

# Half Year 1 & Q2 2021

**Statistics Book**  
*produced July 2021*



# INTRODUCTION

Registry Trust was established in 1985 to maintain the only official statutory **Register of Judgments, Orders, and Fines** for England & Wales on behalf of the Ministry of Justice, and maintains similar Registers for Scotland, Northern Ireland, Republic of Ireland, Isle of Man, and Jersey by agreement with the relevant authorities.

Our 'live' data on monetary judgments (including CCJs) supports millions of lending and credit decisions in the UK & Ireland every year and can be used to identify trends, including the current economic and social realities for those in the most vulnerable situations. It even creates usable credit metrics through the absence of a judgment record.

As a not-for-profit company which doesn't cost the government or tax-payer any money, we provide a trusted and impartial source of credit information and place no judgement or interpretation on the content of the Register; we simply ensure that the records published are as accurate and up to date as possible. Our mission is to use and share this **'public data for public good'** to:



Promote responsible  
lending and borrowing



Inform discussion on the economy  
and empower consumers



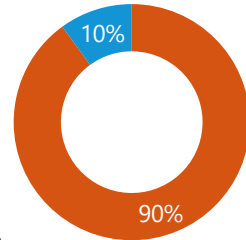
Enable good  
business decisions

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 ROUND UP

**214,120** NEW JUDGMENTS WERE PROCESSED THIS QUARTER WITH A TOTAL VALUE OF **£468,613,968**.



■ Consumer  
■ Commercial

# 51,661

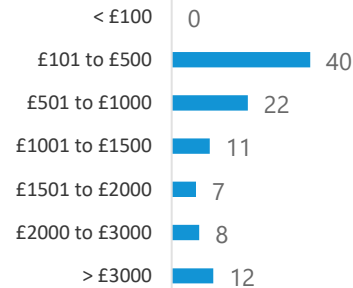
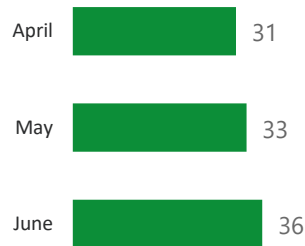
SATISFACTIONS WERE PROCESSED

18% OF TRANSACTIONS THIS QUARTER

SCOTLAND	71%
NORTHERN IRELAND	16%
REPUBLIC OF IRELAND	7%
JERSEY	4%
ISLE OF MAN	2%

During the period of 1<sup>st</sup> April to 30<sup>th</sup> June 2021, 97.6% of all judgments came from courts in England and Wales.

The median value of judgments across all jurisdictions was £739. The average value was £2,188.56. This represents a 'Q2 2020' to 'Q2 2021' decrease in average value of 58%, and decrease in median value of 18%.

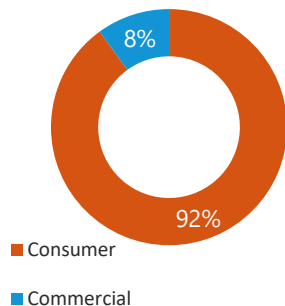


Year-on-year, the number of judgments increased from 66,474 to 214,120; an increase of 222%.



# HALF YEAR ROUND UP

**470,819** NEW JUDGMENTS WERE PROCESSED IN THE FIRST HALF OF 2021 WITH A TOTAL VALUE OF **£1,102,089,631**.



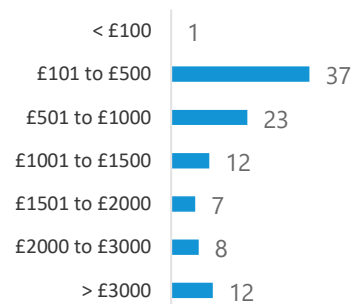
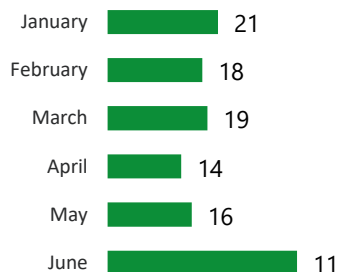
# 103,199

SATISFACTIONS WERE PROCESSED  
18% OF TRANSACTIONS THIS QUARTER

SCOTLAND	71%
NORTHERN IRELAND	18%
REPUBLIC OF IRELAND	4%
JERSEY	4%
ISLE OF MAN	2%

During the period of 1<sup>st</sup> January to 30<sup>th</sup> June 2021, 97.7% of all judgments came from courts in England and Wales.

The median value of judgments across all jurisdictions was £801. The average value was £2,340.79. This represents a 'Half Year 2020' to 'Half Year 2021' decrease in average value of 11%, and decrease in median value of 0.6%.



Year-on-year, the number of judgments increased from 378,855 to 470,819; an increase of 24%.



# ENGLAND & WALES

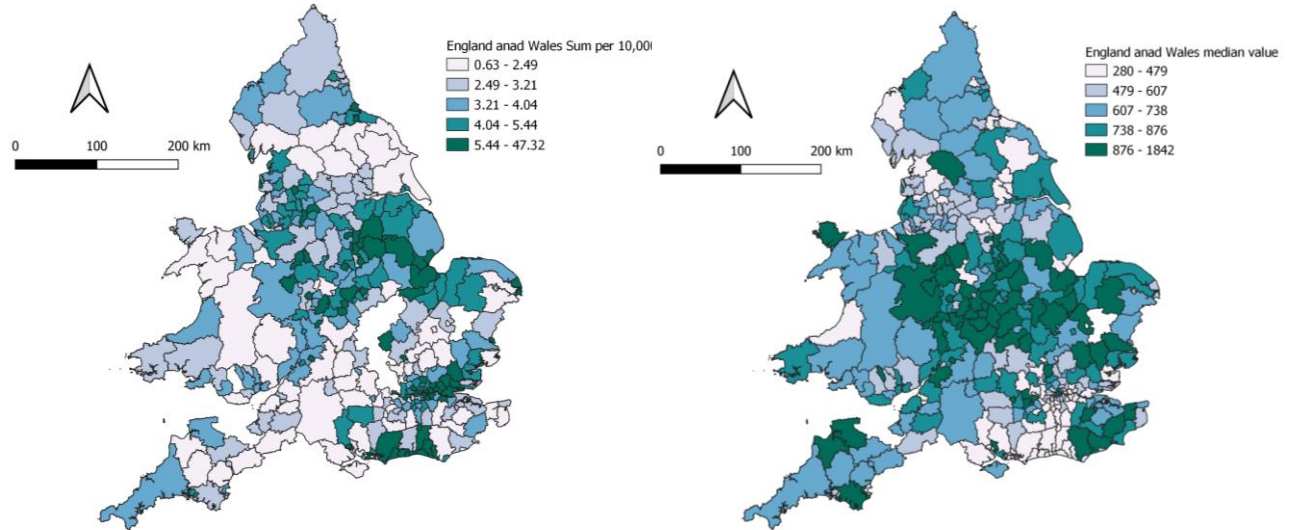


## GEOGRAPHIC SPREAD OF JUDGMENTS

These maps show the distribution of both the number of and median value of judgments across England and Wales for Q2 2021. The number of judgments is taken as per 10,000 of the population within each Local Authority.

Local Authorities with the highest judgment rate tend to centre around the East Midlands. The Local Authority with the highest judgment rate was City of London at 47 per 10,000 of the population, followed by Brighton and Hove at 18, and Lewes at 15. Monmouthshire had the lowest judgment rate at 0.7 per 10,000 of the population.

The highest median value of judgments in Q2 2021 was again in City of London at £1,842, followed by Purbeck (£1,684), Torrington (£1,448) and Stratford-Upon-Avon (£1,341). The lowest median value was in Portsmouth at £280.



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

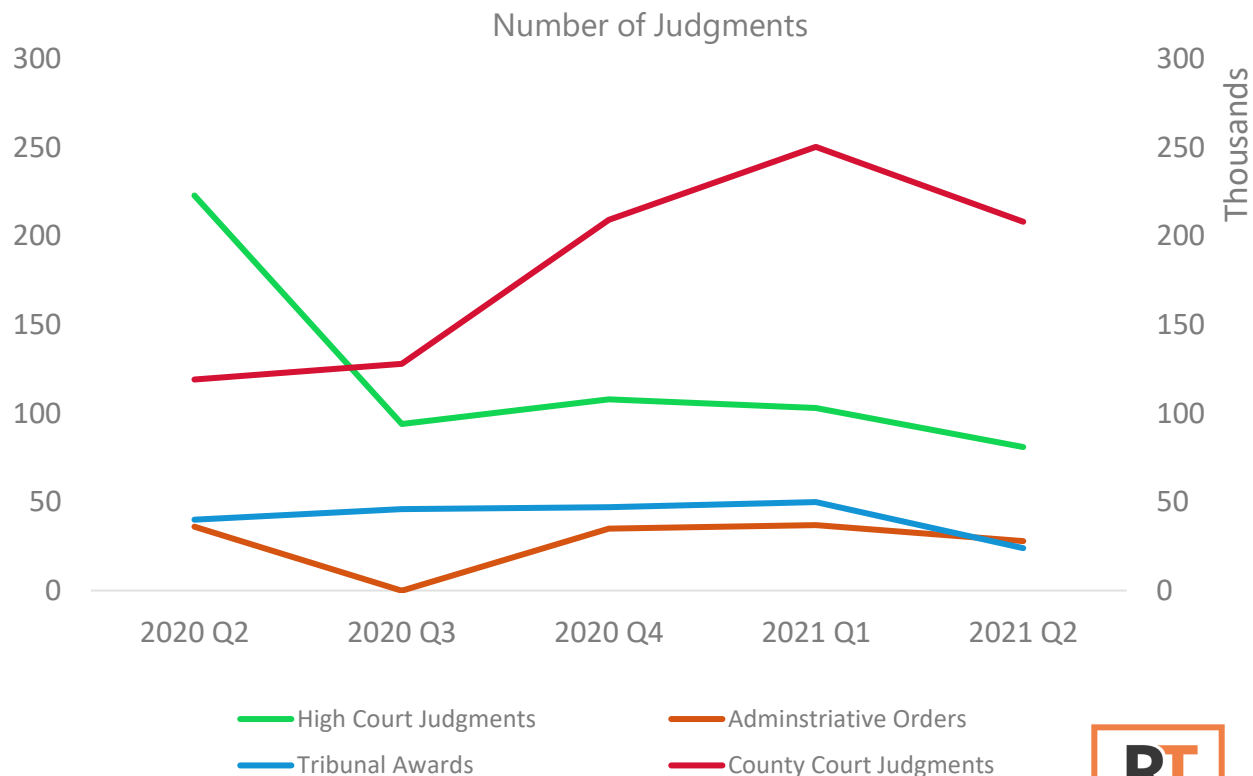
## 17% DECREASE IN COUNTY COURT JUDGMENTS

The number of all judgment types decreased in Q2 2021 compared to the previous quarter. This includes a 17% decrease in County Court judgments compared to Q1 2021.

High Court judgments reached their lowest level in five quarters, decreasing by 21% from Q1 2021, from 103 to 81 judgments.

Administrative Orders decreased by 24%, from 37 to 28, while Tribunal Awards reached their lowest level in five quarters, at just 24 compared to 50 in Q1 2021.

However, year-on-year, the total number of judgments increased to 208,239, with County Court judgments increasing 74.5% from Q2 2020 to Q2 2021.



