



HALF YEAR 2020 STATISTICS BOOK

JULY 2020



INTRODUCTION

The work of Registry Trust is fundamental in providing information to financial services but the data is also crucial in providing information on current economic and social realities for those in the most vulnerable economic situations.

This report contains statistics on records received by Registry Trust Limited and added to the registers which it maintains. For England and Wales this is the only official, statutory public Register of Judgments, Orders and Fines. For Scotland, Northern Ireland, Jersey, the Republic of Ireland and the Isle of Man these are registers separately maintained by agreement with the authorities in those jurisdictions

Methodologically, the data in this report reflects the records received during the previous fifteen months and the analysis is done each quarter as part of this publication.

Seasonal variations affecting the workload of the courts and differing economic conditions may have an impact on the statistics and the variations between periods. Where there are factors known to have influenced the volume or value of the statistics in this report these are commented on.



HALF YEAR STATISTICS

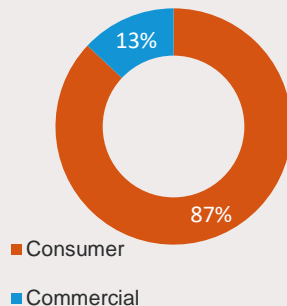
475,808 NEW
TRANSACTIONS WERE
PROCESSED IN HY1
2020 WITH A TOTAL
VALUE OF
£1,127,725,812

During the period between 1 January 2020 and 30 June 2020, 97% of judgments came from courts in England and Wales.

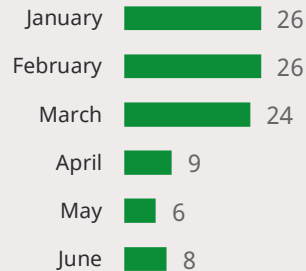
The median value for judgments this quarter was £760, while the average was £2,370 a 14% and 34% year on year increase, respectively.

*Transactions include judgments, satisfactions, and cancellations as well as all other forms of court order we receive.

DEFENDANT TYPE



MONTH BREAKDOWN (% SHARE OF RECORDS)



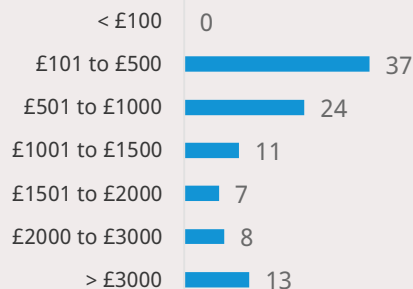
SATISFACTIONS

97,467

SATISFACTIONS WERE
PROCESSED

19% OF TRANSACTIONS THIS QUARTER

JUDGMENT VALUE (% SHARE)



REGIONAL SHARE (excluding E&W)

	judgments	share
SCOTLAND	8,818	67%
NORTHERN IRELAND	2,646	20%
REPUBLIC OF IRELAND	950	7%
JERSEY	584	4%
ISLE OF MAN	242	2%



QUARTERLY ROUND UP

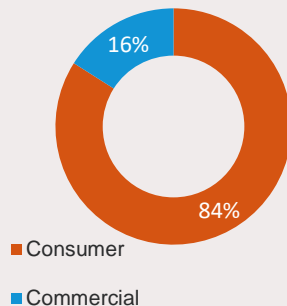
**109,883 NEW
TRANSACTIONS* WERE
PROCESSED IN Q2 2020
WITH A TOTAL VALUE
OF £405,210,376**

During the period between 1 April 2020 and 30 June 2020, 98% of judgments came from courts in England and Wales.

The median value for judgments this quarter was £748, while the average was £3,688, 12% and 99% year on year increase, respectively.

*Transactions include judgments, satisfactions, and cancellations as well as all other forms of court order we receive.

DEFENDANT TYPE



SATISFACTIONS

43,626

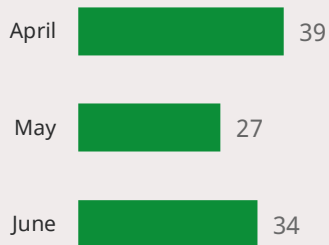
**SATISFACTIONS WERE
PROCESSED**

37% OF TRANSACTIONS THIS QUARTER

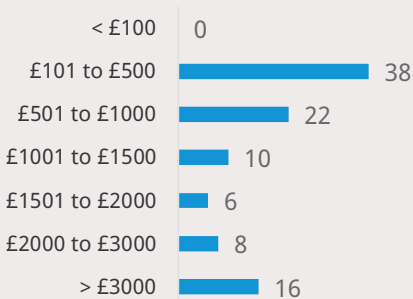
REGIONAL SHARE (excluding E&W)

	judgments	share
SCOTLAND	1,988	70%
NORTHERN IRELAND	638	23%
REPUBLIC OF IRELAND	131	5%
ISLE OF MAN	53	2%
JERSEY	25	1%

MONTH BREAKDOWN (% SHARE OF RECORDS)



JUDGMENT VALUE (% SHARE)





ENGLAND AND WALES





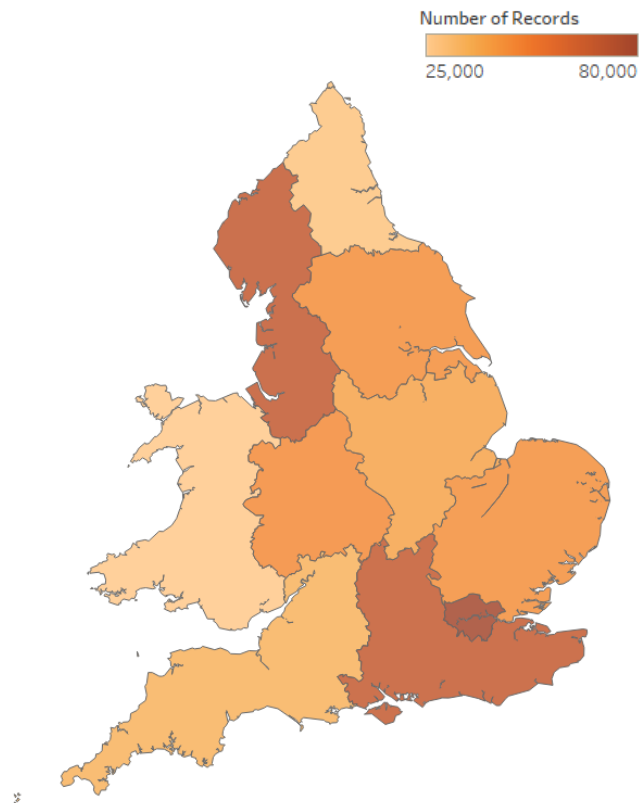
GEOGRAPHIC SPREAD OF JUDGMENTS

These maps display the number of judgments across England and Wales.

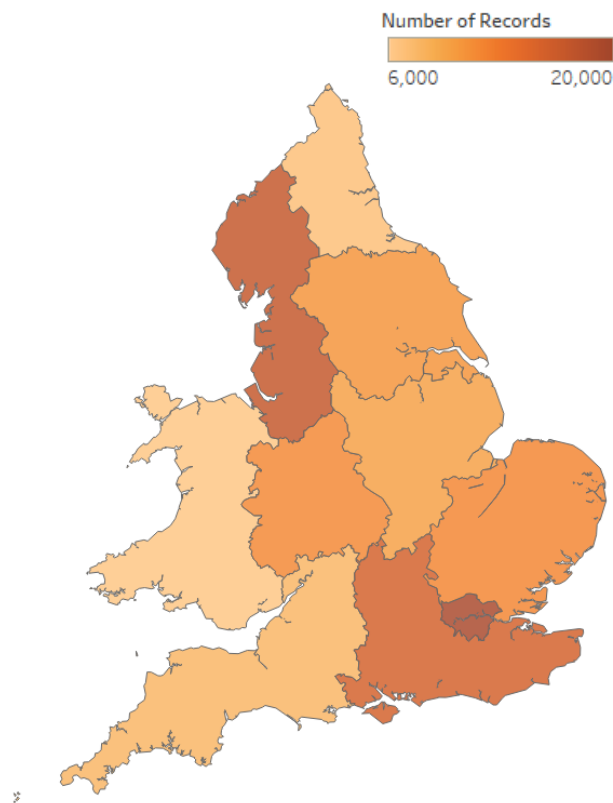
Despite the large drop off in the number of judgments in Q2 2020, relationally, judgments were still most prevalent in the same areas as the Half Year.

Highest levels were seen in London and the North West, whilst Wales and the South West see the fewest.

HALF YEAR 1



QUARTER 2



These maps show judgments from England and Wales courts that contain postcodes.

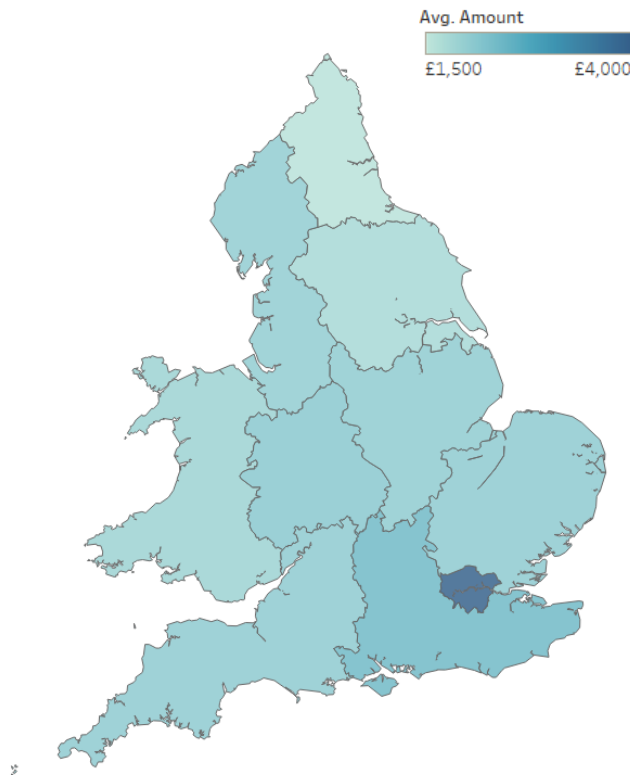


GEOGRAPHIC SPREAD OF JUDGMENTS

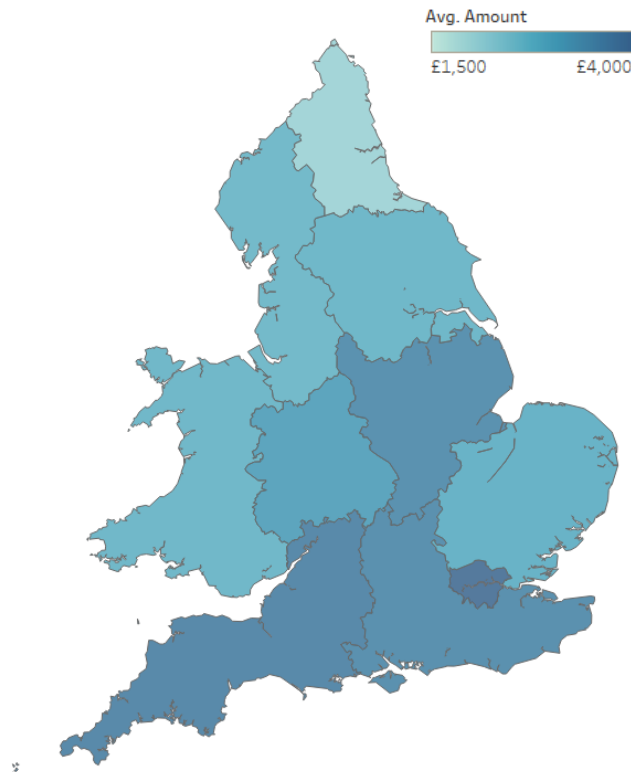
These maps display average value of judgments across England and Wales. To allow for comparison, both maps use the same legend range.

This comparison makes clear that the drop in judgment levels came in pairing with an increase in judgment value. The average value of judgments increased 87% from Quarter 1 2020 to Quarter 2. This change was most notable in London, which may be due to the high proportion of commercial judgments as opposed to consumer, as it was the individual judgments that saw the greatest drop off.

