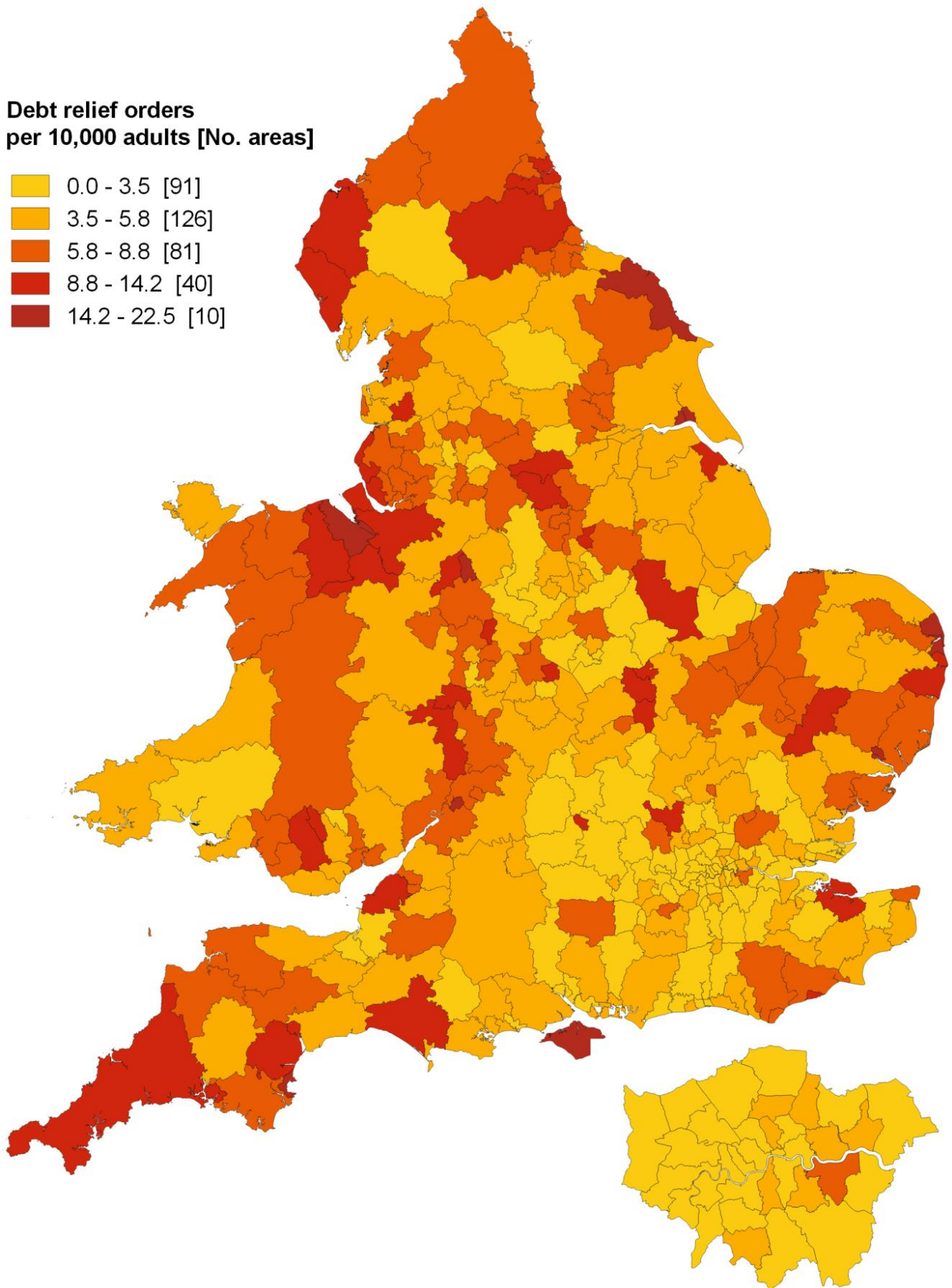
Highest DRO rates			Lowest DRO rates		
Local authority	Number of new cases	Rate per 10,000 adult population	Local authority	Number of new cases	Rate per 10,000 adult population
Scarborough	199	22.5	City of London	0	0.0
Stoke-on-Trent	416	21.2	Mole Valley	6	0.9
Isle of Wight	233	20.3	Harrow	18	0.9
Gloucester	179	18.0	Horsham	11	1.0
Kingston upon Hull, City of	364	17.8	Wandsworth	28	1.1
Flintshire	217	17.7	Wokingham	14	1.1
Torbay	192	17.7	Westminster	23	1.1
Isles of Scilly	3	15.6	Brent	32	1.3
Great Yarmouth	121	15.3	Redbridge	29	1.3
Ipswich	157	14.9	Oadby and Wigston	6	1.3

Figure 19: Distribution of DRO rates by local authority, England and Wales, 2016



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, North Wales, East of England and pockets in the West Midlands.

Map 3: DROs per 10,000 adult population by local authority, England and Wales, 2016



Age and Gender Analysis

Since DROs were introduced 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). The rates for both genders then declined each year to 2015 but have seen an increase in 2016 to 7.2 for females and 4.1 for males.

Between 2015 and 2016, the DRO rate increased for all age groups except 18-24 and 65+. From the introduction of DROs in 2009 until 2014 the age group with the highest rates of DROs per 10,000 adults was the 25-34 age group. In 2015 they were surpassed by the 45-54 age group which remained the age group with the highest DRO rate in 2016 (8.5). In all years the age group 65+ has recorded the lowest rate of DROs, and in 2016 this was 1.4.

Females had a higher rate for DROs in all categories of ages, except 65+ where the rate was 1.4 for both. For both males and females, the rate of DROs was highest in the 45-54 age group at 5.9 and 11.1 per 10,000 adults respectively (see Figure 22).

Figure 20: DRO rate per 10,000 adults by gender, 2009 to 2016, England and Wales.

