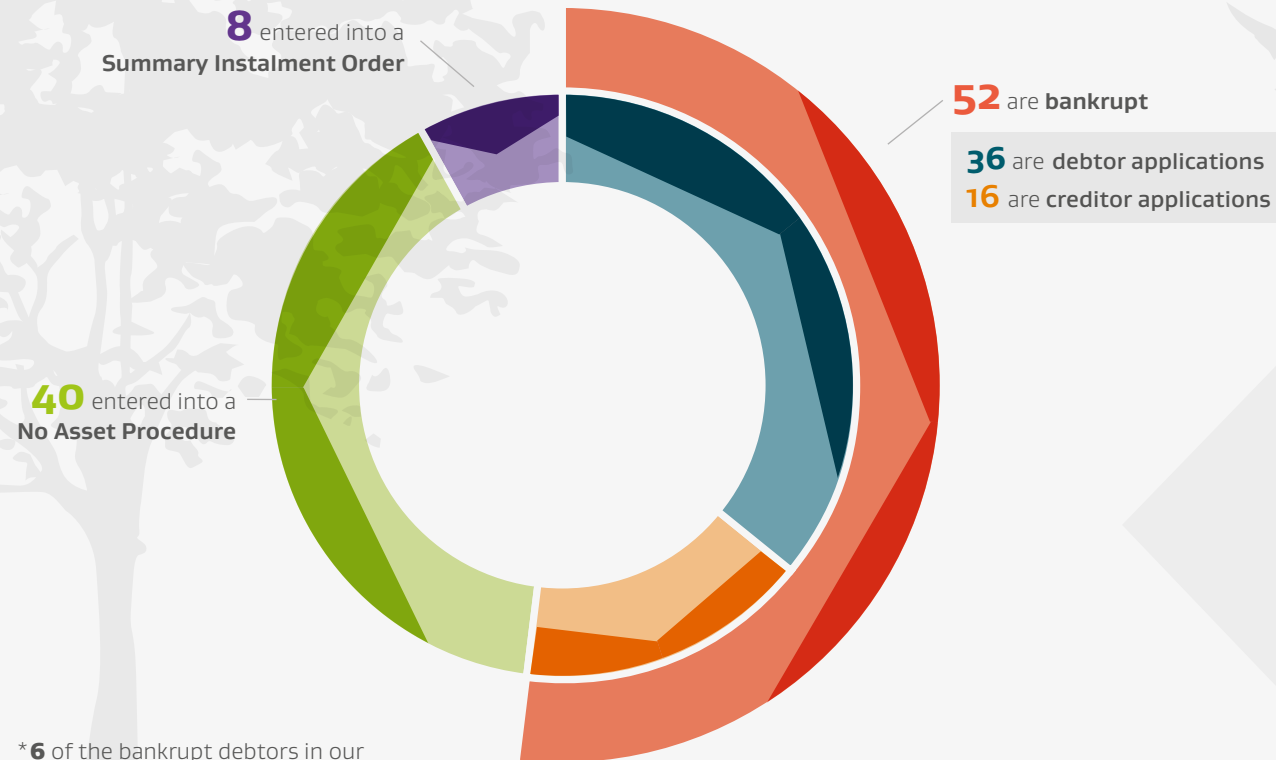


A Village of 100 Insolvent Debtors

New Zealand – 2015/2016

Our village

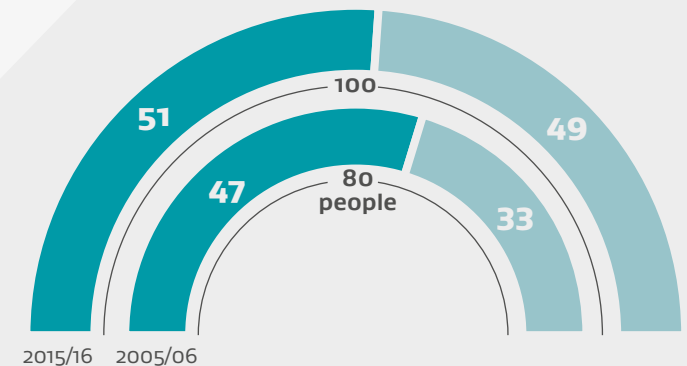
Of the 100 people in our village...



