

Q2 2023 Statistics Book

Published August 2023



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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 British Isles & 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 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.

NOTE: High Court and 'Scotland Ordinary Causes' jurisdictions were separated from the analysis because they inflate key metrics with their unusually high judgment values and provide an unrealistic view of the average business/individual.



QUARTERLY ROUND UP

274,563 NEW JUDGMENTS WERE PROCESSED THIS QUARTER WITH A TOTAL VALUE OF **£501,880,868** EXCLUDING HIGH COURT AND SCOTLAND ORDINARY CAUSES. **44,687** SATISFACTIONS WERE PROCESSED QUARTERLY.

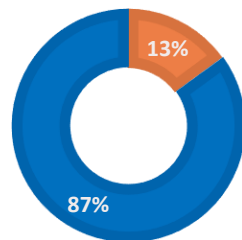
During the period of 1st April 2023 to 30th June 2023, 97.65% of all judgments came from courts in England and Wales.

Compared to the same period last year, the number of judgments across all jurisdictions saw a 20.03% increase moving from 228,744 to 274,563.

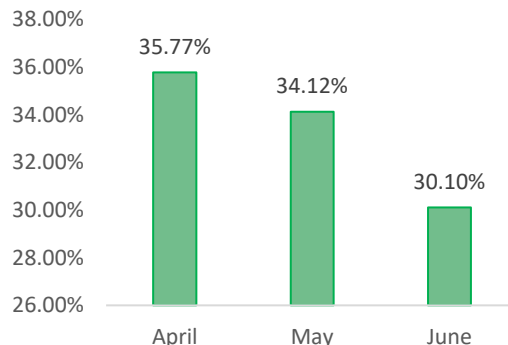
The *average* value of judgments across all jurisdictions this quarter was £1,827.93. This represents a decrease in the average value by 7.96% as compared to Q2 2023.

DEFENDANT TYPE

Commercial Consumer



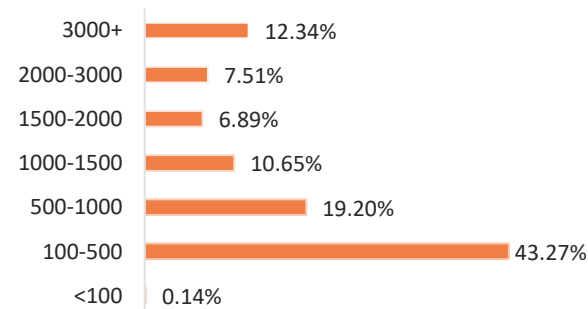
Monthly Breakdown of Q2 Judgments



REGIONAL SHARE

ENGLAND AND WALES	97.65%
SCOTLAND	1.42%
NORTHERN IRELAND	0.65%
REPUBLIC OF IRELAND	0.16%
JERSEY	0.10%
ISLE OF MAN	0.02%

Amount breakdown Q2 2023



ENGLAND & WALES



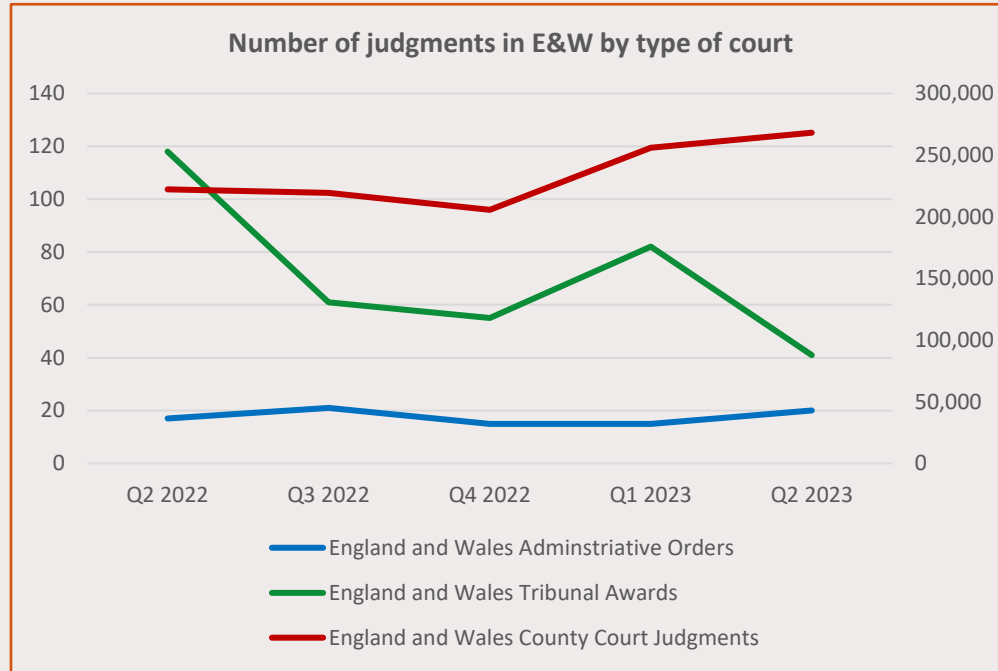
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SMALL INCREASE IN COUNTY COURT JUDGMENTS

This quarter of Q2 2023 has seen a slight increase of 5% in the number of County Court Judgments, from 256,040 in Q1 2023 to 268,067 in Q2 2023.

The number of administrative orders has increased by 33.3% from 15 in Q1 2023 to 20 in Q2 2023.

In this quarter there has been a decrease in the number of Tribunal awards in Q2 2023 of 50% as compared to the previous quarter, from 82 in Q1 2023 to 41 in Q2 2023.



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

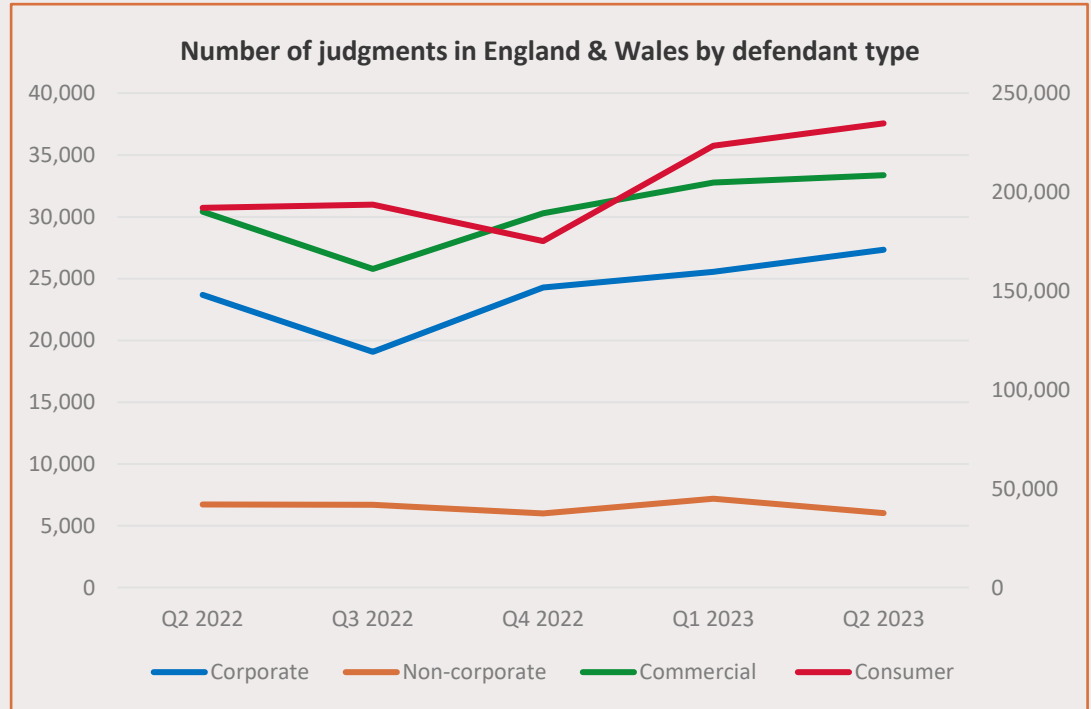
INCREASE IN NUMBER OF ALL JUDGMENT TYPES EXCEPT FOR NON-CORPORATE

This quarter has seen a slight increase in consumer judgments of 5% from the last quarter Q1 2023. From 223,372 in Q1 2023 to 234,768 in Q2 2023

Commercial judgments have also seen a slight increase of 1.8%, from 32,765 in Q1 2023 to 33,361 in Q2 2023.

Non-corporate judgments have seen a 16.3% decrease from 7,206 in Q1 2023 to 6,035 in Q2 2023.

The number of corporate judgments have seen a slight increase this quarter, from 25,559 in Q1 2023 to 27,326 in Q2 2023, a rise of 6.9%.



*Consumer judgments are plotted on the right hand axis.



