



Individual Insolvencies by Location, England and Wales, 2017: 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 2017.

Release date
16 November 2018

This is a supplement to the statistical release [Individual Insolvencies by Location, Age and Gender, England and Wales, 2017¹](#) (published 13 July 2018), and should be read alongside the context and notes provided with the previous publication.

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Main messages

- Total insolvency rates tended to be highest in Parliamentary constituencies in the South West, North East, parts of the North West and East Midlands.
- Total insolvency rates were generally lowest in Parliamentary constituencies in London and the South East.
- Comparisons of rates between years at the Parliamentary constituency level should take into account that small changes in the number of insolvencies can have a large impact on the rate.

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. Things you need to know

The statistics in this supplement cover Parliamentary constituencies in England and Wales, and comprise tables showing numbers and rates per 10,000 adults of total individual insolvencies, bankruptcies, debt relief orders (DROs) and individual voluntary arrangements (IVAs), at the Parliamentary constituency level.

This is a supplement to [Individual Insolvencies by Location, Age and Gender 2017](#) which provides information on trends in individual insolvency for England and Wales, and at the regional level, as well as breakdowns of individual insolvencies at regional and local authority area levels. It also includes breakdowns by age and gender at the regional level.

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

The rate of total individual insolvencies per 10,000 adults in England and Wales rose to 21.4 in 2017, up from 19.7 in 2016. This was the second successive year of a rise in insolvency rates, though the rate remained lower than it was from 2006 to 2014.

The Parliamentary constituency with the highest total individual insolvency rate in 2017 was Plymouth, Moor View with a rate of 52.3 per 10,000 adults followed by Stoke-on-Trent Central at 46.2. The lowest rate was in Sheffield, Hallam (for the third consecutive year) at 7.6 followed by Wimbledon at 7.9 (see Table 1 below; a map of Parliamentary constituencies by total individual insolvency rate is given in Figure 1 below).

Seven out of the 10 Parliamentary constituencies with the highest total individual insolvency rates were in or adjacent to coastal/docking areas and the other 3 were in Stoke-on-Trent.

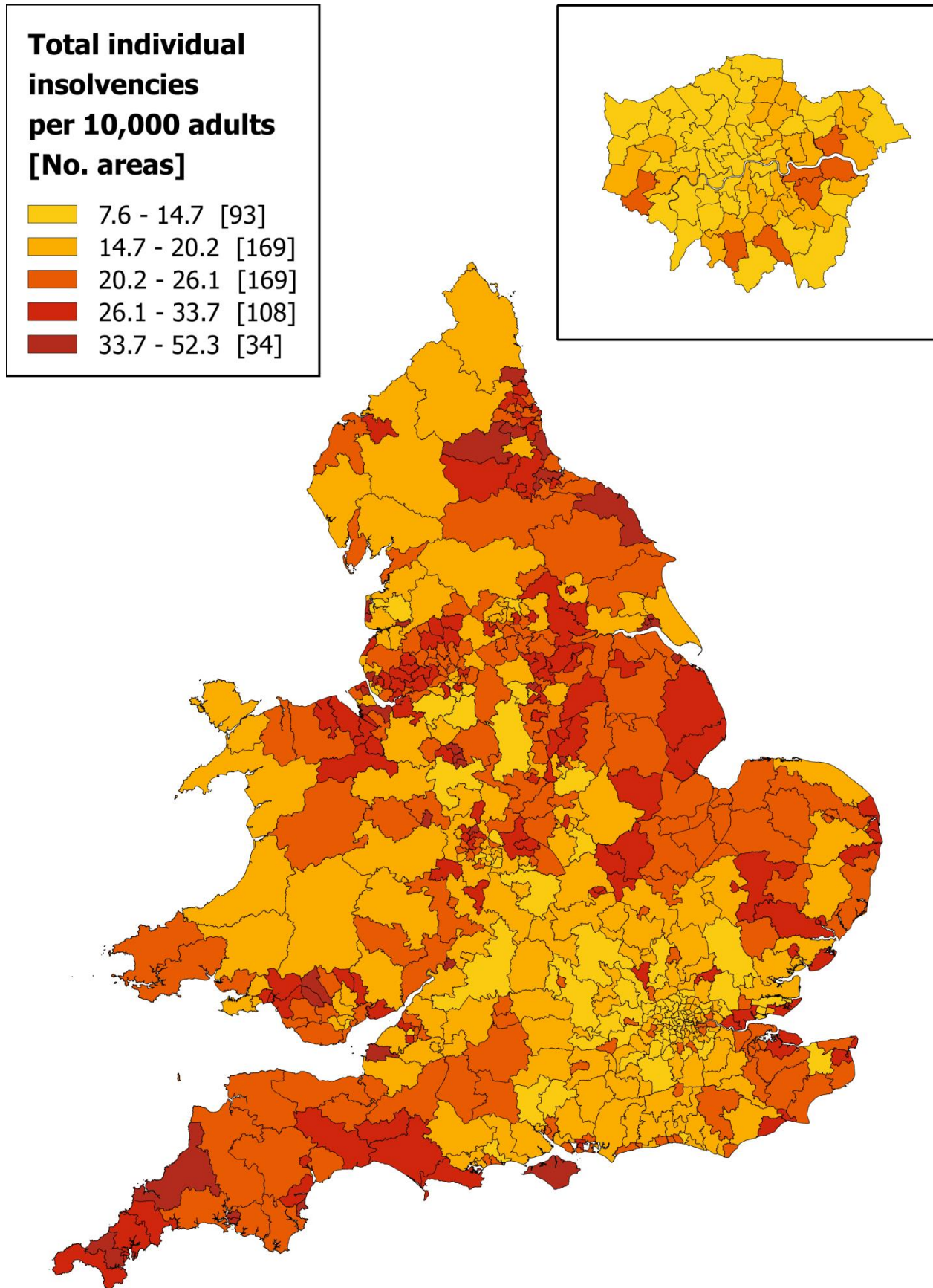
Eight of the 10 Parliamentary constituencies with the lowest total individual insolvencies were in London; the exceptions were Sheffield, Hallam; and Leeds North West.