***6** of the bankrupt debtors in our village have been bankrupt before

3,871 people entered into personal insolvency procedures in New Zealand during 2015/16. In our village of **100**, each person represents **39** people.

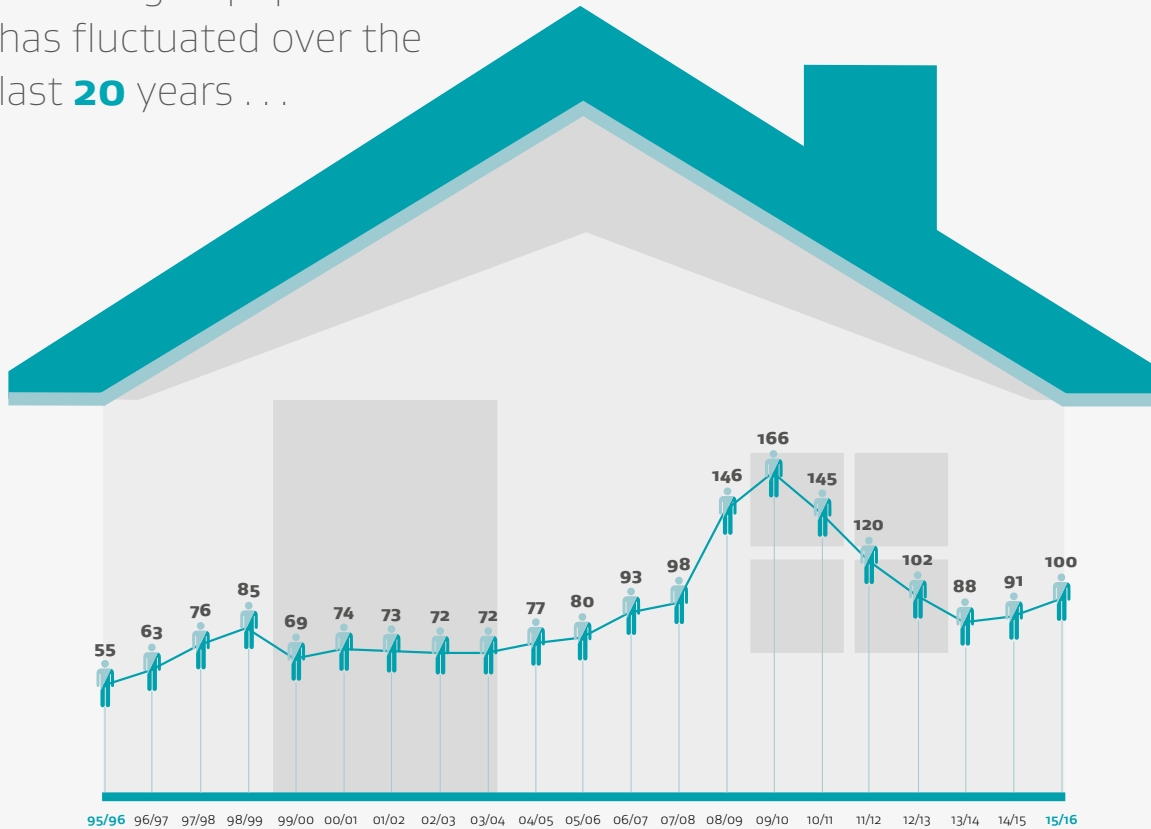
Gender



51 are male, **49** are female

Population

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



... but has recently started **increasing** after a four year decline from 2010/11-2013/14.

*Our village more than doubled in size from 2005/06 to 2009/10.



