

Q1 2024 Statistics Book

Published May 2024



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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

279,785 NEW JUDGMENTS WERE PROCESSED THIS QUARTER WITH A TOTAL VALUE OF **£728,651,514** EXCLUDING HIGH COURT AND SCOTLAND ORDINARY CAUSES. **46,003** SATISFACTIONS WERE PROCESSED QUARTERLY

During the period of 1st January 2024 to 31st March 2024, 97.90% of all judgments came from courts in England and Wales.

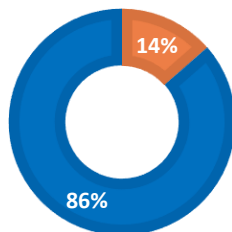
Compared to the same period last year, the number of judgments across all jurisdictions saw a 15% increase moving from 243,448 to 279,785.

The *average* value of judgments across all jurisdictions this quarter was £2,604.

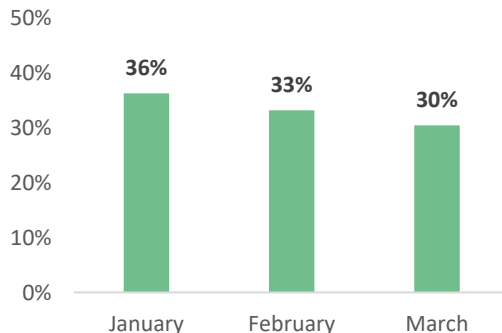
This represents an increase in the average value of 26% as compared to Q4 2023.

DEFENDANT TYPE

Commercial Consumer



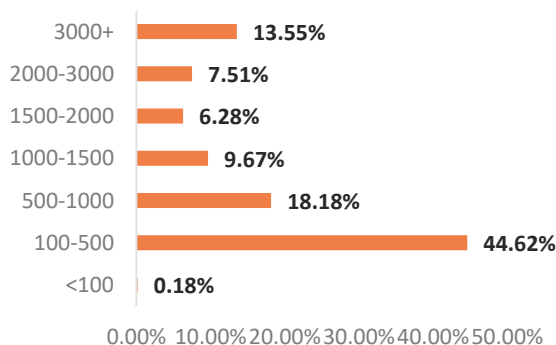
Monthly Breakdown of Q1 Judgments



REGIONAL SHARE

ENGLAND AND WALES	97.90%
SCOTLAND	1.18%
NORTHERN IRELAND	0.55%
REPUBLIC OF IRELAND	0.22%
JERSEY	0.12%
ISLE OF MAN	0.033%

Amount breakdown Q1 2024



ENGLAND & WALES



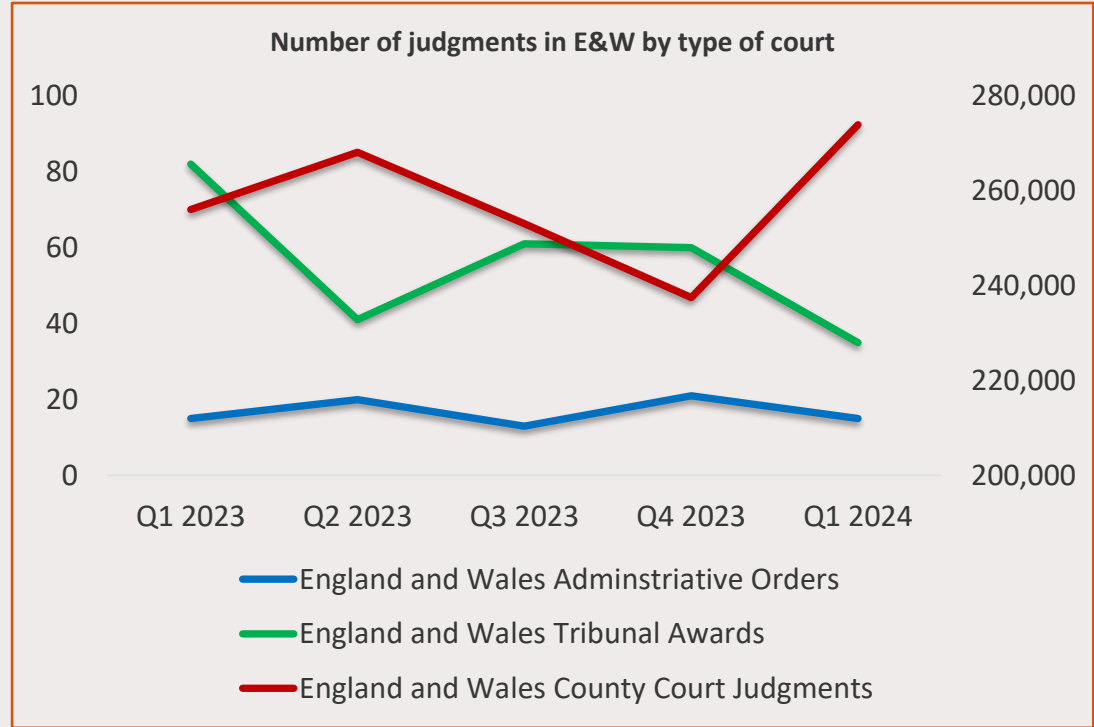
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INCREASE IN COUNTY COURT JUDGMENTS

This quarter of Q1 2024 has seen an increase of 15% in the number of County Court Judgments, from 237,558 in Q4 2023 to 273,861 in Q1 2024.

In this quarter there has been a decrease in the number of Tribunal awards in Q1 2024 of 42% as compared to the previous quarter, from 60 in Q4 2023 to 35 in Q1 2024.

The number of administration orders has decreased by 29% from 21 in Q4 2023 to 15 in Q1 2024.



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

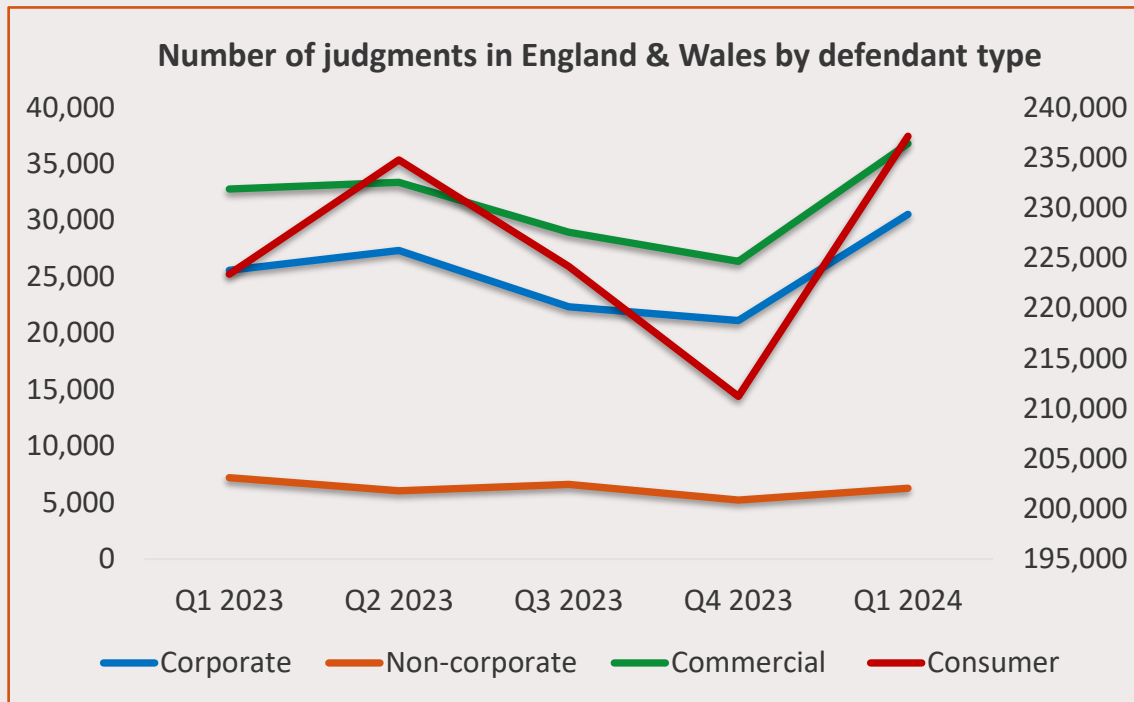
INCREASE IN NUMBER OF ALL JUDGMENTS

Commercial judgments have seen an increase of 40%, from 26,356 in Q4 2023 to 36,784 in Q1 2024.

