



Individual Insolvencies by Parliamentary Constituency England and Wales, 2019

Released

9.30am, 27th November 2020

Next released

November 2021 (provisional)

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1. Main messages

- Total insolvency rates tended to be highest in Parliamentary constituencies 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.
- Total insolvency rates were generally lowest in Parliamentary constituencies in London, the Home Counties, and parts of the West Midlands
- Insolvency rates were higher in 2019 than 2020 in 376 out of 573 (66%) constituencies, reflecting the increase in rate seen at the national level.
- 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.



2. Things you need to know about this release

The official statistics in this release are designated as [experimental statistics](#). They 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 2019](#) 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.

At the national level, our Individual Insolvency Statistics publication, published quarterly, should be treated as the definitive source of insolvency statistics. This publication is not consistent with that release due to differences in timing of data extraction and our revisions policy.

Detailed [methodology and quality information](#) was published in a separate document alongside this commentary.

These statistics and the COVID-19 pandemic

These statistics cover the period 2000 to 2019 and therefore are from before the period before the COVID-19 pandemic occurred in the UK. For statistics on individual insolvencies for this period, see our latest quarterly [Individual Insolvency Statistics, July to September 2020](#) release.

In response to the COVID-19 pandemic, we delayed that release from its usual July publication to November, the same day as this release. This allowed us to create a new monthly publication, giving more timely insight into insolvencies during the period of the pandemic. We intend to publish as usual next year, with the main release in July 2021 and this release in November 2021, though both are provisional.



3. Total individual insolvencies

The total insolvency rate increased for the fourth successive year to 26.1 per 10,000 adults, a rate increase of 1.4 per 10,000. Individual voluntary arrangements (IVAs) continued to account for the majority of individual insolvencies.

The Parliamentary constituency with the highest total individual insolvency rate in 2019 was Plymouth, Moor View with a rate of 69.1 per 10,000 adults, followed by Easington at 54.6. Plymouth, Moor View was also the Parliamentary constituency with the highest rate of insolvency in 2018.

The lowest rate was in Sheffield, Hallam at 8.1 per 10,000 adults followed by Westminster North at 8.2. Sheffield, Hallam has had the lowest rate of insolvency in any Parliamentary constituency in 4 of the past 5 years.

Nine out of the 10 Parliamentary constituencies with the highest total individual insolvency rates were in or adjacent to coastal/docking areas. In comparison, 9 of the 10 Parliamentary constituencies with the lowest total individual insolvencies were in London.