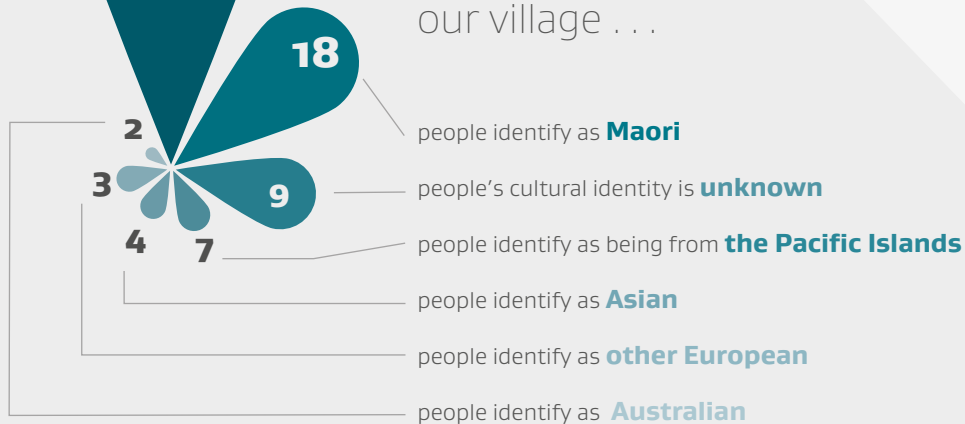
Region

Cultural diversity

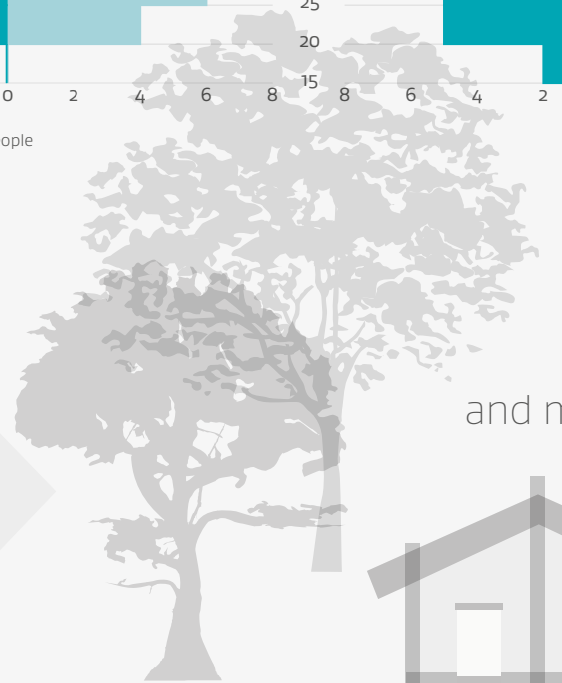
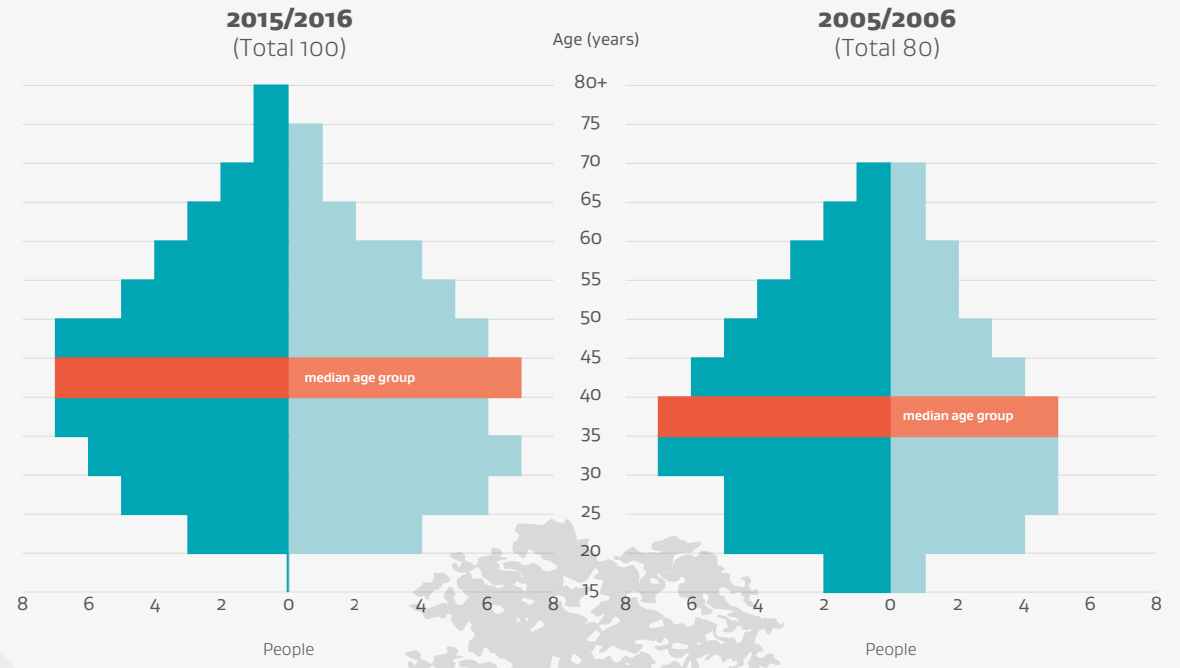
57
people identify as
New Zealand European