The number of corporate judgments also increased this quarter, from 21,130 in Q4 2023 to 30,515 in Q1 2024, a rise of 44%.

Continuing the trend, non-corporate judgments saw a 20% increase from 5,226 in Q4 2023 to 6,269 in Q1 2024.

Consumer judgments this quarter have seen an increase of 12% from the last quarter, from 211,202 in Q4 2023 to 237,127 in Q1 2024.



*Consumer judgments are plotted on the right hand axis.



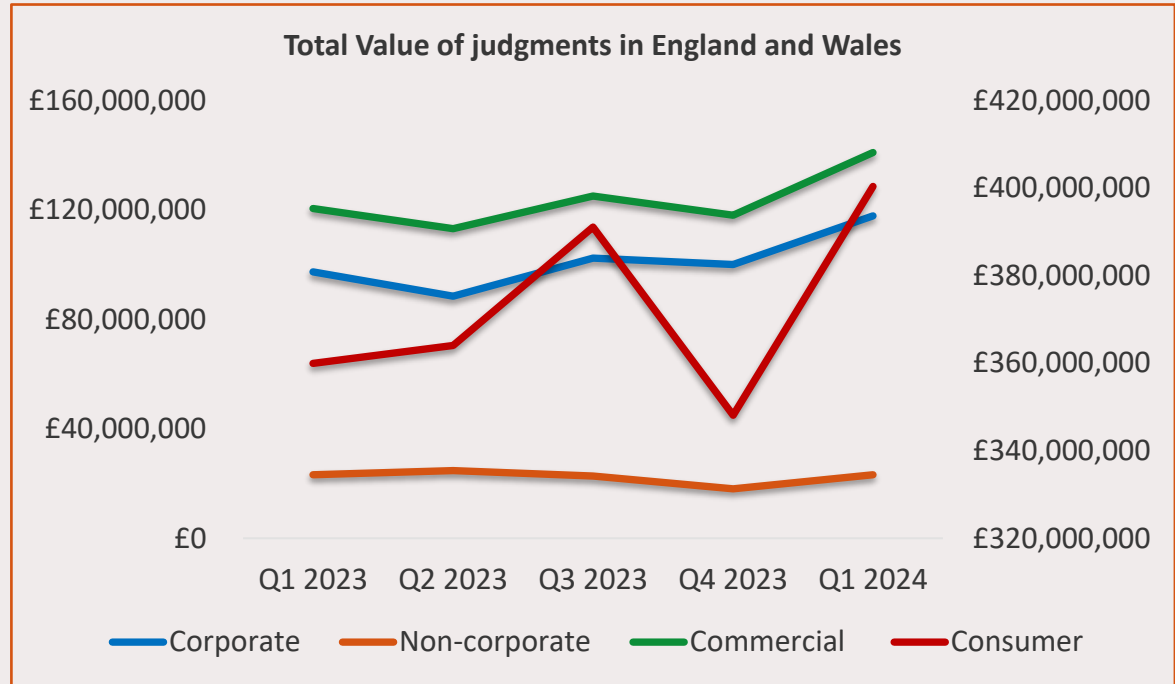
INCREASE IN TOTAL VALUE OF ALL JUDGMENTS

Commercial judgments experienced an increase in total value, from £118 million in Q4 2023 to £141 million in Q1 2024, a rise of 19%.

Corporate judgments saw an increase of 18% in total value, from £100 million in Q4 2023 to £118 million in Q1 2024.

Non-corporate judgments also experienced an increase of 29% in total value from £17.99 million in Q4 2023 to £23.2 million in Q1 2024.

The total value of consumer judgments has seen an increase of 15% this quarter, from £348 million in Q4 2023 to £400 million in Q1 2024.



*Consumer judgments are plotted on the right hand axis.

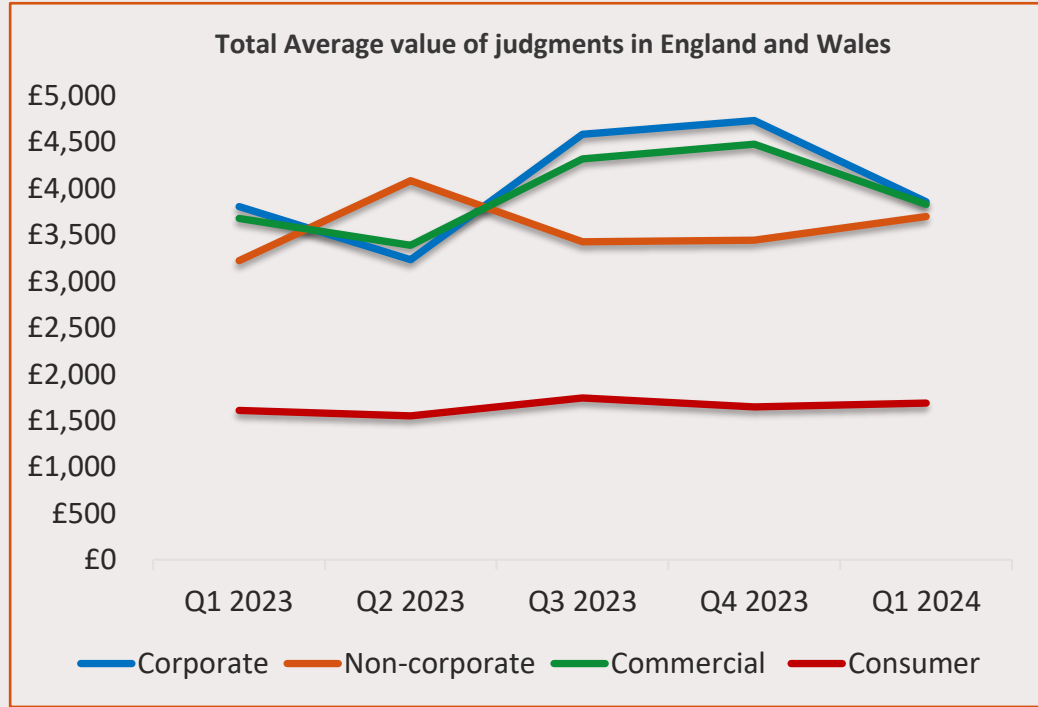
DECREASE IN COMMERCIAL & CORPORATE JUDGMENTS AVERAGE VALUE

The *average* value of commercial judgments decreased by 14%, from £4,478 in Q4 2023 to £3,832 in Q1 2024.

Corporate judgments have also seen a decrease of 18% in the *average* value from, £4,734 in Q4 2023 to £3,859 in Q1 2024.

However, non-corporate judgments saw an increase of 7% in *average* value, from £3,443 in Q4 2023 to £3,699 in Q1 2024.

Consumer judgments also increased slightly by 2% in *average* value, from £1,648 in Q4 2023 to £1,688 in Q1 2024.