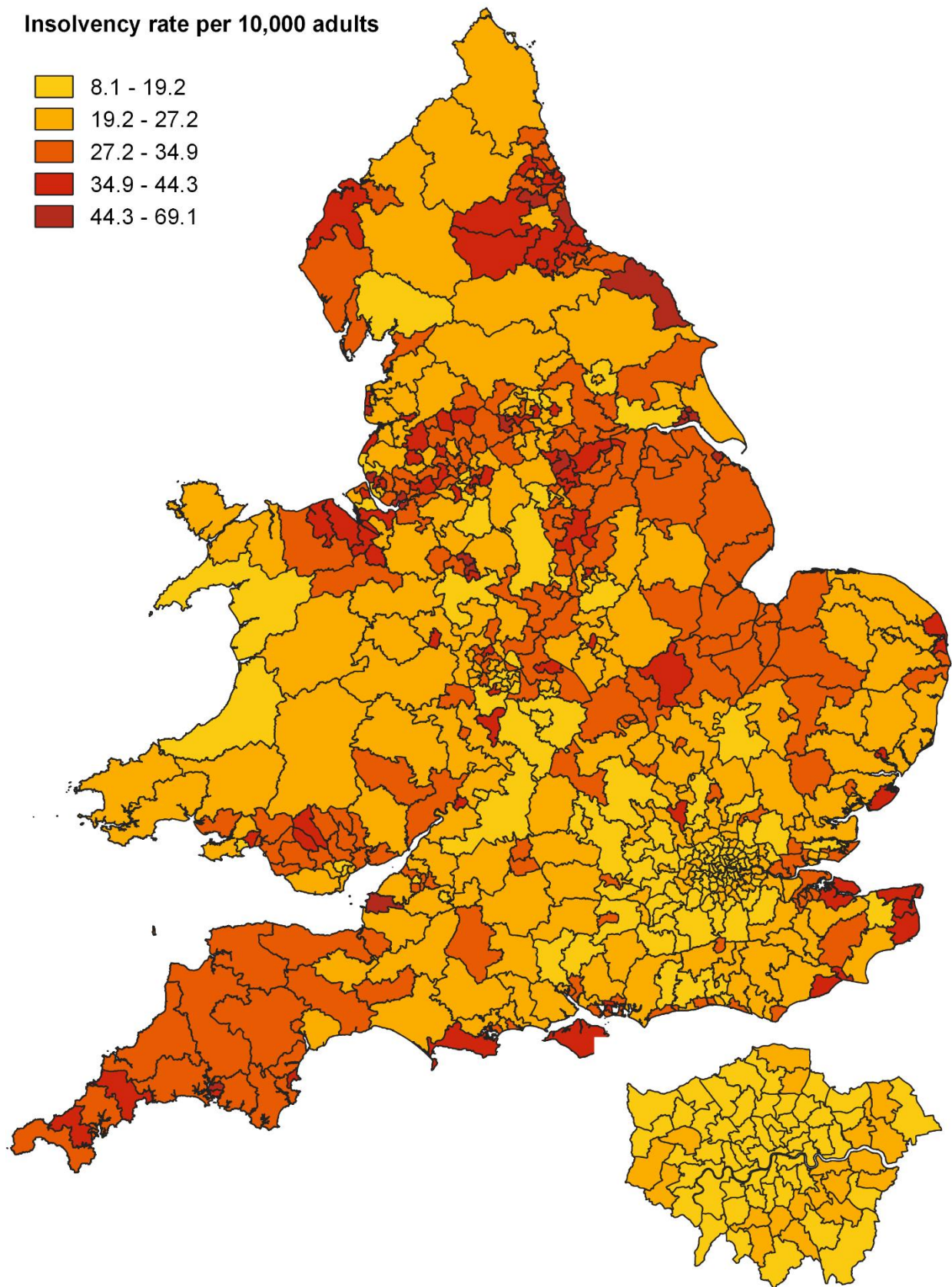
Parliamentary constituencies with lower total individual insolvency rates (represented by lighter shades in Figure 1) tended to be concentrated around London, the Home Counties, and parts of the West Midlands, while many of those Parliamentary constituencies with higher individual insolvency rates (represented 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, 2019

Highest insolvency rates			Lowest insolvency rates		
Local authority	Number of new cases	per 10,000 adults	Local authority	Number of new cases	per 10,000 adults
Plymouth, Moor View	501	69.1	Sheffield, Hallam	60	8.1
Easington	358	54.6	Westminster North	87	8.2
Scarborough and Whitby	416	52.4	Hampstead and Kilburn	105	8.8
Blackpool South	328	52.3	Cities of London and Westminster	101	8.9
Great Grimsby	352	51.8	Wimbledon	69	8.9
Halifax	419	51.5	Finchley and Golders Green	99	9.6
Kingston upon Hull East	353	50.8	Chelsea and Fulham	87	9.9
Halton	390	50.6	Kensington	91	9.9
Kingston upon Hull North	365	48.2	Tooting	87	9.9
Weston-Super-Mare	427	47.6	Battersea	105	10.6



Figure 1: Total individual insolvencies per 10,000 adults by Parliamentary constituency
England and Wales, 2019





The total insolvency rate was higher in 2019 in 376 out of 573 (66%) Parliamentary constituencies, unchanged in 6 constituencies (1%) and lower in 191 constituencies (33%). The largest increase in rate per 10,000 adults was in Plymouth, Moor View, which increased by 14.2 insolvencies per 10,000 adults compared to 2018. The largest decrease in rate occurred in Stoke-on-Trent North which decrease by 7.3.

