



# Q3 Statistics Book, October 2020



# INTRODUCTION

Registry Trust data is an integral part of the economic ecosystem, helping consumers get access to credit, promoting responsible lending and borrowing, and informed business decisions. 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.



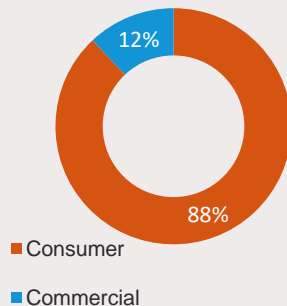
# QUARTLEY ROUND UP

**188,775** NEW JUDGMENTS WERE PROCESSED THIS QUARTER WITH A TOTAL VALUE OF **£577,884,820**.

During the period of 1<sup>st</sup> July to 30<sup>th</sup> September 2020, 97% of all Judgments came from courts in England and Wales.

The median number of judgments across all jurisdictions was £767, whereas the average was £2955. This represents a 'Q3 2019' to 'Q3 2020' increase of 15% and 70% respectively. Meanwhile, the number of judgments decreased by 52%.

## DEFENDANT TYPE



## SATISFACTIONS

# 56,361

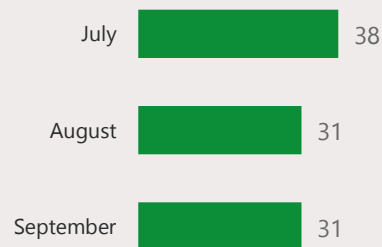
SATISFACTIONS WERE PROCESSED

28% OF TRANSACTIONS THIS QUARTER

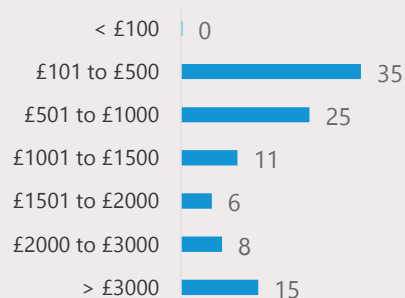
## REGIONAL SHARE (excluding E&W)

SCOTLAND	<b>73%</b>
NORTHERN IRELAND	<b>17%</b>
REPUBLIC OF IRELAND	<b>4%</b>
JERSEY	<b>4%</b>
ISLE OF MAN	<b>2%</b>

## MONTH BREAKDOWN (% SHARE OF RECORDS)



## JUDGMENT VALUE (% SHARE)





# ENGLAND AND WALES



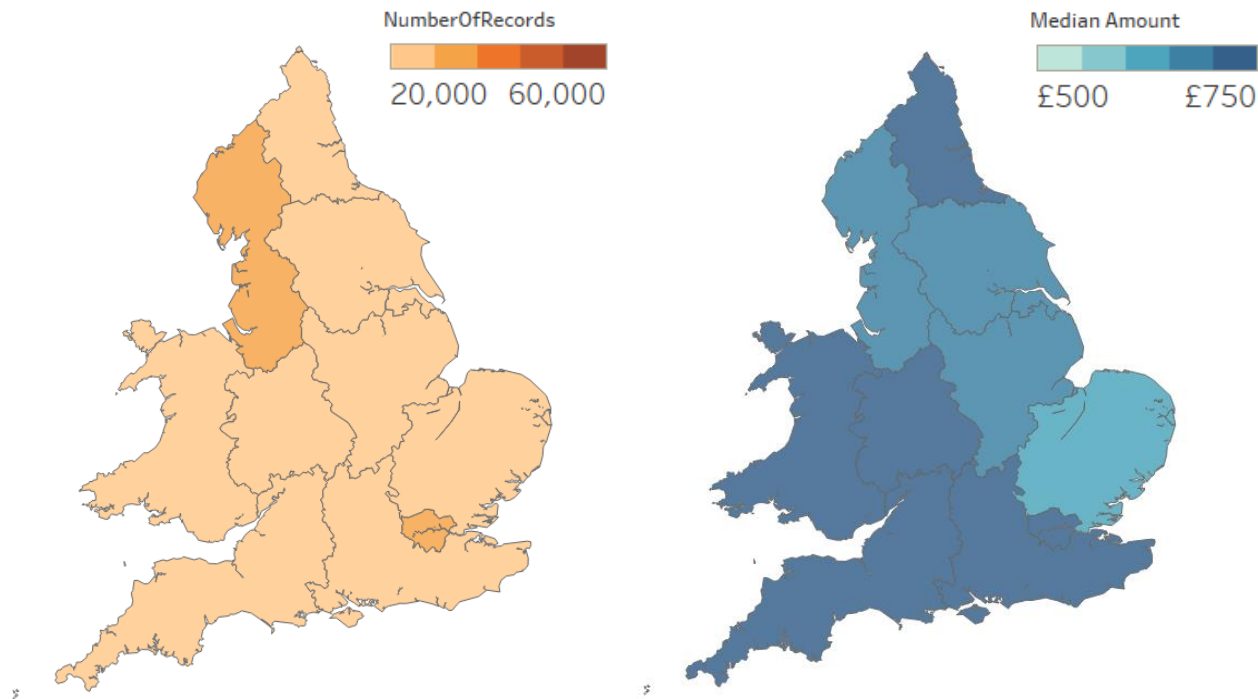


## GEOGRAPHIC SPREAD OF JUDGMENTS

These maps show the distribution of both the number of, and median value of judgments across England and Wales.

When comparing the number of records, the greatest number is in the North West of England and London. However records across all of England and Wales are low in comparison to prior quarters.

The median value of owed judgments show values to be lowest in the East of England. The highest median values of around £750, are in Wales, London, the South West, South East, West Midlands and the North East regions of England.



These maps account for all judgments with postcodes. Further, these maps only related to Judgments from English and Welsh Courts.

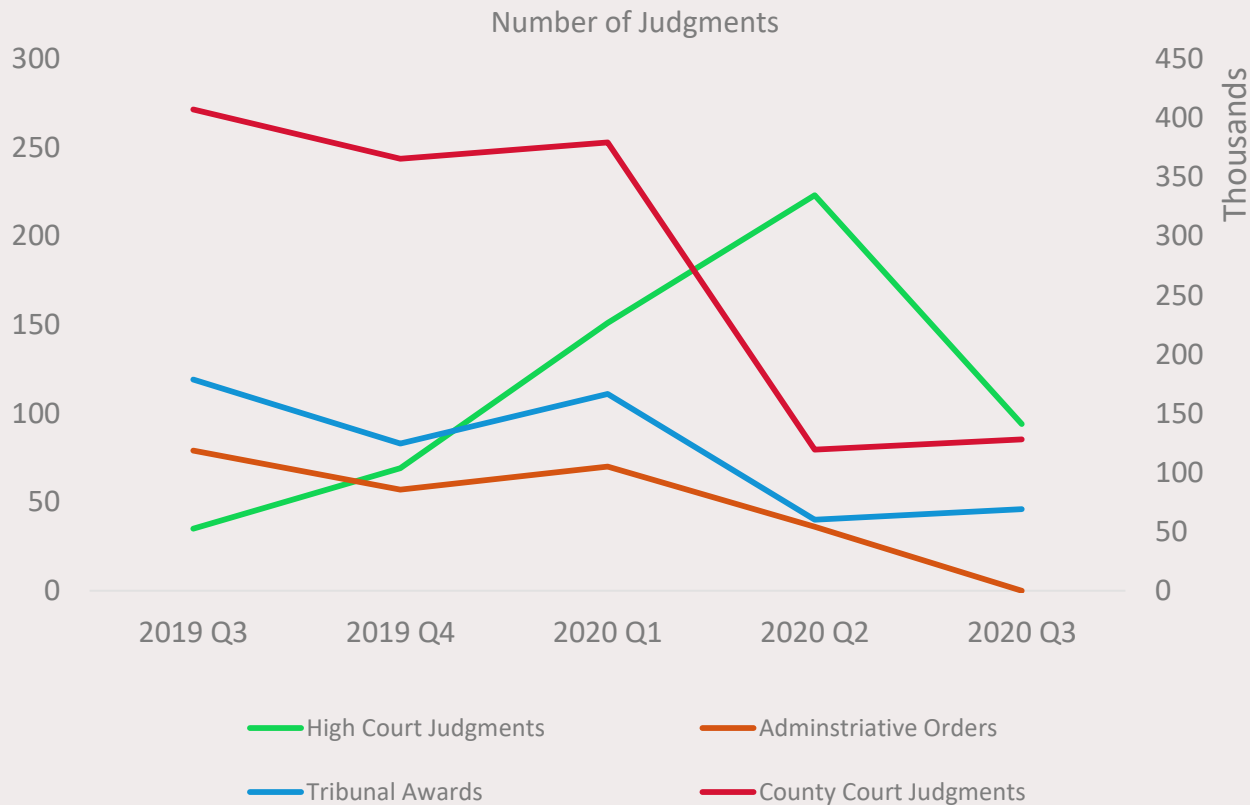


## CONSUMER JUDGMENTS SHOW SMALL RISE AFTER PREVIOUS HUGE FALL

There appears to be a slight increase from Q2 of 2020, County Court Judgments and Tribunal Awards still reach their second lowest judgment levels of the past 5 quarters.

After bucking the trend by rising over the previous three quarters, High Court Judgments declined sharply in Q3 2020. There were actually zero Administrative Orders in Q3 of 2020.

Compared to Q3 of 2019, the only increase in judgments has been High Court Judgments (35 cases to 94, a 169% increase).



\*County Court Judgments are plotted on the right hand axis.

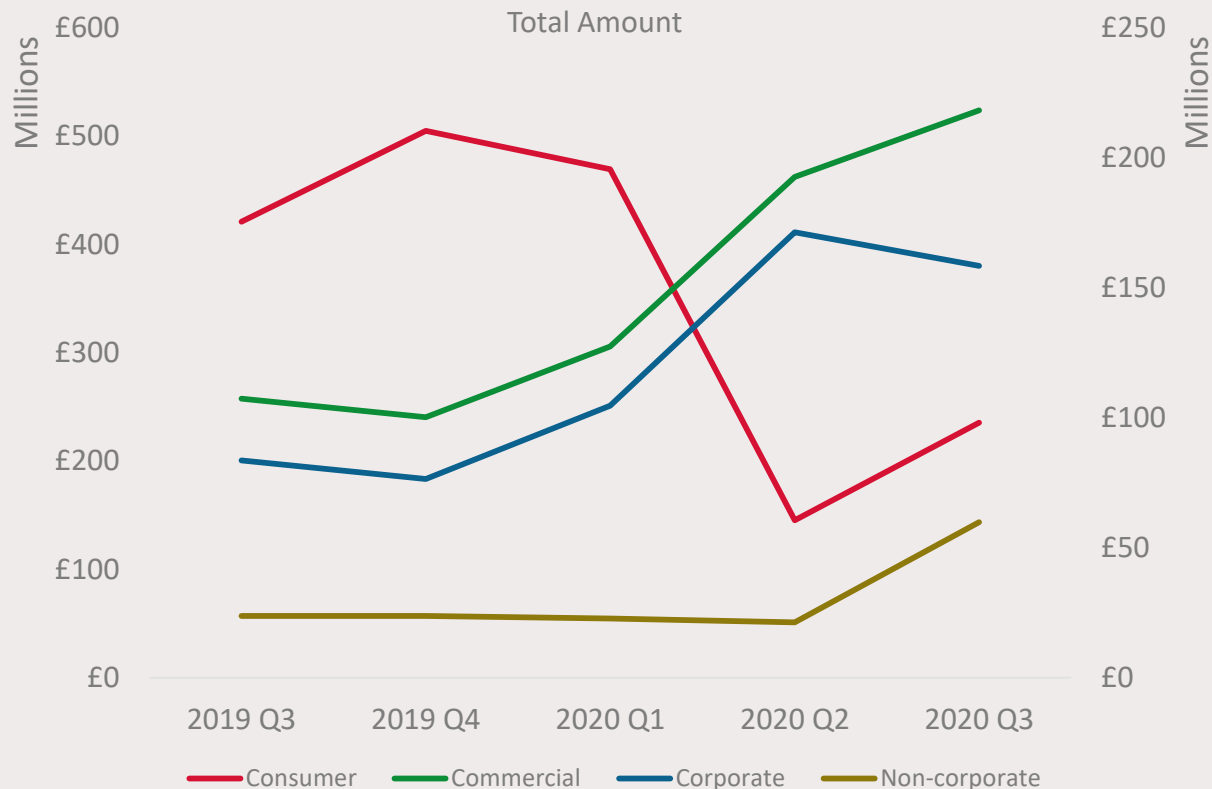


## RISE IN JUDGMENT VALUE IN 3 OUT OF 4 CASES

This chart shows the break down of the total judgments across England and Wales by sub category of debt owed. The value of consumer judgments rose to £235 million in Q3 2020, up from £145 million in Q2 2020. But, this is well down on the £421 million in Q3 2019.

