## Background

The Australian Financial Security Authority (AFSA) is responsible for regulating the personal insolvency and personal property securities regimes.

## About the data

Personal insolvencies include bankruptcies, debt agreements and personal insolvency agreements. We have provided data on personal insolvencies for calendar years 2007 to 2018. Data for 2007 are from 1 July 2007, and data for 2018 are to 30 June 2018.

When you enter into a personal insolvency, you must complete a statement of affairs. That form asks for a range of information, including your income, debts and assets. We have provided debtors’ responses from this form. We have published this information as the debtor initially reported it, irrespective of subsequent checks and revisions.

The following table provides details on each column in the dataset.

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| **Column header** | **Description** | **Type of information** | **Example or possible values** |
| Unique ID | Internal unique identifier | Text and numeric | 7 digits e.g. 3452750 |
| Calendar Year of Insolvency | Calendar year the insolvency commenced | Numeric | E.g. 4 digits e.g. 2017 |
| SA3 of Debtor | Statistical Area 3 (SA3) that the debtor lived in when they entered into an insolvency. This is a classification from the current Australian Statistical Geography Standard (ASGS). The Australian Bureau of Statistics (ABS) maintain this classification.There are also internal classifications:- No Geocode Available (state): addresses that we could not code to the ASGS (e.g. postal addresses). - Overseas address: debtor has supplied an overseas address- Unknown includes addresses that have been suppressed | Text | E.g. Weston Creek |
| SA3 Code of Debtor | The code associated with the SA3 of the debtor. There are also internal codes:- 0 is Unknown- 10 is Overseas address | Numeric  | 5 digits e.g. 80108Internal classifications have a maximum of 2 digits (0 to 10) |
| GCCSA of Debtor | Greater Capital City Statistical Area where debtor lived when they entered into an insolvency. This is a classification from the current Australian Statistical Geography Standard (ASGS). The Australian Bureau of Statistics (ABS) maintain this classification.There are also internal classifications:- No Geocode Available (state): addresses that we could not code to the ASGS (e.g. postal addresses). - Overseas address: debtor has supplied an overseas address- Unknown includes addresses that have been suppressed | Text | E.g. Greater SydneyNote: there is a single classification for the Australian Capital Territory. |
| GCCSA Code of Debtor | The code associated with the GCCSA of the debtor.There are also internal codes:- 0 is Unknown- 10 is Overseas address | First character is numeric, next 4 characters are text | E.g. 1RNSW |
| State of Debtor | State or territory where the debtor lived when they entered into an insolvency. This is a classification from the current Australian Statistical Geography Standard (ASGS). The Australian Bureau of Statistics (ABS) maintain this classification. There are also internal classifications:- International: the debtor has supplied an overseas address- Unknown: includes addresses that have been suppressed | Text | E.g. New South Wales |
| Sex of debtor | Indicates whether the debtor is male, female or sex not stated | Text | Possible values are:- Male- Female- Not stated |
| Debtor Occupation Code (ANZSCO) | Debtor’s main occupation when they entered the personal insolvency. This is a classification from the current Australian and New Zealand Standard Classification of Occupations (ANZSCO). The Australian Bureau of Statistics (ABS) maintain this classification. | Numeric | - 2 digits e.g. 89. - A classification of 99 is an internal AFSA classification. This includes occupations such as student, pensioner, unemployed and retired.- If unknown, this cell is blank. |
| Debtor Occupation Name (ANZSCO) | Text description associated with the debtor occupation code.  | Text | - E.g. Other Technicians and Trades Workers- A classification of AFSA is an internal AFSA classification. This includes occupations such as student, pensioner, unemployed and retired.  |
| Family situation | Indicates whether the debtor is single or in a couple, and whether they have dependants.  | Text | Possible values are:- Single with dependants- Single without dependants- Couple with dependants- Couple without dependants |
| Main Cause of Insolvency | The debtor’s assessment of the main reason for their insolvency. They select this from a number of options. | Text | E.g. Unemployment or loss of income |
| Business Related Insolvency | Whether this insolvency is related to debtor’s business. This is based on the cause of insolvency. | Text | Possible values are:- Yes- No- Unknown or not stated |
| Debtor Income | Income declared by the debtor. | Numeric in ranges | Smallest range is $0-$49999. Largest range is More than $200000 |
| Primary Income Source | Main source of income disclosed by the debtor. We determine this by examining all sources of income and selecting the largest source. | Text | E.g. Government benefits/Pensions |
| Unsecured Debts | Value of unsecured debts disclosed by the debtor.  | Numeric in ranges | Smallest range is $0-$49999Largest range is More than $1000000 |
| Value of Assets | Value of assets disclosed by the debtor. | Numeric in ranges | Smallest range is $0-$49999Largest range is More than $1000000 |