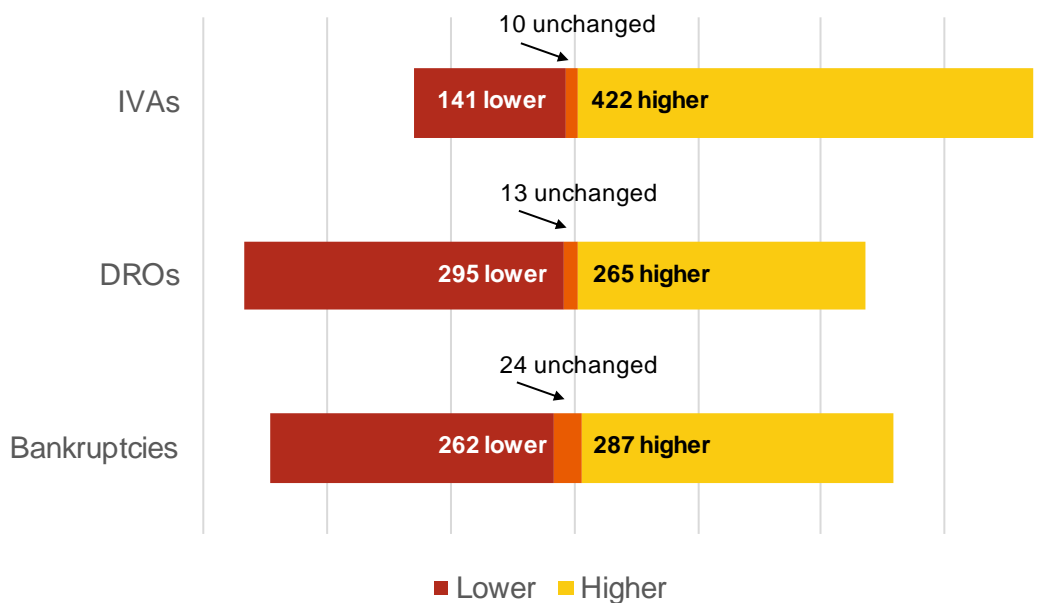
Table 2: Parliamentary constituencies with the 10 largest percentage increases and decreases in total individual insolvency rates

England and Wales, 2019 compared with 2018

Largest increase in insolvency rates			Largest decrease in insolvency rates		
Local authority	Change in cases	Change in rate	Local authority	Change in cases	Change in rate
Chorley	114	55.1	Leeds North West	-37	-29.2
Cardiff North	41	51.0	Westminster North	-31	-27.4
Castle Point	47	49.3	Brent Central	-41	-24.3
Penrith and The Border	52	48.3	Swansea West	-35	-22.6
East Worthing and Shoreham	72	47.8	North East Somerset	-40	-21.7
Workington	83	47.3	Brentford and Isleworth	-44	-21.4
Copeland	63	45.7	Newcastle upon Tyne East	-48	-20.9
Delyn	70	45.5	Wirral South	-26	-19.1
South East Cambridgeshire	73	45.4	Chingford and Woodford Green	-21	-17.7
South Derbyshire	85	45.1	Peterborough	-59	-17.6

Figure 2: Increases in the individual voluntary arrangement rate in Parliamentary constituencies were more common than decreases but the picture was more balanced for debt relief orders and bankruptcies

England and Wales, 2019 compared with 2018





4. Bankruptcies

In 2019, the rate of bankruptcies was 3.6 per 10,000 adults in England and Wales, the same as 2018. The bankruptcy rate had been trending downwards following the financial crisis but has been fairly stable in recent years.

The Parliamentary constituency with the highest bankruptcy rate in 2019 was Plymouth, Moor View with 9.1 per 10,000 adults, followed by North Durham with 7.3. The lowest was Sheffield Central with a rate of 1.0 followed by Lewisham, Deptford, at 1.1.

