

Table 5 – Causes by State – Non-business

Bankruptcies (Part IV and XI)

Cause	NSW	%	ACT	%	VIC	%	QLD	%	SA	%	NT	%	WA	%	TAS	%	TOTAL	%
Unemployment	2808	32.18	56	29.32	1264	29.08	1267	29.29	627	33.58	24	22.86	408	32.2	245	36.73	6699	31.17
Excessive use of credit	2274	26.06	36	18.85	1174	27.01	1397	32.29	531	28.44	35	33.33	308	24.31	167	25.04	5922	27.55
Domestic discord	999	11.45	23	12.04	580	13.35	546	12.62	235	12.59	17	16.19	163	12.87	96	14.39	2659	12.37
Liabilities incurred on guarantees	241	2.76	5	2.62	100	2.3	63	1.46	23	1.23	0	0	21	1.66	8	1.2	461	2.14
Gambling or speculation	409	4.69	10	5.24	178	4.1	158	3.65	99	5.3	4	3.81	33	2.6	30	4.5	921	4.28
Adverse litigation	434	4.97	13	6.81	162	3.73	177	4.09	82	4.39	4	3.81	74	5.84	13	1.95	959	4.46
Ill health	960	11	31	16.23	527	12.13	552	12.76	197	10.55	12	11.43	170	13.42	82	12.29	2531	11.78
Other causes or causes unknown	275	3.15	10	5.24	153	3.52	47	1.09	25	1.34	1	0.95	51	4.03	18	2.7	580	2.7
Not stated	325	3.72	7	3.66	208	4.79	119	2.75	48	2.57	8	7.62	39	3.08	8	1.2	762	3.55
TOTAL	8725		191		4346		4326		1867		105		1267		667		21494	

Debt agreements (Part IX)

Cause	NSW	%	ACT	%	VIC	%	QLD	%	SA	%	NT	%	WA	%	TAS	%	TOTAL	%
Unemployment	763	35.87	34	41.98	605	33.48	607	38.06	75	33.78	22	36.07	129	34.49	43	31.85	2278	35.58
Excessive use of credit	874	41.09	34	41.98	750	41.51	579	36.3	89	40.09	18	29.51	132	35.29	47	34.81	2523	39.41
Domestic discord	248	11.66	6	7.41	226	12.51	233	14.61	36	16.22	8	13.11	64	17.11	22	16.3	843	13.17
Liabilities incurred on guarantees	5	0.24	0	0	6	0.33	1	0.06	1	0.45	0	0	0	0	0	0	13	0.2
Gambling or speculation	29	1.36	0	0	37	2.05	17	1.07	4	1.8	1	1.64	2	0.53	1	0.74	91	1.42
Adverse litigation	5	0.24	0	0	6	0.33	1	0.06	1	0.45	0	0	2	0.53	0	0	15	0.23
Ill health	150	7.05	4	4.94	144	7.97	117	7.34	13	5.86	7	11.48	28	7.49	18	13.33	481	7.51
Other causes or causes unknown	52	2.44	3	3.7	33	1.83	40	2.51	3	1.35	5	8.2	16	4.28	4	2.96	156	2.44
Not stated	1	0.05	0	0	0	0	0	0	0	0	0	0	1	0.27	0	0	2	0.03
TOTAL	2127		81		1807		1595		222		61		374		135		6402	

Personal Insolvency Agreements (Part X)

Cause	NSW	%	ACT	%	VIC	%	QLD	%	SA	%	NT	%	WA	%	TAS	%	TOTAL	%
Unemployment	7	14	0	0	25	25.77	0	0	1	20	0	0	3	20	0	0	36	19.89
Excessive use of credit	17	34	1	100	47	48.45	5	45.45	1	20	0	0	3	20	0	0	74	40.88
Domestic discord	4	8	0	0	3	3.09	1	9.09	0	0	0	0	3	20	0	0	11	6.08
Liabilities incurred on guarantees	5	10	0	0	7	7.22	0	0	3	60	0	0	4	26.67	1	50	20	11.05
Gambling or speculation	1	2	0	0	3	3.09	3	27.27	0	0	0	0	0	0	0	0	7	3.87
Adverse litigation	5	10	0	0	2	2.06	1	9.09	0	0	0	0	0	0	1	50	9	4.97
Ill health	3	6	0	0	10	10.31	1	9.09	0	0	0	0	0	0	0	0	14	7.73
Other causes or causes unknown	8	16	0	0	0	0	0	0	0	0	0	0	2	13.33	0	0	10	5.52
TOTAL	50		1		97		11		5		0		15		2		181	