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

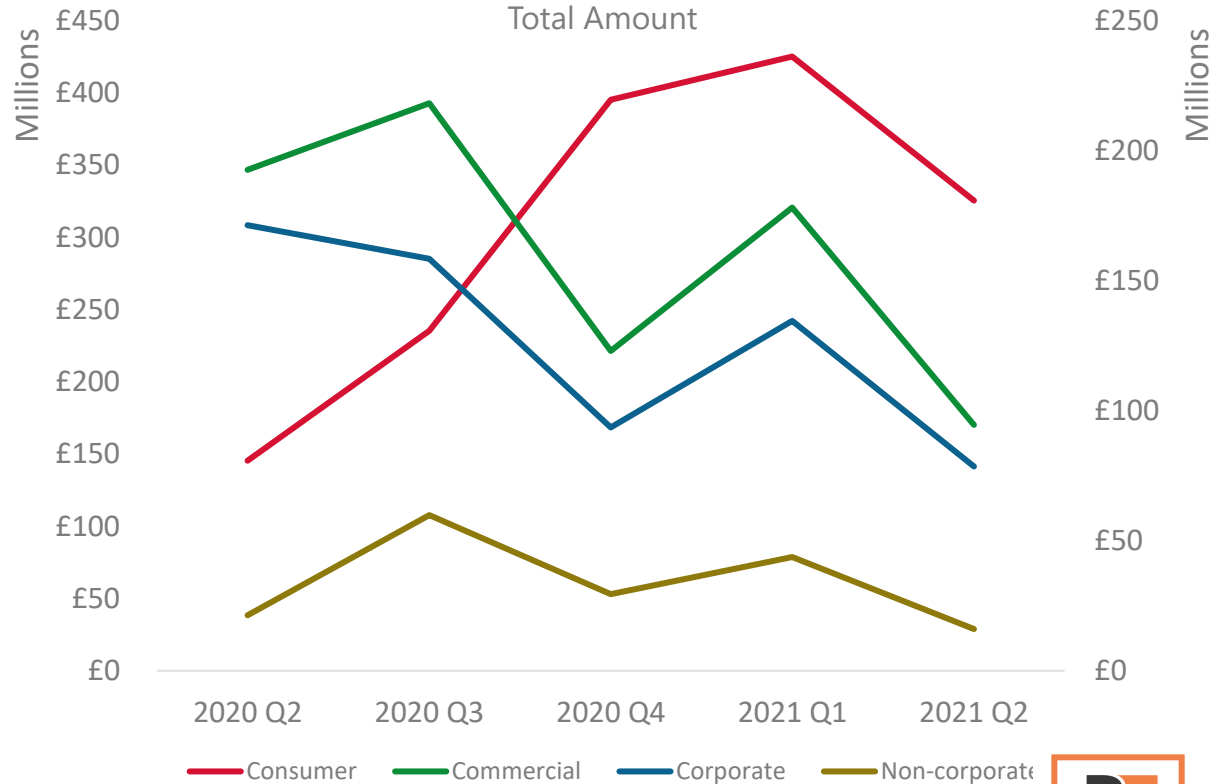


## ACROSS THE BOARD DECREASE IN TOTAL JUDGMENT VALUE

In line with the total number of judgments, the total value of judgments decreased across the board compared to the previous quarter, Q1 2021.

Consumer judgments saw a decrease in total value of 23%, from £425,187,490 to £325,344,800. This Q2 2021 value is still significantly higher than in Q2 2020, which was just £145,390,518.

The total value of commercial judgments decreased 47% from the previous quarter to just £78,542,438, fuelled by a decrease in corporate judgments by 41% and non-corporate judgments by 63%.



\*Consumer judgments are plotted on the left hand axis



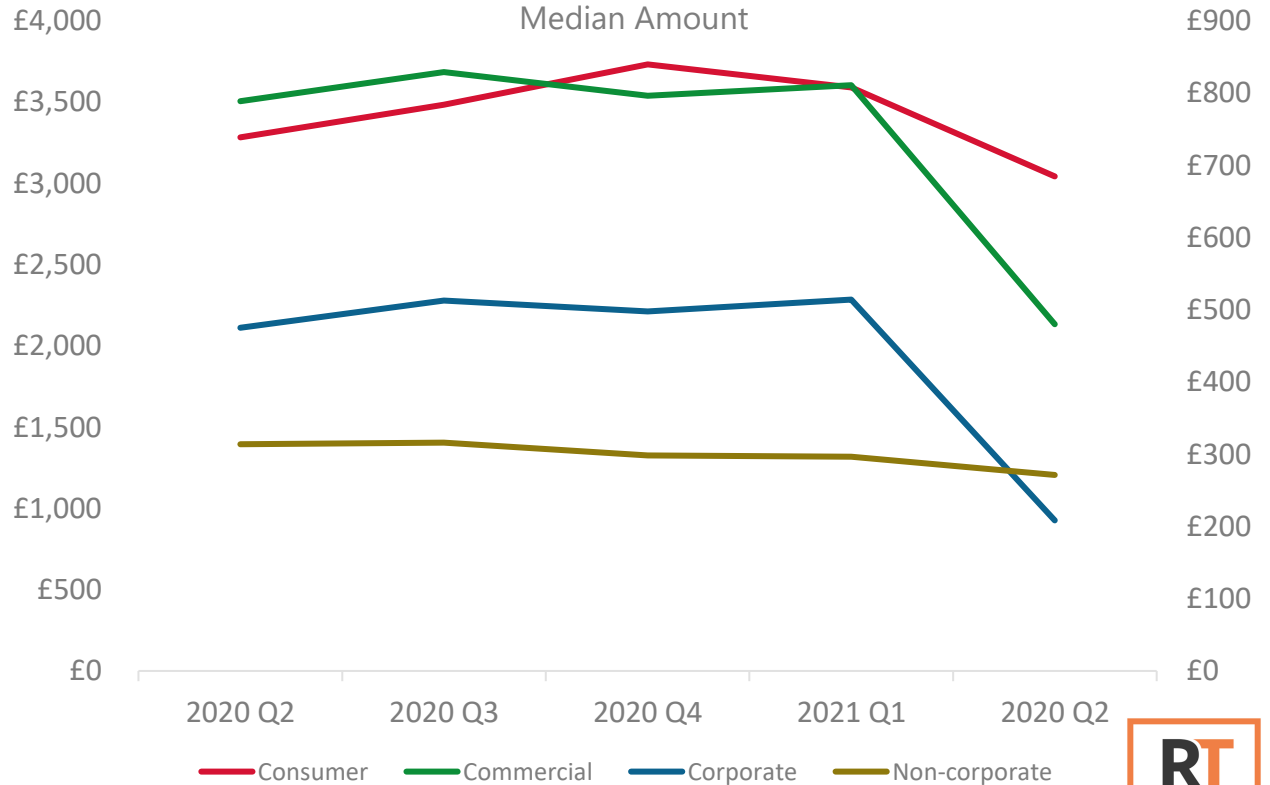


## MEDIAN JUDGMENT VALUES FALL IN ALL CATEGORIES

The median value of consumer judgments decreased in Q2 2021 from £808 in the previous quarter to £685.

Commercial judgments also decreased in median value, by 41% from £3,604 to £2,113. This fall is fuelled by a decrease in the median value of corporate judgments by 59%, and a decrease in non-corporate judgments by 8%, compared to the previous quarter.

The median value of corporate judgments fell by 59%, from £2,286 in Q1 2021 to £927 in Q2 2021, reaching its lowest median value in the past five quarters.



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

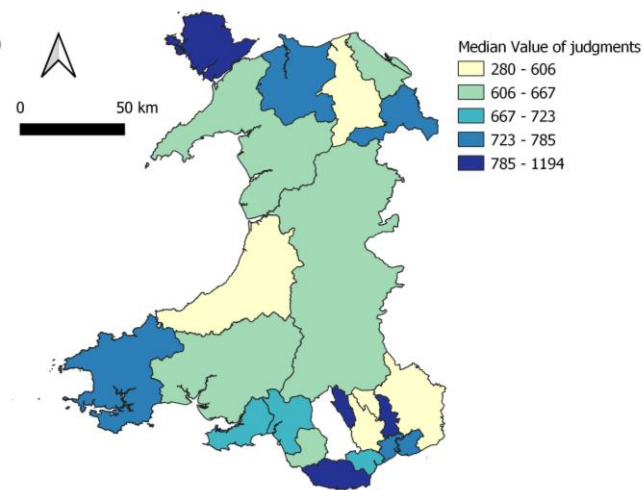
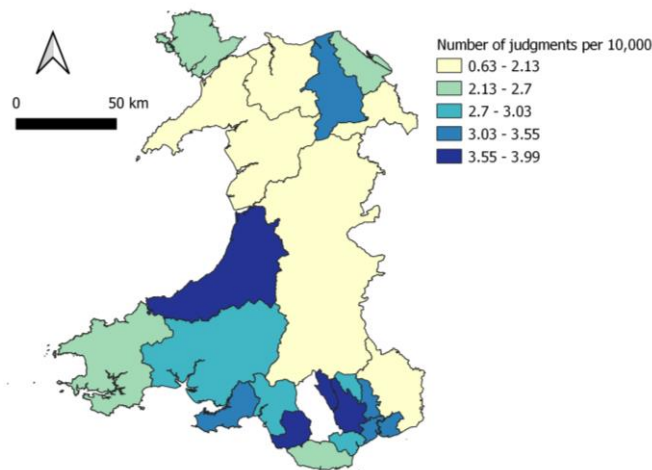


# WALES: JUDGMENT NUMBERS AND VALUES

A closer insight into the number of judgments per 10,000 of the population in Wales shows the Local Authority with the highest number of judgments in Q2 2021 was Ceredigion, at 3.99 judgments per 10,000 of the population matched by Merthyr Tydfil at 3.98. This is followed by Bridgend at 3.8, and Caerphilly at 3.6.

The Local Authority with the lowest judgment rate per 10,000 of the population was Monmouthshire at 0.6, followed by Gwynedd at 1.5, and Powys at 1.7.

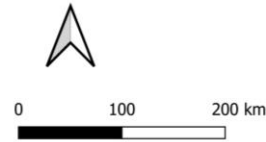
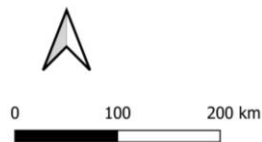
The Local Authority with the highest median value of judgments was Isle of Anglesey at £1,194, followed by Merthyr Tydfil at £881, and Torfaen at £819. The lowest median value was in Ceredigion at £280, followed by Denbighshire at £498, and Caerphilly at £559.



# SCOTLAND



## GEOGRAPHIC SPREAD OF DECREES

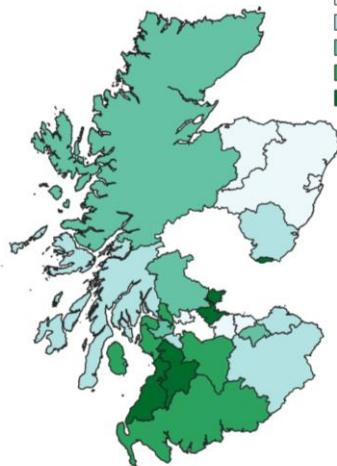
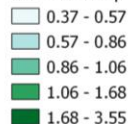


These maps show the number of decrees per 10,000 of the population, and the median value of decrees in Local Authorities of Scotland.

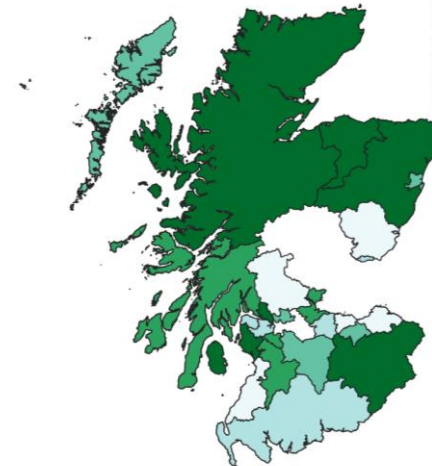
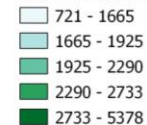
The Local Authority with the highest number of decrees per 10,000 of the population was South Ayrshire at 3.55 decrees per 10,000, followed by Dundee City (2.34), and East Ayrshire (2.13). The Local Authority with the lowest rate of decrees was East Dunbartonshire at 0.37 decrees per 10,000 of the population. Local Authorities that are missing on the map are so due to 0 decrees being registered in Q2 2021.