The Parliamentary constituencies with lower bankruptcy rates were scattered nationwide with perhaps more concentrated in and around London. Similarly, those constituencies with higher rates weren't concentrated in one area though the South West, north and east of England have more darker shades than other areas. Of the 10 Parliamentary constituencies with the highest bankruptcy rates, 9 were in or adjacent to coastal/docking areas.

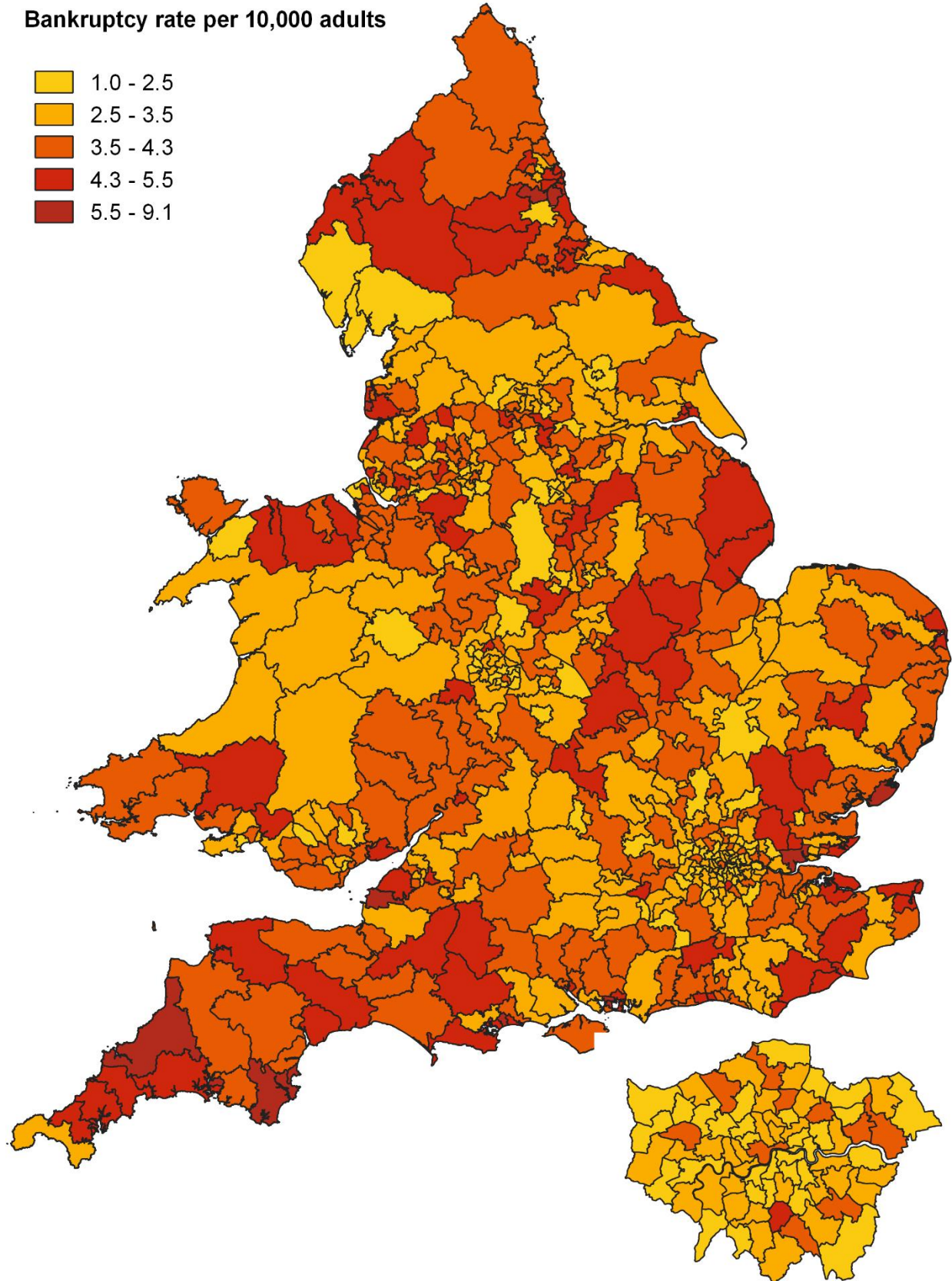
Out of 573 constituencies, 287 (50%) saw a bankruptcy rate increase, 24 were unchanged (4%) and 281 decreased (46%).