Commercial sector judgment values increased to £218 million in Q3 of 2020, compared to £107 million in Q3 of the previous year, 2019.

The only decrease in judgment value is in the corporate sector, decreasing 7.6% from the previous quarter. Non-corporate judgments rose from a steady £21 million to £23 million in the previous four quarters, jumping to £60 million in Q3 of 2020.



\*Consumer judgments are plotted on the left hand axis

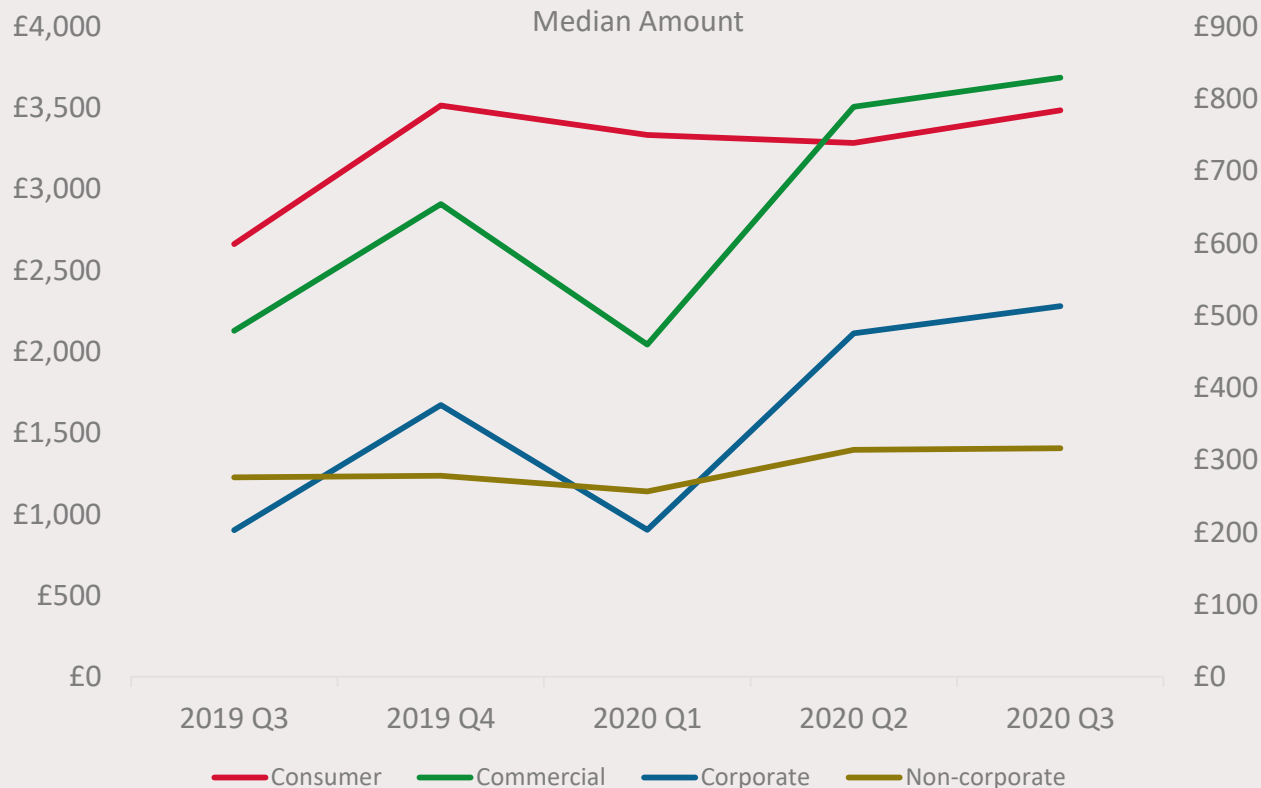


## MEDIAN VALUES INCREASE ACROSS THE BOARD

The median value of judgments across all four subcategories increased from the previous quarter.

The median value for consumer judgments increased £45 from the previous quarter, while commercial judgments increased by £178, corporate by £168, and non-corporate by £10.

Year-on-year, the median judgment values in each subcategory has increased, in contrast to the number of judgments falling in three out of four subcategories.



\*Consumer judgments plotted on a right-hand scale.



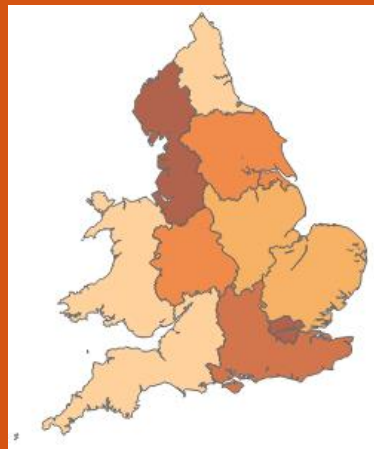


# SPATIO-TEMPORAL EVALUATION OF JUDGMENT NUMBER

Slide 6 highlights a decline in overall judgments for this quarter. However, it can be assumed that 2020 will follow atypical judgment patterns, as a result of COVID-19.

Knowing that judgment levels have declined, these maps highlight the regions within which the decline in judgments has been most (or least) prevalent for 2020, in relation to the same quarter two years prior.

The three maps show a decline in all regions from Q3 2018/2019 to Q3 2020. Despite this decline in overall judgments, the North West and London have comparatively higher judgment levels than other regions across the three time-frames.



Q3 2018



Q3 2019



Q3 2020

NumberOfRecords

20,000 60,000

The greatest decrease in judgments from 2018/2019 to 2020 levels is in the South East. Judgments here initially increased from 46,897 in Q3 of 2018, to 48,708 in Q3 2019, before declining to merely 23,595 in Q3 2020.

The scale of these maps allow for the inference that Q3 judgment levels in Wales remained steady throughout. In fact, judgment levels in Wales have declined too, from 24,457 in 2018 and 24,050 in 2019, to 9,961 in 2020.



# SCOTLAND



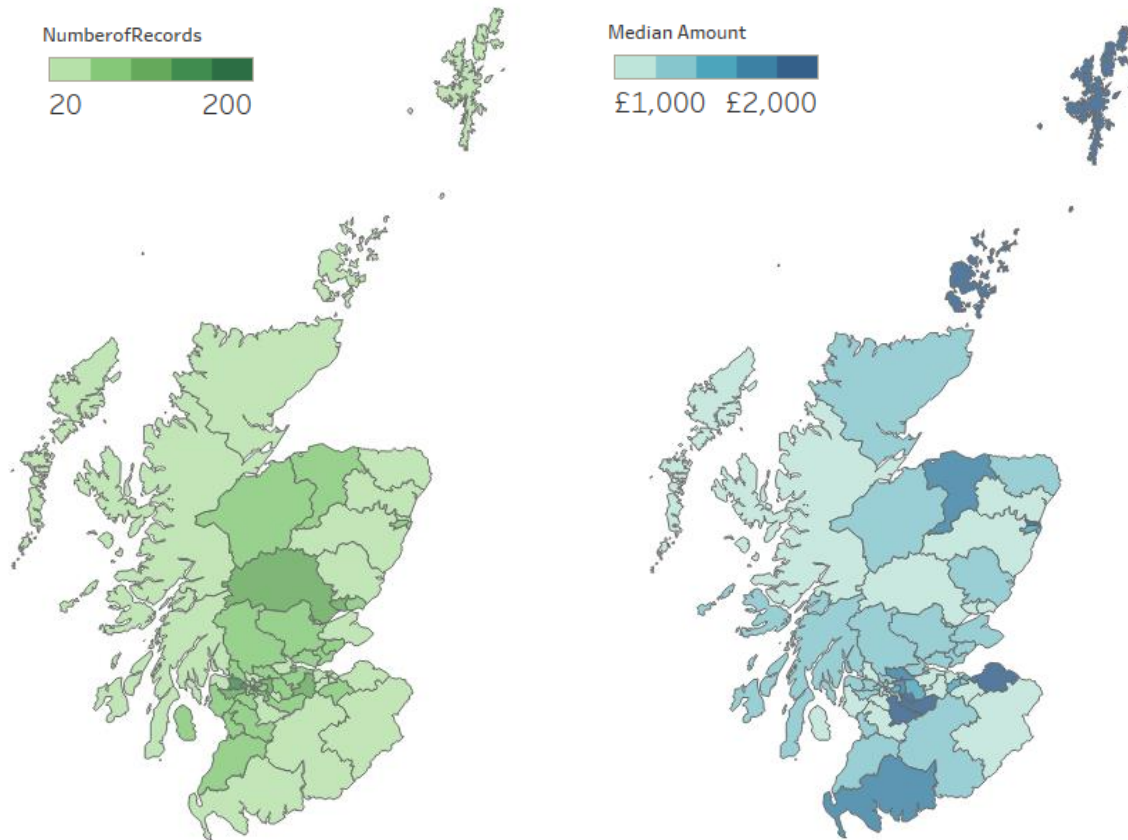


## GEOGRAPHIC SPREAD OF DECREES

These maps show the Parliamentary Constituencies within Scotland, coloured based on the number of judgments in each region, and the median value of the judgments.

As may be expected, the highest densities of judgments remain in the heavily populated cities, despite the decrease of in the number of records this quarter.

In contrast, the highest median values are present in more rural dwellings, such as the Shetland and Orkney Islands. The range of the median value of judgments is significantly greater in Scotland, than that of England and Wales.



These maps account for all judgments with postcodes. Further, these maps only related to Scottish Court Decrees.