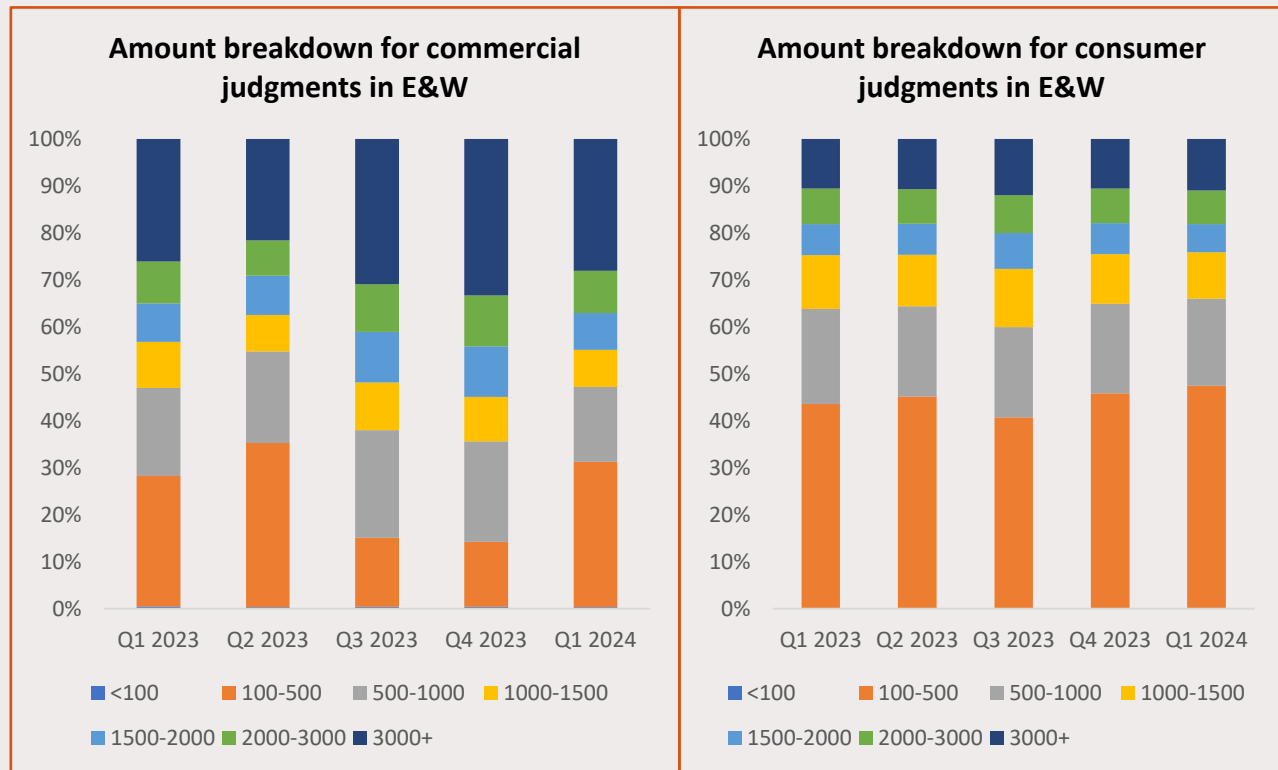




A CLOSER INSIGHT INTO THE JUDGMENT VALUES OF E&W

When analysing the breakdown of commercial judgments, there has been only one significant change, with a 17% increase of judgments valued between £100-500.

The breakdown of consumer judgments has seen no significant changes



SCOTLAND



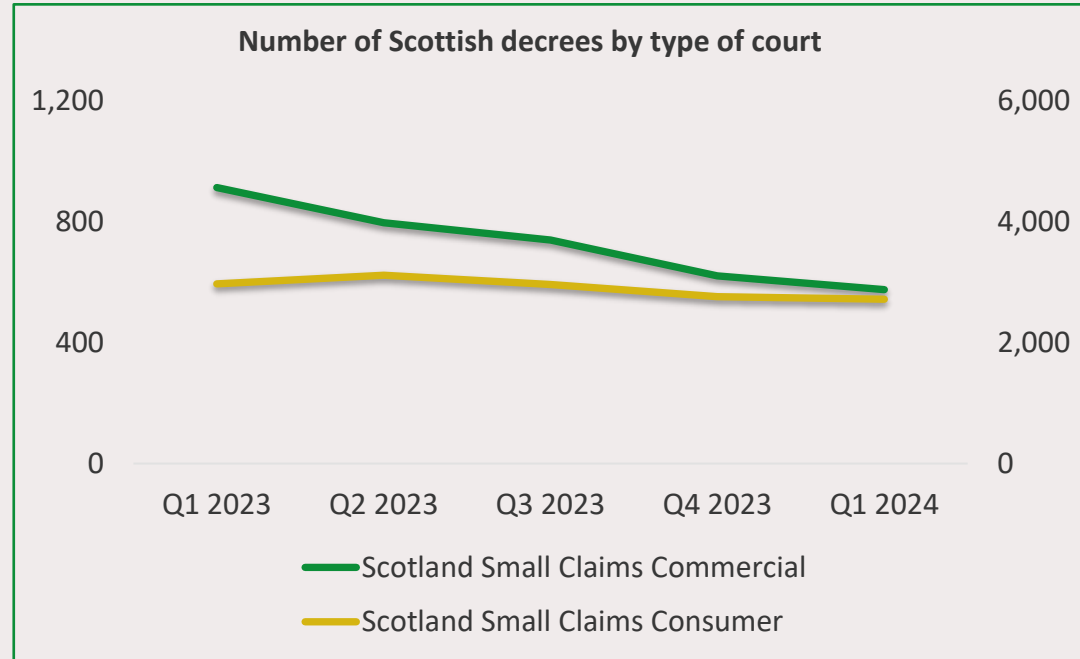
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OVERALL, THE NUMBER OF ALL DECREES DECREASED

Scotland small claims commercial cases have decreased by 7%, from 620 claims in Q4 2023 to 575 in Q1 2024.

Scotland small claims consumer cases have seen a slight decrease of 2%, from 2,758 cases in Q4 2023 to 2,715 cases in Q1 2024.



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



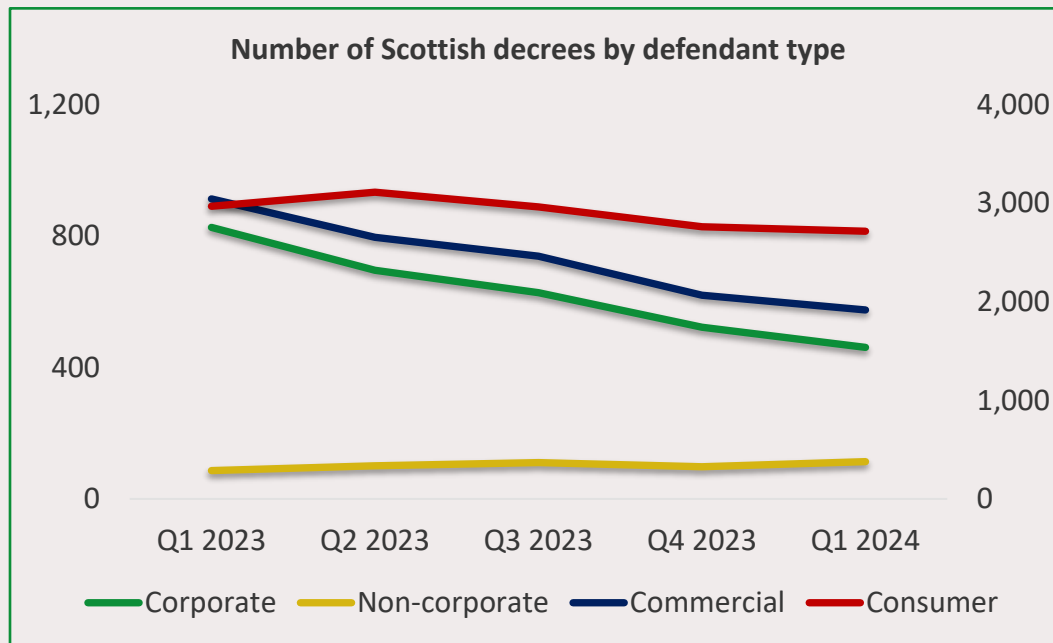
DECLINE IN THE NUMBER OF ALL DECREES, APART FROM NON CORPORATE

Non-corporate decrees have increased by 16%, from 98 in Q4 2023 to 114 in Q1 2024.

The number of commercial decrees has seen a decline of 7%, from 620 in Q4 2023 to 575 in Q1 2024.

The number of corporate decrees also decreased by 12%, from 522 in Q4 2023 to 461 in Q1 2024.

The number of consumer decrees has seen a slight decrease of 2%, from 2,758 in Q4 2023 to 2,715 in Q1 2024.



*Consumer decrees plotted solely on the right hand axis.



