



The Insolvency
Service

Information Rights Team

The Insolvency Service
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Our ref: FOI25/26-087

Date: 29 July 2025

www.gov.uk/insolvency-service

Dear [REDACTED]

Re: Freedom of Information Act (FOIA) Request

Thank you for your email of 13 July in which you requested from the Insolvency Service:

“This request builds upon an earlier FOI (FOI20/21-230, see attachment):

[https://www.gov.uk/government/publications/insolvency-service-foi-responses-april-to-june-2021/foi230-average-debt-levels-by-vintage-only#:~:text=Since%20the%20figures%20are%20estimates,2020\)%20can%20be%20found%20here](https://www.gov.uk/government/publications/insolvency-service-foi-responses-april-to-june-2021/foi230-average-debt-levels-by-vintage-only#:~:text=Since%20the%20figures%20are%20estimates,2020)%20can%20be%20found%20here)

[REDACTED] I would need an update of this request. I would need estimated debt levels for Bankruptcy and Debt Relief Order Debt, England and Wales, 2021-2024.

Rather than Median Debt, I would like to have the whole table (from 2003) in Mean Debt. However, if this is not possible Median Debt would help me too.”

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

I can confirm that the agency holds the information that you have requested and I have provided it below:

Table 1: Median Estimated Bankruptcy and Debt Relief Order Debt, England and Wales, 1 January 2003 to 31 December 2024

Estimated median bankruptcy debt amounts have been rounded to the nearest £1,000.
Estimated median DRO amounts have been rounded to the nearest £500.
Only approved DROs have been included. Approved DROs that were later revoked are excluded.
Some shorthand is used in this table, [z] = no data held, as DROs were first introduced in 2009.
Source: Insolvency Service administrative system.

Year (of order)	Bankruptcies	Debt Relief Orders
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2003	£23,000	[z]
2004	£25,000	[z]
2005	£27,000	[z]
2006	£28,000	[z]
2007	£28,000	[z]
2008	£31,000	[z]
2009	£38,000	£9,000
2010	£42,000	£8,500
2011	£52,000	£8,000
2012	£55,000	£8,000
2013	£54,000	£8,000
2014	£49,000	£8,500
2015	£45,000	£9,000
2016	£42,000	£10,500
2017	£40,000	£10,500
2018	£39,000	£11,000
2019	£38,000	£11,000
2020	£34,000	£11,500
2021	£36,000	£12,000
2022	£42,000	£13,000
2023	£46,000	£13,000
2024	£51,000	£13,500

Table 2: Mean Estimated Bankruptcy and Debt Relief Order Debt, England and Wales, 1 January 2003 to 31 December 2024

Estimated mean bankruptcy debt amounts have been rounded to the nearest £1,000.

Estimated mean DRO amounts have been rounded to the nearest £500.

Estimated mean bankruptcy debt is not the recommended measure, due to some unrealistically high numbers skewing the data.

Only approved DROs have been included. Approved DROs that were later revoked are excluded.

Some shorthand is used in this table, [z] = no data held, as DROs were first introduced in 2009.

Source: Insolvency Service administrative system.

Year (of order)	Bankruptcies	Debt Relief Orders
2003	£49,000	[z]
2004	£83,000	[z]
2005	£88,000	[z]
2006	£71,000	[z]
2007	£94,000	[z]
2008	£143,000	[z]

2009	£875,000	£8,500
2010	£195,000	£8,500
2011	£215,000	£8,500
2012	£327,000	£8,500
2013	£215,000	£8,500
2014	£283,000	£8,500
2015	£220,000	£9,000
2016	£170,000	£10,500
2017	£184,000	£11,000
2018	£878,000	£11,000
2019	£217,000	£11,000
2020	£463,000	£11,500
2021	£337,000	£13,000
2022	£326,000	£14,000
2023	£457,000	£14,000
2024	£391,000	£15,500

Note that figures should be treated as estimates since they are extracted from a live database and are subject to change. For this reason, the previous figures for 2003 to 2020 (as published in the tables you referenced) have been recalculated using the latest data (as of 30 June 2025).

Since the figures are estimates, annual mean and median bankruptcy debt has been rounded to the nearest £1,000 and annual mean and median Debt Relief Order (DRO) debt has been rounded to the nearest £500. DROs were introduced in 2009 and therefore there are no data held prior to this year. Estimated debt has only been calculated for approved DROs. DROs that were declined or approved and then later revoked have been excluded.

Under section 16 of the Act (Advice and Assistance) you may find it useful to note:

Further information on monthly numbers of bankruptcies and DROs can be found in our [monthly individual insolvency statistics publication](#).

There are a small number of bankruptcy cases with unrealistically high estimated debt amounts, which is likely due to a data entry error. These erroneous cases can have a strong influence on the annual mean bankruptcy debt. Therefore, caution needs to be taken when interpreting the annual mean bankruptcy debt amounts in Table 2 of Annex A.

The annual median bankruptcy debt is not affected by the magnitude of such cases, and therefore, is the recommended measure.

There are also a small number of bankruptcy cases with an estimated debt amount of £0. These account for around 1% of bankruptcy cases and are unlikely to substantially affect the estimated annual mean and median.

Complaints

If you are not satisfied with the response we have provided 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
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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.

Kind regards

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>