

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.

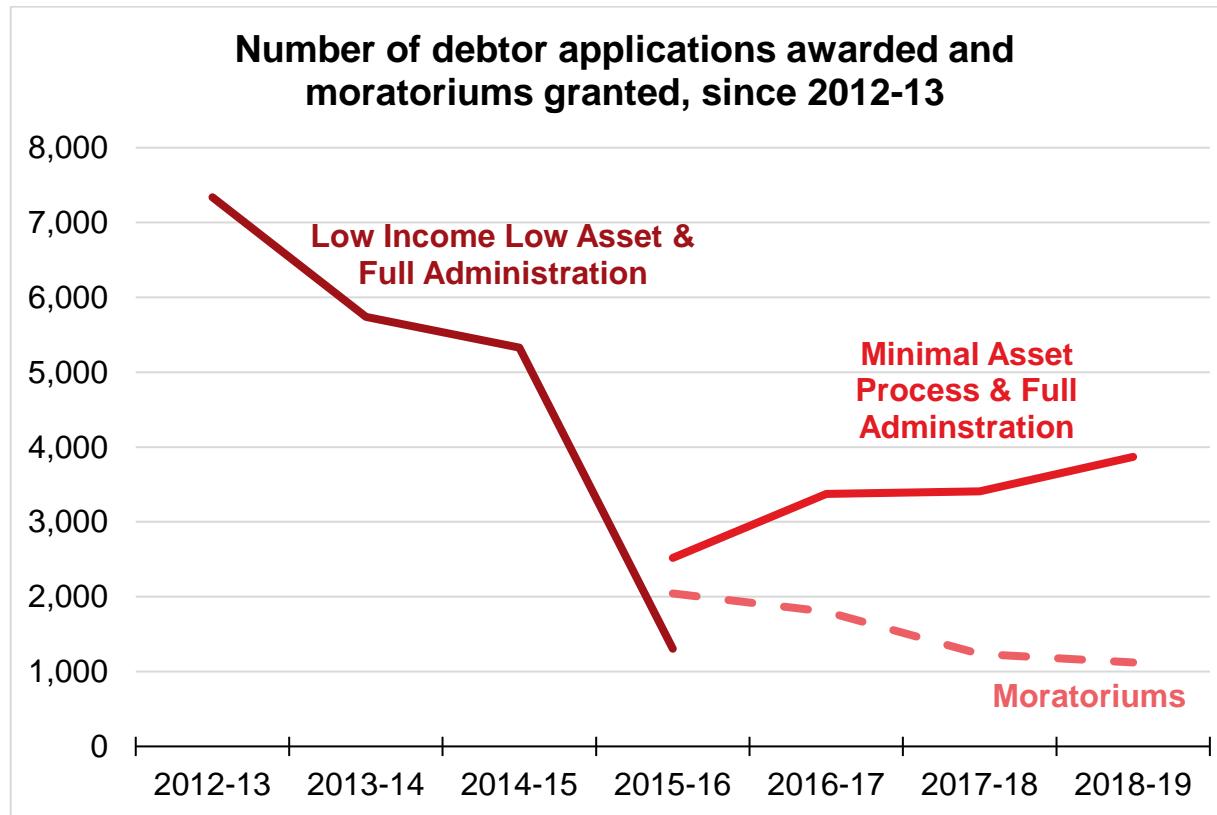
Table 2 breaks down the debt levels for Full Administration bankruptcies which have been assessed as having no contribution fixed.

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.

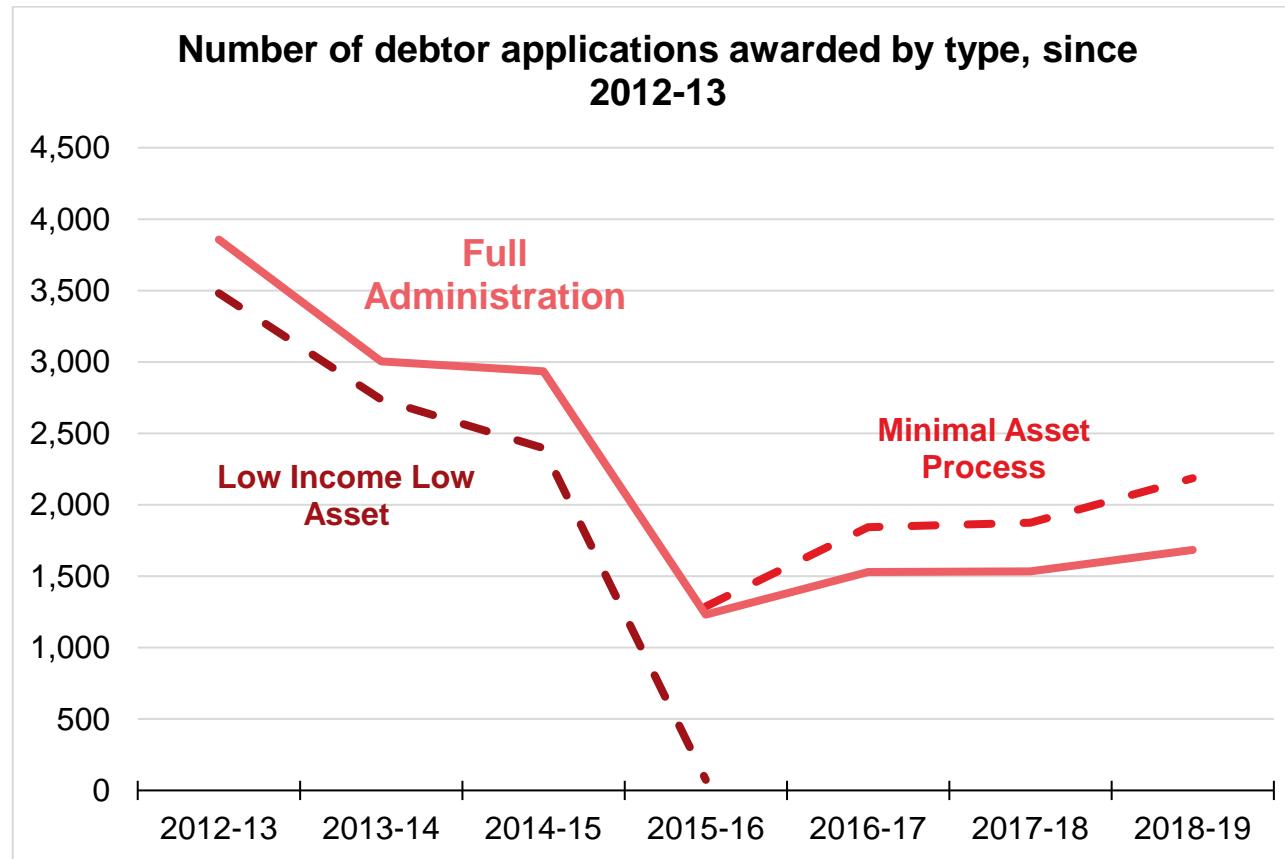
Table 5 presents the total number of individuals: referred for the financial education modules; the number of those individuals who accessed the modules; and the number who completed the modules from 2015 to present. The last table presents feedback from those individuals on the benefit of completing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