Table 3: Parliamentary constituencies with the 10 highest and lowest bankruptcy rates,
England and Wales, 2019

Highest bankruptcy rates			Lowest bankruptcy rates		
Local authority	Number of new cases	per 10,000 adults	Local authority	Number of new cases	per 10,000 adults
Plymouth, Moor View	66	9.1	Sheffield Central	12	1.0
North Durham	52	7.3	Lewisham, Deptford	11	1.1
Blackpool South	45	7.2	Sheffield, Hallam	10	1.3
Torbay	58	7.1	Oxford West and Abingdon	12	1.4
North Cornwall	53	7.0	Dudley South	9	1.4
Totnes	48	6.7	Tooting	13	1.5
Portsmouth North	50	6.5	Birmingham, Hodge Hill	13	1.5
Weston-Super-Mare	57	6.4	Harrow West	13	1.5
South Basildon and East Thurrock	49	6.2	Islwyn	10	1.6
Clacton	46	6.1	Lewisham West and Penge	15	1.7



Figure 3: Bankruptcies per 10,000 adults by Parliamentary constituency, England and Wales, 2019





5. Debt relief orders

In 2019, the rate of DROs was 5.8 per 10,000 adults in England and Wales, a decrease of 0.2 compared to the 2018 rate. Introduced in 2009, the debt DRO has been broadly stable for much of the past decade.

The Parliamentary constituency with the highest DRO rate in 2019 was Scarborough and Whitby (for the sixth year in a row) with a rate of 29.9 per 10,000 adults, followed by Halifax with 29.3. The lowest was Putney with a rate of 0.5 followed by 4 constituencies tied on a rate of 0.7 per 10,000 adults (Brent North; Ealing, Southall; Tooting; and Harrow East).

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. Many of those Parliamentary constituencies with higher DRO rates (represented by darker shades in Figure 3 below) were in the South West and in the north of England. Of the 10 Parliamentary constituencies with the DRO rates, 9 were in London.

Out of 573 constituencies, 265 (46%) saw a DRO rate increase, 13 were unchanged (2%) and 295 (51%) saw a decrease.

Table 4: Parliamentary constituencies with the 10 highest and lowest debt relief order rates

