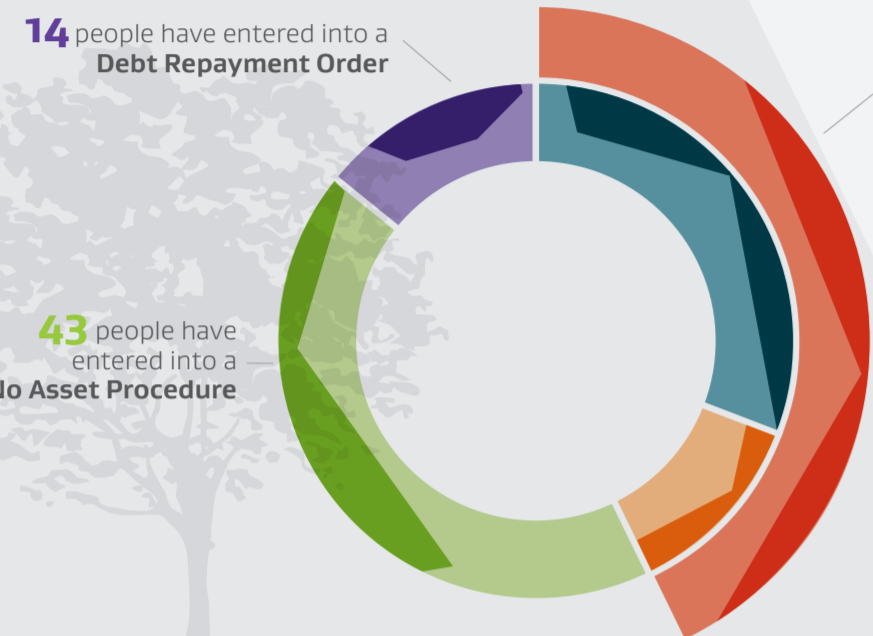


A Village of 100 Insolvent Debtors New Zealand – 2019/2020

2,572 people entered into personal insolvency procedures in New Zealand during 2019/20. In our village of **100**, each person represents **26** people.

OUR VILLAGE

Of the 100 people in our village...



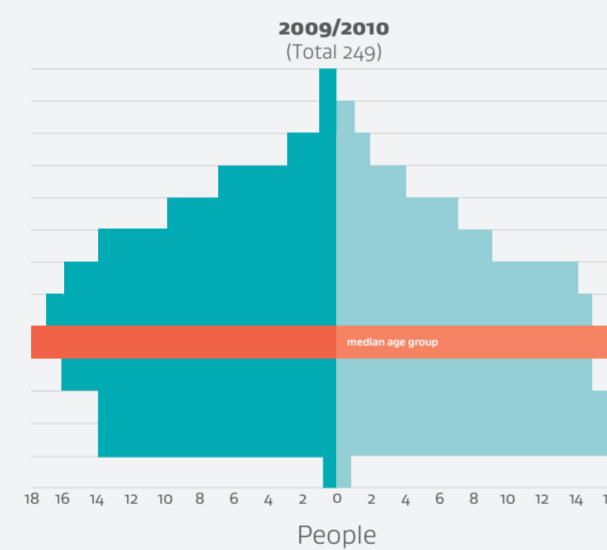
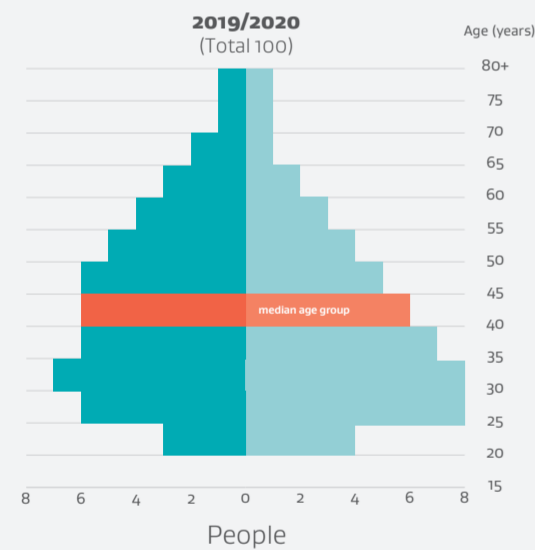
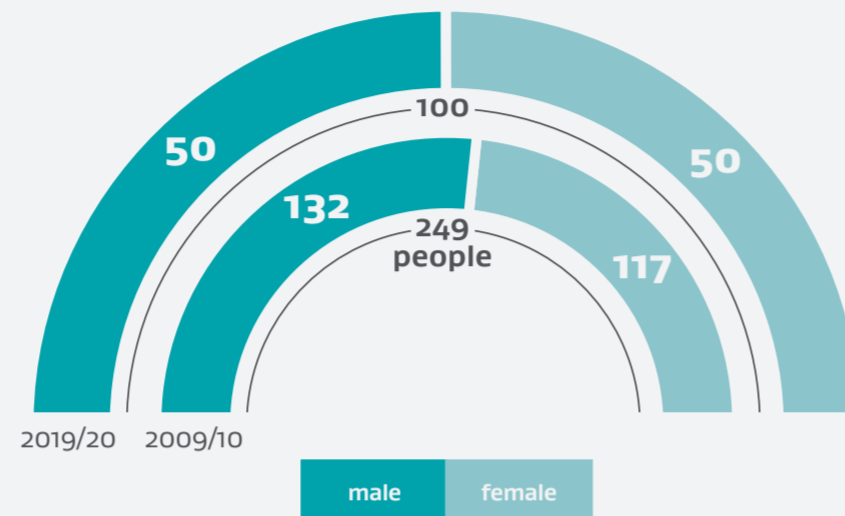
GENDER

