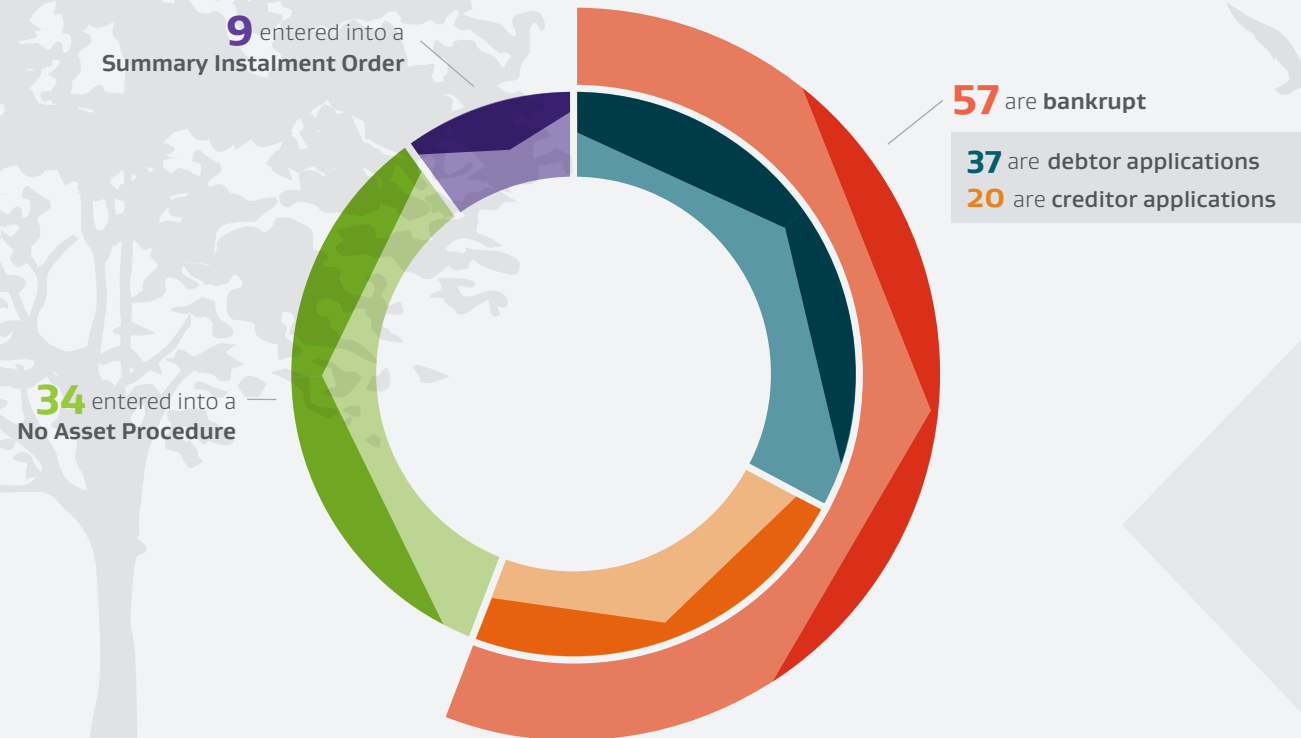


# A Village of 100 Insolvent Debtors

## New Zealand – 2014/2015

### Our village

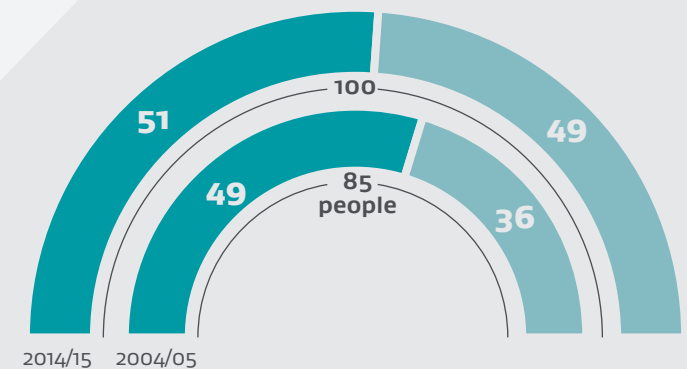
Of the 100 people in our village...



