

Table 9: Age profile by State

NSW	Bankruptcy					Debt Agreements					Part X				
	<25	25-34	35-44	45-54	>54	<25	25-34	35-44	45-54	>54	<25	25-34	35-44	45-54	>54
Non-business related															
Unemployment	312	667	850	768	572	156	367	234	148	37	0	1	4	4	3
Excessive use of credit	116	447	563	566	563	140	435	350	200	64	0	4	12	12	4
Liabilities on guarantees	4	28	76	70	64	0	3	0	0	1	0	1	1	5	1
Gambling or speculation	32	91	131	115	87	1	9	10	6	4	0	1	5	1	1
Domestic discord	44	267	406	230	84	28	120	97	48	7	0	1	3	0	1
Adverse litigation	14	70	100	141	100	1	5	0	0	0	0	2	1	0	1
Ill health	26	112	234	275	280	17	69	41	39	27	0	0	0	4	2
Other causes or not stated	11	93	225	200	446	10	23	27	22	13	0	4	1	3	0
Sub Total	559	1775	2585	2365	2196	353	1031	759	463	153	0	14	27	29	13
Business related															
Lack of capital	2	13	21	16	19	0	1	3	0	0	0	0	1	0	0
Failure to keep proper books	1	5	14	12	11	0	0	0	0	0	0	0	0	0	0
Economic conditions	5	78	191	185	117	1	3	3	4	1	0	2	4	1	2
Personal reasons	0	3	4	6	3	0	7	10	6	2	0	0	0	0	0
Excessive drawings	0	14	37	18	27	0	4	3	6	2	0	0	2	0	0
Lack of business ability	0	21	30	29	14	0	1	3	1	0	0	0	1	0	1
Inability to collect debts	1	4	14	16	6	0	0	0	0	0	0	0	0	0	0
Excessive interest	0	1	15	22	15	1	2	5	5	1	0	0	0	0	0
Gambling or speculation	0	3	3	4	0	0	0	1	0	0	0	0	0	0	0
Seasonal conditions	0	2	10	8	3	0	0	0	1	0	0	0	0	0	0
Other causes/unknown	3	21	46	40	24	2	13	8	10	7	0	0	1	1	0
Sub Total	12	165	385	356	239	4	31	36	33	13	0	2	9	2	3
TOTAL	571	1940	2970	2721	2435	357	1062	795	496	166	0	16	36	31	16

ACT	Bankruptcy					Debt Agreements					Part X				
	<25	25-34	35-44	45-54	>54	<25	25-34	35-44	45-54	>54	<25	25-34	35-44	45-54	>54
Non-business related															
Unemployment	11	22	21	12	6	8	13	5	3	1	0	0	0	0	0
Excessive use of credit	7	9	8	8	9	5	20	10	4	4	0	0	0	0	1
Liabilities on guarantees	0	0	4	1	2	0	0	0	0	0	0	0	0	0	0
Gambling or speculation	1	2	0	4	3	1	0	1	1	0	0	0	0	0	0
Domestic discord	1	5	13	5	3	3	2	3	2	0	0	0	0	0	0
Adverse litigation	1	2	2	2	2	0	1	0	0	0	0	0	0	0	0
Ill health	0	4	4	8	9	0	1	0	5	1	0	0	0	0	0
Other causes or not stated	0	2	7	4	8	1	0	0	0	1	0	0	0	0	1
Sub Total	21	46	59	44	42	18	37	19	15	7	0	0	0	0	1
Business related															
Lack of capital	0	2	0	0	1	0	1	0	0	0	0	0	0	0	0
Failure to keep proper books	0	2	1	0	2	0	0	0	0	0	0	0	0	0	0
Economic conditions	0	3	5	3	5	0	0	0	0	0	0	0	0	0	0
Personal reasons	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0
Excessive drawings	1	3	1	3	0	0	1	0	0	0	0	0	0	0	0
Lack of business ability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Inability to collect debts	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
Excessive interest	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Gambling or speculation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Seasonal conditions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other causes/unknown	0	2	1	2	0	0	1	0	0	0	0	0	0	0	0
Sub Total	1	12	8	9	9	0	4	1	0	0	0	0	0	0	0
TOTAL	22	58	67	53	51	18	41	20	15	7	0	0	0	0	1