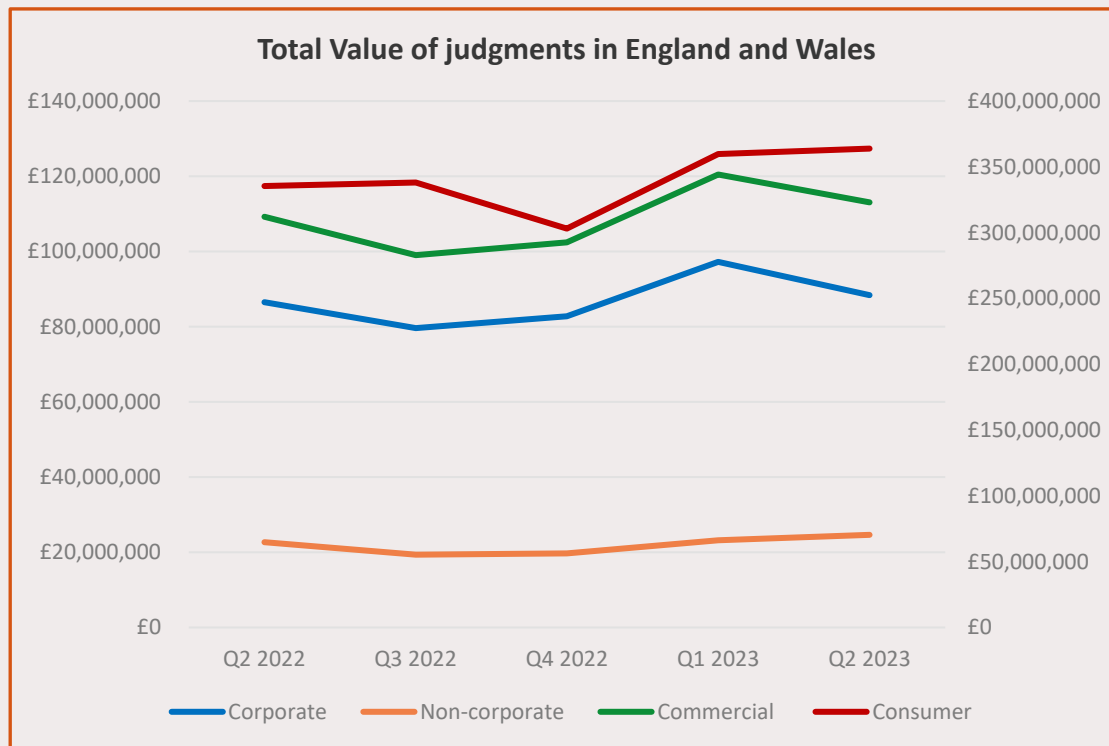
DECREASE IN TOTAL VALUE OF CORPORATE & COMMERCIAL JUDGMENTS

Corporate judgments saw a decrease of 9.14% in total value, from £97 million in Q1 2023 to £88 million in Q2 2023.

Commercial judgments have experienced a slight decrease in total value, from £121 million in Q1 2023 to £113 million in Q2 2023, a fall of 6.2%.

However non-corporate judgments experienced an increase of 6%, in total value of £23 million in Q1 2023 to £25 million in Q2 2023.

The total value of consumer judgments has seen a slight increase of 1.13% this quarter, from £359.9 million in Q1 2023 to £364 million in Q2 2023.



*Consumer judgments are plotted on the right hand axis.



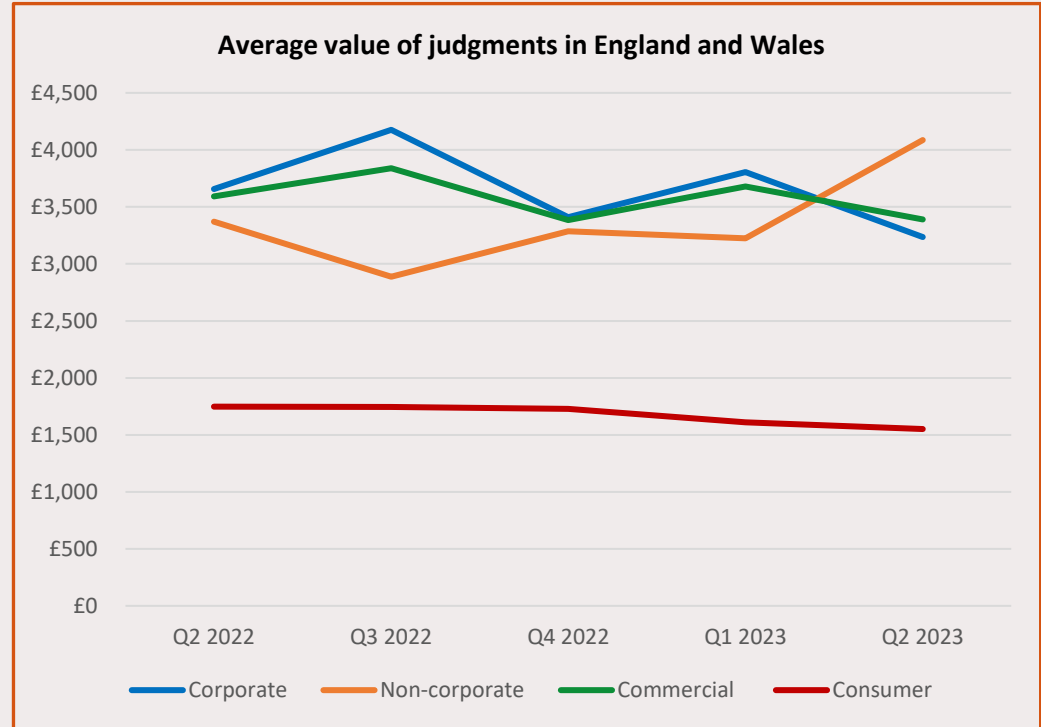
SIGNIFICANT INCREASE IN AVERAGE VALUE FOR NON-CORPORATE JUDGMENTS

Non-corporate judgments have seen a significant increase of 26.8% in *average* value, from £3,224 in Q1 2023 to £4,087 in Q2 2023.

However corporate judgments have seen a decrease of 15% the *average* value of £3,806 in Q1 2023 to £3,235 in Q2 2023.

The *average* value of commercial judgments decreased slight by 7.9% from £3,678 in Q1 2023 to £3,389 in Q2 2023.

Consumer judgments also decrease by 3.8% in *average* value, from £1,611 in Q1 2023 to £1,550 in Q2 2023.



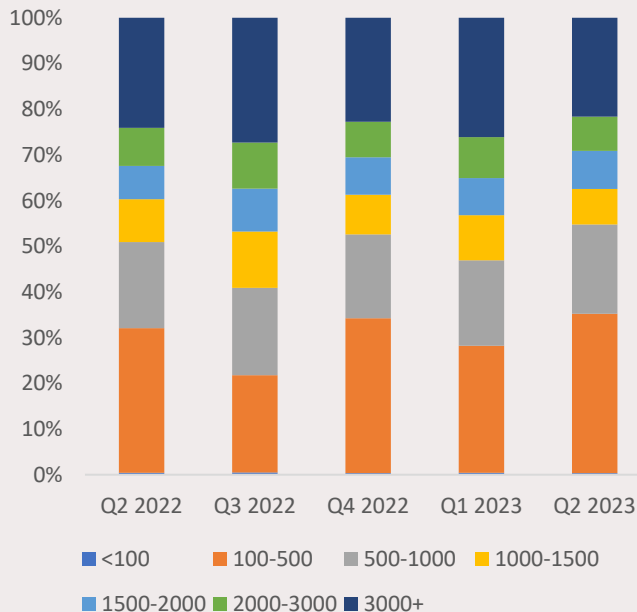


A CLOSER INSIGHT INTO THE JUDGMENT VALUES OF E&W

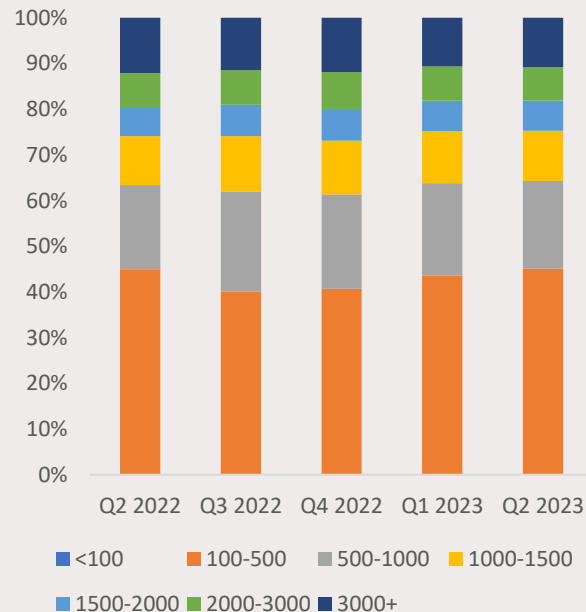
When analysing the breakdown of commercial judgments there is a 7.1% increase in the proportion of judgments valued between £100-£500. The proportion of judgments valued greater than £3000 where we have seen a decrease of 4.4%.

The breakdown of consumer judgments has seen no significant changes with only a 1.6% increase of judgments valued between £100-500.

Amount breakdown for commercial judgments in E&W



Amount breakdown for consumer judgments in E&W



SCOTLAND



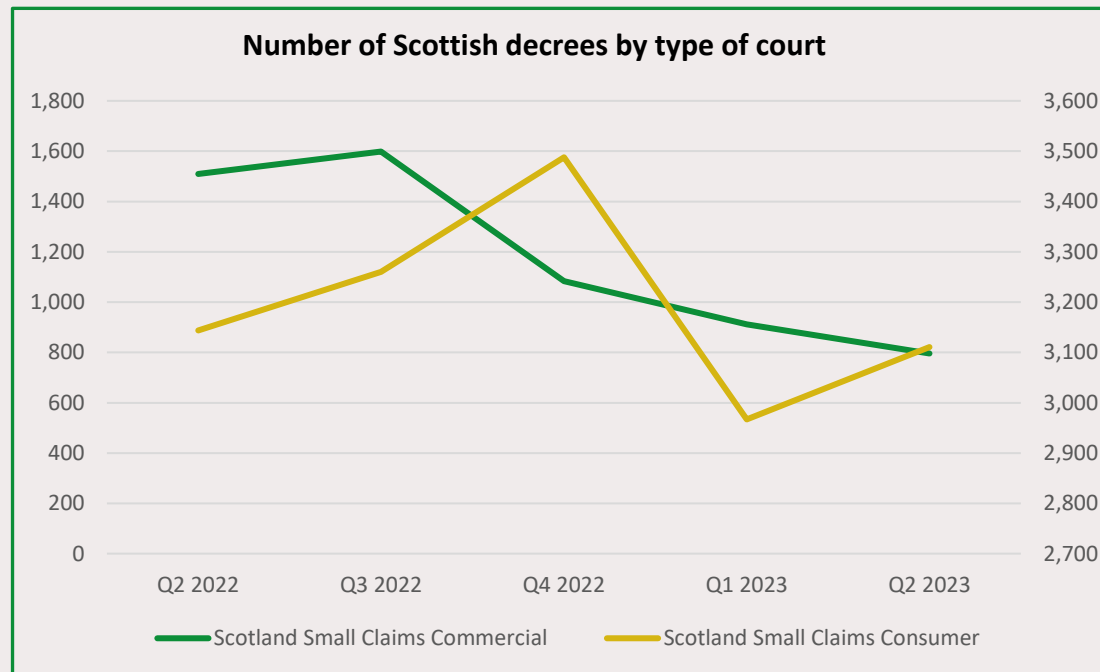
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OVERALL, THE NUMBER OF DECREES STAYED CONSISTENT

Scotland small claims commercial cases have decreased by 13%, from 912 claims in Q1 2023 to 796 in Q2 2023.