\*7 of the bankrupt debtors in our village have been bankrupt before

**3,506** people entered into personal insolvency procedures in New Zealand during 2014/15. In our village of **100**, each person represents **35** people.

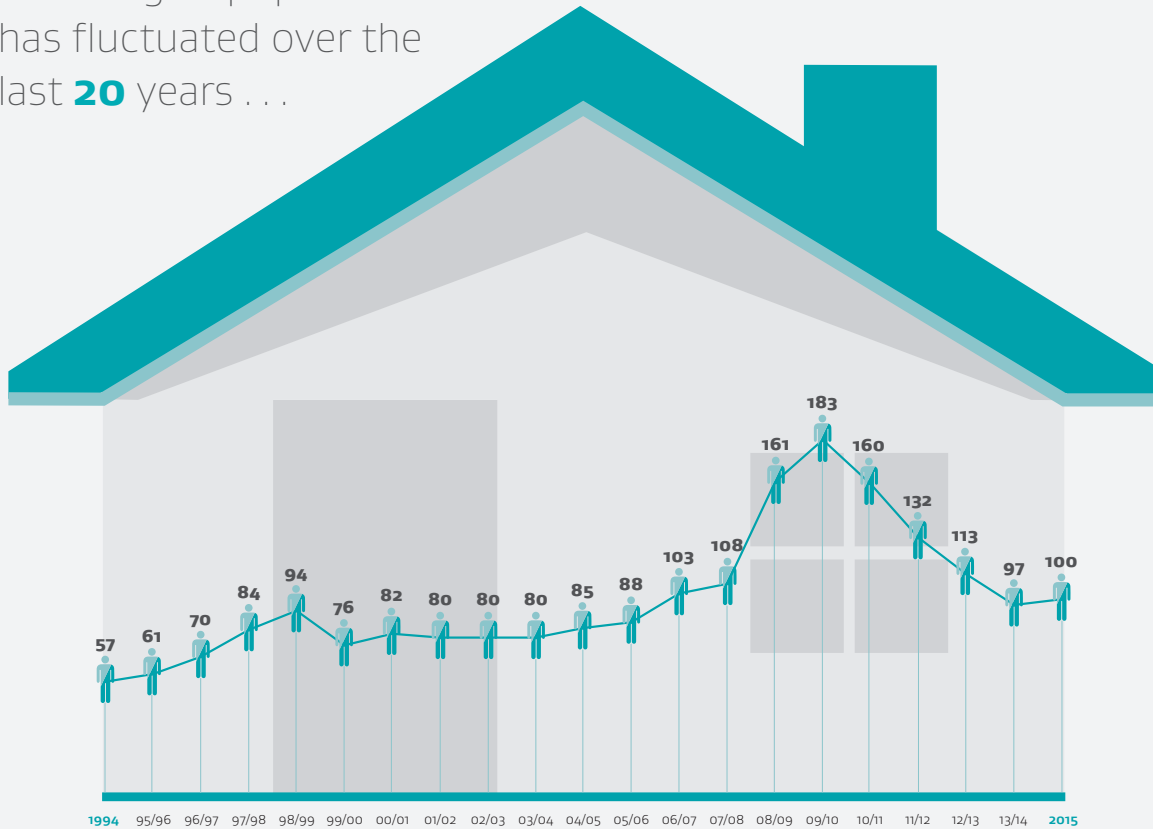