50 are male
50 are female

43 people are **bankrupt**

31 are debtor applications
12 are creditor applications

***7** of the bankrupt debtors in our village have been bankrupt or in a No Asset Procedure before

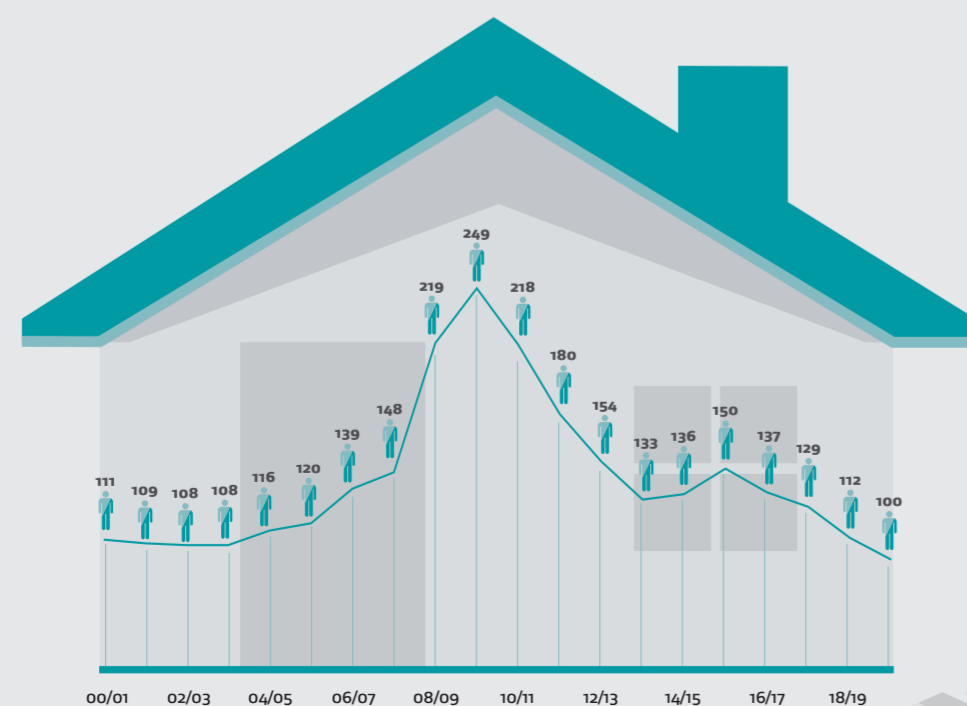


AGE

Our village's ages and median age-groups

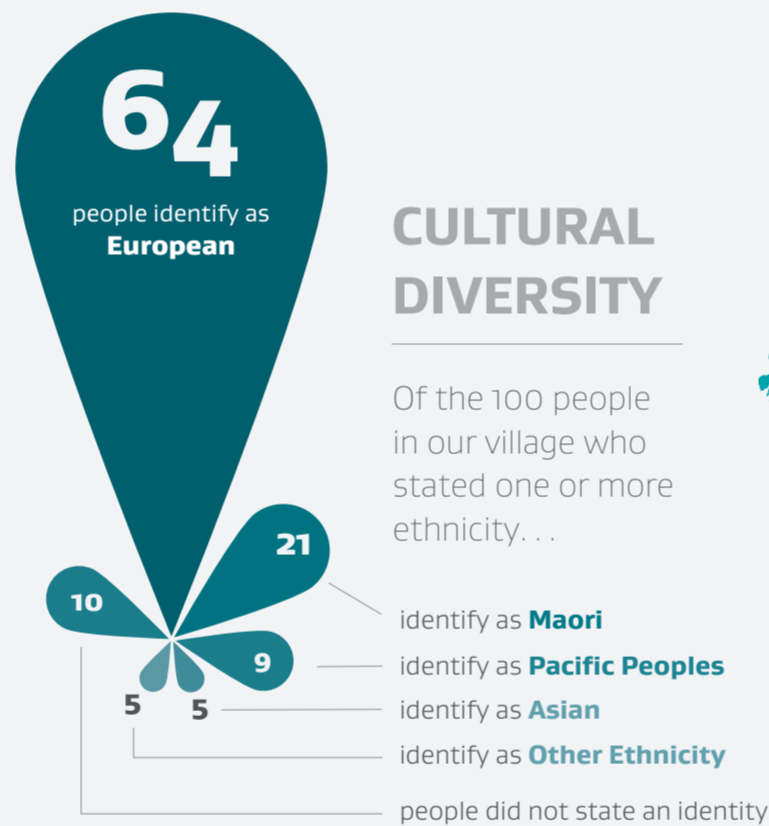
POPULATION

The population of our village is **100** people but it has fluctuated considerably over the last 20 years. The last time our population was this low, was in 1996/97 over 20 years ago.

