

Q3 2021

Statistics Book
produced October 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

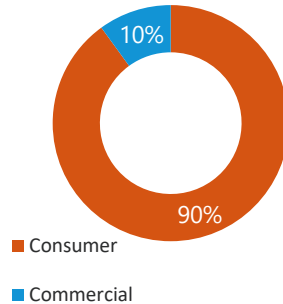
274,626 NEW JUDGMENTS WERE PROCESSED THIS QUARTER WITH A TOTAL VALUE OF **£610,612,653**.

During the period of 1st July to 30th September 2021, 98.1% of all judgments came from courts in England and Wales.

The median value of judgments across all jurisdictions was £700. The average value was £2,223.43. This represents a 'Q3 2020' to 'Q3 2021' decrease in average value of 37%, and decrease in median value of 19%.

Compared to the same period last year, the number of judgments rose from 132,413 to 274,626, an increase of 107%.

DEFENDANT TYPE



SATISFACTIONS

43,152

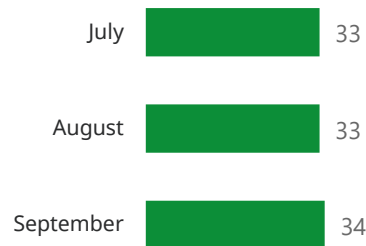
SATISFACTIONS WERE PROCESSED

13% OF TRANSACTIONS THIS QUARTER

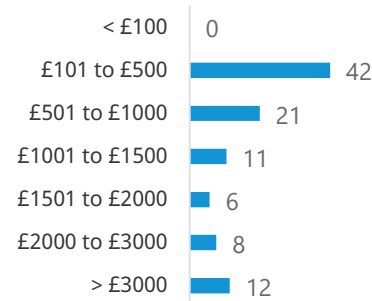
REGIONAL SHARE(EXC. E&W)

SCOTLAND	71%
NORTHERN IRELAND	18%
REPUBLIC OF IRELAND	7%
JERSEY	3%
ISLE OF MAN	1%

MONTHS BREAKDOWN



JUDGMENT VALUE



ENGLAND & WALES



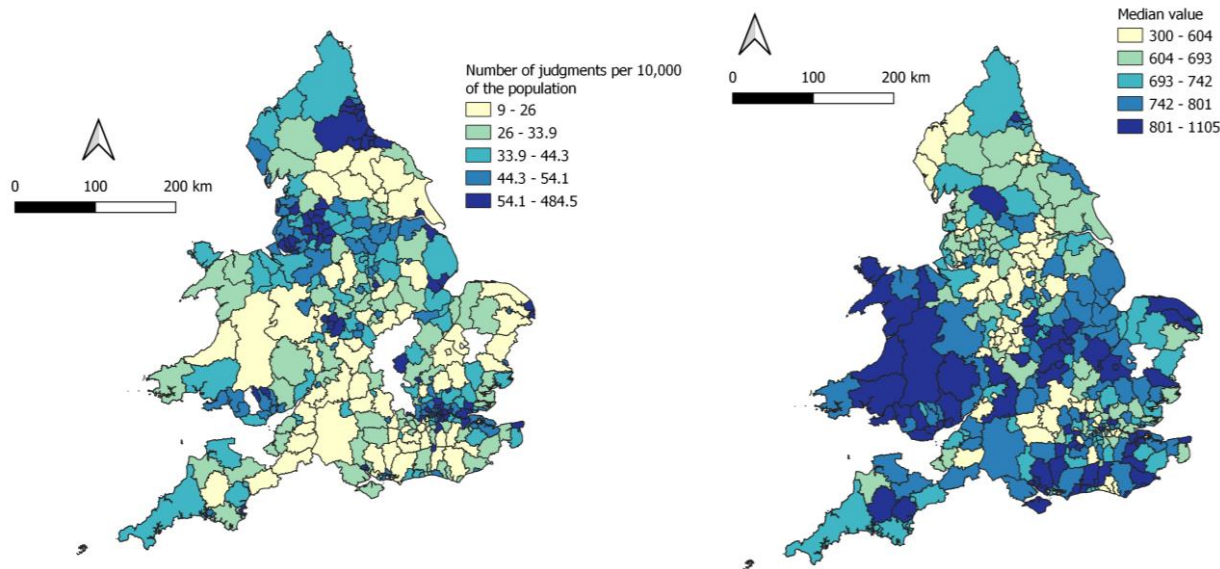
GEOGRAPHIC SPREAD OF JUDGMENTS

These maps show the distribution of both the number of and median value of judgments across England and Wales for Q3 2021. The bands are based on number of judgments per 10,000 of the population within each local authority.

Local authorities with the highest judgment rate tend to centre around the Durham and Newcastle in the North East. The local authority with the highest judgment rate per 10,000 of the population in England (excluding City of London) was Blackpool at 93, followed by Middlesbrough at 89. In Wales it was Blaenau Gwent at 70.

Local authorities with the lowest judgment rate include Wokingham, Waverley, and Wealden at 18 per 10,000 of the population.

In Q3, the highest median value of judgments was in Hart at £1,105, followed by Powys in Wales at £1,099. The lowest median value was in Sandwell at £300, followed by Birmingham at £311.



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

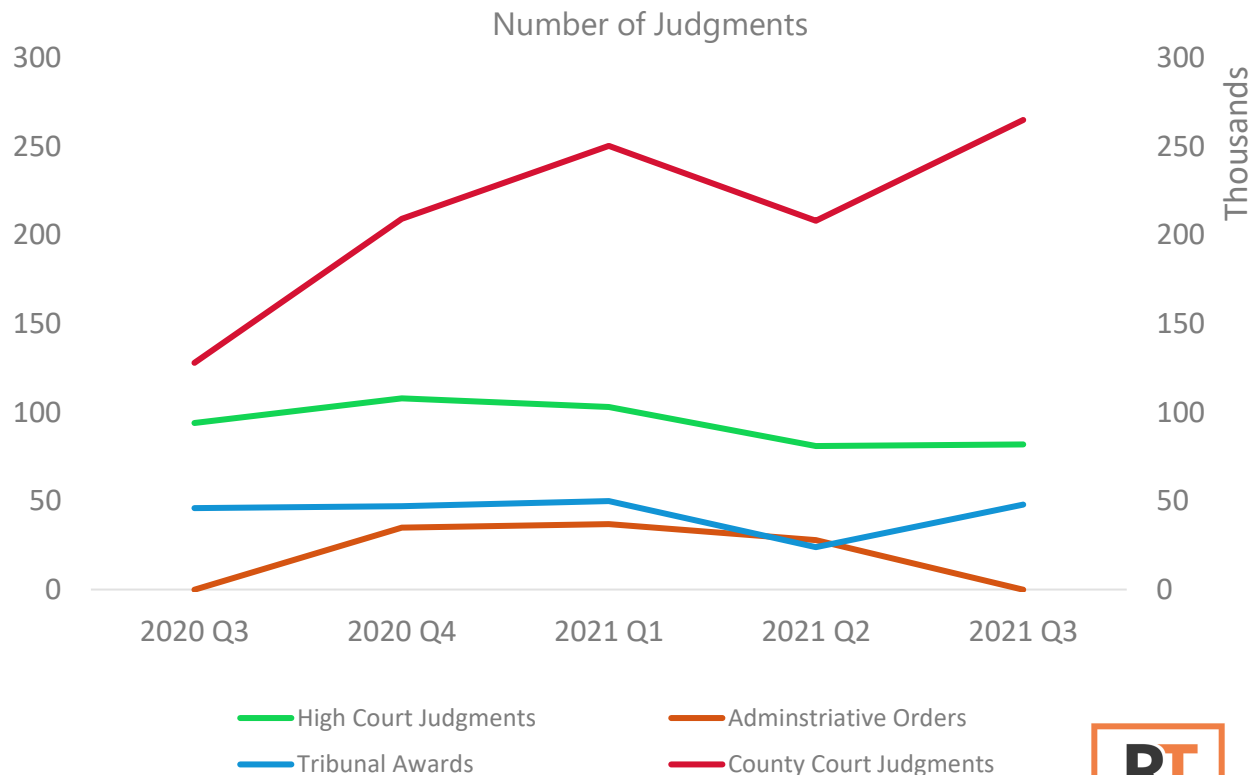
27% INCREASE IN COUNTY COURT JUDGMENTS

Numbers for most judgment types increased in Q3 2021 compared to the previous quarter, Q2 2021. The exception was Administrative Orders which fell from 28 to 0.

County Court judgments increased 27% from 208,106 in Q2 2021 to 265,029 in Q3 2021. Numbers are the highest they have been in the past five quarters.

High Court judgments increased by one compared to the previous quarter, from 81 to 82.

Tribunal Awards increased by 100%, from 24 in Q2 2021 to 48 in Q3 2021; returning to more normal rates of awards.



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



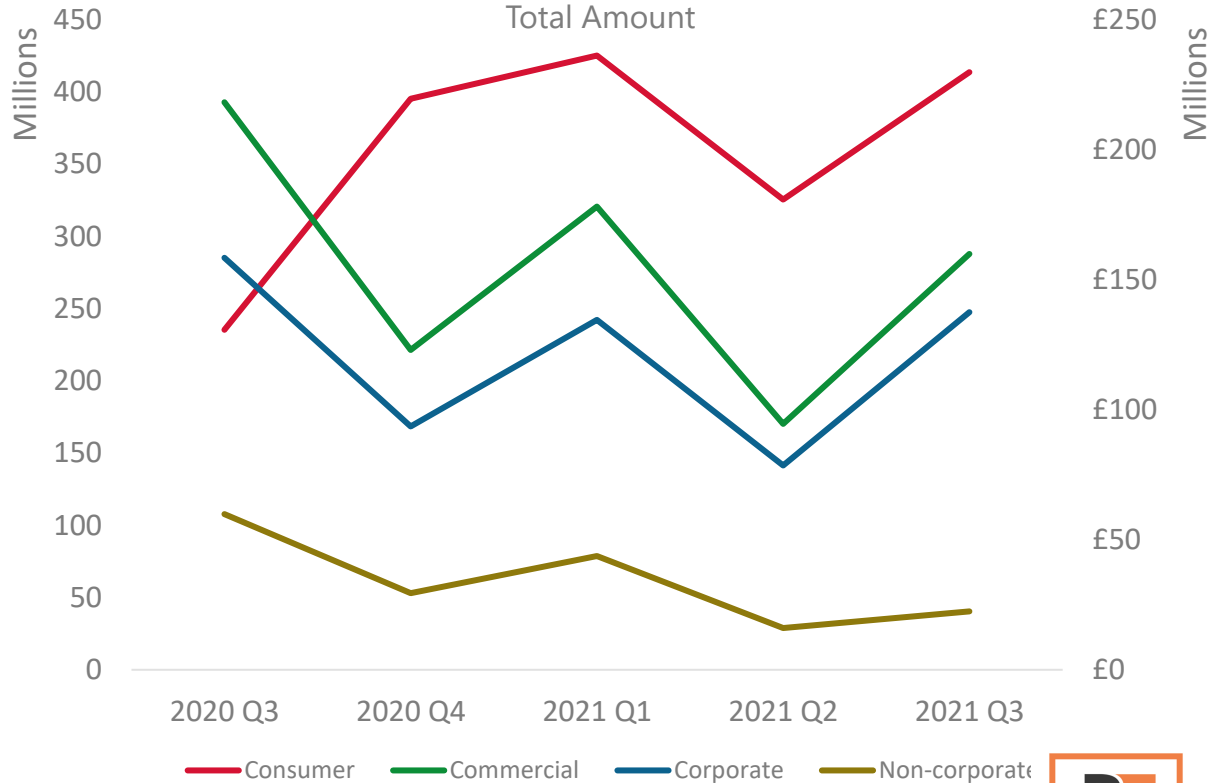
VALUE OF ALL JUDGMENT TYPES RISE

The total value of judgments increased for consumer, corporate, non-corporate, and commercial (corporate and non-corporate combined) judgments in Q3 2021, compared to the previous quarter.