HALF YEAR 1 2020



QUARTER 2 2020



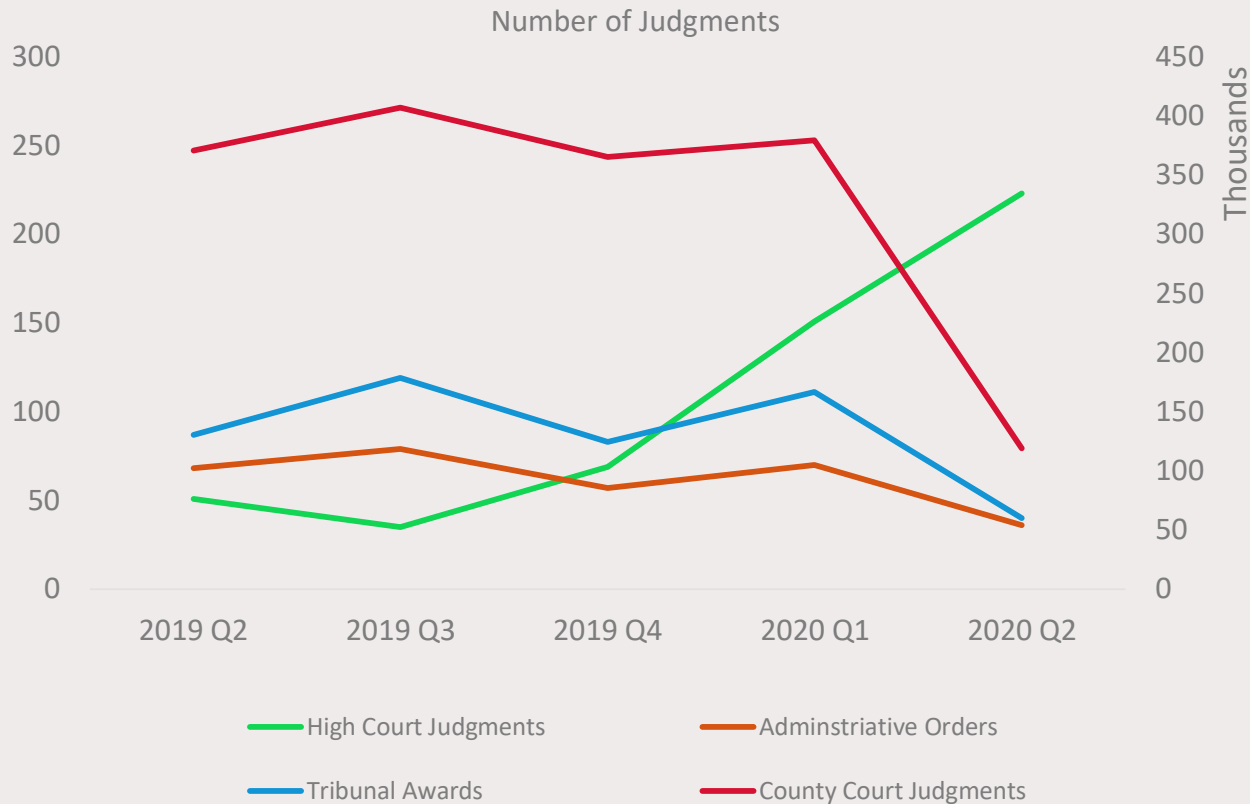
These maps to judgments from England and Wales courts that contain postcodes.



NUMBER OF JUDGMENTS

County Court judgments saw a 69% decrease in the number of judgments imported onto the Register in Quarter 2 from the previous quarter and a 68% decrease year on year.

Comparatively, High Court judgments have had a steep increase. Quarter 2 2020 saw a 337% year on year increase. The increase seems to have begun in Quarter 4 2019, but the steepest rise was seen between Q4 2019 and Q1 2020.



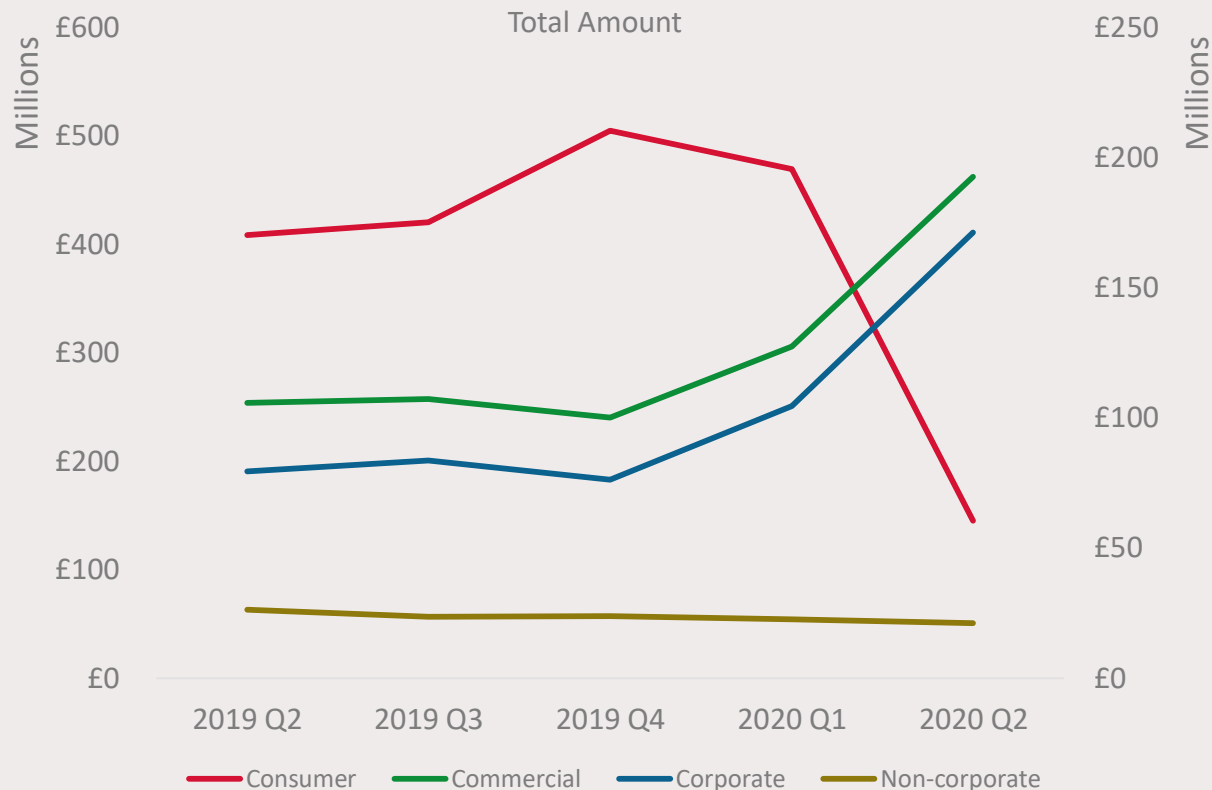
*County Court plotted on a right-hand scale.



VALUE OF JUDGMENTS

When breaking down judgments by total debt owed, it is clear that the drop off has been most dramatically felt by consumers. Within a quarter, total value fell 62%.

Comparatively, commercial judgments, seemingly due to increases against incorporated companies, saw an increase in total debt owed. Year on year the rise has been 57%.



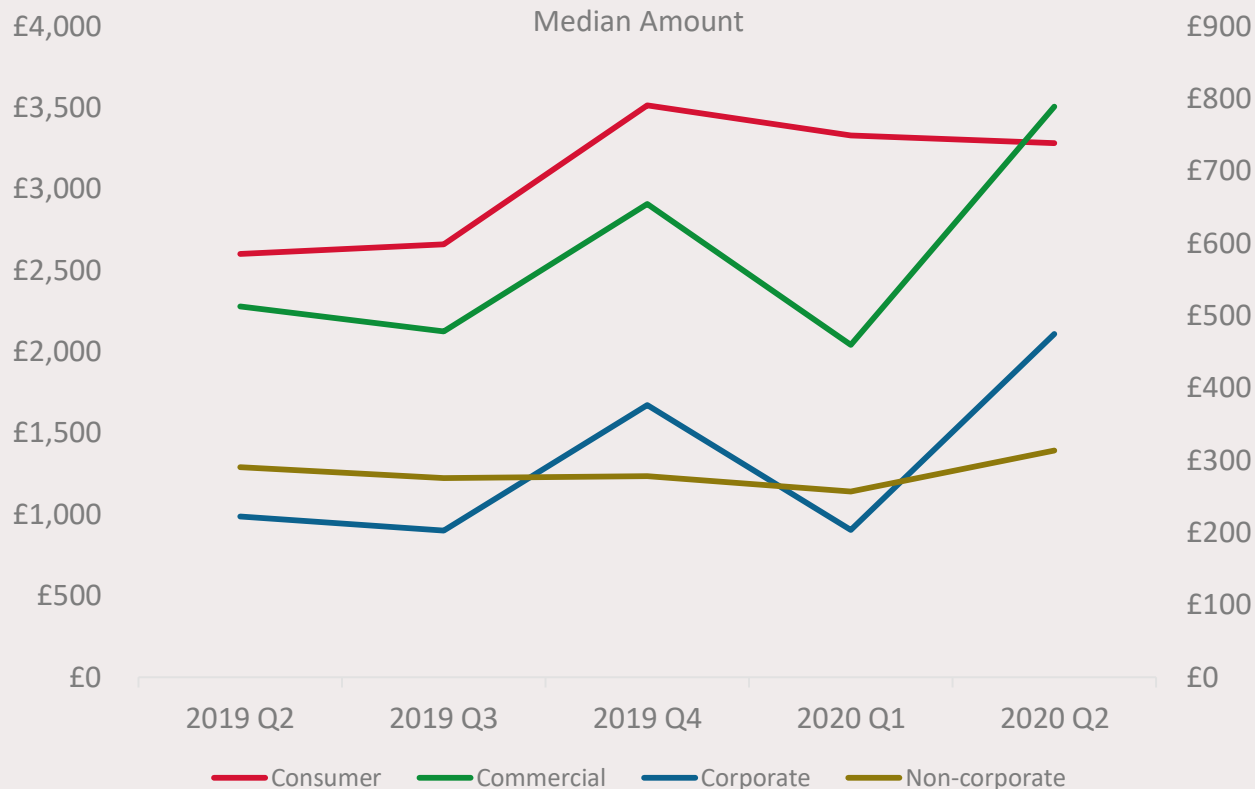
*Consumer solely plotted on a left-hand scale.



MEDIAN VALUE OF JUDGMENTS

Compared to average value, median value did not experience such a steep incline (11% since Q2 2020).

This may, predominantly, be due to consumer median value only rising 26%, compared to 54% for commercial judgments. Therefore, due to the volume of consumer by comparison to commercial, the overall increase is more likely to reflect the former. Median value for consumers actually fell 7% since a peak in Q1 2019. Year on Year the increase was



*Consumer solely plotted on a right-hand scale.



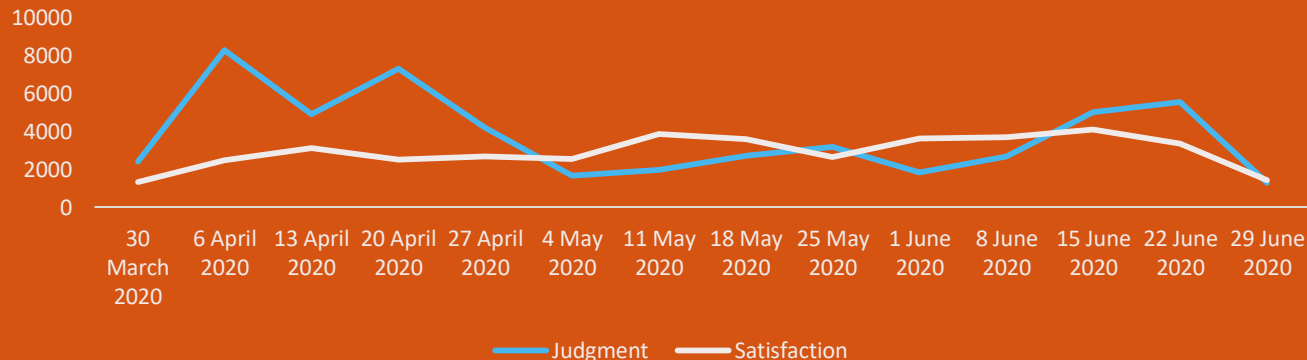
FALL IN JUDGMENTS

As it has been seen throughout this statistics book, Quarter 2 2020 saw a large decrease in the number of judgments imported onto the Register.

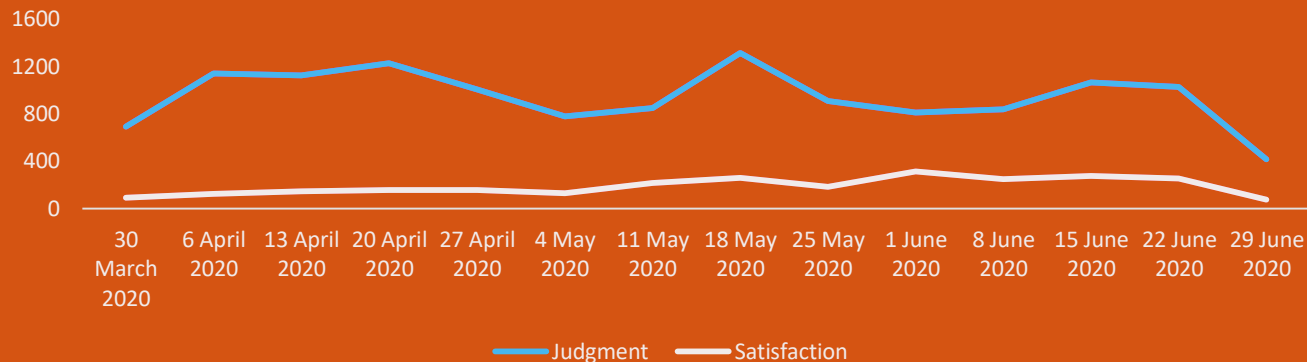
Consumer judgments is where the greatest decrease was seen. The graph demonstrates the lowest point of the quarter, seen in May. Due to this fall in judgments, there were weeks when more satisfactions were imported than judgments. This is because, despite the financial hardship of the quarter, satisfaction levels, encouragingly, stayed consistent with pre-lockdown levels.