The highest median value of decrees was in Aberdeen at £5,378. The lowest median value was in the Shetland Islands at just £721.

Scotland Sum per 10,000



Scotland Median value



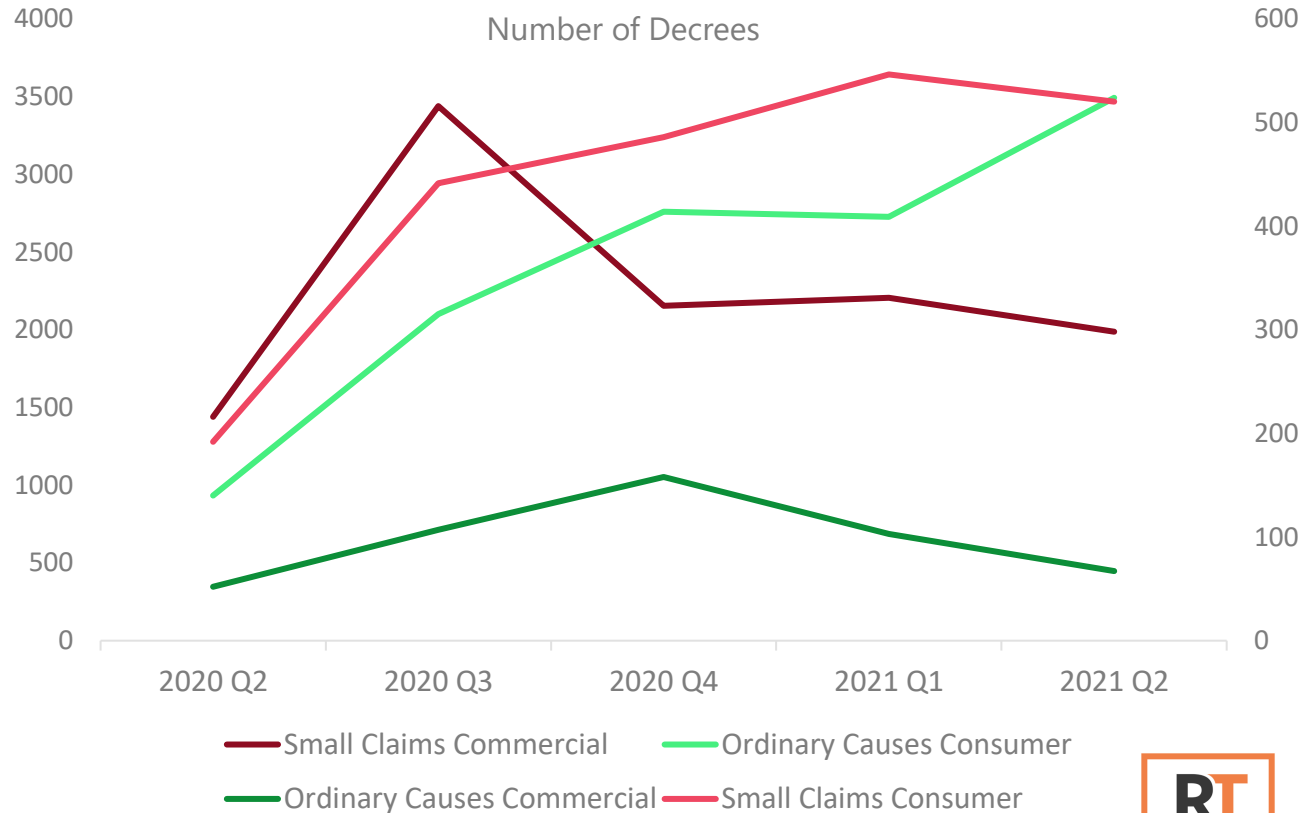
These maps account for all decrees with postcodes. Further, these maps only related to Scottish Court Decrees. Missing values occur due to no decrees being registered this quarter.

# RISE IN ORDINARY CAUSES CONSUMER DECREES

The number of decrees in Scotland decreased for both Ordinary Causes commercial and Small Claims commercial decrees.

The number of Ordinary Causes commercial decrees also decreased from 103 the previous quarter to just 67, a decrease of 35%.

Ordinary Causes consumer decrees were the only decree type to increase in number, up 28% from 409 to 525.



\*Small Claims Consumer plotted on a secondary axis.



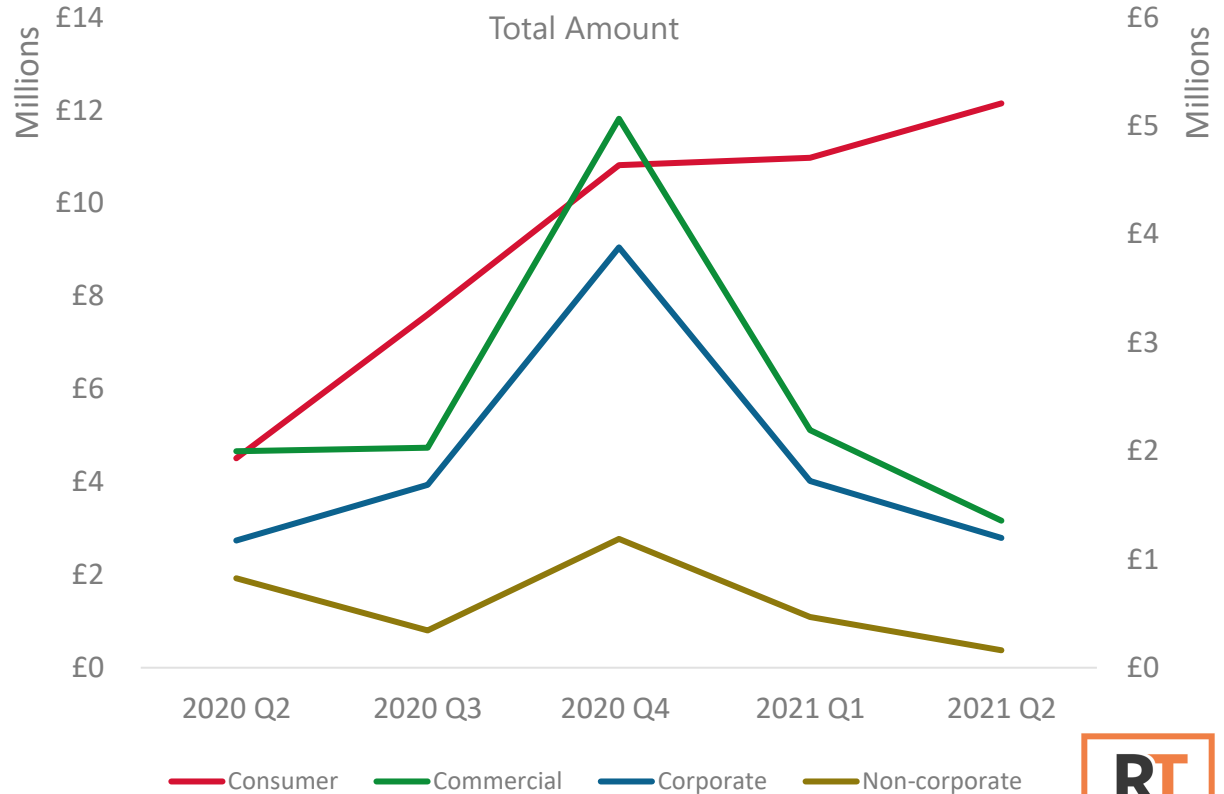
## VALUE OF CONSUMER DECREES RISE

The value of consumer decrees increased in Q2 2021 by 11% from the previous quarter, and by 170% year-on-year, and now total £12,148,150.

The total value of commercial decrees decreased by 38%, from £2,190,361 in the previous quarter, to £1,355,471 this quarter.

The total value of commercial decrees reached its lowest value in the previous five quarters.

The decrease in commercial decree value was fuelled by a decrease in corporate decree value by 31% and non-corporate decree value by 66%.



\*Consumer Judgments solely plotted on the primary axis.

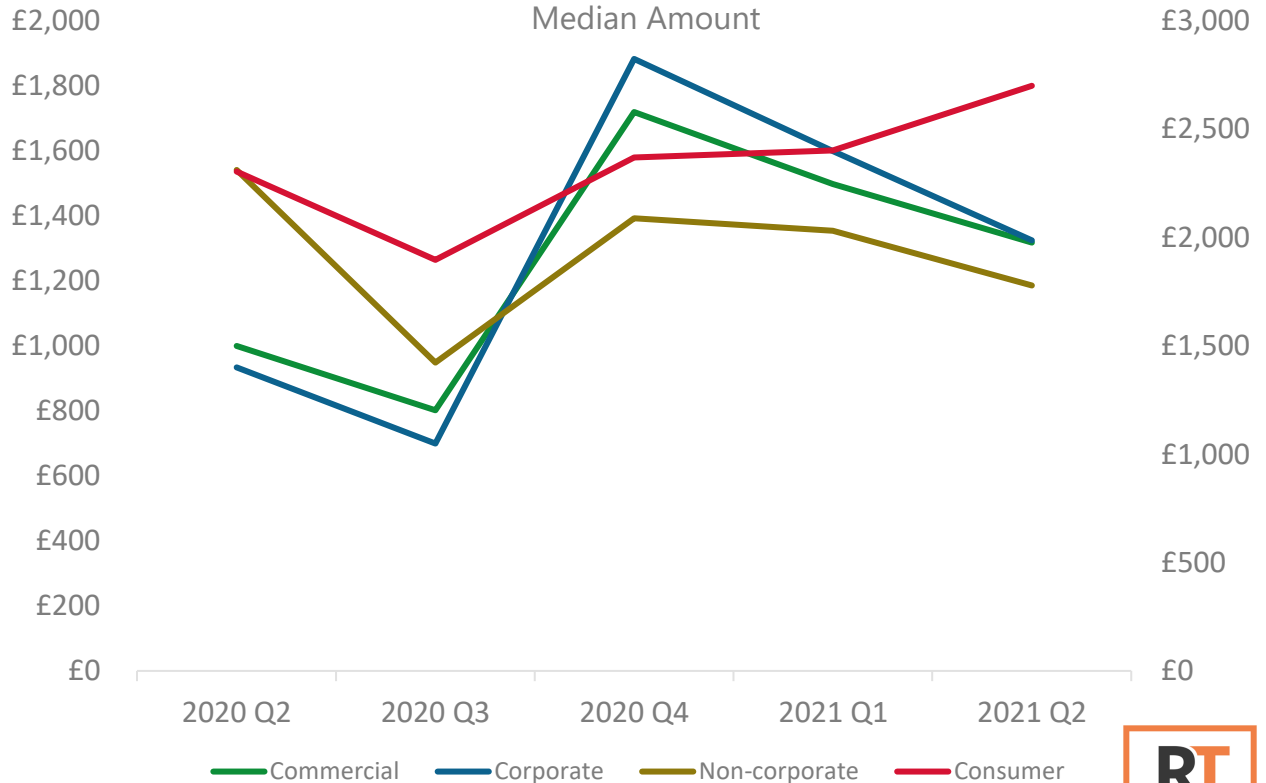


## CONSUMER MEDIAN VALUE INCREASES FOR THIRD CONSECUTIVE QUARTER

The median value of consumer decrees increased in Scotland for the third consecutive quarter, increasing 17% year-on-year, and reaching its highest median value of the previous five quarters, at £1,800.

