

# A Village of 100 Insolvent Debtors New Zealand – 2016/2017

**3,515** people entered into personal insolvency procedures in New Zealand during 2016/17. In our village of **100**, each person represents **35** people.

## OUR VILLAGE

Of the 100 people in our village...

**9** entered into a Summary Instalment Order

**38** entered into a No Asset Procedure

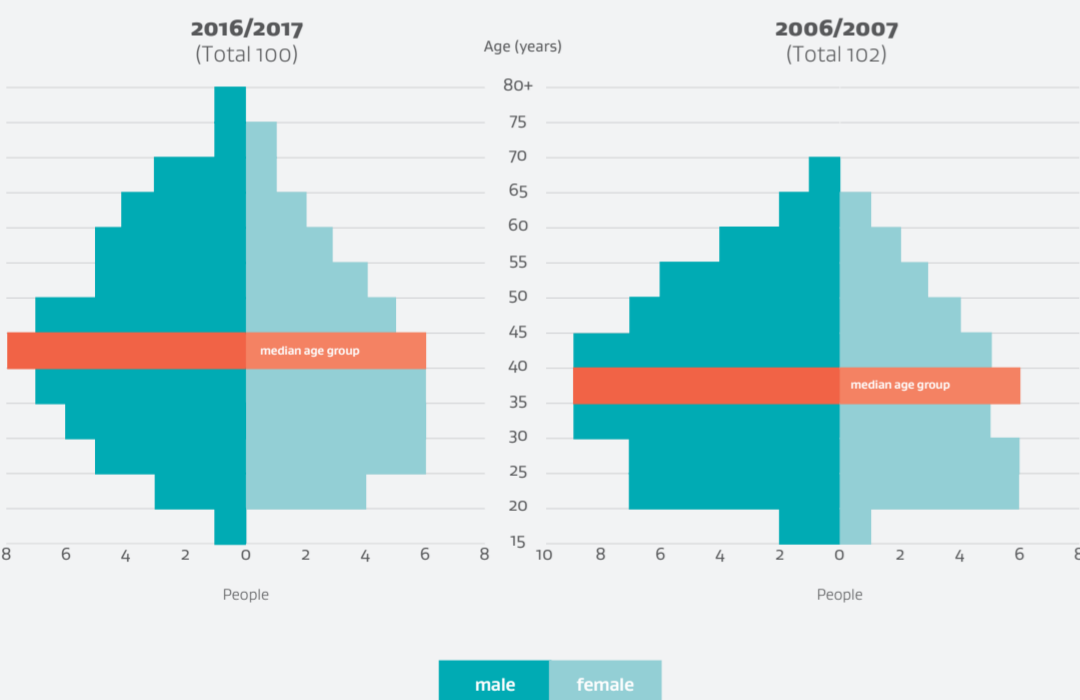
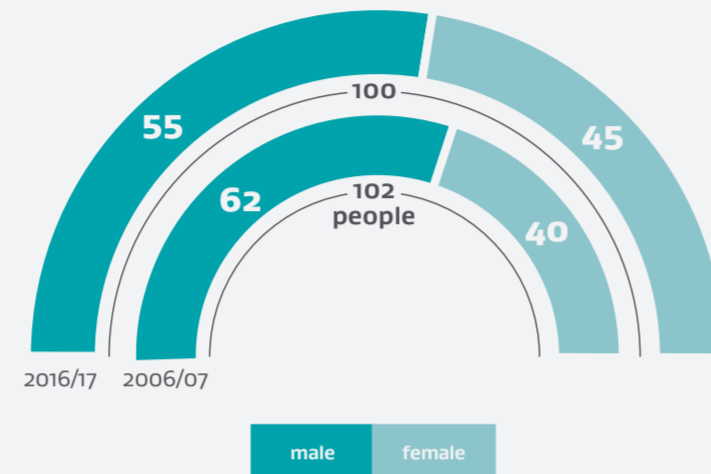
**53** are bankrupt

**32** are debtor applications  
**21** are creditor applications

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

## GENDER

**55** are male  
**45** are female



## AGE

Our village's ages and median age-groups

## POPULATION

Our village's population has fluctuated over the last **20** years but has remained fairly **steady** since 2013/14, after experiencing a steep decline from 2009/10 - 2013/14.



## CULTURAL DIVERSITY

Of the 100 people in our village...