Parliamentary constituencies with lower total individual insolvency rates (represented by lighter shades in Figure 1) tended to be concentrated around London, the Home Counties, and parts of the West Midlands, while many of those Parliamentary constituencies with higher individual insolvency rates (represented by darker shades in Figure 1 below) tend to be in the South West, the eastern coast of England, urban areas of the North West and North East, South Wales, and areas within the East Midlands and the East.

Table 1: Parliamentary constituencies with the 10 highest and lowest individual insolvency rates, England and Wales, 2017

| Highest Total Insolvency Rates | | | Lowest Total Insolvency Rates | | |
|--------------------------------|---------------------|------------------------|----------------------------------|---------------------|------------------------|
| Parliamentary constituency | Number of New Cases | Rate per 10,000 adults | Parliamentary constituency | Number of New Cases | Rate per 10,000 adults |
| Plymouth, Moor View | 382 | 52.3 | Sheffield, Hallam | 57 | 7.6 |
| Stoke-on-Trent Central | 312 | 46.2 | Wimbledon | 61 | 7.9 |
| Bootle | 349 | 45.0 | Battersea | 78 | 8.2 |
| Kingston upon Hull East | 313 | 44.1 | Cities of London and Westminster | 86 | 8.2 |
| Weston-Super-Mare | 384 | 43.4 | Chelsea and Fulham | 74 | 8.5 |
| Stoke-on-Trent North | 329 | 42.9 | Harrow West | 71 | 8.6 |
| Stoke-on-Trent South | 298 | 42.4 | Richmond Park | 85 | 8.9 |
| Scarborough and Whitby | 316 | 40.0 | Finchley and Golders Green | 94 | 9.3 |
| Birkenhead | 275 | 39.5 | Beckenham | 68 | 9.4 |
| Easington | 259 | 39.4 | Leeds North West | 69 | 9.5 |

Figure 1: Total individual insolvencies per 10,000 adults by Parliamentary constituency, England and Wales, 2017