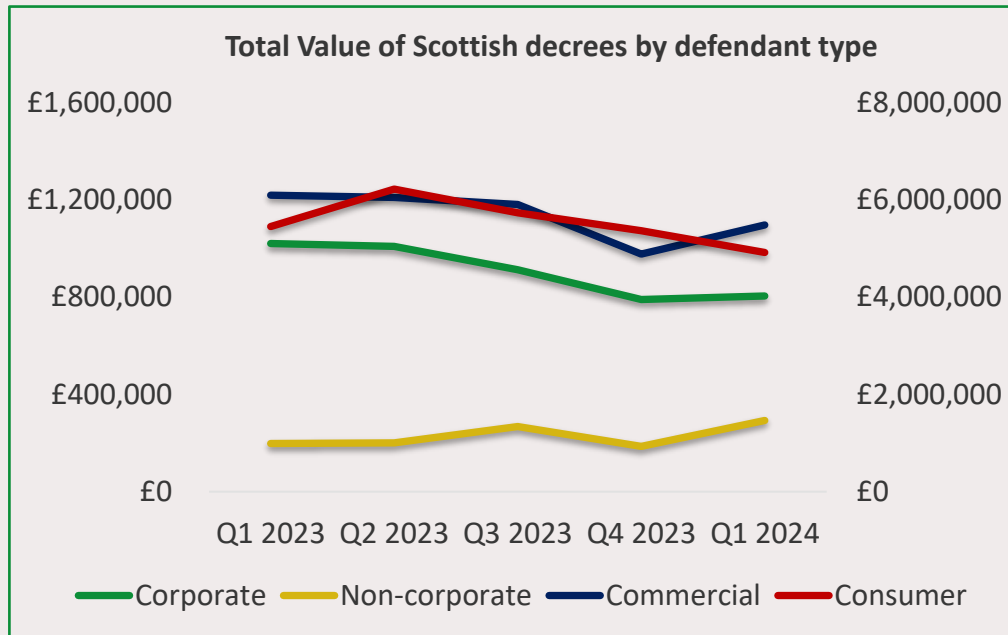
INCREASE IN TOTAL VALUE FOR ALL DECREE, APART FROM CONSUMER DECREES

Commercial decrees saw an increase in *total* value of 12%, from £976,443 in Q4 2023 to £1.1 million in Q1 2024.

Non-corporate cases increased in *total* value by 57%, from £186,146 Q4 2023 to £293,076 Q1 2024.

Corporate cases also experienced a slight increase in *total* value of 2%, from £790,297 in Q4 2023 to £804,076 in Q1 2024.

However, consumer cases have seen a decrease in *total* value of 8%, from £ 5.37 million Q4 2023 to £4.9 million in Q1 2024.



*Consumer decrees plotted solely on the left hand axis.



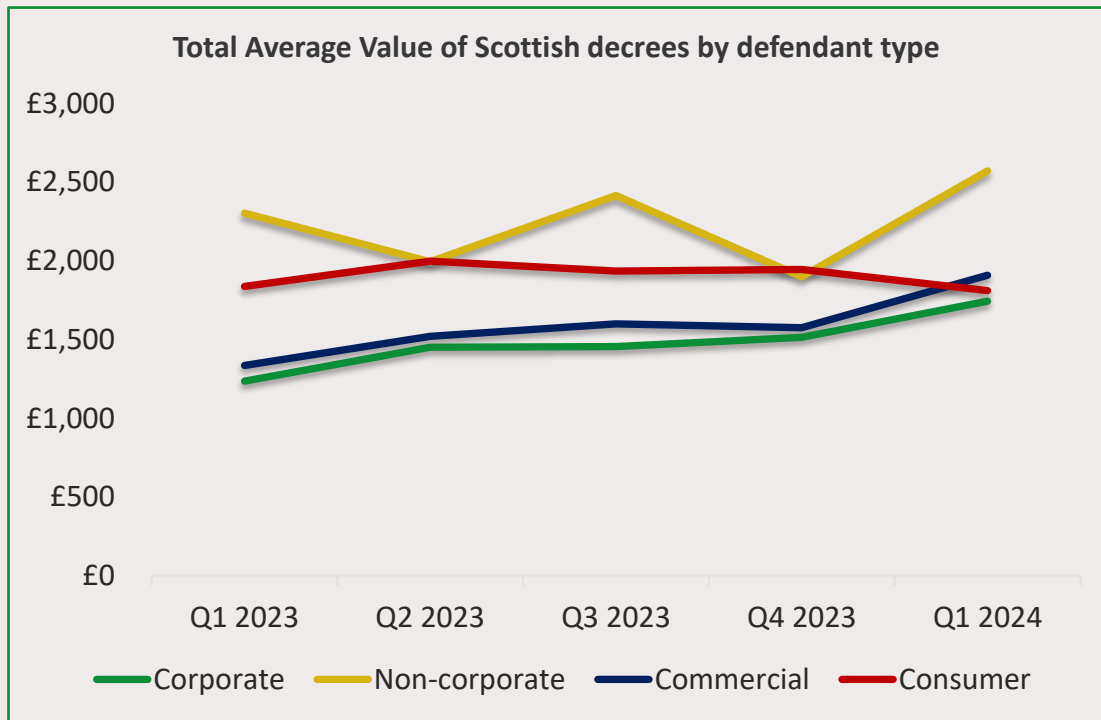
INCREASE IN THE AVERAGE VALUE APART FROM CONSUMER CASES

Commercial decrees have experienced an increase in *average* value from £1,575 in Q4 2023 to £1,908 in Q1 2024, a rise of 21%.

Non-corporate *average* value also increased by 35%, from £1,899 Q4 2023 to £2,571 in Q1 2024.

The *average* value of corporate decrees saw an increase of 15%, from £1,514 in Q4 2023 to £1,744 in Q1 2024.

However, consumer decrees have seen a decrease in *average* value of 7% , from £1,945 in Q4 2023 to £1,811 in Q1 2024.



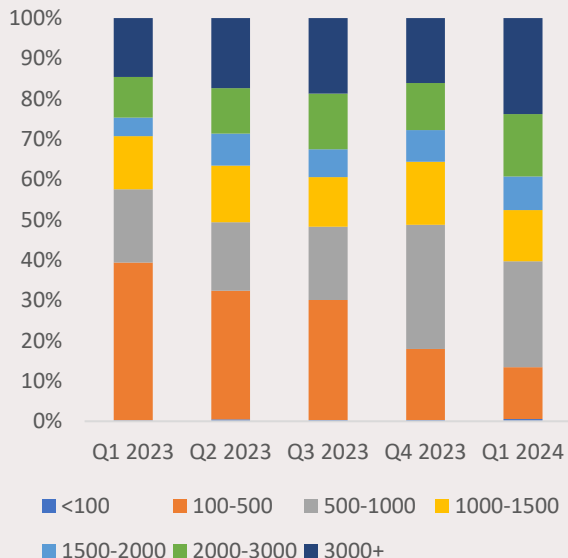


A CLOSER INSIGHT INTO THE DECREES VALUES FOR SCOTLAND

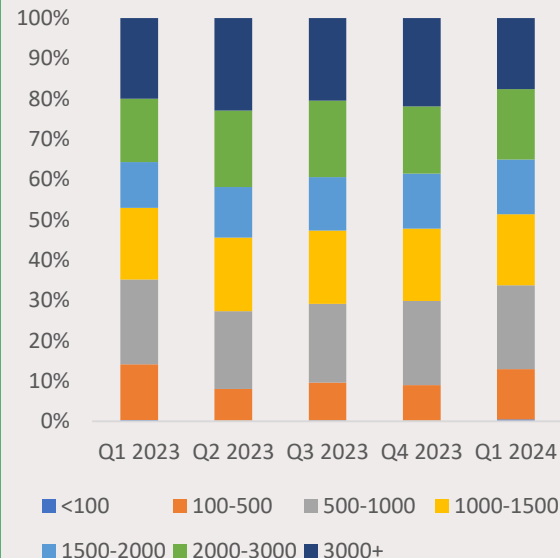
The commercial breakdown shows that cases valued greater than £3000 has seen an increase of 8%.

The consumer breakdown shows a 4% increase from Q3 2023 to Q4 2023 of cases valued greater than £3,000.