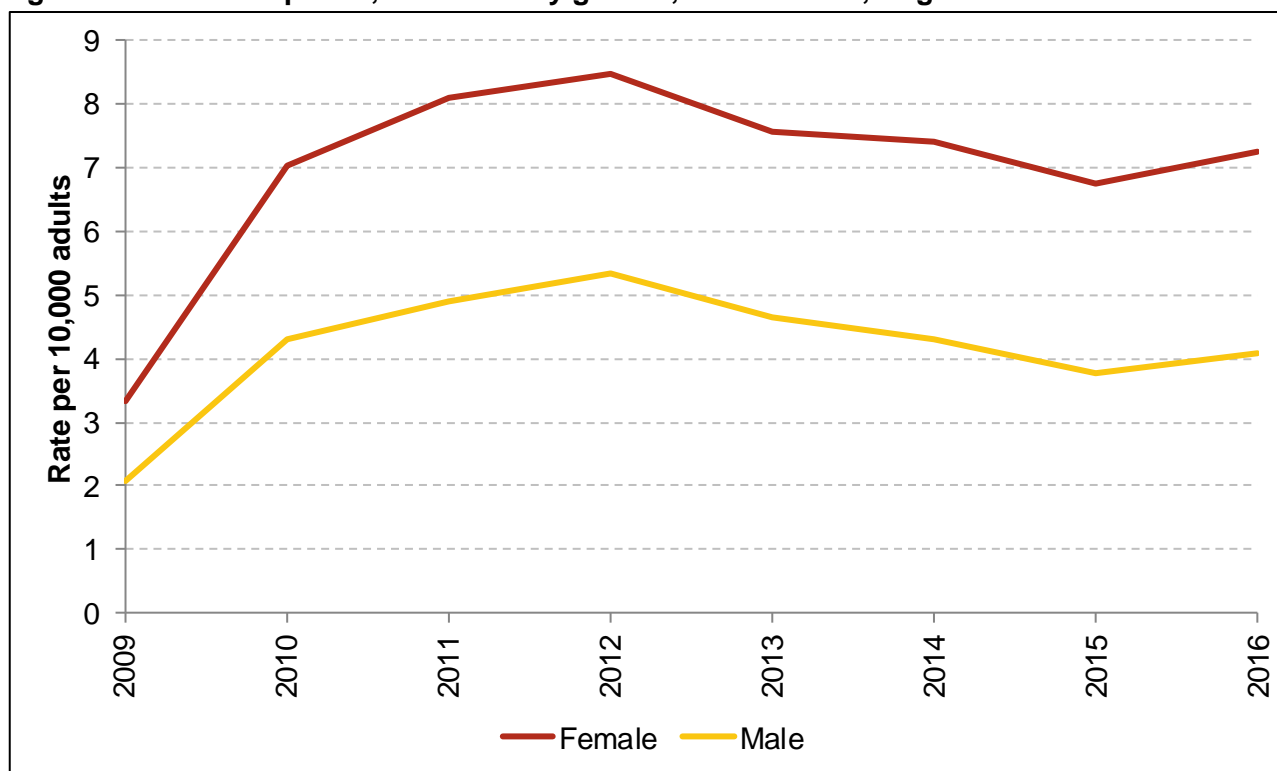


Figure 21: DRO rate per 10,000 adults by age group, 2009 to 2016, England and Wales.