Opposing this, the median value of commercial decrees decreased for both corporate and non-corporate defendants.

The median value of commercial decrees decreased to £1,977 from £2,247 in the previous quarter, fuelled by a decrease in corporate median value from £2,400 to £1,988, and non-corporate median value from £2,031 to £1,779.



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



## DECLINE IN SATISFACTIONS AND CANCELLATION RATES IN SCOTLAND

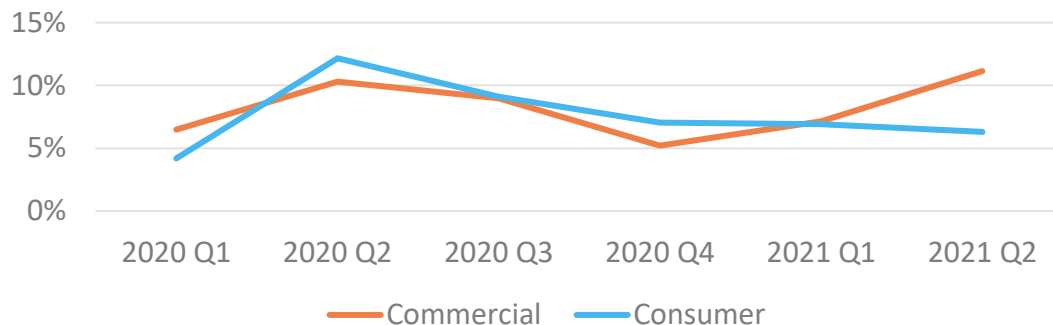
The overall satisfaction rate declined to 6.8% of all transactions (compared to 6.9% in Q1 2021), while the cancellation rate decreased to 3.8% of all transactions (compared to 4.2% in Q1 2021).

The fall in the overall satisfaction rate was fuelled by a decrease in the consumer satisfaction rate to just 6.3% of all transactions, compared to 6.9% in the previous quarter.

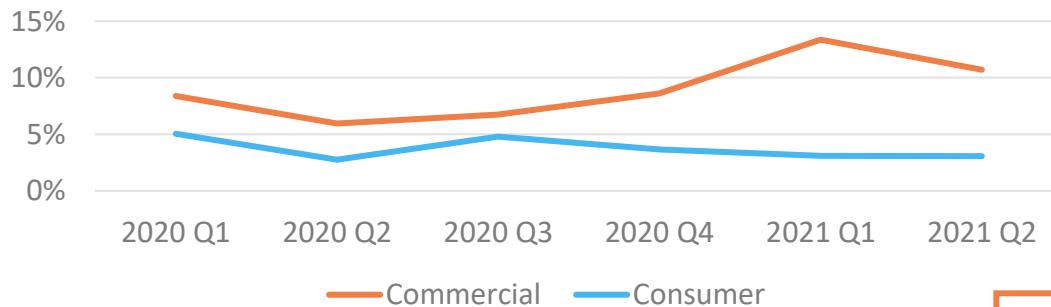
The commercial satisfaction rate saw a sharp rise from 6.9% to 11.1%.

Both consumer and commercial cancellation rates fell compared to the previous quarter. Consumer cancellations fell slightly from 3.09% to 3.07%, while commercial cancellations decreased from 13.4% to 10.7%.

### Satisfactions



### Cancellations





# NORTHERN IRELAND

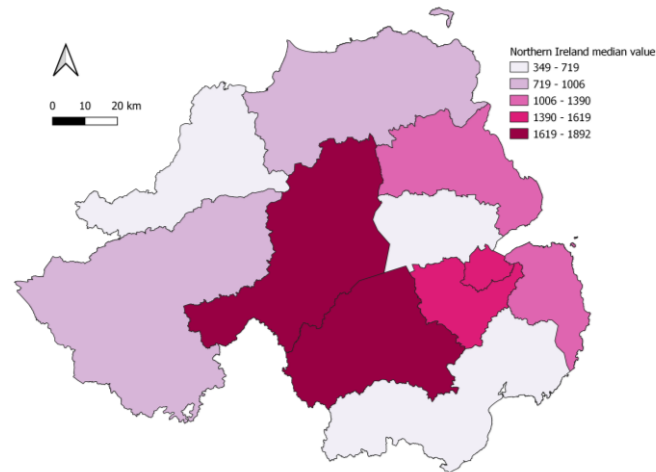
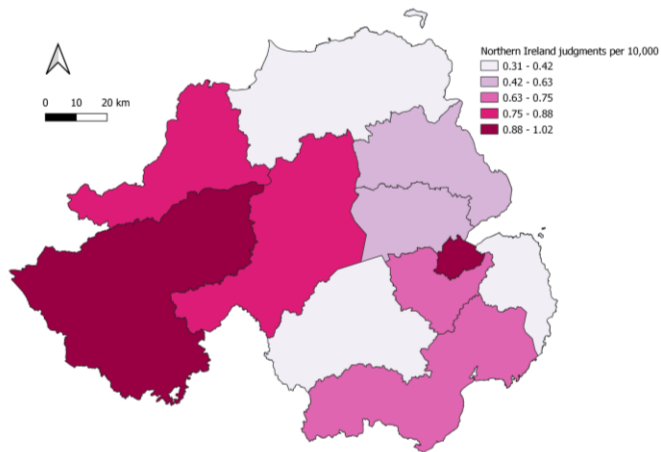


## GEOGRAPHIC SPREAD OF JUDGMENTS

These maps display Northern Ireland's local authority regions, with colour representing the judgment number per 10,000 of the population and the median value of judgments.

The highest number of judgments per 10,000 of the population was in Fermanagh and Omagh, and Belfast, both at 1. The lowest rate of judgments was in Ards and North Down, at 0.3.

The highest median value of judgments for Q2 2021 was in Mid Ulster at £1,892, followed by Armagh City, Banbridge and Craigavon at £1,737. The Local Authority with the lowest median value was Antrim and Newtownabbey at just £349



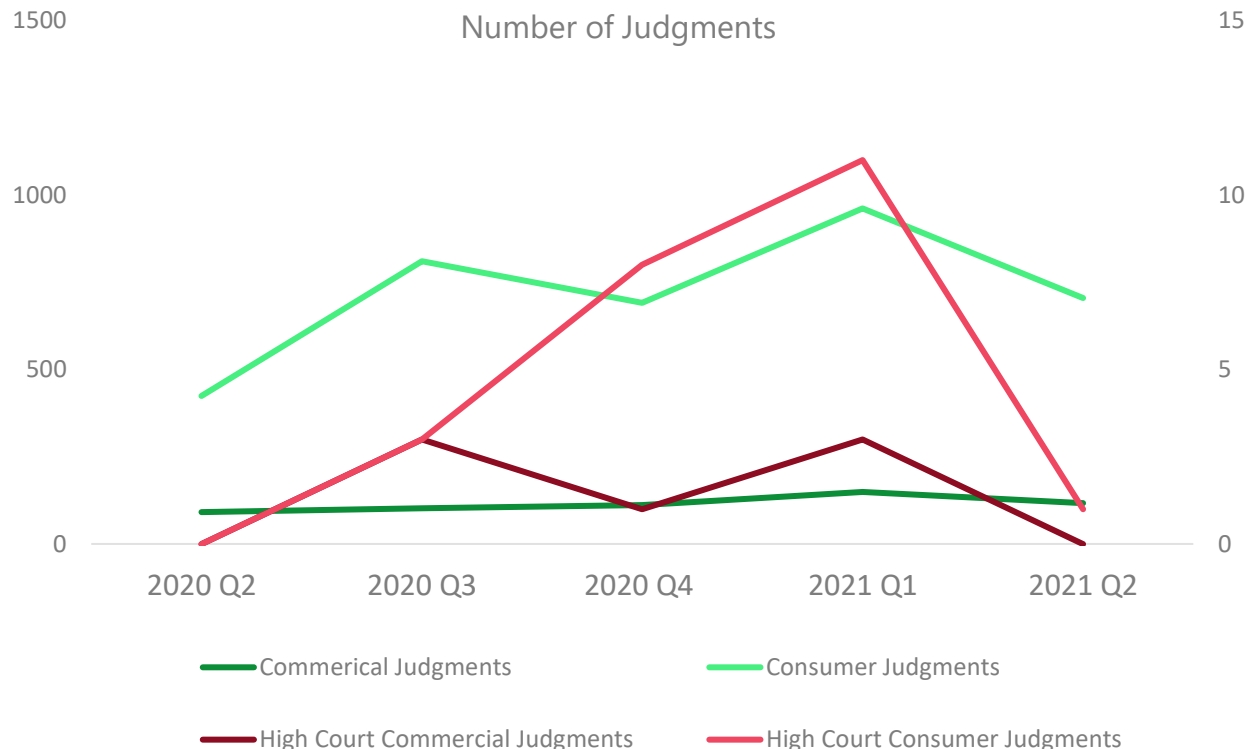
These maps account for all judgments with postcodes. Further, these maps only related to Northern Irish Court Judgments.

## CONSUMER JUDGMENTS DOWN BY OVER A QUARTER

The number of consumer judgments issued in Northern Ireland in Q2 2021 was 705, a fall of 27%, from the 961 in Q1 2021. But, numbers are higher than in the same period last year.

Consumer High Court judgments also fell to just one, from 11 in the previous quarter.

There were no commercial High Court judgments in Northern Ireland issued in Q2 2021, compared to three in the previous quarter. Commercial judgments also declined from 149 to 117, a decrease of 21%



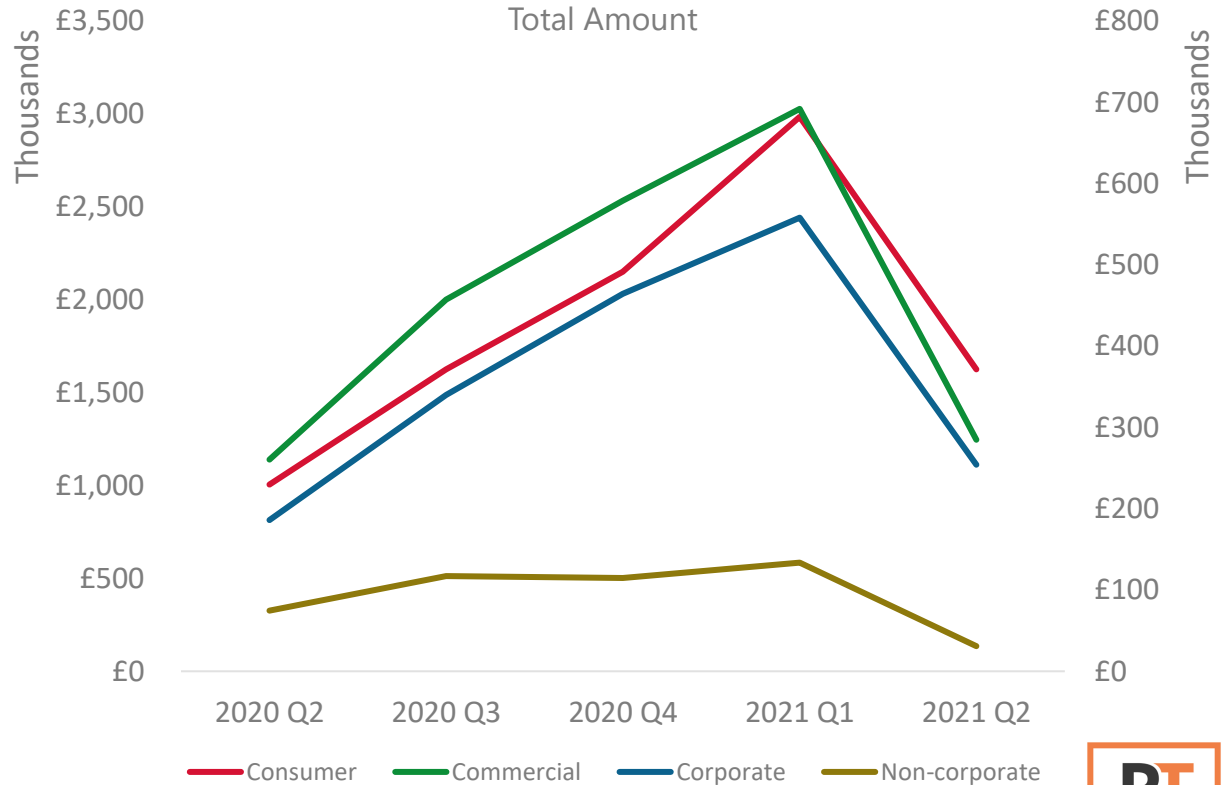
\*High Court Judgments plotted on a secondary axis.