Amount breakdown for commercial decrees in Scotland



Amount breakdown for consumer decrees in Scotland



NORTHERN IRELAND



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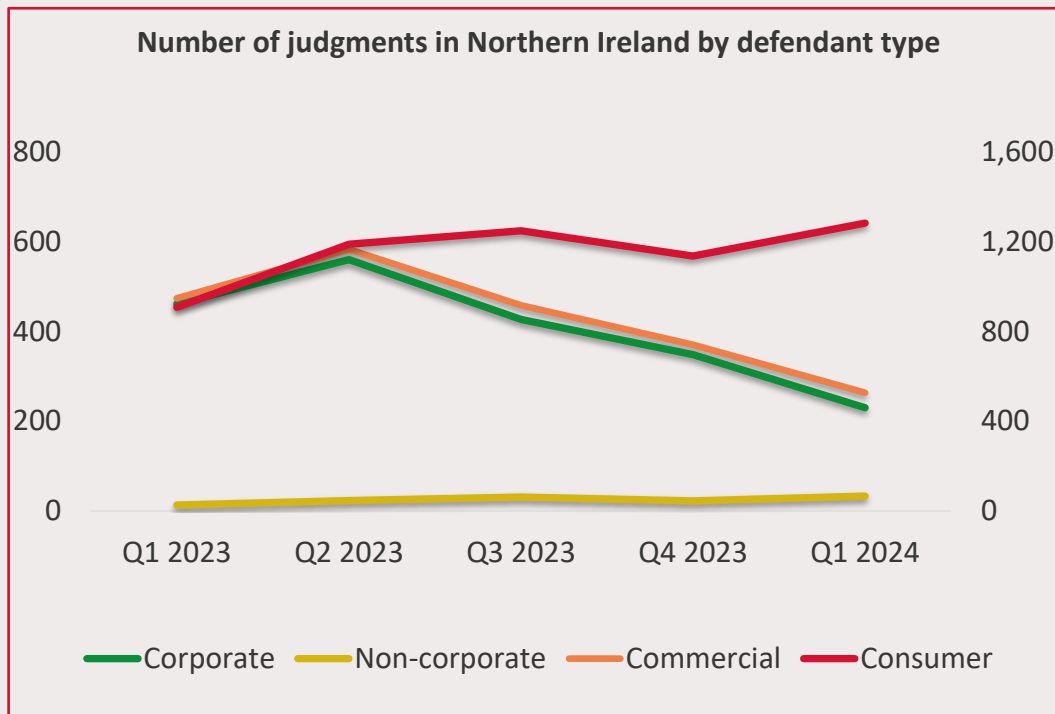
DECLINE IN COMMERCIAL & CORPORATE JUDGMENTS

Commercial judgments experienced a decrease of 29%, from 370 in Q4 2023 to 263 in Q1 2024.

Corporate judgments also decreased by 34%, from 348 in Q4 2023 to 230 in Q1 2024.

However, non-corporate judgments saw an increase of 50%, from 22 in Q3 2023 to 33 in Q1 2024.

Continuing this trend, consumer judgments also increased by 13%, from 1,136 in Q4 2023 to 1,282 in Q1 2024.



*Consumer Judgments plotted on the right-hand axis.



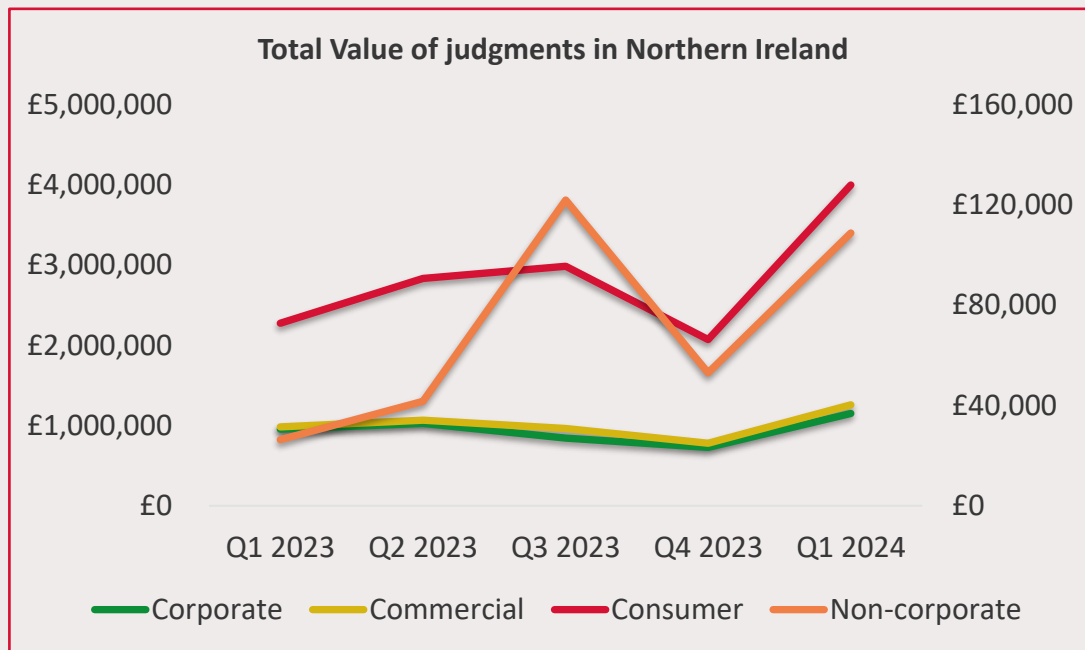
INCREASE IN THE TOTAL VALUE OF ALL JUDGMENTS

Commercial judgments experienced an increase of 62%, from £779,740 in Q4 2023 to £1.3 million in Q1 2024.

Non-corporate cases also saw an increase of 105% in total value, from £52,989k in Q4 2023 to £108,835k in Q1 2024.

The total value of corporate judgments increased by 58%, from £726,751 in Q4 2023 to £1.15 million in Q1 2024.

Continuing this trend, the total value of consumer judgments increased by 93%, from £2.07 million Q4 2023 to £3.99 million in Q1 2024.



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



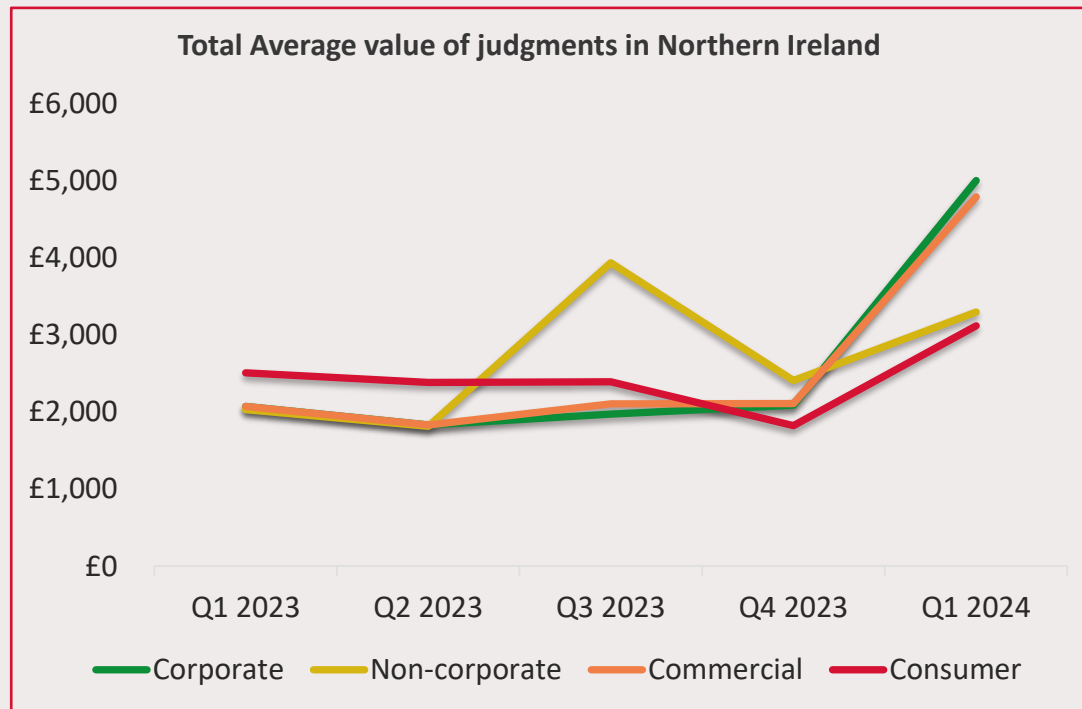
INCREASE IN THE AVERAGE VALUE ALL JUDGMENTS

Commercial judgments also saw an increase of 127%, in *average* value from £2,107 in Q4 2023 to £4,790 in Q1 2024.

The *average* value of corporate judgments also experienced a 140% increase, from £2,088 in Q4 2023 to £5,004 in Q1 2024.

Non- corporate judgments increase by 37% in *average* value, from £2,409 in Q4 2023 to £3,298 in Q1 2024.

Consumer judgments also saw an increase of 71% in *average* value, from £1,823 Q4 2023 to £3,119 in Q1 2024.