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

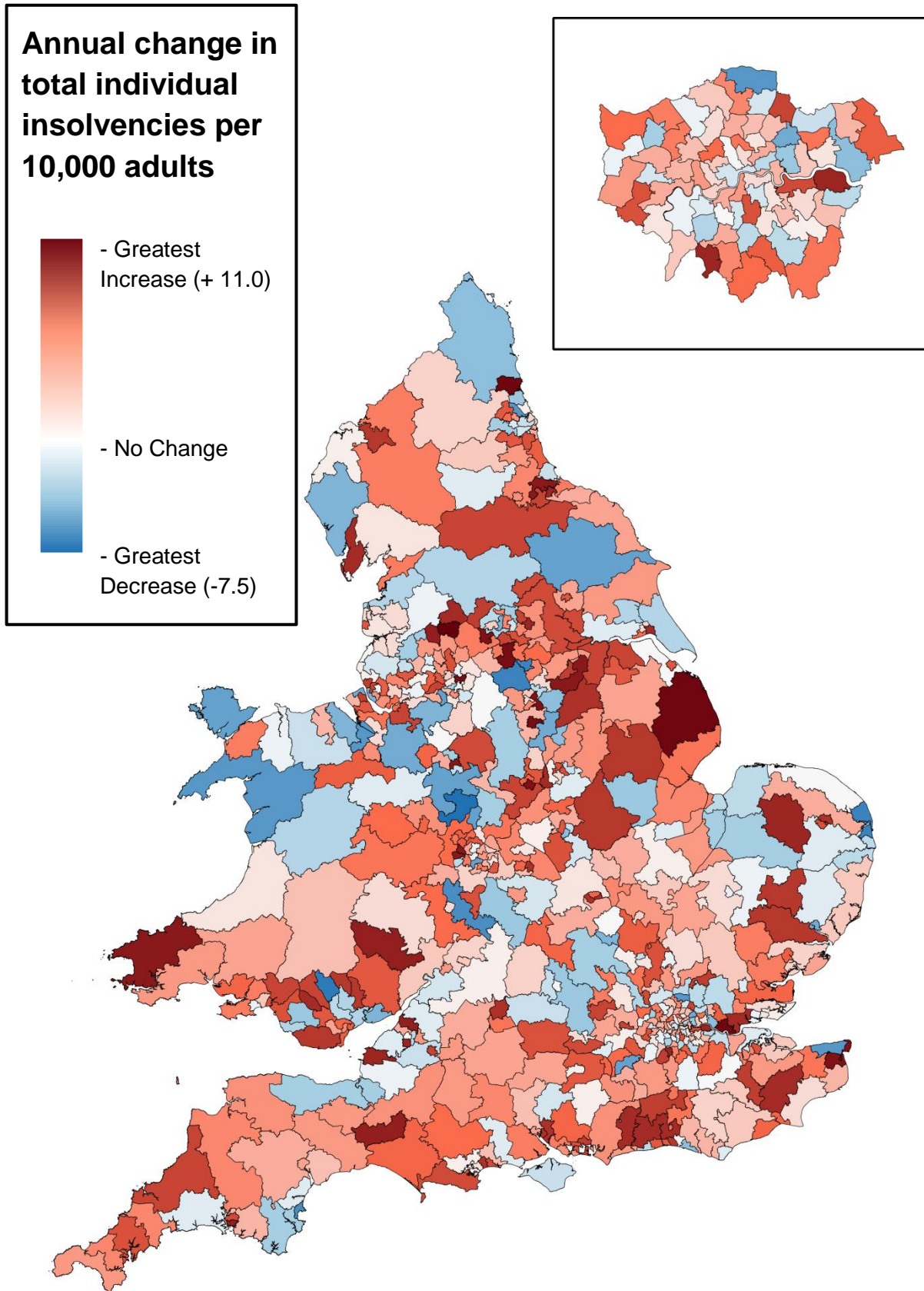
The total insolvency rate was higher in 2017 in 420 out of 573 Parliamentary constituencies. The largest increase in rate was in Burnley, which had 31.1 insolvencies per 10,000 adults, an increase of 11.0, from 20.1 in 2016. The largest decrease occurred in Stafford, which had 17.2 insolvencies per 10,000 adults, a decrease of 7.5 from 24.7 in 2016.

Areas in North Wales tended to decrease in their rate of total individual insolvencies per 10,000 adults, while areas in the East Midlands tended to increase. A map showing these changes is located in Figure 2; the deeper red a constituency, the greater the increase in total individual insolvencies, and the deeper blue a constituency, the greater the decrease in total individual insolvencies.

Table 2: Parliamentary constituencies with the 10 largest increases and decreases in total individual insolvency rates, England and Wales, 2016 to 2017

| Largest increase in total insolvency rate | | Largest decrease in total insolvency rate | |
|---|----------------------------------|---|----------------------------------|
| Parliamentary constituency | Change in rate per 10,000 adults | Parliamentary constituency | Change in rate per 10,000 adults |
| Burnley | 11.0 | Stafford | -7.5 |
| Louth and Horncastle | 10.4 | Merthyr Tydfil and Rhymney | -6.5 |
| Thurrock | 9.8 | Barnsley Central | -6.0 |
| Wansbeck | 9.6 | Great Yarmouth | -5.9 |
| Chesterfield | 9.2 | Penistone and Stocksbridge | -5.8 |
| Ashton-under-Lyne | 9.2 | Torbay | -5.2 |
| Dewsbury | 9.2 | Mid Worcestershire | -5.1 |
| South Thanet | 8.6 | Alyn and Deeside | -4.9 |
| Halifax | 8.6 | Enfield North | -4.9 |
| Sheffield South East | 8.5 | North Tyneside | -4.9 |

Figure 2: Annual change in total individual insolvencies per 10,000 adults by Parliamentary constituency, England and Wales, 2017



4. Bankruptcies

The rate of bankruptcies per 10,000 adults in England and Wales remained flat at 3.3 in 2017, having followed an 8 year decreasing trend since the peak of 17.2 in 2009.

