

Insolvency Market Trends

The latest data on monthly insolvency market trends



December 2011	All Insolvencies	IVA	Bankruptcy	DRO	Trust Deed	Sequestration
Percentage change from last month (Total number of insolvencies in December 2011)	-20% (9,101)	-17% (3,274)	-25% (2,378)	-27% (2,050)	-16% (559)	-4% (840)
Three month rolling trend (Number of insolvencies, last three months)	-9% (32,197)	-10% (11,547)	-10% (8,621)	-3% (7,360)	-19% (2,050)	-7% (2,619)
12 month rolling trend (Number of insolvencies, last 12 months)	-12% (138,767)	-8% (48,089)	-29% (41,973)	15% (29,016)	1% (8,533)	-7% (11,156)
Percentage change year to date vs 2010 (Number of insolvencies YTD)	-12% (138,767)	-8% (48,089)	-29% (41,973)	15% (29,016)	1% (8,533)	-7% (11,156)

"Full year Insolvency Volumes for 2011 were 119,000 in England & Wales, and 20,000 in Scotland. This represents a 13% decrease in England & Wales, and a 3% overall decrease in Scotland.

It is important to remember that this decrease is in comparison to record high insolvency levels in 2010, and that volumes remain significantly above pre-2009 levels.

Looking at the figures in more detail, the most significant trend in 2011 was a change in the mix of insolvency solutions. While Bankruptcies fell by nearly 30%, IVAs fell by only 8%, and DROs increased by 15%, and in Scotland Trust Deeds increased by 1% while Sequestrations fell by 7%. This demonstrates a movement toward voluntary arrangements in both regions, and an increasing number of individuals with sufficiently few resources to qualify for a DRO.

Short-term trends are largely seasonal, with the Christmas period causing volumes of all solutions to drop in December. In the medium to longer-term, 2012 looks set to be similar to 2011 in terms of volumes. However, we expect the shift in mix of solution to continue, with 2012 becoming the first year where both IVAs and DROs outnumber Bankruptcies."

Jason Incles

Director of Liquidation Services, TDX Group
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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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