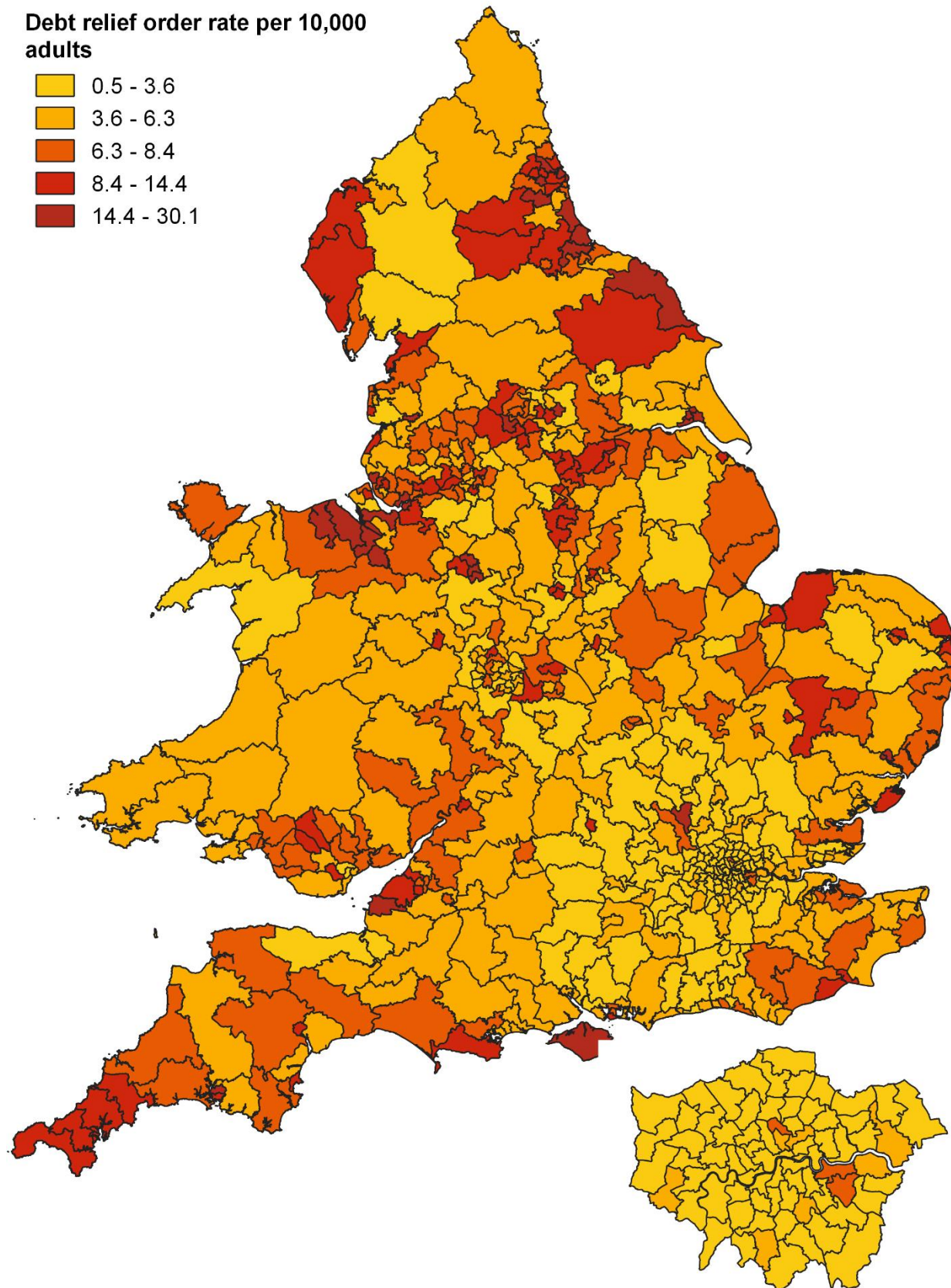
England and Wales, 2019

Highest debt relief order rates			Lowest debt relief order rates		
Local authority	Number of new cases	per 10,000 adults	Local authority	Number of new cases	per 10,000 adults
Scarborough and Whitby	237	29.9	Putney	4	0.5
Halifax	238	29.3	Brent North	7	0.7
Weston-Super-Mare	178	19.9	Ealing, Southall	5	0.7
Kingston upon Hull North	143	18.9	Tooting	6	0.7
Easington	122	18.6	Harrow East	6	0.7
Wrexham	104	18.4	Chipping Barnet	7	0.8
Kingston upon Hull East	128	18.4	Battersea	9	0.9
Bootle	141	18.0	Mole Valley	8	1.0
Kingston upon Hull West and Hessle	124	17.9	Wimbledon	8	1.0
Stoke-on-Trent Central	120	17.5	Uxbridge and South Ruislip	9	1.0



Figure 4: Debt relief orders per 10,000 adults by Parliamentary constituency

England and Wales, 2019





6. Individual voluntary arrangements

In 2019, the rate of IVAs was 16.7 per 10,000 adults in England and Wales. This was an increase of 1.5 in the rate of IVAs per 10,000 adults, from 15.2 in 2018. 2019 was a record high for the IVA rate following successive record highs in both 2017 and 2018.