### Gender



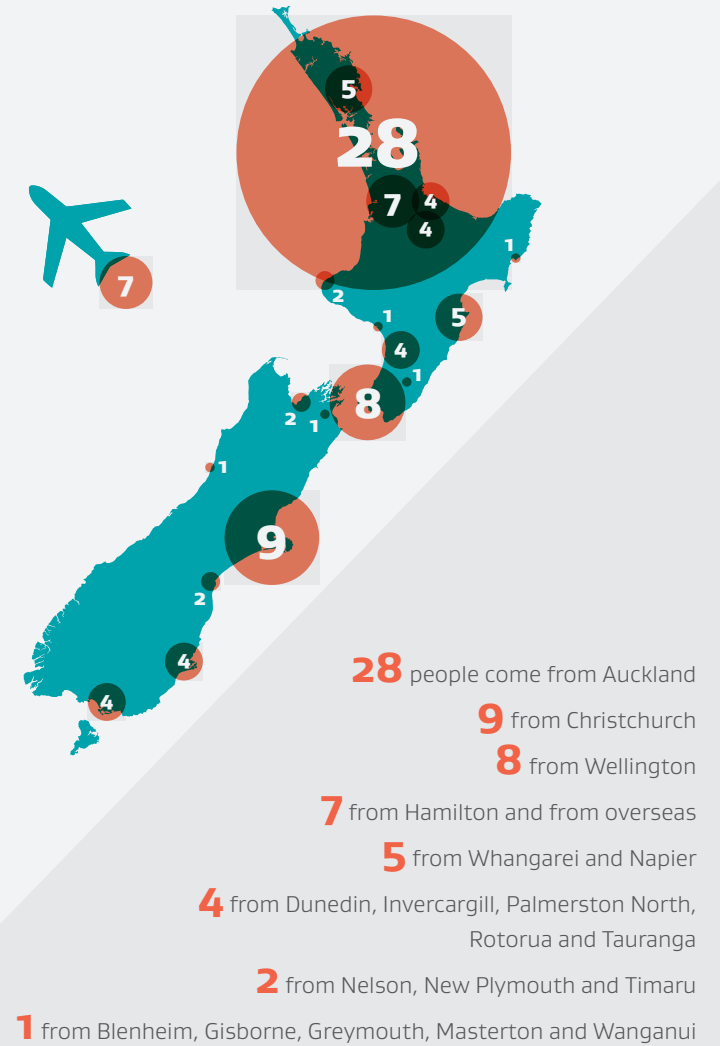
**51** are male, **49** are female

# Population

Our village's population has fluctuated over the last **20** years ...



... but has **returned** to levels similar to those seen in 1998/99 and 2006/07.



