

## 6. Statistical Information

Statistical information has been collated on various aspects of the changes introduced by the Bankruptcy and Debt Advice (Scotland) Act 2014. This information has been organised into either a table or graph to best present the statistical data. The following charts/tables present that data:

**Chart 1** presents the trends on Low Income Low Asset and Full Administration in comparison to the Minimal Asset Process and Full Administration from 2012-13 to the present. The chart also shows the trends of Moratorium registrations since their introduction in April 2015.

**Chart 2** presents a breakdown of the Low Income Low Asset bankruptcies and the Minimal Asset Process bankruptcy from 2012-13 to the present while showing the Full Administration bankruptcies through that same period of time.

**Chart 3** presents a comparison between trigger figure breaches using the Common Financial Statement and the Standard Financial Statement as at June 2019.

**Table 1** includes a table which presents a breakdown of the debt levels for Minimal Asset Process bankruptcies for each year since their introduction in April 2015. A second table explores in further detail the number of cases which had debt levels of less than £5,000. This table also presents a breakdown of Full Administration bankruptcies by debt levels for each year since the commencement of the Bankruptcy and Debt Advice (Scotland) Act 2014.

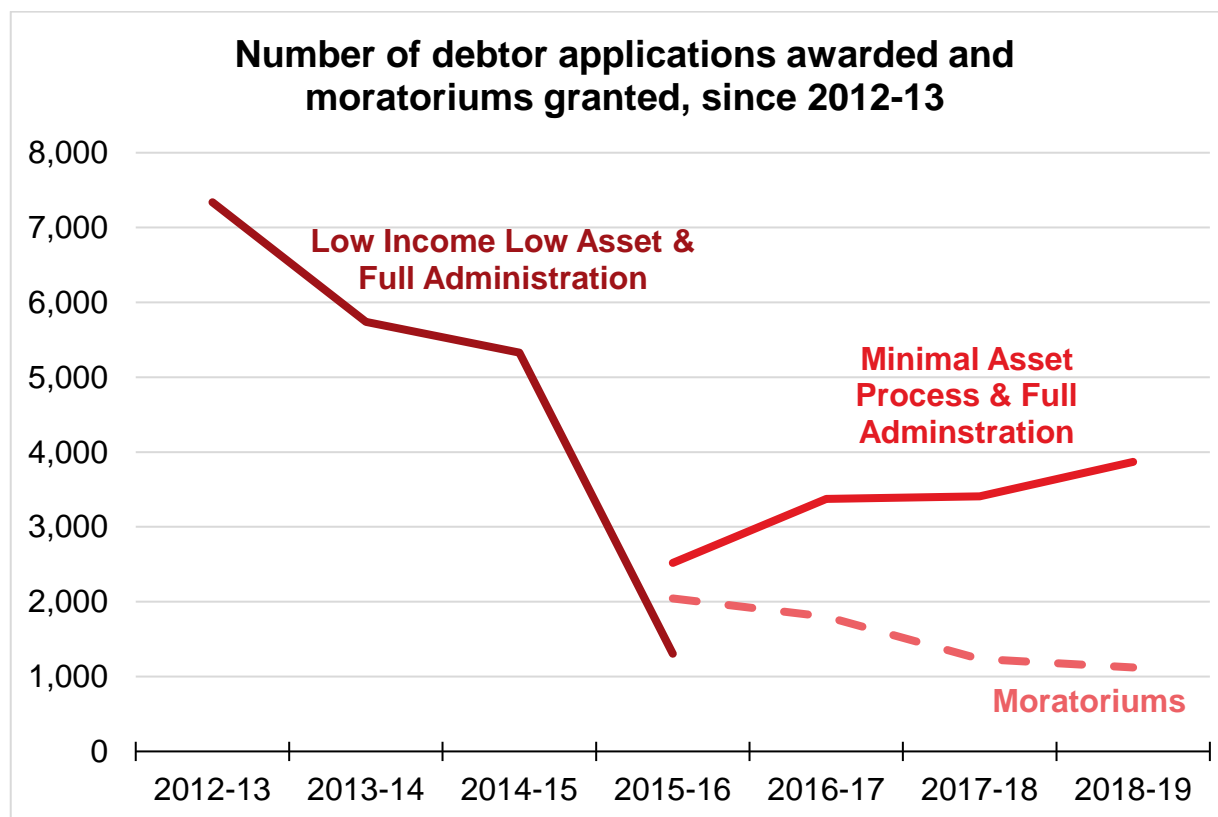
**Table 2** breaks down the debt levels for Full Administration bankruptcies which have been assessed as having no contribution fixed.

**Table 3** presents the number of cases where a contribution was assessed to be paid per year from 2012/13 to present. Prior to April 2015 contributions were fixed by Income Payment Agreements/Orders and post April 2015 contributions were fixed by Debtor Contribution Orders.

