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# QUARTER 4 STATISTICS BOOK

JANUARY 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.



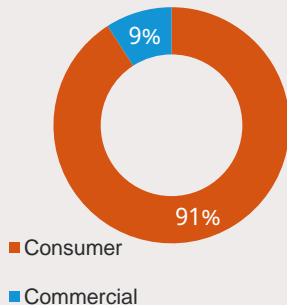
# QUARTERLY RESULTS

## 375,800 JUDGMENTS PROCESSED

During the period between 1<sup>st</sup> October 2019 to 31<sup>st</sup> December 2019, 97% of all judgments we processed were from the England and Wales jurisdiction.

The total value of judgments processed during this period equalled £832,174,196, the highest total since Q1 2018. Further, the median amount for judgments has been seen to rise to the highest amount in the last two years, reaching just shy of £800 at £793. This is a 19% rise on the previous quarter, £96 more than the yearly average.

### DEFENDANT TYPE



### SATISFACTIONS

# 51,918

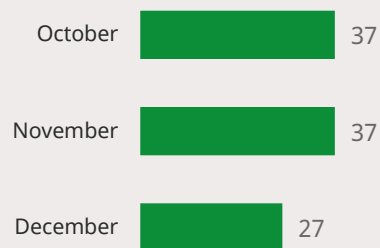
SATISFACTIONS WERE PROCESSED

14% OF TRANSACTIONS THIS QUARTER

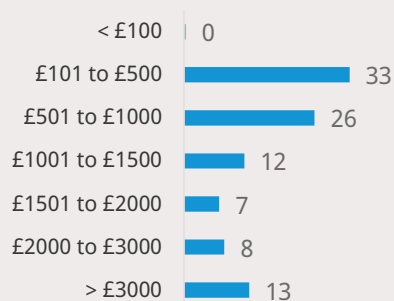
### REGIONAL SHARE (excluding E&W)

SCOTLAND	<b>64%</b>
NORTHERN IRELAND	<b>22%</b>
REPUBLIC OF IRELAND	<b>9%</b>
JERSEY	<b>4%</b>
ISLE OF MAN	<b>2%</b>

### MONTH BREAKDOWN (% SHARE)



### JUDGMENT VALUE (% SHARE)





# 2019 FULL YEAR STATISTICS

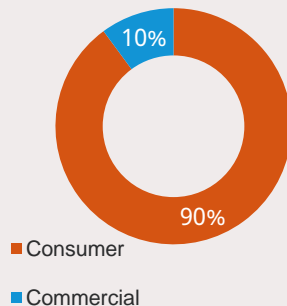
## 1,617,863 JUDGMENTS PROCESSED

This year saw a 3% increase for number of judgments on the previous year, continuing the upward trend.

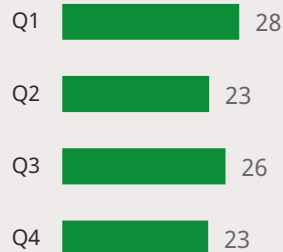
The total value of judgments processed during this period equalled £2,528,611,739. The median amount for judgments was £710.

98% of all judgments we processed were from the England and Wales jurisdiction.

### DEFENDANT TYPE



### MONTH BREAKDOWN (% SHARE)

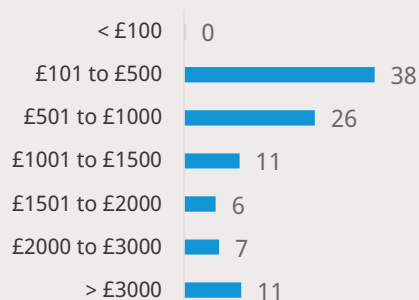


### SATISFACTIONS

# 308,858

SATISFACTIONS WERE  
PROCESSED  
13% OF TRANSACTIONS THIS YEAR

### JUDGMENT VALUE (% SHARE)



### REGIONAL SHARE (excluding E&W)

SCOTLAND	<b>63%</b>
NORTHERN IRELAND	<b>23%</b>
REPUBLIC OF IRELAND	<b>9%</b>
JERSEY	<b>4%</b>
ISLE OF MAN	<b>2%</b>



# ENGLAND AND WALES



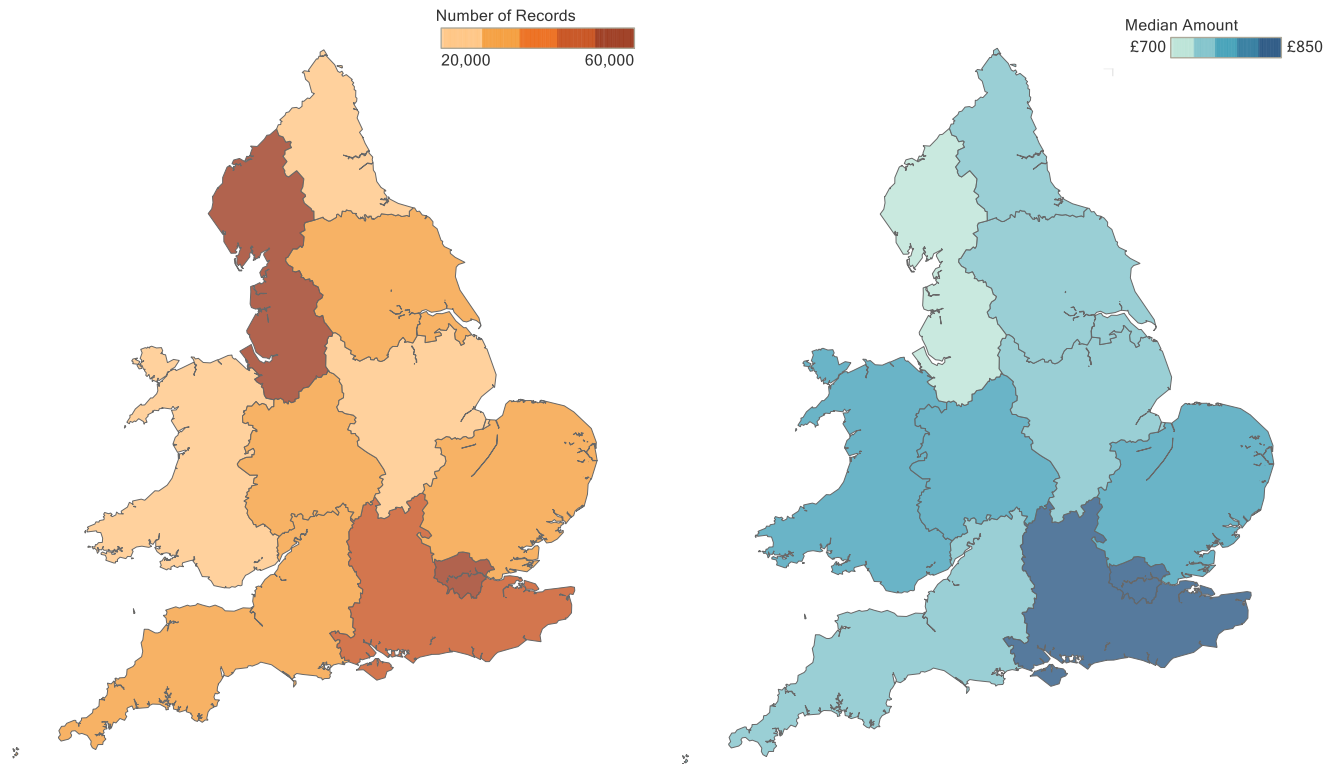


## GEOGRAPHIC SPREAD OF JUDGMENTS

These maps of England and Wales display the number of judgments regionally as well as showing the median value.

The highest density is seen in Greater London and the North West Regions of England.

When comparing the median amount, it is clear that southern parts of England and Wales were receiving higher than average judgments. For example, the median average in the South East was £851 compared to the North West at £724.



These maps account for all judgments with postcodes. There are 5,965 missing judgments which make up 2% of overall judgments in the region during the quarter. Further, these maps only related to Judgments from English and Welsh Courts.

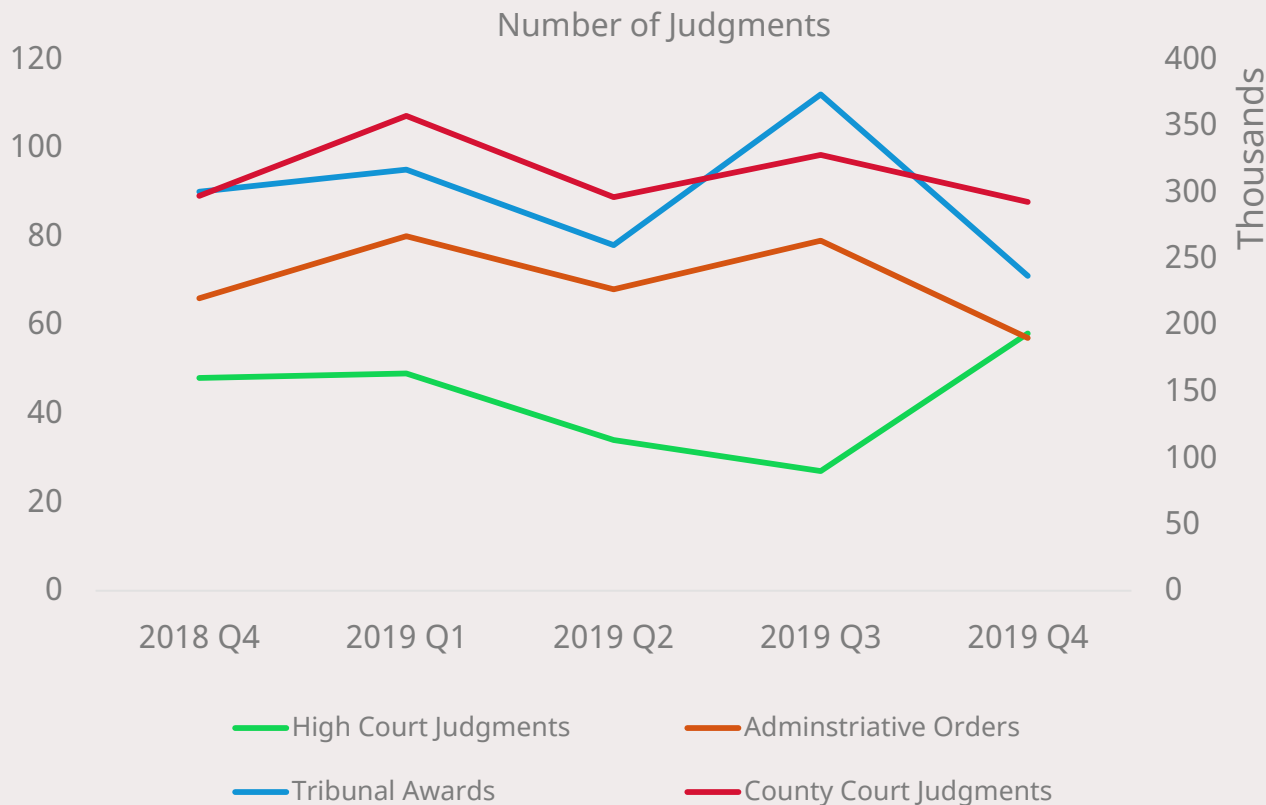


## ENGLAND AND WALES HIGH COURT ONLY JURISDICTION TO RISE

Across the jurisdictions in England and Wales, Q4 2019 saw a decline in the number of judgments in comparison to the previous quarter and to the same quarter the previous year.

However, there was one exception. High Court judgments saw an surge in the number of judgments. There was a 19% rise on 2018 Q4 number, and a huge 111% increase on the numbers seen in the previous quarter.

This helps, in part, to explain the higher total value of judgments seen in this quarter.



\*County Court and High Court plotted on a secondary axis.