Region

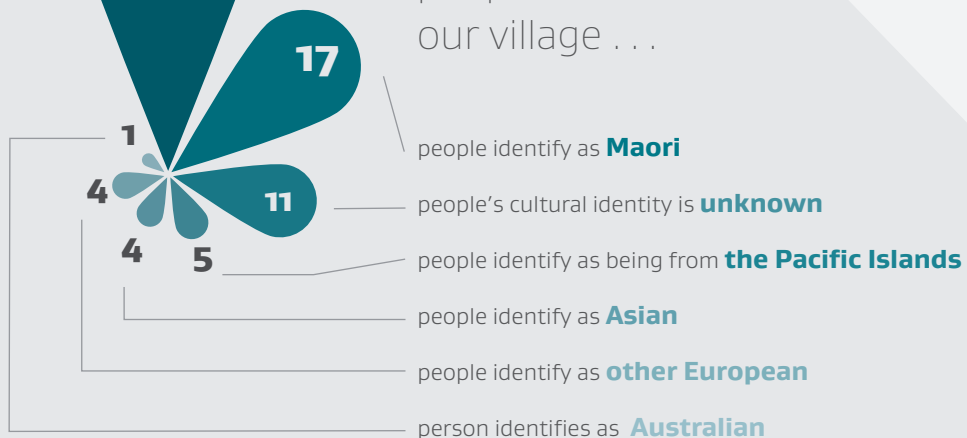


# Cultural diversity

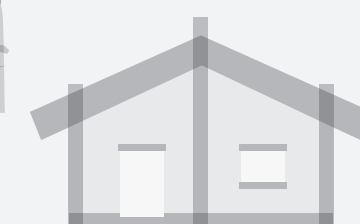
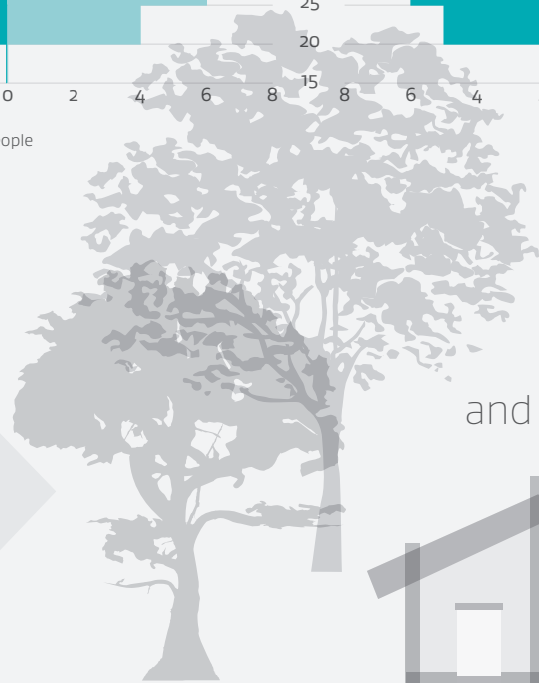
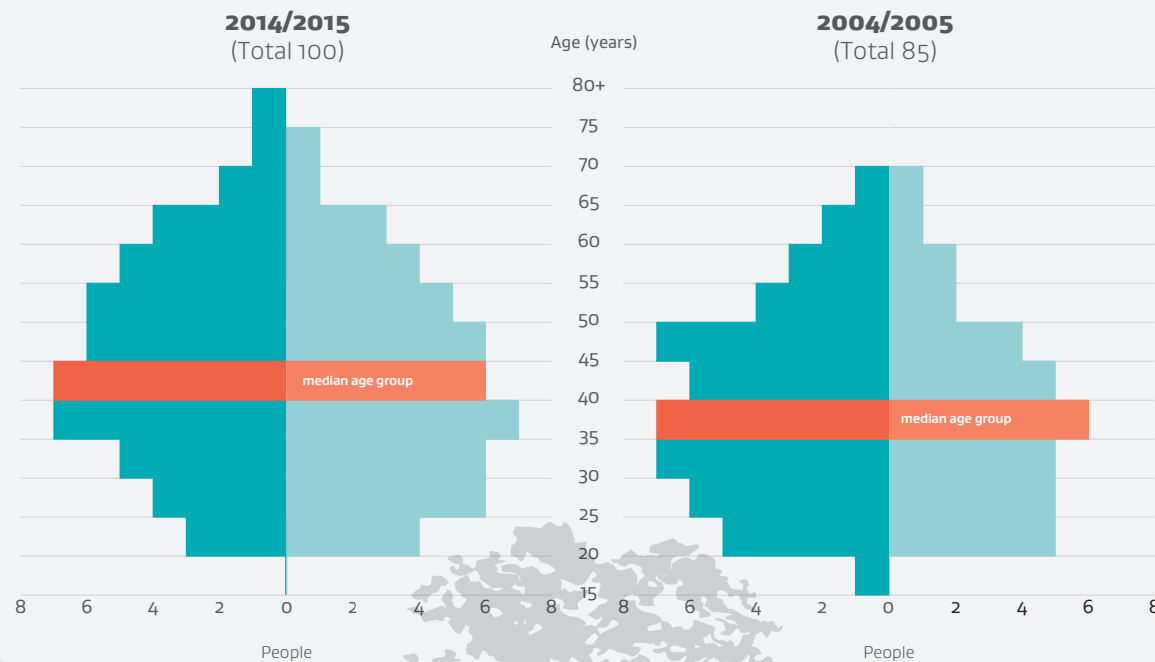
**58**  
people identify as  
**New Zealand European**



Of the 100 people in our village ...