The Parliamentary constituency with the highest bankruptcy rate in 2017 was Wansbeck with 8.0 per 10,000 adults, followed by North Durham with 7.3. The lowest was Penistone and Stocksbridge with a rate of 0.8 followed by Battersea, York Outer, Uxbridge, and South Ruislip and Wimbledon, all at 1.4 (see Table 3 below; the map of Parliamentary constituencies by bankruptcy rate is given in Figure 3 below).

The Parliamentary constituencies with lower bankruptcy rates (represented by lighter shades in Figure 3 below) very loosely tended to be concentrated around London and the Home Counties but with pockets of lower rates found nationwide. In contrast, those Parliamentary constituencies with higher bankruptcy rates (represented by darker shades in Figure 2 below) were in the South West, the North East, the East Midlands, coastal areas, and South Wales.

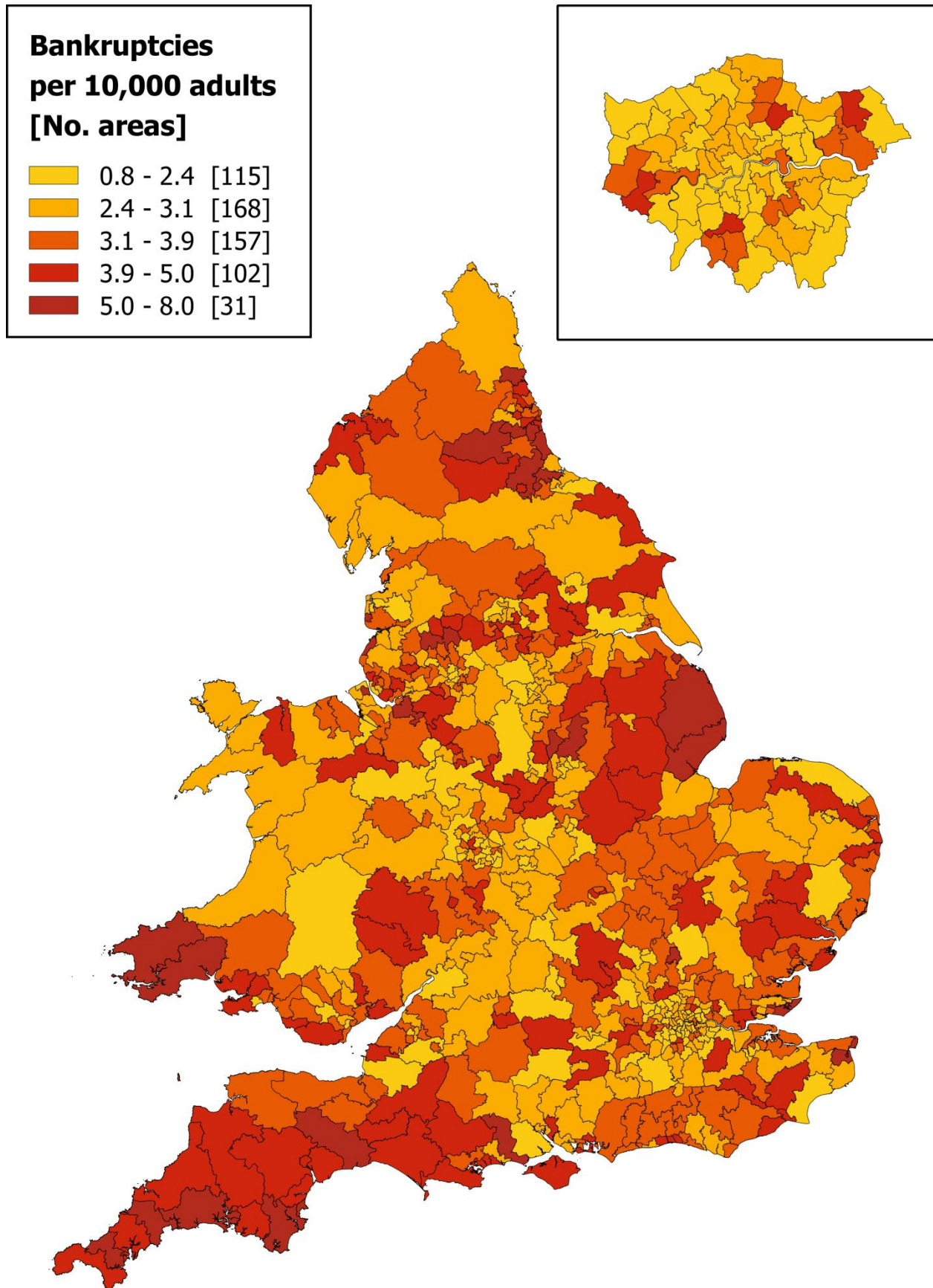
The bankruptcy rate was lower in 2017 than in 2016 in 279 out of 573 Parliamentary constituencies. The largest decreases in rate were in Enfield North, which had 2.7 bankruptcies per 10,000 adults (a decrease of 2.6 from 5.4 in 2016) and in Dartford, which had 2.2 bankruptcies per 10,000 adults (a decrease of 2.6 from 4.8 in 2016). The largest increase occurred in Wansbeck, which had 8.0 bankruptcies per 10,000 adults (an increase of 3.7 from 4.3 in 2016).