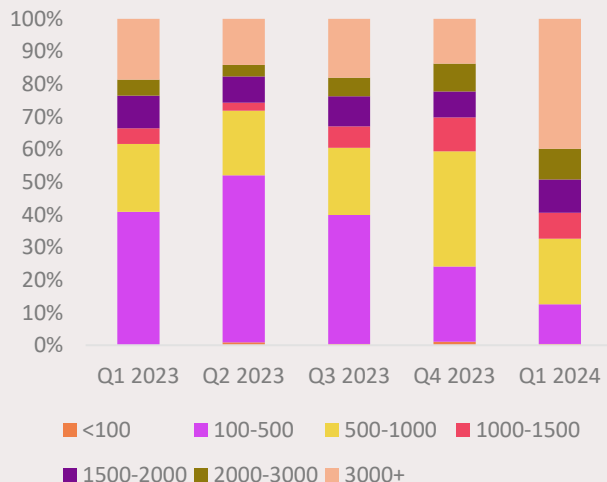


A CLOSER LOOK INTO THE JUDGMENT VALUES OF NORTHERN IRELAND

Analysing the breakdown of commercial judgments shows an 11% decrease of the values between £100-500. The values between £500-1,000 saw a decrease of 15%. However, the values greater than £3000 saw an increase of 26%

Consumer judgments have remained consistent, apart from values greater than £3000, with an increase of 11% from Q4 2023 to Q1 2024.

Amount breakdown for commercial judgments in Northern Ireland



Amount breakdown for consumer judgments in Northern Ireland



REPUBLIC OF IRELAND



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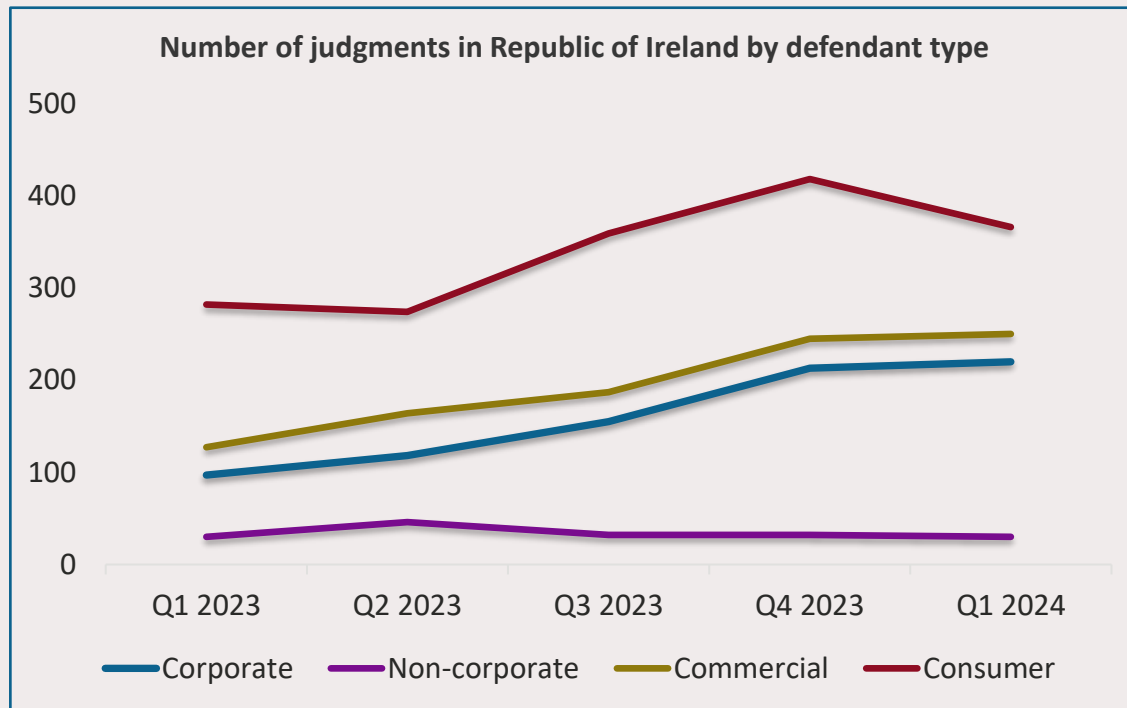
INCREASE IN THE NUMBER COMMERCIAL & CORPORATE OF JUDGMENTS

Commercial judgments increased slightly by 2%, from 245 in Q4 2023 to 250 in Q1 2024.

Corporate judgments have also seen a small increase of 3%, from 213 in Q4 2023 to 220 in Q1 2024.

However, non-corporate judgments have decreased by 6%, from 32 in Q4 2023 to 30 in Q1 2024.

Consumer judgments have also seen a decrease of 12%, from 418 in Q4 2023 to 366 in Q1 2024.



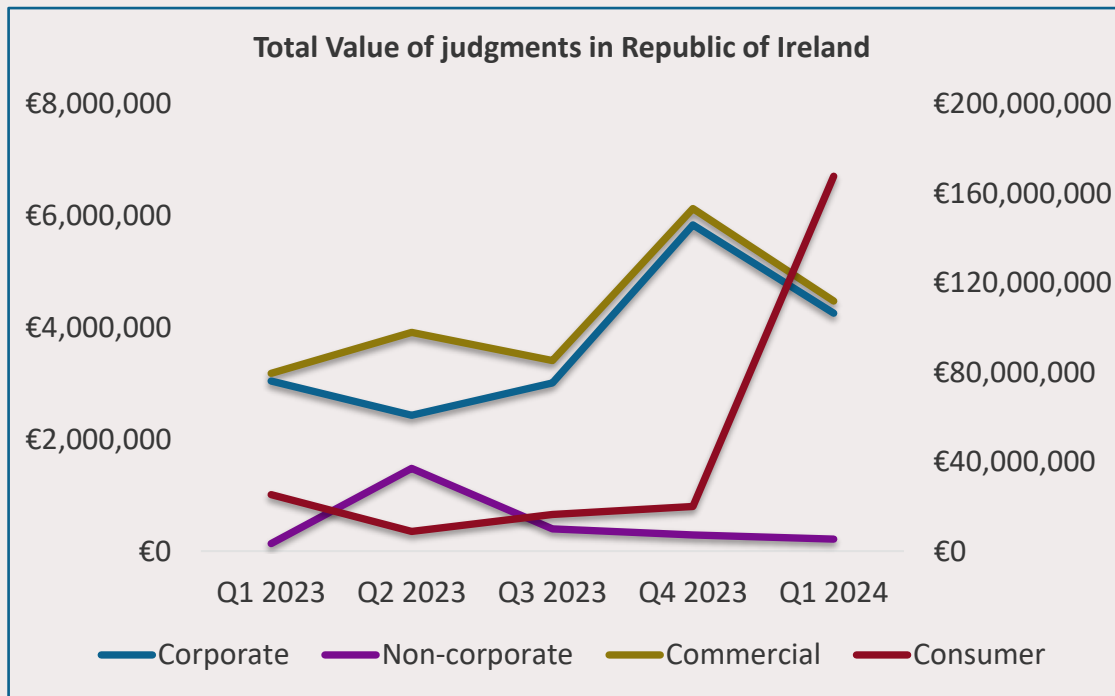
INCREASE IN TOTAL VALUE OF CONSUMER JUDGMENTS

The *total* value of consumer judgments has seen a significant increase of **740%**, from €19.96 million in Q4 2023 to €167.7 million in Q1 2024.

However, the *total* value of commercial judgments went from €6.1 million in Q4 2023 to €4.5 million in Q1 2024, a 27% decrease.

Corporate judgments have also seen a decrease of 27% in *total* value, from €5.8 million in Q4 2023 to €4.3 million in Q1 2024.

The *total* value of non-corporate judgments has decreased by 25%, from €289.3k in Q4 2023 to €216.6k in Q1 2024.



*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.