# VALUE OF COMMERCIAL JUDGMENTS DOWN 59%

The total value of commercial judgments in Q2 2021 in Northern Ireland fell by 59% compared to the previous quarter, down from £691,881 to £284,721. This is the lowest value in the past five quarters.

The value of corporate judgments fell by 55%, with non-corporate judgments down by even more seeing a 77% fall in value.

The total value of consumer judgments also saw a sharp fall, from £2.9 million to £1.6 million, a reduction of 46%.



\*Consumer Judgments solely plotted on the primary axis.



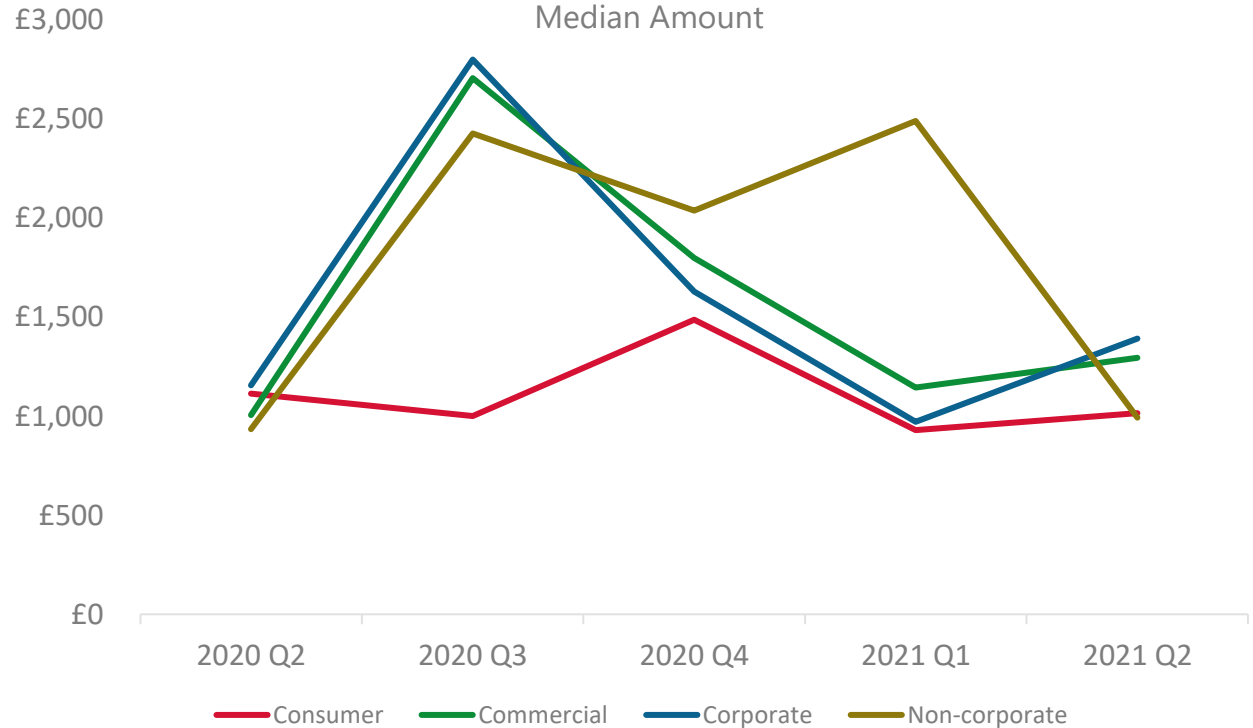
## MEDIAN VALUE OF NON-CORPORATE JUDGMENTS DOWN 60%

The median value of non-corporate judgments in Q2 2021 was just £993, a fall of 60% from the £2,491 in Q1 2021.

In contrast, the median value of corporate judgments increased for the first quarter since Q3 2020, reaching £1,392.

Overall, the median value of commercial judgments (comprised of corporate and non-corporate judgments) increased from £1,144 to £1,295, an increase of 13%.

The median value of consumer judgments increased slightly in Q2 2021, reaching £1,016. This was an increase of 9% from the previous quarter and 9% decrease year-on-year.



# CLOSER INSIGHT INTO NORTHERN IRELAND JUDGMENTS

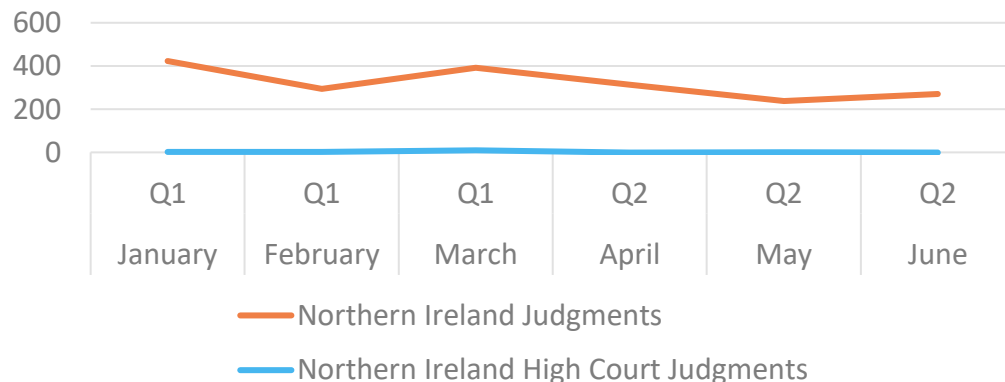
Judgments in Northern Ireland declined from the end of Q1 2021 (March) by 20%, to reach 314 in April. Judgments then decline a further 24% to total 239 in May, but reverse the trend increasing by 13% to reach 270 in June. Judgments in May reached their lowest of the previous four quarters.

Only one High Court judgment was registered in Q2 2021, occurring in May.

A breakdown into consumer and commercial judgment shows consumer, corporate and non-corporate judgments were all at their highest in Q2 2021 in April. During April there were 250 consumer judgments, 50 corporate judgments and 14 non-corporate judgments.

The quietest month for judgments this quarter was May for consumers and non-corporate

	January	February	March	April	May	June
	Q1	Q1	Q1	Q2	Q2	Q2
Northern Ireland Judgments	423	295	392	314	238	270
Northern Ireland High Court Judgments	2	2	10	0	1	0



		January	February	March	April	May	June
		Q1	Q1	Q1	Q2	Q2	Q2
Northern Ireland Judgments	Consumer	381	240	340	250	212	243
	Corporate	36	42	47	50	22	21
	Non-corporate	6	13	5	14	4	6
Northern Ireland High Court Judgments	Consumer	1	2	8		1	
	Corporate	1		2			

# REPUBLIC OF IRELAND

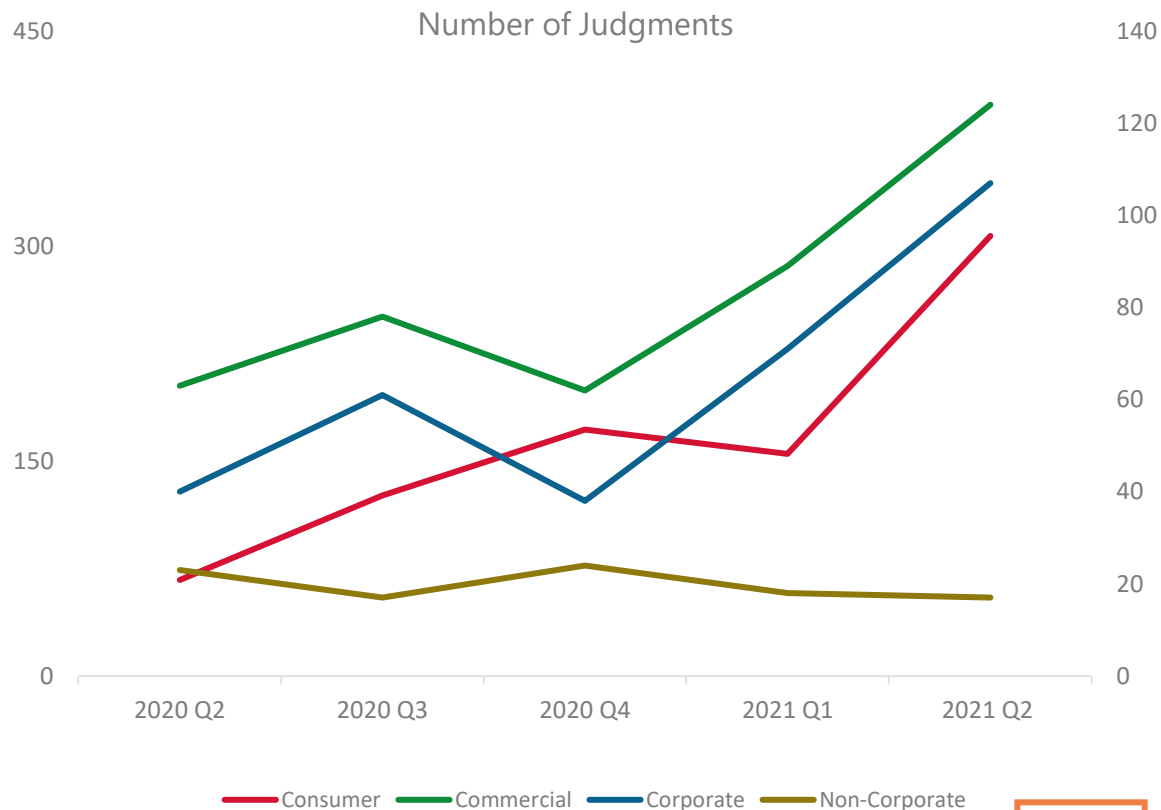


## SURGE IN CONSUMER JUDGMENTS

The number of consumer judgments in Q2 2021 reached 307, compared to 155 in the quarter before, and 67 judgments in Q2 2020.

Similarly, the number of commercial judgments increased from 89 in the previous quarter to 124 in Q2 2021.

This increase in commercial judgments consists of an increase in corporate judgments from 71 in the previous quarter to 107 in Q2 2021, and a slight decrease in non-corporate judgments from 18 to 17.