Scotland small claims consumer cases have seen a slight increase of 5%, from 2,967 cases in Q1 2023 to 3,111 cases in Q2 2023



*Scotland Small Claims Consumer judgments plotted solely on the right hand axis.



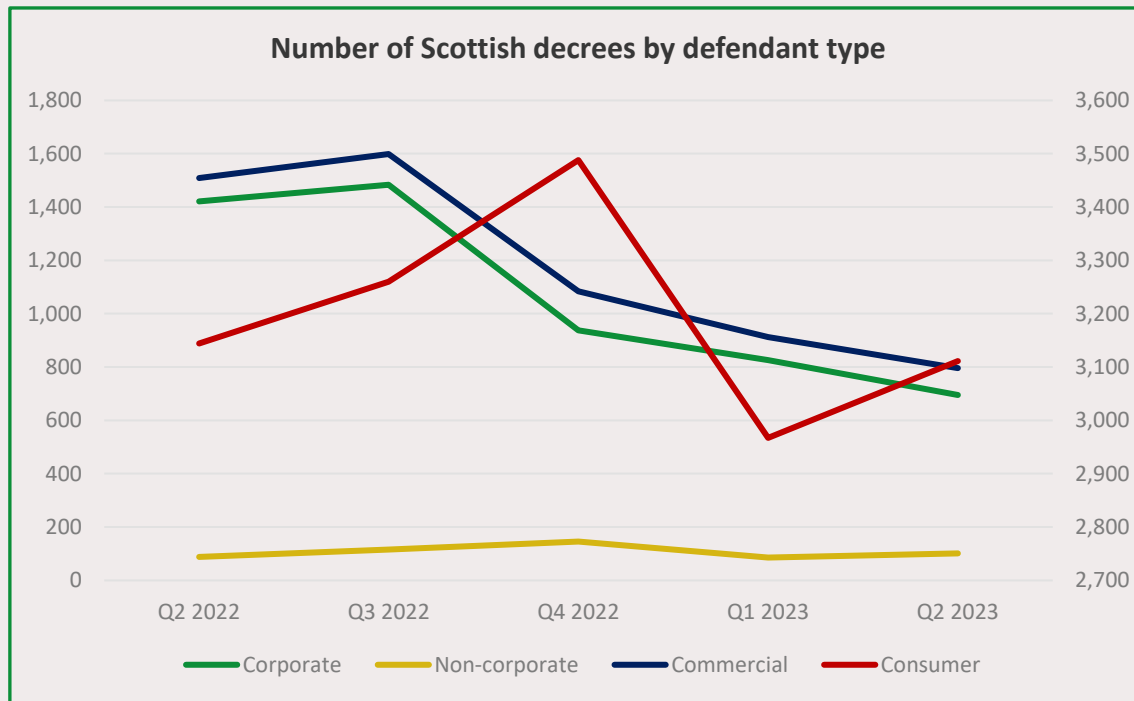
DECLINE IN THE NUMBER OF NON-CORPORATE AND COMMERCIAL DECREES

The number of corporate decrees decreased by 16% from 826 in Q1 2023 to 695 in Q2 2023.

The number of commercial decrees has seen a decline of 13%, from 912 in Q1 2023 to 796 in Q2 2023.

However non-corporate decrees have increased by 17%, from 86 in Q1 2023 to 101 in Q2 2023.

The number of consumer decrees has seen a slight increase of 5%, from 2,967 in Q1 2023 to 3,111 in Q2 2023.



*Consumer decrees plotted solely on the right hand axis.



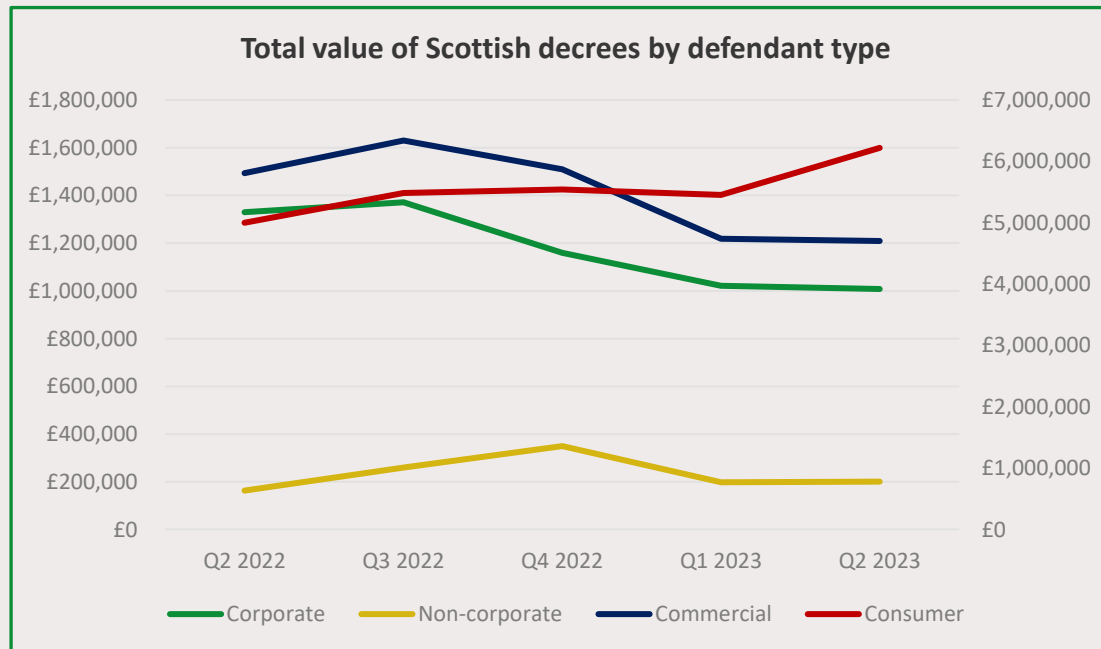
INCREASE IN TOTAL VALUE FOR CONSUMER JUDGMENTS

Consumer cases have seen an increase in *total* value of 14%, from £5.5 million Q1 2023 to £6.2 million in Q2 2023.

Non-corporate cases experienced a small increase in *total* value of 1.7% from £198,014 Q1 2023 to £201,426 Q2 2023.

Corporate cases saw a small decrease in *total* value of 1.3% from £1,020,848 in Q1 2023 to £1,008,117 in Q2 2023.

Commercial decrees also saw a small decrease in *total* value of 0.79% from £1,218,862 in Q1 2023 to £1,209,543 in Q2 2023.



*Consumer decrees plotted solely on the left hand axis.



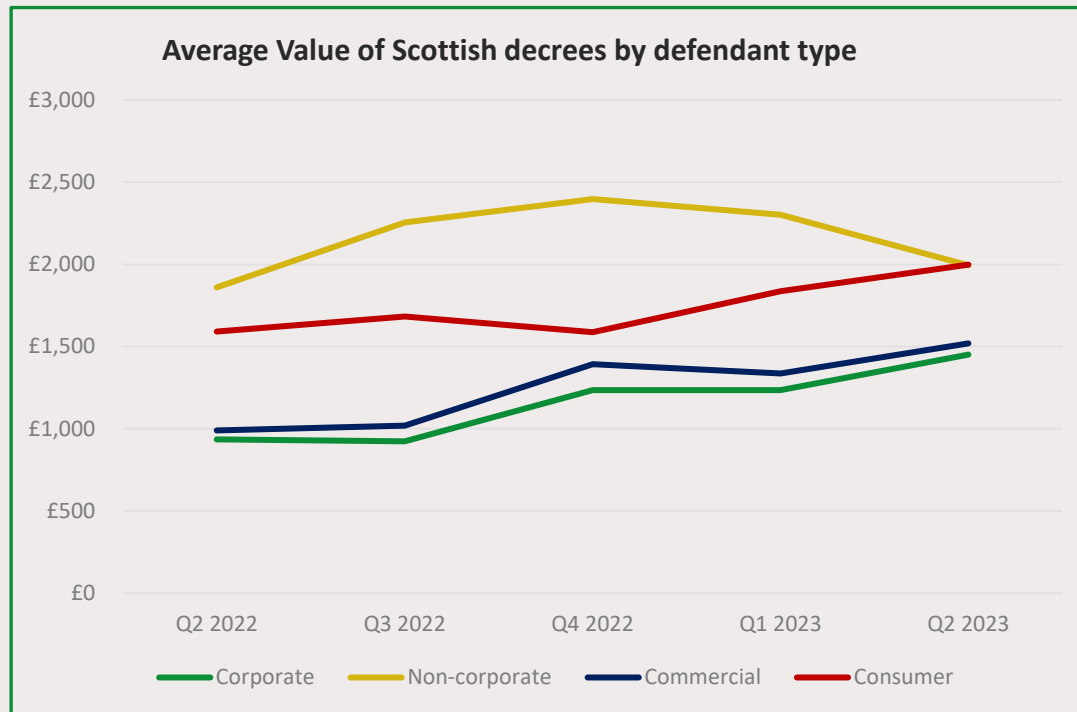
RISE IN THE AVERAGE VALUE FOR ALL DECREES EXCEPT NON-CORPORATE

The *average* value of corporate judgments increased by 17.4%, from £1,236 in Q1 2023 to £1,451 in Q2 2023.

Commercial judgments experienced an increase in *average* value from £1,336 in Q1 2023 to £1,520 in Q2 2023, a 13.7% jump.

Consumer judgments have also seen an 8.8% increase in *average* value, from £1,837 in Q1 2023 to £1,999 in Q2 2023.

The non-corporate *average* value decreased by 13.4% from £1,860 Q1 2023 to £1,994 in Q2 2023.