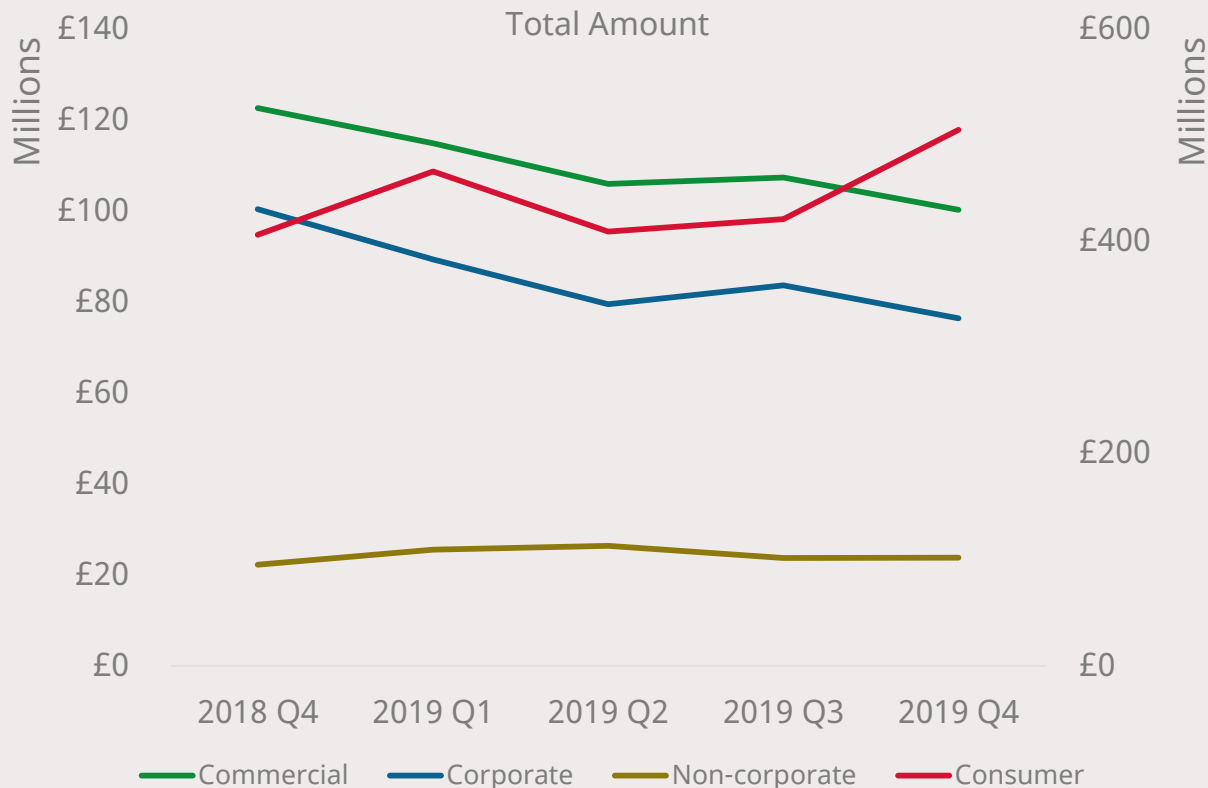


## VALUE OF CONSUMER JUDGMENTS RISE

For consumers, the total value of judgments collectively rose 8% in the final quarter of 2019 in comparison to the same quarter the year before. This includes a 251% increase for High Court Judgements, which may be explained by a singular judgment above £20 million. If we were to remove the outlying judgment the total value would be £25,045,551, an increase of 87% from Q4 2018 figures.

For businesses, there was a decrease of 16% for total value across all England and Wales courts.

The greatest decrease was for corporations who saw a 19% fall this quarter, following an overall declining trend over the year. Small businesses saw a decrease of 5%, but the total remains to hover around £30-£33 million range.



\*Consumer plotted on a secondary axis.

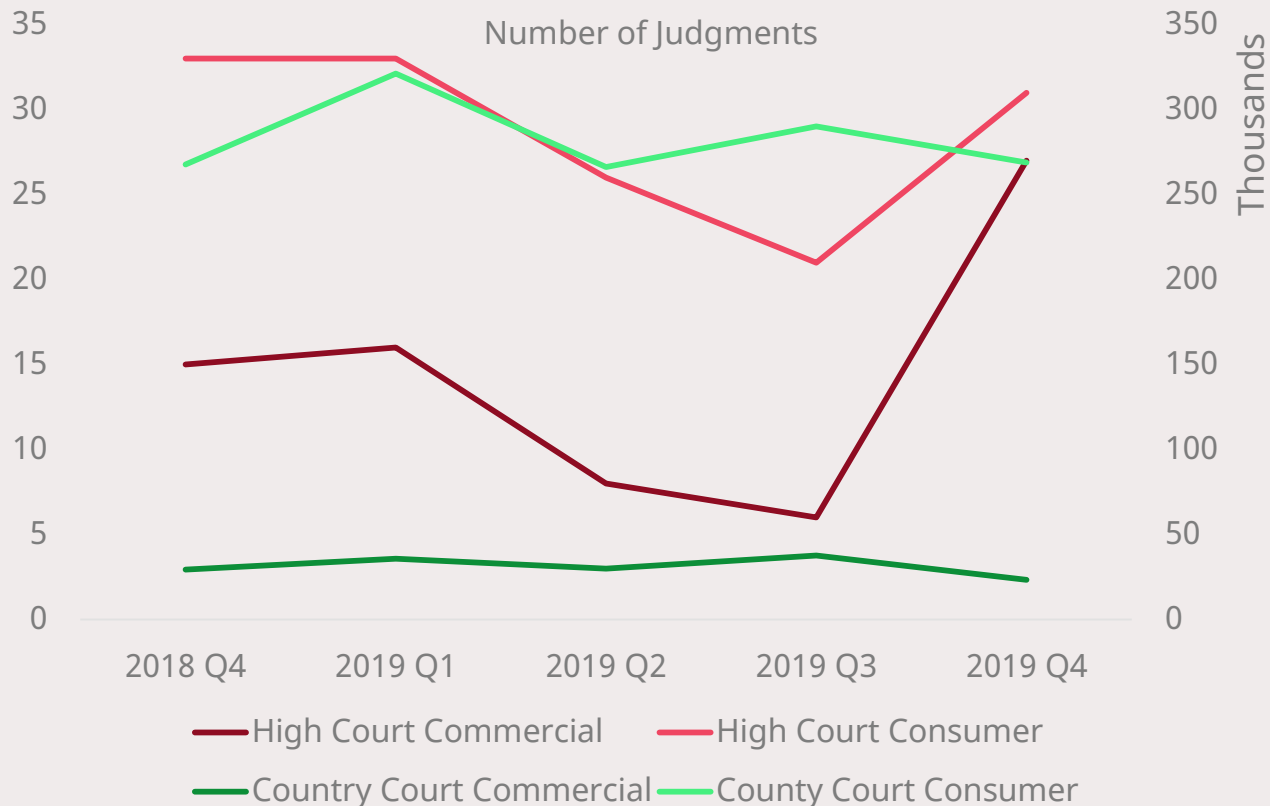




## CONSUMERS AND BUSINESSES EXPERIENCE OPPOSITE REALITIES

Whilst CCJs against England & Wales businesses fell 20% year on year in Q4, Consumer County Court judgments rise in value by 17% by the same comparison.

In particular, as can be seen from this graph, CCJ volumes against consumers stay almost constant, a rise of only 0.43%.



\*County Court plotted on a secondary axis.



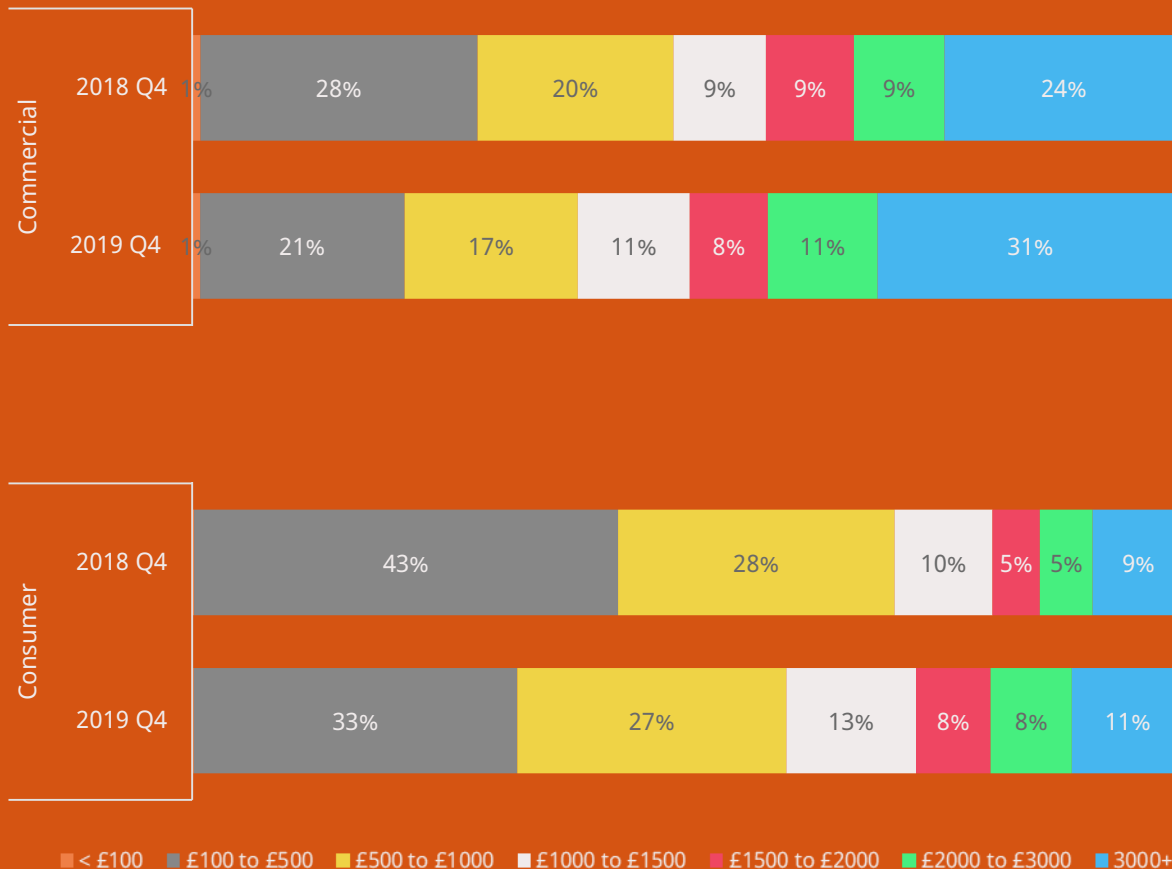
## INCREASES IN LARGER VALUE JUDGMENTS

Value has played a large part in the story of this Quarter.

Both commercial and consumer judgments have seen a decrease in the previous surging levels of judgments under £1000. Instead, there have been increase in percentage share by larger judgments.

This quarter, businesses have seen judgments over £3000 to have only 7% less share than those under £1000 totalled. This compares to a 24% difference the previous year.

Consumers have seen a less dramatic swing, however the percent difference has changed from 62% to 49%.