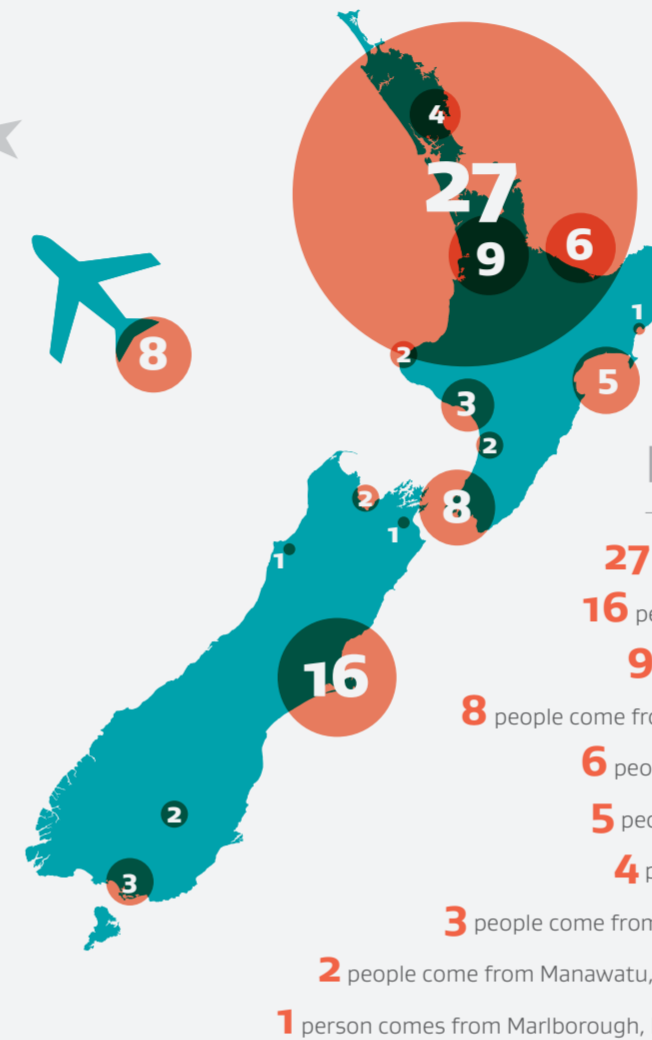


CULTURAL DIVERSITY

Of the 100 people in our village who stated one or more ethnicity...