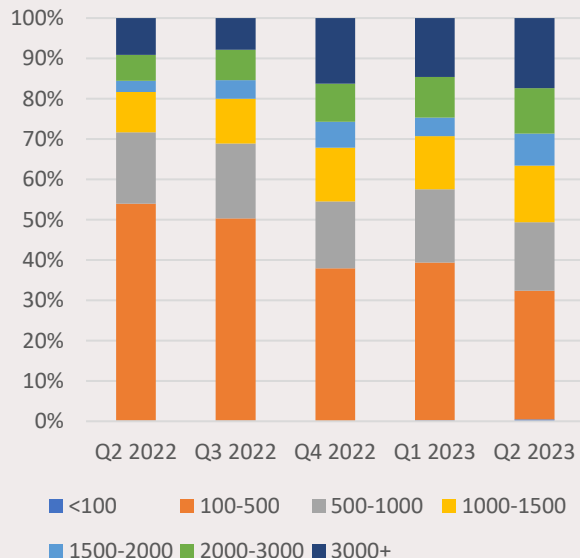


A CLOSER INSIGHT INTO THE JUDGMENT VALUES FOR SCOTLAND

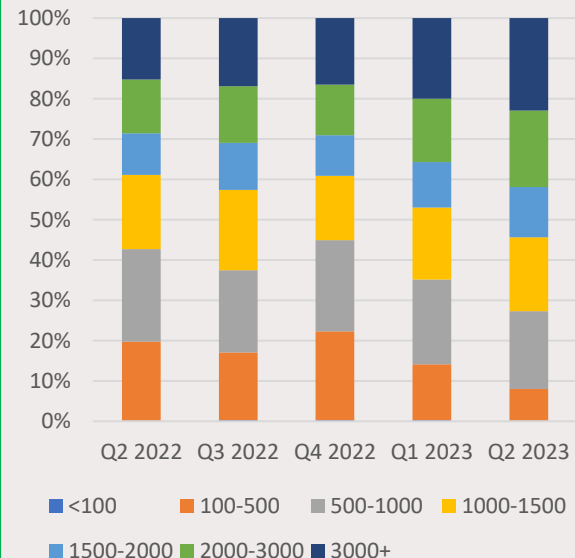
The commercial breakdown shows the majority of decrees have stayed consistent from Q1 2023 to Q2 2023.

The consumer breakdown shows a 6% decrease from Q1 2022 to Q2 2023 of the values between of £100-500.

Amount breakdown for commercial decrees in Scotland



Amount breakdown for consumer decrees in Scotland



NORTHERN IRELAND



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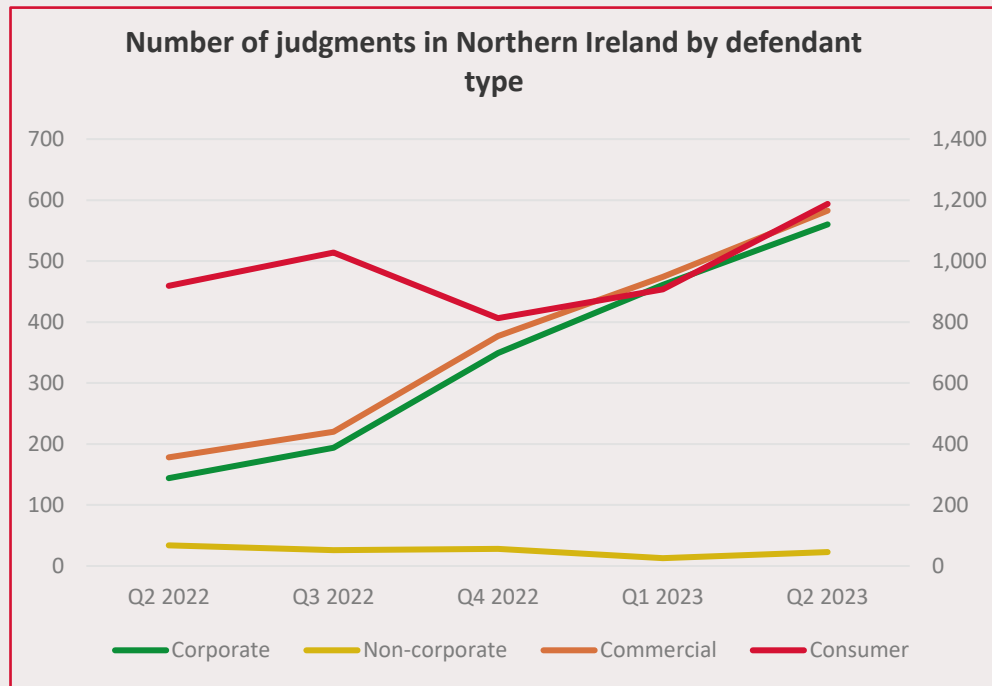
RISE IN THE NUMBER OF ALL JUDGMENT TYPES

Non-corporate judgments saw an increase of 79.9%, from 13 in Q1 2023 to 23 in Q2 2023.

Continuing the trend, consumer judgments also increased by 31% from 907 in Q1 2023 to 1,118 in Q2 2023.

Corporate judgments increased by 21.5%, from 461 in Q1 2023 to 560 in Q2 2023.

Commercial judgments also experienced an increase of 23% from 474 in Q1 2023 to 583 in Q2 2023.



*Consumer Judgments plotted on the right-hand axis.



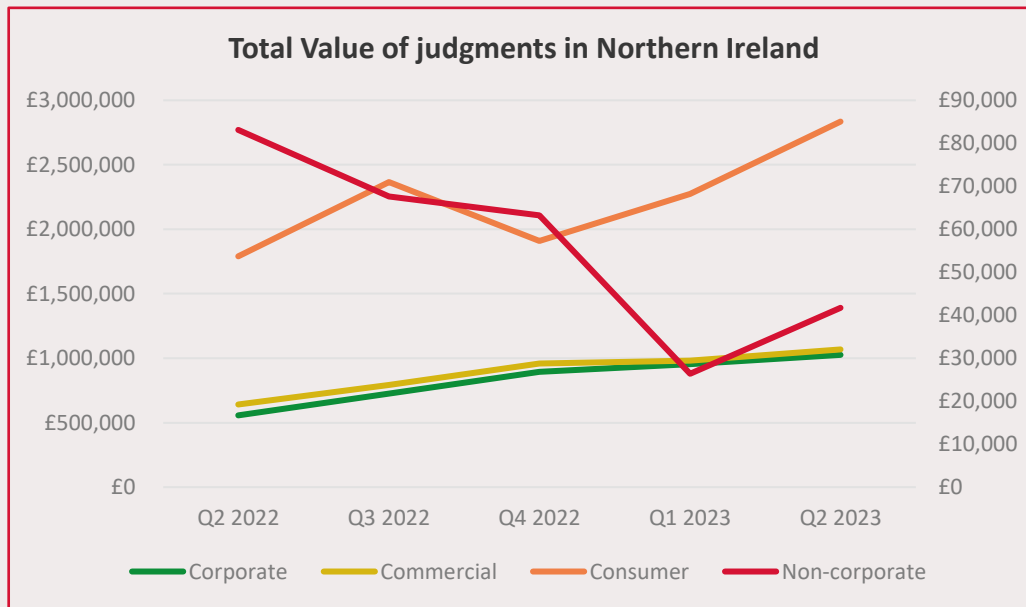
INCREASE IN THE TOTAL VALUE OF ALL JUDGMENT TYPES

Non-corporate cases saw a considerable increase of 58% in total value, from £26k in Q1 2023 to £41K in Q2 2023

The total value of consumer judgments increased by 24.6%, from £2.3 million Q1 2023 to £2.8 million Q2 2023.

The total value of corporate judgments increased by 7% from £954,770 Q1 2023 to £1 million Q2 2023.

Commercial judgments experienced a slight increase of 8.8%, from £981,143 Q1 2023 to £1 million Q2 2023.



*Non-corporate judgments solely plotted on the right hand axis.



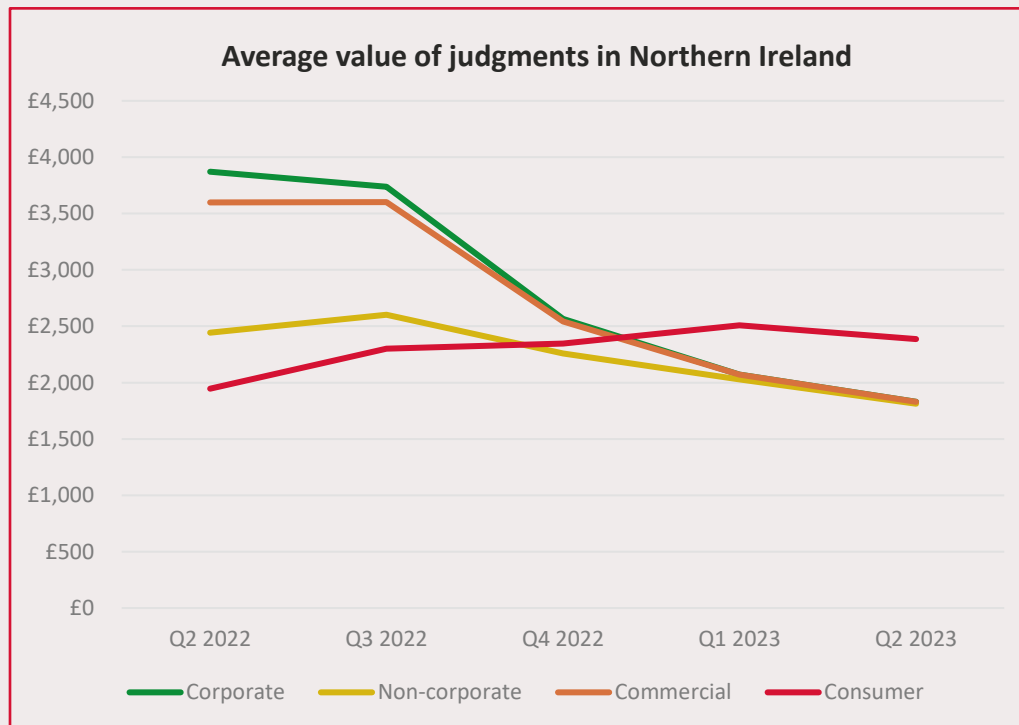
DECREASE IN THE AVERAGE VALUE OF ALL JUDGMENTS

The *average* value of corporate judgments experienced a 12% decrease, from £2,071 Q1 2023 to £1,831 in Q2 2023.