Of the 100 people in our village ...



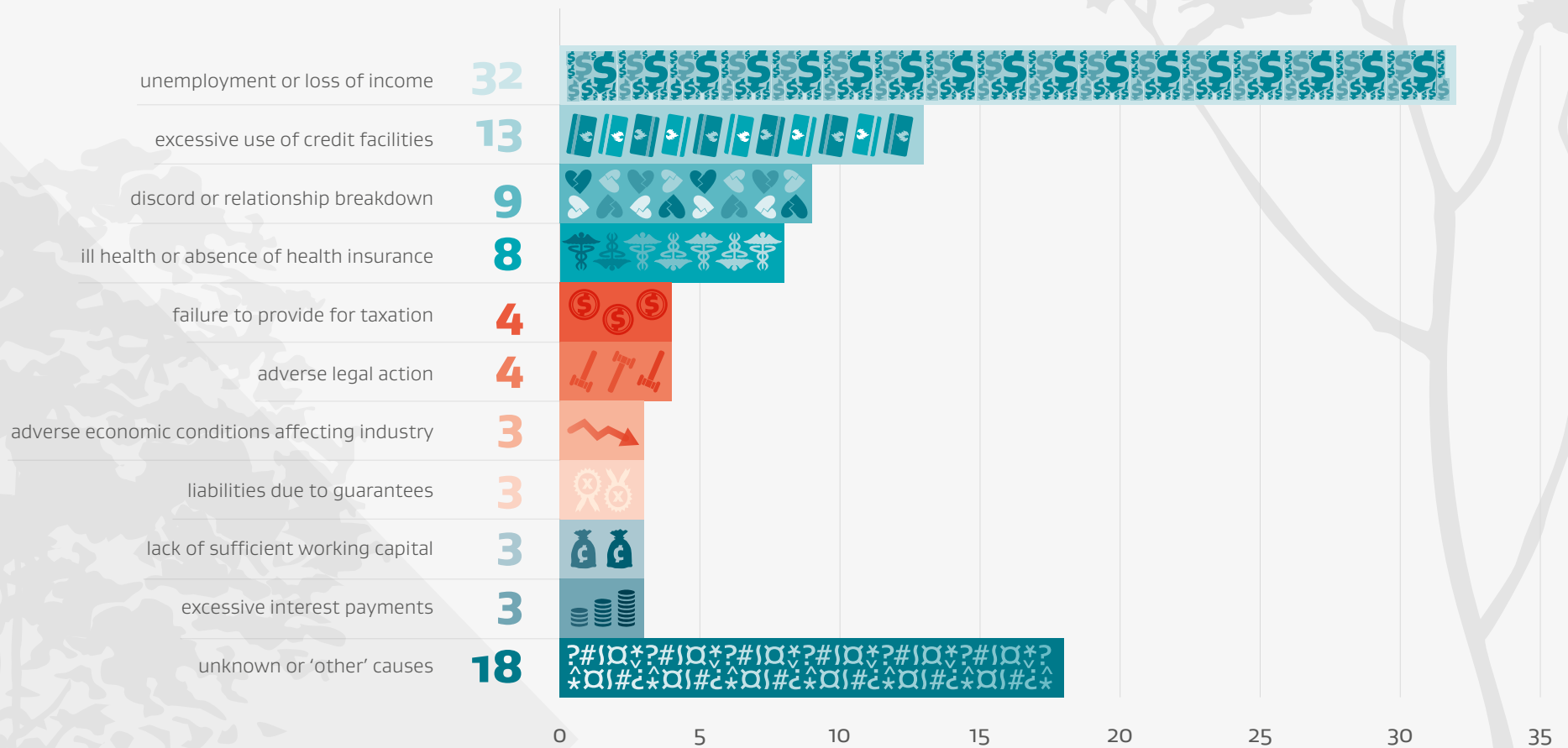
Age



Our village's ages and median age-groups

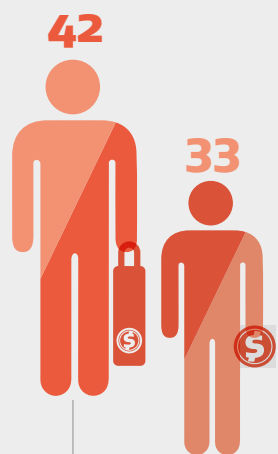
Cause of insolvency

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



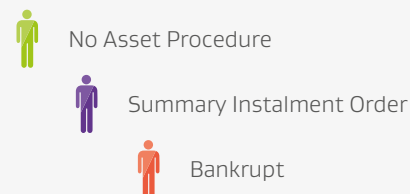