VIC	Bankruptcy					Debt Agreements					Part X				
	<25	25-34	35-44	45-54	>54	<25	25-34	35-44	45-54	>54	<25	25-34	35-44	45-54	>54
Non-business related															
Unemployment	197	389	423	313	227	118	276	166	98	43	0	12	12	4	3
Excessive use of credit	96	267	324	280	287	144	364	255	189	69	10	27	47	31	15
Liabilities on guarantees	3	25	38	42	45	0	0	0	1	1	1	1	4	2	3
Gambling or speculation	15	32	54	55	54	1	15	15	11	3	0	1	2	5	5
Domestic discord	32	153	264	163	51	20	85	89	40	8	0	1	10	4	2
Adverse litigation	14	32	58	50	49	1	1	0	0	0	0	1	1	4	1
Ill health	24	84	142	162	175	22	56	46	41	15	0	1	6	6	6
Other causes or not stated	10	52	119	112	233	8	16	12	10	4	0	3	12	4	8
Sub Total	391	1034	1422	1177	1121	314	813	583	390	143	11	47	94	60	43
Business related															
Lack of capital	0	11	22	27	13	0	2	4	0	2	0	0	1	2	1
Failure to keep proper books	0	10	14	8	4	0	0	0	0	0	0	0	1	0	0
Economic conditions	3	54	126	115	92	0	4	3	6	1	0	6	12	5	7
Personal reasons	0	1	0	0	0	2	4	8	11	2	0	0	0	0	0
Excessive drawings	0	9	23	23	21	1	9	5	2	1	0	1	1	1	0
Lack of business ability	1	22	22	23	14	1	0	2	0	0	0	3	0	2	0
Inability to collect debts	1	3	13	12	6	0	0	1	0	0	0	2	0	1	0
Excessive interest	2	6	14	11	10	0	3	2	1	1	0	0	0	1	0
Gambling or speculation	0	0	1	5	0	0	1	1	0	0	0	0	0	0	0
Seasonal conditions	3	3	7	12	2	0	2	0	1	0	0	0	0	0	0
Other causes/unknown	4	15	28	17	19	1	3	13	7	1	0	2	5	5	2
Sub Total	14	134	270	253	181	5	28	39	28	8	0	14	20	17	10
TOTAL	405	1168	1692	1430	1302	319	841	622	418	151	11	61	114	77	53

QLD	Bankruptcy					Debt Agreements					Part X				
Non-business related	<25	25-34	35-44	45-54	>54	<25	25-34	35-44	45-54	>54	<25	25-34	35-44	45-54	>54
Unemployment	271	429	360	296	220	146	306	187	82	29	0	0	2	1	0
Excessive use of credit	125	304	328	280	352	133	314	197	140	45	0	1	7	1	0
Liabilities on guarantees	3	16	33	19	18	0	0	0	1	0	0	0	1	0	2
Gambling or speculation	15	35	34	25	32	2	3	1	4	0	0	0	0	0	0
Domestic discord	39	155	193	98	49	32	90	80	38	6	0	0	1	0	0
Adverse litigation	23	35	41	31	22	0	2	2	1	0	0	0	0	0	0
Ill health	23	82	124	177	189	14	29	38	25	7	0	0	0	3	1
Other causes or not stated	6	56	92	93	202	8	20	15	14	2	0	2	4	2	1
Sub Total	505	1112	1205	1019	1084	335	764	520	305	89		3	15	7	4
Business related	<25	25-34	35-44	45-54	>54	<25	25-34	35-44	45-54	>54	<25	25-34	35-44	45-54	>54
Lack of capital	0	8	21	13	21	0	2	3	0	1	0	0	0	0	0
Failure to keep proper books	2	13	18	12	4	0	0	0	0	0	0	0	0	0	0
Economic conditions	13	90	199	194	127	0	2	1	1	3	0	2	4	1	1
Personal reasons	8	37	50	43	42	2	4	5	3	2	0	0	0	0	1
Excessive drawings	4	19	39	26	17	0	4	4	1	1	0	0	0	0	0
Lack of business ability	3	21	25	22	15	0	0	1	0	1	0	0	0	0	0
Inability to collect debts	1	9	14	18	11	0	1	0	1	0	0	1	1	0	1
Excessive interest	5	25	41	33	23	0	1	3	0	2	0	0	2	2	0
Gambling or speculation	0	2	10	5	8	0	0	0	1	0	0	0	0	0	0
Seasonal conditions	0	5	7	5	1	0	0	0	0	0	0	0	1	0	0
Other causes/unknown	1	4	12	9	4	4	8	8	6	4	0	0	0	0	0
Sub Total	37	233	436	380	273	6	22	25	13	14	0	3	8	3	3
TOTAL	542	1345	1641	1399	1357	341	786	545	318	103	0	6	23	10	7

