## Background

The Australian Financial Security Authority (AFSA) is responsible for regulating the personal insolvency and personal property securities regimes.  Data can help direct AFSA to focus its resources and attention to circumstances there is a significant risk of non-compliance. We have published a one-off dataset for GovHack 2018 to help us predict the key indicators of the risk of non-compliance in personal insolvencies - such as by location, and/or an attribute/s of personal circumstance. This will supplement our existing regulatory approach.

## About the data

Personal insolvencies include bankruptcies, debt agreements and personal insolvency agreements. We have provided data on personal insolvencies since 1 July 2007. When you enter into a personal insolvency, you must complete a statement of affairs. This 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. This information is in columns B to Q.

Columns R to W show instances of non-compliance. We have left these cells blanks if there are no instances of non-compliance. Each row in the data is a person who has entered into a personal insolvency. There are multiple types of non-compliance. If more than one type is associated with the same person, we have provided details of the most serious type. Column U (Number of Instances) shows the total number of non-compliance events. Column S (Non-Compliance Type) shows the types of non-compliance. Column T (Result of non-compliance), Column W (Outcome of Non-Compliance) and Column W (Non-Compliance Conviction Result) show the result if an investigation was conducted. These depend on the type of non-compliance:

* Offence referral:
  + Result of Prosecution, Infringement Notice Issued or None.
  + Outcome is a monetary value or blank. Most monetary values relate to Infringement Notices. Prosecution results may be blank due to the diverse nature of penalties e.g. imprisonment. The Outcome is $0 if the result is None.
  + Non-Compliance Conviction Result may be Convicted, Dismissed, In favour of the Defendant, Proven without Conviction or Withdrawn. This field is populated if the Result was Prosecution and is otherwise blank.
* Objection to discharge: Result of Extension to Bankruptcy Period. Outcome can be 8 Years, 5 Years or Unknown.
* Inspection error: Result and Outcome fields are blank.
* Complaint has a range of categories showing the nature of the complaint. Outcome is blank and Result can be Justified, Not Justified, Unknown or Withdrawn.
* Info request, AER info request and Other have a range of categories showing the nature of the request. Outcome is blank and Result is Unknown.

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 | E.g. ESL ACT/1/11/6 |
| 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. 80108  Internal 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 Sydney  Note: 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-$49999  Largest range is More than $1000000 |
| Value of Assets | Value of assets disclosed by the debtor. | Numeric in ranges | Smallest range is $0-$49999  Largest range is More than $1000000 |
| Type of Party | The party involved in the non-compliance action.  If is it listed as Administration, the matter itself is the subject of the non-compliance action. | Text | E.g. Creditor.  Infringement notices (the Result of non-compliance) are issued to insolvency practitioners, creditors and other parties but not to debtors or bankrupts.  Blank when there is no record of non-compliance. |
| Non-Compliance Type | Area of AFSA’s compliance program that the action is part of. | Text | Possible values, ranked from most severe type of non-compliance are:  - Offence Referral  - Objection to Discharge  - Inspection Error  - Complaint  - Info request  - AER info request  - Other  Blank when there is no record of non-compliance. |
| Result of Non-Compliance | Outcome from the non-compliance type. | Text | E.g. Prosecution  If the compliance type is Inspection Error, this field is blank. If the compliance type is Info request or AER info request, this is the topic of the request. If the result of non-compliance is Infringement Notice, the Type of Party is Creditor, Registered Trustee, Administration or Other.  Blank when there is no record of non-compliance. |
| Number of Instances | Total number of non-compliance events in the matter. | Numeric | Number between 0 and 31 or blank.  If the Non-Compliance Type is Offence Referral and the Result of Non-Compliance is None, Number of Instances is 0. This is because the investigation determined that non-compliance had not occurred. Blank when there is no record of non-compliance. |
| Outcome of Non-Compliance | Penalty for non-compliance. These mainly relate to infringement notices and objections to discharge. | Numeric and text | This can be a monetary value (e.g. an infringement notice) or the number of years that a bankruptcy was extended after an objection to discharge.  If the Result of Non-Compliance is Prosecution and the Non-Compliance Conviction Result is Convicted or Proven without Conviction, the penalty may not be disclosed.  Blank when there is no record of non-compliance. |
| Non-Compliance Conviction Result | The result of a Prosecution. | Text | E.g. Convicted  Blank or Unknown when there is no record of non-compliance or for results of non-compliance other than Prosecution or Complaint. |