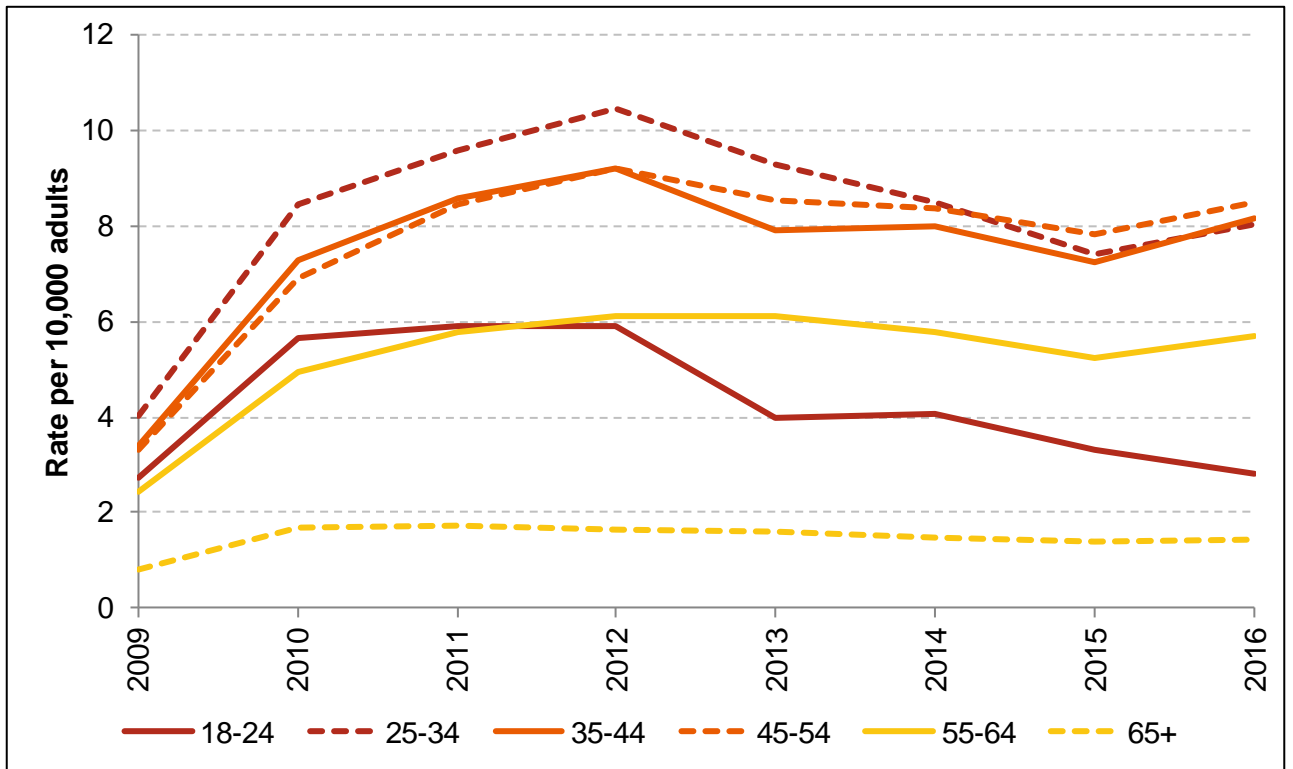
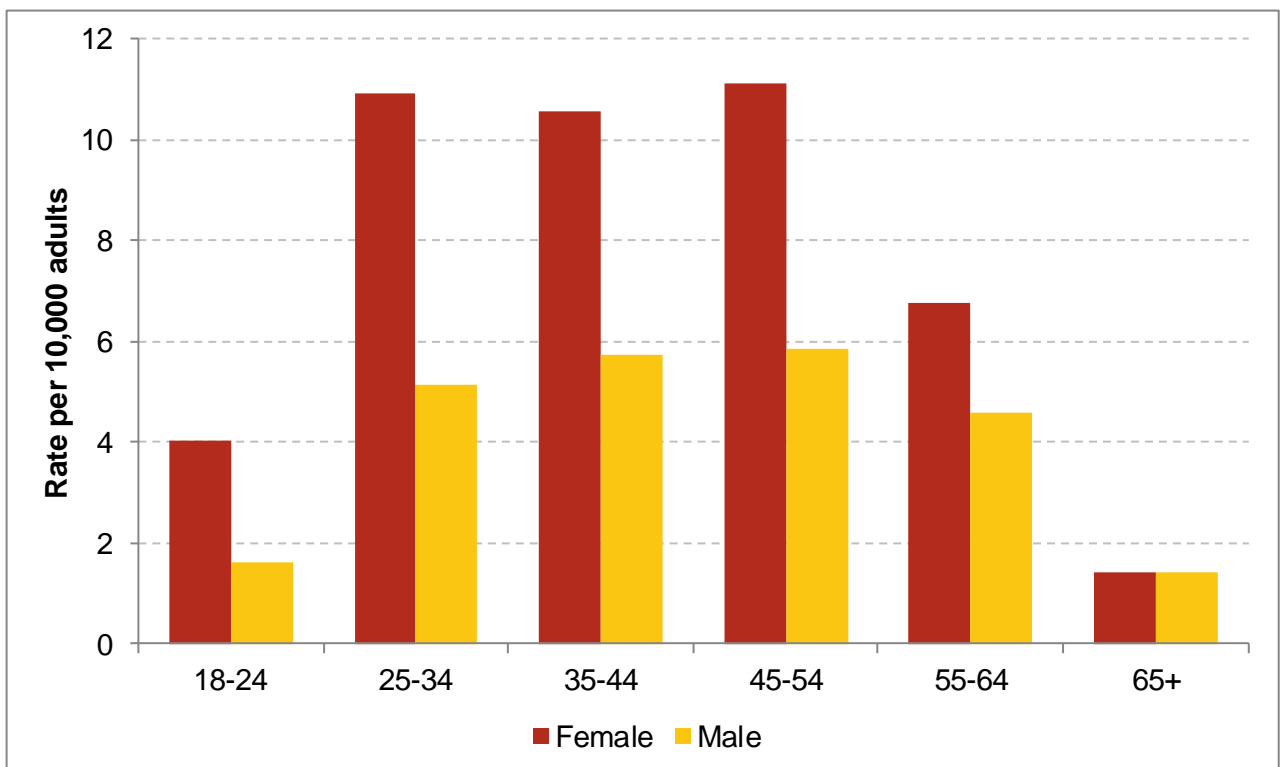
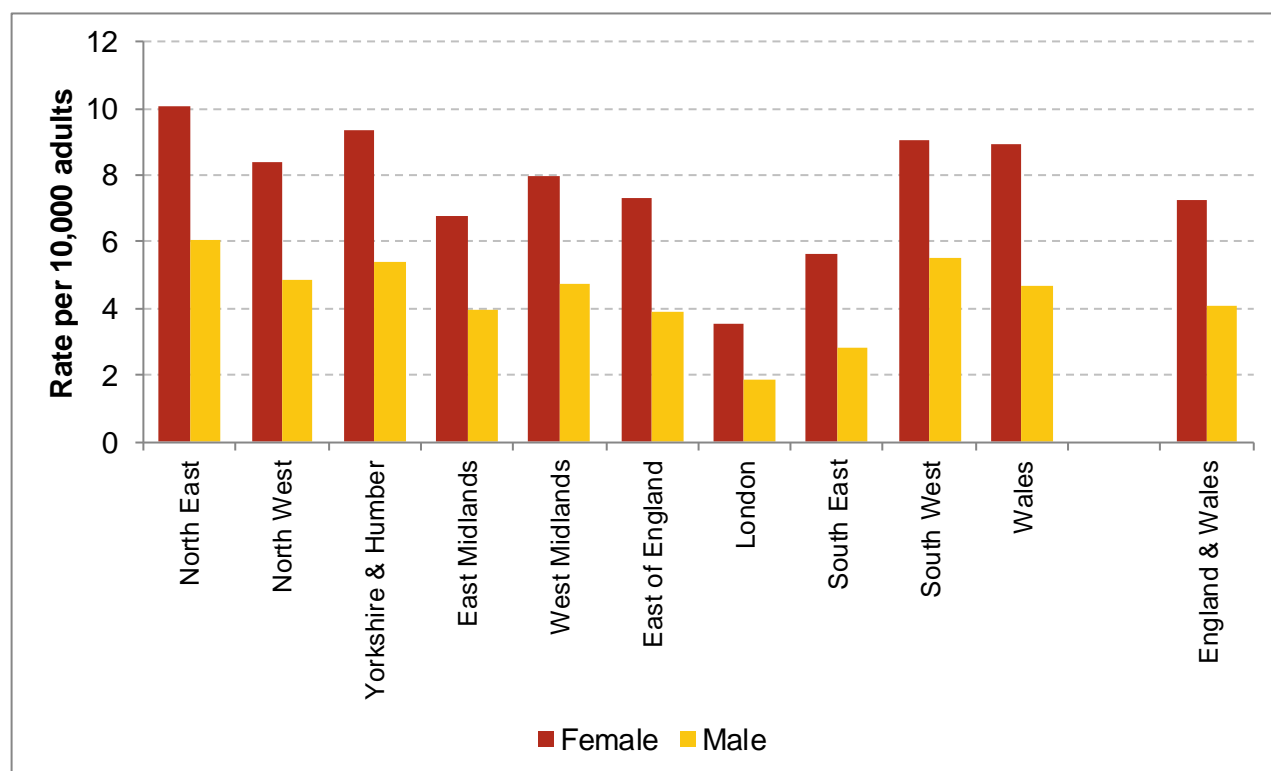


Figure 22: DRO rate per 10,000 adults by Age and gender in 2016, England and Wales



For both males and females, DRO rates were highest in the North East region (6.0 and 10.0 respectively). London had the lowest DRO rate for both males and females (1.9 and 3.5 respectively) (see Figure 23).

Figure 23: DRO rate per 10,000 adult population by region and gender in 2016, England and Wales



The local authority with the highest rate of males obtaining a DRO was Stoke-on-Trent¹² at 16.0 male DROs per 10,000 adults; whilst the lowest was seen in Horsham at 0.4¹³. The highest female rate was seen in Scarborough, where the rate per 10,000 female adults was 30.2; whilst the lowest was seen in Mole Valley at 1.1¹⁴.

Males had a higher DRO rate than females in 7 local authorities, whilst females had a higher rate in 338 areas, while 3 local authority recorded the same rate of DROs for Males and Females.