# SCOTLAND

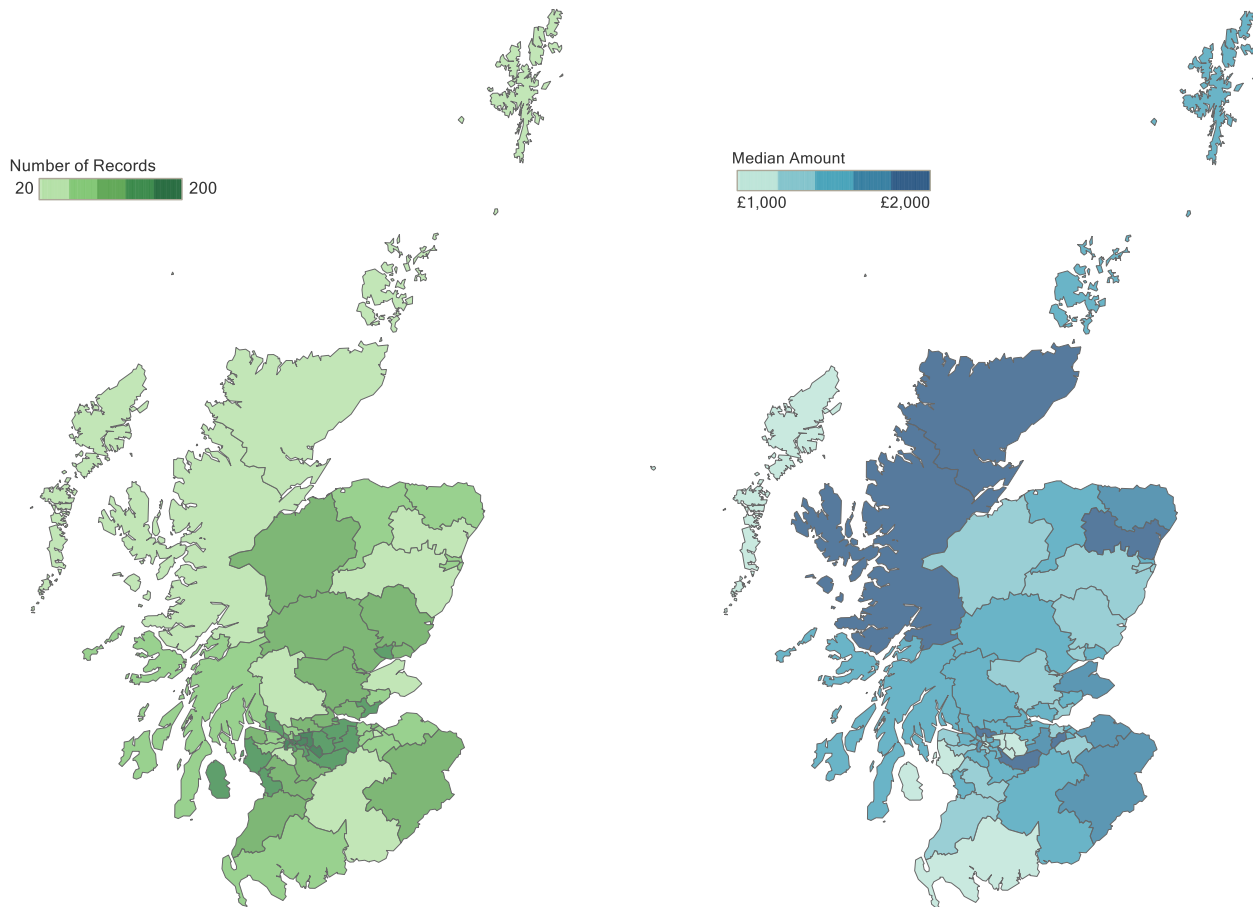




## GEOGRAPHIC SPREAD OF DECREES

These maps represent the Parliamentary Constituencies of Scotland, coloured based on density and the median value of judgments.

In the first, it is clear that the higher densities of judgments are seen in the urban areas in the middle of the country, such as Edinburgh and Glasgow. This trend disperses when assessing median values, where the highest average judgments are seen in more rural areas, such as the Highlands. The median here was £1,518, compared to the Scottish median value of £1,413.



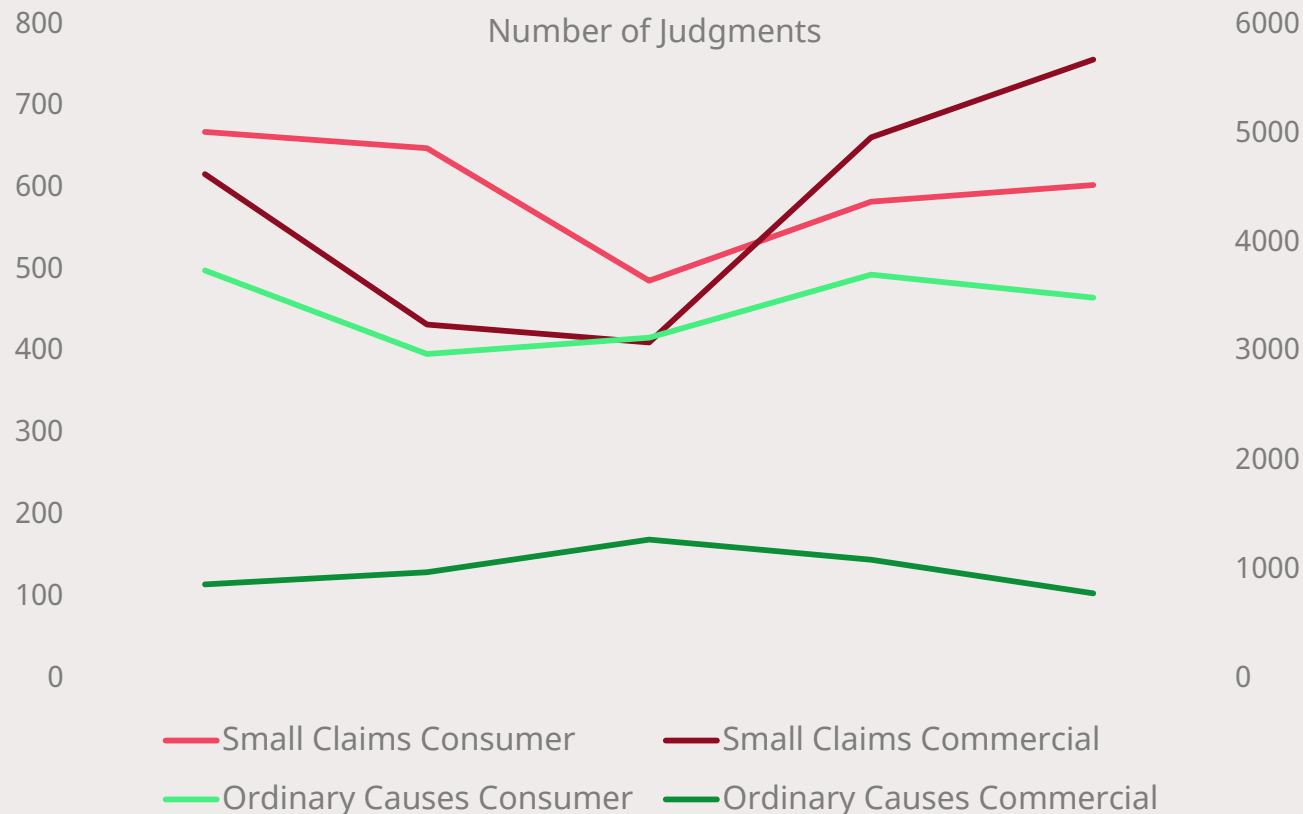
These maps account for all judgments with postcodes. There are 128 missing judgments which makes up 2% of overall judgments in the region during the quarter. Further, these maps only related to Scottish Court Decrees.



## SMALL CLAIMS BUSINESS JUDGMENTS RISE

It is a positive sign for most, where three of four fallen. Particularly, consumer judgments fell 9% in Scotland in the final quarter of 2019, which reflects the 10% decrease seen for Small Claims consumer decrees specifically.

However, one story is quite different. It makes clear the surge in numbers of commercial Small Claims judgments, a rise of 23% on the previous quarter and 82% on half way through the year. Further, despite falling Ordinary Causes, commercial judgments only fell by 10%.



\*Small Claims Consumer plotted on a secondary axis.

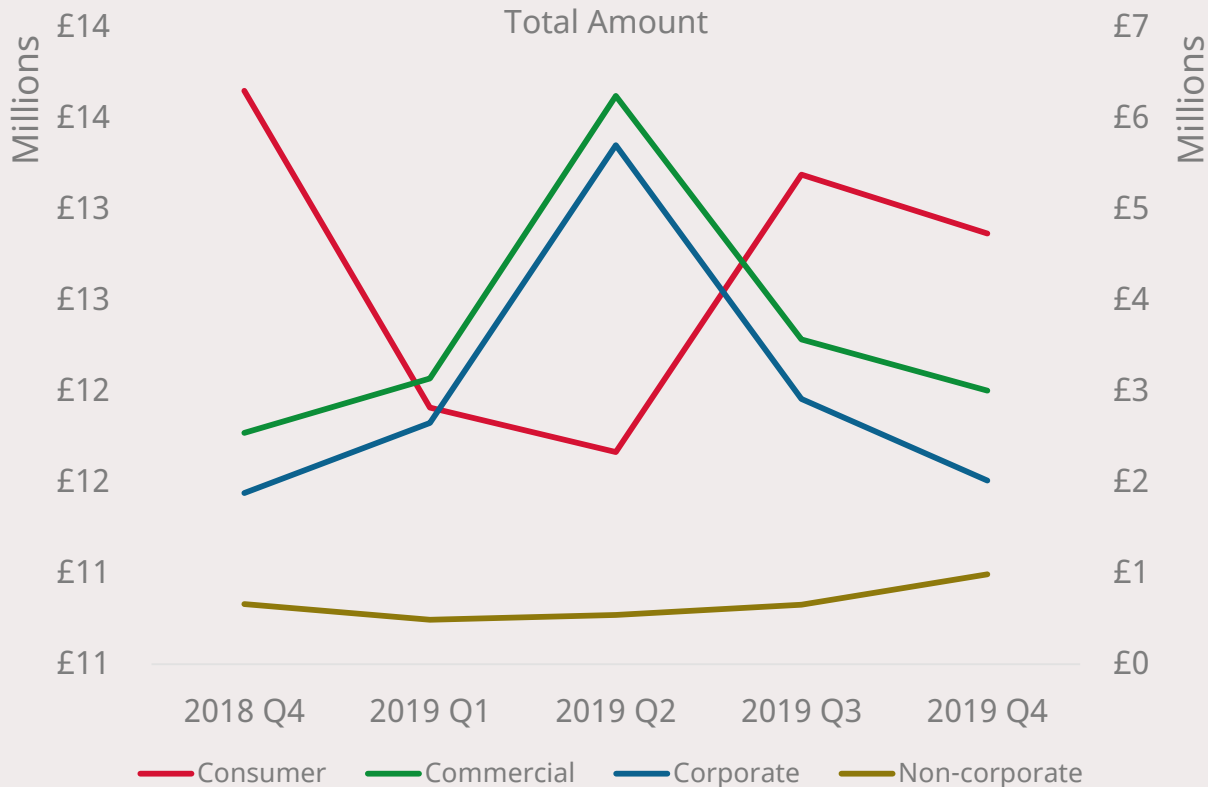


## VALUE OF JUDGMENTS

Despite a drop since 2018 Q4 levels (-6%), the total value of consumer judgements is sustaining a rise following a dip half way through 2019 (10%).

The opposite is true for total value of commercial judgments. Having peaked in Q2 2019, the total value has returned to Q4 2018 levels, with only an increase of 18% compared to the decrease of 52% from the half year.

A similarly volatile year was experienced for Scottish corporations which followed the peak in Q2 2019. For small businesses, the year has played in reverse, where a rise of 83% has occurred from the half year when other categories saw declines.



\*Consumer Judgments solely plotted on the primary axis.