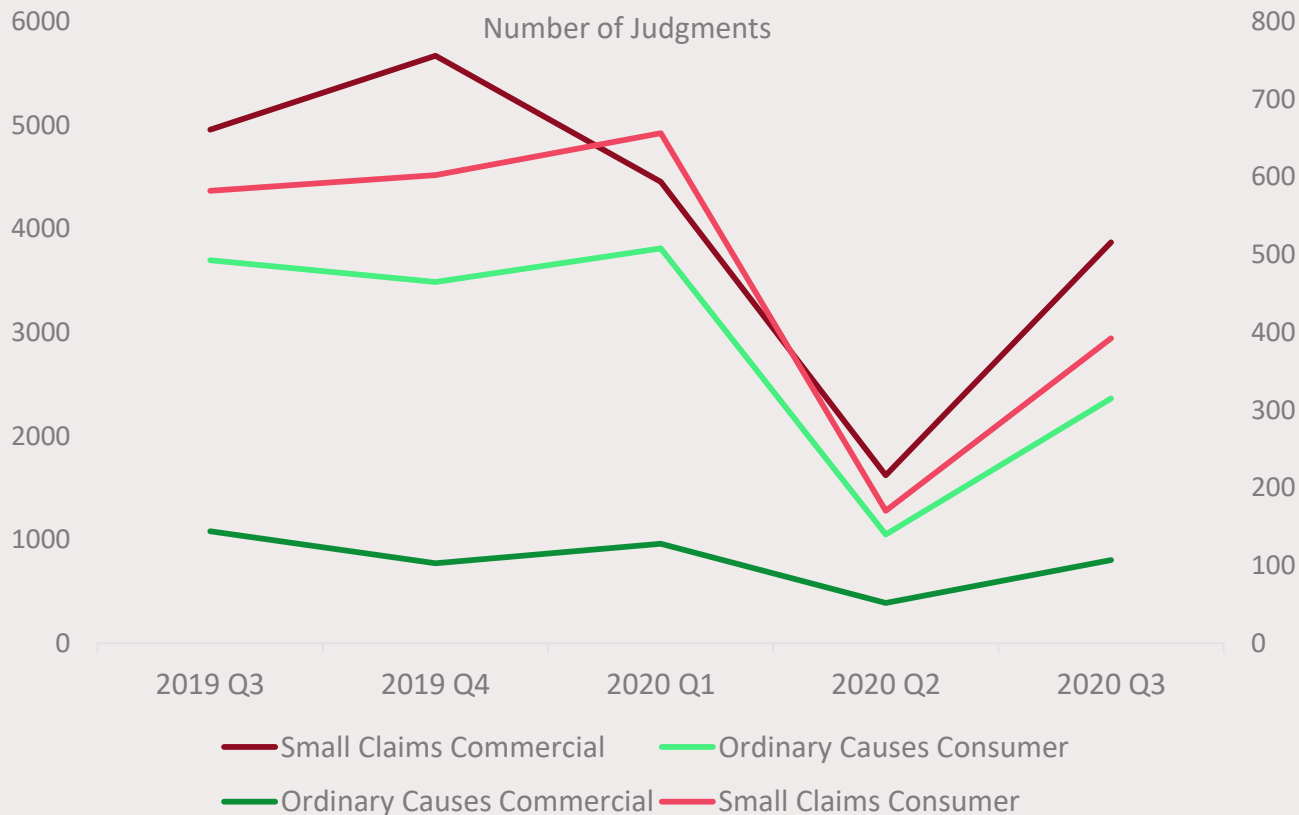


## SHARP INCREASE IN DECREES

In line with other jurisdictions, judgment levels in Scotland have increased from the previous quarter, following a large decline in judgment levels in Q2 2020.

Small Claims Commercial judgments increased by 300 from Q2, while Small Claims Consumer judgments increased by a drastic 1,664 cases. Ordinary Causes Commercial judgments increased by 55, while Ordinary Causes Consumer judgments increased by 175 cases.

Despite this increase, the number of judgments within each category is below their judgment level one year prior (Q3 2019).



\*Small Claims Consumer plotted on a secondary axis.



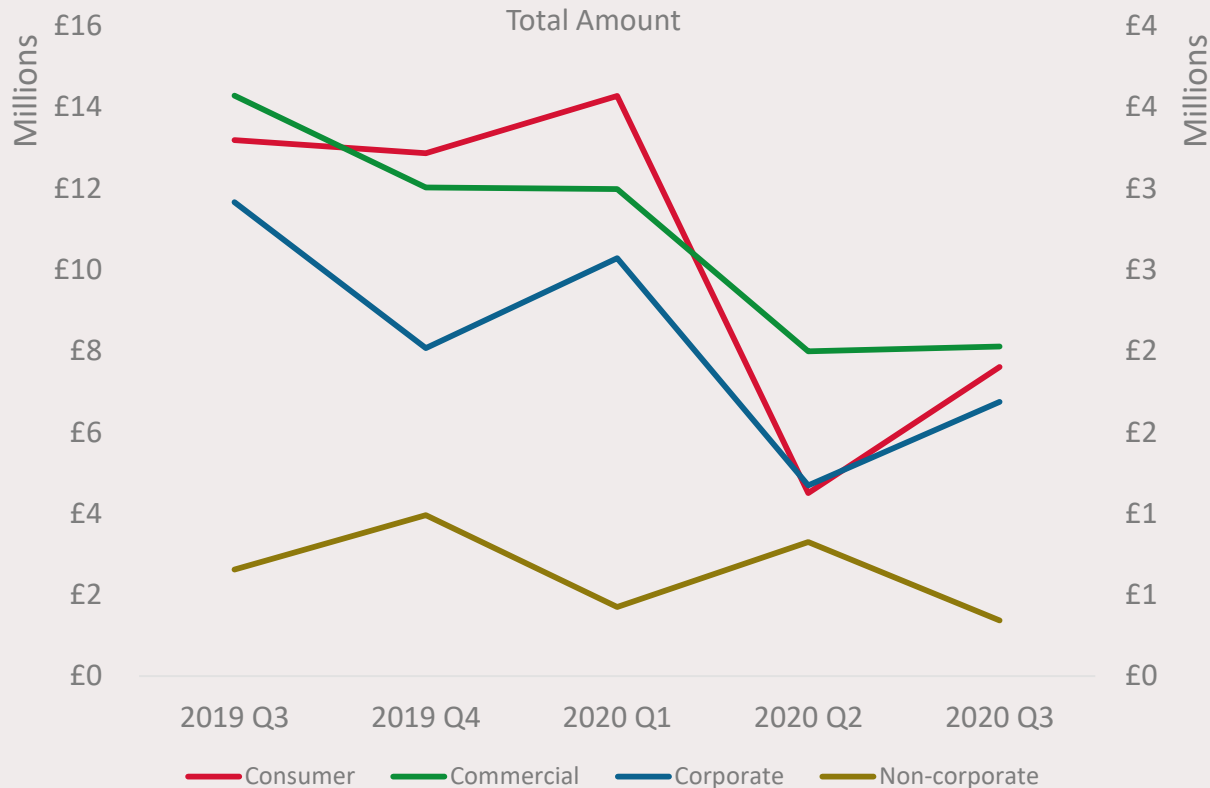
## SHARP RISE IN VALUE OF CONSUMER JUDGMENTS

Accompanying the increase in judgment levels, the total value of owed judgments in Scotland also increased in all categories excluding non-corporate.

The value of non-corporate decrees is the only subcategory to decrease from Q2 2020. The reduced total value of £482,855 could be attributed to the reduced rate of increase for commercial judgments (shown in the previous slide).

Meanwhile, the total value of owed consumer decrees increased 79% (£3,096,046) in Q3, potentially due to the increase in the number small claims and ordinary causes consumer judgments.

Year on year, as with most other jurisdictions, the total owed value of judgments is limited, compared to their 2019 counterpart.



\*Consumer Judgments solely plotted on the primary axis.

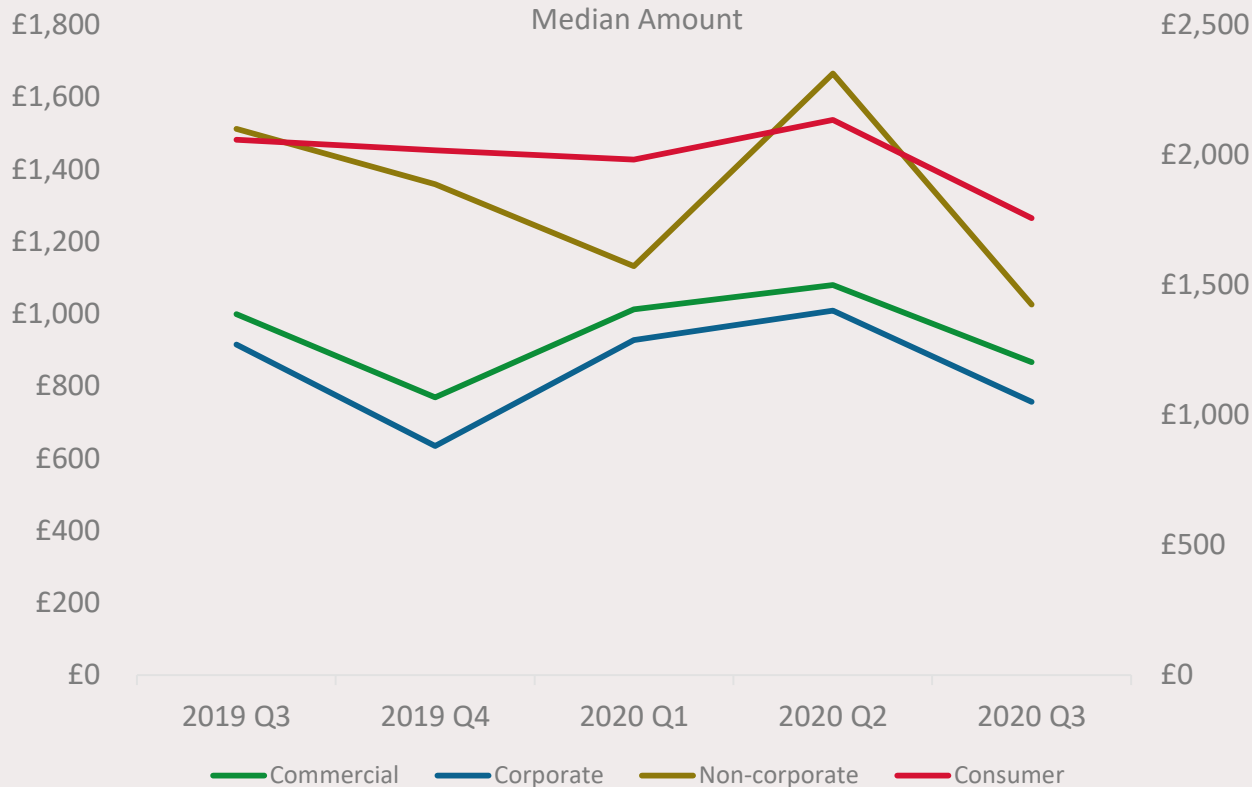


## ACROSS THE BOARD DECREASE IN MEDIAN DECREE VALUE

Across all four categories, the median value of decrees decreased from Q2 2020.

The median value of consumer decrees remains the most plateaued through the latter half of 2019 and into 2020, decreasing only 18% Q2 to Q3. Alternatively, the most volatile median value is non-corporate, who's Q3 value decreased 38% from Q2.

Nevertheless, for all judgments excluding non-corporate, their reduced median value in Q3 2020 remains similar to their Q3 2019 counterpart.