¹² Disregarding Isles of Scilly due to low population numbers.

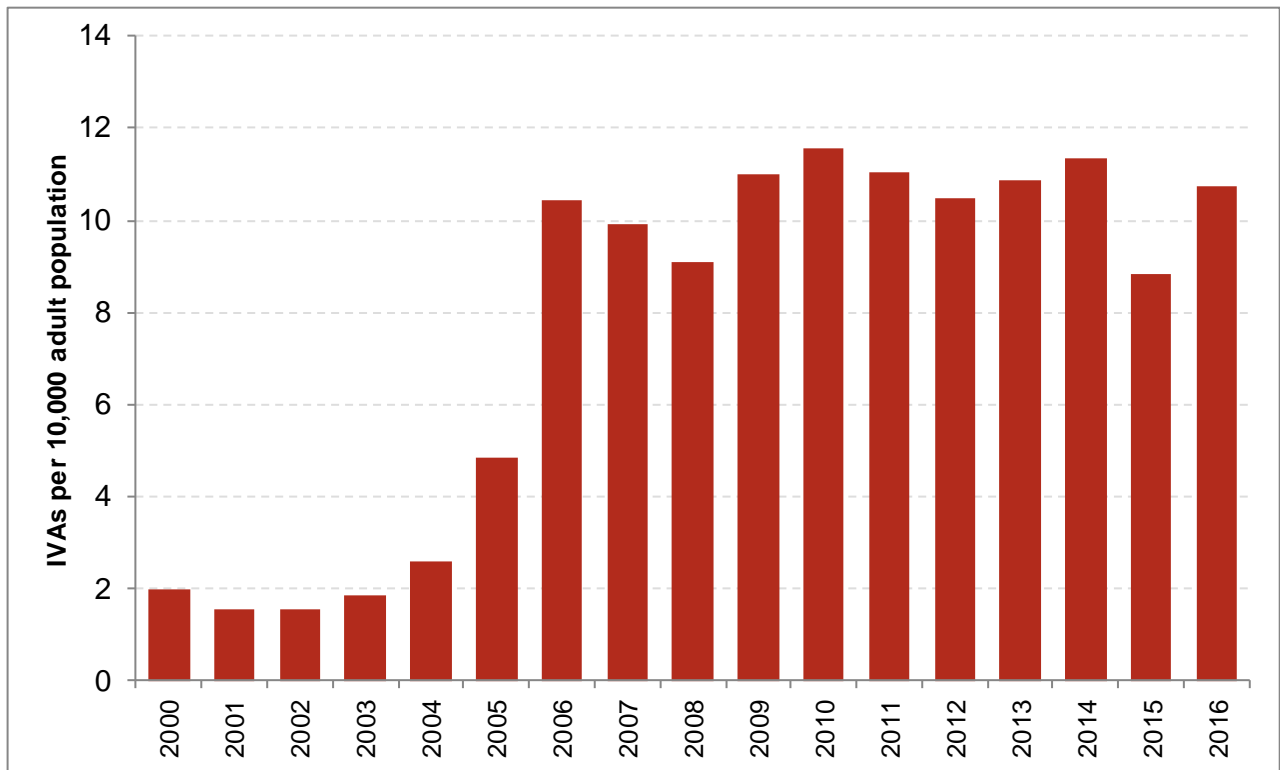
¹³ Disregarding City of London due to low population numbers.

¹⁴ Disregarding City of London due to low population numbers.

6. Individual Voluntary Arrangements (IVAs)

After a large fall in the rate of IVAs per 10,000 adults in England and Wales in 2016 there was an increase to 10.8 from 8.8 in 2015. This brought the rate of IVAs back into line with the rates observed between 2009 and 2014.

Figure 24: IVAs per 10,000 adult population by region, England and Wales, 2000 to 2016

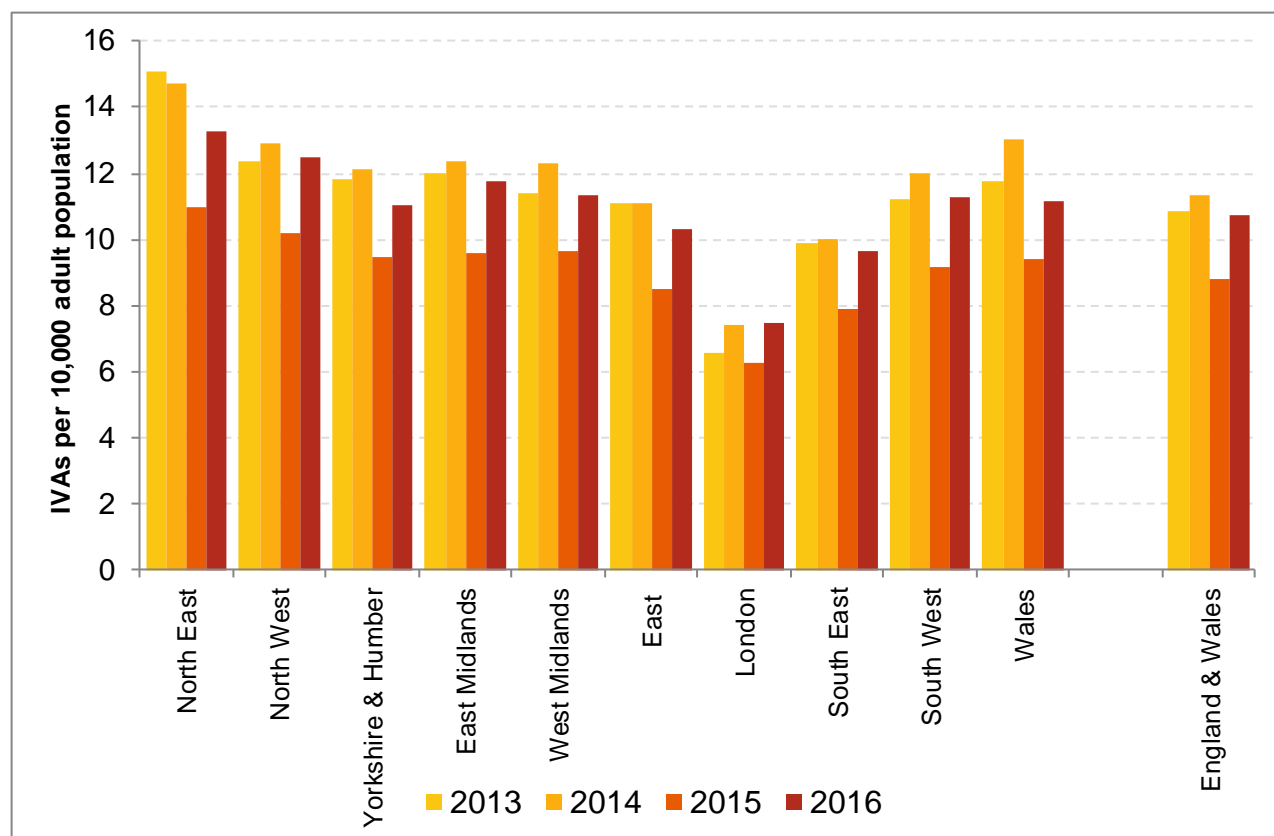


Regions

The rate for each region has followed a similar trend to that for England and Wales as a whole. Comparing the rate for each region for 2016 and 2015, the North West and the North East showed the largest increase at 2.3 per 10,000 adults whilst London showed the smallest increase at 1.2.