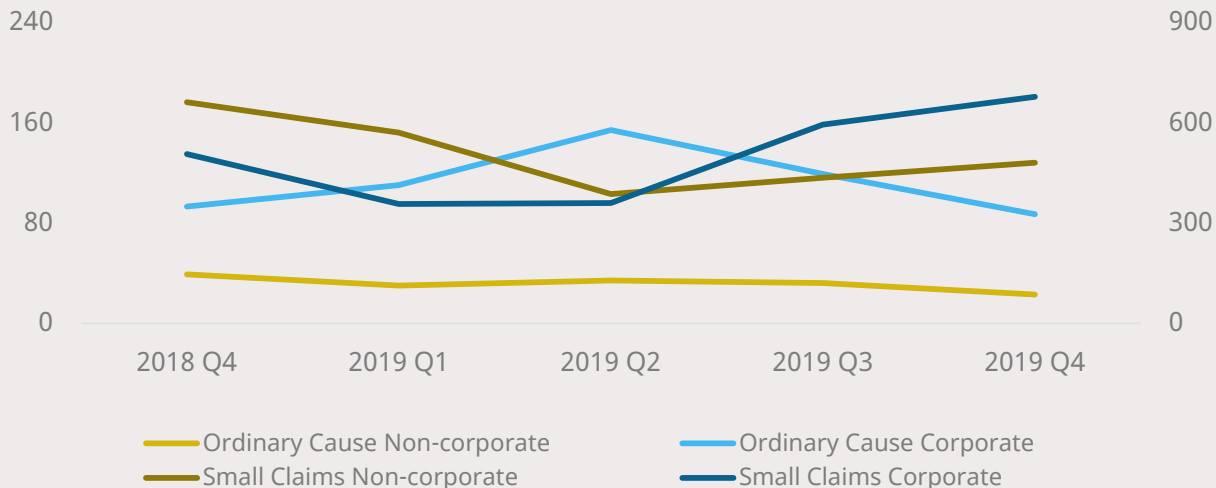
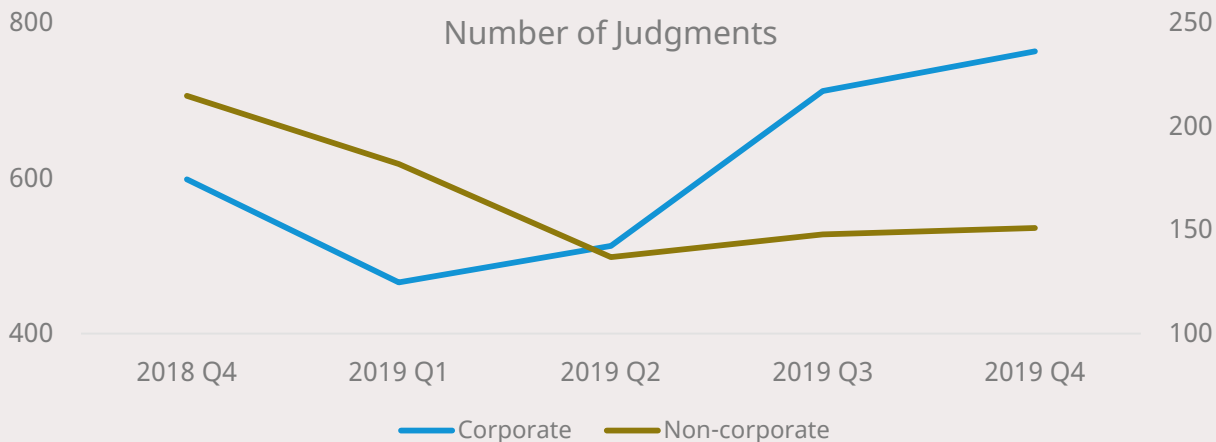


## NUMBER OF JUDGMENTS FOR BUSINESSES

Whilst Scottish incorporated businesses saw a 34% rise in judgments in Q4 2019, small businesses saw a 27% drop in judgments in final quarter.

When looking at this in more detail, it can be seen that corporations saw a large increase in small claims judgments (40%), with only a 1% fall for ordinary cause judgments. Whereas, small business saw large drops in both, 27% and 29% respectively, on the previous year.

However, things do seem to be recovering for corporations from mid-year 2019, where corporate ordinary cause judgments peaked 44% higher than current levels.





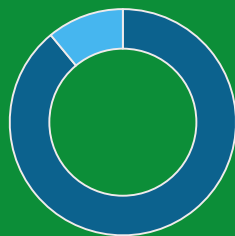
## BUSINESSES OPPOSING REALITIES

As seen previously, there is a story developing for the reality of commercial judgments in Scotland

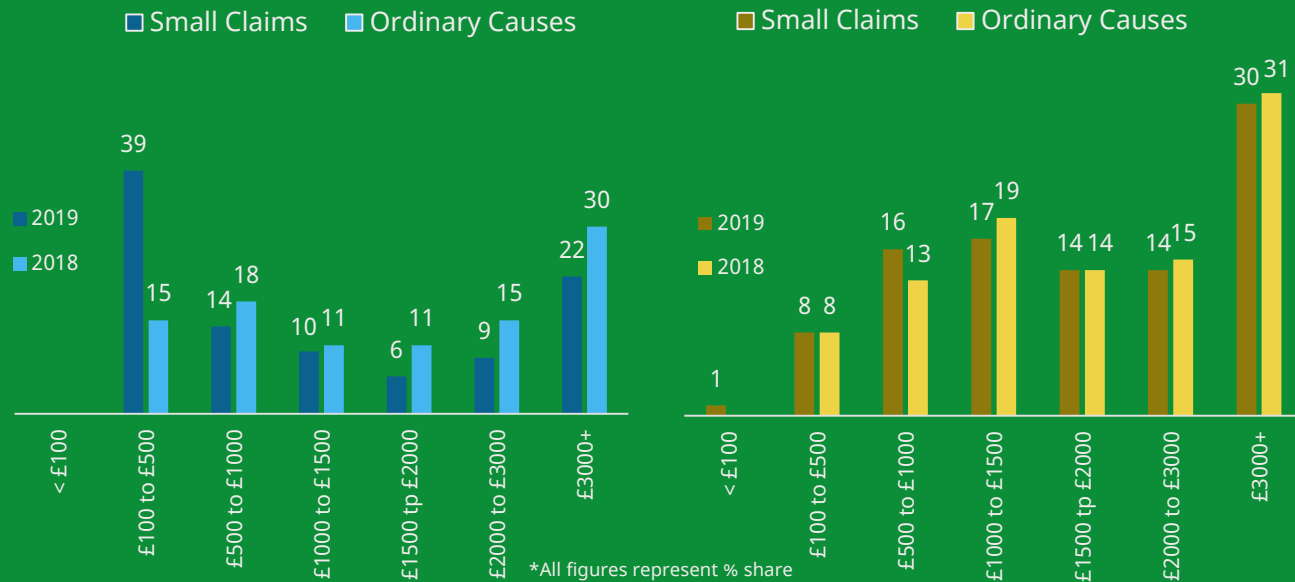
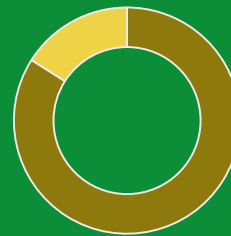
Delving deeper into the comparisons between business, it is clear that there has been a surge in smaller value judgments against corporate businesses, such as the 24% increase in judgments valued between £100 to £500. This is reflected in the large proportion of judgements coming from small claims courts (89%).

This is contrasted with non-corporate business who, albeit small, saw a decreases in any amount share spikes, instead settling to similar levels. Comparatively, small businesses did not see any dramatic changes in amount.

### Corporate



### Non-corporate







# NORTHERN IRELAND



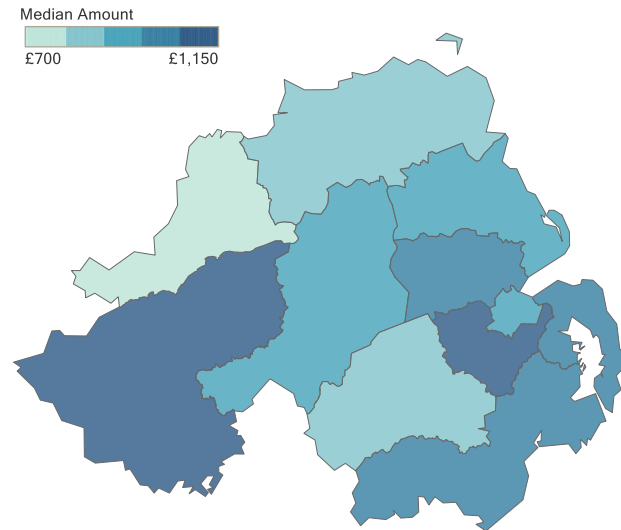
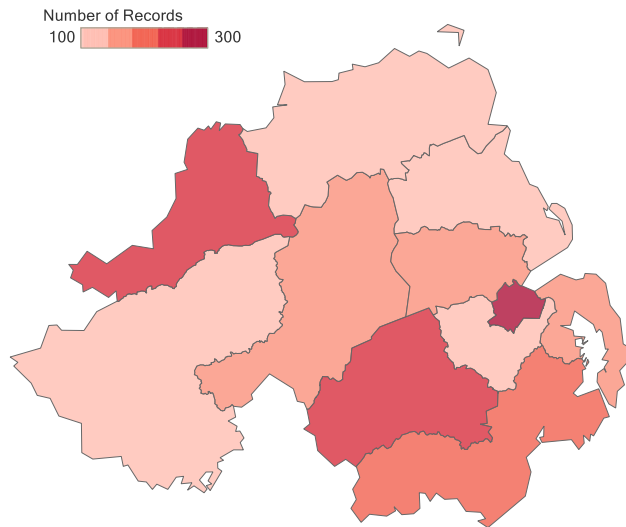


## GEOGRAPHIC SPREAD OF JUDGMENTS

These maps represent the density and median value of judgments across Northern Ireland's Local Authority regions.

Almost the reverse of each other, it is clear that those places that experienced the highest density of judgments were also seeing some of the lowest median values. Whereas the opposite was seen for areas with low density.

For example, in Belfast, where judgments levels were highest at 474 in the last quarter, the median value was £963. Whereas, Fermanagh & Omagh saw the lowest number of judgments (108), but had the highest median value (£1,150).



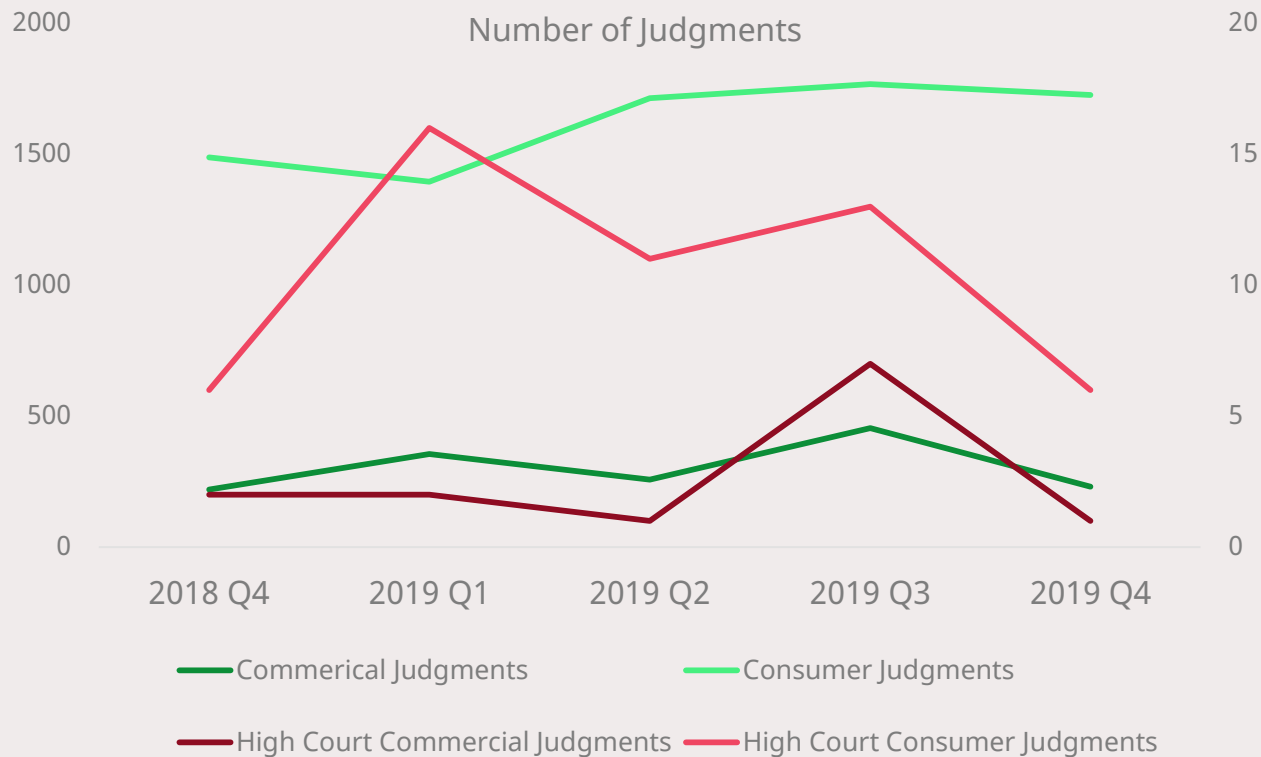
These maps account for all judgments with postcodes. There are 31 missing judgments which makes up 1% of overall judgments in the region during the quarter. Further, these maps only related to Northern Irish Court Judgments.