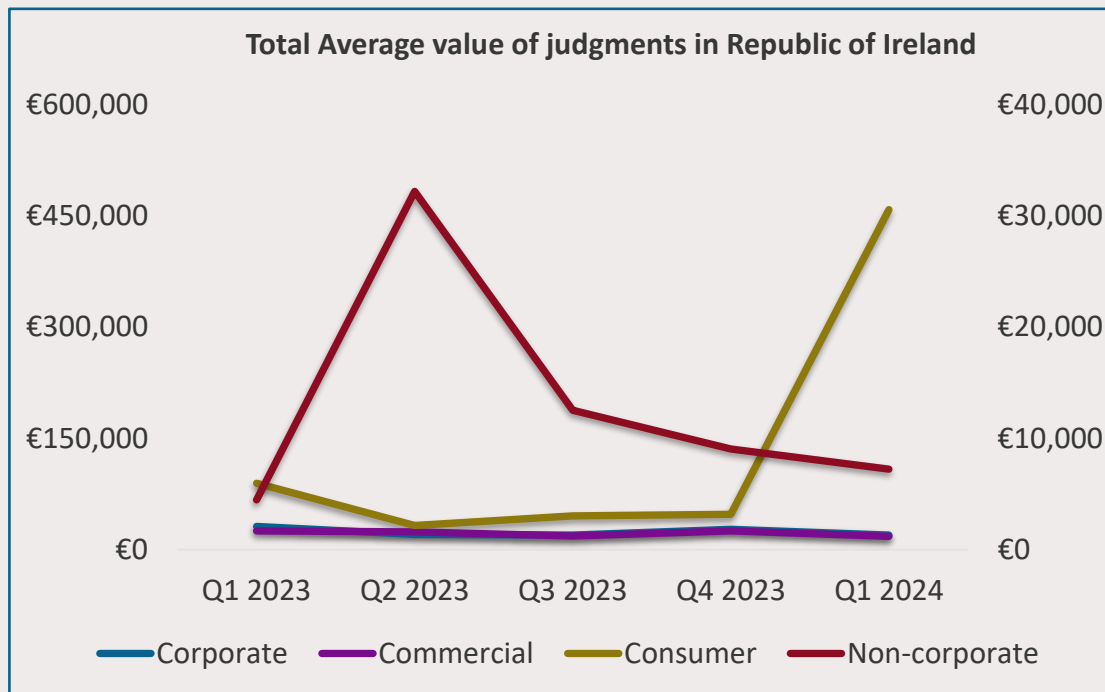
INCREASE IN THE AVERAGE VALUE OF CONSUMER JUDGMENTS

The average value of consumer judgments experiencing a considerable increase of **860%**, from €47.7k in Q4 2023 to €458k in Q1 2024.

However, the average value of commercial judgments also saw a decrease of 28%, from €25k in Q4 2023 to €17k in Q1 2024.

The *average* value of corporate judgments also decreased, from €27k in Q4 2023 to €19k in Q1 2024, a drop of 29%.

The trend continues with the *average* value of non-corporate judgments decreasing by 20%, from €9k in Q4 2023 to €7k in Q1 2024.



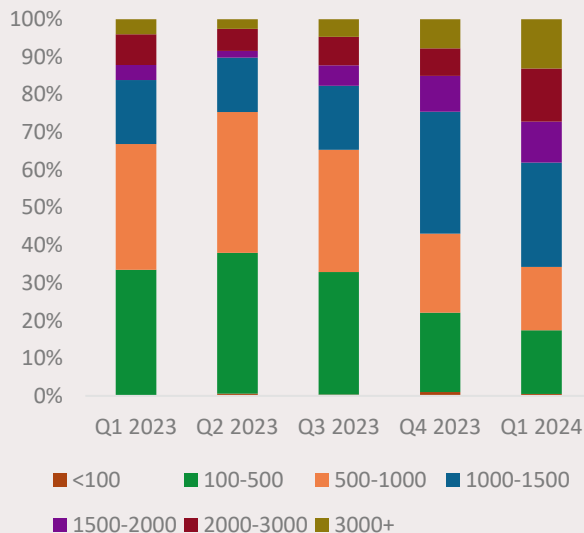


A CLOSER LOOK INTO JUDGMENT VALUES IN THE REPUBLIC OF IRELAND

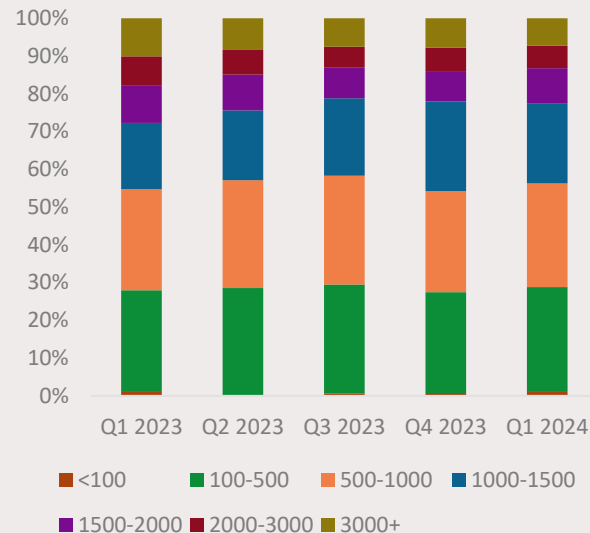
Commercial judgments have seen a 15% decrease in the proportion of judgments valued between £500-1,000. The proportion of judgments valued greater than £3,000 increased by 26% from Q4 2023 to Q1 2024.

Consumer judgments have seen an 11% increase in judgments valued greater than £3,000 from Q4 2023 to Q1 2024.

Amount breakdown for commercial judgments in Republic of Ireland



Amount breakdown for consumer judgments in Republic of Ireland



JERSEY



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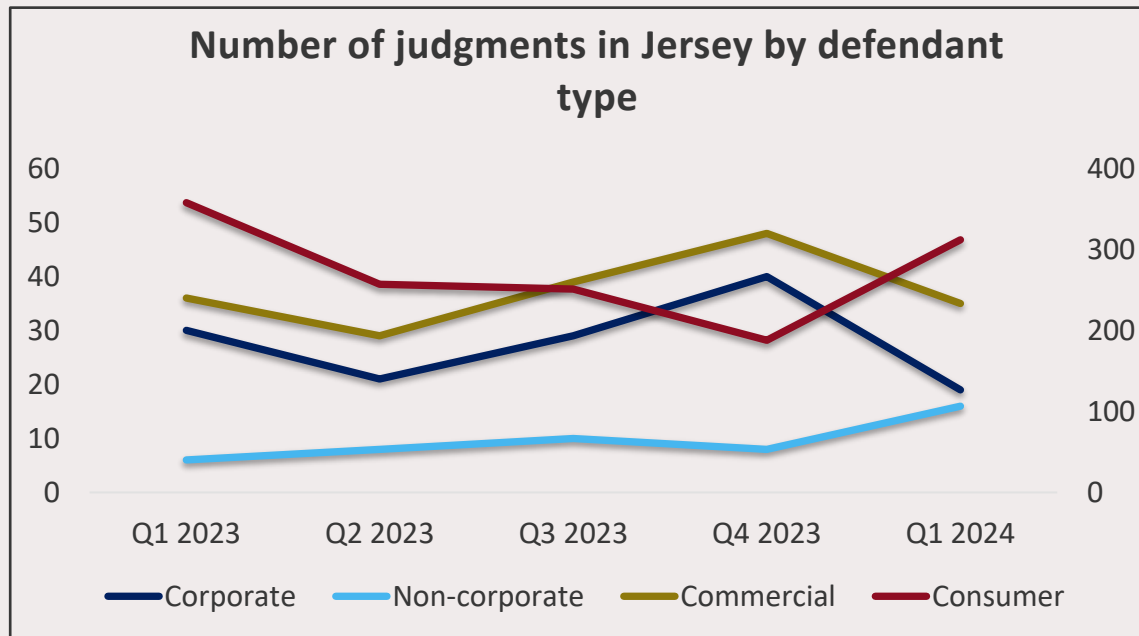
INCREASE IN THE NUMBER OF JUDGMENTS, EXCEPT FOR COMMERCIAL & CORPORATE JUDGMENTS

Commercial judgments also experienced a decrease of 27%, from 48 in Q4 2023 to 35 in Q1 2024.

Corporate judgments also decreased from 40 in Q4 2023 to 19 in Q1 2024, a drop of 53%.

However, non-corporate judgments have seen an increase of 100%, from 8 in Q4 2023 to 16 in Q1 2024.

The number of consumer judgments also saw an increase of 66%, from 188 in Q4 2023 to 312 in Q1 2024.



*Consumer Judgments plotted on the right hand axis.