**Table 4** presents the number of cases, per year since 2016/17, in which the debtor's discharge was deferred.

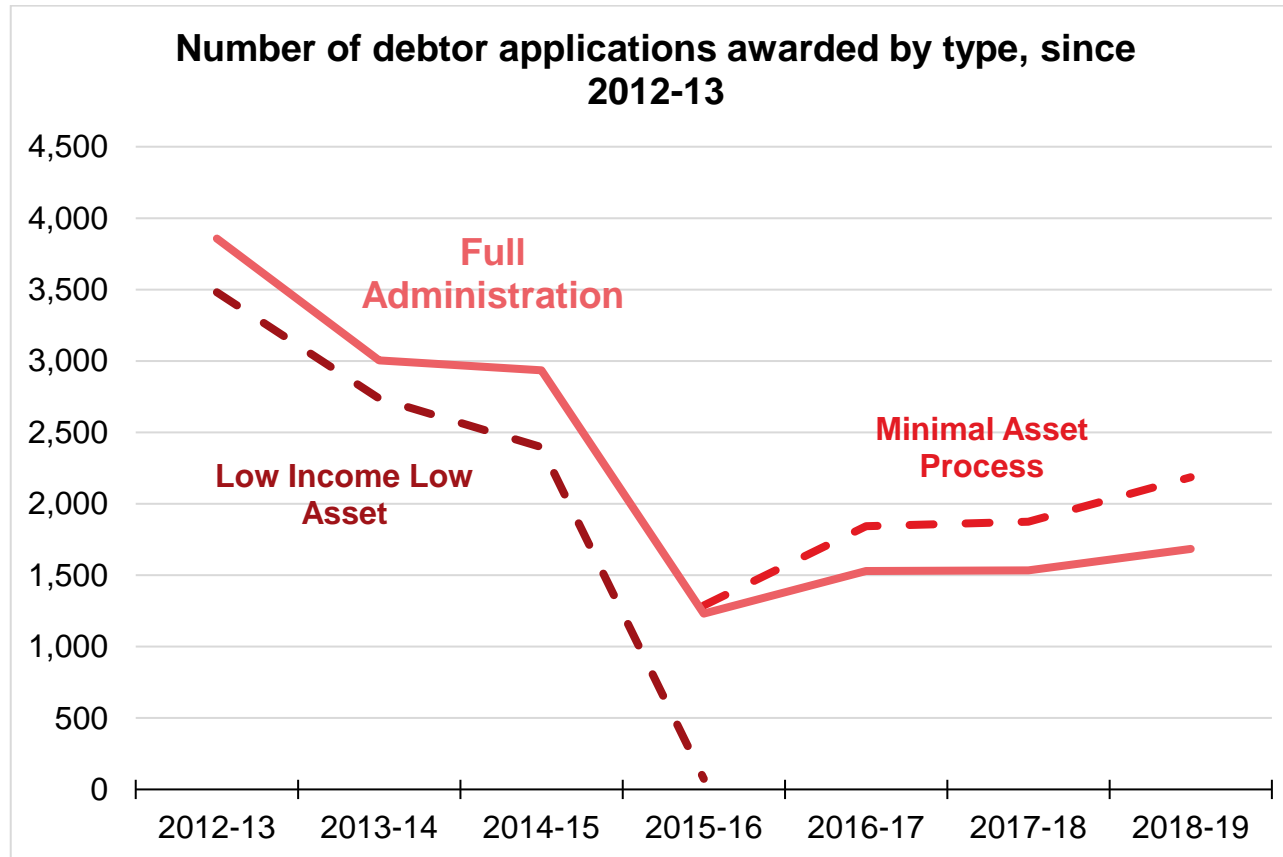
**Table 5** presents the total number of individuals: referred for the financial education modules; the number of those individuals who accessed the modules; and the number who completed the modules from 2015 to present. The last table presents feedback from those individuals on the benefit of completing the financial education modules.

Chart 1 – Insolvency Activity – Pre and Post 1 April 2015 (including moratorium applications post 1 April 2015)



This chart presents the trends on Low Income Low Asset and Full Administration in comparison to the Minimal Asset Process and Full Administration from 2012-13 to the present. The chart also shows the trends of Moratorium registrations since their introduction in April 2015.

Chart 2 – MAP Bankruptcy Activity v LILA Activity



This chart presents a breakdown of the Low Income Low Asset bankruptcies and the Minimal Asset Process bankruptcy from 2012-13 to the present while showing the Full Administration bankruptcies through that same period of time.