The total value of consumer judgments rose to £414 million – the second highest rate in the previous five quarters.

The value of commercial judgments reached £160 million. Corporate judgments reached their second highest value of the past five quarters, totalling £138 million, compared to just £79 million in Q2 2021, an increase of 75%.

Non-corporate judgments reached £22 million, a month-on-month increase of 40% and year-on-year decrease of 63%.



*Consumer judgments are plotted on the left hand axis



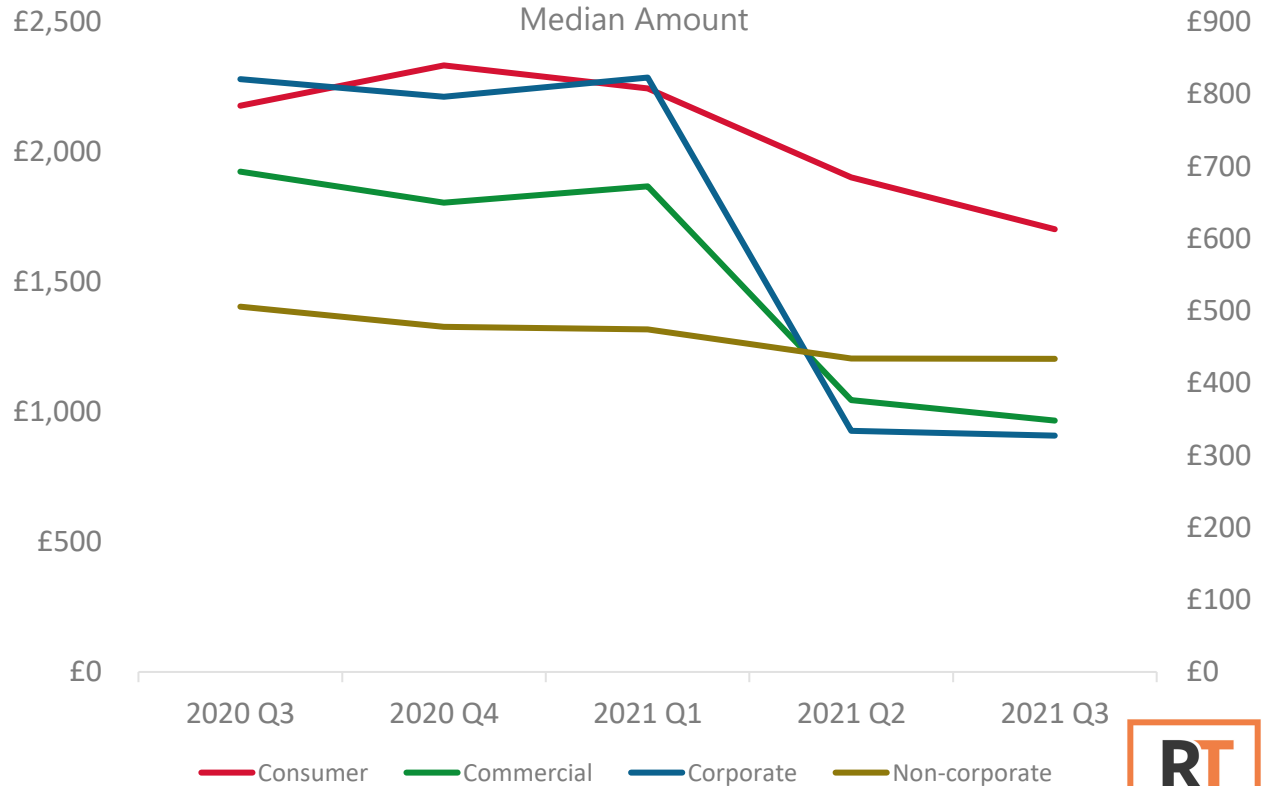
MEDIAN JUDGMENT VALUES CONTINUE TO FALL

The median value of all judgments fell again this quarter.

The median value of consumer judgments fell by 22% to £613 - its lowest value in five quarters.

The median value of corporate judgments, at £909, was also at its lowest value in five quarters. This is compared to £927 in the previous quarter, and £2,280 in the same quarter last year.

The median value of non-corporate judgments decreased by £1, from £1,206 in Q2 2021 to £1,205 in Q3 2021.



*Consumer judgments plotted on a right-hand scale.



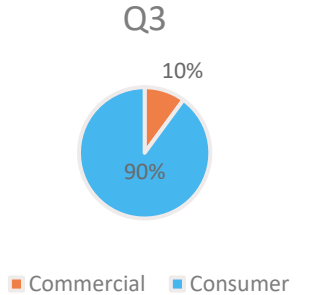
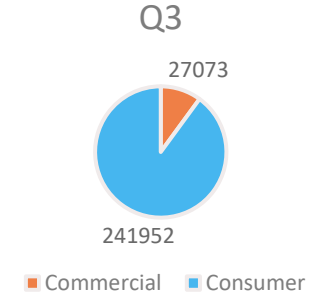
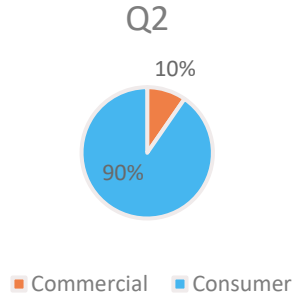
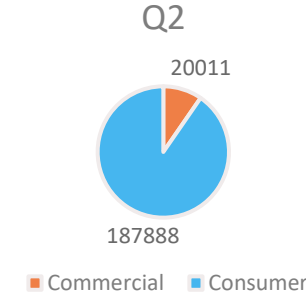
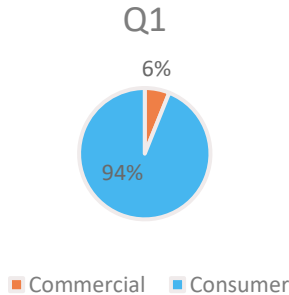
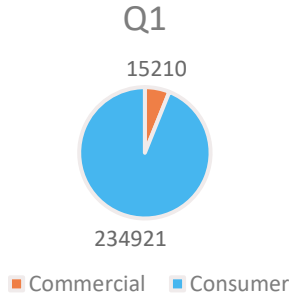
BREAKDOWN OF 2021 COUNTY COURT JUDGMENTS, ENGLAND AND WALES

County Court Judgments (CCJs) have increased in each quarter of 2021. The number of CCJs increased from 250,131 in Q1, to 207,899 in Q2, to 269,052 in Q3 2021.

Consumer judgments make up the bulk of judgments registered. In Q1 2021, consumer judgments totalled 94% of all CCJs, with only 6% being registered as commercial judgments.

The number of consumer and corporate judgments decreased from Q1 to Q2, as did the proportion of consumer judgment, which decreased in Q2 to 90%.

The 90% consumer judgment rate remained consistent into Q3 as the number of consumer and corporate judgments peaked for 2021.



SCOTLAND

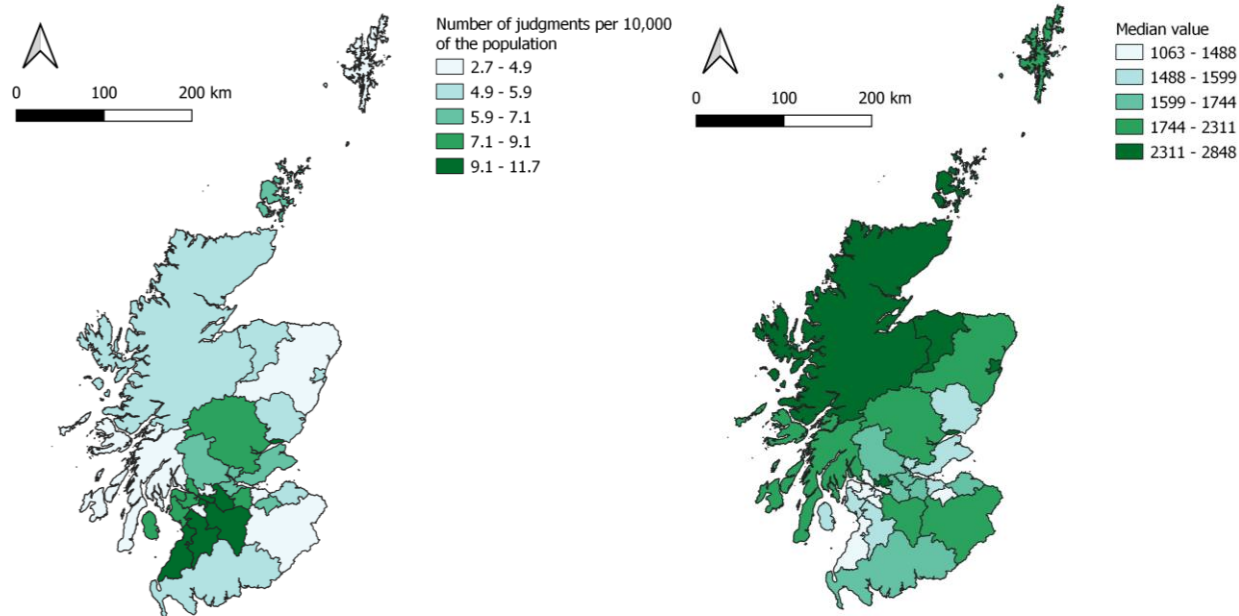


GEOGRAPHIC SPREAD OF DECREES

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 in North Lanarkshire, at 12 decrees, followed by Glasgow City and Dundee City, both at 11. The local authority with the lowest decree rate was East Dunbartonshire at 3, and East Renfrewshire at 4.

Comhairle nan Eilean Siar had the largest median value of decrees in Q3 2021 at £3,024, followed by Aberdeen at £2,848, and Highland at £2,589. West Dunbartonshire had the lowest median value at £1,063.