The Parliamentary constituency with the highest IVA rate in 2019 was Plymouth, Moor View for the fifth consecutive year with a rate of 43.1 IVAs per 10,000 adults; the second highest was Great Grimsby at 36.5. The constituency with the lowest IVA rate was Cities of London and Westminster at 3.7 followed by Sheffield, Hallam at 4.2.

Parliamentary constituencies with lower IVA rates (represented by lighter shades in Figure 5 below) were loosely concentrated around London and the Home Counties. 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 north of England and the Midlands, and in rural areas in the South West and perhaps on the borders of the East Midlands and the East of England. Additionally, in Wales there were high rates of IVAs in constituencies surrounding Cardiff though the rates appear to be lower in the city itself.

Of the 10 Parliamentary constituencies with the lowest IVA rates, 8 were in London with the other 2 in Sheffield. The 10 constituencies with the highest rates were scattered throughout the country from the North East to the South West.

The IVA rate was higher in 2019 than in 2018 in 422 out of 573 Parliamentary constituencies (74%), unchanged in 10 (2%) and lower in 141 (25%). The largest increase in IVA rate was in Great Grimsby which increased by 12.9 per 10,000 adults. The largest decrease occurred in Worsley and Eccles South, which fell by 6.7 per 10,000 adults.

Table 5: Parliamentary constituencies with the 10 highest and lowest individual voluntary arrangement rates

England and Wales, 2019





Highest individual voluntary arrangement rates			Lowest individual voluntary arrangement rates		
Local authority	Number of new cases	per 10,000 adults	Local authority	Number of new cases	per 10,000 adults
Plymouth, Moor View	313	43.1	Cities of London and Westminster	42	3.7
Great Grimsby	248	36.5	Sheffield, Hallam	31	4.2
Blackpool South	222	35.4	Westminster North	46	4.3
Barnsley East	240	31.9	Wimbledon	39	5.0
Blackpool North and Cleveleys	212	31.6	Sheffield Central	61	5.2
Denton and Reddish	215	31.3	Chelsea and Fulham	46	5.2
Easington	205	31.3	Kensington	50	5.4
Burnley	209	30.6	Hampstead and Kilburn	67	5.6
Darlington	221	30.5	Finchley and Golders Green	59	5.7
Telford	226	30.0	Holborn and St Pancras	80	6.0