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

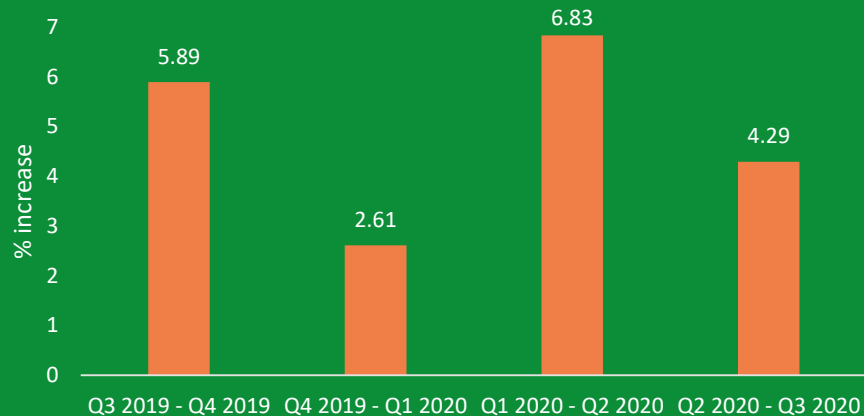
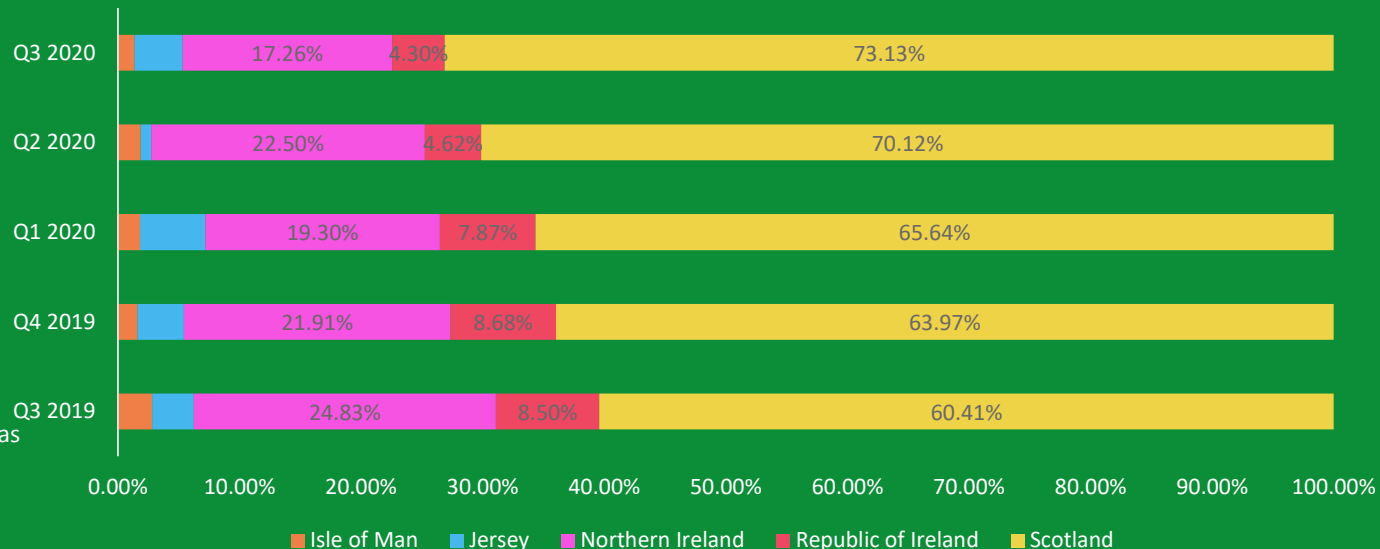


# ANNUAL PERCENTAGE INCREASE IN JUDGMENTS FOR SCOTLAND

Comparing Scotland to other jurisdictions, as well as showing temporal analysis, raises interesting questions about the economic climate in Scotland which are worth further exploration.

The top figure highlights Scotland's steadily increasing judgment rate as a percentage of all judgments across 5 other jurisdictions (excluding England and Wales). Year-on-year analysis shows a 13% increase from Q3 of 2019 to Q3 of 2020.

The bottom figure quantifies the rate of increase quarter-on-quarter, averaging a 5% quarterly increase in the number of decrees.





# NORTHERN IRELAND





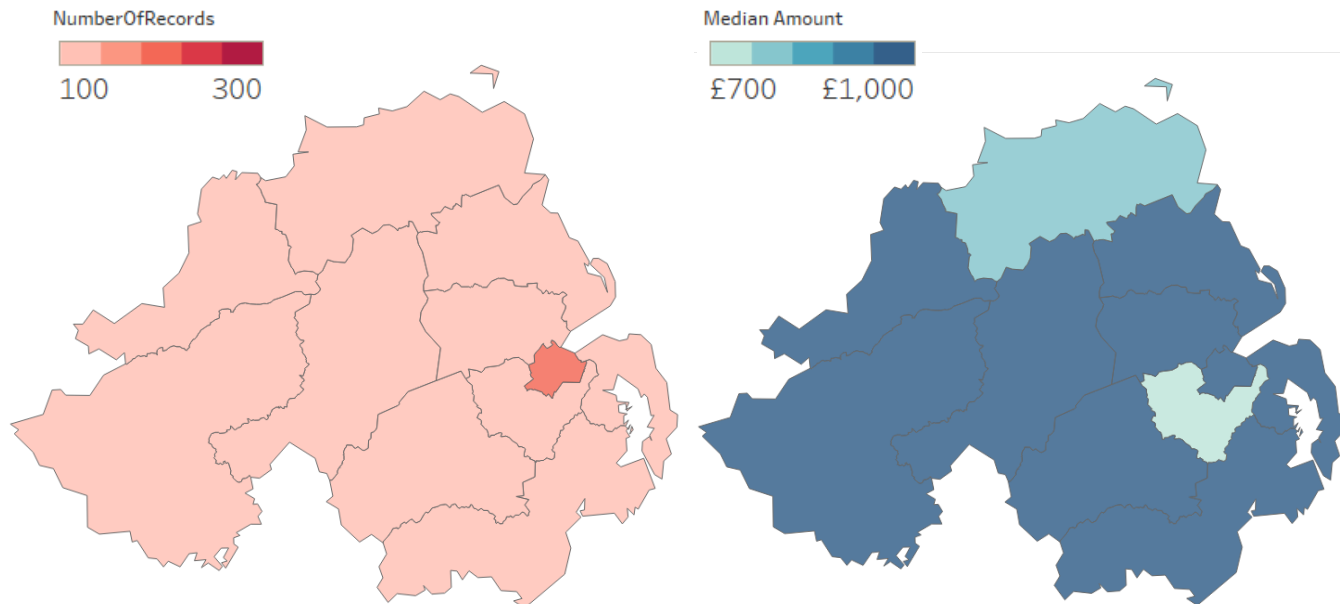


## GEOGRAPHIC SPREAD OF JUDGMENTS

These maps display Northern Ireland's local authority regions, with colour representing the judgment number and the median value of judgments.

Perhaps unsurprisingly, the highest number of records in Q3 2020 was recorded in Belfast, Northern Ireland's most populated region.

Only two local authorities do not represent the highest median value of owed judgments. Lisburn and Castlereagh, Northern Ireland's second most densely populated region, held the lowest median value of judgments in the country.



These maps account for all judgments with postcodes. Further, these maps only related to Northern Irish Court Judgments.



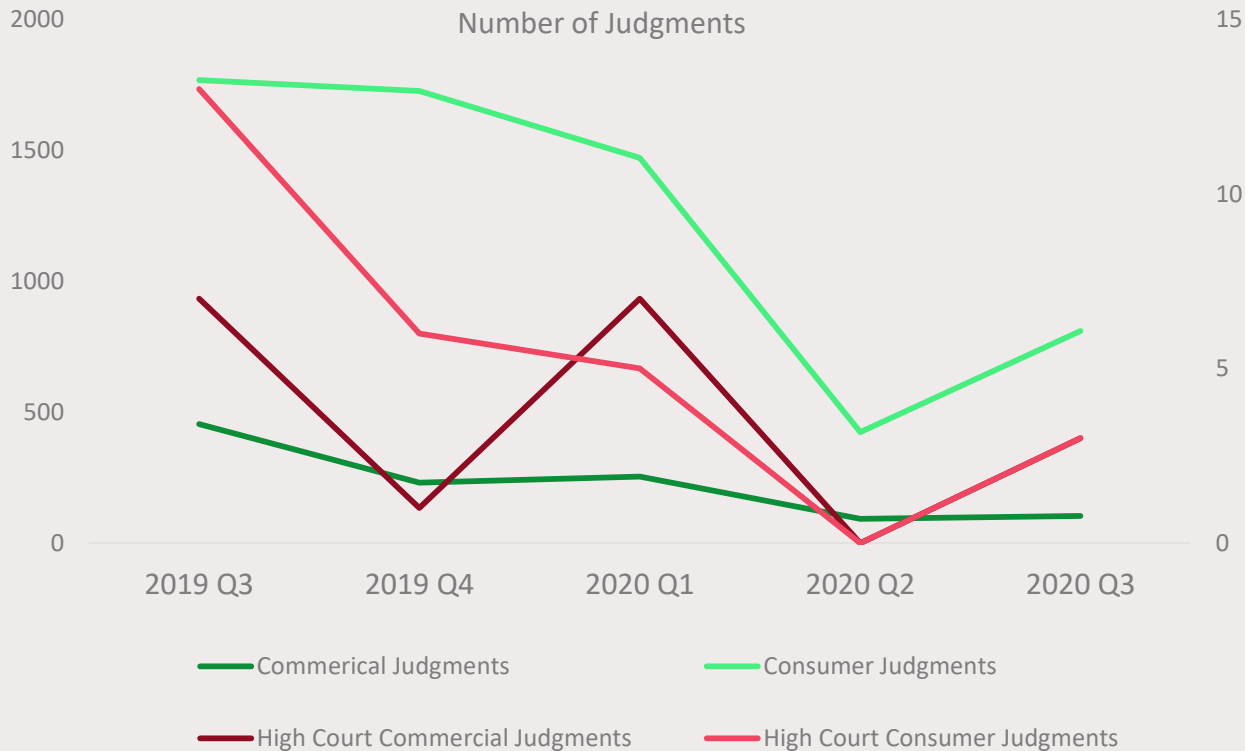
## CONSUMER JUDGMENTS SEE UPTURN AFTER A PERIOD OF DELCINE

The third quarter of 2020 saw an increase in the total number of judgments in Northern Ireland.

Consumer judgments saw the most dramatic increase from the previous quarter – up 91%, from 424 to 810.

After zero High Court Judgments registered in the previous quarter there were three registered in this quarter.

The number of judgments in all four subcategories in Q3 2020 was lower than the level seen in Q3 2019.



\*High Court Judgments plotted on a secondary axis.

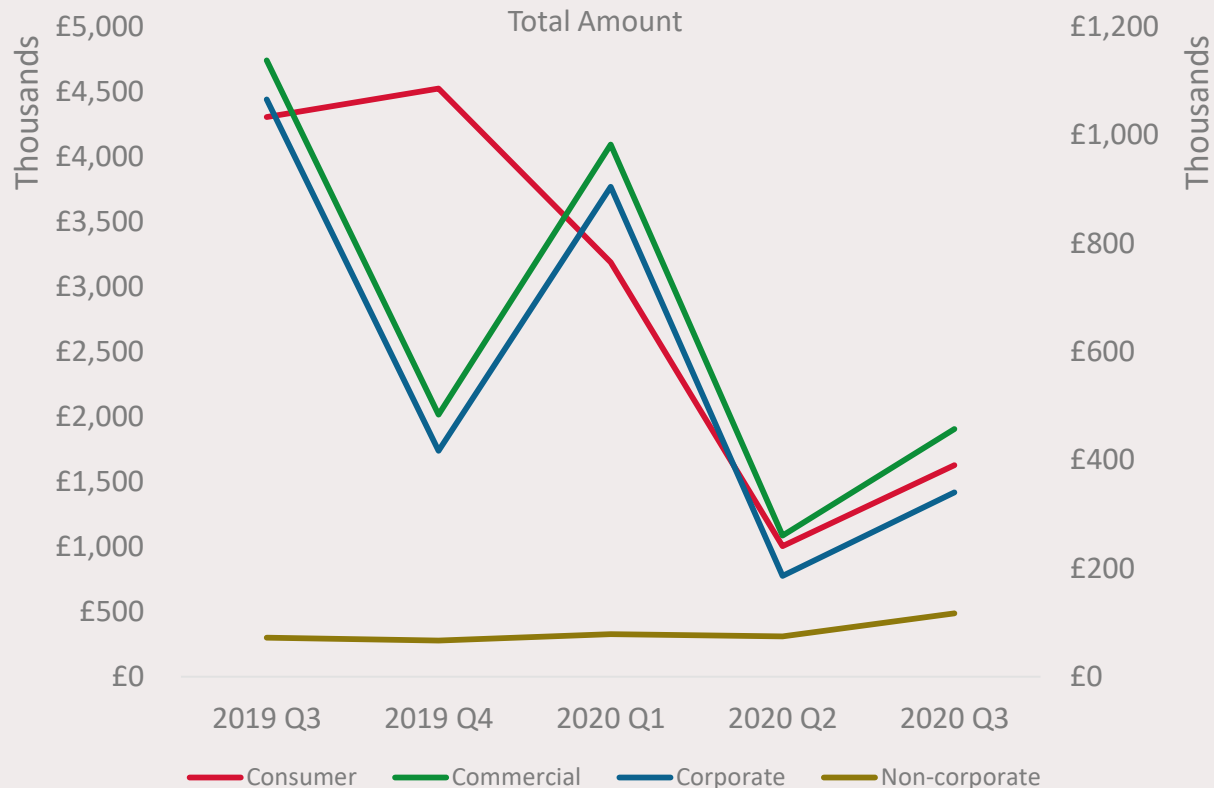


## VALUE OF JUDGMENTS SEES SHARP INCREASE

The value of judgments across all subcategories in Q3 2020 saw sharp rises from the previous quarter.