Of the 10 Parliamentary constituencies with the highest bankruptcy rates, 4 were in close proximity in the North East, and 5 were in the close proximity in Devon and Cornwall. The 10 Parliamentary constituencies with the lowest bankruptcy rates were more diversely located, though all were inland, and five were in London and the South East.

Table 3: Parliamentary constituencies with the 10 highest and lowest bankruptcy rates, England and Wales, 2017

| Highest Bankruptcy Rates | | | Lowest Bankruptcy Rates | | |
|-------------------------------|---------------------|------------------------|----------------------------|---------------------|------------------------|
| Parliamentary constituency | Number of New Cases | Rate per 10,000 adults | Parliamentary constituency | Number of New Cases | Rate per 10,000 adults |
| Wansbeck | 53 | 8.0 | Penistone and Stocksbridge | 6 | 0.8 |
| North Durham | 52 | 7.3 | Battersea | 13 | 1.4 |
| Plymouth, Moor View | 51 | 7.0 | York Outer | 11 | 1.4 |
| Torbay | 49 | 6.0 | Uxbridge and South Ruislip | 12 | 1.4 |
| Preseli Pembrokeshire | 37 | 5.8 | Wimbledon | 11 | 1.4 |
| North West Durham | 44 | 5.8 | Cambridge | 15 | 1.6 |
| Houghton and Sunderland South | 41 | 5.8 | Oxford West and Abingdon | 14 | 1.6 |
| Totnes | 41 | 5.8 | Crewe and Nantwich | 14 | 1.6 |
| St Austell and Newquay | 49 | 5.7 | Luton North | 12 | 1.6 |
| Camborne and Redruth | 41 | 5.6 | Leyton and Wanstead | 14 | 1.6 |

Figure 3: Bankruptcies per 10,000 adults by Parliamentary constituency, England and Wales, 2017



5. Debt Relief Orders (DROs)

The rate of DROs per 10,000 adults in England and Wales decreased to 5.4 in 2017 from 5.7 in 2016.

The Parliamentary constituency with the highest DRO rate per 10,000 adults in 2017 was Scarborough and Whitby (for the fourth year in a row) with a rate of 23.6 per 10,000 adults, the second highest being in Stoke-on-Trent Central at 21.2. The constituency with the lowest DRO rate was Brent North with 0.4 DROs per 10,000 adults, followed by Enfield, Southgate at 0.7 (see Table 4 below; the map of Parliamentary constituencies by total individual insolvency rate is given in Figure 4 below).

Parliamentary constituencies with lower DRO rates (represented by lighter shades in Figure 4 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 South West, the East, and in cities in the north of England.