The North East had the highest IVA rate in 2016 at 13.3 per 10,000 adults (2.5 higher than England and Wales), followed by the North West with 12.5 per 10,000 adults (1.8 higher than England and Wales). London had the lowest rate in 2016 at 7.5 (3.3 lower than England and Wales). London has had the lowest IVA rate each year since comparable records began in 2000, while the North East has had the highest rate each year since 2009.

Figure 25: IVAs per 10,000 adult population by region, England and Wales, 2000 to 2016



Local Authorities

The IVA rate was higher in 2016 than in 2015 in 290 out of 348 local authorities (83%). The largest decrease in the rate was in North Devon at 2.8 lower per 10,000 adults; the largest increase was in Hinckley and Bosworth at 7.5 higher per 10,000 adults.

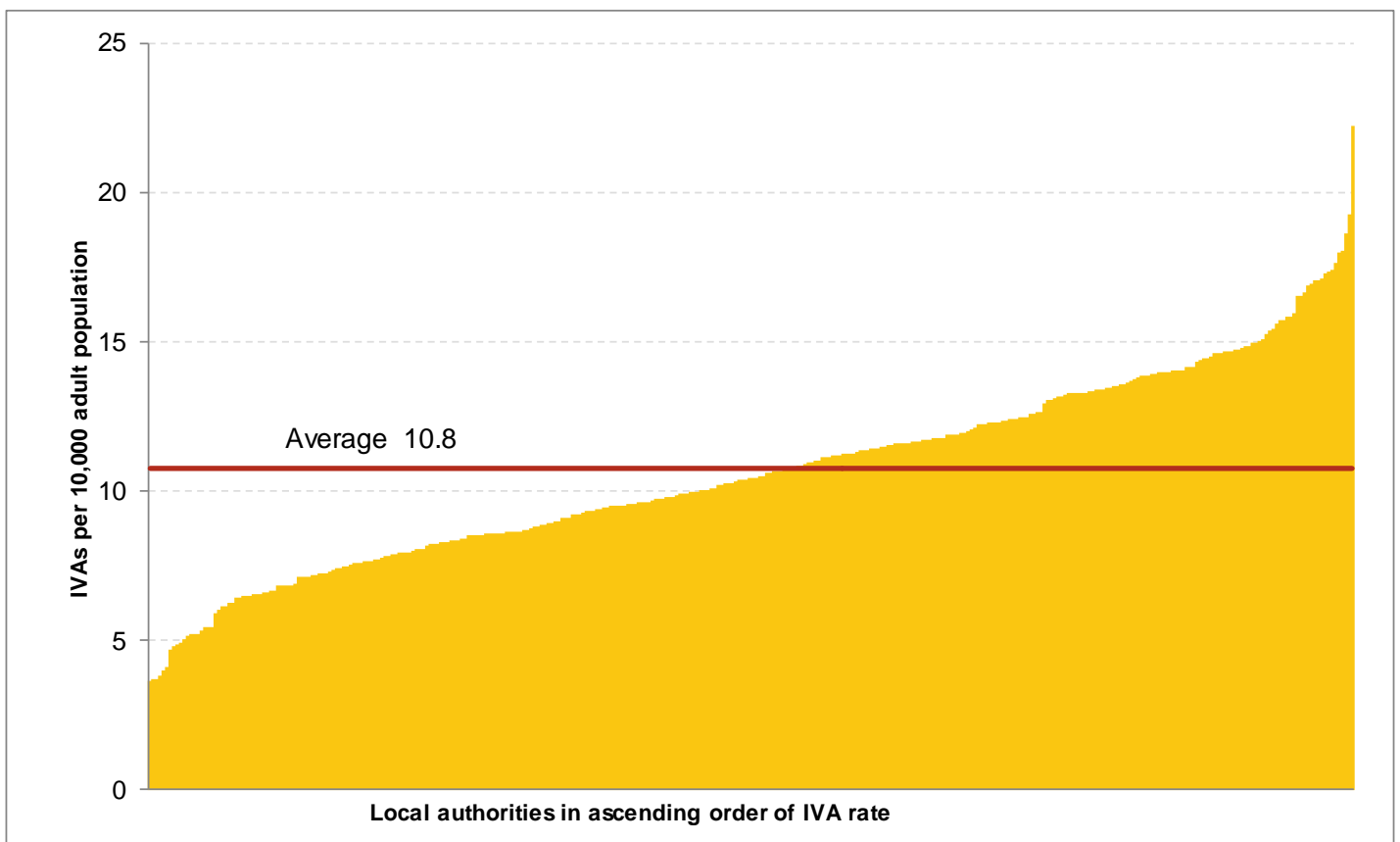
The local authority with the highest IVA rate in 2016 was Blackpool at 22.2 (Blackpool was also the local authority with the highest rate of IVAs in 2015), the lowest was Chiltern and Kensington and Chelsea at 3.7¹⁵ (see Table 4 below; the distribution of local authorities by IVA rate is given in Figure 26 below).