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

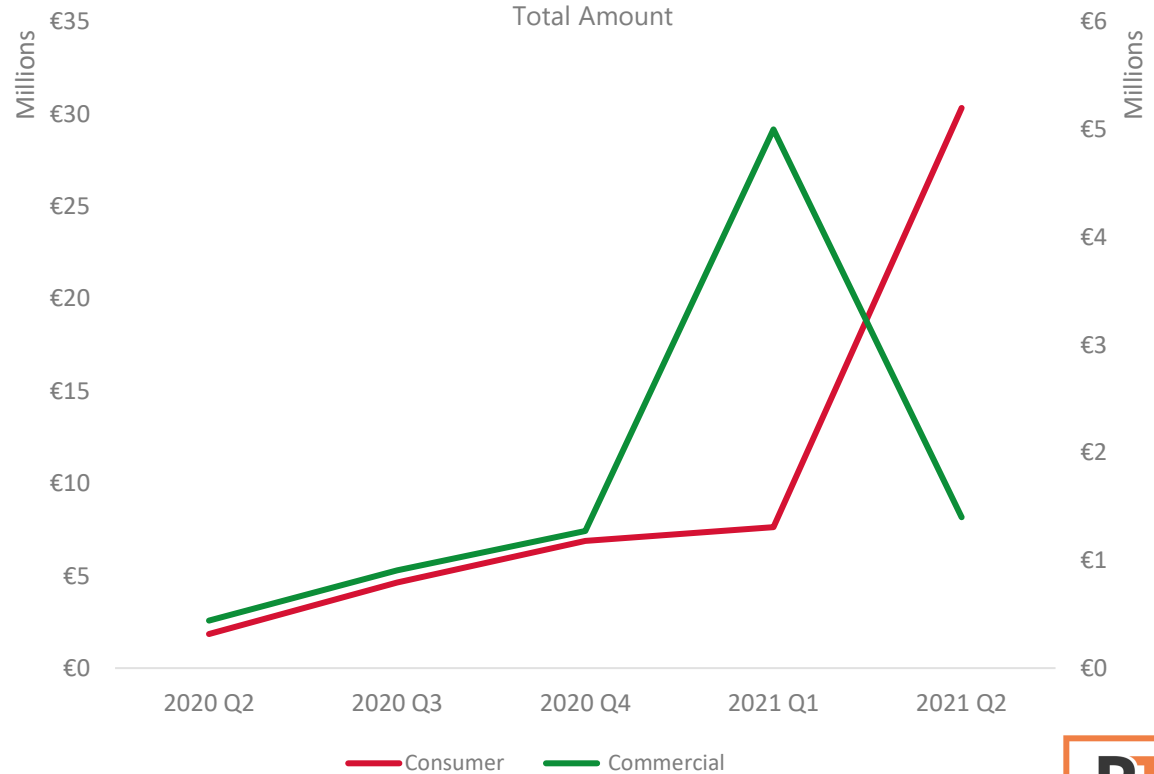




## CONSUMER JUDGMENT TOTAL VALUE CONTINUES TO RISE

The total value of consumer judgments in the Republic of Ireland totalled €30 million this quarter, compared to just €7.6 million in the previous quarter. This is the fifth consecutive quarterly rise

In contrast, the total value of corporate judgments plummeted to more 'normal' levels, totalling €1.4 million this Q2 2021, compared to €5 million in Q1.



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



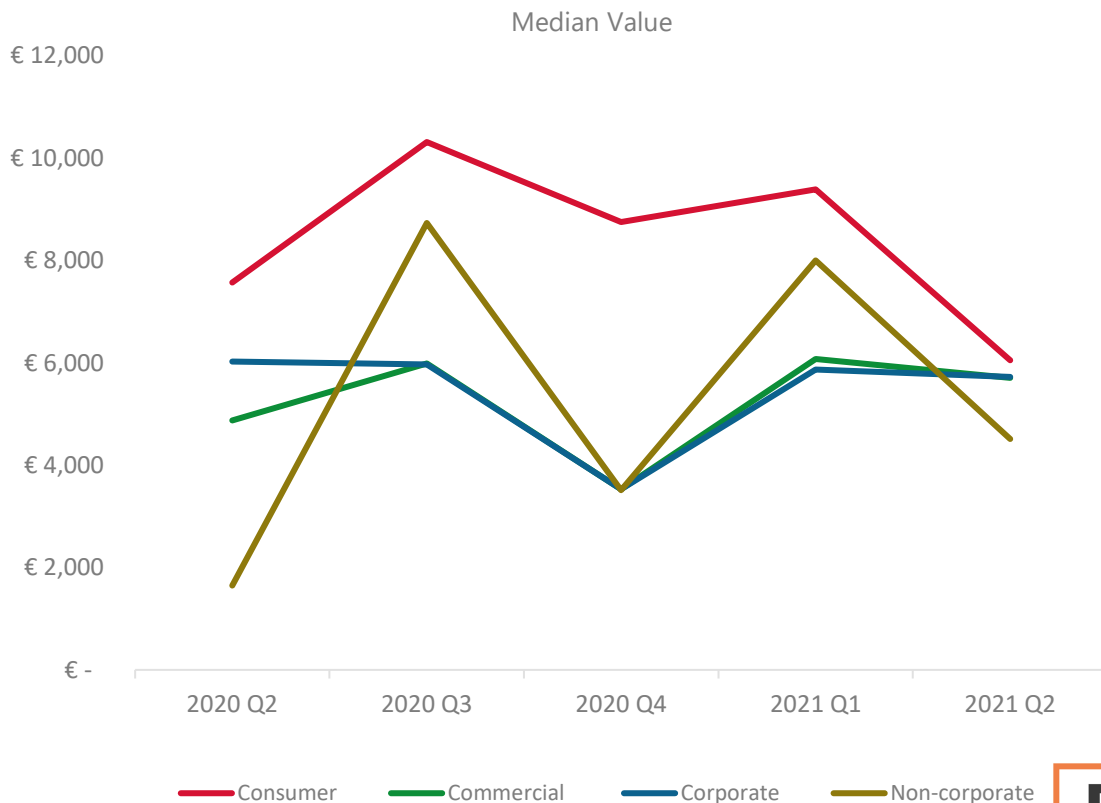
## MEDIAN VALUES FALL ACROSS THE BOARD

The median value of all types of judgments decreased in Q2 2021 compared to the previous quarter.

The median value of consumer judgments decreased by 36%, from €9,387 in Q1 2021 to €6,050 in Q2 2021. This is the lowest consumer median value in the past five quarters.

The median value of commercial judgments also decreased, but only by 6% from €6,079 to €5,709.

The sharpest decline in median value was for non-corporate judgments, which decreased by 43% from the previous quarter, from €7,999 to €4,515.



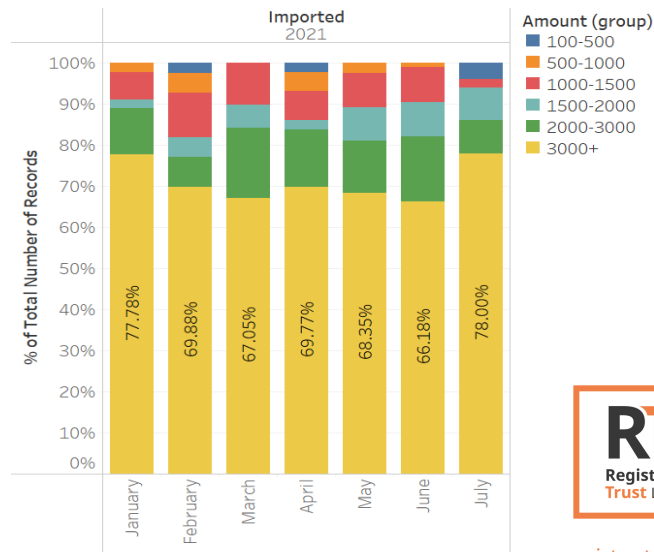
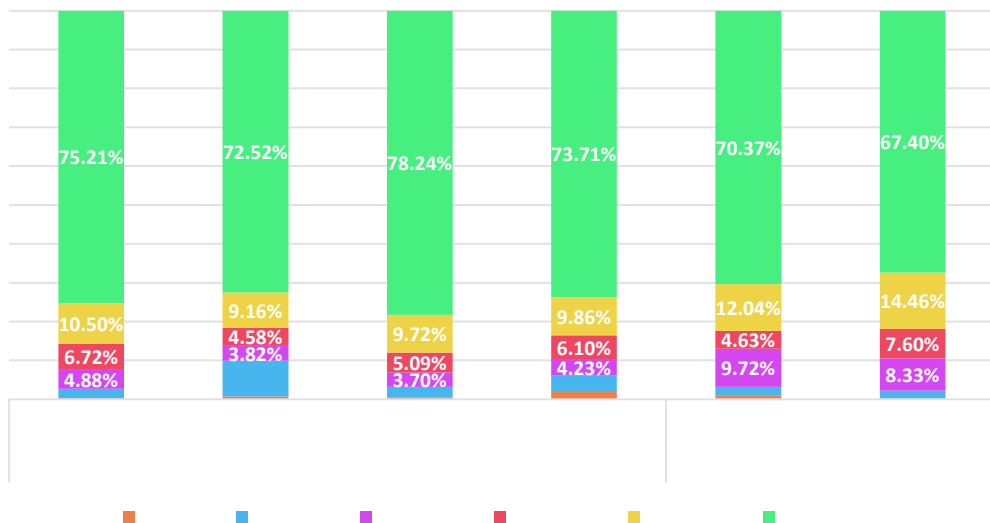
# INCREASE IN HIGH VALUE AND DECREASE IN LOW VALUE JUDGMENTS

The total value of judgments in the Republic of Ireland has increased for the fourth consecutive quarter. Closer insight into the value of judgments shows an increase in the proportion of judgment that have a high value, and a decrease in the proportion of judgments that have a low value.

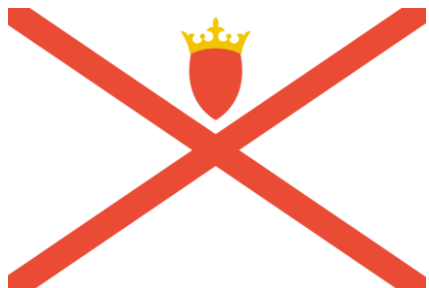
For example, the proportion of judgments valued £2000-£3000 has increased for the fourth consecutive quarter, from 9.16% in Q2 2020 to 14.46% in Q2 2021. Similarly, judgments valued £1500-£2000 reached their largest proportion of total judgments since Q1 2020 in Q2 2021, at 7.60%.

A monthly breakdown shows the proportion of judgments valued £3000+ reached its highest proportion at 78% in July (Q2 2021).

Across 2020 and 2021, there were zero judgments registered with a value of less than £100.



# JERSEY

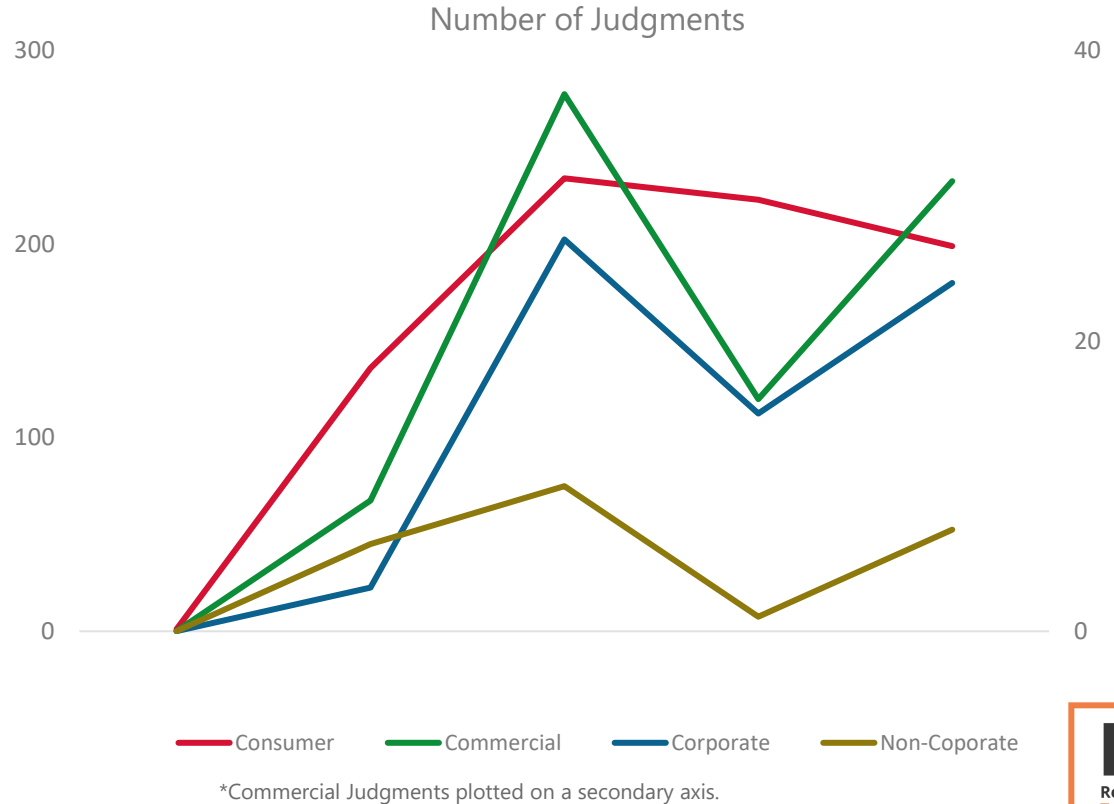


# DECREASE IN CONSUMER JUDGMENTS BY 47%

The number of consumer judgments decreased by 47%, from 233 in Q1 2021 to 199 in Q2 2021.