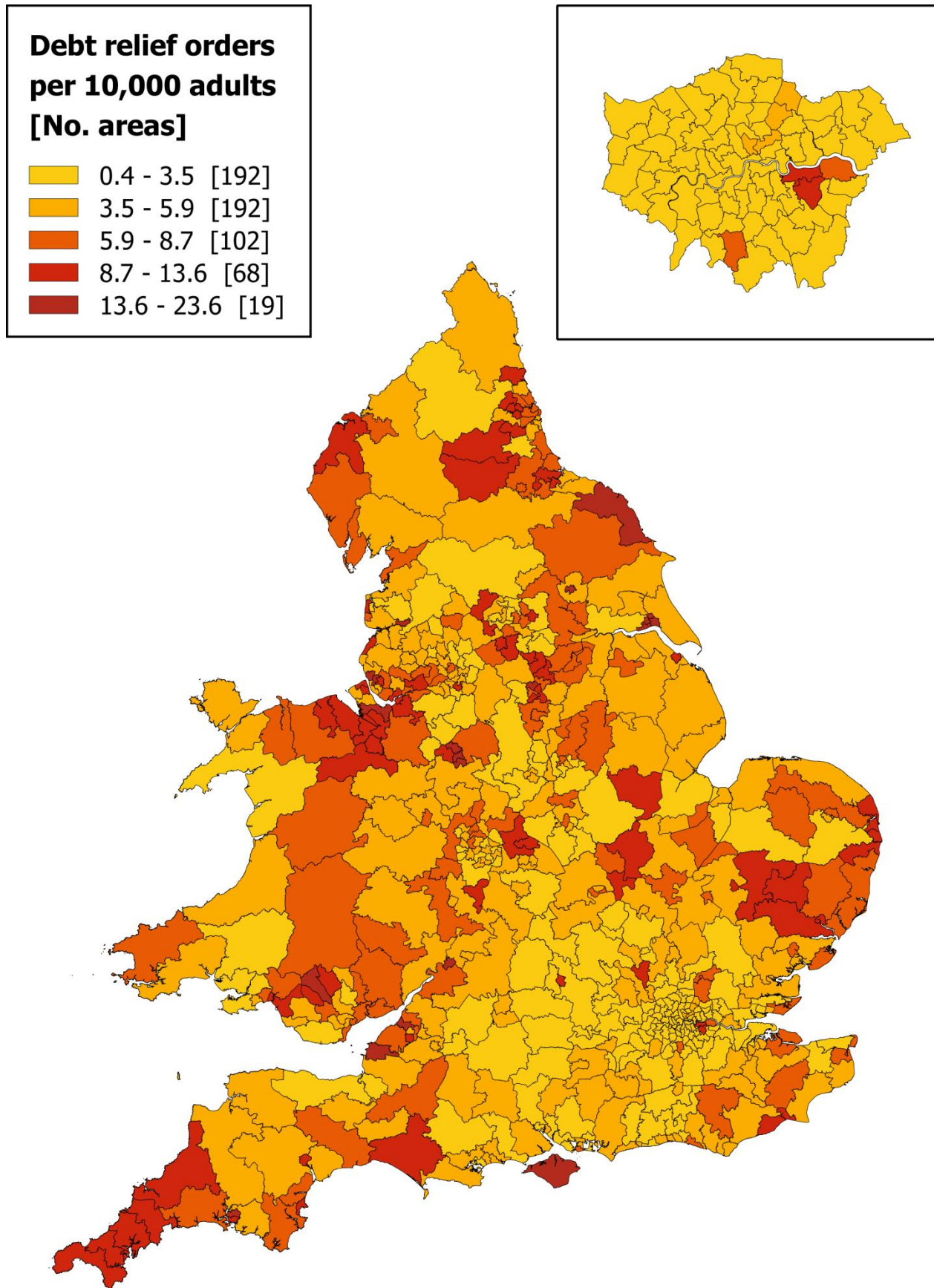
Of the 10 Parliamentary constituencies with the highest DRO rates, 3 were located in Stoke; the remainder were spread. Nine of the 10 Parliamentary constituencies with the lowest DRO rates were located in London; the exception being Rayleigh and Wickford.

The DRO rate was lower in 2017 than in 2016 in 338 out of 573 Parliamentary constituencies. The largest decrease in rate was in Wythenshawe and Sale East, which had 5.8 DROs per 10,000 adults, a decrease of 8.2 from 14.0 in 2016. The largest increase occurred in Keighley, which had 9.6 DROs per 10,000 adults, an increase of 5.2 from 4.4 in 2016.

Table 4: Parliamentary constituencies with the 10 highest and lowest DRO rates, England and Wales, 2017

| Highest DRO Rates | | | Lowest DRO Rates | | |
|--|---------------------|------------------------|----------------------------|---------------------|------------------------|
| Parliamentary constituency | Number of New Cases | Rate per 10,000 adults | Parliamentary constituency | Number of New Cases | Rate per 10,000 adults |
| Scarborough and Whitby | 186 | 23.6 | Brent North | 4 | 0.4 |
| Stoke-on-Trent Central | 143 | 21.2 | Enfield, Southgate | 6 | 0.7 |
| Stoke-on-Trent North | 160 | 20.9 | Chipping Barnet | 7 | 0.8 |
| Bootle | 156 | 20.1 | Wimbledon | 6 | 0.8 |
| Weston-Super-Mare | 173 | 19.6 | Uxbridge and South Ruislip | 7 | 0.8 |
| Sheffield, Brightside and Hillsborough | 158 | 19.3 | Harrow West | 7 | 0.8 |
| Gloucester | 172 | 18.6 | Westminster North | 9 | 0.9 |
| Stoke-on-Trent South | 130 | 18.5 | Ealing North | 8 | 0.9 |
| Kingston upon Hull East | 131 | 18.5 | Rayleigh and Wickford | 8 | 1.0 |
| Isle of Wight | 208 | 17.9 | Finchley and Golders Green | 11 | 1.1 |

Figure 4: DROs per 10,000 adults by Parliamentary constituency, England and Wales, 2017



6. Individual Voluntary Arrangements (IVAs)

The rate of IVAs per 10,000 adults in England and Wales increased to 12.8 in 2017 from 10.8 in 2016, surpassing the highest rate previously seen of 11.4 in 2014.