¹⁵ Disregarding the City of London due to small population numbers

Table 4: Local authorities with the ten highest and lowest IVA rates, England and Wales, 2016

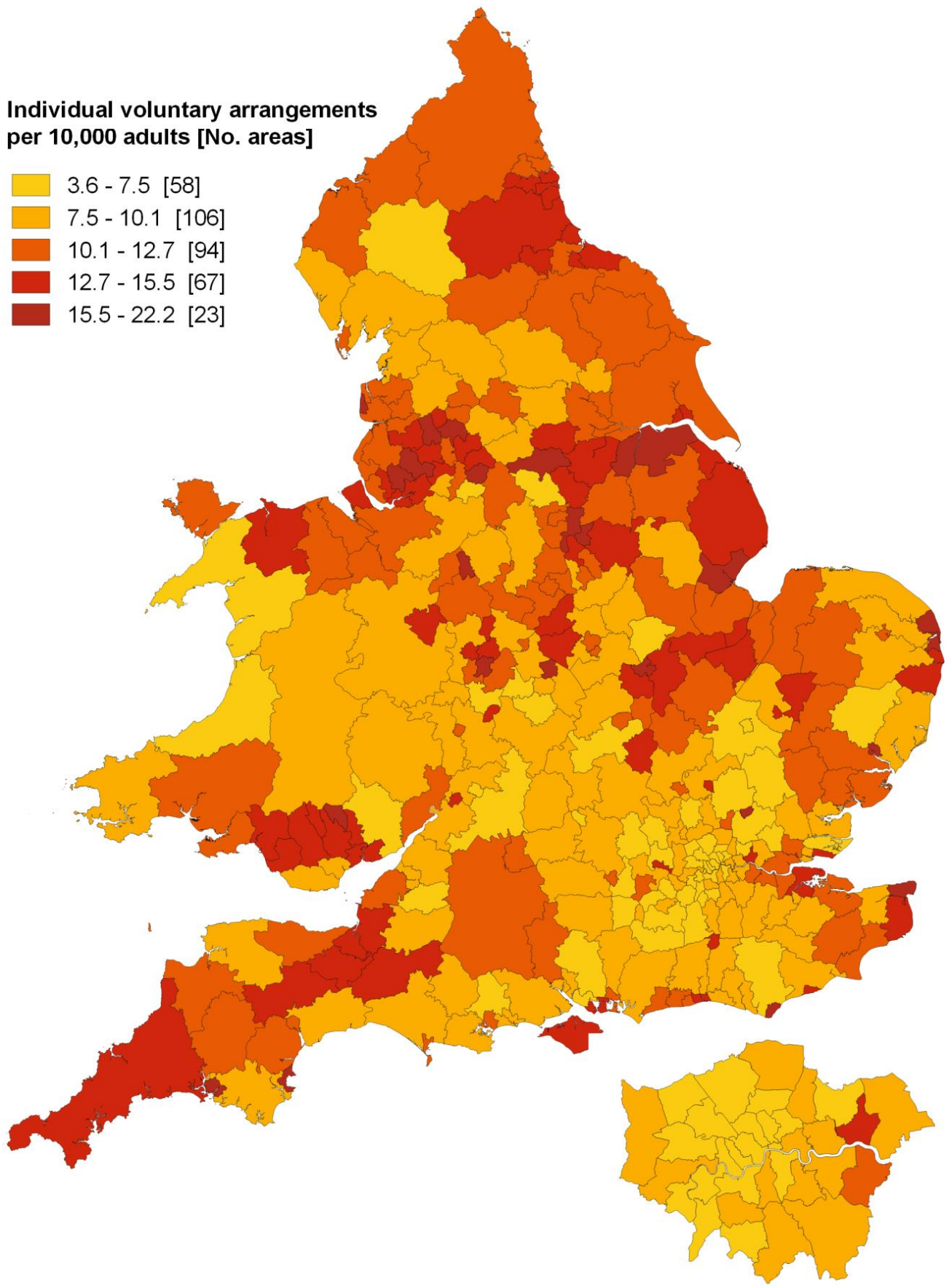
Highest IVA rates			Lowest IVA rates		
Local authority	Number of new cases	Rate per 10,000 adult population	Local authority	Number of new cases	Rate per 10,000 adult population
Blackpool	246	22.2	City of London	3	3.6
Plymouth	408	19.3	Chiltern	27	3.7
Boston	100	18.7	Kensington and Chelsea	48	3.7
Thanet	200	18.1	St Albans	42	3.8
Wigan	460	18.0	Camden	80	4.0
Corby	91	17.6	Westminster	84	4.1
Stoke-on-Trent	342	17.4	Epsom and Ewell	29	4.7
Great Yarmouth	138	17.4	Wandsworth	123	4.8
Torbay	188	17.3	Islington	94	4.9
Blackburn with Darwen	186	17.1	Wokingham	61	4.9

Figure 26: Distribution of IVA rates by local authority, England and Wales, 2016



Local authorities with lower IVA rates in 2016 (represented by lighter shades in Map 4 below) tended to be concentrated around London, Mid-Wales, the West Midlands 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 West, Lincolnshire, South Wales and coastal areas.

Map 4: IVAs per 10,000 adult population by local authority, England and Wales, 2016



Age and Gender Analysis

Historically, males 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). In 2016 for the first time the female rate of IVAs (10.9) was higher than the male rate (10.6).

A steep increase in IVAs in 2016 saw the 25-34 age group become the age group with the largest IVA rate, at 18.4 per 10,000 adults. The 35-44 age group had the second highest IVA rate at 18.1 in 2016; this age group had previously recorded the highest rate each year between 2008 and 2015.

Between 2011 and 2015 the 18-24 age group had the lowest rate of IVAs, however this age group saw a large increase in 2016 to 5.9 from 2.7 in 2015. In 2016 the 65+ group replaced the 18-24 as the group with lowest IVA rate at 2.5.

The IVA rates per 10,000 adults were higher for females than males in the age groups up to 45-54, but lower in the 55-64 and 65+ age bands. The 35-44 age group had the highest rate of IVAs for males (18.5), but the rate was highest in the 25-34 age group for females (19.8) (see figure 29).

Figure 27: IVA rate per 10,000 adults by gender from 2000 to 2016, England and Wales.