The number of commercial judgments increased from 16 in the previous quarter, to 31 in Q2 2021.

This increase was fuelled by an increase in the number of corporate judgments from 15 to 24, and an increase in non-corporate judgments from one to seven.

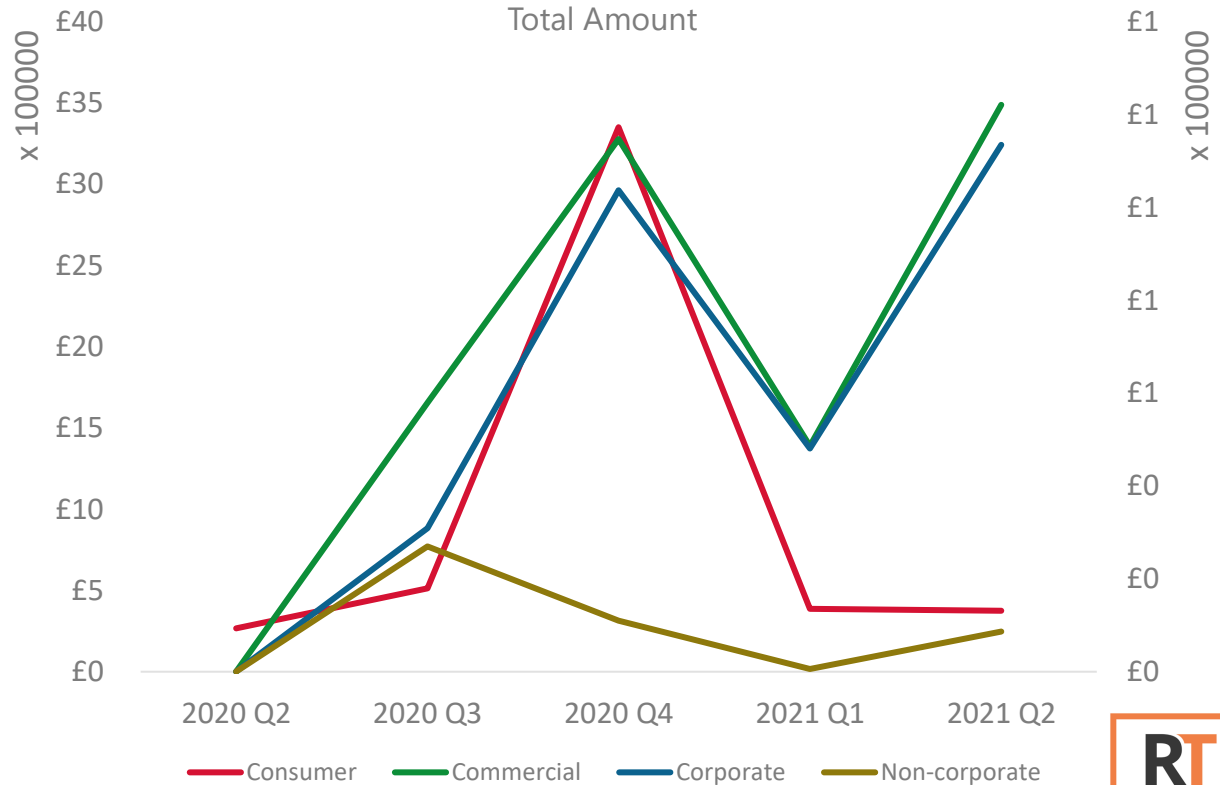


# VALUE OF COMMERCIAL JUDGMENTS SEE SHARP RISE

The total value of commercial judgments in Q2 2021 increased to its highest level in the past five quarters, at £122,098. This is an increase from £48,622 in the previous quarter, and £0 year-on-year.

This rise in commercial judgment value was fuelled by an increase in the corporate total value of judgments from £48,068 to £113,433, and non-corporate judgment value from £554 to £8,654.

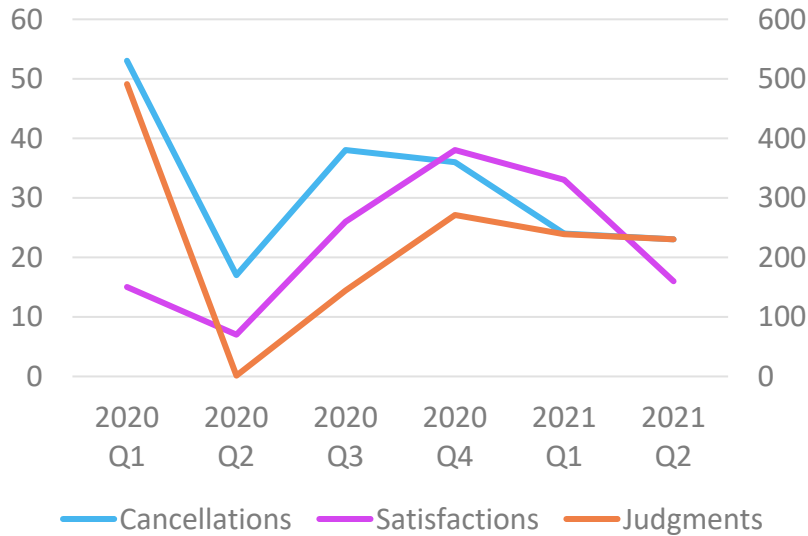
In line with the number of consumer judgments, the total value of consumer judgments decreased from £387,495 to £374,832, a decrease of 3%.



\*Consumer Judgments solely plotted on the primary axis.



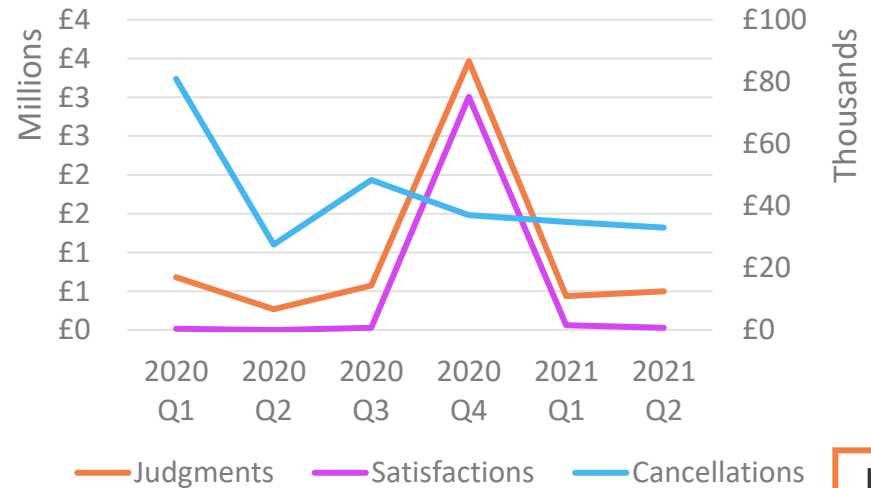
# NUMBER OF JUDGMENTS, SATISFACTIONS AND CANCELLATIONS DECREASE IN Q2 2021



The number of judgments, satisfactions and cancellations in Jersey decreased in Q2 2021 from the previous quarter, totalling 230 judgments, 16 satisfactions, and 23 cancellations. Although the number of judgments decreased to 230, this is still a significant increase from just one judgment in Q2 2020.

However, as the number of judgments decreased, the total value of judgments increased to £496,929.

In line with the decrease in number, the total value of satisfactions and cancellations also decreased to £28,644 for satisfactions, and £32,959 for cancellations.



# ISLE OF MAN





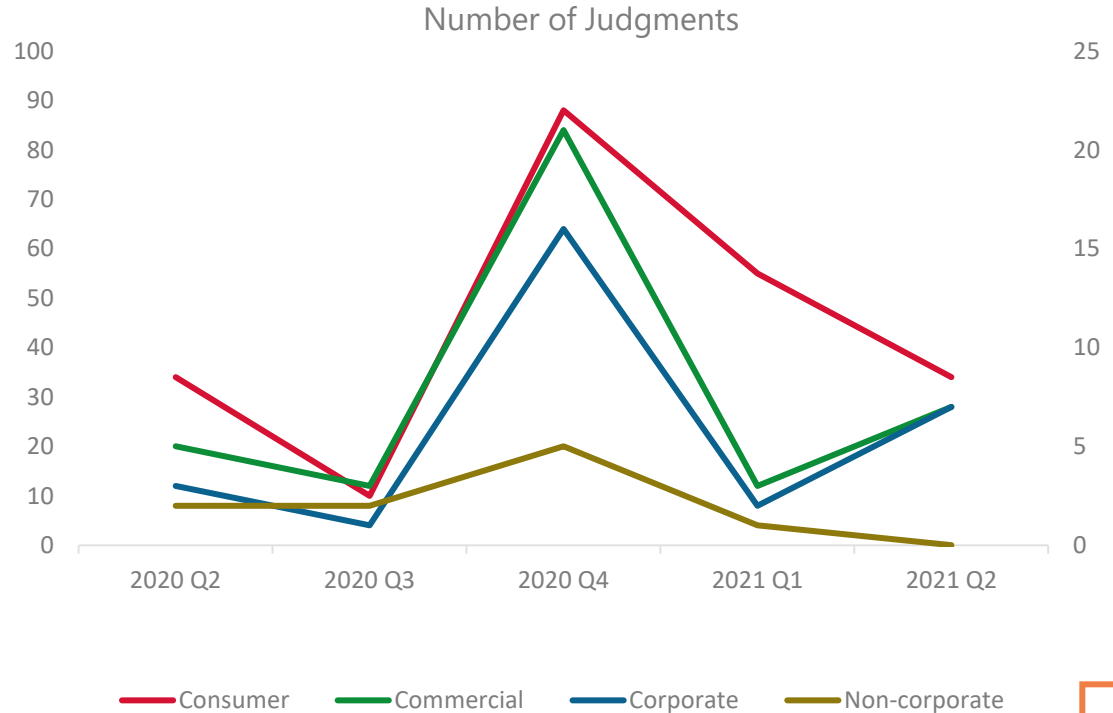
## CONSUMER JUDGMENTS FALL 38%

The number of consumer judgments in Q2 2021 in the Isle of Man decreased by 38% compared to the previous quarter, reaching just 34.

The number of commercial judgments issued was seven, compared to three the previous quarter, and five in the same quarter last year.

Corporate judgments rose from two in Q1 2021 to seven in Q2 2021.