The Parliamentary constituency with the highest IVA rate in 2017 was Plymouth, Moor View for the third year running with a rate of 30.0 per 10,000 adults; the second highest was Easington at 26.4. The constituency with the lowest IVA rate was Chelsea and Fulham at 3.9 followed by Sheffield, Hallam at 4.0 (see Table 4 below; the map of Parliamentary constituencies by total individual insolvency rate is given in Figure 4 below).

Parliamentary constituencies with lower IVA rates (represented by lighter shades in Figure 5 below) were loosely concentrated around London and the Home Counties, stretching towards the Cotswolds and the Midlands. Many of those Parliamentary constituencies with higher IVA rates (represented by darker shades in Figure 5 below) tended to be found in the urban areas within the West Midlands, North West, North East and South Yorkshire, and in rural areas in the South West and South Wales.

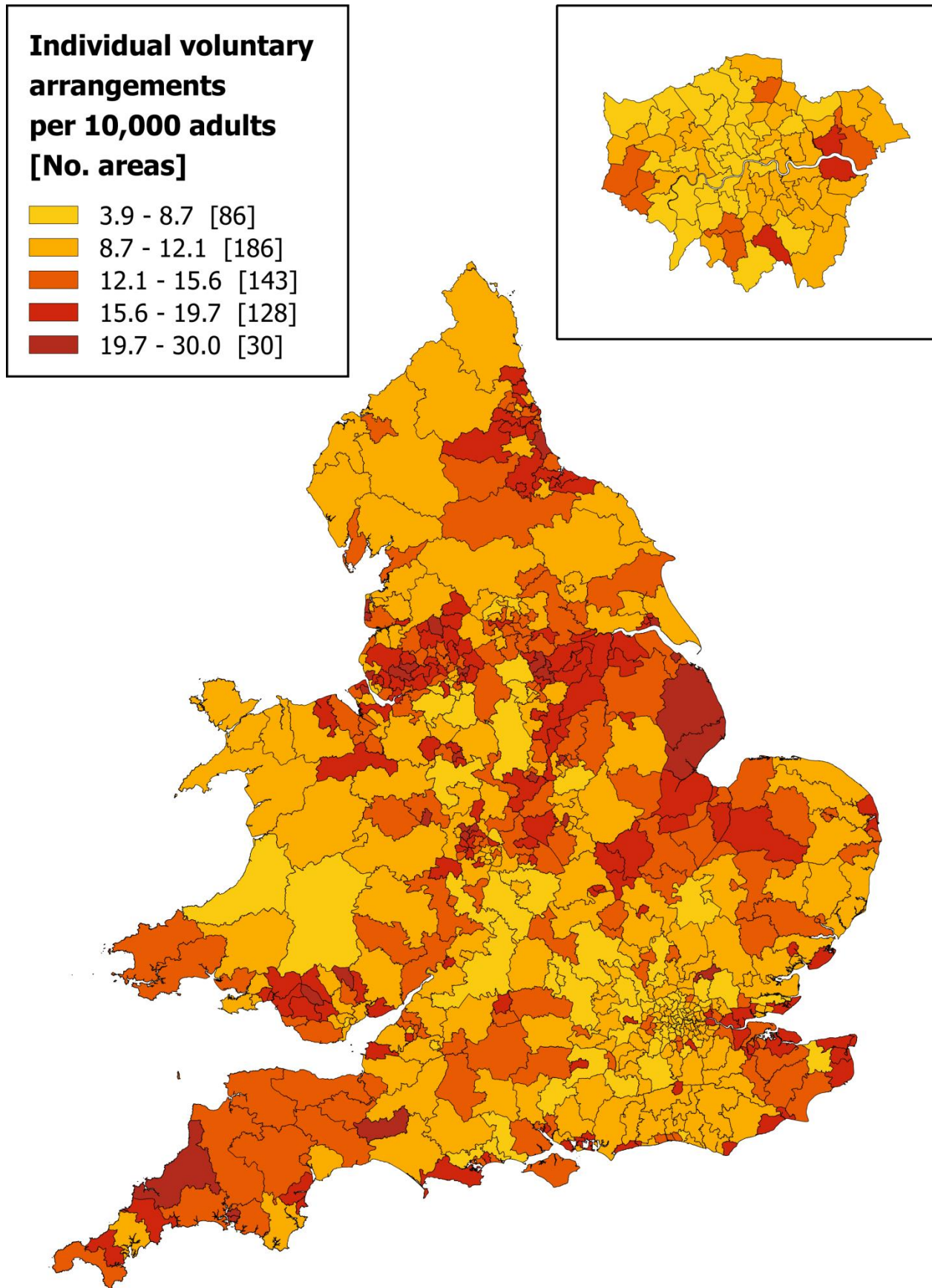
Six of the 10 Parliamentary constituencies with the highest IVA rates were coastal/docking areas; of the 10 Parliamentary constituencies with the lowest IVA rates, 9 were located in urban areas (5 in London), with Henley the only exception.