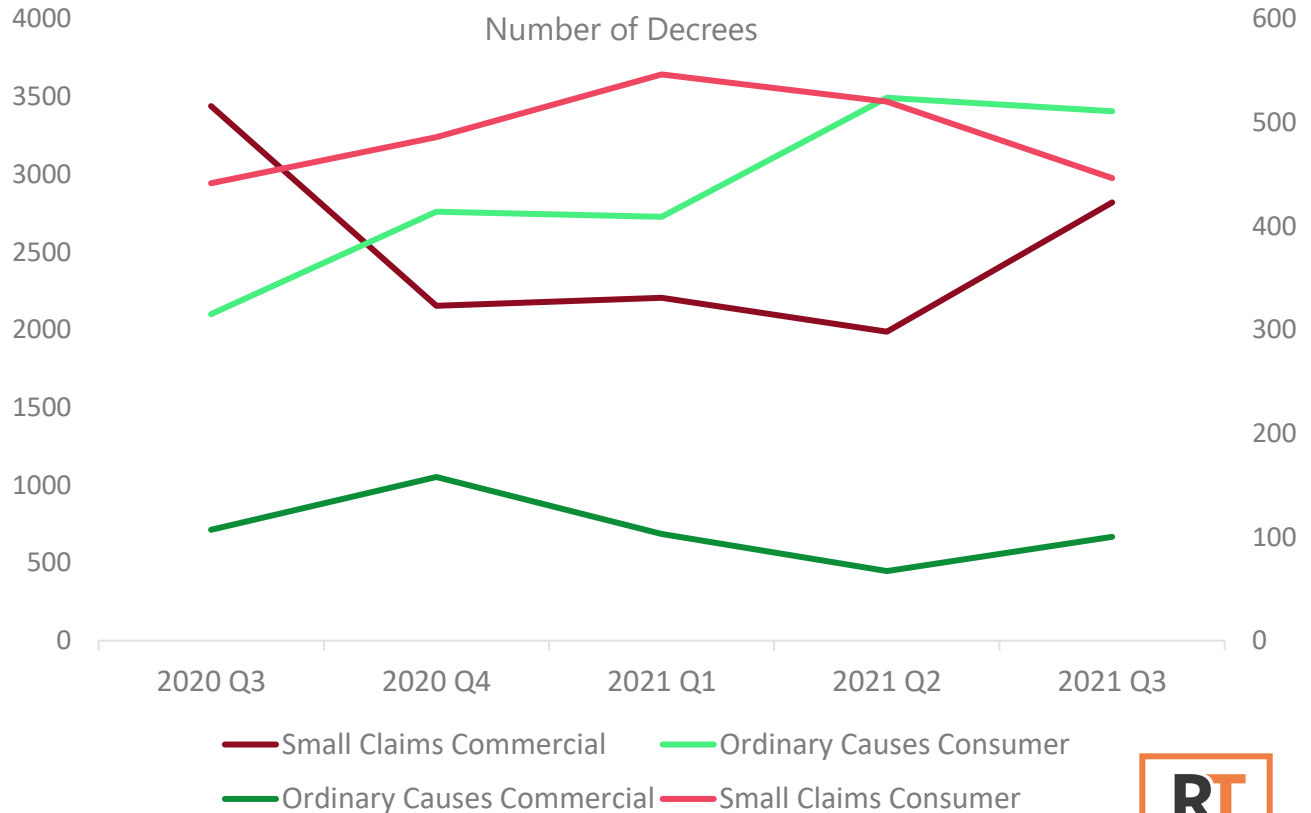
These maps account for all decrees with postcodes. Further, these maps only related to Scottish Court Decrees. Missing values occur due to no decrees being registered this quarter.

RISE IN COMMERCIAL DECREES, FALL IN CONSUMER DECREES

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

Small Claims commercial decrees increased from 298 in Q2 2021 to 423 in Q3 2021, an increase of 42%. Ordinary Causes commercial decrees increased from 67 in Q2 2021 to 100 in Q3 2021, an increase of 49%.

Small Claims and Ordinary Causes consumer decrees decreased in number. Small Claims consumer decrees decreased from 3,467 to 2,976, whereas Ordinary Causes consumer decrees decreased from 524 to 511.



*Small Claims Consumer plotted on a secondary axis.



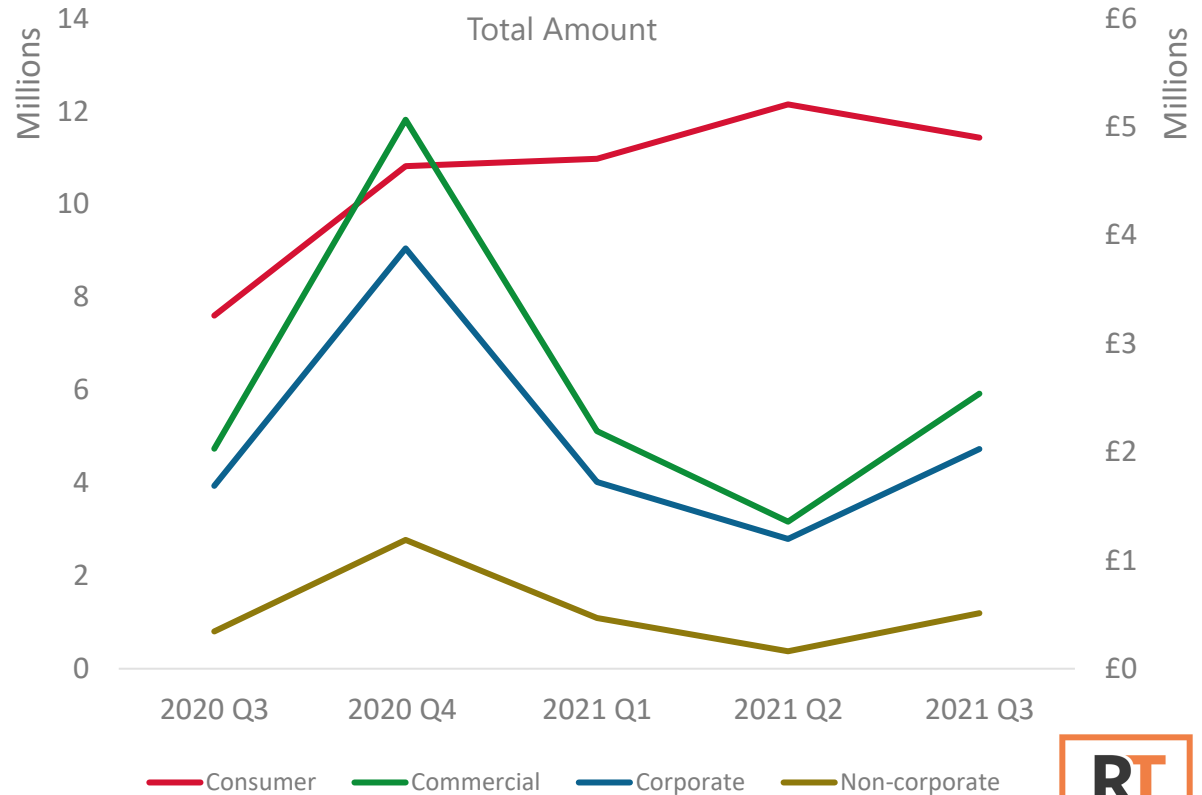
VALUE OF COMMERCIAL DECREES RISE 87%

The total value of commercial decrees (corporate and non-corporate decrees combined) increased 87% from the previous quarter, from £1.4 million to £2.5 million.

This increase is fuelled by an increase in corporate decree value from £1.2 million to £2 million, and of non-corporate decree value from £159,634 to £512,047.

The value of consumer decrees in Q3 2021 decreased from Q2 2021, totalling £11.4 million, compared to £12.1 million.

The value of corporate, non-corporate, and commercial decrees reached its highest quarterly value so far for 2021.



*Consumer Judgments solely plotted on the primary axis.



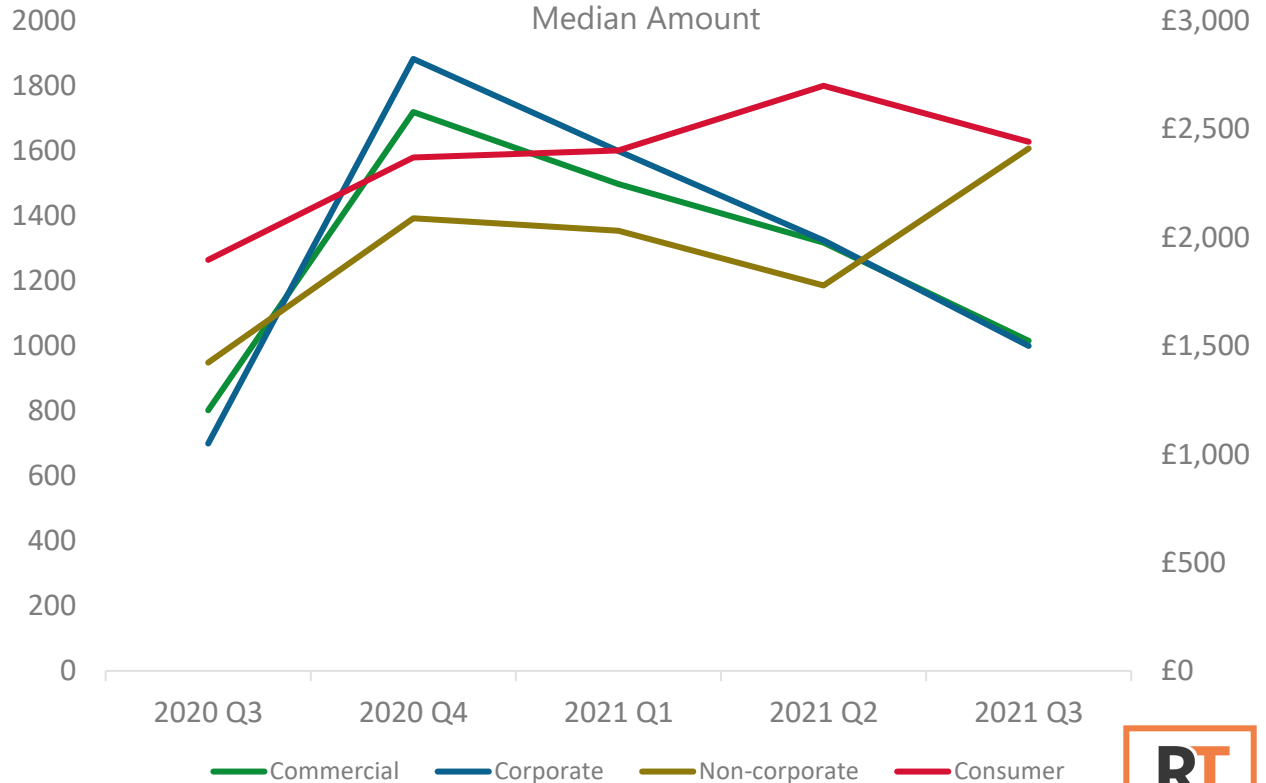
CONSUMER DEGREE MEDIAN VALUE DOWN BY 9%

The median value of consumer decrees decreased 9%, from £1,800 in Q2 to £1,628 in Q3.

The median value of commercial decrees also decreased, reaching the lowest median value of 2021 so far.

This decrease in commercial decrees was fuelled by a decrease in the median value of corporate decrees, at £1,500 compared to £1,988 in the previous quarter.

The median value of non-corporate decrees was the only value to increase this quarter, rising to £2,410.50; the highest median value of non-corporate decrees in the previous five quarters.