Commercial judgments also saw a 12% decrease in *average* value from £2,070 Q1 2023 to £1,830 Q2 2023.

Non-corporate judgments experienced an 11% decrease *average* value from Q1 2023 £2,029 to £1,812 Q2 2023.

Consumer judgments saw a slight decrease of 5% *average* value, from £2,508 Q1 2023 to £2,385 Q2 2023.

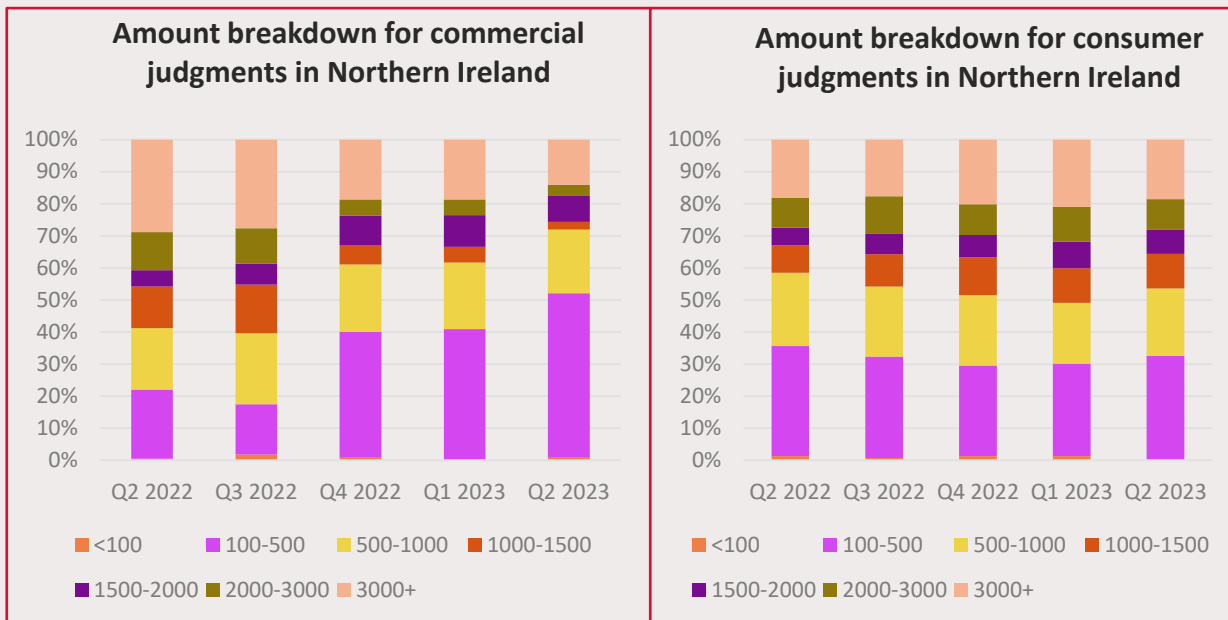




A CLOSER LOOK INTO THE JUDGMENT VALUES OF NORTHERN IRELAND

Analysing the breakdown of commercial judgments shows that from Q1 2023 to Q2 2023 all categories remind consistent.

Consumer judgments have also remind consistent from Q1 2023 to Q2 2023.



REPUBLIC OF IRELAND



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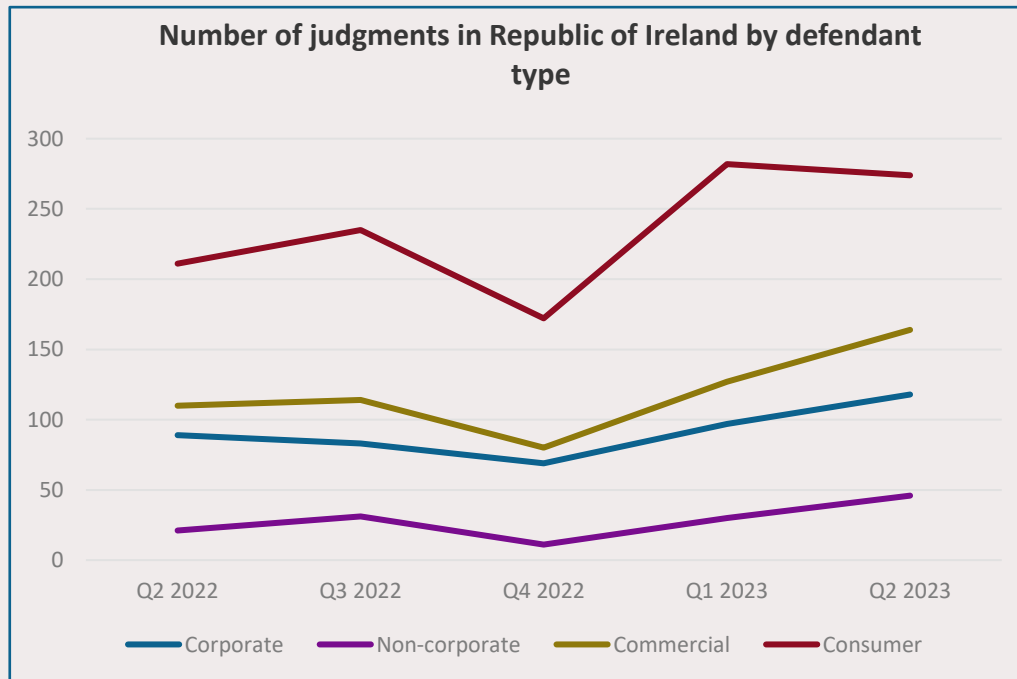
INCREASE IN THE NUMBER OF NON-CORPORATE JUDGMENTS

Non- corporate judgments have seen a 53% increase from 30 in Q1 2023 to 46 in Q2 2023.

Corporate judgments have seen an increase of 22%, from 97 in Q1 2023 to 118 in Q2 2023.

The number of commercial judgments grew from 127 in Q1 2023 to 164 in Q2 2023, an increase of 29%.

Consumer judgments have seen a slight decrease of 3% from 282 in Q1 2023 to 274 in Q2 2023.





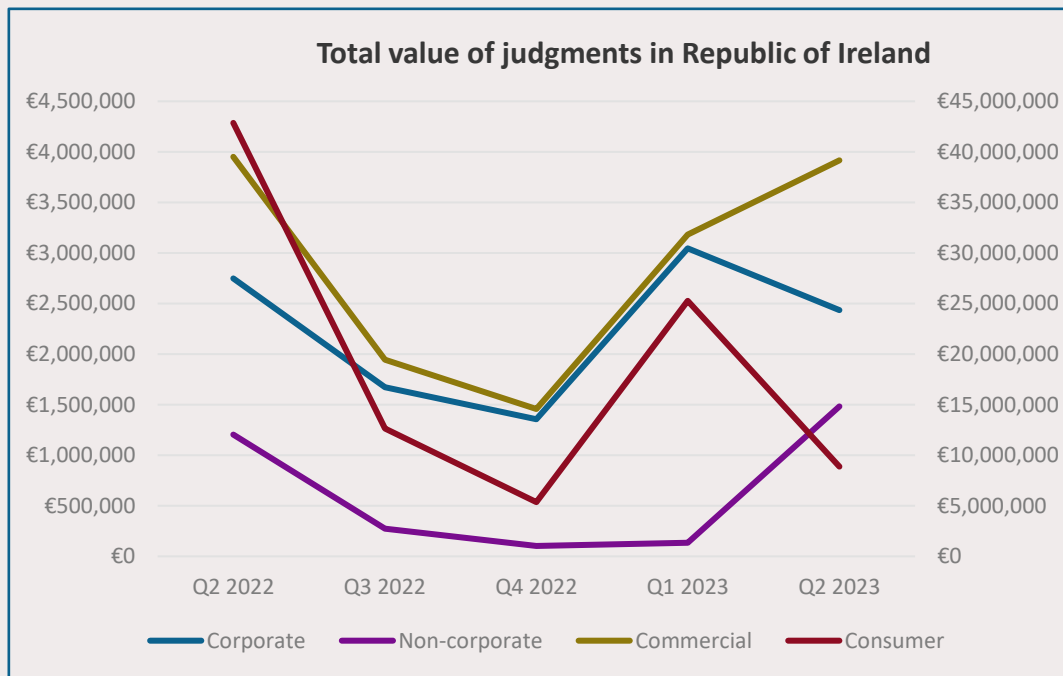
COMPELLING INCREASE IN TOTAL VALUE OF NON-CORPORATE JUDGMENTS

The *total* value of non-corporate judgments has increased dramatically by **1004%**, from €134k in Q1 2023 to €1.5 million in Q2 2023.

The *total* value commercial judgments went from €3.2 million in Q1 2023 to €3.9 million in Q2 2023, a 23% increase.

Corporate judgments have seen a 20% decrease in *total* value, from €3 million in Q1 2023 to €2.4 million in Q2 2023.

The *total* value of consumer cases have seen a considerable decrease of 64%, from €25 million in Q1 2023 to €8.9 million in Q2 2023.



*Consumer judgments solely plotted on the right hand axis.

*There is an outlier non-corporate judgment for £1,163,807 which has increased total value.