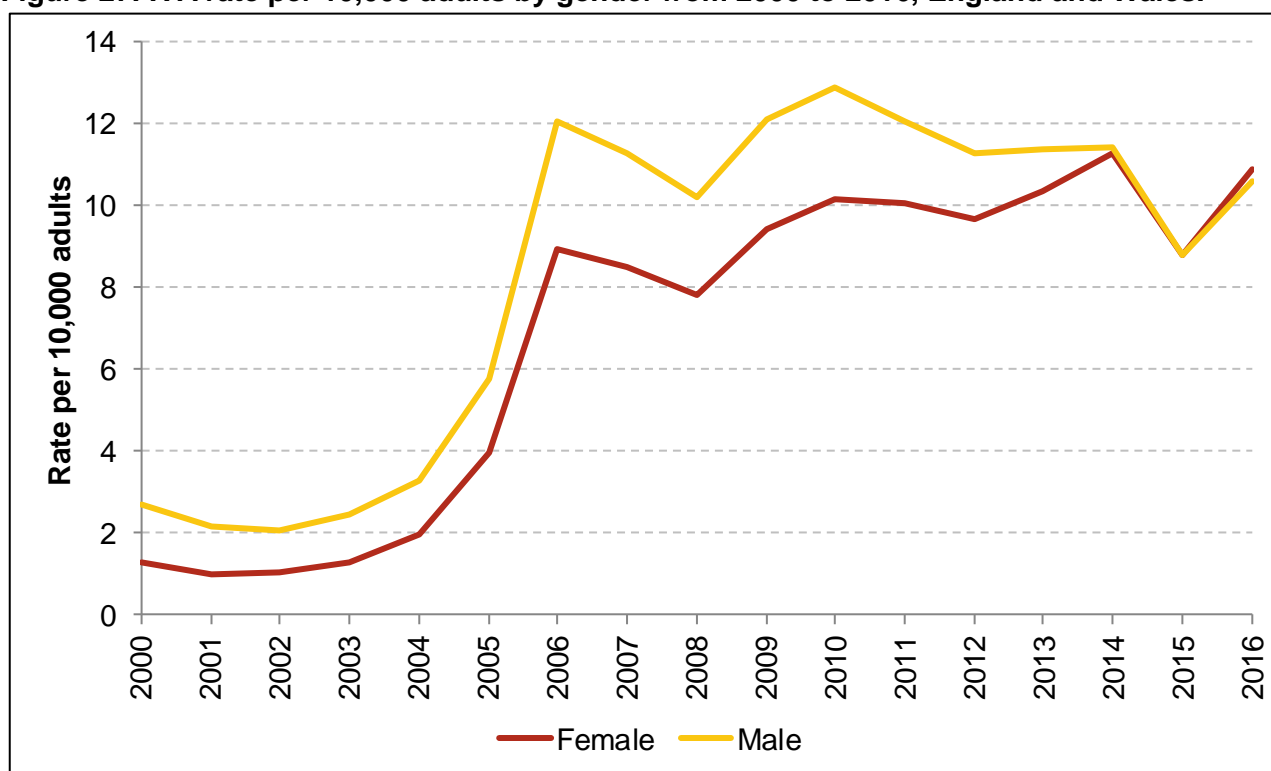


Figure 28: IVA rate per 10,000 adults by age group from 2006 to 2016, England and Wales.