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



RAW NUMBER OF DECREES ACROSS SCOTLAND

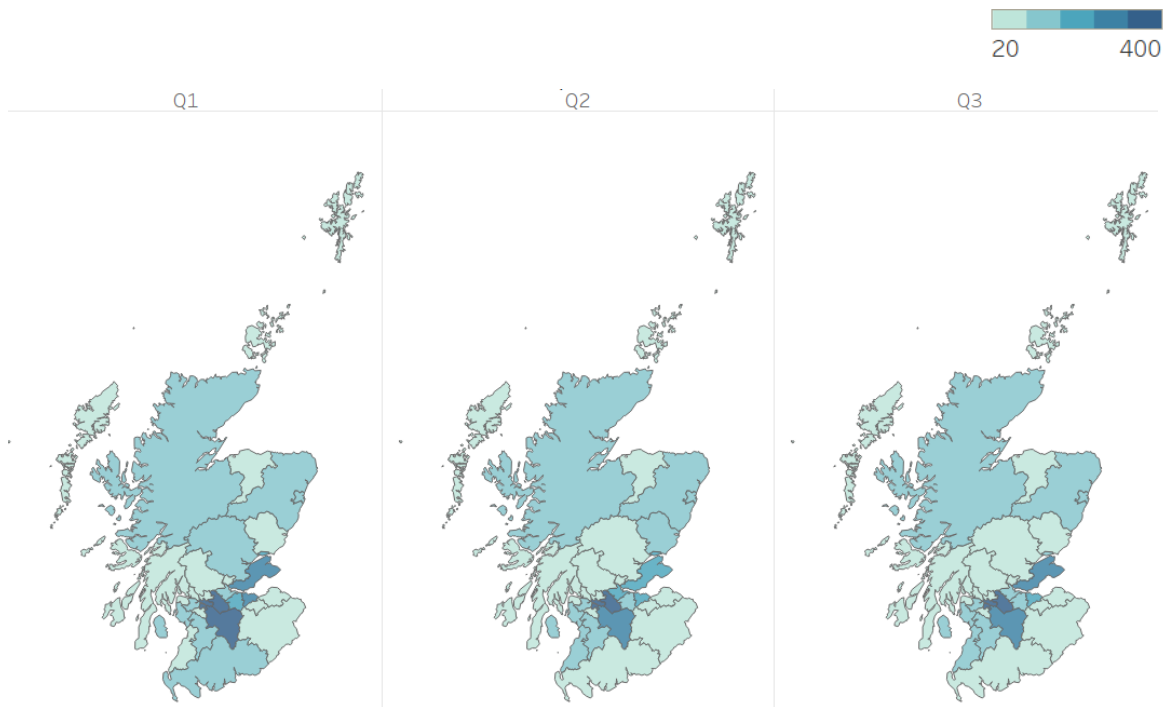
The map on page 11 discusses the number of decrees per 10,000 of the population in Local Authorities of Scotland. This set of maps details the recorded number of decrees in each local authority, without accounting for population density, to highlight true number of decrees in each area.

Across all three quarters of 2021 Glasgow City had the highest number of decrees, however the number of decrees decreased quarterly from 714 in Q1, to 690 in Q2, to 678 in Q3.

North Lanarkshire had the second highest number of decrees, totalling 372 in Q1, 337 in Q2, before increasing by 101% to 678 in Q3.

Areas including Fife, City of Edinburgh and West Lothian also experienced an increase in the number of decrees in Q3, compared to Q2 2021.

As may be expected due to the low population density, the lowest number of decrees were located in the Orkney Islands, Shetland Islands and East Renfrewshire, in Q3 2021.



NORTHERN IRELAND

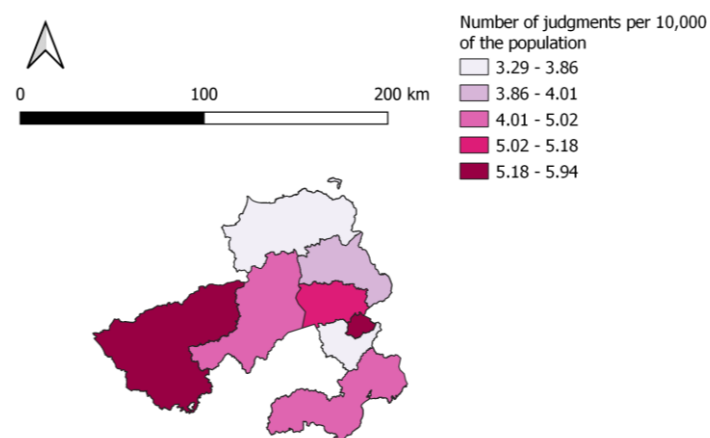
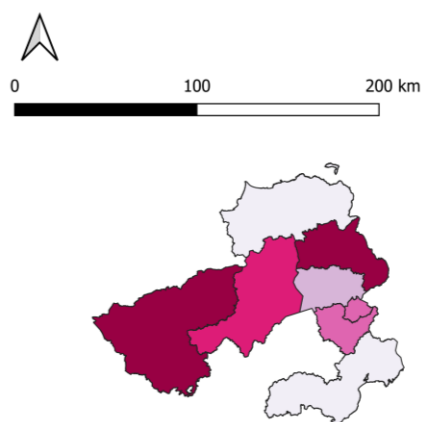


GEOGRAPHIC SPREAD OF JUDGMENTS

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 Belfast at six per 10,000, followed by Fermanagh and Omagh at five. The lowest rate of judgments was in Lisburn and Castlereagh at three, followed by Causeway Coast and Glens at four.

The highest median value of judgments in Q3 2021 was in Fermanagh and Omagh at £2,058, followed by Mid and East Antrim at £1,969. The lowest median value was in Causeway Coast and Glens at £805.



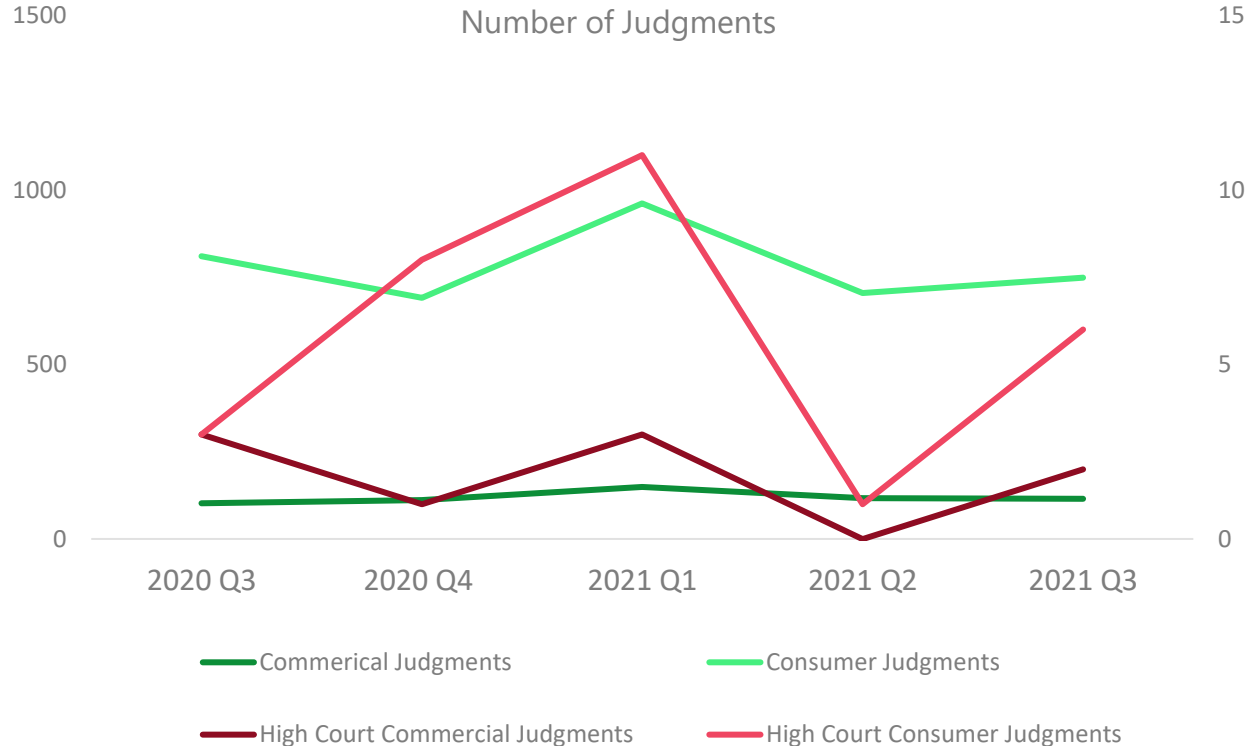
These maps account for all judgments with postcodes. Further, these maps only related to Northern Irish Court Judgments.

CONSUMER JUDGMENTS INCREASE BY 6%

The number of consumer judgments increase by 6% from the previous quarter, reaching 749 judgments. Despite the quarterly increase, this is still a decrease of 22% compared to the first quarter of 2021.

Commercial judgments decreased slightly, from 117 in Q2 2021 to 115 in Q3 2021. This is the lowest rate of consumer judgments in 2021 so far.

High Court commercial and consumer judgments increased in this quarter in Northern Ireland. High Court commercial judgments increased to two, from zero the previous quarter, while High Court consumer judgments increased to six from one in the previous quarter.



*High Court Judgments plotted on a secondary axis.

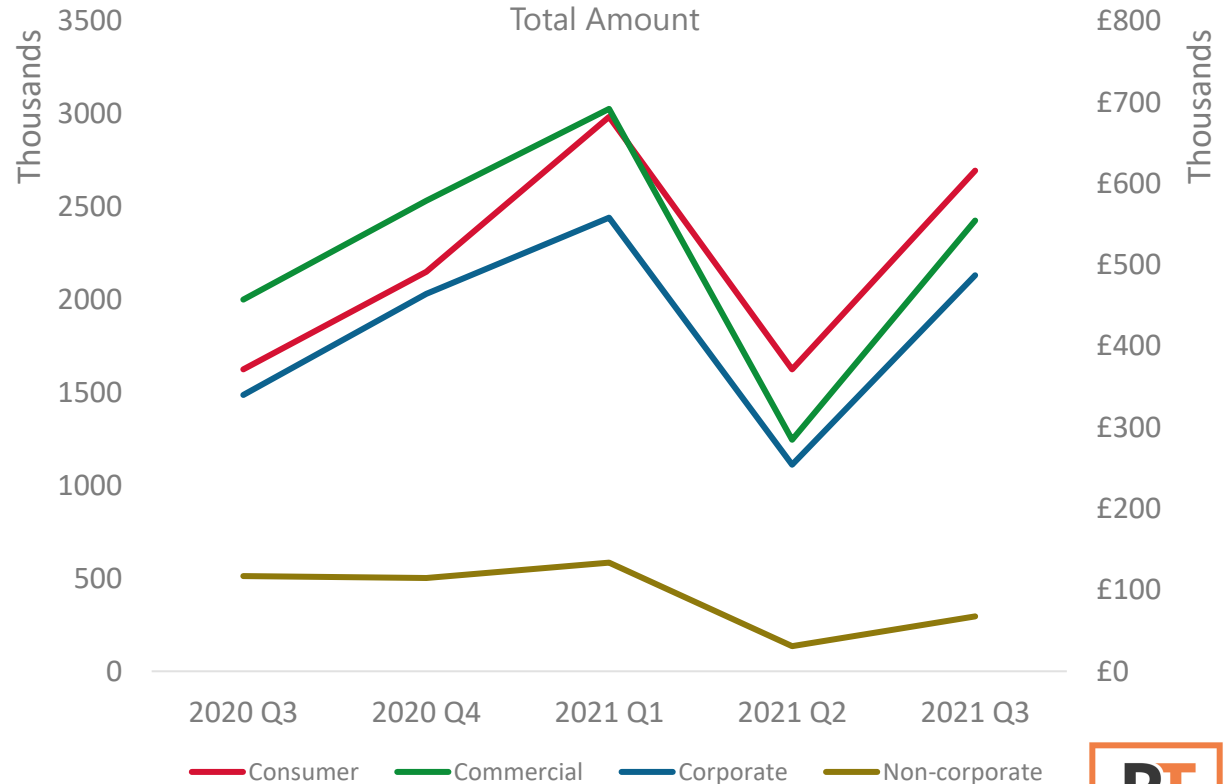
COMMERCIAL JUDGMENT VALUE INCREASES 95%

All types of judgment increased in total value this quarter.