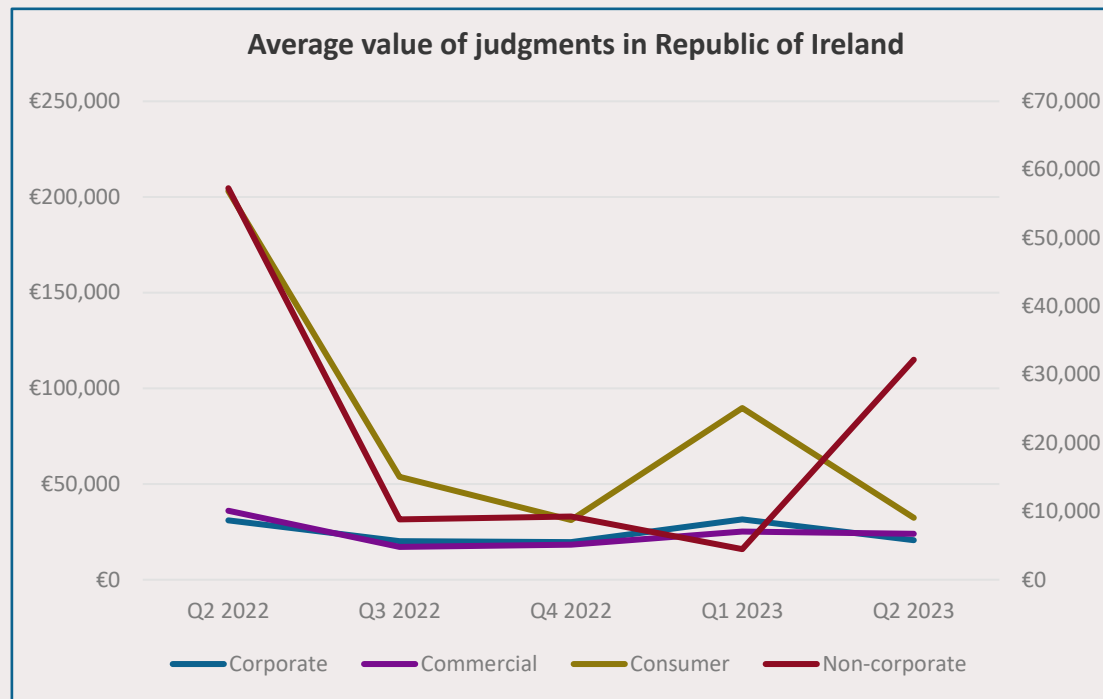
RISE IN THE AVERAGE VALUE OF NON-CORPORATE JUDGMENTS

The *average* value non-corporate judgments has seen a dramatic increase of **620%**, from €4.5K in Q1 2023 to €32K in Q2 2023.

The *average* value of commercial judgments saw a slight decrease of 5% from €25k Q1 2023 to €24k Q2 2023.

The *average* value of corporate judgments also decreased from €31K in Q1 2023 to €20.6K in Q2 2023, a drop of 34%.

The *average* value of consumer judgments experienced a significant decrease of 64%, from €89.6k in Q1 2023 to €32k in Q2 2023.



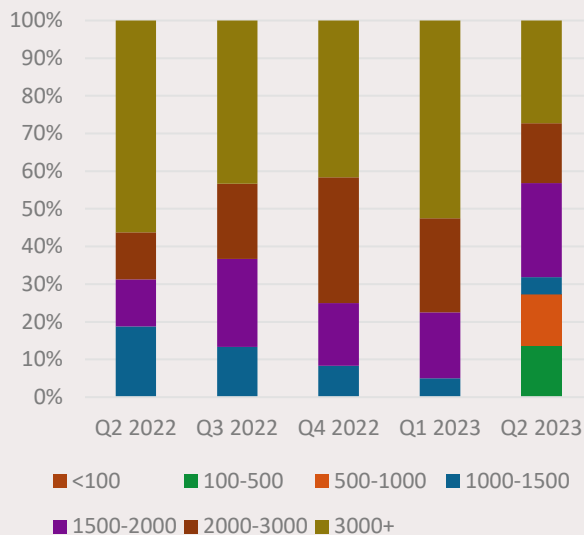


A CLOSER LOOK INTO JUDGMENT VALUES IN THE REPUBLIC OF IRELAND

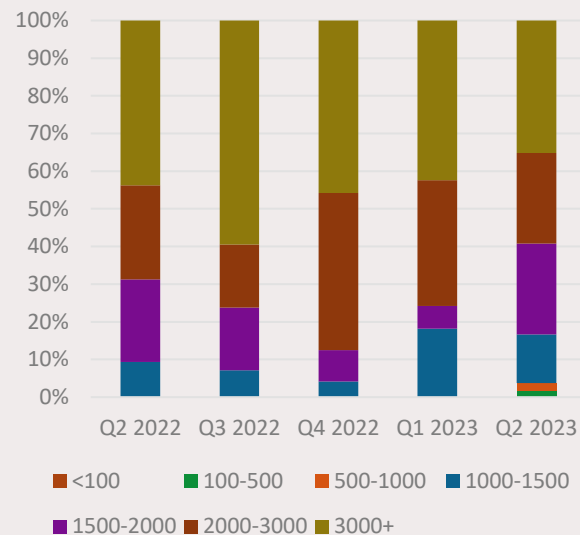
Commercial judgments have seen a 12% decrease in the proportion of judgments valued between £2000-3000. The proportion of judgments valued £3000+ increased by 12% from Q1 2023 to Q2 2023.

Consumer judgments have seen an increase of 9% in the proportion of judgments greater than €3000.

Amount breakdown for commercial judgments in Republic of Ireland



Amount breakdown for consumer judgments in Republic of Ireland



JERSEY



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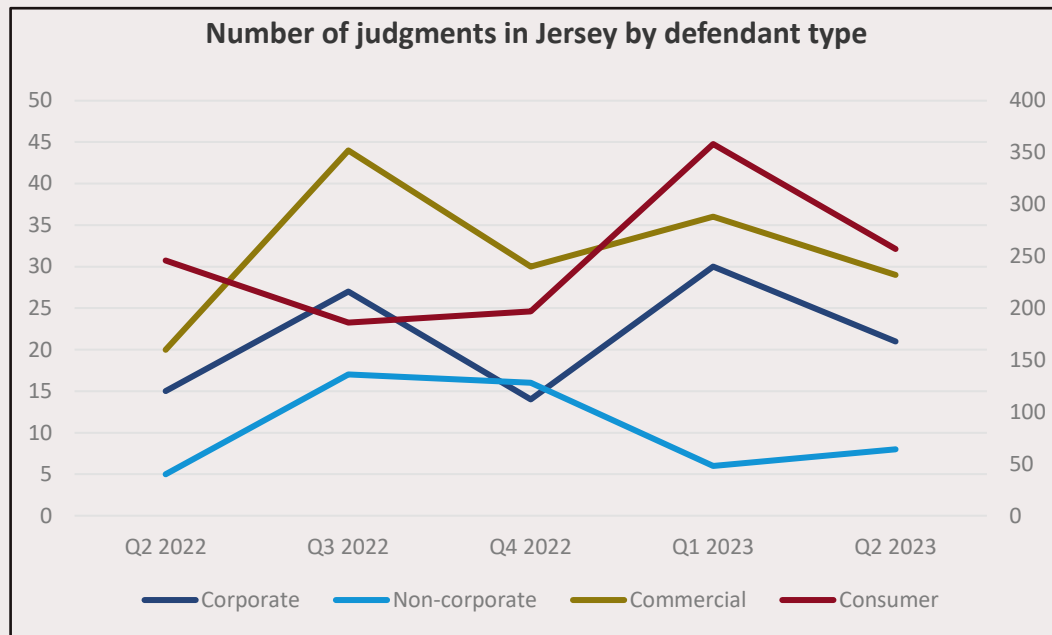
DECREASE IN THE NUMBER OF ALL JUDGMENT TYPES, EXCEPT FOR NON-CORPORATE JUDGMENTS

Corporate judgments decreased from 30 in Q1 2023 to 21 in Q2 2023, drop of 30%.

The number of consumer judgments saw a decrease of 28%, from 394 in Q1 2023 to 286 in Q2 2023.

Commercial judgments also experienced a decrease of 19%, from 36 in Q1 2023 to 29 in Q2 2023.

However, non-corporate judgments in Jersey have seen an increase of 33%, from 6 in Q1 2023 to 8 in Q2 2023.



*Consumer Judgments plotted on the right hand axis.



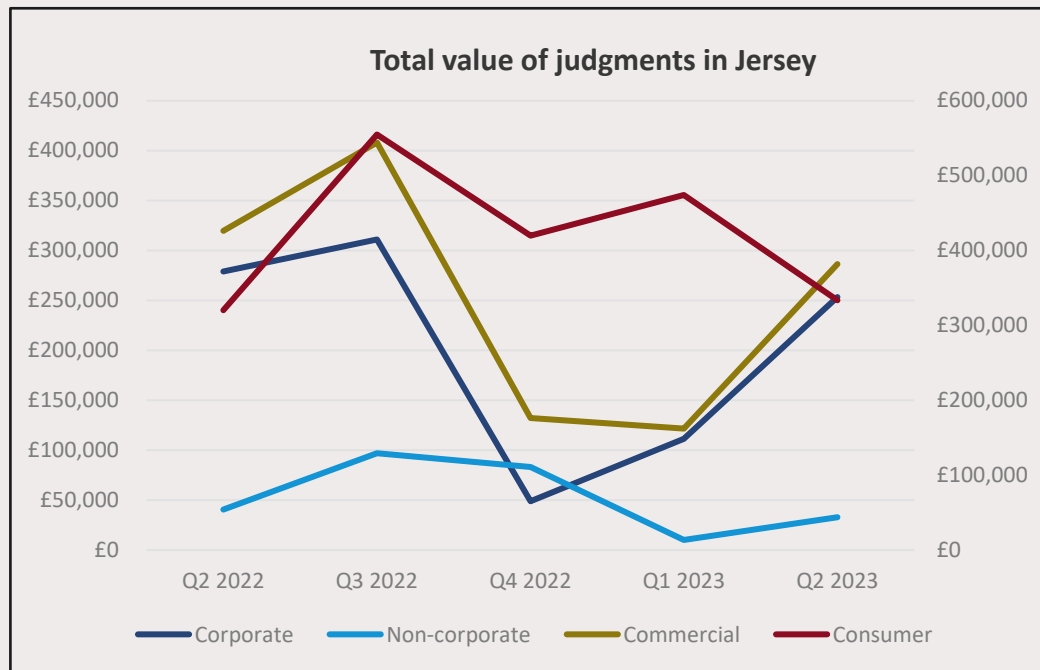
SIGNIFICANT INCREASE IN TOTAL VALUE OF ALL JUDGMENTS EXCEPT FOR CONSUMER

The *total* value of corporate judgments increased considerably by 127%, from £111.5K in Q1 2023 to £253k in Q2 2023.