Despite this increase, judgment values in most subcategories are down significantly on the same quarter of 2019.

Non-corporate judgment values were fairly steady throughout the latter half of 2019 into 2020, at around £68,000 to £78,000, but then rose sharply to over £117,000 this quarter.



\*Consumer Judgments solely plotted on the primary axis.

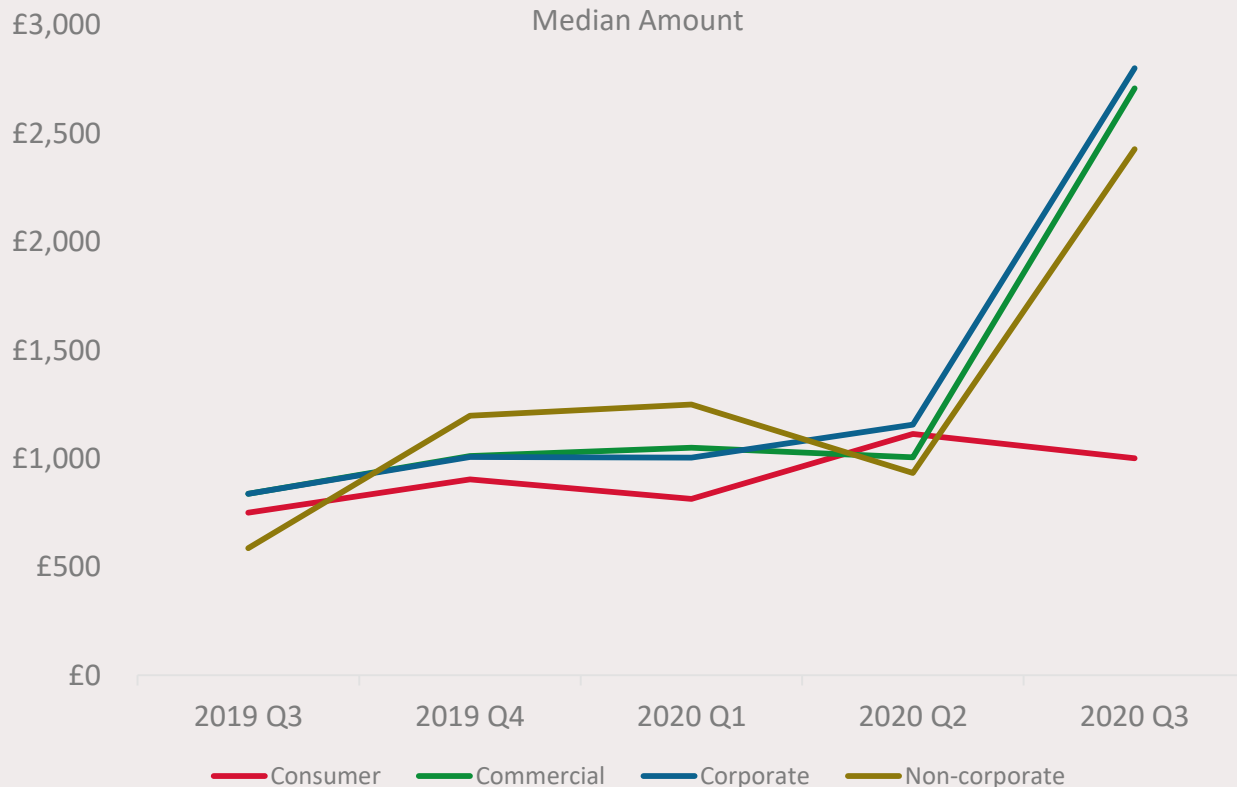


## SHARP RISE IN MEDIAN VALUE OF COMMERCIAL JUDGMENTS

The median value of commercial judgments rose sharply this quarter after plateauing across the latter half of 2019 and first half of 2020.

From Q2 to Q3 2020, the median value of commercial judgments increased 161% from £1,006 to £2,708. Corporate judgments increased 142% from £1,156 to £2,801, while non-corporate judgments increased 160%, from £934 to £2,428.

In contrast, the median value of consumer judgments fell 10% over the quarter, from £1,115 to £1,001. Consumer judgment median values have remained fairly stable over the period.





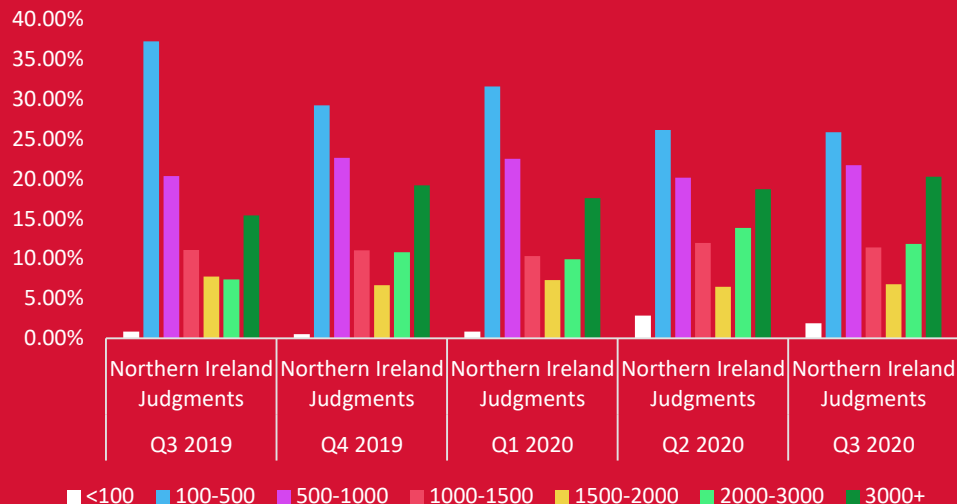
## A CLOSER INSIT INTO JUDGMENT VALUES

On the previous slide, the median value of judgments was shown to rise sharply from the previous quarter in contrast to consumer judgments which saw a small fall. It is therefore interesting to analyse the temporal trends within each financial category.

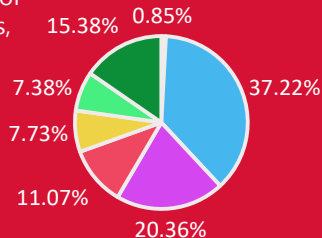
There has been a continual increase in judgments valued £3000+ for the past three quarters. Q3 2019 to Q3 2020 shows an increase from 15% of all judgments, to 20%. The same time frame shows an increase in judgments valued £2000-£3000 and £1000-£1500.

Juxtaposing this, there has been an almost continual decrease in judgments valuing £100-£500 since Q3 of 2019 .

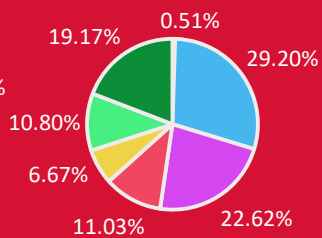
This indicates that as the number of lower valued judgments decreases, there is an increase in the higher valued judgments, particularly the £3000+ Category (potentially the result of regulatory pressures stopping creditors chasing debtors for small debts).



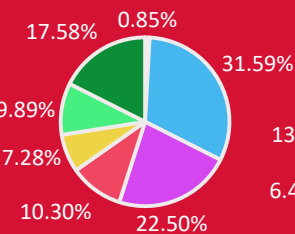
Q3 2019



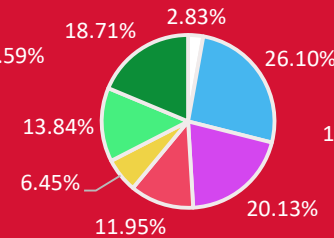
Q4 2019



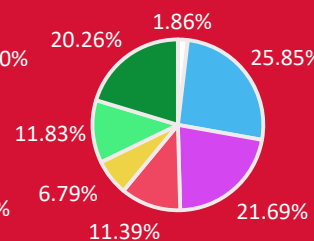
Q1 2020



Q2 2020



Q3 2020



\* Legend the same as for above



# REPUBLIC OF IRELAND



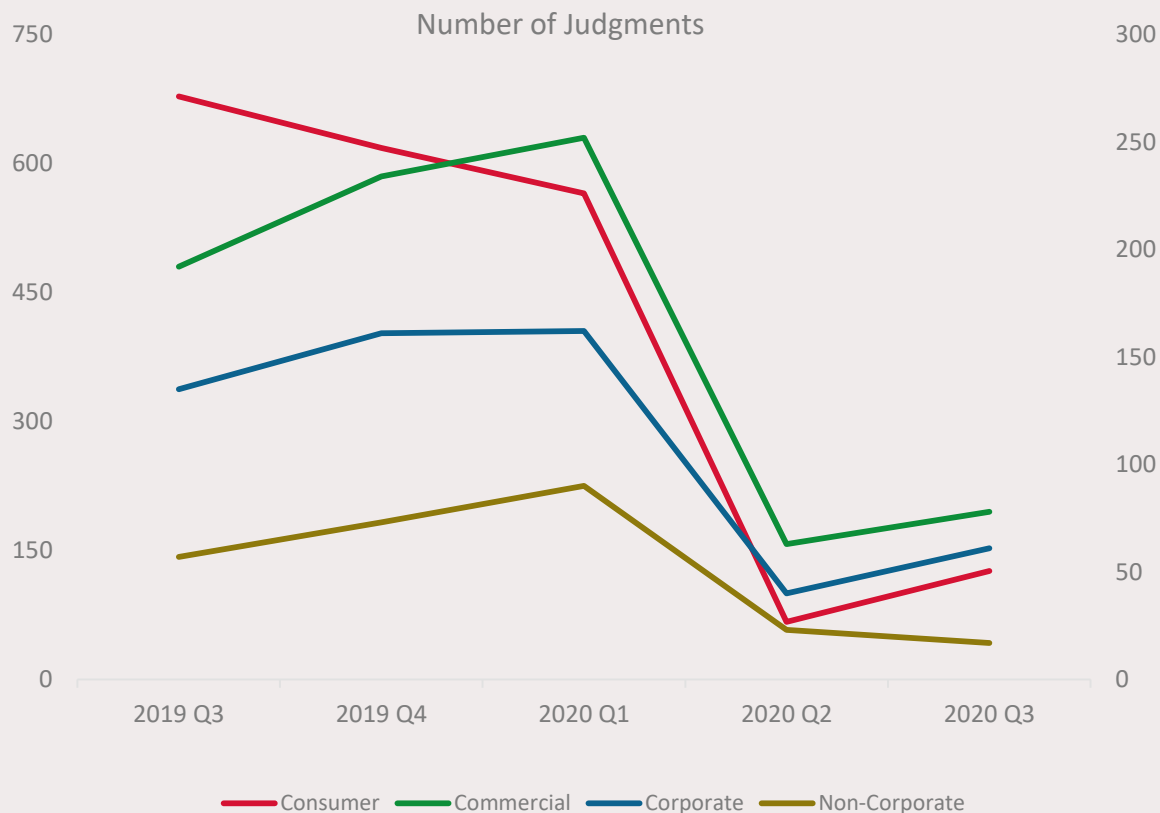


## OVERALL JUDGMENT NUMBERS SEE UPTURN AFTER SHARP FALLS

The number of consumer and commercial judgments saw sharp rises over the quarter (although the numbers are small).