The total value of commercial judgments increased 95% compared to the previous quarter, totalling £554,524 compared to £284,721 in Q2 2021.

This is fuelled by an increase in corporate judgment value of 92%, and an increase in non-corporate judgment value of 120%.

Consumer judgments followed a similar pattern, increasing from £1.6 million to £2.7 million, an increase of 66%.



*Consumer Judgments solely plotted on the primary axis.

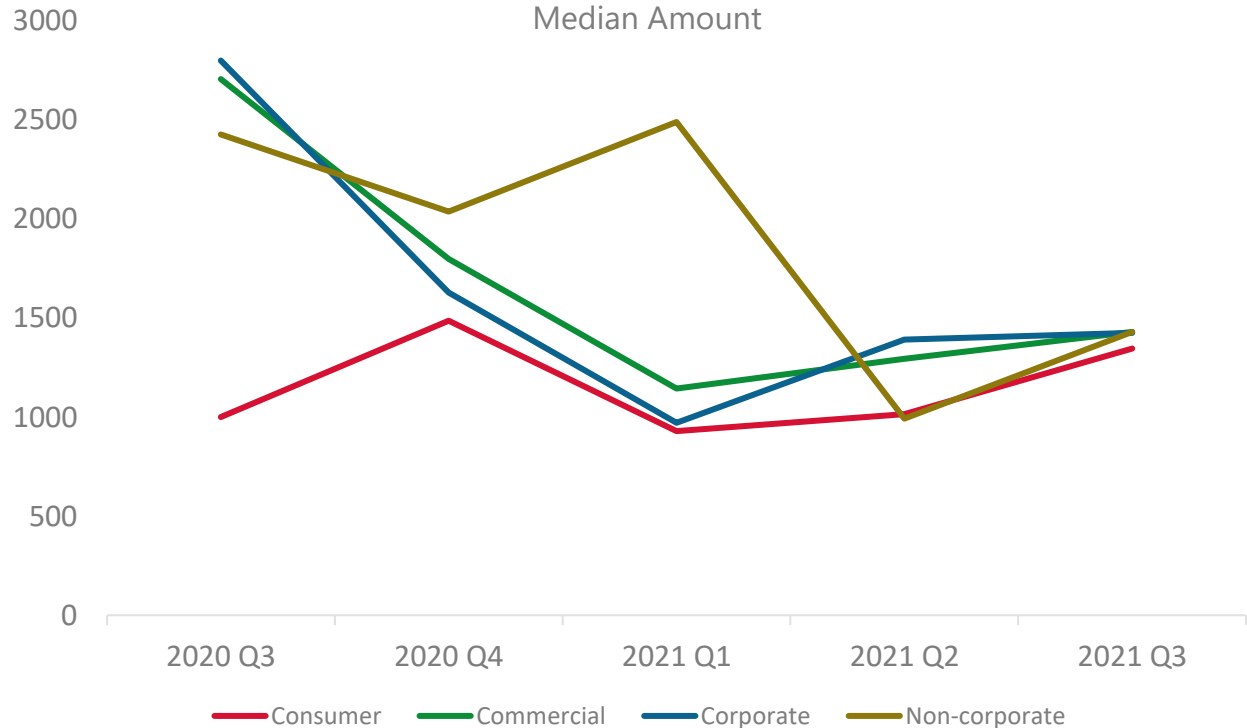


ACROSS THE BOARD INCREASE IN THE MEDIAN VALUE OF JUDGMENTS

The median value of judgments for corporate, non-corporate, consumer and commercial judgments increased in Q3 2021, compared to the previous quarter.

Commercial judgments increased in median value from £1,061 to £1,347, reaching the highest median value of consumer judgments in Northern Ireland for 2021 so far.

The increase in median value of commercial judgments was fuelled by a quarterly increase in non-corporate judgment median value by 44%, and quarterly increase in corporate median judgment value by 2%. This quarter, the median value of corporate judgments reached its highest quarterly rate for 2021 so far.



INSIGHT INTO SATISFACTIONS AND CANCELLATIONS IN NORTHERN IRELAND

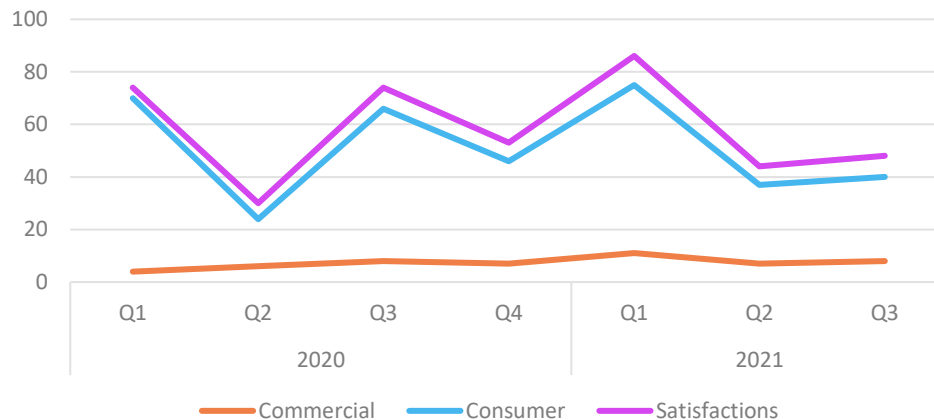
The number of satisfactions in Q3 2021 increased for both consumers and businesses, compared to the previous quarter. Consumer satisfactions increased from 37 to 40, while commercial satisfactions increased from seven to eight. Therefore, overall satisfactions increased from 44 to 48.

The rate of commercial cancellations also increased in Q3 2021, reaching their highest rate since Q1 2020 at 38 cancellations. Consumer cancellations decreased to 166 cancellations, however this remains the second highest quarterly cancellation rate in 2020 and 2021.

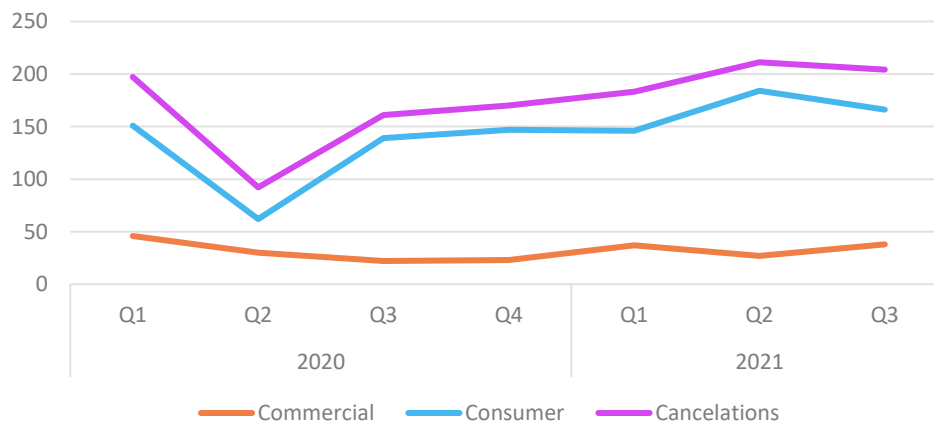
Although consumer cancellation rates decreased, they remain significantly higher than commercial cancellation rates, and make up a large proportion of all cancellations.

The low satisfaction and cancellation rate for businesses is in line with the initial low rates of commercial judgments, hence reduced opportunity for the defendant to satisfy or cancel the claim.

Satisfactions



Cancellations



REPUBLIC OF IRELAND

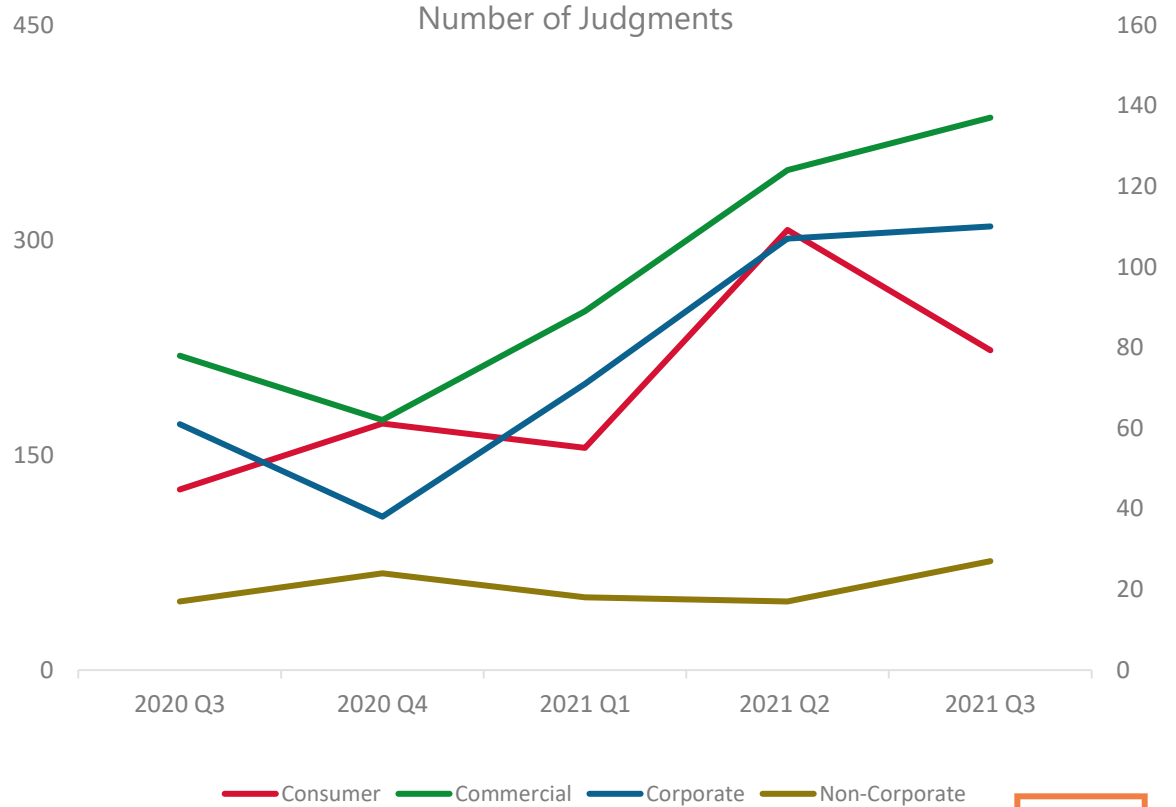


CONSUMER JUDGMENTS DECREASE BY 27%

The number of consumer judgments in Q3 2021 in Republic of Ireland declined 27% from the previous quarter, from 307 to 223. Despite this quarterly decline, Q3 judgment rates remain 77% higher than Q3 2020.

Commercial judgments increased from 124 in Q2 2021 to 137 in Q3 2021, reaching the largest number of commercial judgments for the previous five quarters.

The increase in commercial judgments is fuelled by a Q2 to Q3 increase in corporate judgments from 107 to 110, and non-corporate judgments from 17 to 27.