SA	Bankruptcy					Debt Agreements					Part X				
	<25	25-34	35-44	45-54	>54	<25	25-34	35-44	45-54	>54	<25	25-34	35-44	45-54	>54
Non-business related															
Unemployment	82	146	161	115	94	18	43	28	14	3	0	0	0	0	1
Excessive use of credit	62	95	101	100	125	20	43	23	14	9	0	0	0	0	0
Liabilities on guarantees	0	4	10	12	5	0	0	0	0	0	0	1	0	0	0
Gambling or speculation	9	10	18	22	17	1	1	1	1	0	0	0	0	3	0
Domestic discord	27	67	65	42	20	3	12	10	8	3	0	0	0	2	0
Adverse litigation	5	18	16	18	16	0	0	0	0	0	0	0	0	0	0
Ill health	9	22	36	54	64	0	5	6	3	1	0	0	0	0	0
Other causes or not stated	1	11	20	8	52	2	4	1	3	0	0	0	0	1	0
Sub Total	195	373	427	371	393	44	108	69	43	16	0	1	0	6	1
Business related															
Lack of capital	0	4	11	4	3	0	0	0	0	0	0	0	0	0	0
Failure to keep proper books	0	2	6	2	4	1	0	1	0	0	0	0	0	0	0
Economic conditions	0	5	24	29	18	0	1	0	2	0	0	0	0	1	1
Personal reasons	0	0	3	2	0	0	0	0	1	0	0	0	0	0	0
Excessive drawings	0	2	18	8	1	0	0	1	0	0	0	0	1	0	1
Lack of business ability	1	5	10	9	9	0	0	1	0	0	0	0	0	0	0
Inability to collect debts	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0
Excessive interest	0	4	2	1	1	0	0	0	0	0	0	0	0	0	0
Gambling or speculation	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0
Seasonal conditions	1	0	1	3	2	0	0	0	0	0	0	0	1	1	0
Other causes/unknown	0	3	8	3	4	0	0	1	3	0	0	0	0	1	0
Sub Total	2	25	83	63	44	1	1	4	6	0	0	0	2	3	2
TOTAL	197	398	510	434	437	45	109	73	49	16	0	1	2	9	3

NT	Bankruptcy					Debt Agreements					Part X				
	<25	25-34	35-44	45-54	>54	<25	25-34	35-44	45-54	>54	<25	25-34	35-44	45-54	>54
Non-business related															
Unemployment	4	5	6	4	5	2	9	7	3	1	0	0	0	0	0
Excessive use of credit	3	2	3	6	4	0	9	7	4	3	0	1	0	0	0
Liabilities on guarantees	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0
Gambling or speculation	0	0	0	1	2	0	0	0	1	0	0	0	0	0	0
Domestic discord	0	3	1	3	1	0	1	5	2	0	0	0	0	0	0
Adverse litigation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ill health	0	2	3	3	4	0	0	3	3	0	0	0	0	0	0
Other causes or not stated	0	0	3	2	5	0	1	0	1	0	0	0	0	0	0
Sub Total	7	12	17	19	21	2	21	22	14	4	0	1	0	0	0
Business related															
Lack of capital	0	1	2	1	1	0	0	0	0	0	0	0	0	0	0
Failure to keep proper books	0	0	1	1	1	0	0	0	0	0	0	0	0	0	0
Economic conditions	0	0	3	2	1	0	0	0	0	0	0	0	0	0	0
Personal reasons	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0
Excessive drawings	0	1	2	3	0	0	1	0	0	0	0	0	0	0	0
Lack of business ability	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Inability to collect debts	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Excessive interest	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0
Gambling or speculation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Seasonal conditions	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
Other causes/unknown	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0
Sub Total	0	4	11	8	5	0	2	0	0	0	0	0	0	0	0
TOTAL	7	16	28	27	26	2	23	22	14	4	0	1	0	0	0