Employment

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

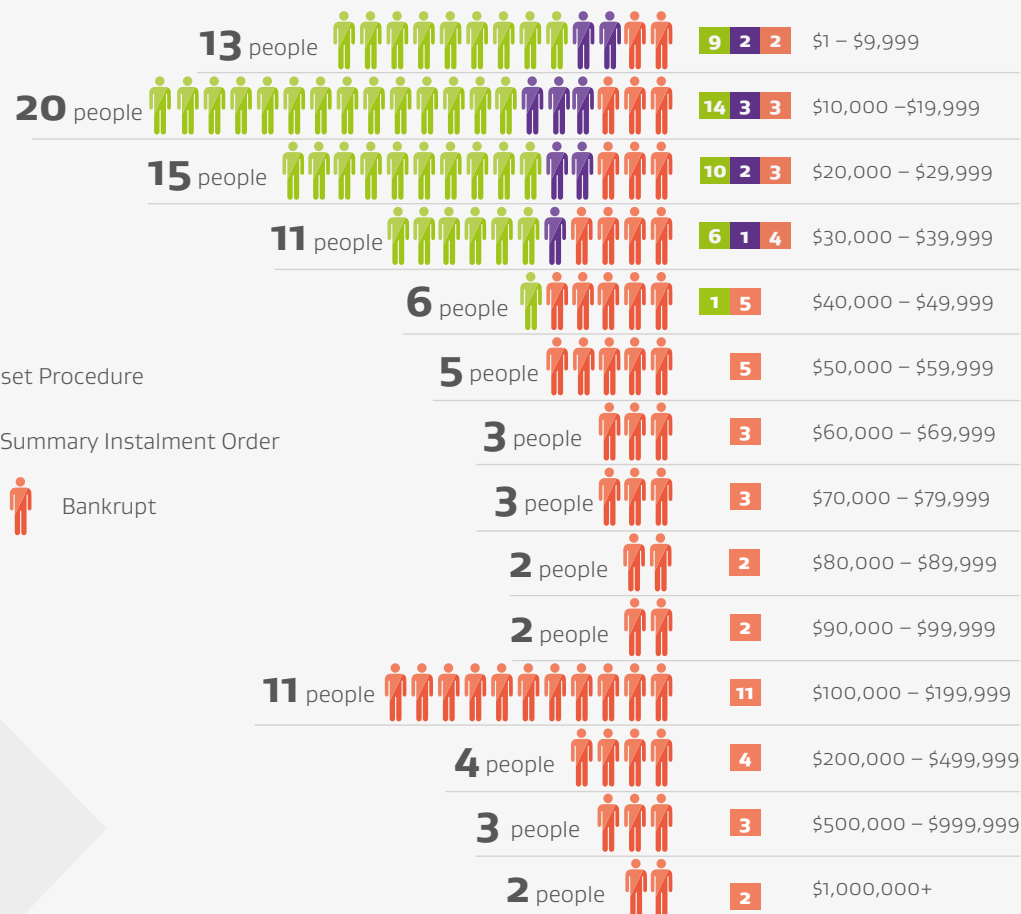


people are **unemployed** and **receiving benefits**

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 2015/16 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