The *total* value of non-corporate judgments also saw a substantial increase, from £10k in Q1 2023 to £32.9k in Q2 2023, rise of 225%.

Following this trend, the *total* value commercial judgments saw a significant increase of 135%, from £121.6k in Q1 2023 to £286.2k in Q2 2023.

However, the *total* value of consumer judgments decreased by 30%, from £474k in Q1 2023 to £333.7k in Q2 2023.



*Consumer Judgments plotted on the right hand axis.



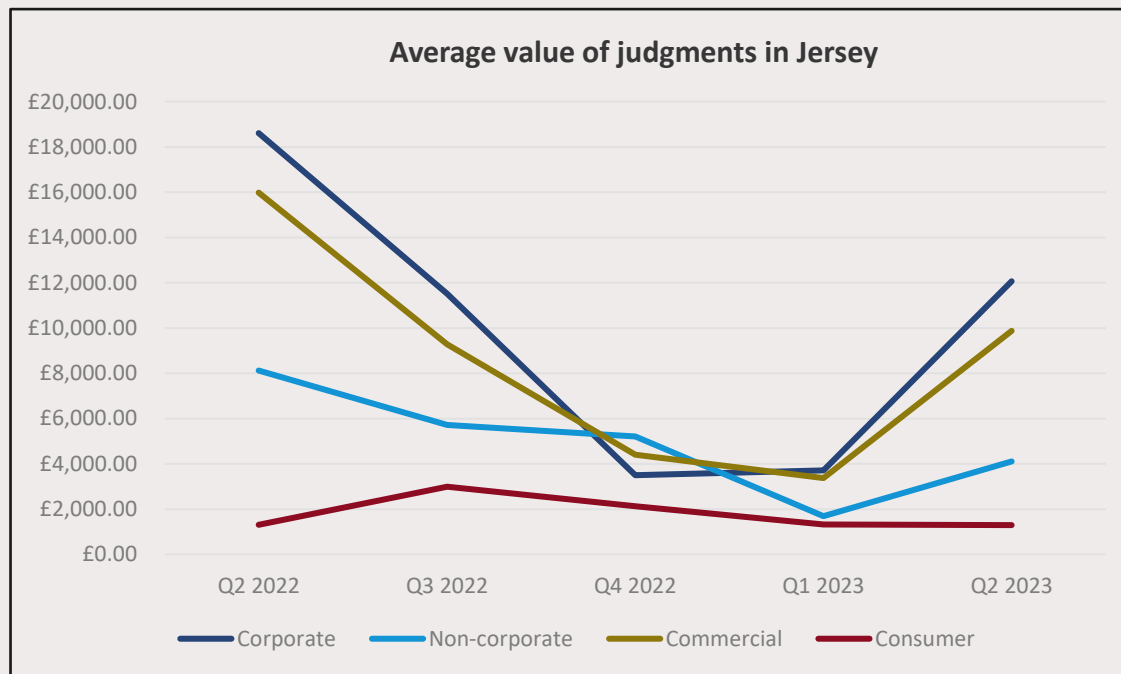
SUBSTANTIAL INCREASE IN AVERAGE VALUE OF ALL JUDGMENTS EXCEPT CONSUMER

The *average* value of corporate judgments increased considerably by 225%, from £3,717 in Q1 2023 to £12,066 in Q2 2023.

Non-corporate judgments also saw a large increase in *average* value from £1,683 in Q1 2023 to £4,106 in Q2 2023, a rise of 144%.

The *average* value of commercial judgments substantially increased by 192%, from £3,378 in Q1 2023 to £9,870 in Q2 2023.

However, consumer judgments stayed consistent with only a 2% decrease, from £1,324 in Q1 2023 to £1,298 in Q2 2023.



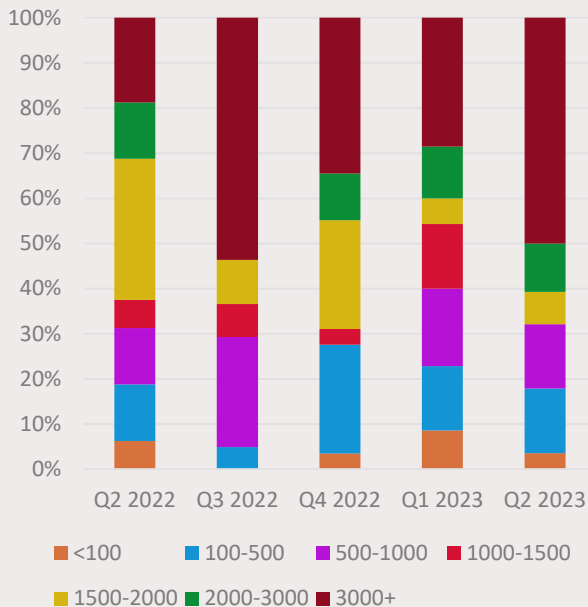


CLOSER LOOK INTO THE JUDGMENT VALUES IN JERSEY

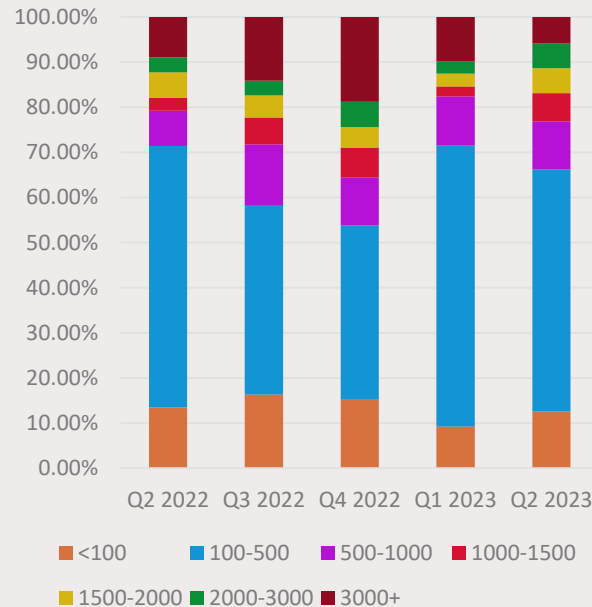
Analysing the commercial values there was a 21% decrease in the proportion of judgments valued £3000+ from Q1 2023 to Q2 2023. There was also an increase of 14% between the values of £100-500 from the last quarter.

Consumer judgments stayed consistent from Q1 2023 to Q2 2023. There was only a slight increase of 8% between the values of £100-500.

Amount breakdown for commercial judgments in Jersey



Amount breakdown for consumer judgments in Jersey



ISLE OF MAN



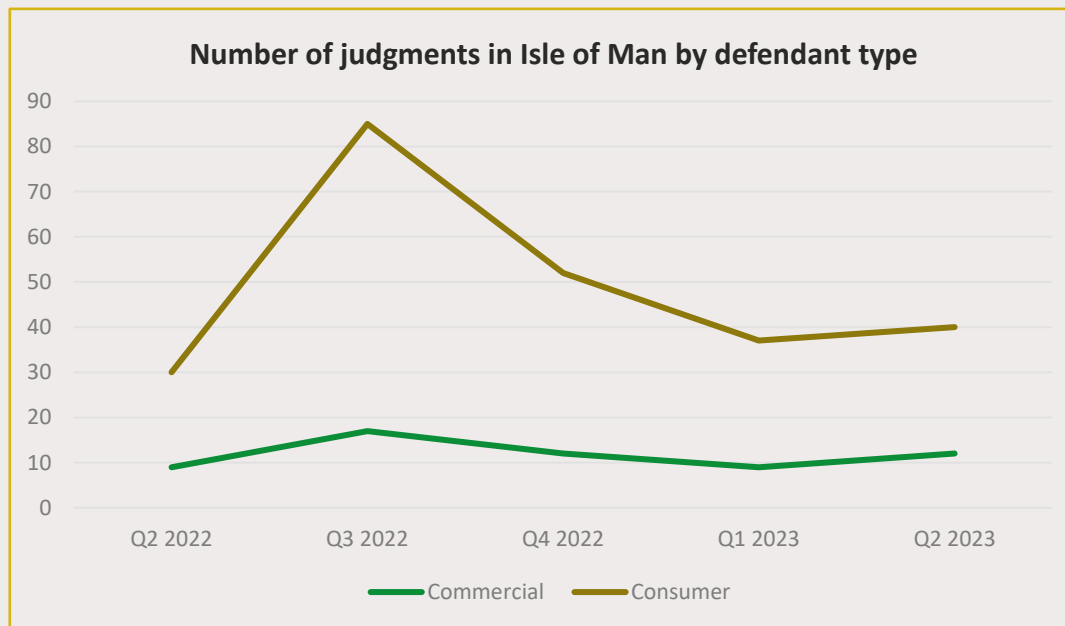
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INCREASE IN CONSUMER & COMMERCIAL JUDGMENTS

Commercial judgments have experienced a 33% increase, from 9 in Q1 2023 to 12 in Q2 2023.

Consumer judgments saw a slight increase of 8% from 37 in Q1 2023 to 40 in Q2 2023.