Commercial judgments saw a slightly steadier decrease in judgments levels. Overall, commercial judgments fell 40% between the week beginning 30 March 2020 to the week of 29 June 2020.

CONSUMER



COMMERCIAL





SCOTLAND





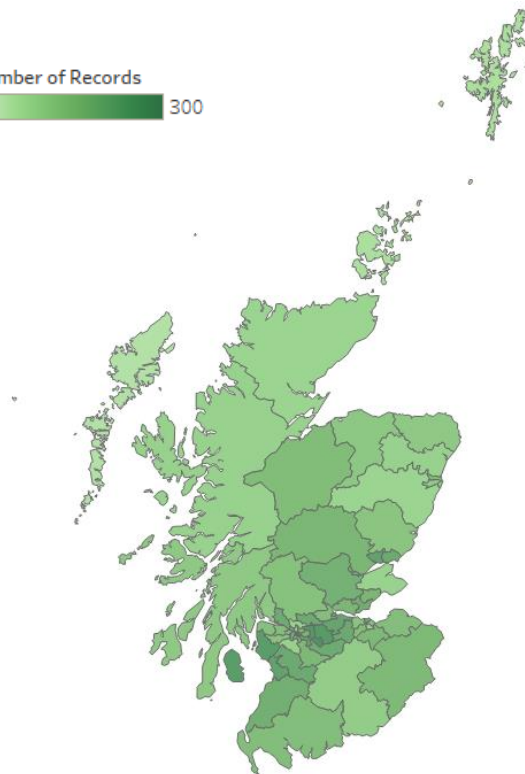
GEOGRAPHIC SPREAD OF DECREES

These maps display the number of decrees across Scotland.

Across both time periods, highest density is centred around the country's biggest cities, Glasgow and Edinburgh.

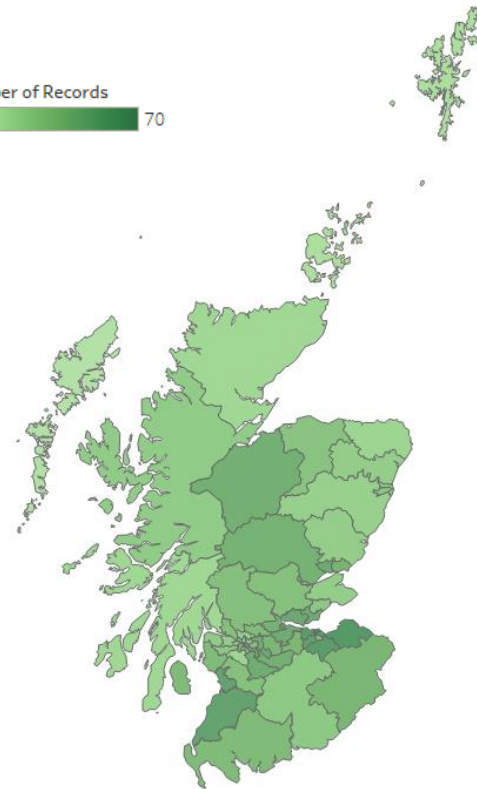
HALF YEAR 1 2020

Number of Records
0 300



QUARTER 2 2020

Number of Records
0 70



These maps contain only Scottish Court Decrees with postcodes.



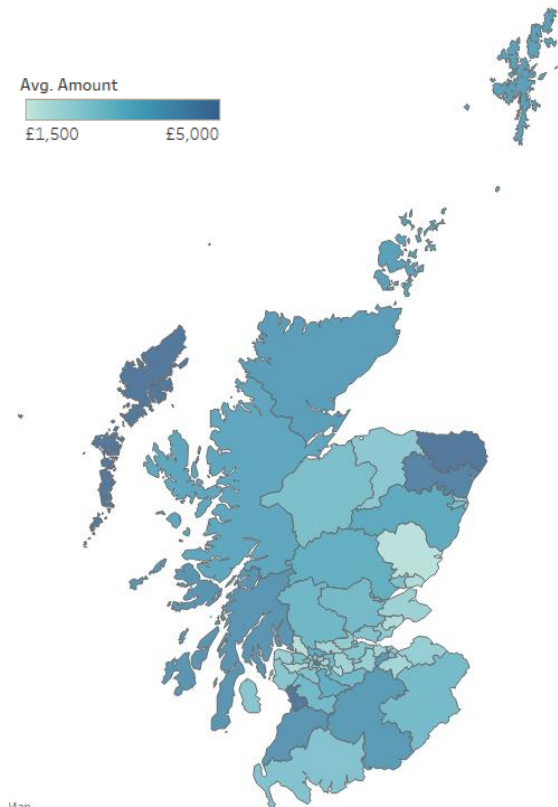
GEOGRAPHIC SPREAD OF DECREES

These maps display average value of decrees across Scotland. To allow for comparison, both maps use the same legend range.

In comparison to Half Year 1, the map of Quarter 2 looks to suggest that average value of decrees was low during the period with a few areas bucking this trend. Whereas in the Half Year, the average values look like more of a dispersed spread across the area.

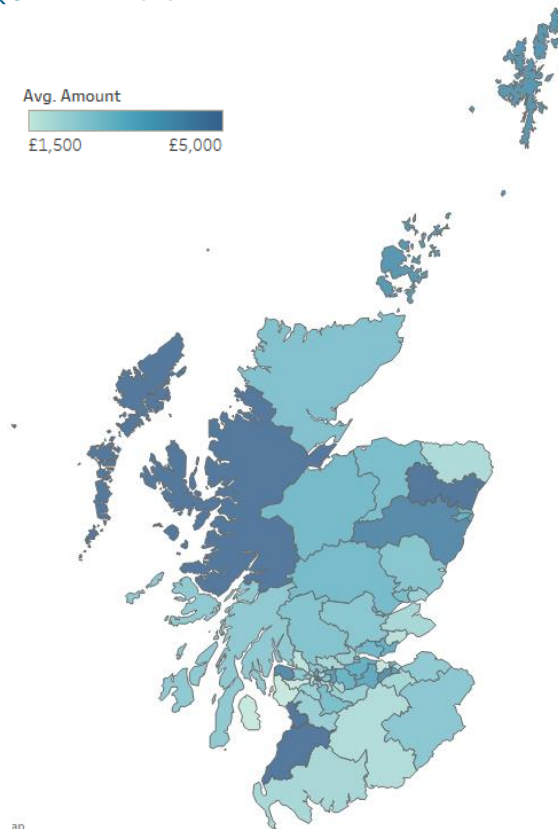
HALF YEAR 1 2020

Avg. Amount
£1,500 £5,000



QUARTER 2 2020

Avg. Amount
£1,500 £5,000



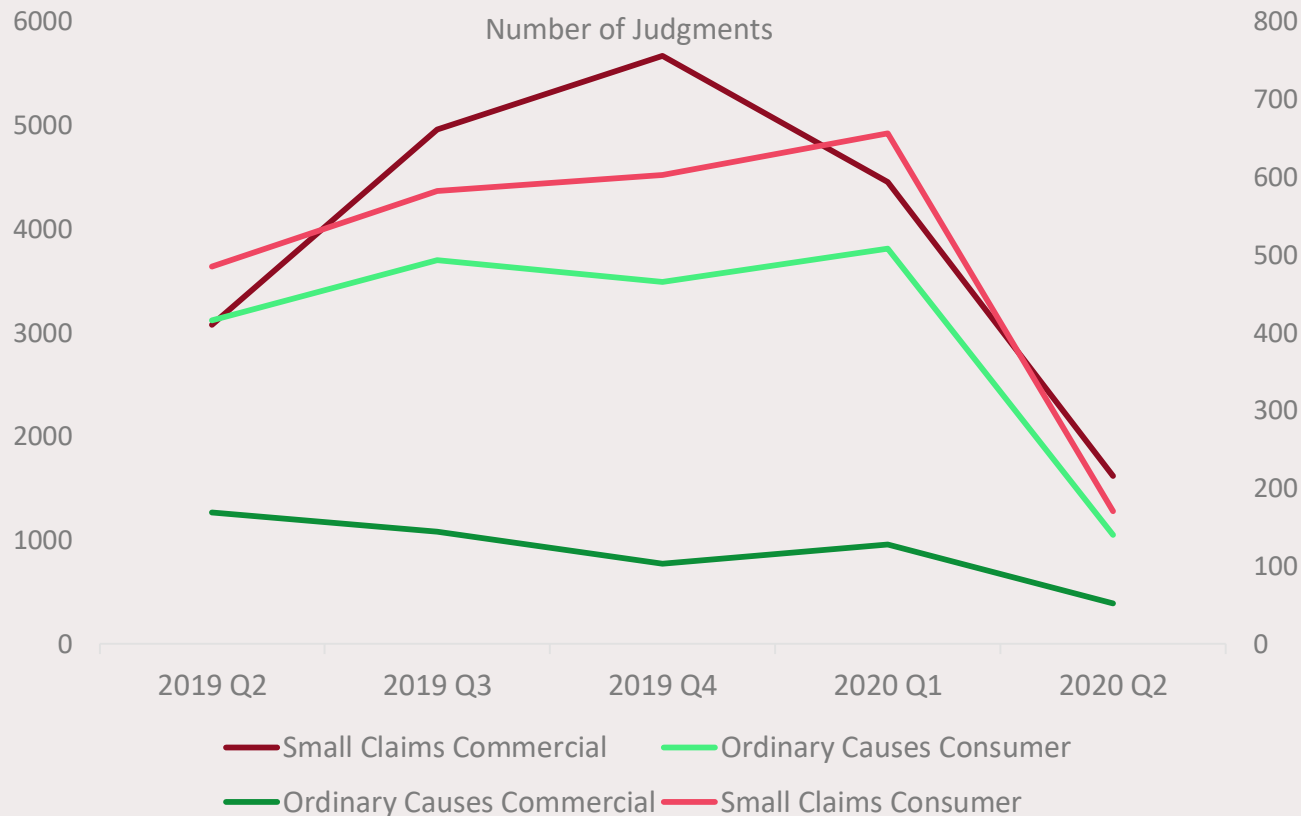
These maps contain all Scottish Court Decrees with postcodes.



NUMBER OF DECREES

For consumers, decrees in Scotland had been rising steadily over the last 12 months. However, similar to the experience in England and Wales, decrees took a sharp decrease in the second quarter of 2020. Scottish Ordinary Causes decrees against consumers fell 72% from the first quarter of the year, but consumer Small Claims decrees fell 74%.

For commercial decrees, this experience was repeated. The greatest declines being seen in the Scottish Small Claims Courts, where commercial judgments fell -47% year on year, and -71% from a peak seen in Quarter 4 2020.



*Small Claims Consumer solely plotted on a left-hand scale.