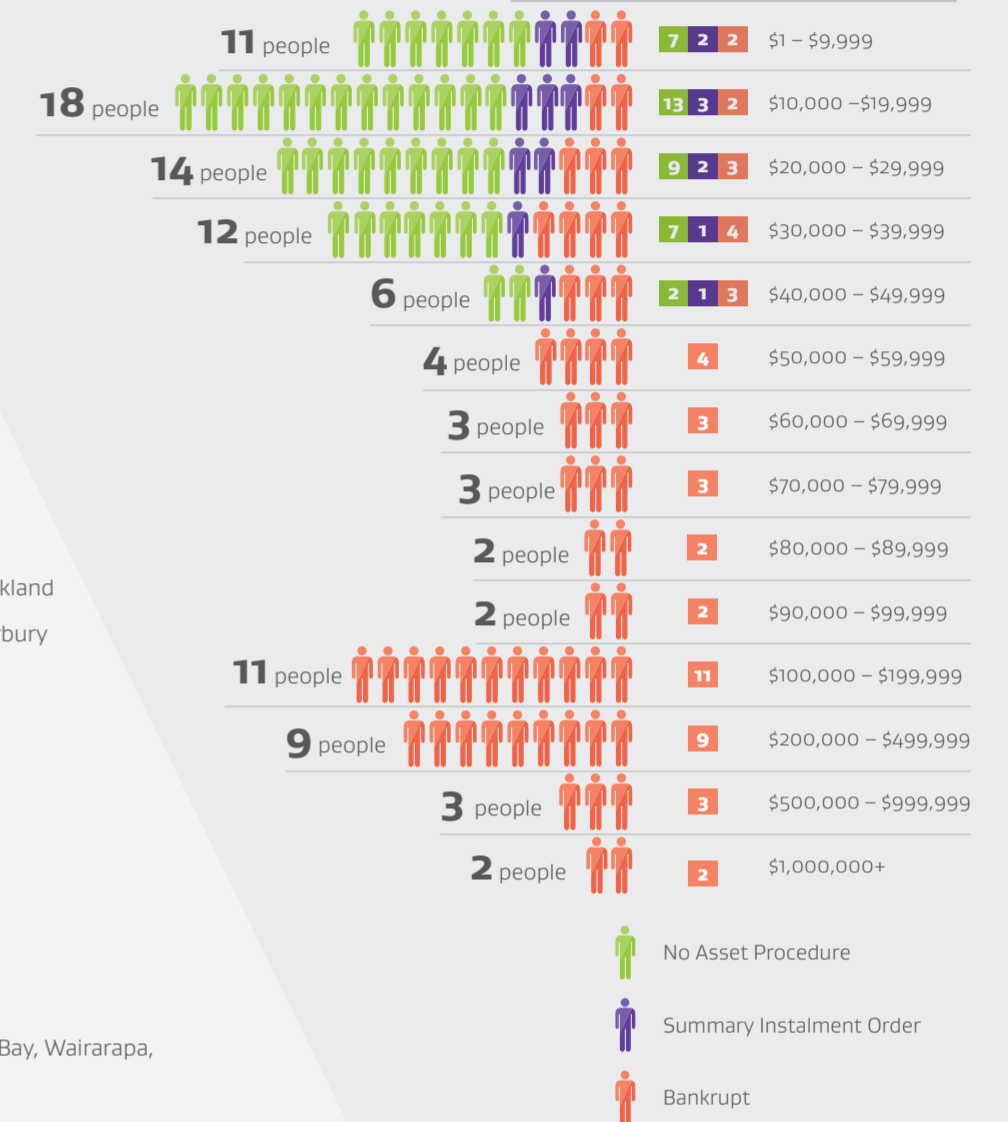
- 52 people identify as **New Zealand European**
- 17 people identify as **Maori**
- 14 people's cultural identity is **unknown**
- 7 people identify as being from **the Pacific Islands**
- 4 people identify as **Asian**
- 4 people identify as **other European**
- 2 people identify as **Australian**

## REGION



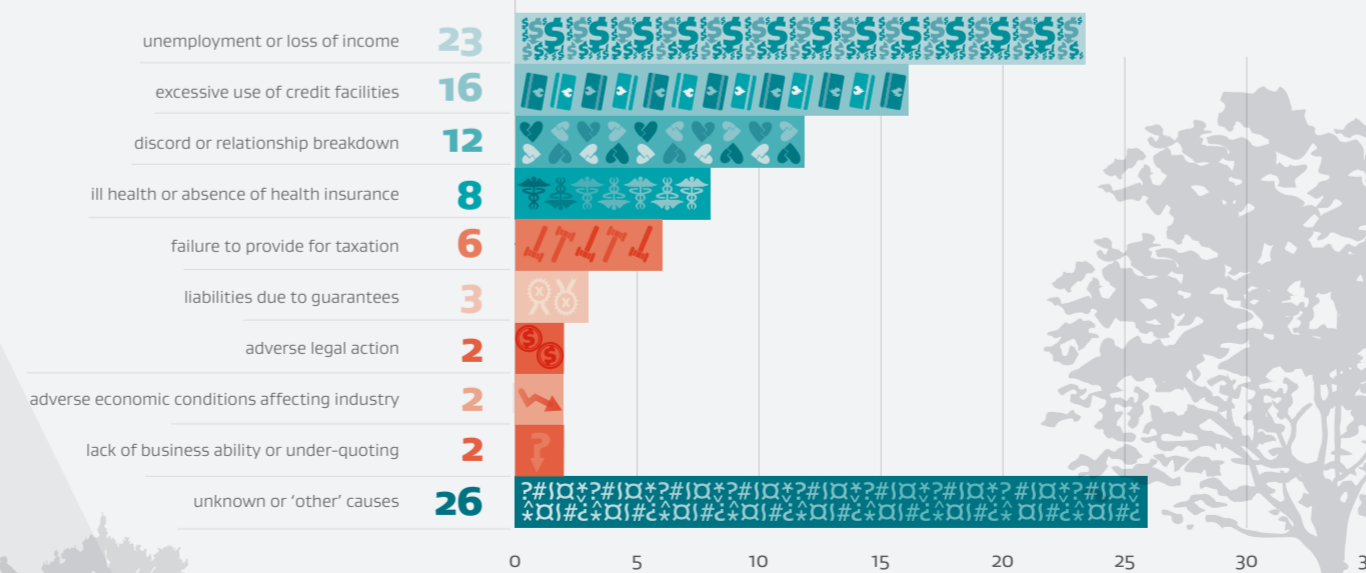
The location of **2** people is unknown

## DEBT LEVEL



## 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 **employed**

people's employment status is **unknown**

people are **unemployed**, receiving **no benefit**

people are **retired** or **students**

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

Note: This infographic was developed to illustrate the key demographics of people who entered into personal insolvency procedures during 2016/17 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)