### Chart 3 – Updated CFS v SFS Data

Number of cases by trigger breaches under CFS (2019 trigger figures) and SFS 2019 trigger figures  
(Note: CFS has four spending categories, SFS has three, using cases extracted in June 2019 (n=2,448))

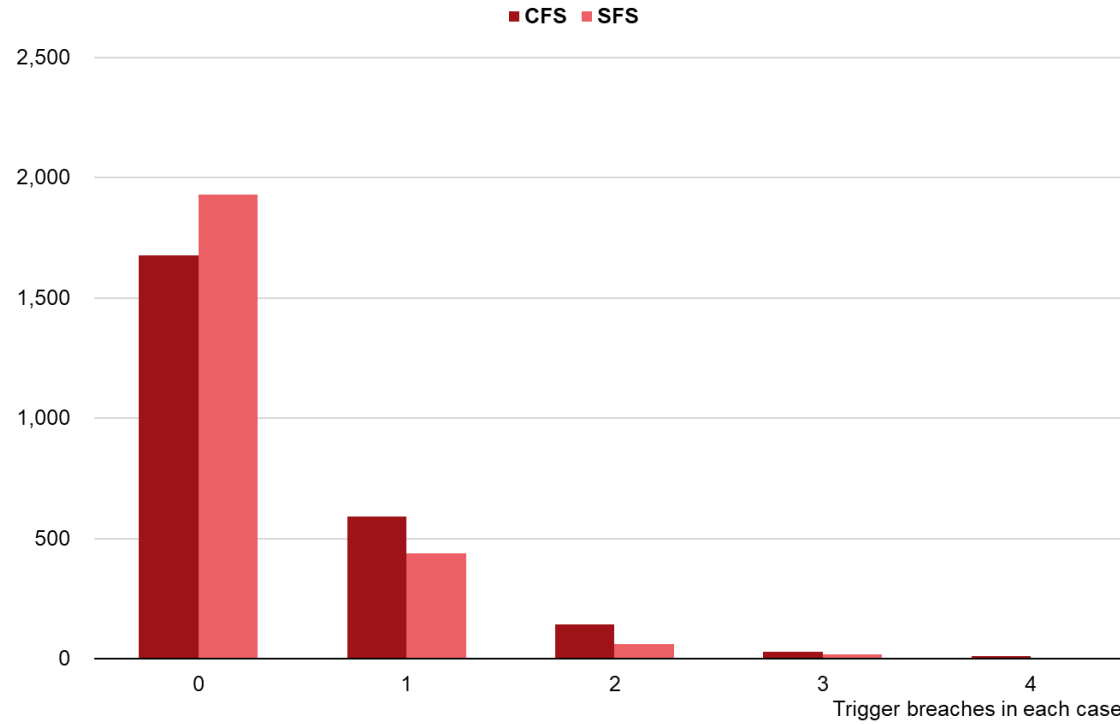


Table 1 – MAP debt levels

**Number of Minimal Asset Process cases by total debt level due to creditors, since 2015-16**

	2015-16	2016-17	2017-18	2018-19
£1,500 to less than £5,000	168	264	250	275
£5,000 to less than £10,000	556	811	803	904
£10,000 to less than £15,000	431	600	670	814
£15,000 to less than £17,000	126	155	147	189
<b>Total</b>	<b>1,281</b>	<b>1,830</b>	<b>1,870</b>	<b>2,182</b>

Note: Figures presented here may not be consistent with the official, quarterly Scottish Insolvency Statistics publication. These tables are based on data extracted from live databases at a different point in time. The quarterly statistics are the definitive source.

**Number of Minimal Asset Process cases by low debt level due to creditors, since 2015-16**

	2015-16	2016-17	2017-18	2018-19
£1,500 to less than £2,000	4	4	6	7
£2,000 to less than £3,000	23	41	50	47
£3,000 to less than £4,000	60	92	89	77
£4,000 to less than £5,000	81	127	105	144
£5,000+	1,113	1,566	1,620	1,907
<b>Total</b>	<b>1,281</b>	<b>1,830</b>	<b>1,870</b>	<b>2,182</b>

Note: Figures presented here may not be consistent with the official, quarterly Scottish Insolvency Statistics publication. These tables are based on data extracted from live databases at a different point in time. The quarterly statistics are the definitive source.

### Number of Full Administration cases by debt level due to creditors, since 2015-16

	2015-16	2016-17	2017-18	2018-19
Less than £17,000	235	286	221	238
£17,000 to less than £20,000	146	190	239	265
£20,000 to less than £25,000	195	238	266	292
£25,000 to less than £30,000	95	158	192	219
£30,000 to less than £40,000	141	210	208	212
£40,000 to less than £50,000	77	122	113	132
£55,000+	270	340	296	327
<b>Total</b>	<b>1,159</b>	<b>1,544</b>	<b>1,535</b>	<b>1,685</b>

Note: Figures presented here may not be consistent with the official, quarterly Scottish Insolvency Statistics publication. These tables are based on data extracted from live databases at a different point in time. The quarterly statistics are the definitive source.