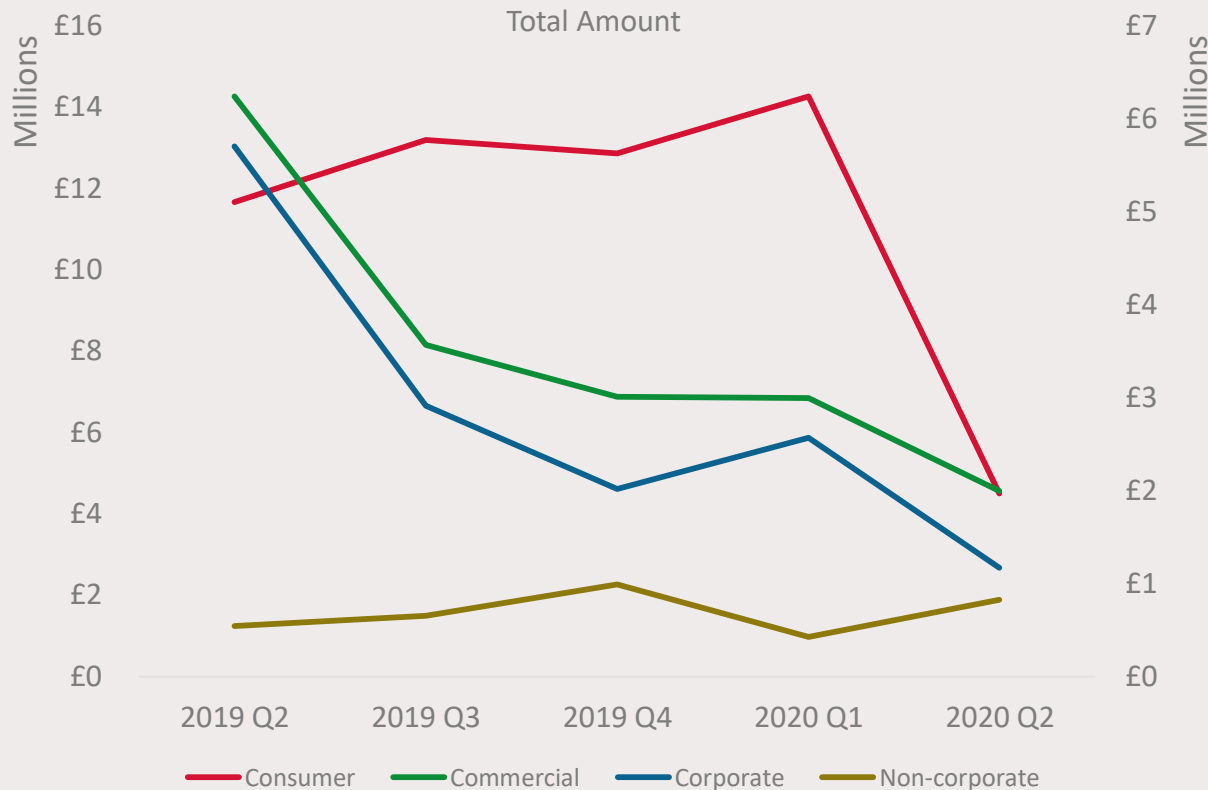


VALUE OF DECREES

Accompanying the decrease in the number of consumer decrees, the total value owed by individuals also fell (-61%) ending an upward trend seen since the same quarter in 2019.

For commercial decrees, there has been also decreases for incorporated in the total value of debt owed, but this is a continuations of a trend seen since early 2019. Year on year, the overall commercial decrease in the total value (-68%). However, the greatest quarter on quarter changes were seen in 2019.

Incorporated businesses however actually saw a rise in debt owed, rising 53% year on year and 94% quarter on quarter. This is explained by prevalence of Ordinary Causes decrees over Small Claims.



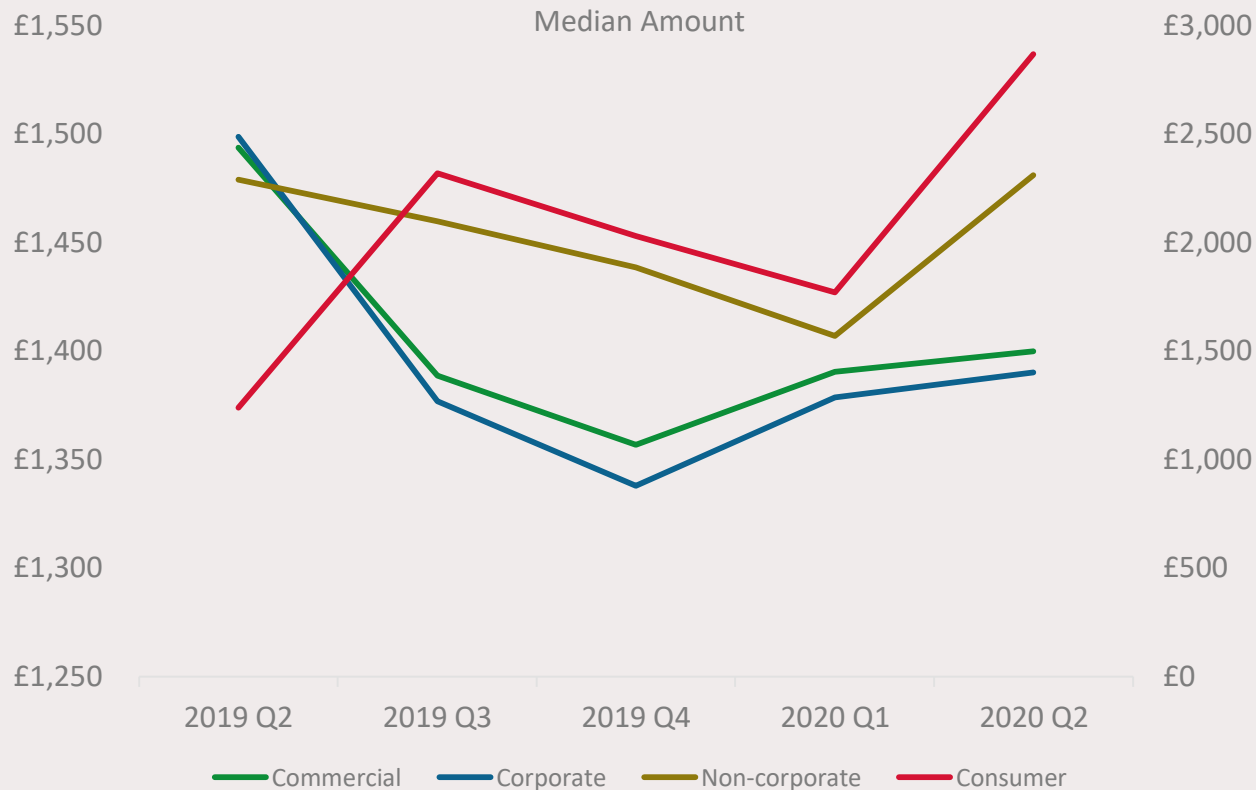
*Consumer Judgments solely plotted on the left-hand scale.



MEDIAN VALUE OF DECREES

For Scottish consumers, the median value of decrees rose 12% year on year, with a sharp rise between Q1 and Q2 2020.

Comparatively, for commercial decrees, median value was seen to actually fall year on year, from £2,439 in Q2 2019 to £1,500 in Q2 2020 (-39%). However, this latter value is an increase on the low seen at the end of 2019 (£1,068).



*Consumer Judgments solely plotted on the left-hand scale.



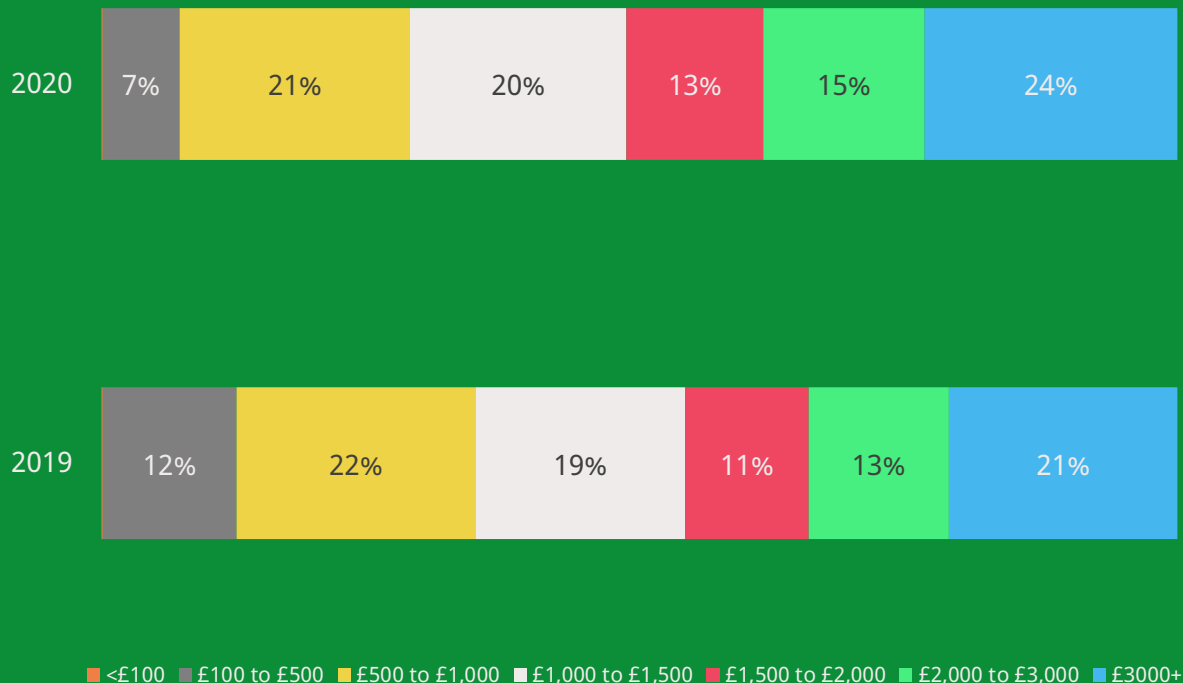
RISING MEDIAN FOR CONSUMERS IN SCOTLAND

In parallel to decree levels falling, there has been a rise in the median value of decree. To explore this further, the graphic breaks down consumer decree by amount.

It is clear that in Q2 2020, in comparison to the same quarter 2019, there has been an increased presence of higher value decree. There is a marked shift in decree above £1,500, with a year on year 7 percent point increase in share. This has come with a 6 percent point change for decree valued under £1,000.

This trend is suggestive that during the economic unrest in the quarter, attention was given to reclaiming greater amounts of debt owed and lower value decree were less of a necessity.

Consumer





NORTHERN IRELAND





GEOGRAPHIC SPREAD OF JUDGMENTS

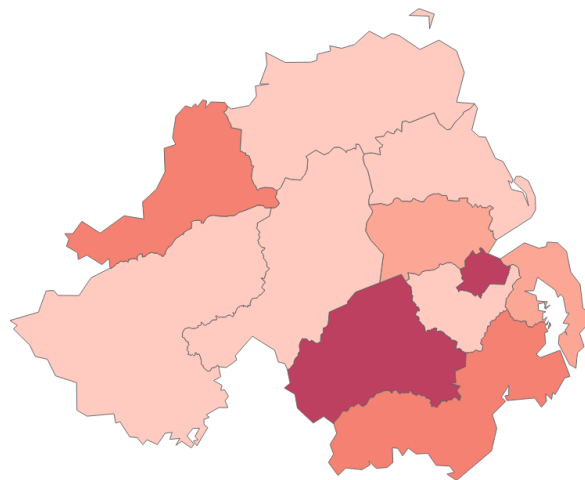
These maps display the number of judgments across Northern Ireland.

As per the norm, highest levels are seen in the most populous areas. In Northern Ireland, this is evident in the Belfast area.

This disparity is highlighted further with the recent decline in judgments. The difference between Belfast and other local authorities in Northern Ireland is stark in Quarter 2 2020.

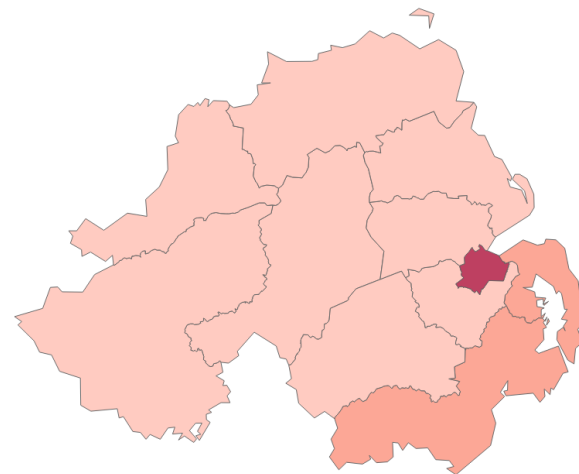
HALF YEAR 1 2020

Number of Records
150 500



QUARTER 2 2020

Number of Records
0 200





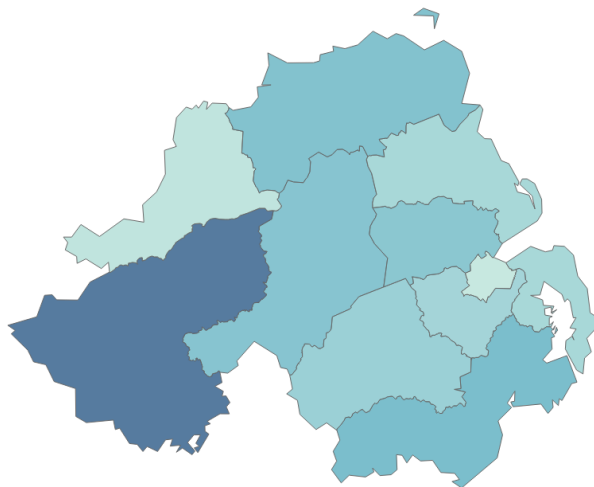
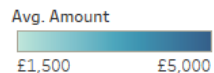
GEOGRAPHIC SPREAD OF JUDGMENTS

These maps display average value of judgments across Northern Ireland. To allow for comparison, both maps use the same legend range.