## SUSTAINED RISE FOR CONSUMER JUDGMENTS

Continuing the trend of the year, consumer judgments in Northern Ireland rise 16% in Q4 2019. Although marginally dipping by 46 judgments, or 2%, the upward trend continued. This indicates levels may be increasing to early 2018's high levels.

By comparison, businesses are seeing a brighter picture. Judgments, including those from Northern Irish High Courts, have seen decreases in numbers in comparison to the last quarter, settling back to Q4 2018 levels, after a volatile year.



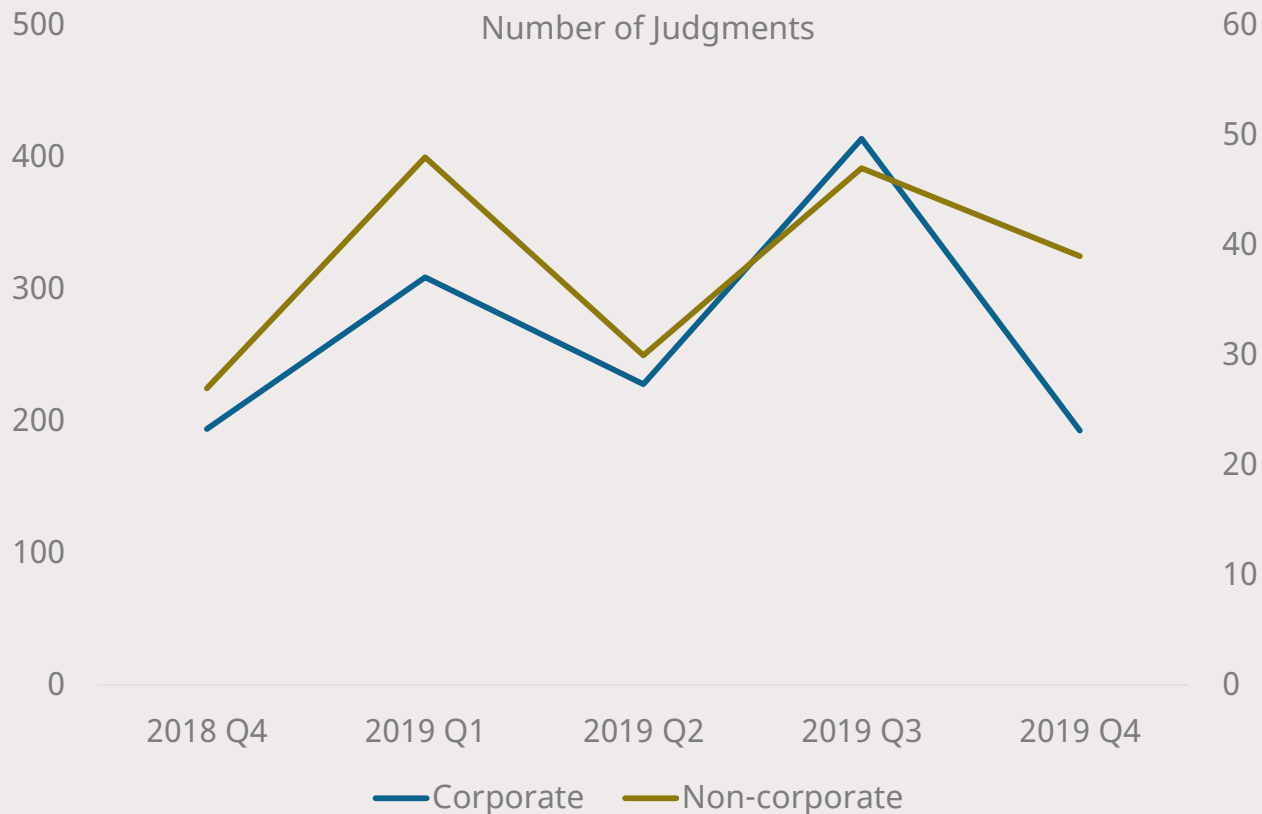
\*High Court Judgments plotted on a secondary axis.



## BUSINESSES BREAKDOWN

2019 has been a volatile year for Northern Irish businesses. Therefore, despite judgments against small businesses seeing a 36% rise in the final quarter of 2019, this is still a fall in the levels felt earlier in the year.

Despite a less than 1% decrease for corporations in the number of judgments, in comparison to Q3 of 2019, the fall was 53%. This may indicate that 2020 may be a calmer year for Northern Irish Businesses.



\*Non-corporate Judgments plotted on a secondary axis.

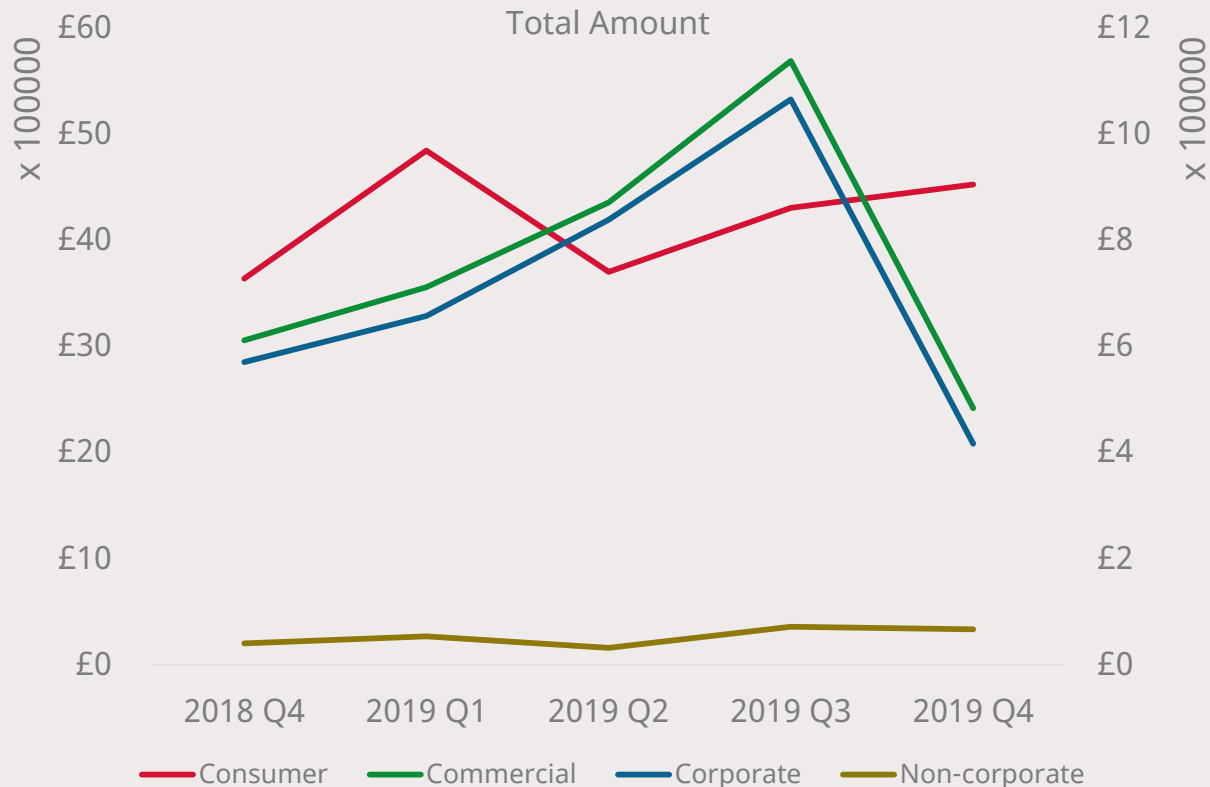


## VALUE OF JUDGMENTS

In regard to total value, consumers and commercial enterprises in Northern Ireland have seen opposing realities.

For consumers, total value rose by 24% from £3,637,868 in the last quarter of 2018 to £4,524,308 in the same for 2019. Despite this, the median value of consumer judgments dropped 2% from £923 to £904 by the same comparison.

Commercial judgments conversely fell 21%, mainly due to the 27% decrease in specifically corporate judgments, which accounts for four fifths of all commercial judgments in Northern Ireland. Despite this, median values did rise for both categories, both by 21%.



\*Consumer Judgments solely plotted on the primary axis.

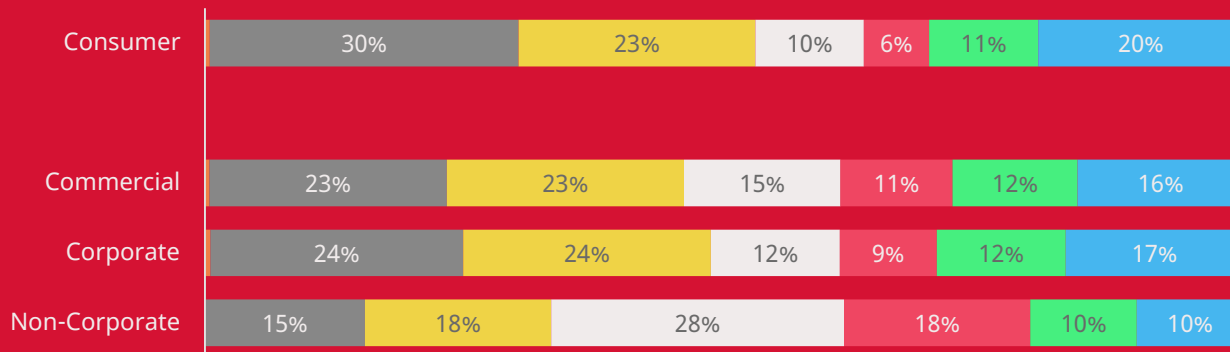


# MEDIAN VALUE INVESTIGATION

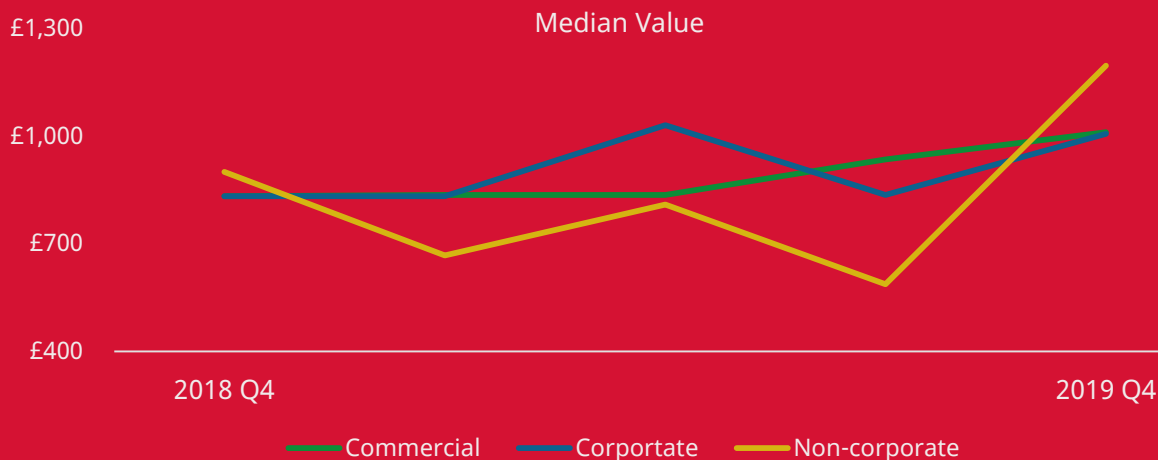
Consumers experience squeezes from either side, which explains why there is little movement on the Q4 2018 median.