Table 2 – Full Administration Bankruptcy with no DCO fixed – Debt levels

### Number of Full Administration cases with no Debtor Contribution Order set by debt level due to creditors, since 2015-16

	<u>Count</u>				<u>Percentage</u>			
	2015-16	2016-17	2017-18	2018-19	2015-16	2016-17	2017-18	2018-19
Less than £17,000	145	143	118	146	61.7%	50.0%	52.7%	60.8%
£17,000 to less than £20,000	71	49	101	137	48.6%	25.8%	42.3%	51.7%
£20,000 to less than £25,000	93	82	109	130	47.7%	34.5%	41.0%	44.5%
£25,000 to less than £30,000	47	53	88	119	49.5%	33.5%	45.8%	54.3%
£30,000 to less than £40,000	89	75	90	113	63.1%	35.7%	43.3%	53.3%
£40,000 to less than £50,000	50	49	53	79	64.9%	40.2%	46.9%	59.8%
£55,000+	186	197	191	235	68.9%	57.9%	64.5%	71.9%
<b>Total</b>	<b>681</b>	<b>648</b>	<b>750</b>	<b>959</b>	<b>58.8%</b>	<b>42.0%</b>	<b>48.8%</b>	<b>56.8%</b>

Table 3 – Debtor Contribution Levels v IPA Levels

**Number of agreed (original) contributions<sup>1</sup> by financial year, since 2011-12**

	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
IPA	2,131	1,762	1,549	1,267	-	-	-	-
IPO	2	2	2	1	-	-	-	-
DCO: Full Administration	-	-	-	-	518	591	602	604
DCO: Creditor Petition	-	-	-	-	138	169	210	129
<b>All</b>	<b>2,133</b>	<b>1,764</b>	<b>1,551</b>	<b>1,268</b>	<b>518</b>	<b>591</b>	<b>602</b>	<b>604</b>

<sup>1</sup> Including contributions which are set at more than £0.

**Median monthly contribution<sup>1</sup> (including variations) where contribution is greater than £0, since 2011-12**

	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
IPA	120	100	100	100	-	-	-	-
IPO	110	290	290	200	-	-	-	-
DCO <sup>2</sup>	-	-	-	-	110	120	130	130
of which: Full Administration	-	-	-	-	100	110	120	130
of which: Creditor Petition	-	-	-	-	200	220	200	190
<b>All</b>	<b>120</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>110</b>	<b>120</b>	<b>130</b>	<b>130</b>

<sup>1</sup> Figures rounded to nearest £10.

<sup>2</sup> Debtor Contribution Order for Creditor Petitions and Full Administration bankruptcies, where contribution is set at more than £0.

Table 4 – Standard Debtor Discharge v. Discharge Deferred

**Number of bankruptcy discharges<sup>1</sup> by financial year, since 2016-17**

	2016-17	2017-18	2018-19
Normal discharges	3,094	3,743	3,835
Deferred discharges	71	259	359
<b>Total discharges</b>	<b>3,165</b>	<b>4,002</b>	<b>4,194</b>

Note: Figures presented here may not be consistent with the official quarterly Scottish Insolvency Statistics publication. This table is based on data extracted from live live databases at a different point in time. The quarterly statistics are the definitive source.

Table 5 – Financial Education – Referrals and Qualitative Survey Data

**Number of AiB referrals for financial education by type of debtor applications, from 2015-16 to present<sup>1</sup>**

<b>Full Administration and MAP bankruptcies awarded</b>	<b>13,171</b>
<i>of which AiB trustee</i>	11,177
Referred for financial education	1355
Accessed financial education	863
Completed financial education	683



---

<b>Full Administration bankruptcies awarded</b>	<b>5,978</b>
<i>of which AiB trustee</i>	<b>3,984</b>
Referred for financial education	388
Accessed financial education	296
Completed financial education	282

---

---

<b>MAP bankruptcies awarded</b>	<b>7,193</b>
Referred for financial education	967
Accessed financial education	567
Completed financial education	401

---

<sup>1</sup> Note 2015-16 data is partial and the first full year is 2016-17.

Sources: AIB, Money  
Advice Scotland

**Feedback from users who have completed the financial education modules from April 2018 to present (unless stated otherwise)**

- 91% of users rated the module's ease of use as either excellent or very good.
- 82% of users noted an increase in their ability to plan ahead, save and prepare for unexpected costs by an average of 86% after completing the module.
- 85% of users noted an increase in their confidence relating to financial matters, after completing the module.
- Following the module, 97% of users were aware of where to go to access help and advice.
- Following the module, 96% of users intend to change their approach to finances.

Source: Money Advice Scotland