



The Insolvency
Service

Information Rights Team
The Insolvency Service
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Our ref: FOI25/26-014
Date: 23 May 2025

Dear [REDACTED]

Re: Freedom of Information Act 2000 (FOIA) Request

Thank you for your email of 28 April 2025 in which you requested from the Insolvency Service (the agency):

"I am writing to request information under the Freedom of Information Act 2000 regarding individual insolvencies recorded in the UK. Specifically, I would like to request the following:

- 1. The number of individual insolvencies recorded in January – December 2023 and how many of these were sole traders.*
- 2. The number of individual insolvencies recorded in January – December 2024 and how many of these were sole traders.*
- 3. The number of individual insolvencies recorded in January 2025 and how many of these were sole traders.*
- 4. The number of individual insolvencies recorded in February 2025 and how many of these were sole traders.*

In addition to the above, it would be helpful to know if you would also be able to provide the following:

- 1. The industries affected in each case of sole trader insolvency.*
- 2. The causes of insolvency (if recorded).*
- 3. The average debts/liabilities at insolvency.*

If possible, please provide this data broken down by month or quarter where available. I would appreciate the information in a digital format, preferably as a CSV or Excel file.

If any of this information is not available, I would be grateful for any guidance on how I might access similar data."

Your request has been dealt with under the Freedom of Information Act 2000 (FOIA).

I can confirm the agency holds the information that you have requested, and I have provided answers to your questions below and attached to this email.

Part 1 of your request

1. The number of individual insolvencies recorded in January – December 2023 and how many of these were sole traders.

I can confirm the agency holds the information that you have requested. This information is available to you at the website link below:

<https://www.gov.uk/government/collections/individual-insolvency-statistics-releases>

The Insolvency Service is not obliged to provide you with a separate copy of information it holds where that information is reasonably accessible to the applicant.

As such, the response to questions 1, 2, 3, 4 of part 1 of your request and question 1 of part 2 of your request is exempt from disclosure under section 21 of the Freedom of Information Act 2000.

For the number of individual insolvencies relating to Debt Relief Orders please see the attached excel document 'DRO Data – FOI25-26-014'

2. The number of individual insolvencies recorded in January – December 2024 and how many of these were sole traders.

I can confirm the agency holds the information that you have requested. This information is available to you at the website link below:

<https://www.gov.uk/government/collections/individual-insolvency-statistics-releases>

3. The number of individual insolvencies recorded in January 2025 and how many of these were sole traders.

I can confirm the agency holds the information that you have requested. This information is available to you at the website link below:

<https://www.gov.uk/government/collections/individual-insolvency-statistics-releases>

4. The number of individual insolvencies recorded in February 2025 and how many of these were sole traders.

I can confirm the agency holds the number of individual insolvencies recorded in February 2025. This information is available to you at the website link below:

<https://www.gov.uk/government/collections/individual-insolvency-statistics-releases>

Part 2 of your request

1. The industries affected in each case of sole trader insolvency.

I can confirm the agency holds the information you have requested. This information is available to you at the website link below:

<https://www.gov.uk/government/collections/individual-insolvency-statistics-releases>

2. The causes of insolvency (if recorded).

Please see the attached spreadsheet called 'Causes of trader bankruptcies'. Please note data suppression has been applied. [X] indicates suppressed data values to protect confidentiality. Suppression applies to values less than 5, including zero.

3. The average debts/liabilities at insolvency.

Please see attached the spreadsheet called 'Average Trader Debt'. Please note the data available is taken from the approximate debts as estimated by the bankrupt. This data is incomplete, e.g. where the bankrupt has not provided any information or has provided incomplete information. It includes all debts listed by the bankrupt in a case, not just those related to trading activities.

Complaints

If you are not satisfied with the response we have provided to you and would like us to reconsider our decision by way of an internal review (IR), please contact our Information Rights team within 40 working days of this letter at foi@insolvency.gov.uk or by post at:

Information Rights Team
The Insolvency Service
3rd Floor
Cannon House
18 Priory Queensway
Birmingham
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United Kingdom

You also have the right to contact the Information Commissioner's Office (ICO) if you wish for them to investigate any complaint you may have regarding our handling of your request. However, please note that the ICO is likely to expect an IR to have been completed in the first instance.

Yours sincerely

Information Rights Team
The Insolvency Service

The Department for Business and Trade, Official Receivers and the Adjudicator are Data Controllers in respect of personal data processed by the Insolvency Service. For the details about how personal data is processed by the agency, please see the full Insolvency Service Personal Information Charter here: <https://www.gov.uk/government/organisations/insolvency-service/about/personal-information-charter>