

Insolvency Market Trends

The latest data on monthly insolvency market trends



November 2011	All Insolvencies	IVA	Bankruptcy	DRO	Trust Deed	Sequestration
Percentage change from last month (Total number of insolvencies, November 2011)	+1% (11,679)	-2% (4,195)	+3% (3,161)	+11% (2,796)	-20% (664)	-4% (863)
Three month rolling trend (Number of insolvencies, last three months)	-5% (34,765)	-6% (12,591)	-4% (9,332)	+2% (7,827)	-9% (2,348)	-11% (2,667)
12 month rolling trend (Number of insolvencies, last 12 months)	-12% (139,906)	-7% (48,910)	-30% (42,609)	+15% (28,796)	+1% (8,606)	-11% (10,985)
Percentage change year to date vs 2010 (Number of insolvencies YTD)	-12% (129,839)	-7% (45,007)	-30% (39,595)	+15% (26,966)	+2% (7,974)	-9% (10,297)

"Seasonality had an impact on November volumes for some insolvency solutions, and similar effects will mean lots of volatility, and ultimately lower overall insolvency volumes over the next 3 months. DROs showed an 11% rise from October to November, while Trust Deeds showed a 20% decrease. Both these effects fit trends from previous years and are therefore seasonal, rather than indicators of any longer term trends into 2012.

Full year expectations therefore remain at 120,000 total Insolvencies in England and Wales, and 20,000 in Scotland.

Current trends suggest that in 2012, IVA volumes will be similar to 2011, Bankruptcy volumes will continue to fall, but DROs volumes will continue to increase. The net effect of this is forecast to result in a similar overall total to 2011, however, a number of factors, including income/expenditure trends, unemployment levels, and the recent increase in lower-contribution IVAs will continue to create uncertainty."

Jason Incles

Director of Liquidation Services, TDX Group
December 2011

About this report

Insolvency Market Trends is brought to you by AlerTIX™ which provides the latest information about individuals subject to insolvency proceedings. AlerTIX™ combines multiple unique data sources offering a comprehensive and rapid alert service for creditors.

The data included in this monthly trends report provides up to date volumes of IVAs, DROs and Bankruptcies in England and Wales and Trust Deeds and Sequestrations in Scotland.

Subscription information

If you would like full access to AlerTIX™, providing you with accurate and detailed information about specific individual insolvencies, enabling you to better manage your organisation's risk, please contact the marketing team, t: 0115 953 1253, e: info@tdxgroup.com

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About us

Since 2004, TDX Group has helped creditors across many industry sectors maximise the value of their unpaid debts. We are a data-driven business that has developed the Platforms, Tools and Services to enable our clients to build bespoke solutions to optimise their returns. For more information, please [click here](#) to visit our website.

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