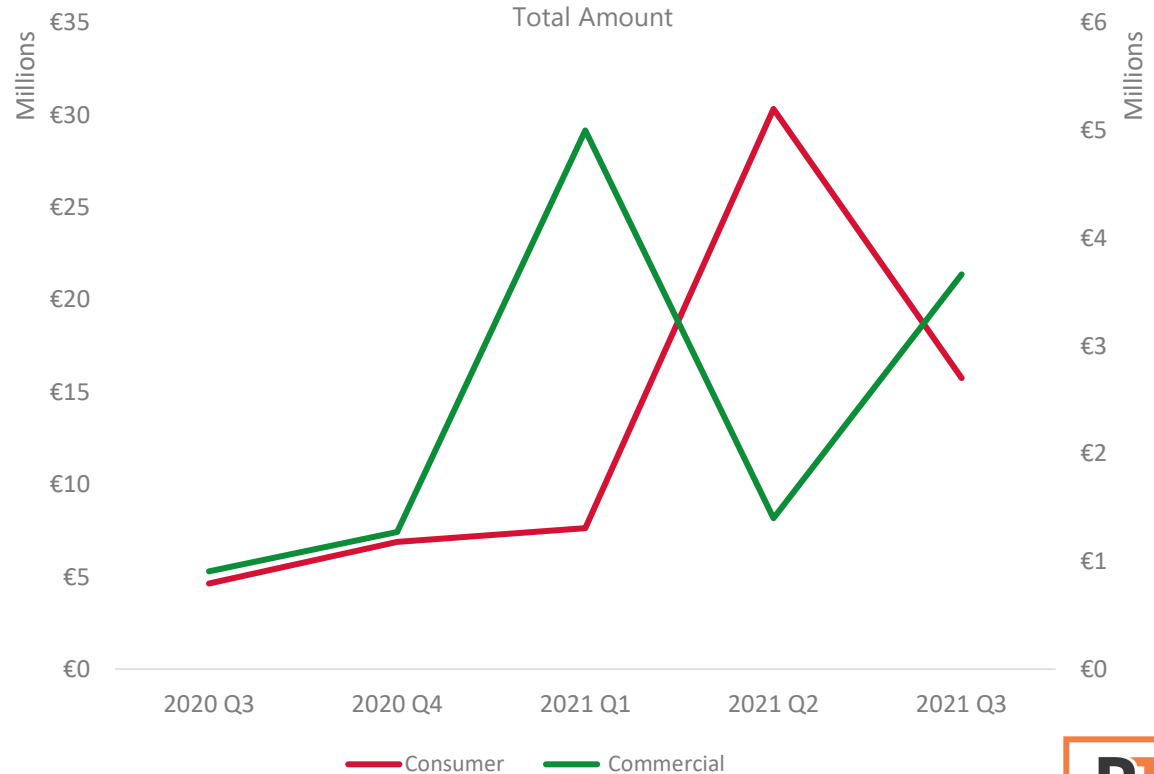
*Consumer judgments plotted on the left hand axis. Corporate, Non-corporate and Commercial judgments plotted on the right hand axis.



VALUE OF CONSUMER JUDGMENTS FALLS BY HALF

The total value of consumer judgments decreased by 48% this quarter, from €30 million in Q2 2021 to €16 million in Q3 2021.

The total value of commercial judgments increased 162% from the previous quarter, from €1.4 million to €3.6 million. The total value of judgments this quarter is still a 304% increase year-on-year, with judgments totalling 907,346 in Q3 2020, attributed to the pandemic and partial closure of the courts.



*Commercial Judgments plotted on the right-hand scale.



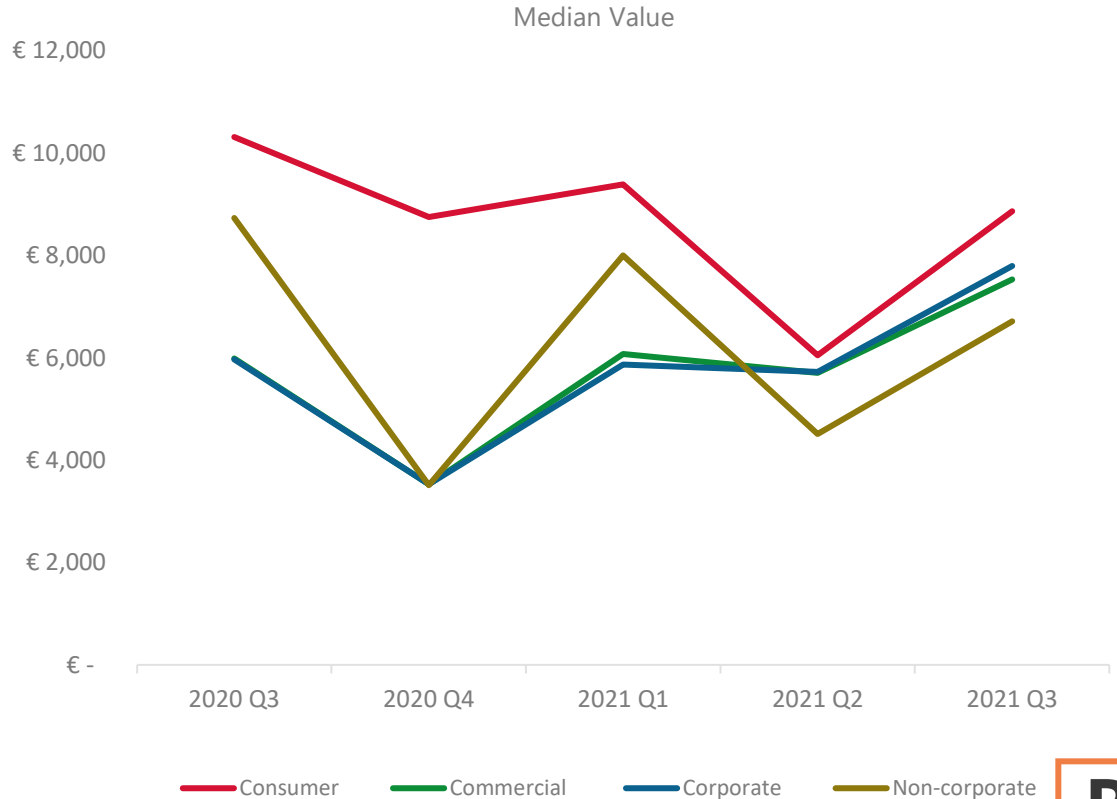
ACROSS THE BOARD INCREASE IN MEDIAN VALUES

The median value of all types of judgments increased in Q3 2021, compared to the previous quarter.

The median value of consumer judgments increased from €6,050 in Q2 2021 to €8,867 in Q3 2021, an increase of 47%. This quarterly increase to €8,867 is still a year-on-year decrease of 14%, from €10,314 in Q3 2020.

Corporate judgments increased in median value to €7,798, reaching the highest quarterly median value of judgments for the previous five quarters.

The median value of non-corporate judgments reached €6,716, an increase of 49% from the previous quarter and a decrease of 23% year-on-year.



CONTINUED INCREASE HIGH VALUED JUDGMENTS

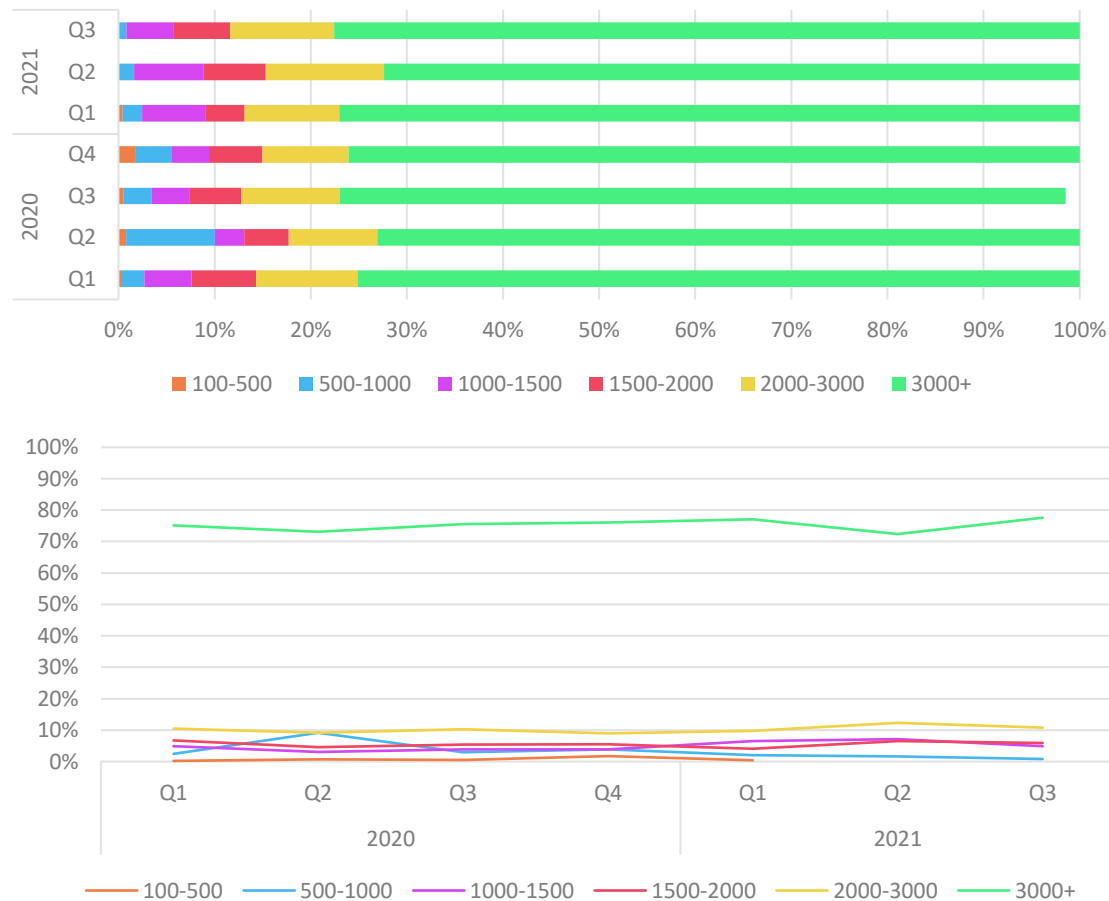
The Q2 2021 quarterly statistics highlighted the Republic of Ireland having a trend of an increasing proportion of high valued judgments, and decreasing proportion of low valued judgments.

This has continued to be the case into Q3 2021, as the proportion of judgments over €3,000 peaked to its highest rate since the beginning of 2020, at 77%, compared to 72% in Q2.

Countering this, the proportion of judgments valued €100 to €500 decreased from 0.4% in Q1 2021, to 0% in Q2 and Q3.

Year-on-year, from Q3 2020 to Q3 2021, the proportion of judgments valued €1,000-€1,500, €1,500-€2,000, €2,000-€3,000 and €3,000+ increased. Only the proportion of judgments valued €100-€500 and €500-€1,000 decreased.