WA	Bankruptcy					Debt Agreements					Part X				
	<25	25-34	35-44	45-54	>54	<25	25-34	35-44	45-54	>54	<25	25-34	35-44	45-54	>54
Non-business related															
Unemployment	92	131	131	113	77	44	80	43	26	7	0	0	1	2	0
Excessive use of credit	23	64	81	81	101	37	71	42	24	11	0	1	1	1	0
Liabilities on guarantees	1	4	10	4	6	0	0	0	0	0	0	0	0	1	1
Gambling or speculation	4	9	15	15	16	1	3	1	1	1	0	0	0	1	0
Domestic discord	9	45	62	35	12	11	27	23	6	3	0	0	0	1	0
Adverse litigation	4	9	17	18	12	0	1	0	1	0	0	0	0	1	0
Ill health	12	19	44	46	59	7	15	13	8	5	0	0	0	2	2
Other causes or not stated	3	6	16	14	62	5	9	3	2	0	0	1	1	4	0
Sub Total	148	287	376	326	345	105	206	125	68	27	0	2	3	13	3
Business related															
Lack of capital	1	5	10	6	2	0	1	0	1	1	0	0	1	0	0
Failure to keep proper books	0	2	7	4	0	0	0	0	0	1	0	0	1	0	0
Economic conditions	1	17	29	30	11	0	0	2	2	0	0	0	1	1	0
Personal reasons	0	2	0	0	0	0	2	0	0	2	0	0	0	0	0
Excessive drawings	1	7	7	5	3	0	3	1	0	0	0	2	0	1	1
Lack of business ability	0	3	14	4	1	1	1	0	0	0	0	0	0	1	0
Inability to collect debts	0	1	0	4	0	0	0	1	0	0	0	0	0	0	0
Excessive interest	0	1	2	5	1	0	1	0	2	0	0	0	0	0	0
Gambling or speculation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Seasonal conditions	0	0	4	4	0	0	0	0	0	0	0	0	0	0	0
Other causes/unknown	1	2	2	1	3	0	5	3	1	1	0	0	2	0	0
Sub Total	4	40	75	63	21	1	13	7	6	5	0	2	5	3	1
TOTAL	152	327	451	389	366	106	219	132	74	32	0	4	8	16	4

TAS	Bankruptcy					Debt Agreements					Part X				
	<25	25-34	35-44	45-54	>54	<25	25-34	35-44	45-54	>54	<25	25-34	35-44	45-54	>54
Non-business related															
Unemployment	47	65	69	51	20	19	25	20	10	2	0	0	0	0	0
Excessive use of credit	24	53	49	42	55	10	27	25	16	8	0	0	0	0	0
Liabilities on guarantees	0	3	5	1	3	0	0	0	0	0	0	0	0	0	0
Gambling or speculation	1	3	8	4	5	0	3	0	0	0	0	0	0	0	0
Domestic discord	11	28	30	14	7	5	11	4	3	0	0	0	0	0	0
Adverse litigation	3	8	1	1	1	0	0	0	0	0	0	0	0	0	0
Ill health	4	11	28	21	22	3	5	8	3	4	0	0	0	1	0
Other causes or not stated	0	8	11	10	16	0	1	2	3	1	0	0	0	0	0
Sub Total	90	179	201	144	129	37	72	59	35	15	0	0	0	1	0
Business related															
Lack of capital	2	3	6	2	1	0	0	0	0	0	0	0	0	0	0
Failure to keep proper books	0	2	1	0	1	0	0	0	0	0	0	0	0	0	0
Economic conditions	0	10	15	8	7	0	2	0	0	0	0	0	0	0	0
Personal reasons	0	1	0	0	0	1	0	0	1	1	0	0	0	0	0
Excessive drawings	0	3	1	5	2	1	0	0	0	0	0	0	0	0	0
Lack of business ability	0	2	2	3	6	0	0	0	0	0	0	0	0	0	0
Inability to collect debts	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
Excessive interest	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0
Gambling or speculation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Seasonal conditions	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Other causes/unknown	2	6	12	8	4	0	0	1	0	1	0	0	1	0	1
Sub Total	4	28	37	27	23	2	2	1	1	2	0	0	1	0	1
TOTAL	94	207	238	171	152	39	74	60	36	17	0	0	1	1	1