Consumer judgment numbers rose by 88%, with commercial judgments up 24%.

Within the commercial category, corporate judgments were up 53% from 40 to 61. But, non-corporate judgments actually fell 26% from 23 to 17.



\*Consumer judgments plotted on the left hand axis. Corporate, Non-corporate and Commercial judgments plotted on the right hand axis.

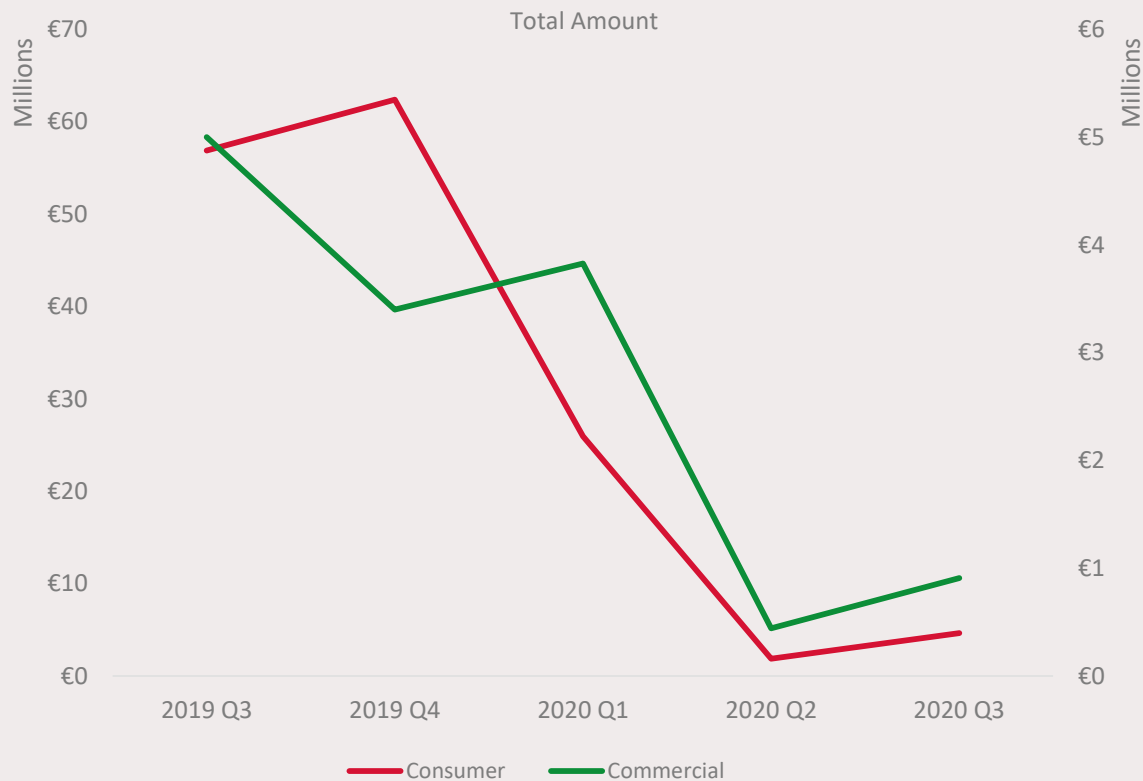


## OVERALL JUDGMENT VALUES ALSO SEE UPTURN AFTER SUSTAINED FALLS

The value of consumer and commercial judgments in Republic of Ireland also rose sharply in this quarter, after sustained falls.

The total value of consumer judgments increased 152% from the previous quarter, a rise of €2.7 million. But, this is from a low base and is still 92% lower than the value in Q3 2019.

Regarding commercial judgments, the total value more than doubled, increasing by €466,884. Again, this is from a small base and is still 82% lower than the value in Q3 2019.



\*Commercial Judgments plotted on the right-hand scale.



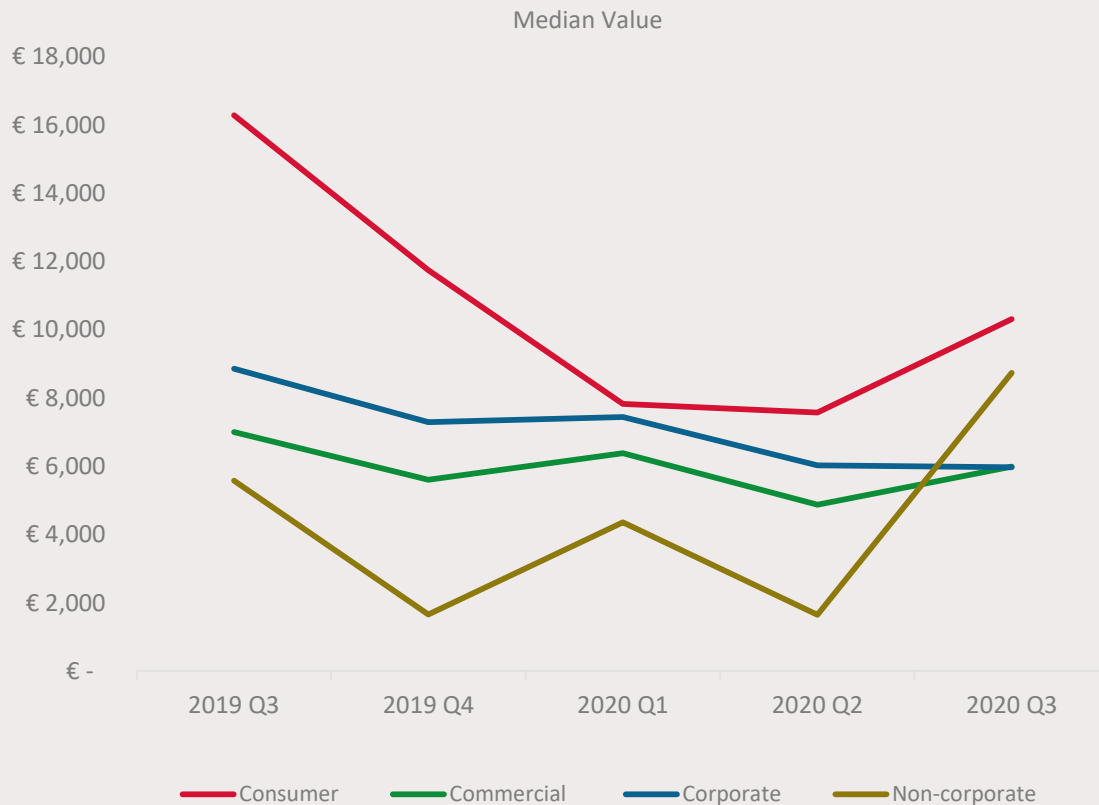


## MEDIAN VALUE OF CONSUMER JUDGMENTS SEE SHARP INCREASE

In line with the rise in total value of judgments, the median judgment values in both the consumer and commercial sectors saw sharp rises in Q3 2020.

Although, the median value in the consumer sector remains well below the level in Q3 2019.

The rise in the commercial category was driven by the large increase in the non-corporate category, which rose by 433% from €1,646 to €8,773.



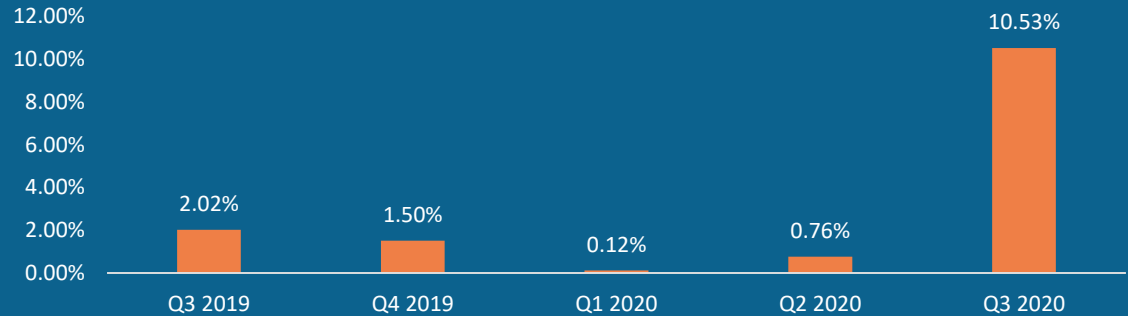


## CONSUMER JUDGMENT SATISFACTION RATES RISE SHARPLY

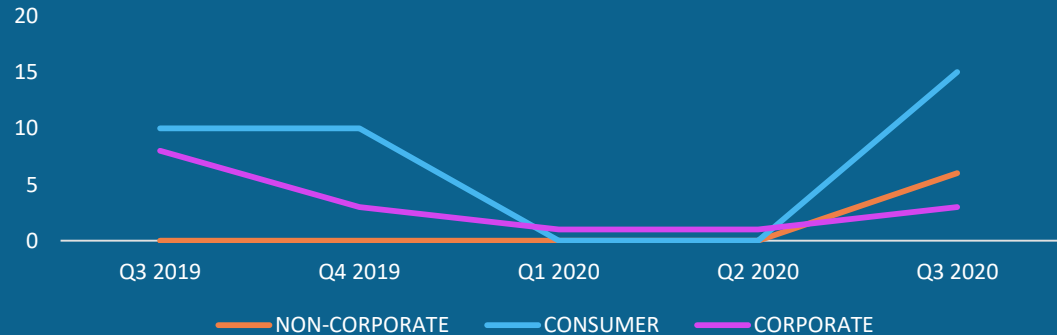
This bar chart represents the number of judgments marked as satisfied as a percentage of all judgments registered. In the Republic of Ireland, satisfaction rates have risen sharply since the beginning of 2020. In Q3 2020, the number of judgments satisfied represented 10.53% of all judgments in the quarter, compared to an average of 1.1% over the previous four quarters. Although, it is important to remember these are small numbers.

The number of consumer judgments satisfied outstripped the number of corporate judgments satisfied.

### % SATISFACTION RATE



### SATISFACTION TOTAL PER JUDGMENT TYPE





# JERSEY



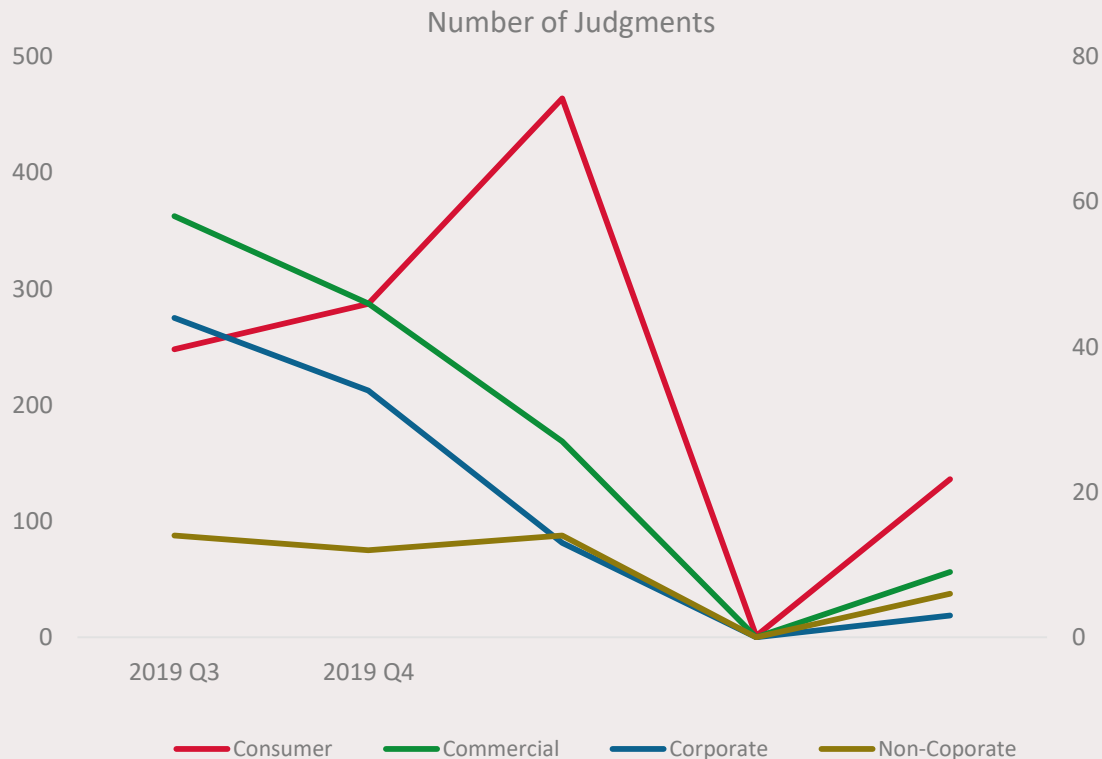


## JERSEY BACK ON THE REGISTER

After the registering of judgments almost ceased in Q2 2020, all categories of judgment saw an increase in Q3.