Commercial judgments looks like an even spread, but in comparison to other quarters, the last of 2019, saw median values increase by 21% both on Q4 in 2018 and Q3 in 2019 from £833 and £837 respectively, to £1,012.

Breaking this down by corporations and small business, it is clear that corporations have seen increases on the smaller judgment value whilst non-corporates sit with greatest weight in the mid range value. Further, when examining the upward trend seen for the median value of commercial judgments, it is clear that the volatile nature of small businesses might in part explain the 21% leaps seen between quarters.



■ < £100 
 ■ £100 to £500 
 ■ £500 to £1000 
 ■ £1000 to £1500 
 ■ £1500 to £2000 
 ■ £2000 to £3000 
 ■ 3000+





# REPUBLIC OF IRELAND





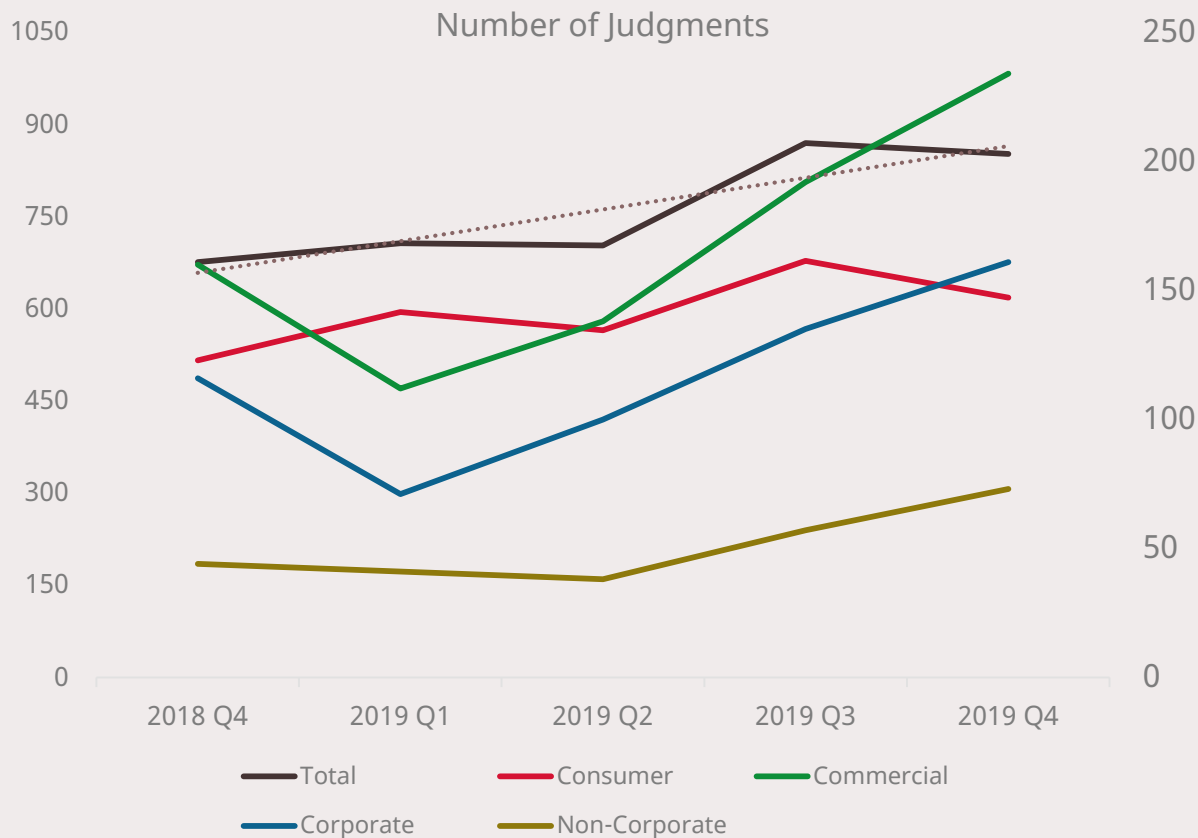
## NUMBER OF JUDGMENTS IN REPUBLIC OF IRELAND

In the Republic of Ireland, there is a generic trend that all judgments are on the increase.

For consumers, there was a 20% rise in the final quarter of 2019, whilst commercial judgments saw an increase of 46% in comparison to the same quarter in 2018.

Breaking this down, corporations saw a similar percent increase (39%), small businesses saw a rise of 66%.

However, the greatest rises are seen from the start of 2019 to the end. For example, commercial judgments rose 109% over the period.



\*Commercial, Corporate, Non-corporate Judgments plotted on a secondary axis.

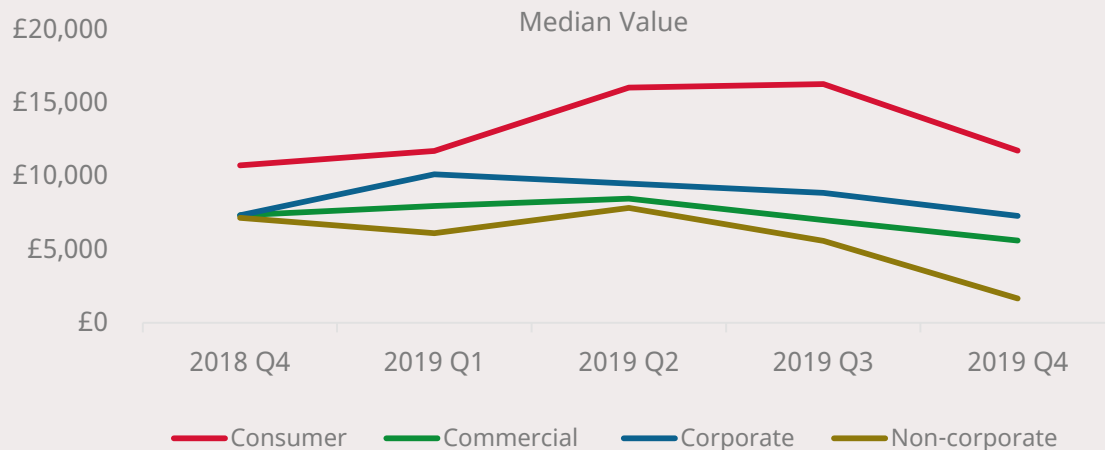
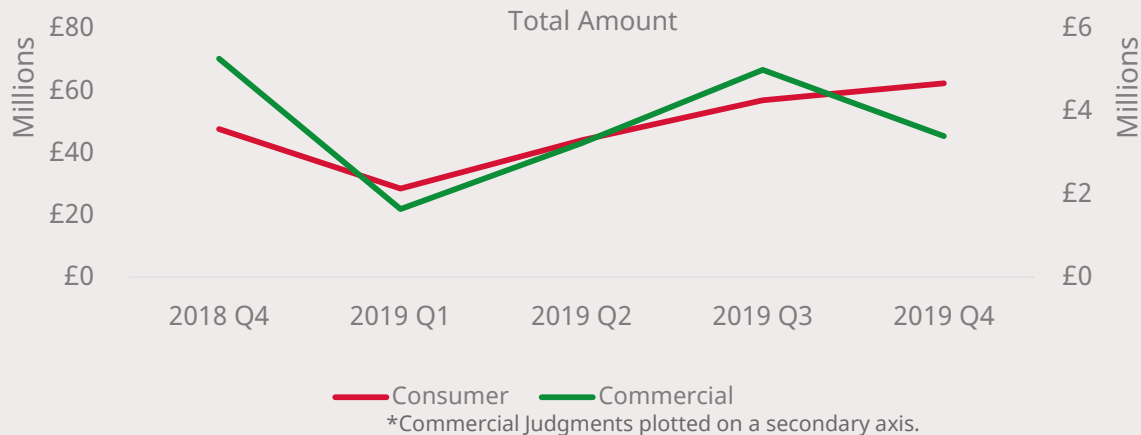


## JUDGMENT VALUES

Consumers saw a similar rise in total value of judgments as that seen in number (31%). However, the median value only rose by 10% on the previous Q4.

There is a different story for commercial judgments. Despite the rises in number of judgments, the value of judgments is decreasing (-35% in comparison to Q4 2018). This trend was also seen in the median value, which decreased 24%.

The biggest decline within the commercial category was for small businesses who saw a 77% decrease from €7,165 to €1,658 in judgment median values.





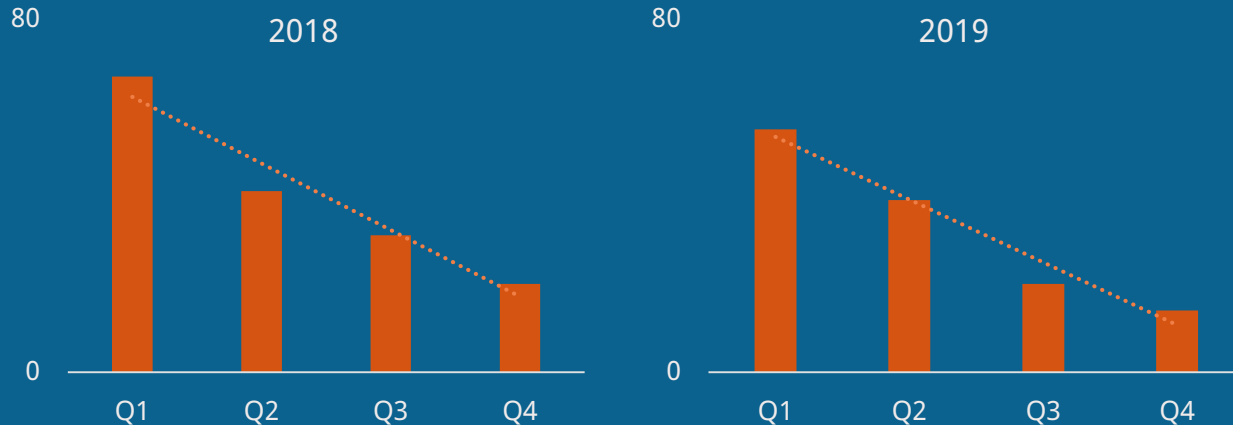
# REPUBLIC OF IRELAND'S FAILING SATISFACTIONS

The Republic of Ireland is the worst performing jurisdiction in terms of satisfaction levels. Accounting for only 2% of processed judgments for the region during the quarter, this is 8 points lower than the average across all jurisdictions.