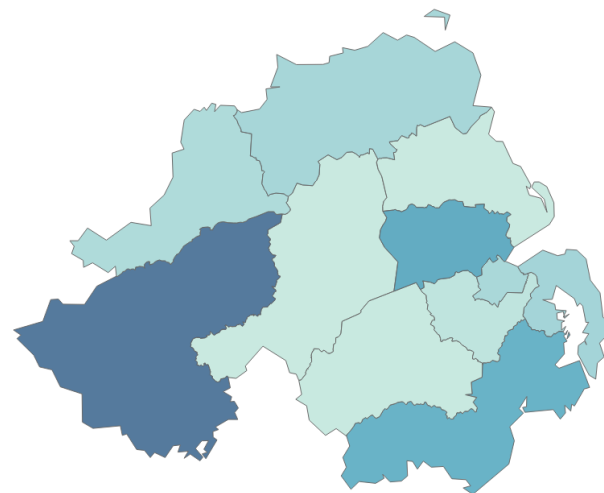
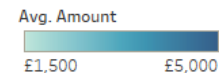
Trends across both the Half Year 1 and Quarter 2 2020 appear similar. The area with the highest average value for judgments is Fermanagh and Omagh (£4,961 HY1) which also saw the second smallest amount of judgments.

In Belfast, where judgment count was the highest, average value for judgments was also the lowest (£1,545 HY1).

HALF YEAR 1 2020



QUARTER 2 2020



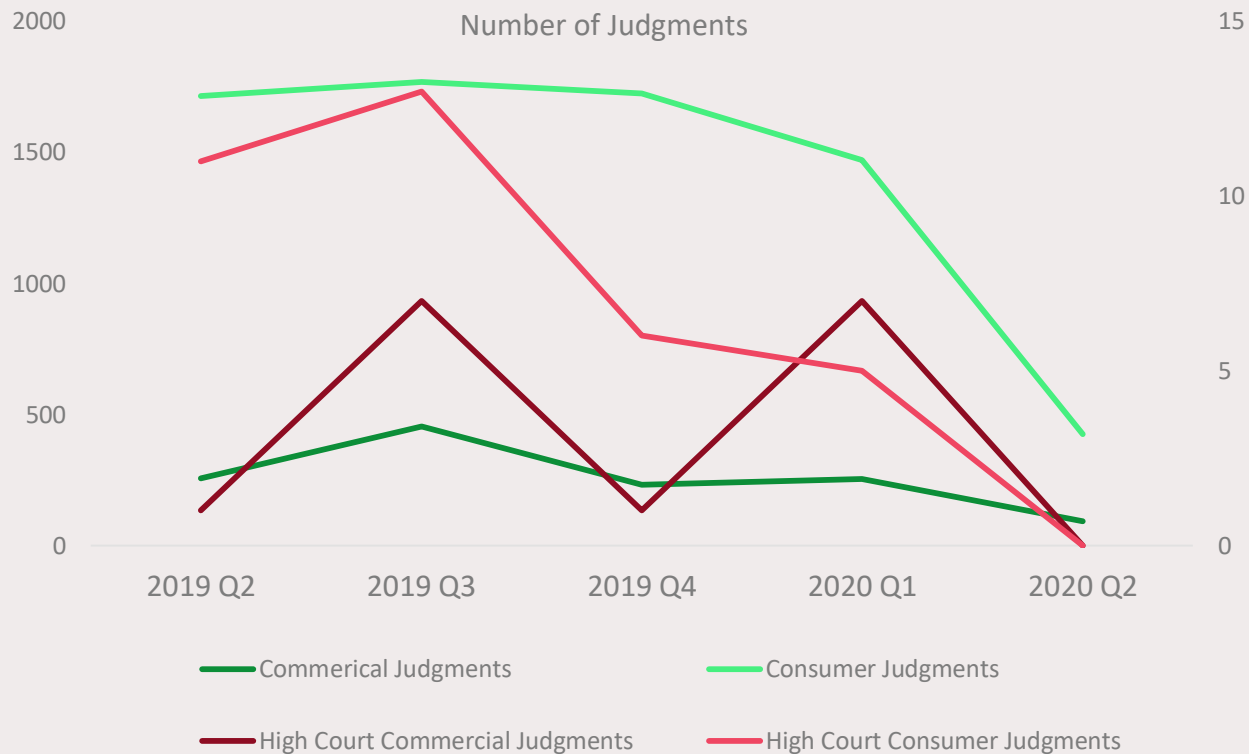


NUMBER OF JUDGMENTS IN NORTHERN IRELAND

Northern Irish judgments followed the trend of the other jurisdictions and saw a steep decline in the number of judgments issued the second quarter of 2020.

Consumer judgments in Northern Ireland had been steadily falling from Quarter 3 2019. But this decline became steep between Q1 2020 and Q2 2020 with a decline of 71% between the two.

There were no High Court judgements issued against consumers or businesses in the quarter.



*Both High Court Judgments plotted on a right-hand scale.

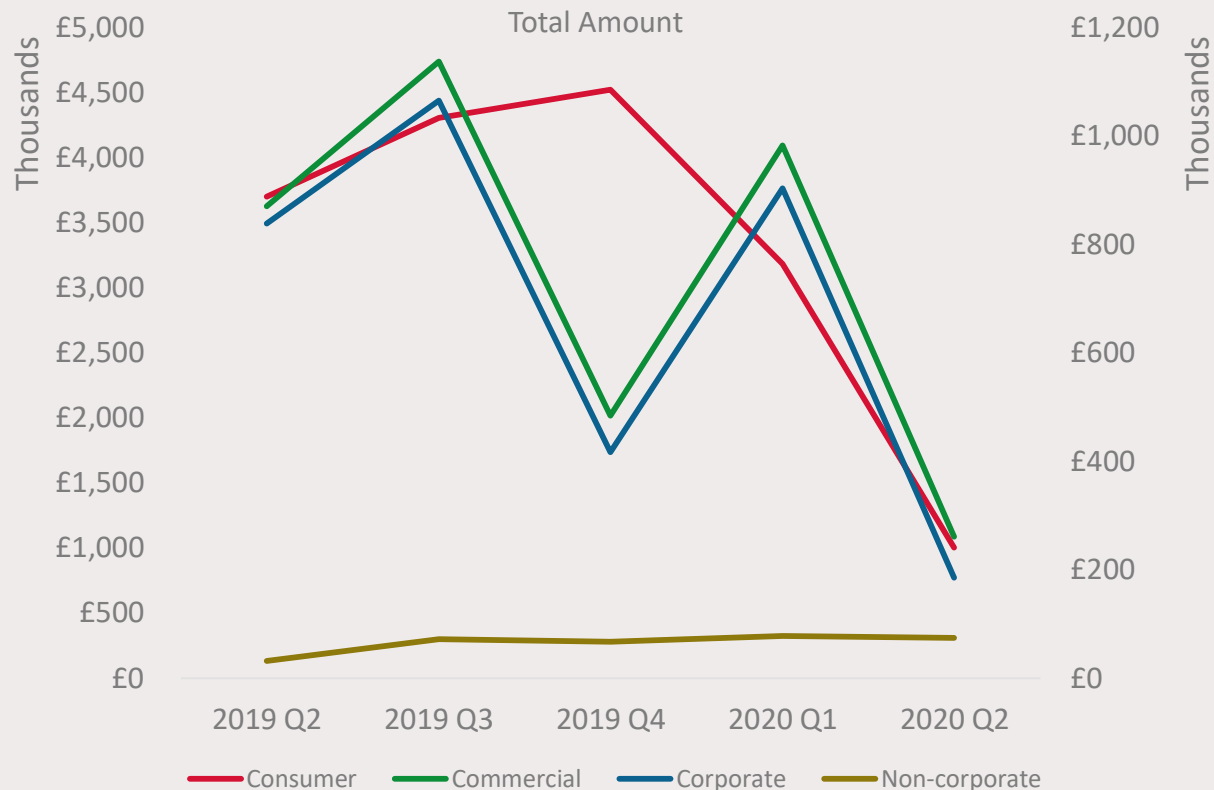


VALUE OF JUDGMENTS

As to be expected with the drop of in judgments, especially due to the High Court not issuing any judgments, total debt owed by businesses and individuals dropped steeply in Q2 2020.

For consumers, the fall was 73% year on year and 68% quarter on quarter. The downwards trend was not only seen this quarter, and actually looks to have begun in Q1 2020.

Commercial judgments fell 70% year on year. This seems to be mainly caused by changes in incorporated business judgments. Unincorporated business judgments have been steady with slight rises quarter on quarter.



*Consumer Judgments solely plotted on the left-hand scale.

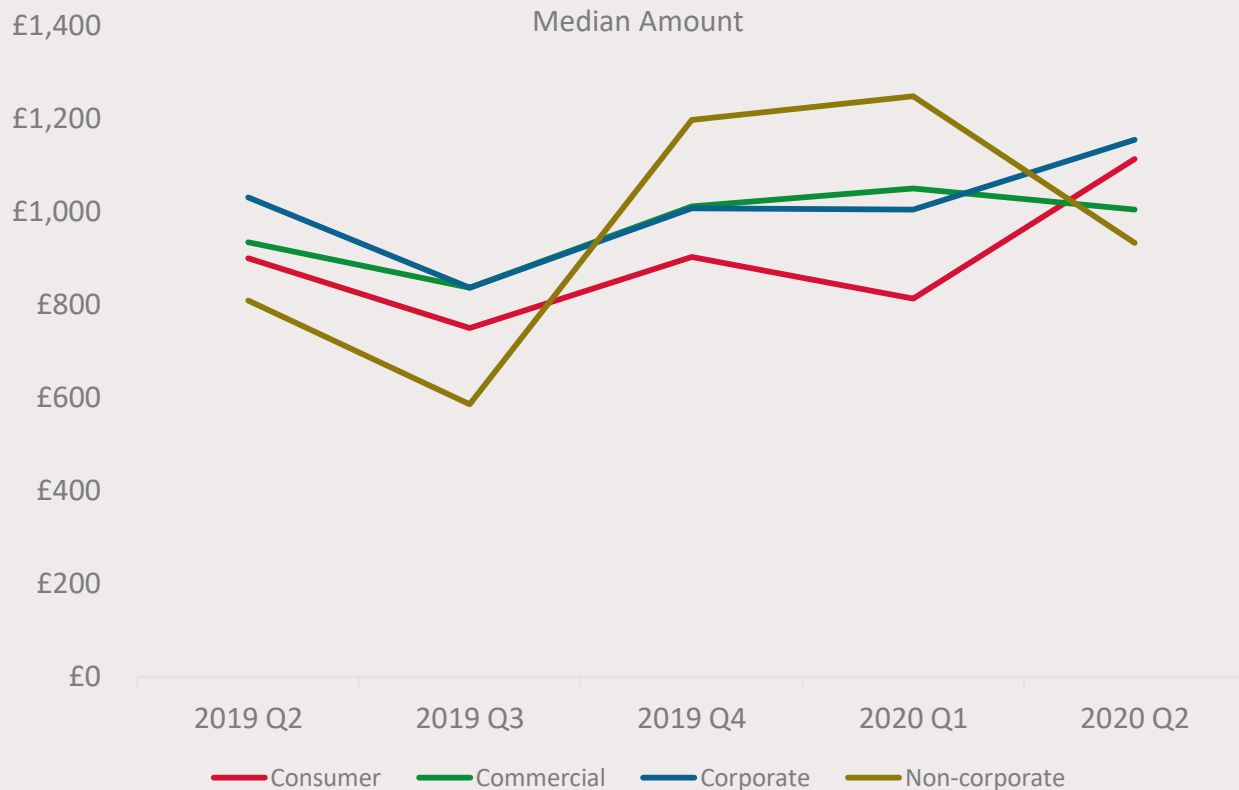


MEDIAN VALUE OF JUDGMENTS

Across all but unincorporated business judgments, median value for judgments appears to have been rising.

For consumers, median value for judgments this quarter was £1,115. This was a 24% increase year on year.

This is a larger year on year increase to that seen for commercial judgments (7%) which saw median value go from £936 to £1,006.





URBAN-RURAL DIVIDE IN NORTHERN IRELAND

Quarter 2 2020 highlighted the dominance of judgment concentration in the Belfast region of Northern Ireland.