There were no non-corporate judgments this quarter, compared to one the previous quarter, and two in the same quarter last year.



\*Consumer Judgments plotted solely on the primary axis.



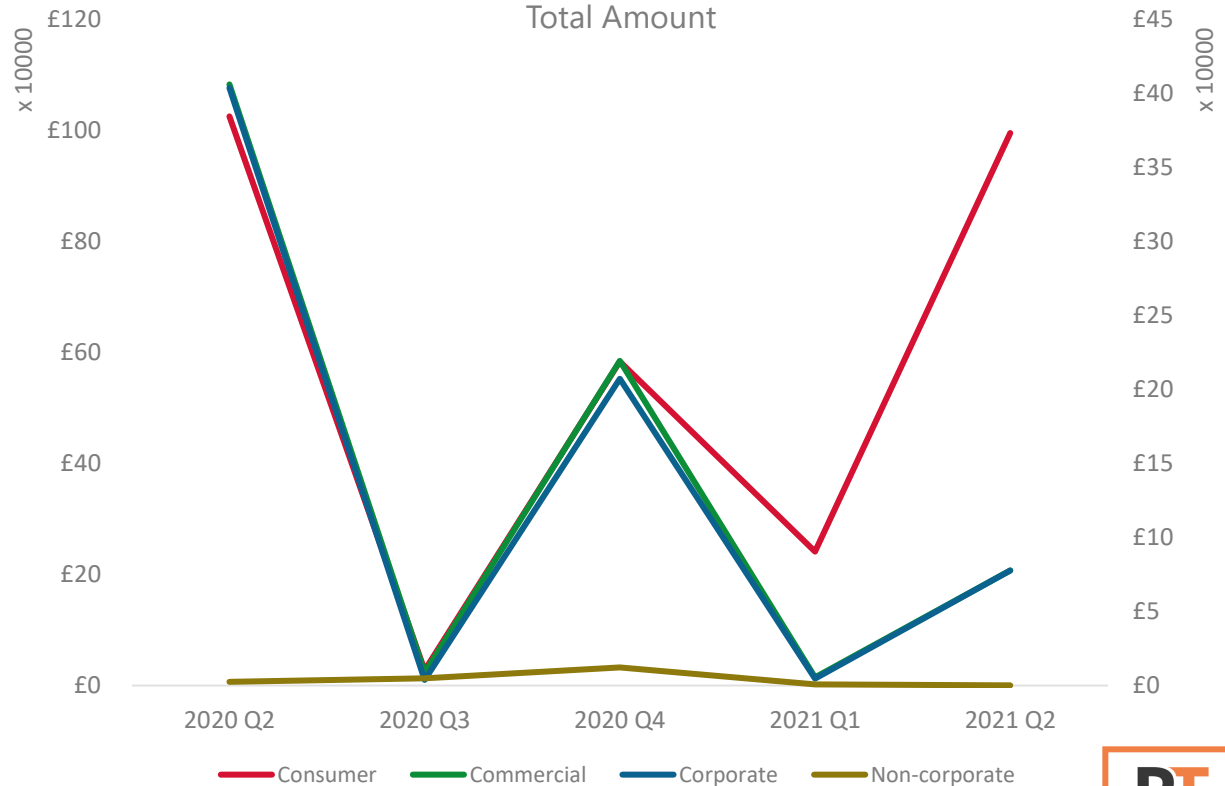
## SHARP INCREASE IN VALUE OF CONSUMER JUDGMENTS

Although the number of consumer judgments fell sharply by 38% compared to the previous quarter, the total value increased from £240,795 to £994,913.

In line with the increase in the number of commercial judgments, the total value of commercial judgments increased 1356%, from £5,333 to £77,656.

The total value of commercial judgments rose from £4,636 in Q1 2021 to £77,656 in Q2 2021.

There were no non-corporate judgments issued this quarter.



\*Consumer Judgments plotted solely on the primary axis.

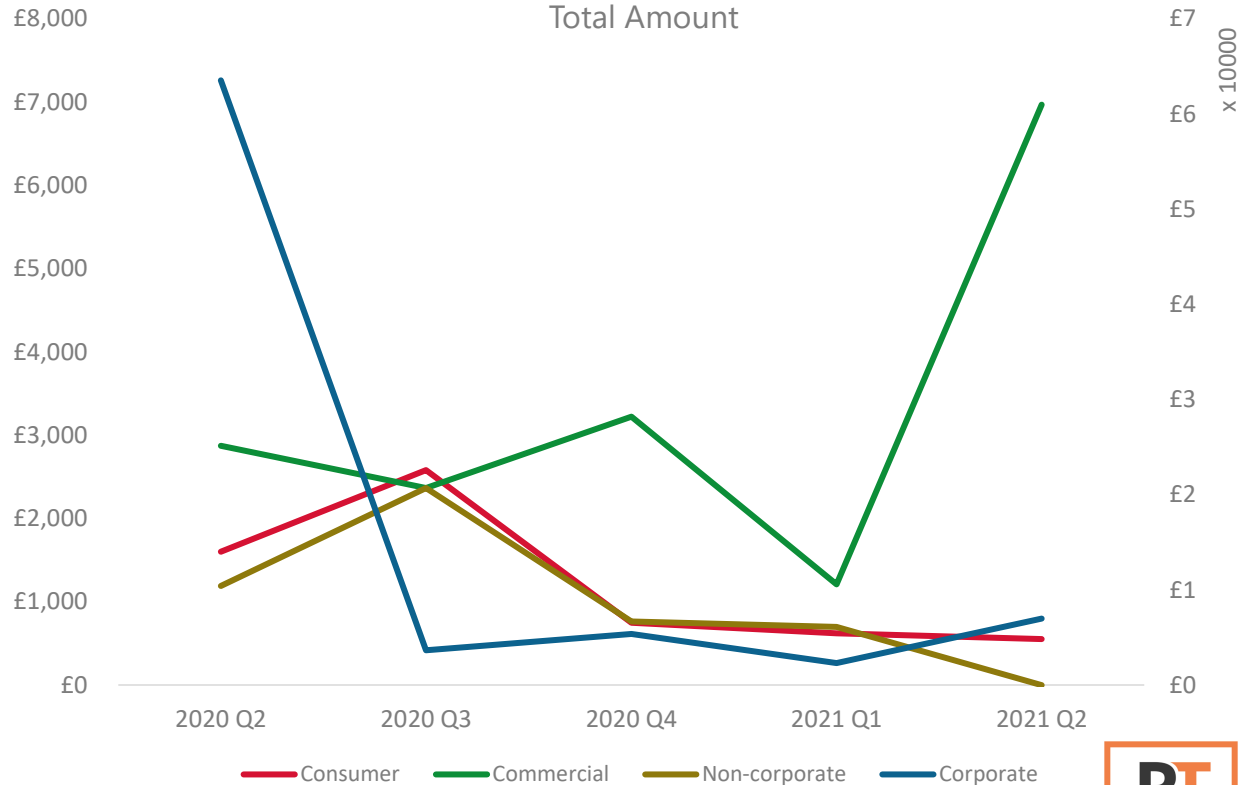
## SHARP RISE IN MEDIAN VALUE OF COMMERCIAL JUDGMENTS

The median value of commercial judgments rose significantly from £1,210 in Q1 2021 to £6,968 in Q2 2021, an increase of 475%. The median value of commercial judgments for this quarter is the highest for five months.

The median value of corporate judgments increased from £2,318 to £6,968.

There were zero non-corporate judgments in Q2 2021.

The median value of consumer judgments decreased from £620 in Q1 2021 to £551 in Q2 2021, a decrease of 11% from the previous quarter and of 65% year-on-year.



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



# SHARP INCREASE IN SATISFACTION RATE IN THE ISLE OF MAN

The number of satisfactions in the Isle of Man increased significantly in Q2 2021, reaching 62 cancellations compared to 39 in the previous quarter.

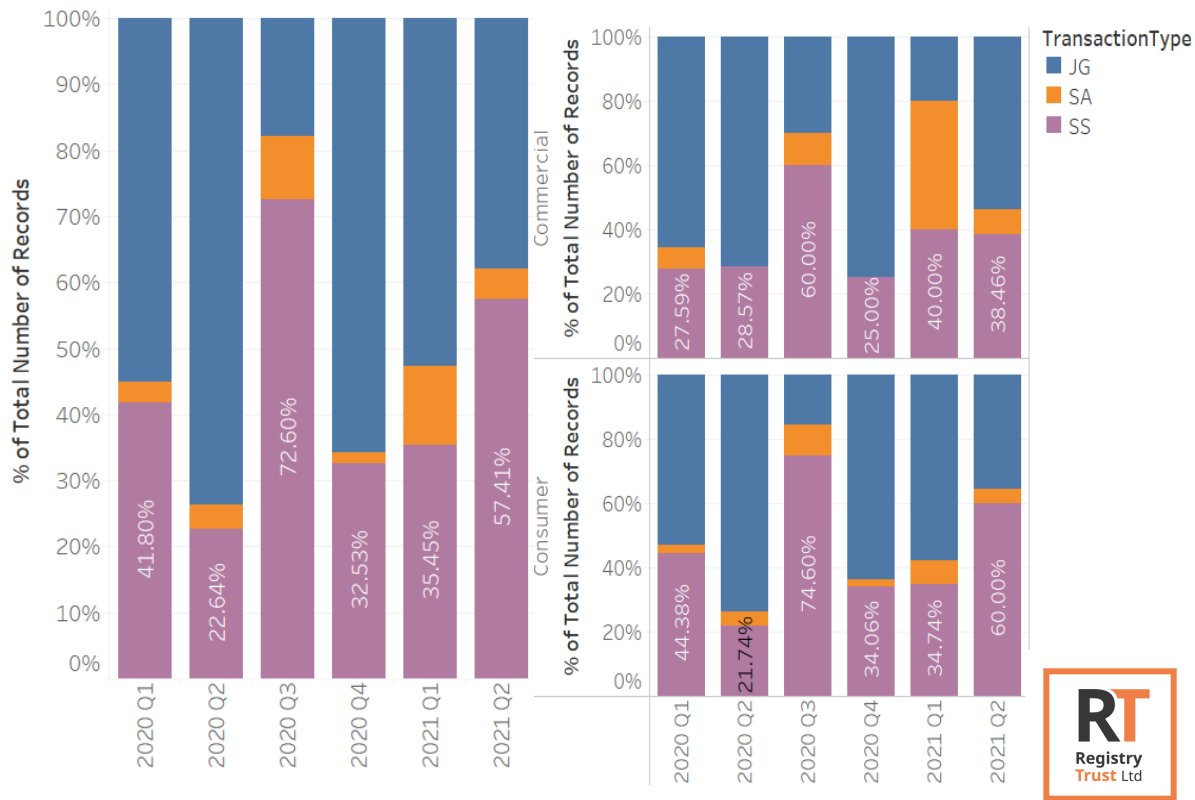
Not only did the number of satisfactions increase, the proportion of all transactions that were satisfactions increased, reaching 57% of all transactions this quarter.

Consumer satisfactions increased significantly from 33 to 57, reaching 60% of all transactions in this quarter. This is the highest proportion of transactions that were satisfactions since Q3 2020.

In contrast, both the number of commercial satisfactions and the proportion of transactions that were commercial satisfactions, fell over the quarter. Commercial satisfactions decreased from six in Q1 to five in Q2; from 40% of all transactions in the previous quarter, to 38% of all transactions in Q2 2020.

JurisdictionId	Defendant_Type	Q1	Q2
Isle of Man	Consumer	33	57
Judgments	Corporate	5	3
	Non-corporate	1	2

JG = Judgment  
SA = Cancellation  
SS = Satisfaction



# THANK YOU

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