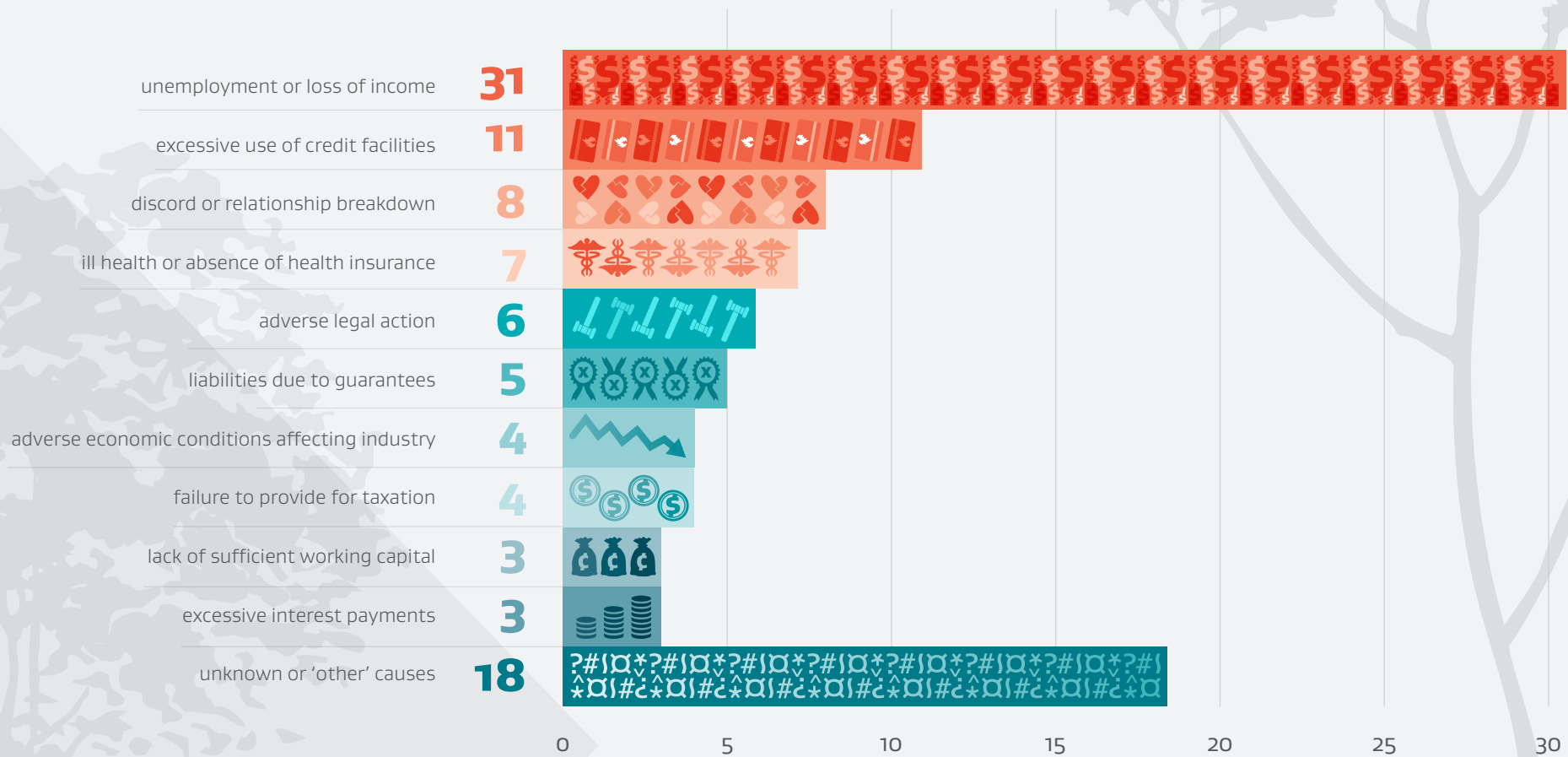
# Age



Our village's ages and median age-groups

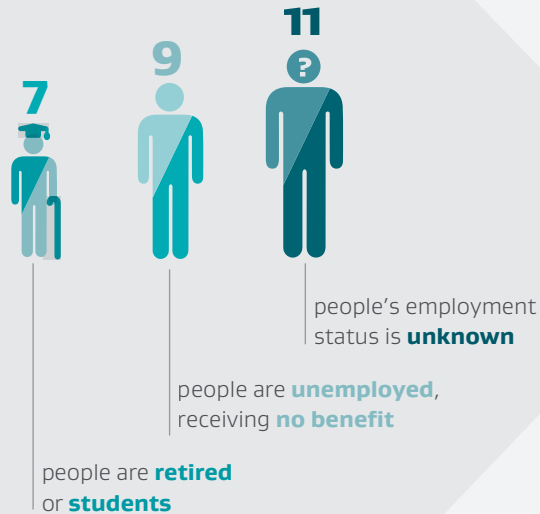
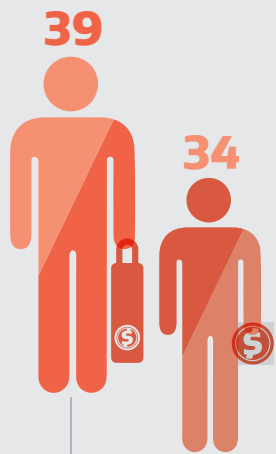
# Cause of insolvency

Within our village, insolvency is attributed to the following causes ...