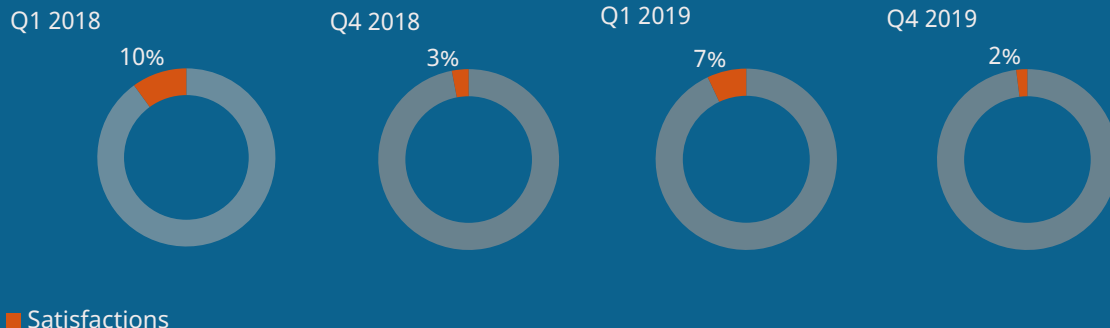
Year on year, the Republic of Ireland has seen a fall in the number of satisfactions over the course of the year.

The graphs here demonstrate that at the start of both 2018 and 2019, the percentage of judgments in the first quarter of the year were in the high tens, dropping to around 3% by Q4. The average decrease over the year being 73%.

## Number of Satisfactions



## % Share of Satisfactions Transactions





# JERSEY



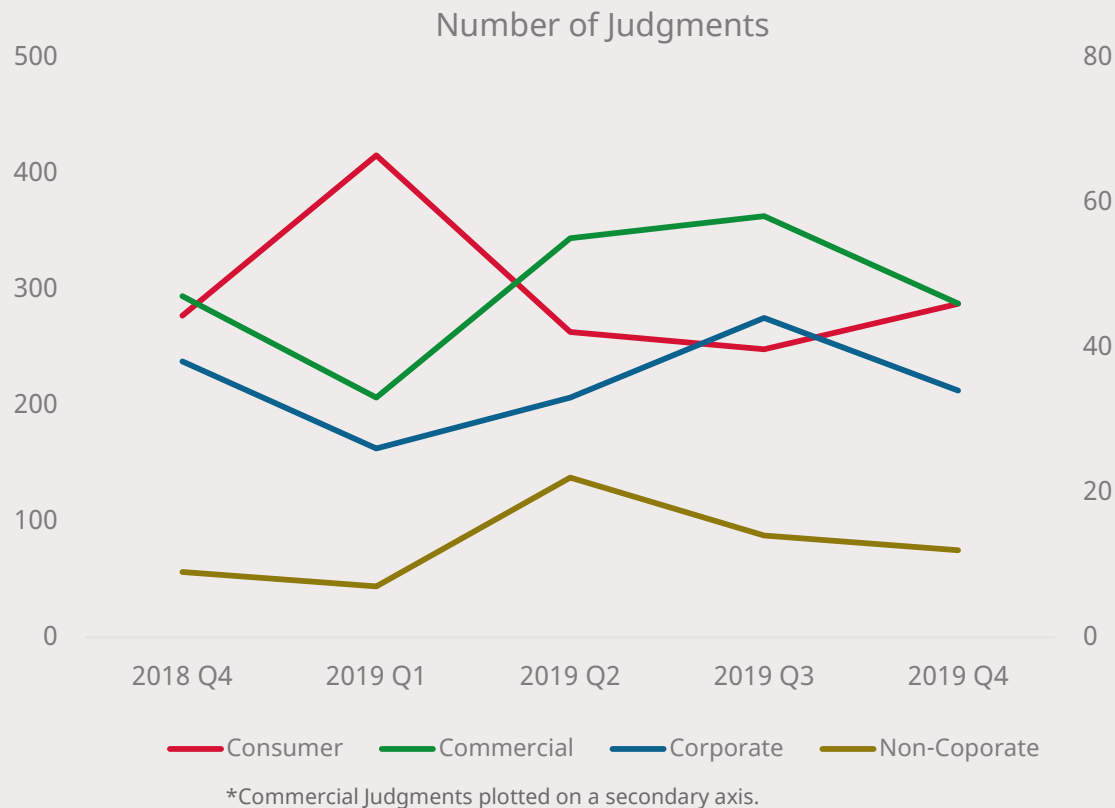


## SMALL BUSINESSES SEE LARGEST RISE

In 2019, consumers saw a general decline in the number of judgments they were receiving from Jersey courts. So, despite the rise in judgments of 4% year on year, the decrease since Q1 of 2019 has been 31%.

For commercial judgments, numbers did begin to creep up during the year, but they look to have returned to the previous year's levels, with a -2% change in records.

When breaking down the commercial category, it is clear that small businesses have had a very different reality to corporations. Whilst corporations saw a decline of 11%, small businesses faced a 33% increase



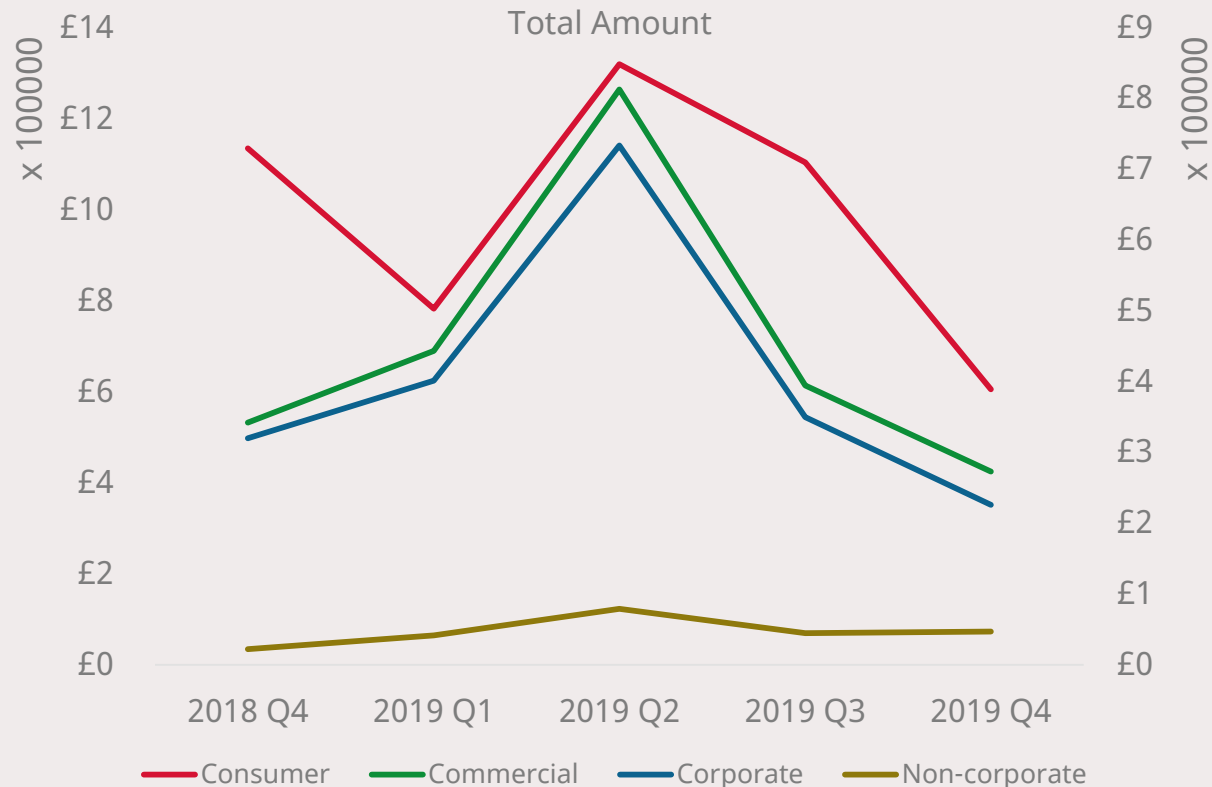


## RECOVERY AFTER MID-YEAR PEAK

The half-year for Jersey judgments saw large peaks in total value. By the end of the year, it appears that values have fell once more. The average decrease being 60% on Q2 2019.

In comparison to Q4 2018, consumers have also seen a 47% drop in value of judgments. This is reflected in the median value which moved from £728 to £365, a decrease of 50%.

Corporations experienced a fall of 29% year on year, which is similar to that seen in the commercial category as a whole (20%). However, small businesses experienced a value increase of 111%. Due to the few judgments received for this group, it can be expected that this category would be volatile.



\*Consumer Judgments solely plotted on the primary axis.

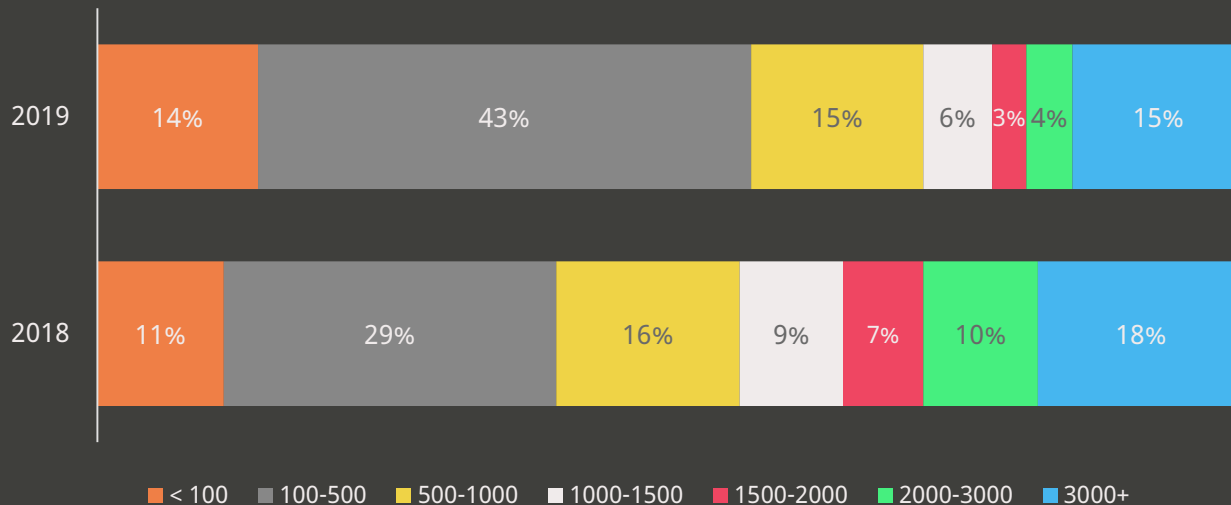


## CONSUMER JUDGMENTS

Despite the 4% decrease in the amount of consumer judgments in the Jersey in the final quarter of 2019, there was a decrease in all measures of value, averaging 48%.

The median value, specifically, dropped 50%, from £728 in Q4 2018 to £365 in Q4 2019. The same drop was seen between Q3 2019 to the final one.

It is interesting to observe the distribution of judgment through amounts. The graph here shows that where judgments under £500 represented 40% of all judgments in Q4 2018, it now accounts for over half (57%). These losses in share have been seen mainly in judgments valuing over £1000. Here percentage change has dropped from 44% to 28%.