Value of judgments



JERSEY



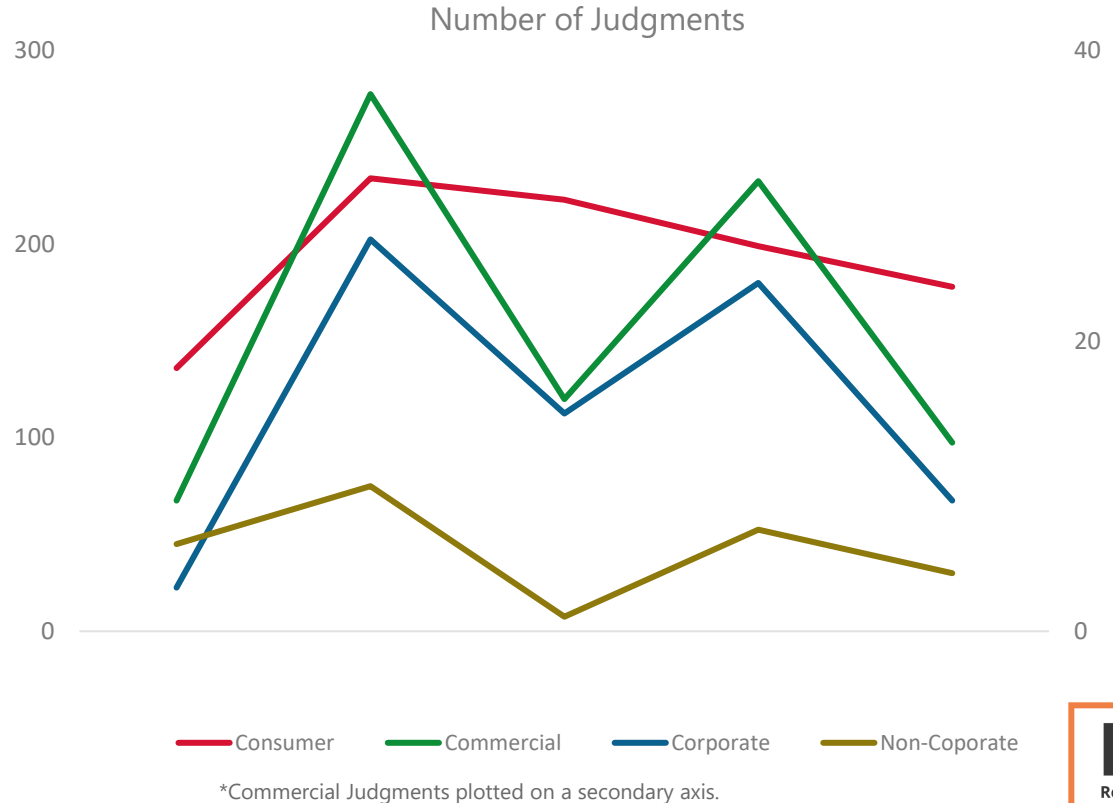
DECREASE IN ALL JUDGMENT TYPES

The number of consumer, corporate, non-corporate, and commercial judgments decreased in Q3 2021 when compare to the previous quarter.

Consumer judgments decreased from 199 in Q2 to 178 in Q3, 2021.

Corporate judgments decreased from 24 to nine, while non-corporate judgments decreased from seven to four.

Despite the decrease in judgments, the number of consumer judgments was considerably higher than commercial judgments, at 178 and 13 respectively.



VALUE OF CONSUMER JUDGMENTS DECREASE 34%

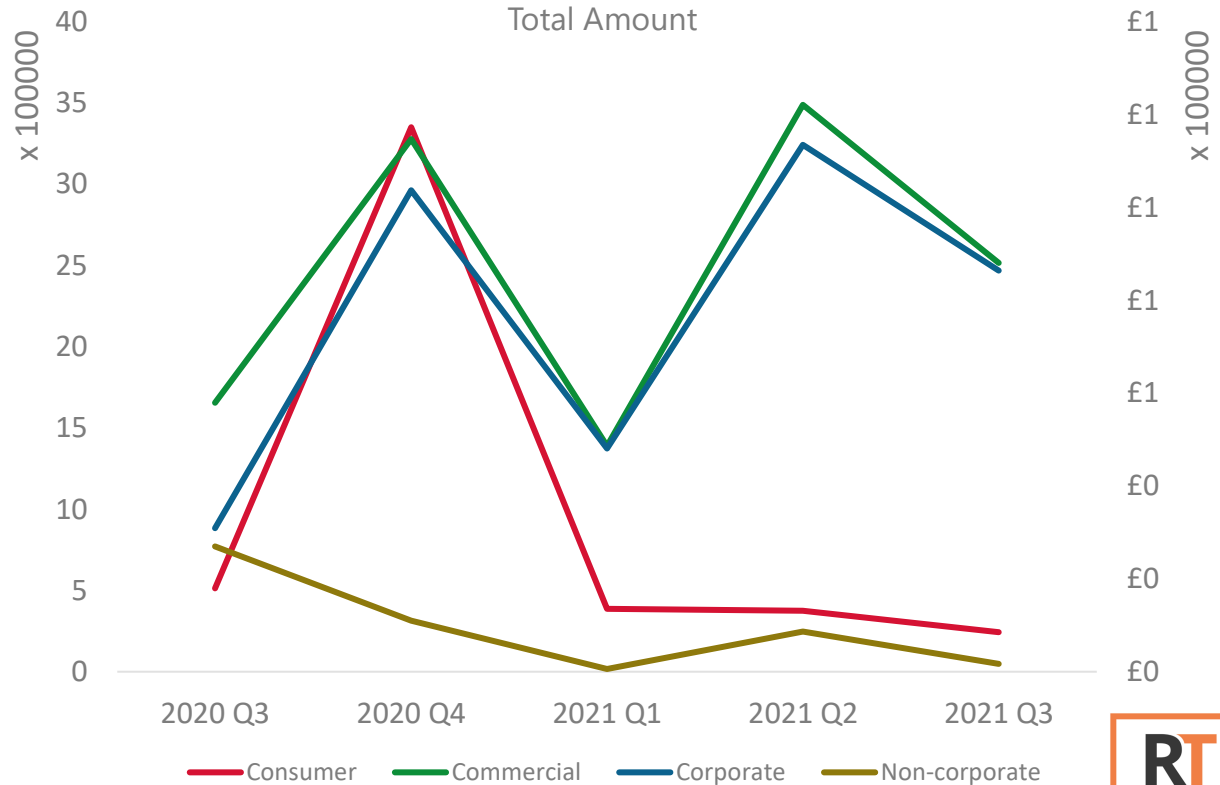
The total value of consumer judgments decreased 34% in Q3 2021 compared to the previous quarter, and decreased 53% year-on-year.

In line with the decrease in the number of judgments, the total value of corporate and non-corporate judgments decreased too.

The total value of corporate judgments decreased from £113,443 in Q2 to £86,351 in Q3 2021.

The total value of non-corporate judgments decreased from £8,654 in Q2 to £1,686 in Q3 2021.

As a result, commercial judgment value decreased from £122,097 in Q2 to £88,038 in Q3 2021.



*Consumer Judgments solely plotted on the primary axis.



CANCELLATIONS REACH LOWEST RATE SINCE 2020 BEGAN

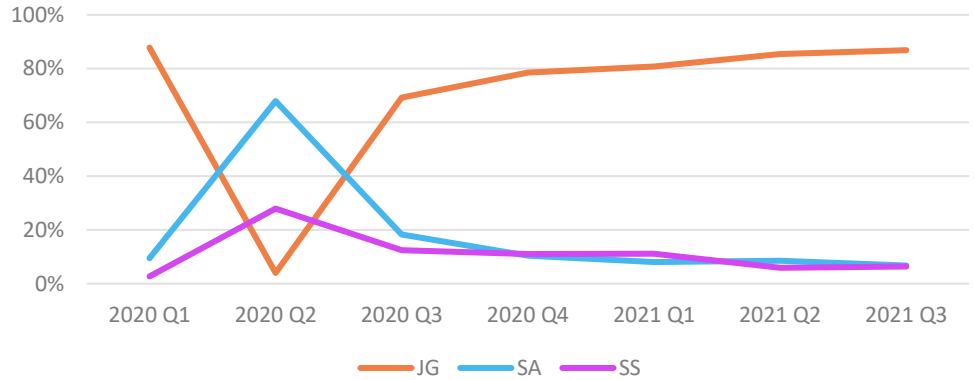
The proportion of transactions (judgments, satisfactions, and cancellations) that were judgments in Jersey increased from 85.5% in Q2 2021 to 86.8% in Q3 2021. This is the highest proportion of transactions that were judgments since Q1 2021.

The proportion of transactions that were satisfactions increased from 5.9% to 6.4%, however this remained the second lowest proportion of satisfactions since 2020 began.

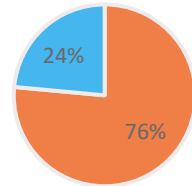
Meanwhile, the proportion of transactions that were cancellations decreased from 8.5% to 6.8%, reaching the lowest proportion of cancellations since 2020 began.

A consumer/commercial breakdown of the proportion of transactions in Q3 2021 shows 76% of commercial transactions were judgments, 24% were cancellations, and 0% were satisfactions; there were no commercial satisfactions in Q3 2021.

In Q3 2021, 88% of consumer transactions were judgments, 5% were cancellations, and 7% were satisfactions.

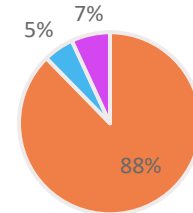


2021 Q3



- Commercial Judgments
- Commercial Cancellations
- Commercial Satisfactions

2021 Q3



- Consumer Judgments
- Consumer Cancellations
- Consumer Satisfactions



ISLE OF MAN



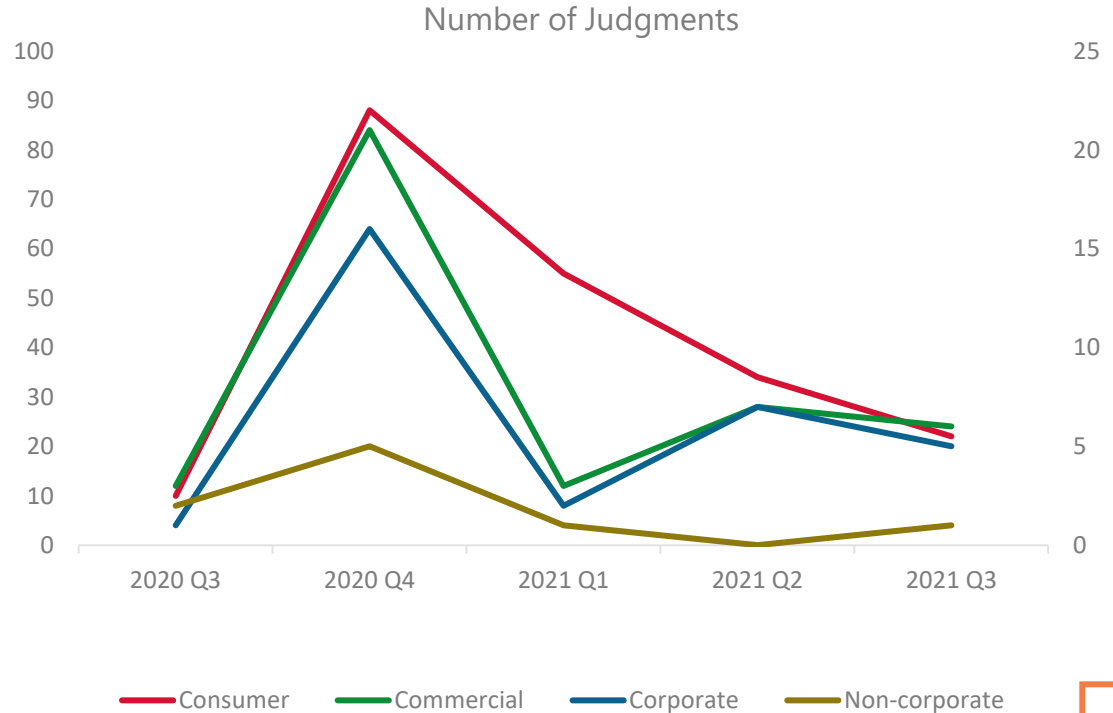
ACROSS THE BOARD DECREASE IN JUDGMENTS

The number of judgments decreased for all types of judgment from Q2 to Q3 2021 in the Isle of Man.