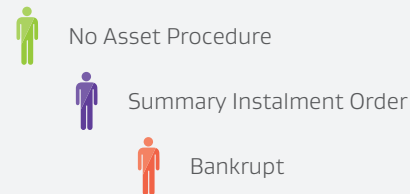


# Employment

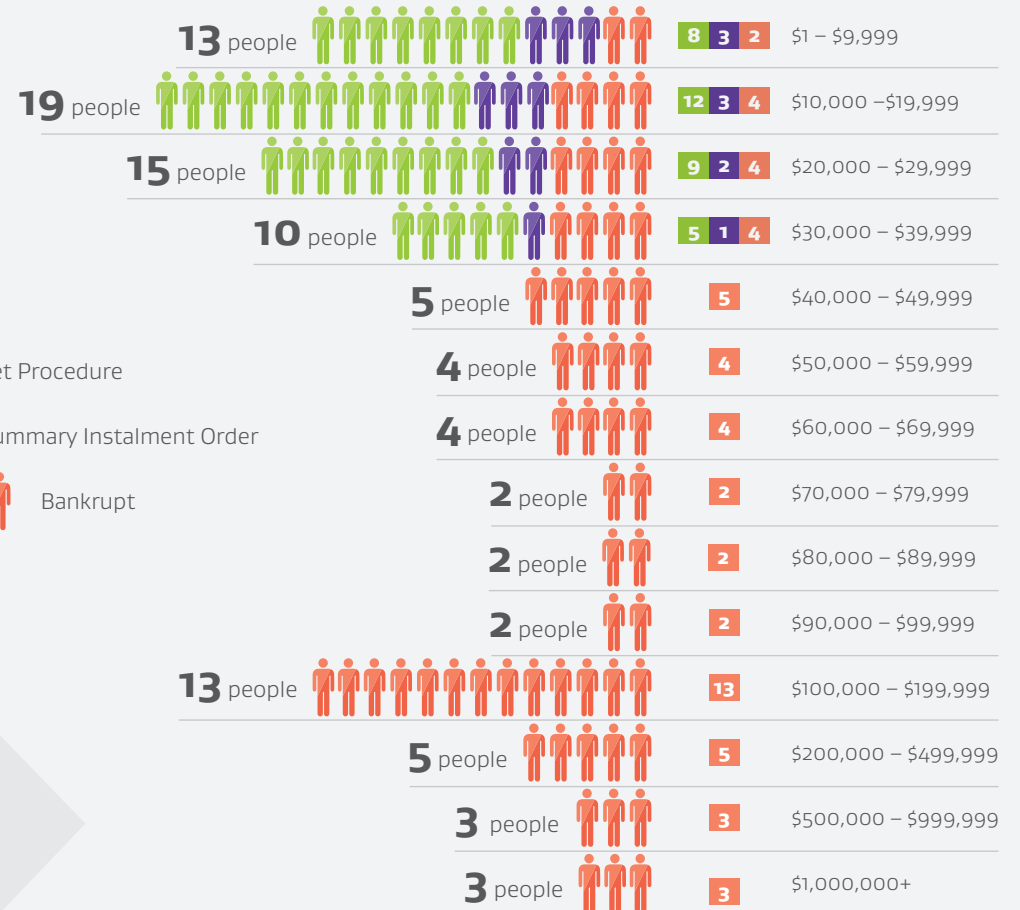
In our village everybody is aged 15 years or over...



Our village's debt levels...



# Debt level



**Note:** This infographic was developed to illustrate the key demographics of people who entered into personal insolvency procedures during 2014/15 using the concept of New Zealand as a village of 100 insolvent debtors. This data has been obtained through various sources, predominantly the Statement of Affairs form which debtors are required to complete upon entering into an insolvency procedure. Other sources of information include public registers and information provided by creditors and other third parties.

For further comparative data on previous financial years please refer to the Insolvency and Trustee Service website [www.insolvency.govt.nz](http://www.insolvency.govt.nz)