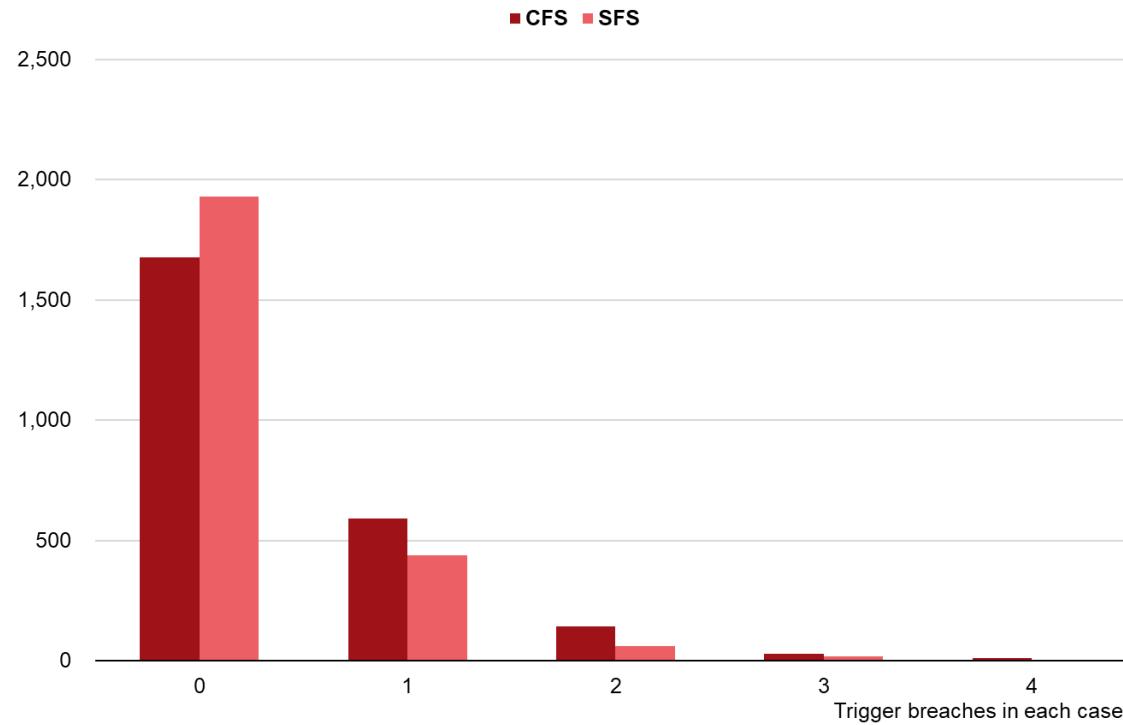


Table 1 – MAP debt levels

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
Total	1,281	1,830	1,870	2,182

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
Total	1,281	1,830	1,870	2,182

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
Total	1,159	1,544	1,535	1,685

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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%
Total	681	648	750	959	58.8%	42.0%	48.8%	56.8%

Table 3 – Debtor Contribution Levels v IPA Levels

Number of agreed (original) contributions¹ 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
All	2,133	1,764	1,551	1,268	518	591	602	604

¹ Including contributions which are set at more than £0.

Median monthly contribution¹ (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 ²	-	-	-	-	110	120	130	130
of which: Full Administration	-	-	-	-	100	110	120	130
of which: Creditor Petition	-	-	-	-	200	220	200	190
All	120	100	100	100	110	120	130	130

¹ Figures rounded to nearest £10.

² 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 discharges¹ 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
Total discharges	3,165	4,002	4,194

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 present¹

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

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

MAP bankruptcies awarded	7,193
Referred for financial education	967
Accessed financial education	567
Completed financial education	401

¹ 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