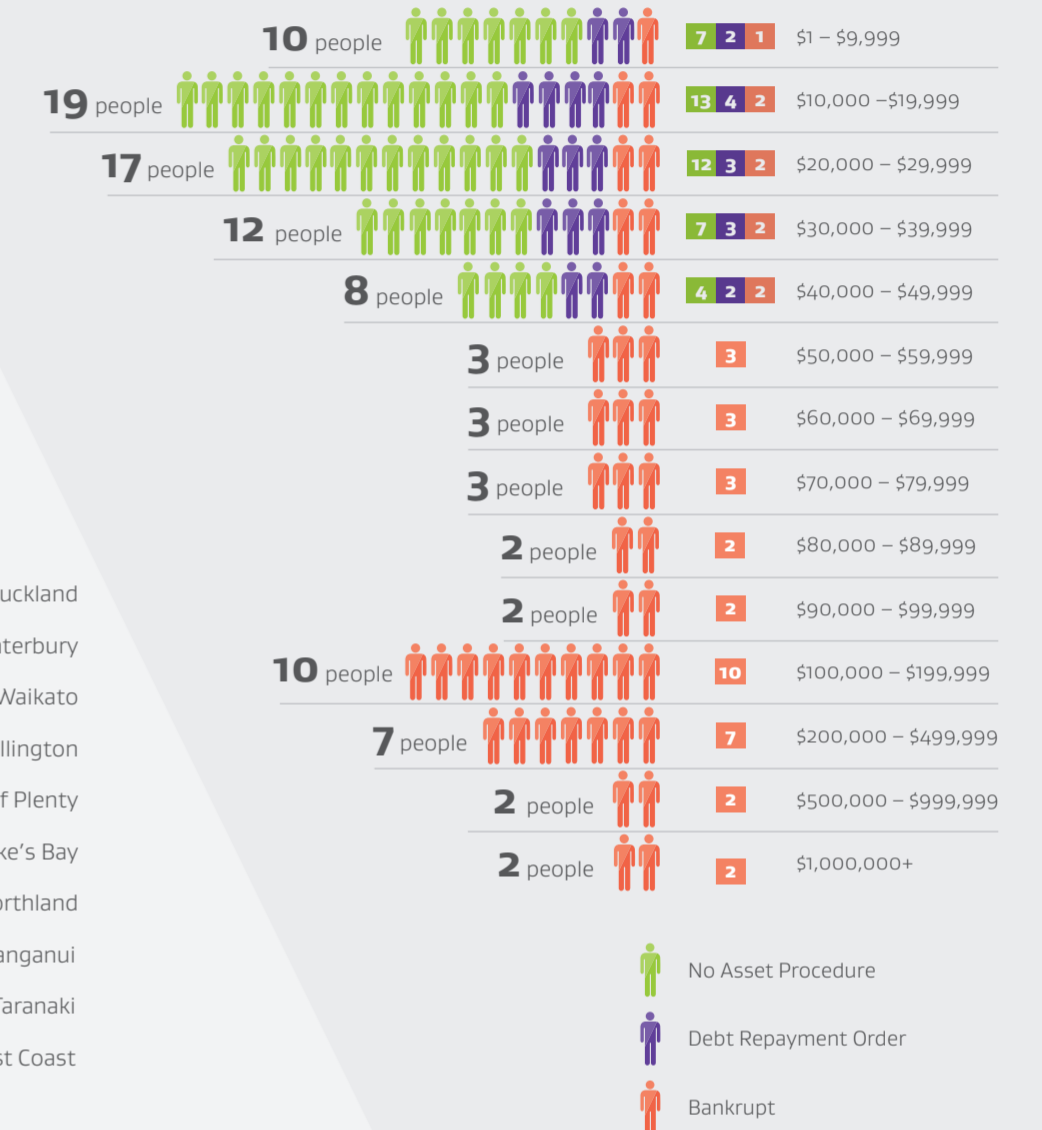


REGION



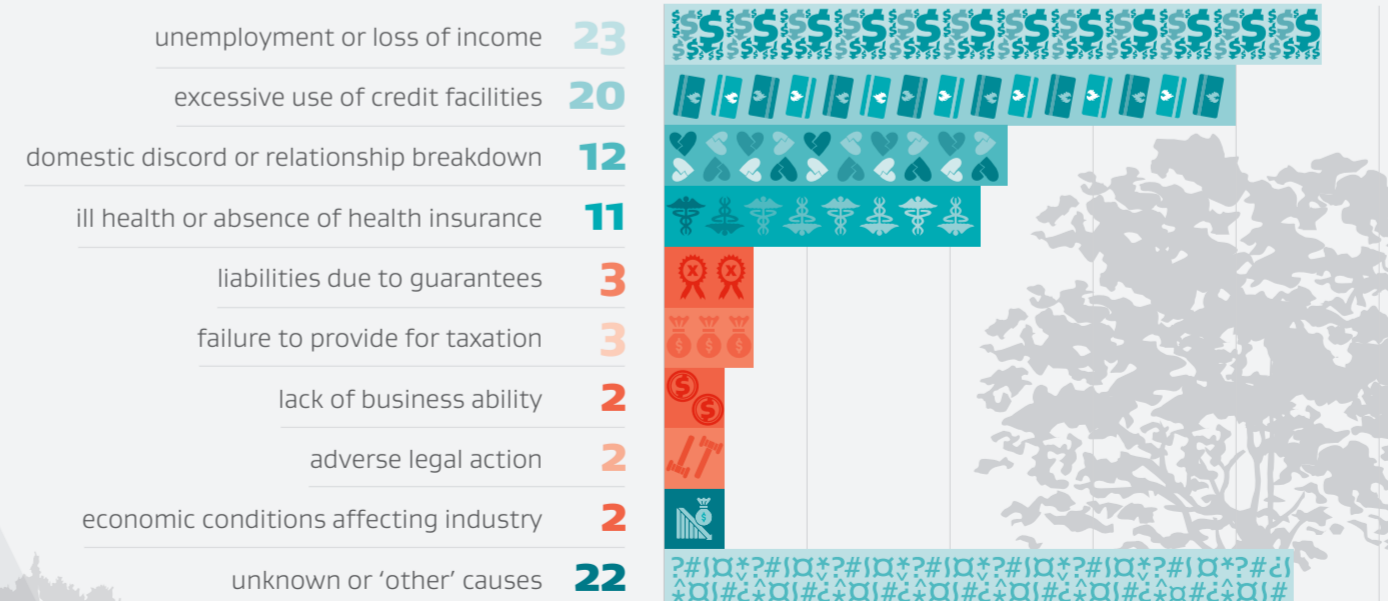
27 people come from Auckland
16 people come from Canterbury
9 people come from Waikato
8 people come from Overseas and Wellington
6 people come from Bay of Plenty
5 people come from Hawke's Bay
4 people come from Northland
3 people come from Southland and Whanganui
2 people come from Manawatu, Nelson, Otago and Taranaki
1 person comes from Marlborough, Poverty Bay and West Coast

DEBT LEVEL



CAUSE OF INSOLVENCY

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



Note: This infographic was developed to illustrate the key demographics of people who entered into personal insolvency procedures during 2019/20 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