It is important to highlight that the statistics detailing Q2 of 2020 may be an anomaly compared to other quarters. Nevertheless, the rate of increase for consumer judgments is above that of their commercial counterparts. Within the commercial category, the rate of increase is higher for non-corporate businesses than corporate.

Year-on-year analysis highlights a decrease in all four judgment categories when comparing Q3 2019 to Q3 2020: commercial judgments by -49 (-84%), consumer judgments by -112 (-45%), corporate by -41 (-93%) and non-corporate by -8 (-57%).



\*Commercial Judgments plotted on a secondary axis.

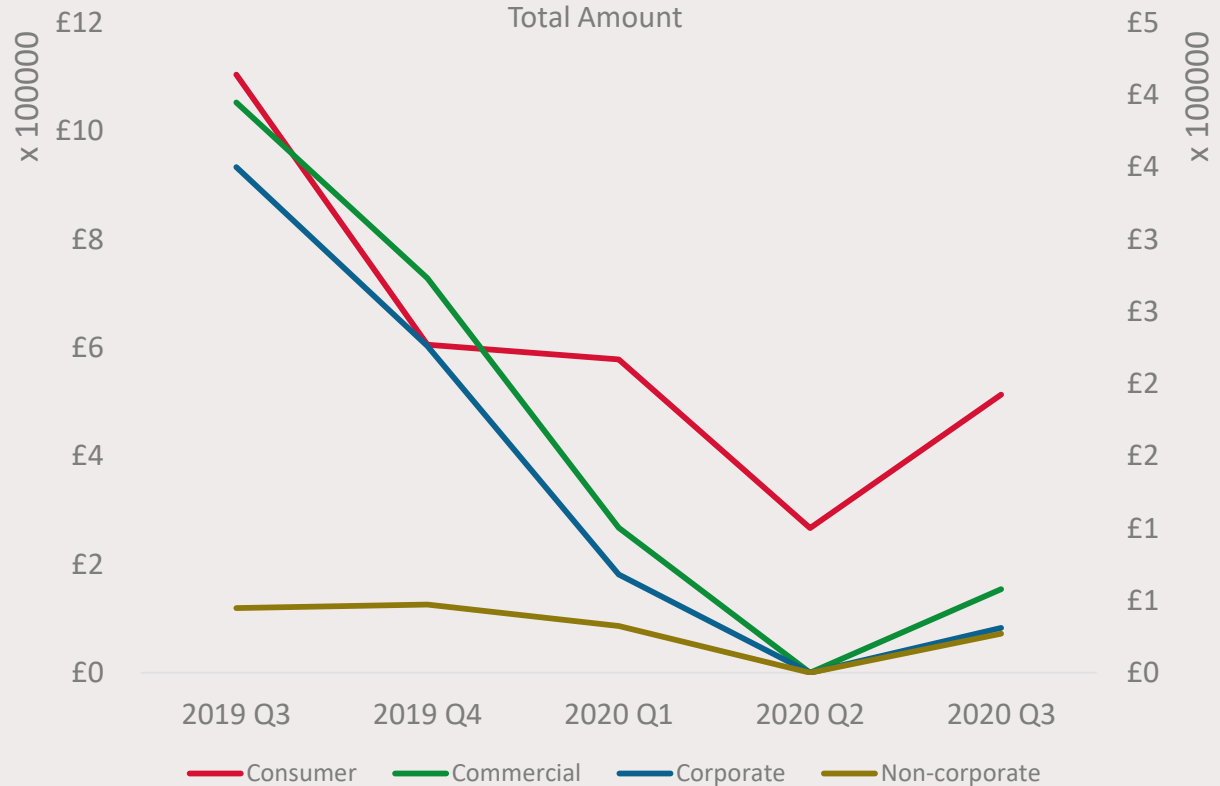


## JUDGMENT VALUES UP SHARPLY - BUT FROM LOW BASE

As the processing of judgments ceased almost entirely in Q2 2020, it is unsurprising that the trends show an increase in the total value of judgments in all categories.

Following zero commercial judgments being registered in Q2 2020, commercial judgments valued at £57,912 were registered this quarter (comprised of £30,932 corporate and £26,980 non-corporate).

The value of consumer judgments almost doubled rising by £246,416 to £513,416, in line with the increased number of consumer judgments.



\*Consumer Judgments solely plotted on the primary axis.



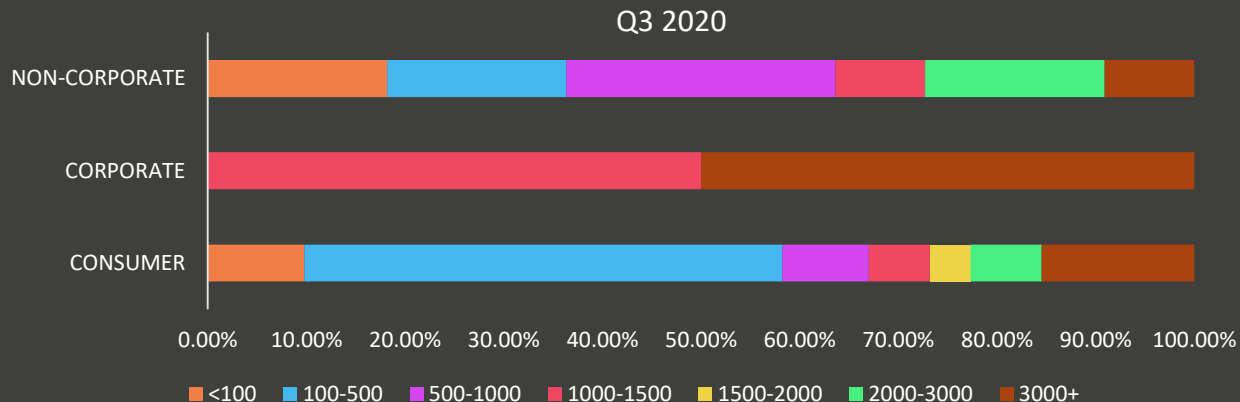
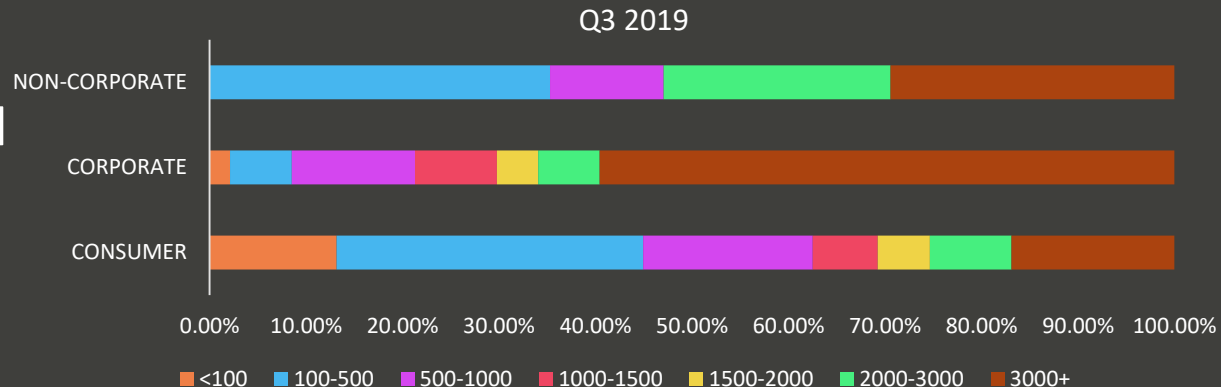
## DECREASE IN PROPORTION OF HIGH VALUE JUDGMENTS

Larger value judgments made up a smaller proportion in each of the consumer, corporate and non-corporate categories in Q3 2020 compared to the same quarter last year.

Not surprisingly, given the nature of the corporate sector, judgments of £3000+ make up the largest proportion within that category.

In the consumer sector, smaller value judgments below £500 comprise 58% of the total compared to 45% last year.

Meanwhile, in the corporate sector, there were no judgments below £1,000. Judgments were almost evenly split between the £1000-1500 and £3000+ 50:50 bands.





# ISLE OF MAN





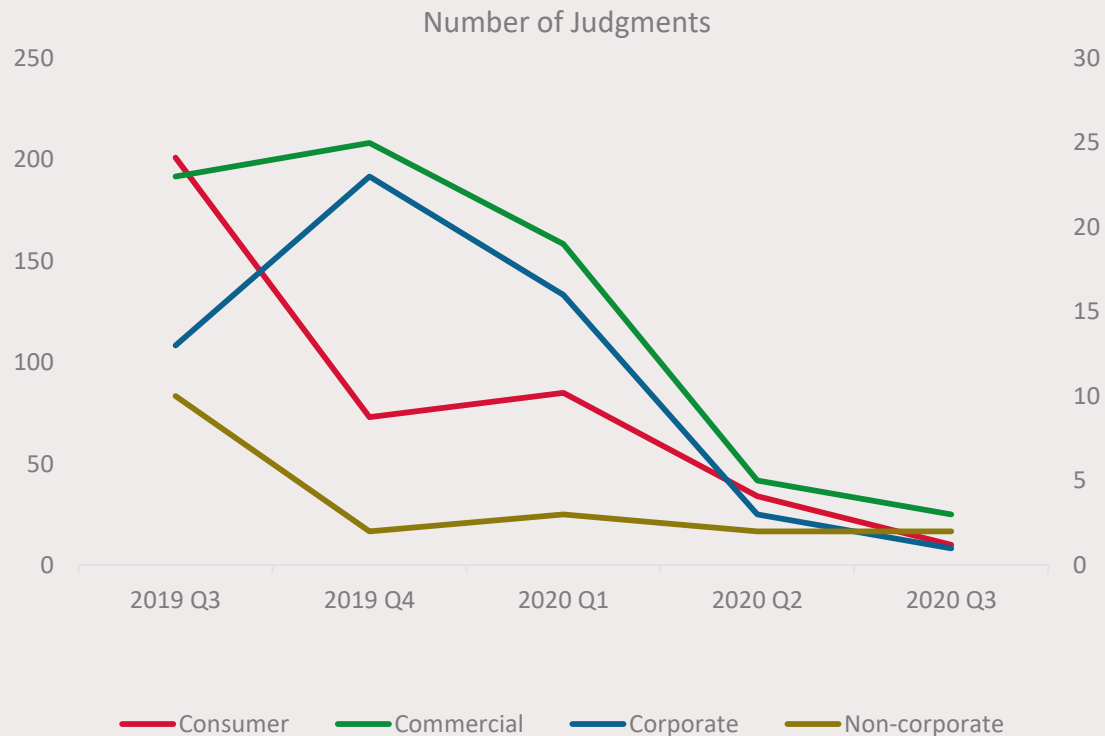
## NUMBER OF JUDGMENTS CONTINUES DECLINE

The number of judgment levels in the Isle of Man continues to decrease.