As usual, consumers had considerably more judgments than businesses in the Isle of Man, at 22 and six respectively.

Consumer judgments decreased from 34 in Q2 to 22 in Q3 2021, while commercial judgments decreased from seven to six.

The six commercial judgments this quarter were comprised of five corporate judgments and one non-corporate judgment.



*Consumer Judgments plotted solely on the primary axis.

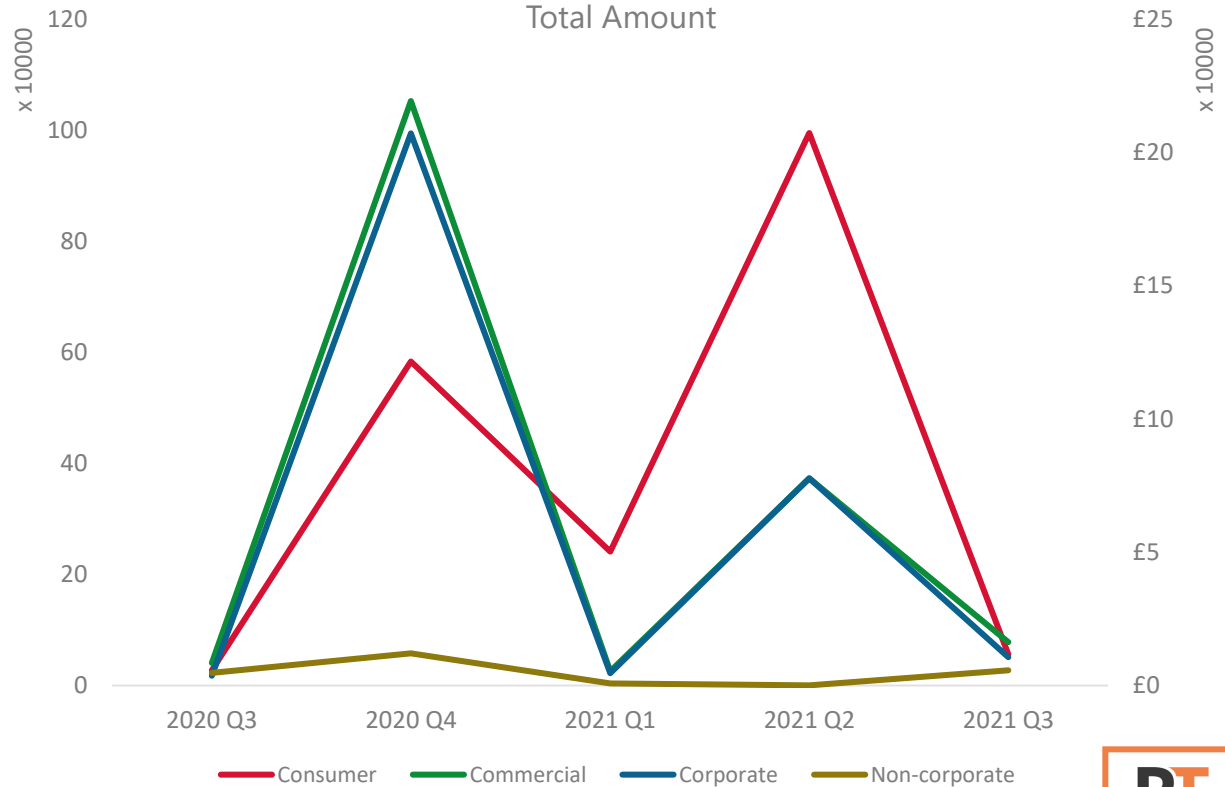


VALUE OF CONSUMER JUDGMENTS PLUMMET

The total value of consumer judgments in the Isle of Man decreased by 94% for consumers, from £994,913 in Q2 to just £55,962 in Q3 2021. This is the lowest quarterly total value for consumer judgments in 2021.

Commercial judgments also decreased in total value, decreasing to £16,266 from £77,656 in the previous quarter.

The decrease in commercial judgment value was comprised of corporate judgments decreasing 86% to £10,589, and non-corporate judgments increasing (from zero in the previous quarter) to £5,677.



*Consumer Judgments plotted solely on the primary axis.



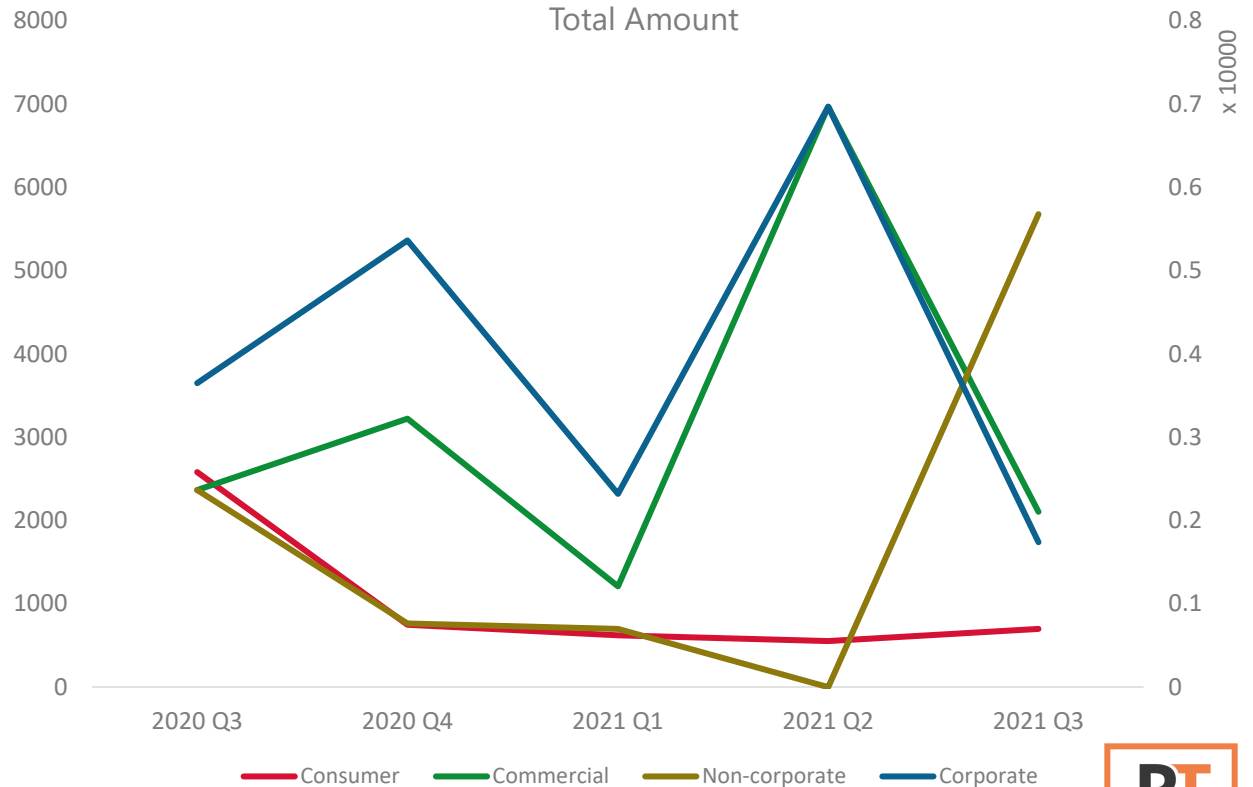
NON-CORPORATE MEDIAN VALUE PEAKS

The median value of non-corporate judgments reached its highest value in the previous five quarters, reaching £5,677. This is a year-on-year increase of 140%.

Alternatively, corporate judgments decreased in median value, from £6,968 in Q2 to £1,740 in Q3 2021.

As a result, the median value of commercial judgments (corporate and non-corporate combined) decreased to £2,106, compared to £6,968 in Q2.

Consumer judgments increased in median value, reaching their highest median value of 2021 at £698.50. However, consumer judgments has the lowest median value of all judgment types.



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



INCREASED MEDIAN VALUE DUE TO £2,000-£3,000 JUDGMENTS

The number of judgments and total value of judgments in the Isle of Man plummeted this quarter. Meanwhile while the median value of judgments increased from £735 in Q2 to £832 in Q3.

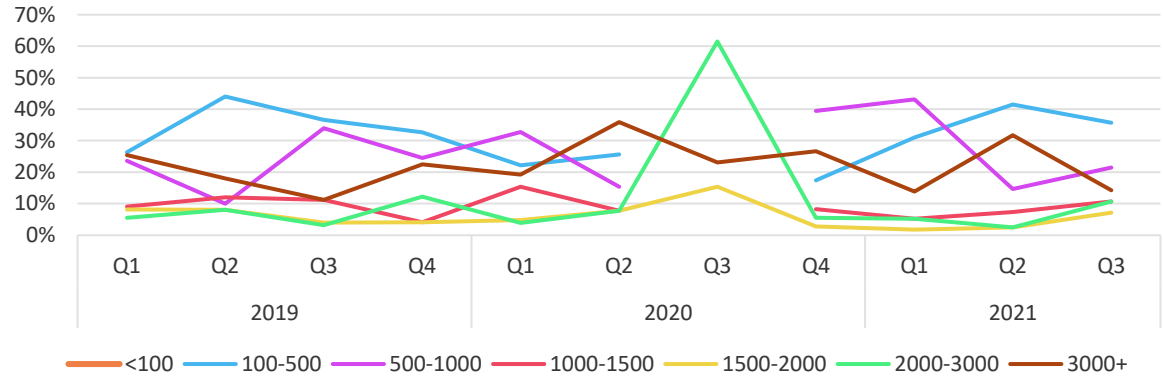
This increase in the median value of judgments is attributed to an increase in the proportion of high valued judgments, and a decrease in the proportion of low valued judgments.

The proportion of judgments valued £2,000-£3,000 changed from 5% in Q1 2021, to 2% in Q2 2021, before increasing to 11% in Q3 2021. Similarly, judgments valued £1,500-£2000 totalled 2% of all judgments in Q1 and Q2, increasing to 7% in Q3.

The proportion of low valued, such as those valued £100-£500, decreased from 41% in Q2 to 36% in Q3.

Since Q1 2020, there has remained zero judgments under £100.

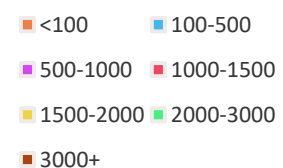
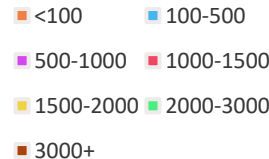
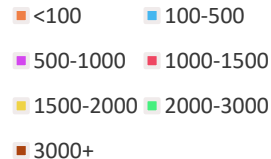
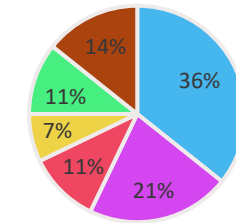
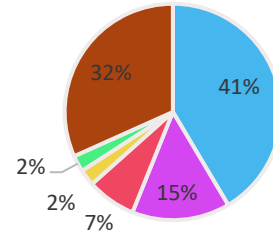
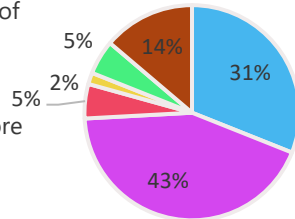
Value of judgments



Q1

Q2

Q3



THANK YOU

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