\*All figures represent % share



# ISLE OF MAN





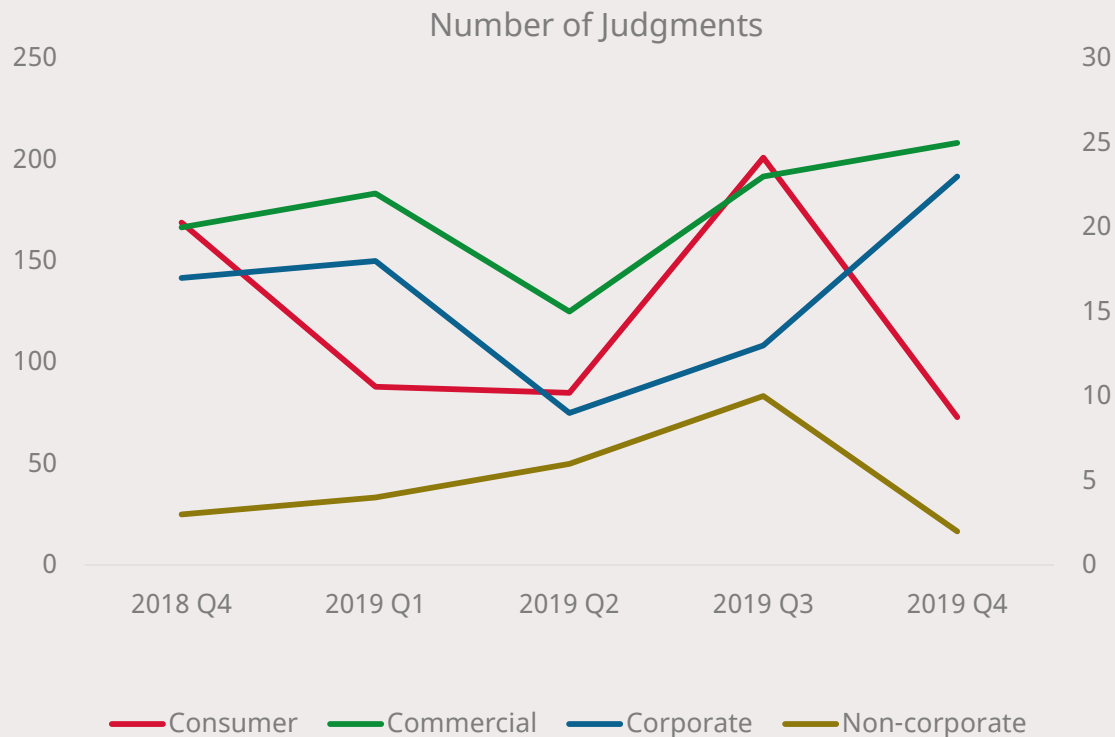
## NUMBER OF ISLE OF MAN JUDGMENTS

Consumers had a positive year for Isle of Man judgments with a decrease of 57% from 169 judgments in Q4 2018, to 73 in the same period for 2019.

Commercial judgments rose 25%, as a reflection of corporate judgments increasing by 35%.

Small business on the other hand has fallen by 33%.

Due to the low amounts of judgments in the Isle of Man, swings of high percentages can be due to an increase of only a few judgments.



\*Consumer Judgments plotted solely on the primary axis.



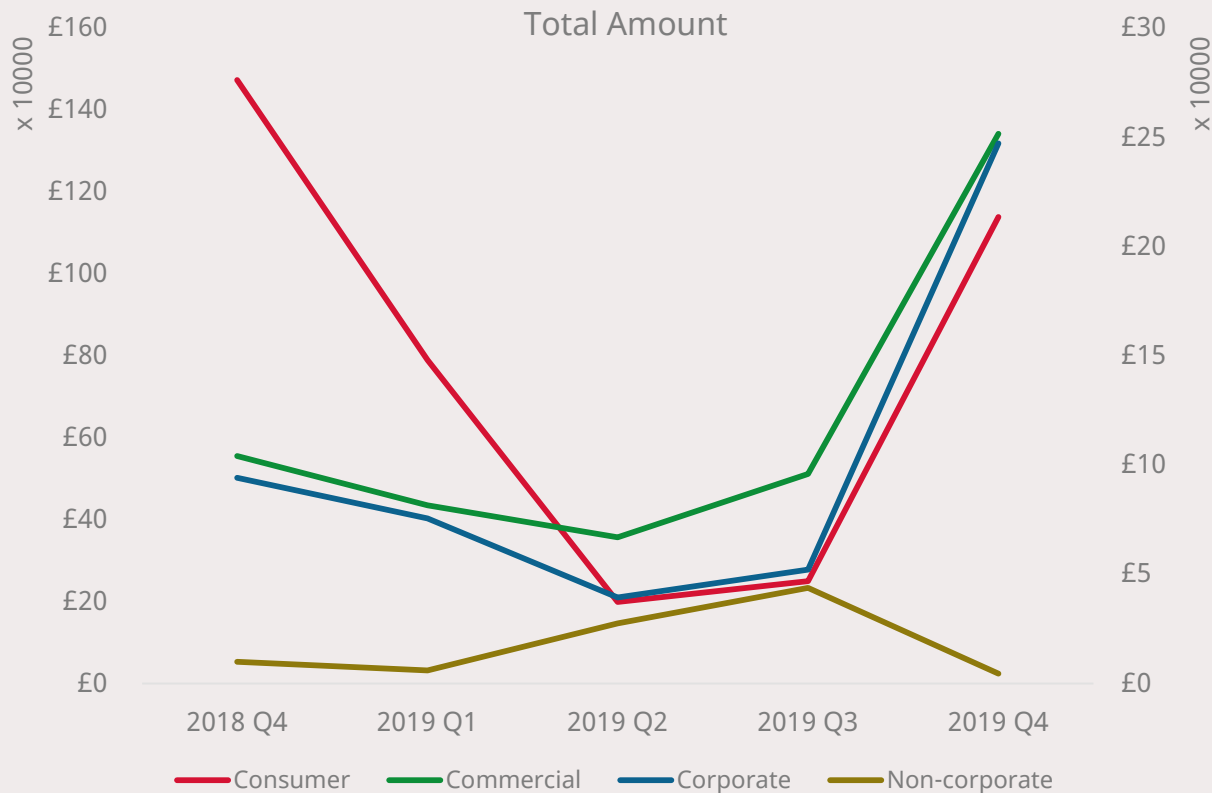


## TOTAL VALUE BEGINS TO ROCKET

At the half year in the Isle of Man both consumers and businesses experienced lows in the total value of judgments collected.

Since then, all categories except for small businesses have seen sharp increases. Consumers have seen a rise of 472% whilst commercial judgments rose by 277%.

Due to the low amounts of judgments in the Isle of Man, swings of high percentages can be due to an increase of only a few judgments.



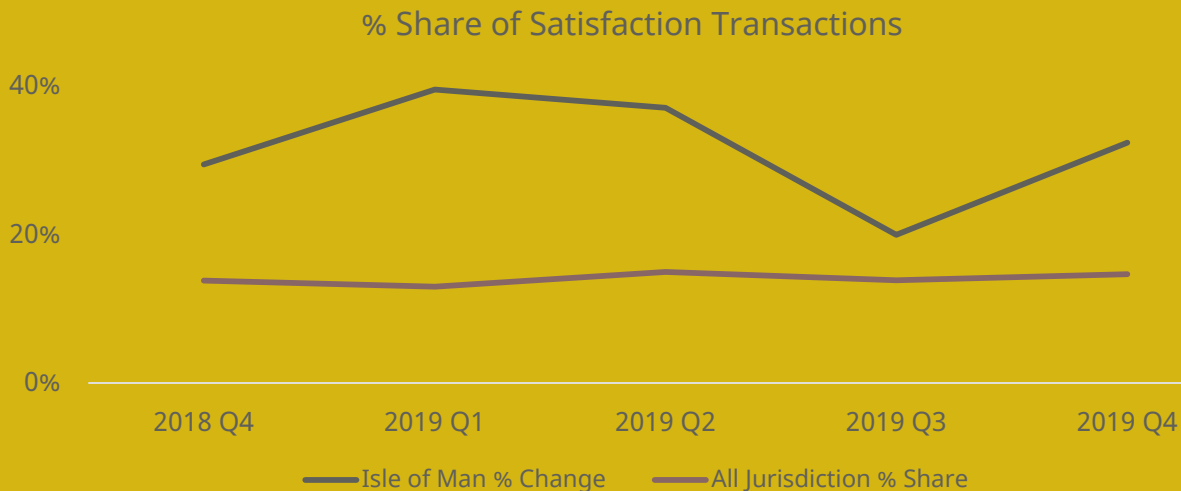


# THE SATISFACTION PROBLEM

The Isle of Man is the highest performing jurisdiction in terms of rate of satisfactions. In Q4 of 2019, 32% of transactions processed for the jurisdiction were satisfactions, 22 point higher than the average across all jurisdictions (10%).

Despite this, the levels of satisfactions are still dropping. The second graph represents the changing percent share of processed judgments that are satisfactions. Despite overall higher levels, the ratio of judgments processed to satisfactions are dropping.

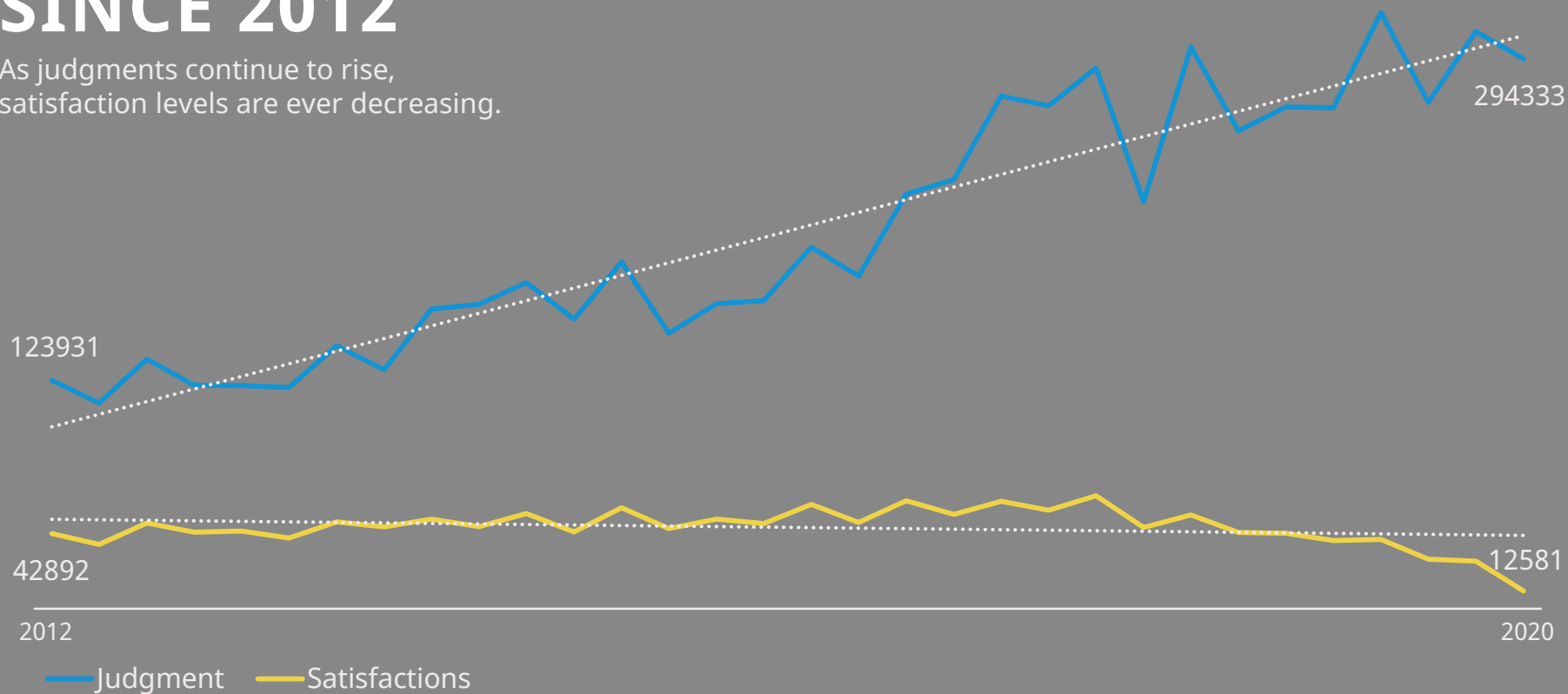
This raises the issue of why there have been reductions in the rates of satisfactions.





# SINCE 2012

As judgments continue to rise,  
satisfaction levels are ever decreasing.





# THANK YOU

For any questions about  
this report please contact  
our Communications  
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Data Analyst