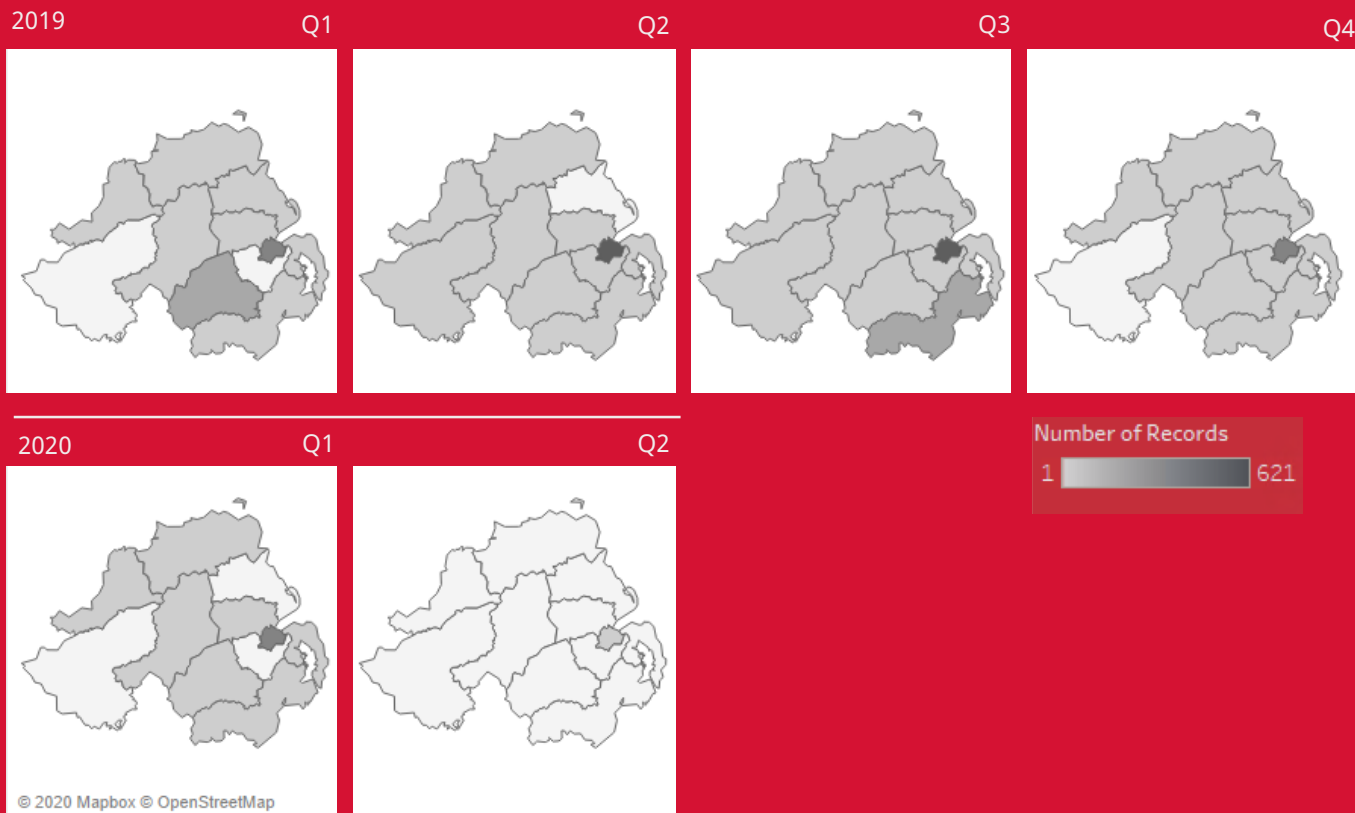
These graphics display the spread of judgments over Northern Ireland each quarter from Q1 2019.

Consistently, Belfast as a region, has seen the highest number of judgments quarter on quarter.

This contrasts with areas such as Fermanagh and Omagh and Mid and East Antrim.

It is suggestive that where there are large, populous towns, judgment volume increases.

This could be due to increase costs of living and greater presence of business and corporations as well as population size.





REPUBLIC OF IRELAND



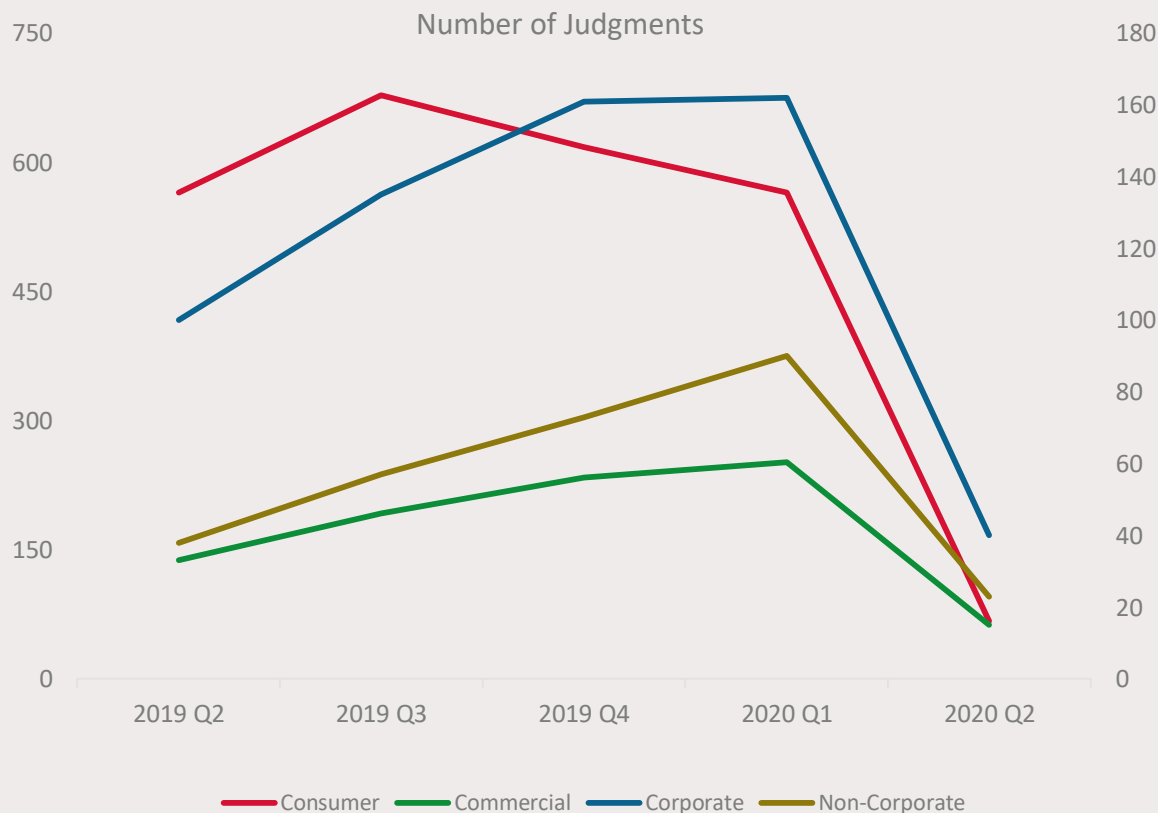


NUMBER OF JUDGMENTS IN REPUBLIC OF IRELAND

There were stark decreases in all types of judgments in the Republic of Ireland this quarter. This will be mainly due to the slowing of services such as courts in reaction to the coronavirus pandemic.

The greatest decrease was seen amongst consumers, where a 88% decrease in judgments year on year was seen.

For commercial judgments, there was a 54% decrease year on year, and a steep 75% decline quarter on quarter.



*Consumer and Commercial Judgments plotted on a left-hand scale.

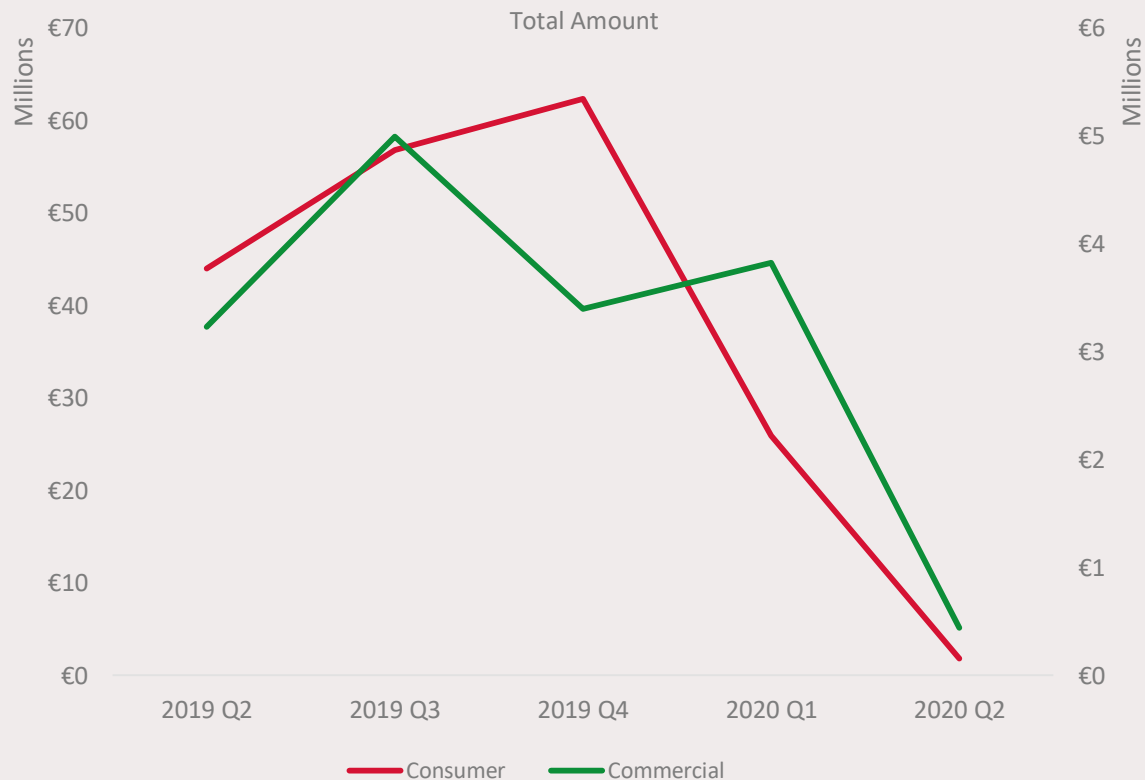


JUDGMENT VALUES

Total value of debt owed in the quarter also fell considerably, in line with the large declines in judgment numbers.

The downward trend in consumer debt owed continued from what was seen in Q1 2020, falling 97% since Q4 2019. 94% year on year.

For commercial judgments, the stark decline came between Q1 and Q2 2020, with a decline of 88% quarter to quarter. Year on year, total value owed in the quarter fell 86%.



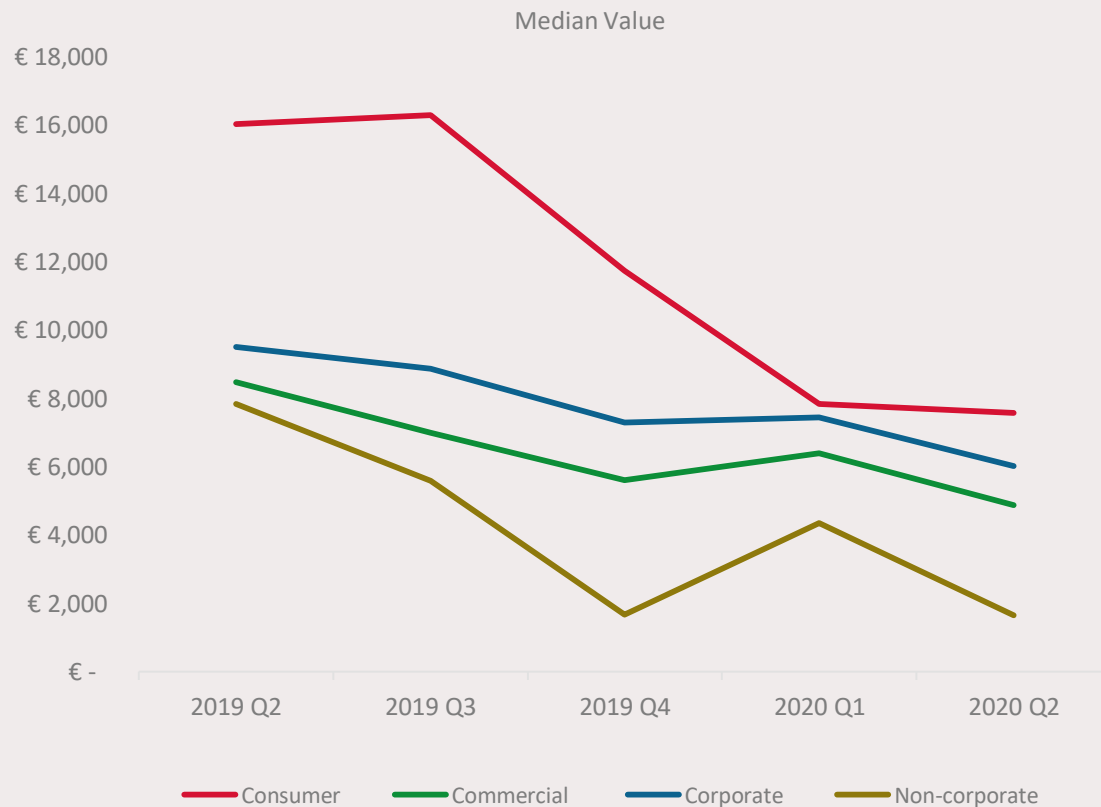
*Commercial Judgments plotted on a right-hand scale.



JUDGMENT MEDIAN VALUES

Despite falls in median value across the board, the decline in commercial judgments looks to follow a trend seen across all quarter in the last 15 months. Overall, median values in this category fell 42% year on year, with a quarterly decrease of 24%.