The IVA rate was higher in 2017 than in 2016 in 490 out of 573 Parliamentary constituencies. The largest increase in rate was in Ashton-under-Lyne, which had 24.1 IVAs per 10,000 adults, an increase of 11.1, from 13.0 in 2016. The largest decrease occurred in Merthyr Tydfil and Rhymney, which had 11.0 insolvencies per 10,000 adults, a decrease of 5.2 from 16.2 in 2016.

Table 5: Parliamentary constituencies with the 10 highest and lowest IVA rates, England and Wales, 2017

| Highest IVA Rates | | | Lowest IVA Rates | | |
|--------------------------------|---------------------|------------------------|----------------------------------|---------------------|------------------------|
| Parliamentary constituency | Number of New Cases | Rate per 10,000 adults | Parliamentary constituency | Number of New Cases | Rate per 10,000 adults |
| Plymouth, Moor View | 219 | 30.0 | Chelsea and Fulham | 34 | 3.9 |
| Easington | 174 | 26.4 | Sheffield, Hallam | 30 | 4.0 |
| Nottingham North | 183 | 24.7 | Bristol West | 52 | 4.5 |
| Ashton-under-Lyne | 173 | 24.1 | Richmond Park | 43 | 4.5 |
| Blackpool South | 151 | 24.0 | Cities of London and Westminster | 48 | 4.6 |
| Walsall North | 179 | 23.9 | Kensington | 44 | 4.8 |
| Plymouth, Sutton and Devonport | 223 | 23.7 | Sheffield Central | 54 | 4.9 |
| Boston and Skegness | 201 | 23.6 | Cheadle | 37 | 5.0 |
| Great Grimsby | 158 | 23.1 | Battersea | 50 | 5.2 |
| Telford | 163 | 22.2 | Henley | 42 | 5.3 |

Figure 5: IVAs per 10,000 adults by Parliamentary constituency, England and Wales, 2017



7. 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 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.

8. Background Notes

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-2018>

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.

Geographical boundary definitions are sourced from the Office for National Statistics [Open Geography Portal](#) and are based on Ordnance Survey data.

Population statistics are sourced from the Office for National Statistics publication

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

<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/bulletin/s/annualsmallareapopulationestimates/mid2017> and related statistics for previous years). These statistics are used as the denominator when calculating insolvency rates per 10,000 adults.

Maps of insolvency rates by Parliamentary constituency are broken down into categories. These categories are selected using the Jenks natural breaks classification method, a data clustering algorithm which minimizes variance within categories and maximizes variance between categories. The map of the change insolvency rates by Parliamentary constituency (Figure 2) uses an adapted quantile-based method of classification.

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 6 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 2018, published on 30 October 2018 at <https://www.gov.uk/government/statistics/insolvency-statistics-july-to-september-2018>. The annual statistics in this publication provide breakdowns by Parliamentary constituency.

Users of insolvency statistics include the Insolvency Service itself, which has policy responsibility for insolvency in England and Wales and for the non-devolved areas within Scotland and Northern Ireland; other

government departments; parliament; the insolvency profession; debt advice agencies; media organisations; academics; the financial sector; the business community and the general public.

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

Accuracy and Completeness (including the closeness between an estimated or stated result and the [unknown] true value)

The latest data relate to the calendar year 2017. National-level statistics covering this period were first published on 26 January 2018 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 around 1% in 2017 in the case of bankruptcies, and decreasing from around 15% in 2000 to 0.1% in 2017 in the case of IVAs. The proportion for DROs is around 0.1% each year. [A postcode quality file](#) was included in the main July release as a separate table and is consistent with this release.

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 that 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 adults, 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, 2017](#) on 25 October 2018. 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 2018. The final release date of 16 November 2018 was announced on the Hub on 17 October 2018.

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.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 December 2017, 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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