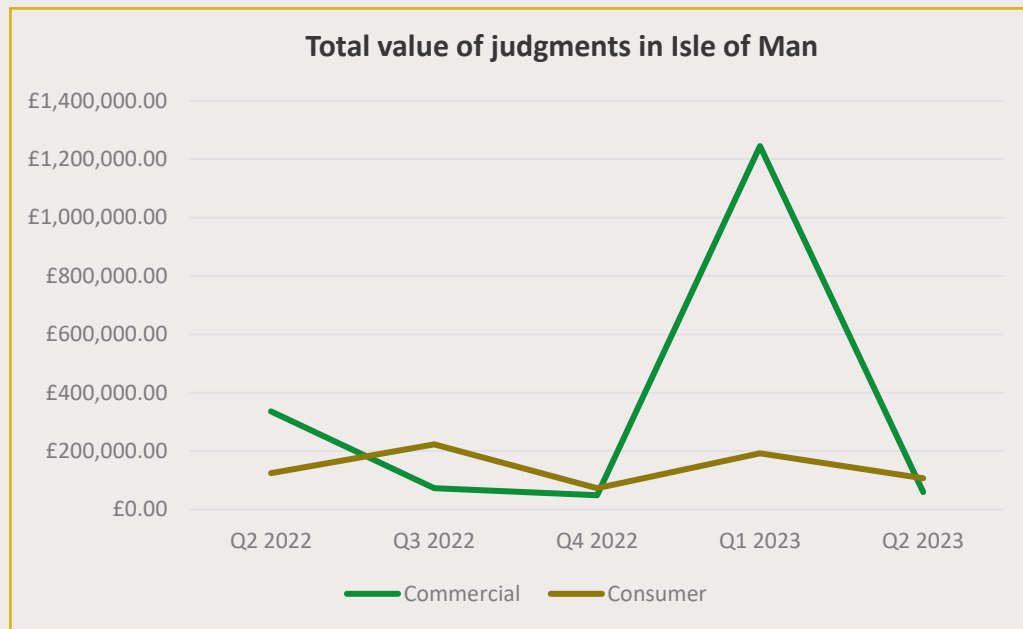




DECREASE IN THE TOTAL VALUE OF COMMERCIAL & CONSUMER JUDGMENTS

The *total* value of commercial judgments has decreased substantially by 95%, from £1.2 million in Q1 2023 to £59k in Q2 2023.*

Consumer judgments also saw a decrease from £192.6k in Q1 2023 to £106.9, a decrease of 44%.



*There is an outlier corporate judgment for £1,216,396 which has increased total value.

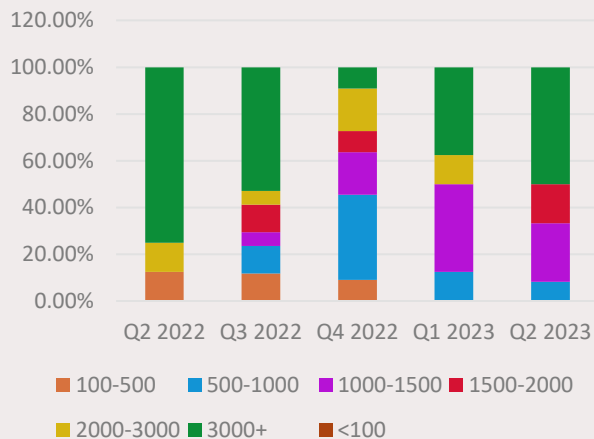


A CLOSER LOOK INTO THE JUDGMENTS IN THE ISLE OF MAN

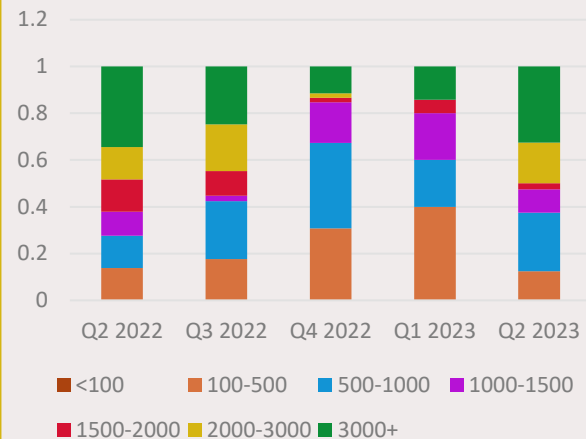
Commercial judgments valuing between £1000-1500 and £2000-3000 both saw a 13% decrease. Values between £1500-2000 saw a 17% increase. There was also a 13% increase in the proportion of judgments valued at £3000+ from last quarter.

Consumer judgments showed a 28% decrease in the proportion of judgments valued between £100-500. However, judgments valuing between £2000-3000 and £3000+ both saw an increase of 18% from that last quarter.

Amount breakdown for commercial judgments in Isle of Man



Amount breakdown for consumer judgments in Isle of Man



High Court & Equivalent Jurisdictions





INCREASE IN CONSUMER & COMMERCIAL JUDGMENTS

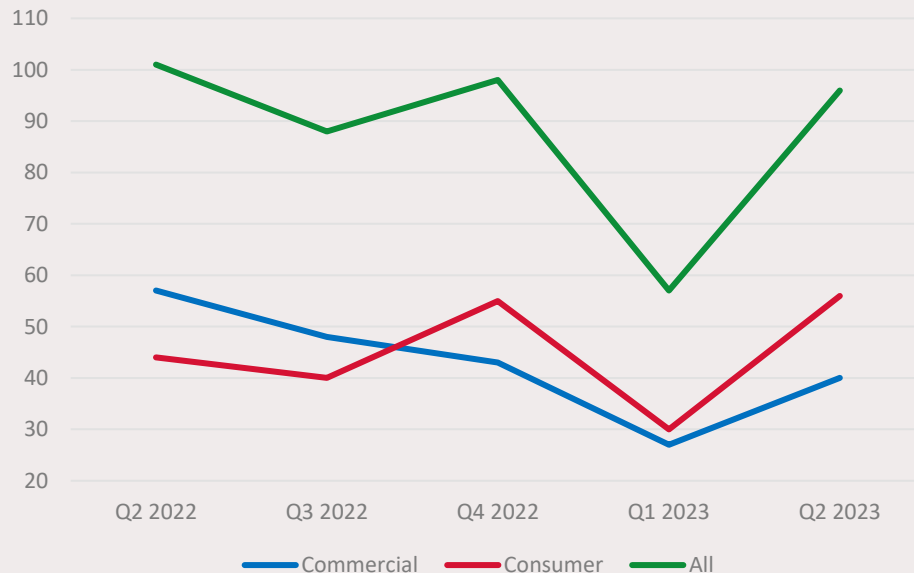
The **number** of all judgments has increased by 68% from 57 in Q1 2023 to 96 in Q2 2023.

The *average value* of all judgments decreased by 75% from £1.2M in Q1 2023 to £303K in Q2 2023.

The *total value* of all judgments decreased by 58% from £69M in Q1 2023 to £29M in Q2 2023.

England & Wales High Court Judgments

Number of judgments by defendant type





INCREASE IN CONSUMER & COMMERCIAL JUDGMENTS

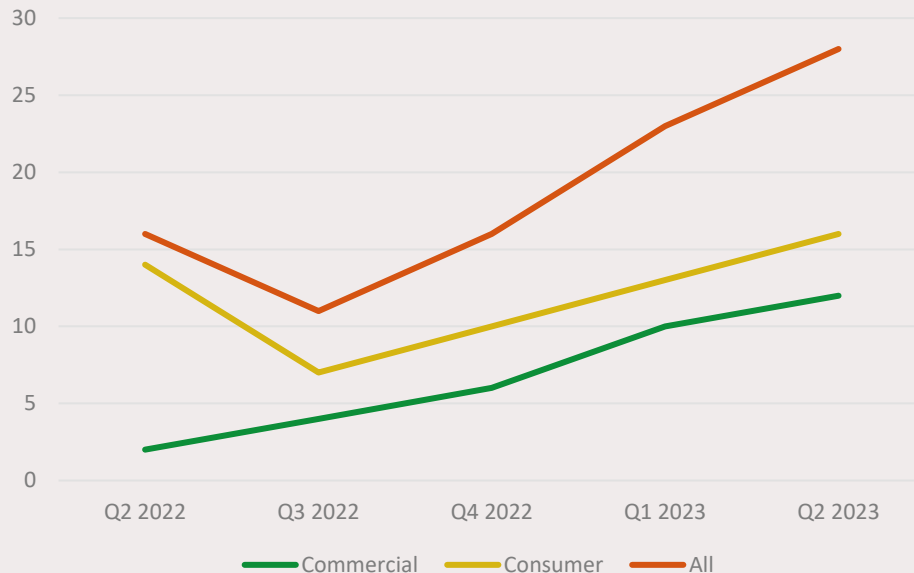
The **number** of all judgments has increased by 22% from 23 in Q1 2023 to 28 in Q2 2023.

The *average value* of all judgments increased by 33% from £79K in Q1 2023 to £105K in Q2 2023.

The *total value* of all judgments increased by 62% from £1.8M in Q1 2023 to £2.9M in Q2 2023.

Northern Ireland High Court Judgments

Number of judgments by defendant type





INCREASE IN CONSUMER JUDGMENTS

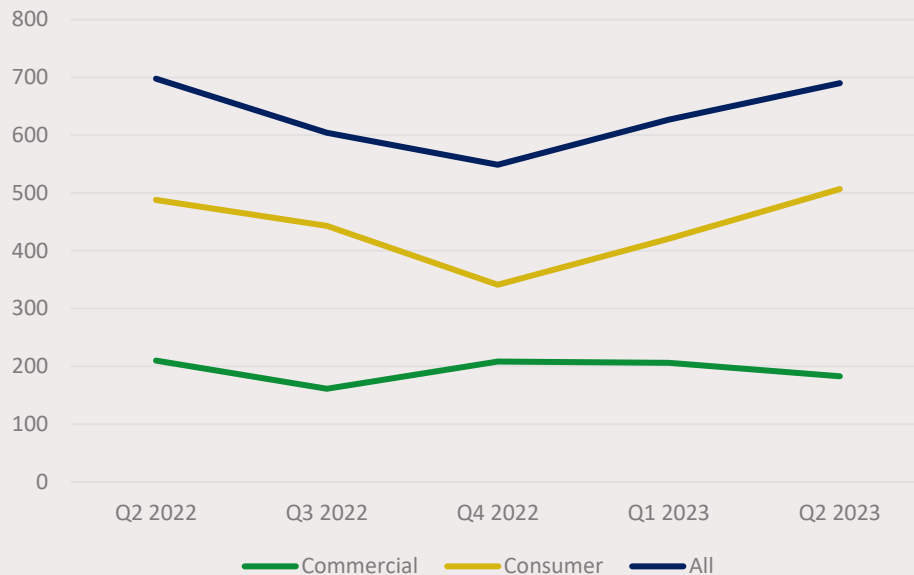
The **number** of all judgments has increased by 10% from 627 in Q1 2023 to 690 in Q2 2023.

The **average value** of all judgments decreased by 4% from £16K in Q1 2023 to £15K in Q2 2023.

The **total value** of all judgments increased by 5% from £10.1M in Q1 2023 to £10.6M in Q2 2023.

Scotland Ordinary Causes

Number of judgments by defendant type



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