Consumers, on the other hand, have seen greater overall declines in median value. In Q2 2019, median value was €16,030 and fell 53% in Q2 2020 to €7,571.



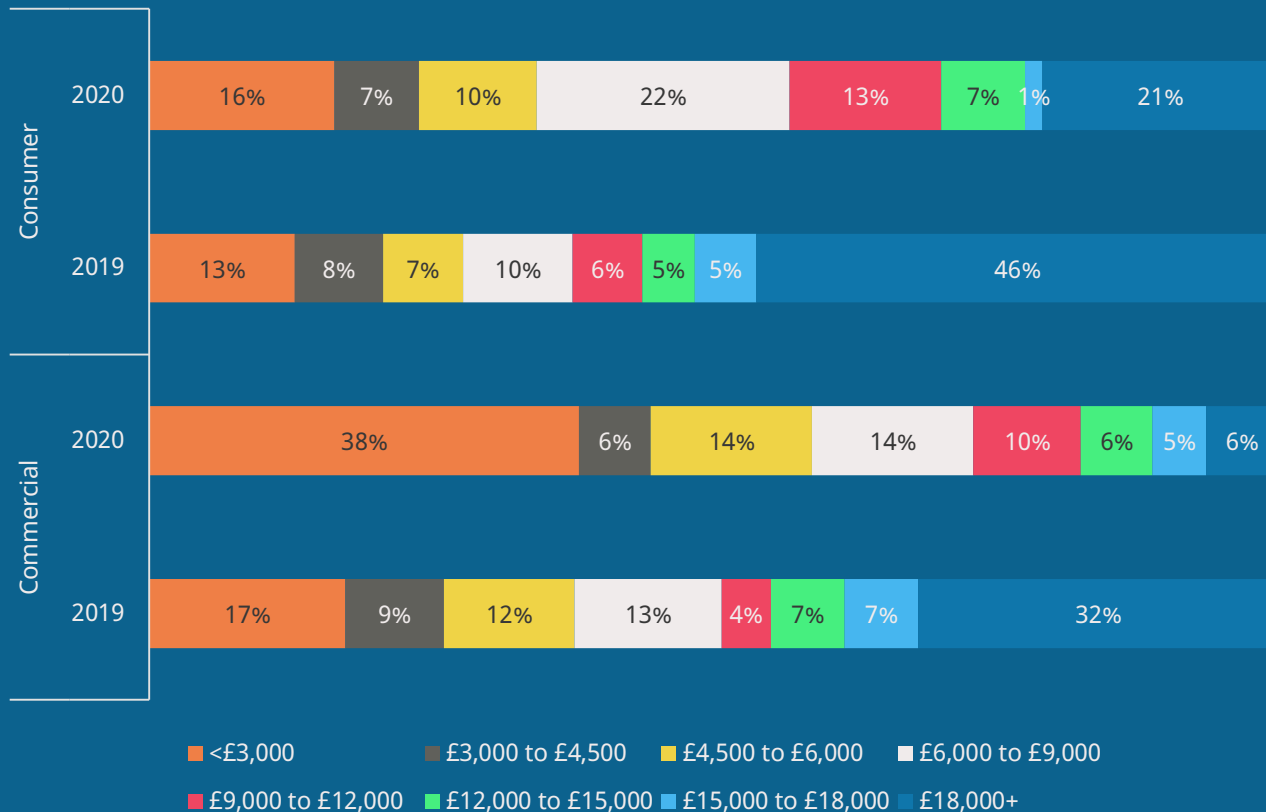


FALLING AVERAGES IN REPUBLIC OF IRELAND

Higher values, in comparison to other jurisdictions, are a characteristic of judgments from the Republic of Ireland.

In breaking down the amounts for judgments of both consumers and commercial defendants, there is a marked reduction in number of judgments above £18,000. For both consumers and businesses, there were a quarter less high value judgments than what was seen in the same period the year before.

Reasons for this are unclear. There may be more awareness and accessibility for the process which may encourage claimants to seek out lower value debt owed.



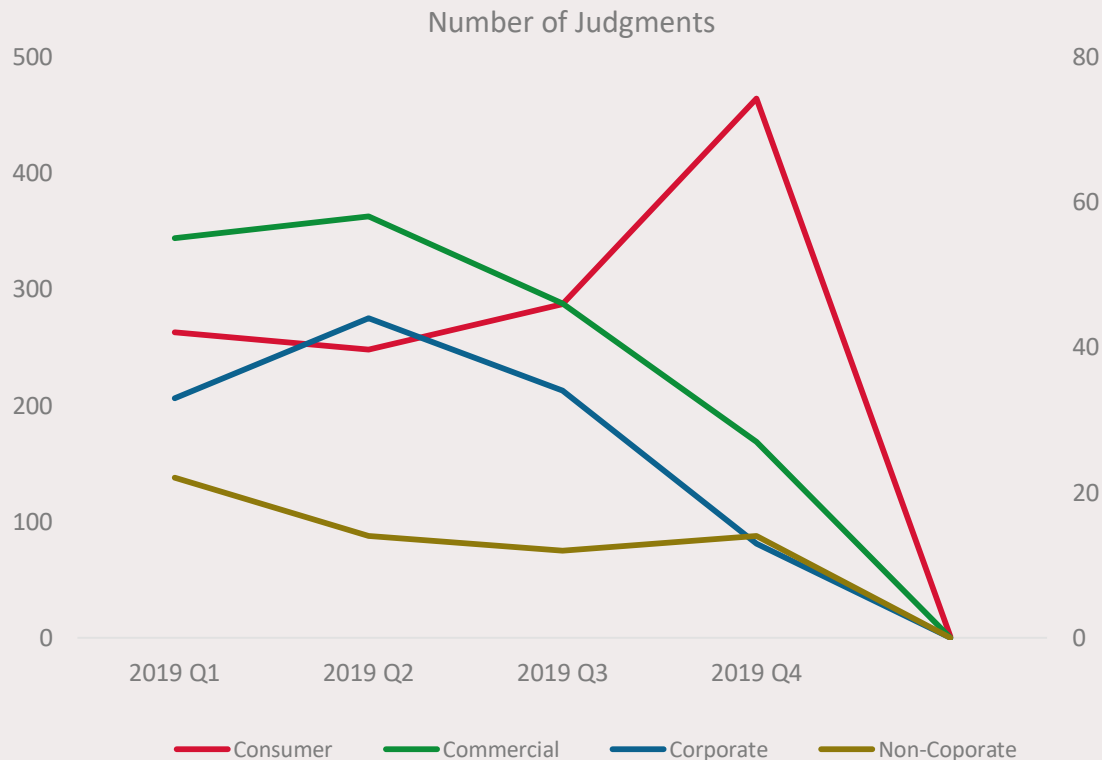




NUMBER OF JERSEY JUDGMENTS

In Jersey, judgments almost ceased in the second quarter of 2020.

Consumers saw only one judgment imported during this time and there were no commercial judgments imported.



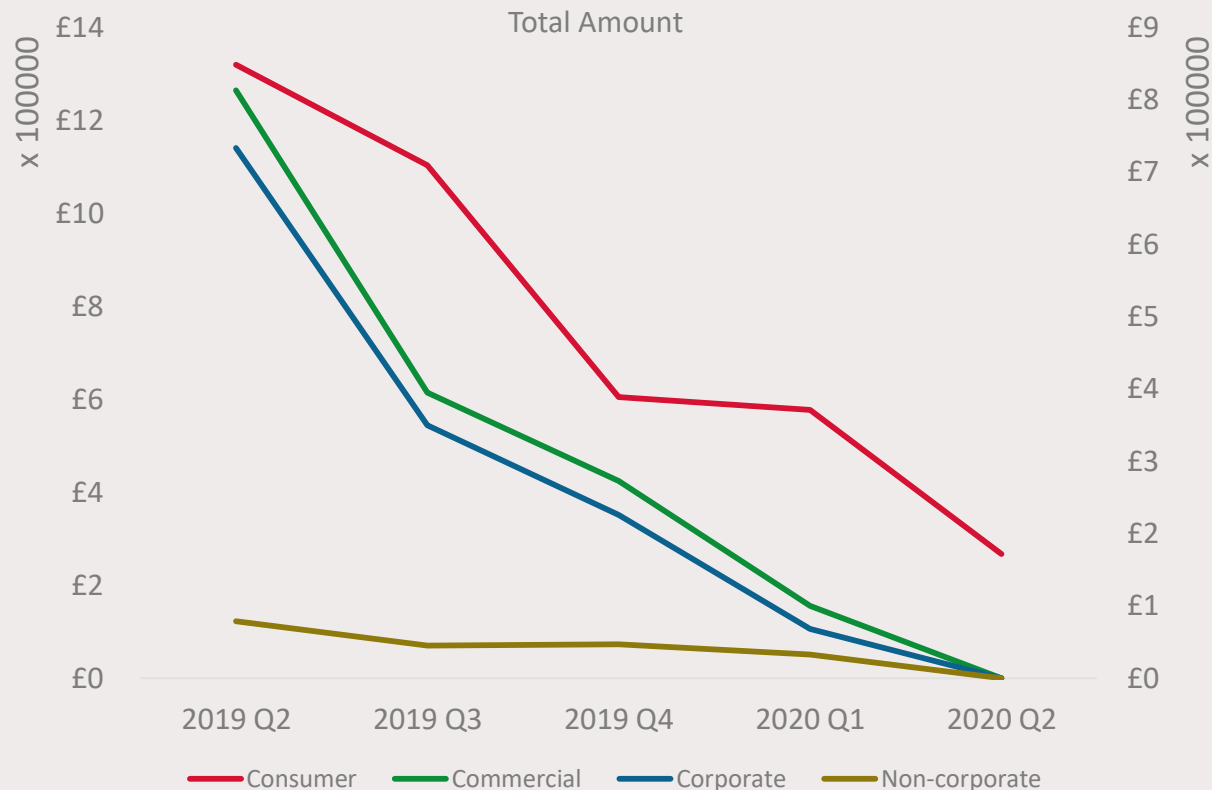
*Consumer Judgments solely plotted on a left-hand scale.



VALUE OF JERSEY JUDGMENTS

As seen in the previous slide, there was only one Jersey judgment imported onto the register during the quarter.

The total value owed by consumers therefore represents only this singular judgment and commercial debt owed was nil.

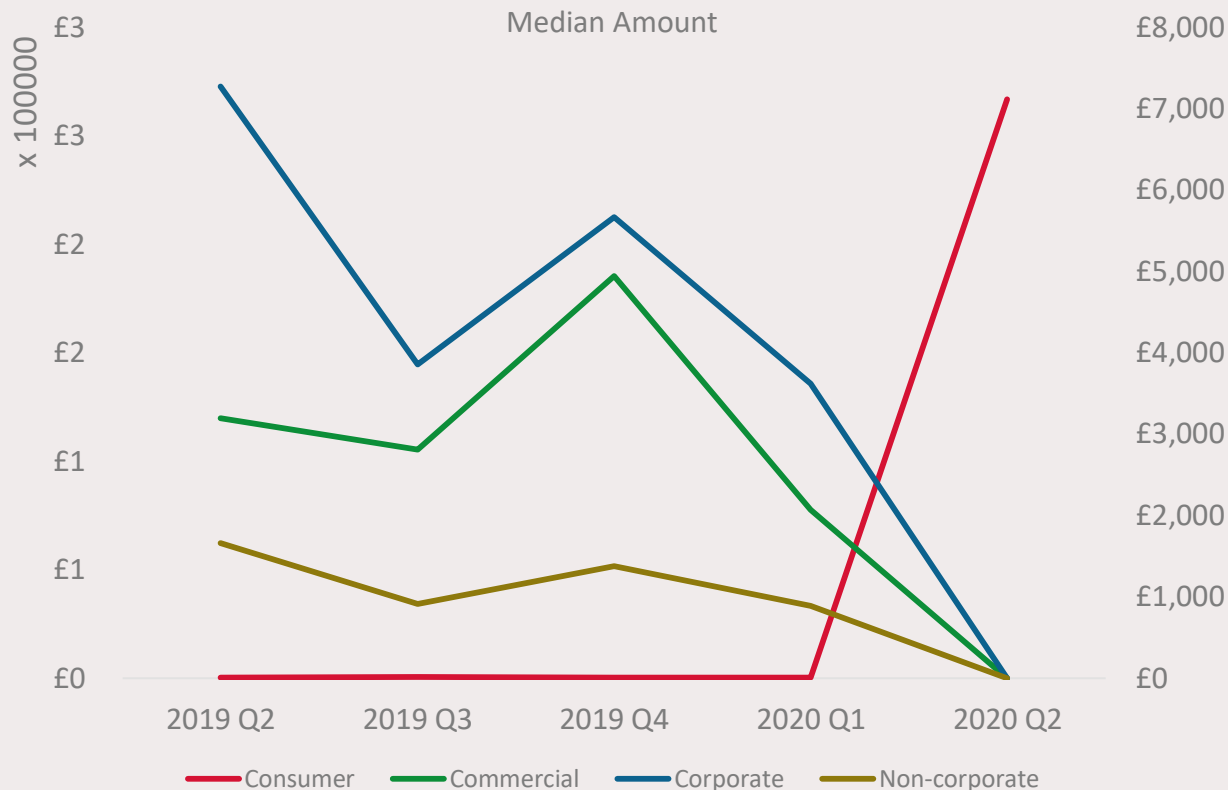


*Consumer Judgments solely plotted on the left-hand scale.