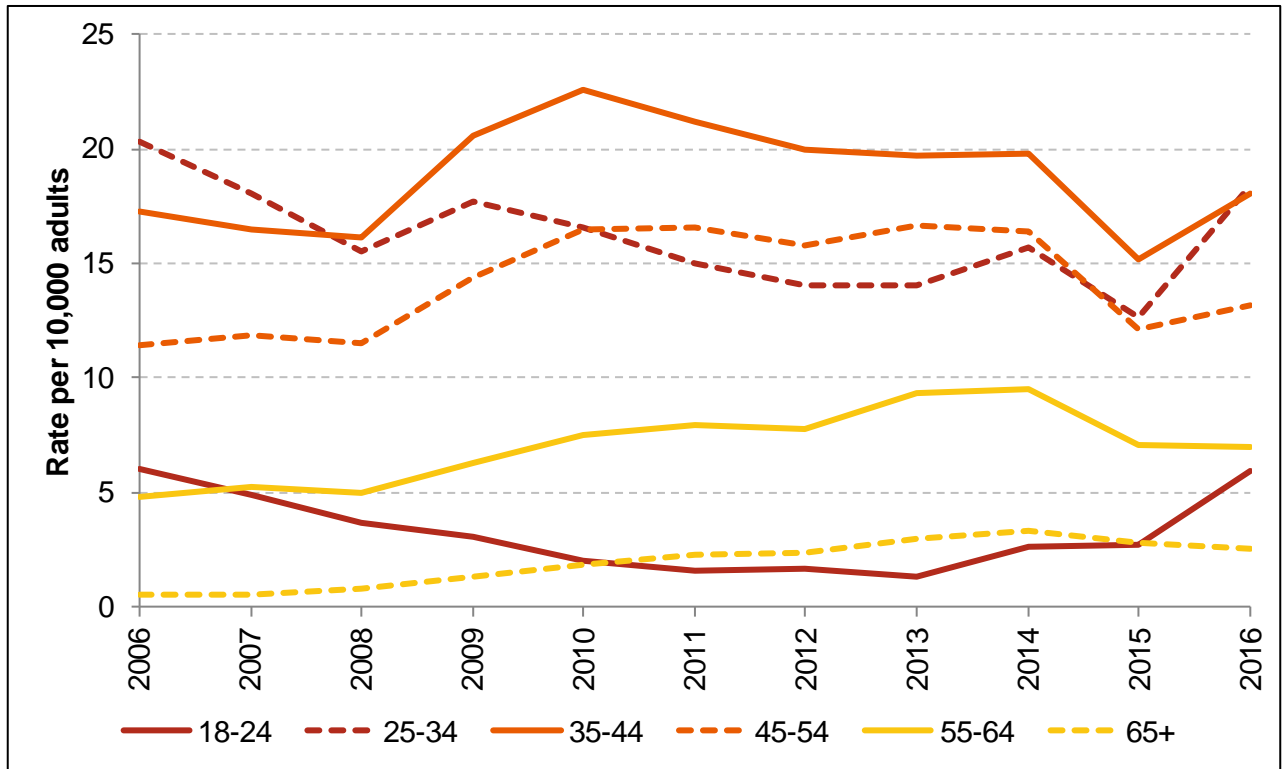
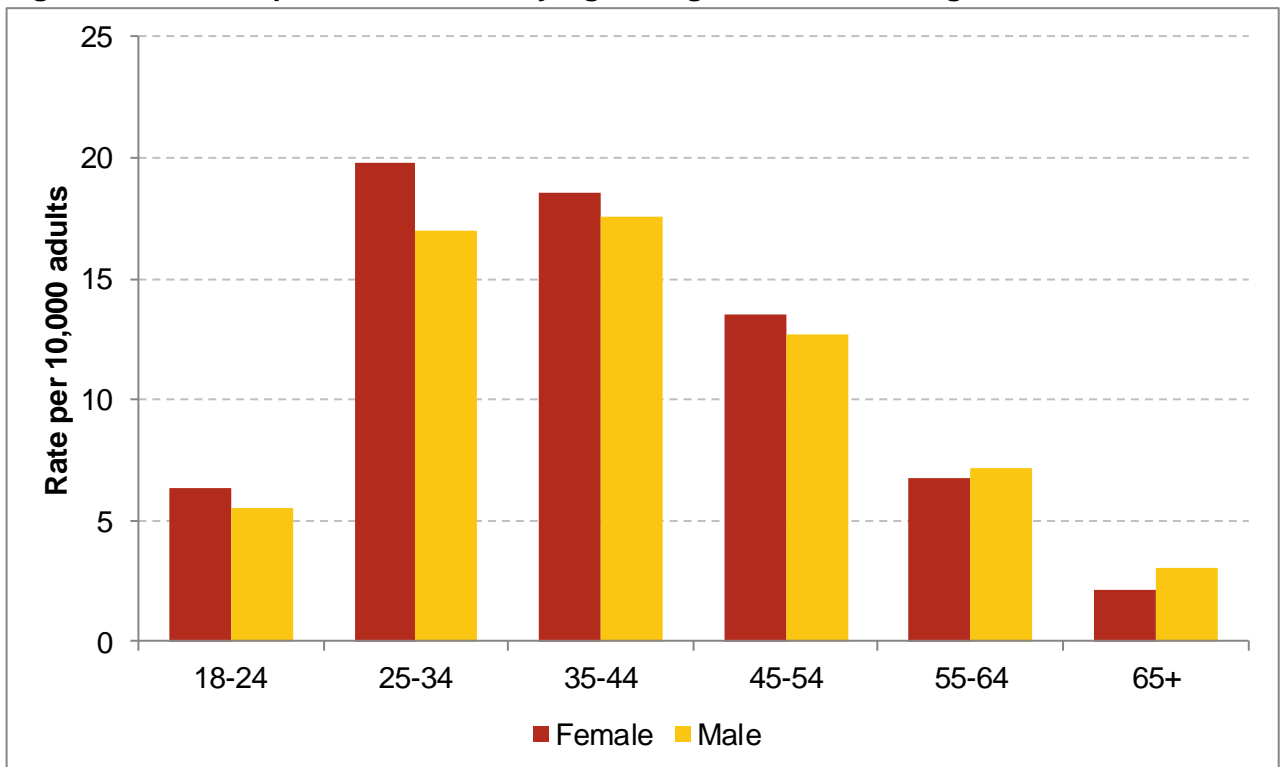
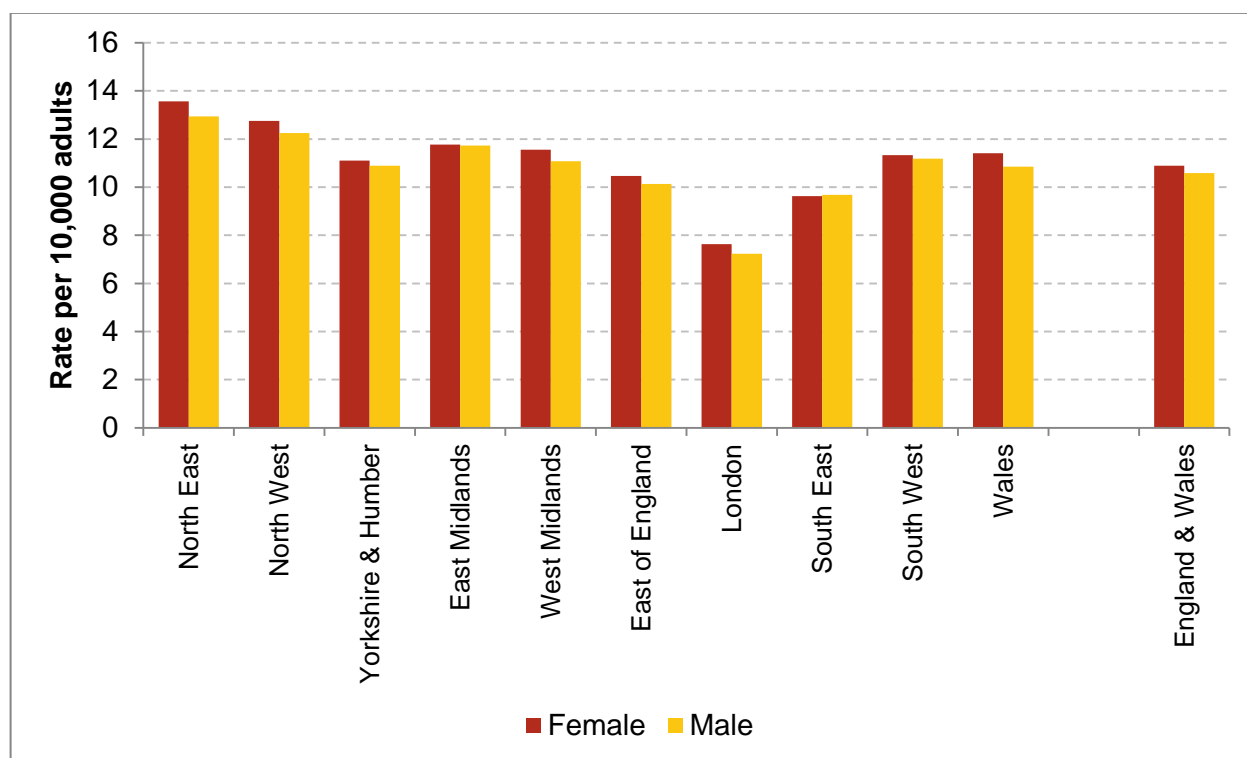


Figure 29: IVA rate per 10,000 adults by Age and gender in 2016, England and Wales



IVA rates were higher for females than males in nine of the ten regions. The North East showed the highest rates for both males and females whilst London showed the lowest (Figure 30).

Figure 30: IVA rate per 10,000 adult population by Region and gender in 2016, England and Wales



The local authority with the highest rate of males obtaining a IVAs was Blackpool at 21.2 per 10,000 male adults; whilst the lowest was seen in Westminster where the rate was 3.8¹⁶. The highest female rate was also seen in Blackpool, where the rate per 10,000 female adults was 23.2; whilst the lowest was seen in Chiltern at 2.9.

Females had a higher IVA rate than males in 177 local authorities (53%), whilst males had a higher rate in 143 areas, and 28 local authorities recorded the same rate for IVAs.

¹⁶ Disregarding City of London (who had a male IVA rate of 2.2) 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/collections/insolvency-statistics>

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.

Geographical boundary definitions are sourced from the Office for National Statistics and are based on Ordnance Survey data.

Population statistics are sourced from the Office for National Statistics publication [Population Estimates for UK, England and Wales, Scotland and Northern Ireland, Mid-2016](#) (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 2017, published on 28 April at <https://www.gov.uk/government/statistics/insolvency-statistics-january-to-march-2017>. 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 27 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.

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 2016. National-level statistics covering this period were published on 27 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).

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-2016](#) on 22 June 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.

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 in PDF format, 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 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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