Regarding consumer judgments in the Isle of Man, 10 judgments were recorded in Q3 2020 compared to 20 in Q3 2019.

Three judgments were recorded in the commercial sector for Q3 2020, compared to 23 in Q3 2019.

Q3 2019 to Q3 2020, there were two judgments recorded in the non-corporate sector compared to 10, and only one from the corporate sector compared to 13.



\*Consumer Judgments plotted solely on the primary axis.



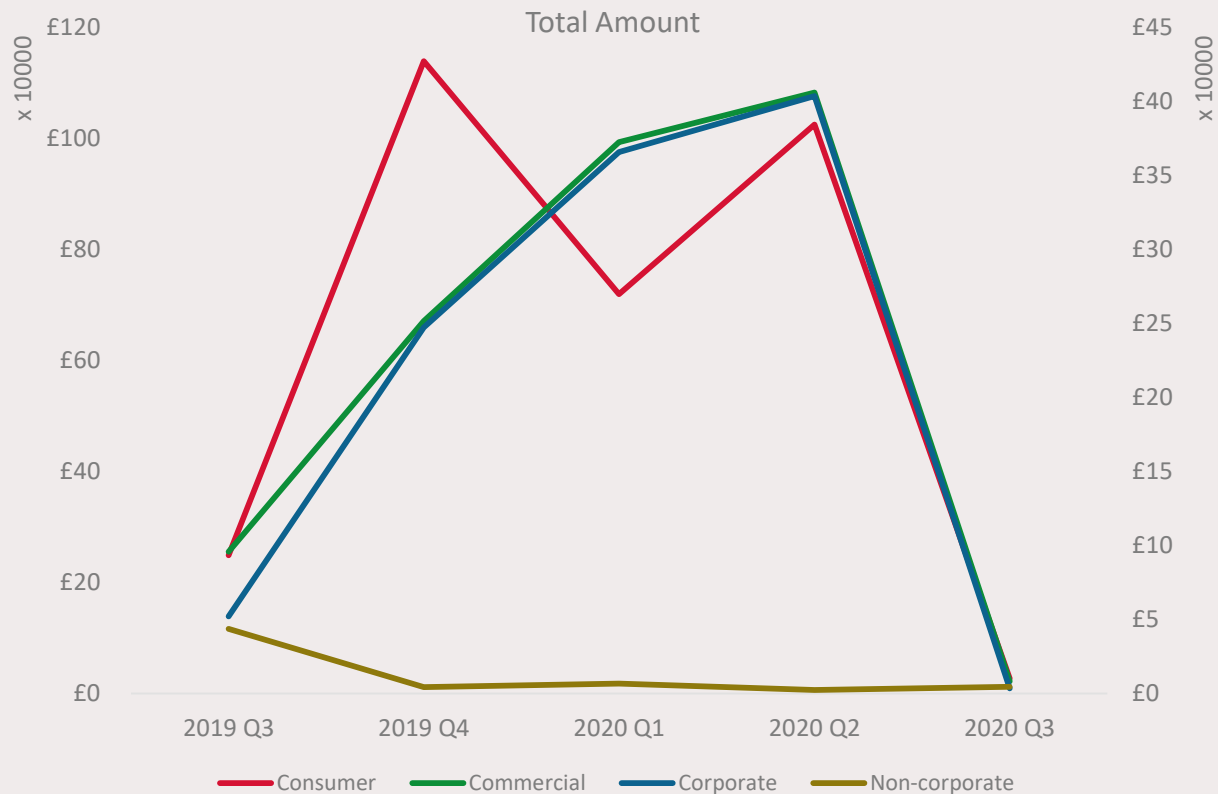


## TOTAL VALUE PLUMMETS

Due to the sharp decline in number of judgments across the Isle of Man this quarter, it is expected that the total judgment value that is owed, is also significantly reduced.

When comparing the trends of total judgment values across 2020, the corporate, commercial and consumer judgment values appear particularly volatile to change. Due to the number of judgments in these categories being significantly lower in the Isle of Man than other jurisdictions, the amount attached to these limited judgments greatly affects the judgment total for this quarter.

Alternatively, non-corporate judgment values increased in Q3, compared to the previous quarter. This is unsurprising, as non-corporate is the only sector who's number of judgments did not decrease from Q2 2020.



\*Consumer Judgments plotted solely on the primary axis.

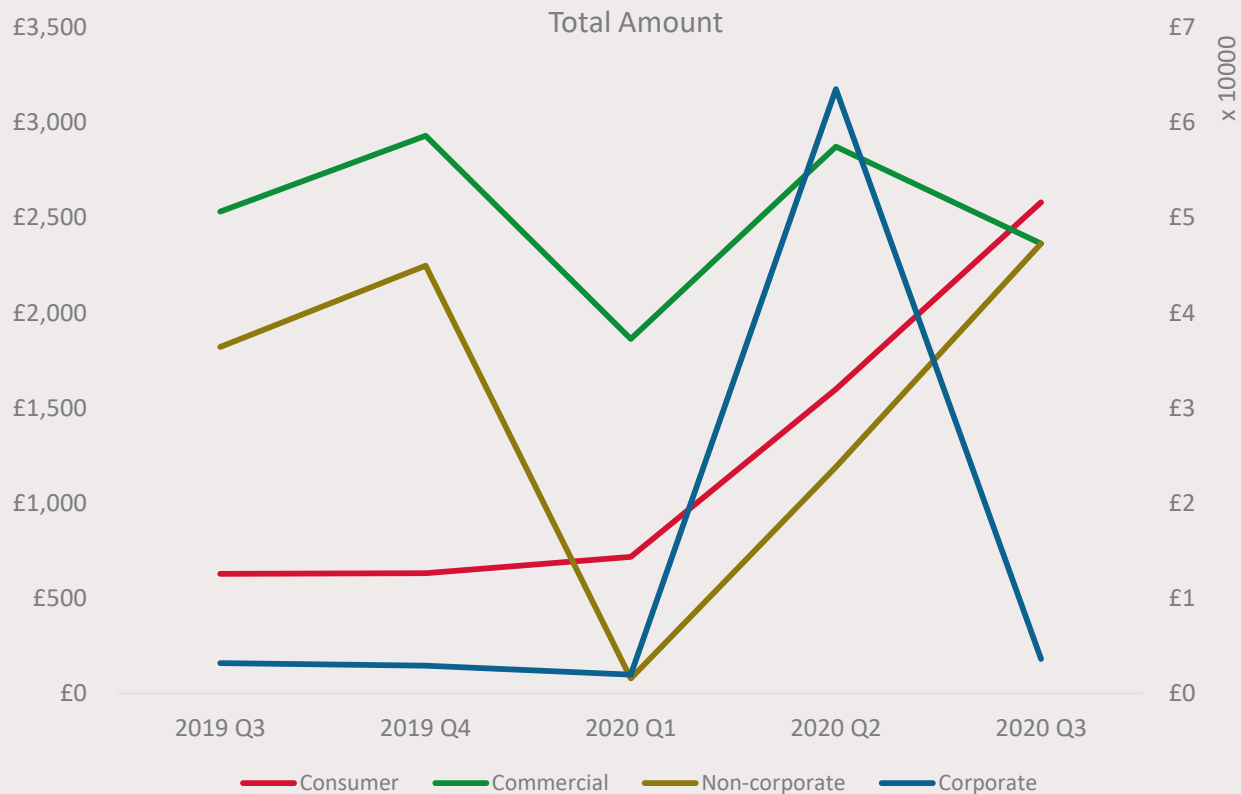


## MEDIAN VALUE OF ISLE OF MAN JUDGMENTS

As the total owed value of judgments in Q3 increased from Q2 with the same total number of judgments, it is expected the median value will have increased.

Consumer median value also increased 61% from the previous quarter, and 310% year-on-year.

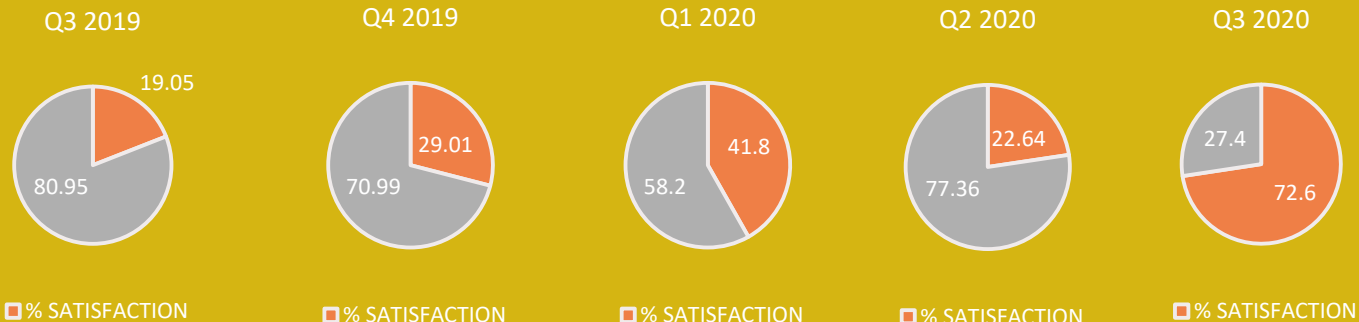
The median value of commercial judgments decreased 18% from the previous quarter, while the median value of corporate judgments decreased a drastic 94.25% from the previous quarter. This could be due to the small numbers of judgments in the sample.



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



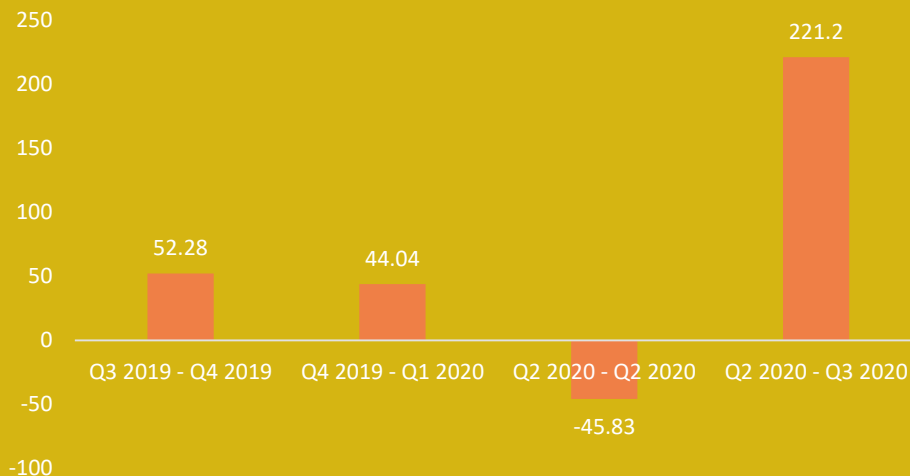
# SURGE IN JUDGMENT SATISFACTION RATE



A dramatic increase in the number of satisfied judgments as a proportion of new judgments in the Isle of Man during Q3 of 2020 is visible. The pie charts represent the percentage of all judgments that were satisfied across the previous five quarters, while the bar chart represents the rate of percentage change between quarters.

Between Q2 and Q3 of 2020, satisfaction levels rose from 23% of all judgments, to 72%, an increase of 221%.

The current global pandemic has increased the volatility of judgments this year, however year-on-year (and pre-pandemic) analysis also indicates an improvement in satisfaction levels, which stood at 19% of all judgments in Q3 of 2019.





# THANK YOU

For any questions about  
this report, please contact:

**Name:** Millie Corless

Data Analyst

[m.corless@registry-trust.org.uk](mailto:m.corless@registry-trust.org.uk)