MEDIAN VALUE OF JERSEY JUDGMENTS

This graph demonstrates that the singular consumer judgment imported during the quarter was far higher than the median value usually seen in the jurisdiction.



*Consumer Judgments solely plotted on the left-hand scale.



ISLE OF MAN



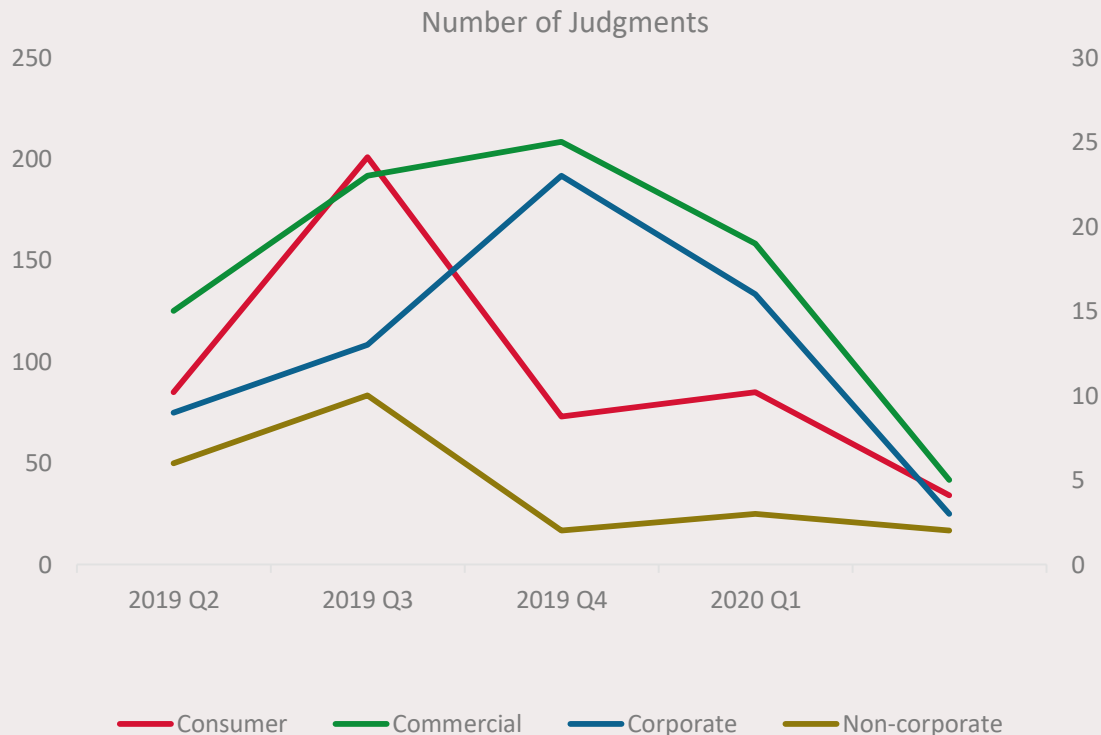


NUMBER OF ISLE OF MAN JUDGMENTS

Isle of Man judgments followed the trends seen across the other jurisdictions with judgment levels in the second quarter of 2020 falling below normal levels seen.

For consumers, there were 34 judgments imported, down 60% year on year.

Commercial judgments saw only 5 judgments imported. This is down from 15 judgments which were imported in the same quarter the year before. Due to the relatively low amounts of this type of judgment anyway, the fall is less significant.



*Consumer Judgments plotted solely on the left-hand scale.

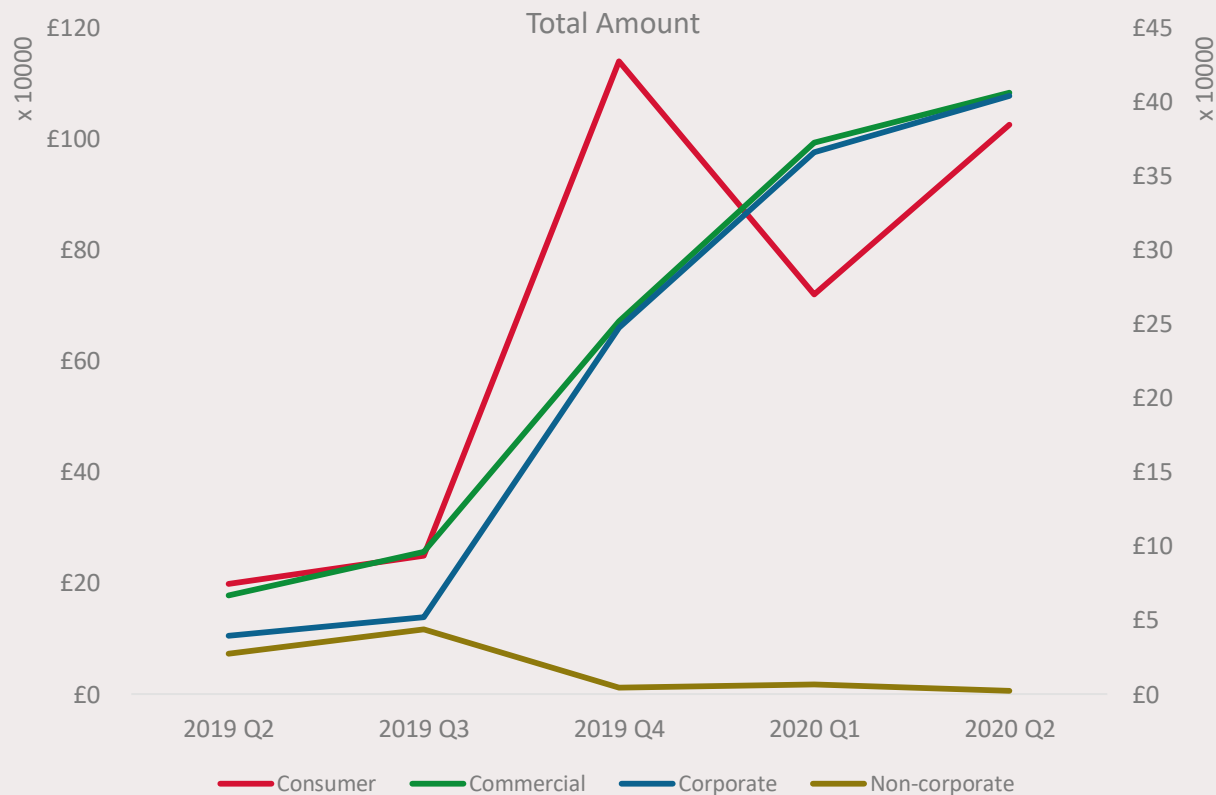


TOTAL VALUE

The total value owed graph demonstrates that the judgments that were imported where for greater singular amounts than usual.

For consumers, total value owed rose by an astounding 415% year on year from £199,047 in Q2 2019 to £1,025,056 in Q2 2020.

Commercial judgments total value grew to £406,022 in Q2 2020 from £66,861 in Q2 2019 (+506%). This appears to be due to the total debt owed by incorporated businesses as the commercial trend line is clearly most reminiscent of this.



*Consumer Judgments plotted solely on the left-hand scale.



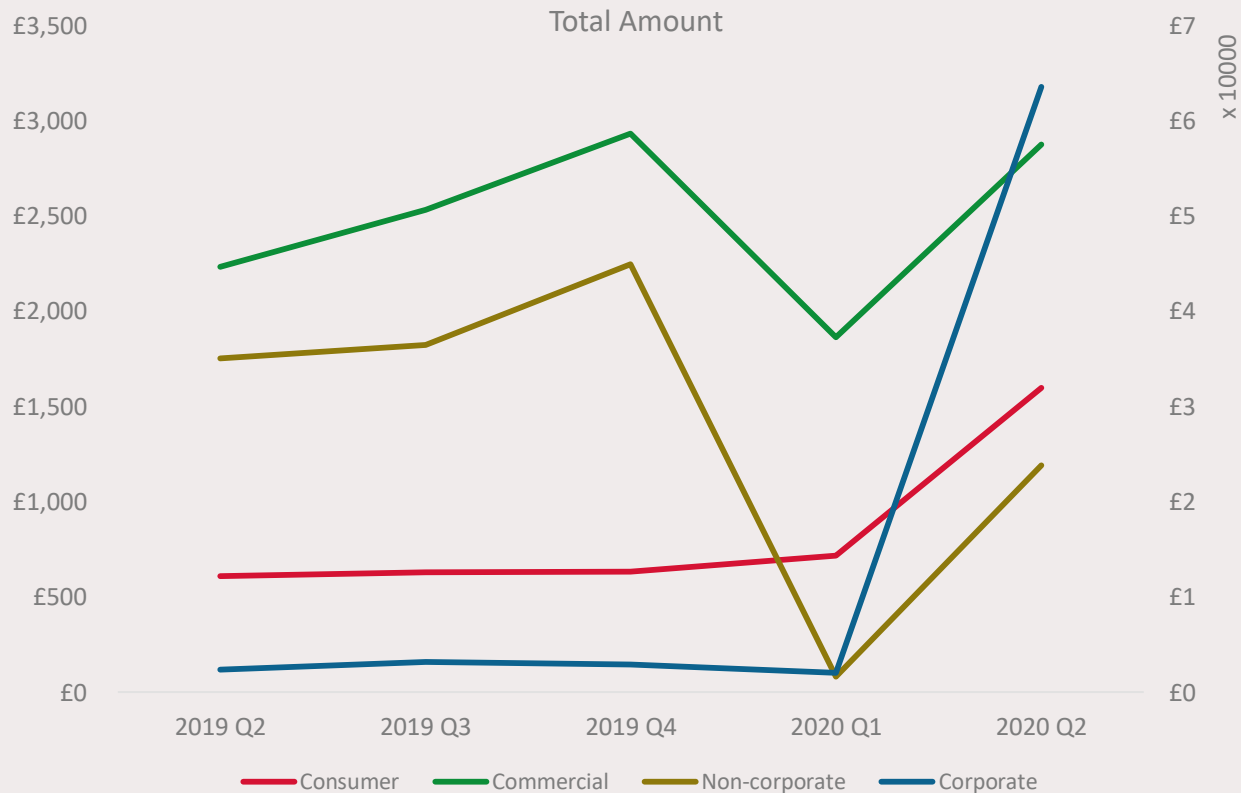
MEDIAN VALUE

Median value of Isle of Man judgments further solidifies what was described on the previous slide.

Despite the falls in the overall number of judgments, all median values rose which suggests that the judgments that were being processed were for high value judgments.

Consumer median value increased 162% from £610 in Q2 2019 to £1,600 in the same quarter the following year.

Commercial judgments rose 21% year on year, with a huge 2575% increase in median value of corporate judgments. As explained, due to the relatively low number of judgments, these changes are less significant and more likely to be volatile.



*Corporate Judgments plotted solely on the left-hand scale.



FALL IN SATISFACTION LEVELS

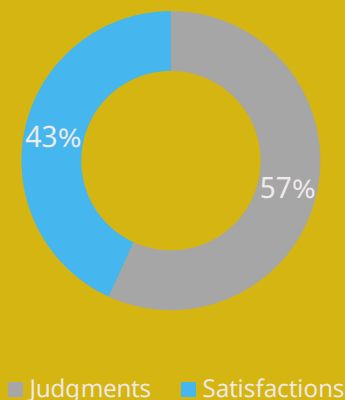
The Isle of Man issues the smallest amount of judgments out of all the jurisdictions. Despite this, it regularly has the highest satisfaction rates out of any of the areas.

This quarter across all jurisdictions there were rises in the number of satisfactions imported in comparison to judgments.

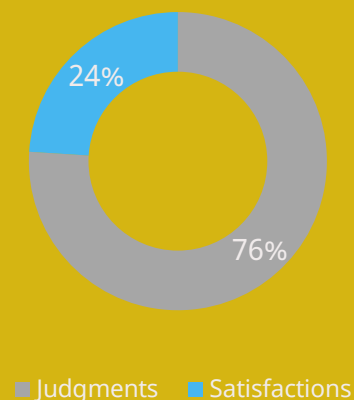
However, the Isle of Man was the only area to see a decrease. There was a 19 percent point fall in the satisfaction share for Q2 2020.

This may be evidence for what is to come for other jurisdictions. When the effects of the pandemic continue to take their financial toll, it will make it a lot harder for debtors to pay their judgments.

Q1 2020



Q2 2020





THANK YOU

For any questions about
this report, please
contact:

Merrill Hopper, m.hopper@registry-trust.org.uk
Data Analyst