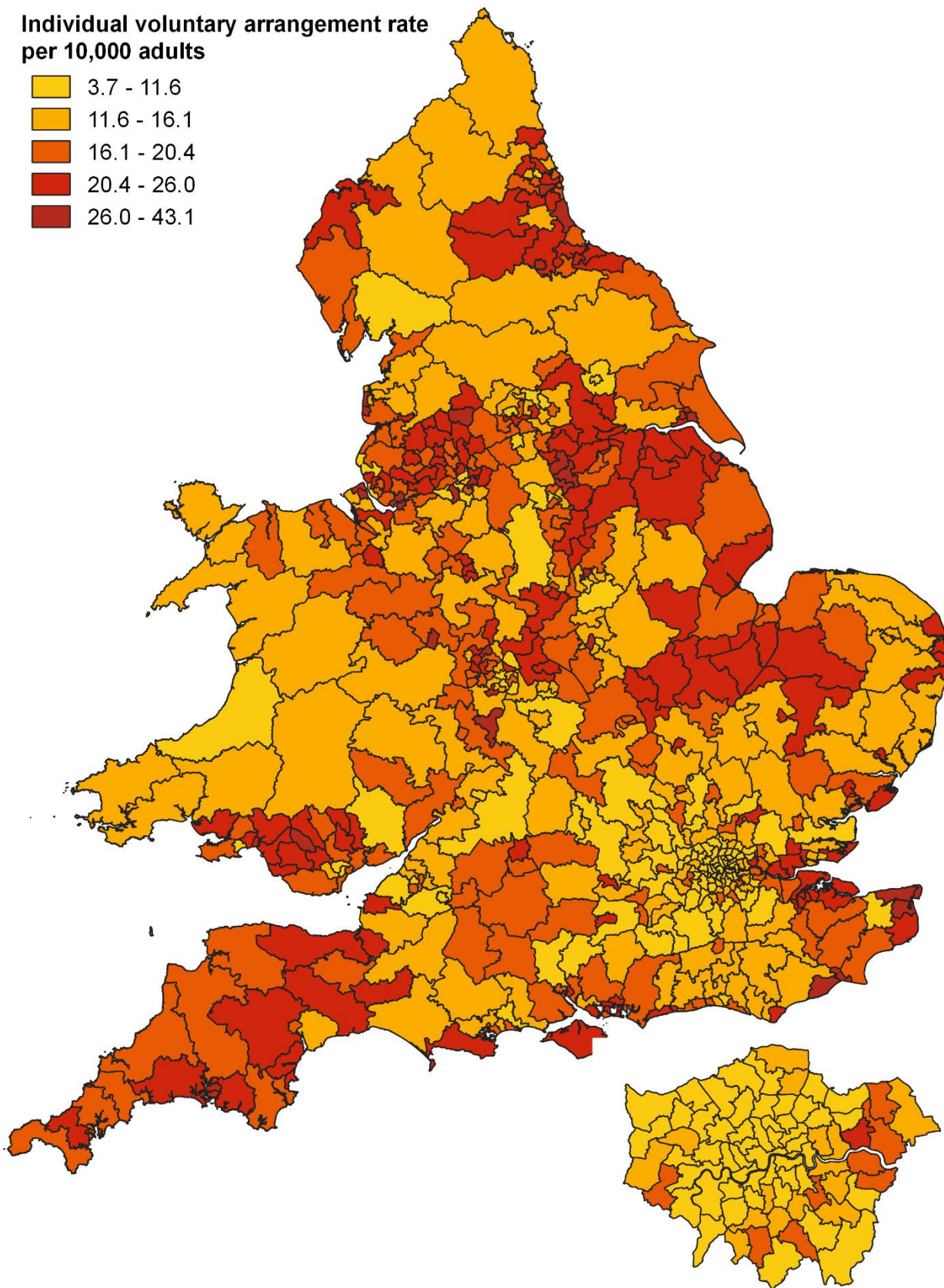


Figure 5: IVAs per 10,000 adults by Parliamentary constituency

England and Wales, 2019

Individual voluntary arrangement rate per 10,000 adults

-  3.7 - 11.6
-  11.6 - 16.1
-  16.1 - 20.4
-  20.4 - 26.0
-  26.0 - 43.1





7. Glossary

Key terms used within this statistical bulletin

Individual voluntary arrangements (IVAs)	A voluntary means of repaying creditors some or all of what they are owed. Once approved by 75% or more of creditors, the arrangement is binding on all. IVAs are supervised by licensed Insolvency Practitioners.
Debt relief orders (DROs)	A form of debt relief available to those who have a low income, low assets and less than £20,000 of debt (£15,000 before October 2015). There is no distribution to creditors, and discharge from debts takes place 12 months after the DRO is granted. DROs were introduced in April 2009.
Bankruptcy	<p>A form of debt relief available for anyone who is unable to pay their debts. Assets owned will vest in a trustee in bankruptcy, who will sell them and distribute the proceeds to creditors. Discharge from debts usually takes place 12 months after the bankruptcy order is granted.</p> <p>Bankruptcies result from either Debtor application – where the individual is unable to pay their debts, and applies online to make themselves bankrupt, or Creditor petition – if a creditor is owed £5,000 or more (£750 before October 2015), they can apply to the court to make an individual bankrupt. These statistics relate to petitions where a court order was made as a result, although not all petitions to court result in a bankruptcy order.</p>



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