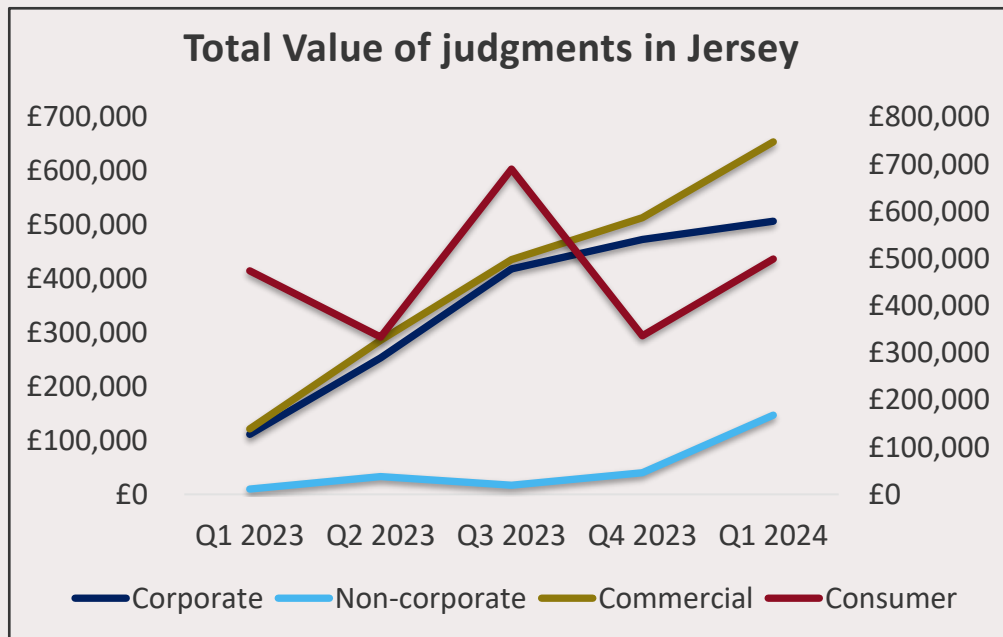
INCREASE IN TOTAL VALUE OF ALL JUDGMENTS

The *total* value of commercial judgments saw an increase of 27%, from £513k in Q4 2023 to £654k in Q1 2024.

The *total* value of non-corporate judgments saw an increase, from £40k in Q4 2023 to £147k in Q1 2024, a rise of **265%**.

The *total* value of corporate judgments also increased by 7%, from £472k in Q4 2023 to £507k in Q1 2024.

The trend continues with the *total* value of consumer judgments increasing by 48%, from £336k in Q4 2023 to £499k in Q1 2024.



*Consumer Judgments plotted on the right hand axis.



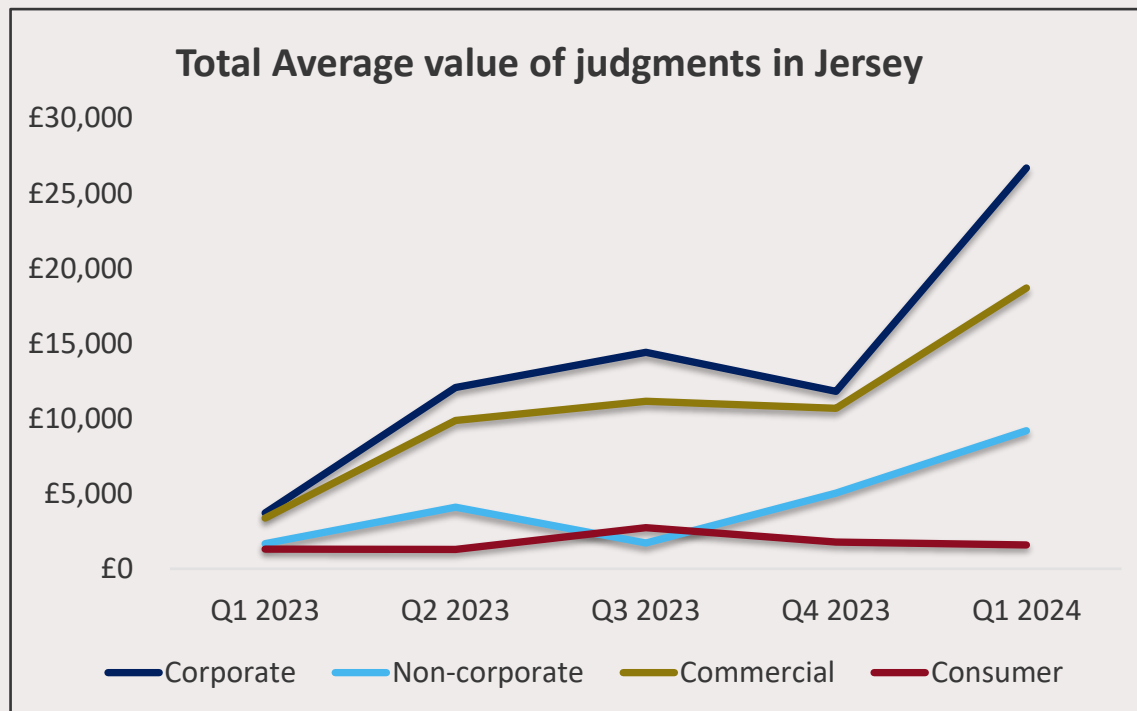
DECREASE IN AVERAGE VALUE OF ALL JUDGMENTS EXCEPT CONSUMER

The *average* value of commercial judgments increased by 75%, from £10,693 in Q4 2023 to £18,689 in Q1 2024.

The *average* value of corporate judgments also increased considerably by **126%**, from £11,823 in Q4 2023 to £26,676 in Q1 2024.

Non-corporate judgments saw an increase of 86% in *average* value, from £5,039 in Q4 2023 to £9,204 in Q1 2024.

However, the *average* value consumer judgments decreased by 11%, from £1,789 in Q4 2023 to £1,599 in Q1 2024.



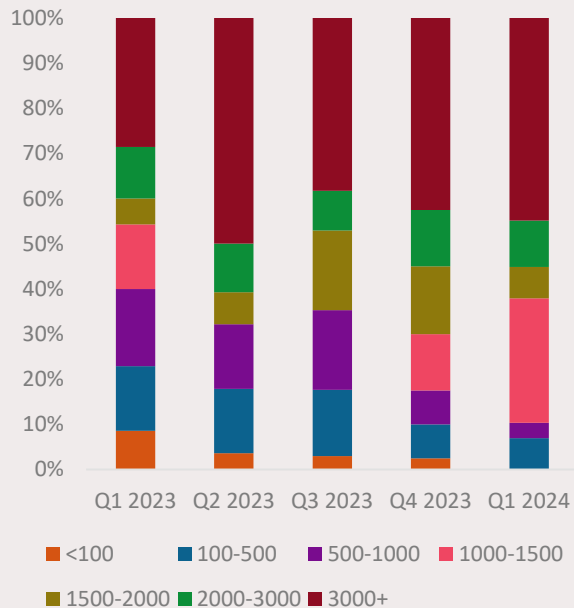


CLOSER LOOK INTO THE JUDGMENT VALUES IN JERSEY

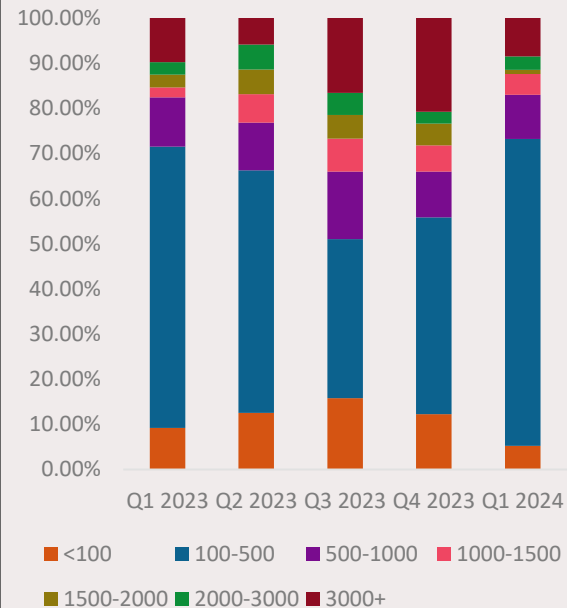
Analysing the commercial judgments, there was a 12% increase in the proportion of judgments valued between £1,000-1,500 from Q4 2023 to Q1 2024.

Consumer judgments have seen a 24% increase in the proportion of judgments valued between £100-500 from Q4 2023 to Q1 2024.

Amount breakdown for commercial judgments in Jersey



Amount breakdown for consumer judgments in Jersey



ISLE OF MAN



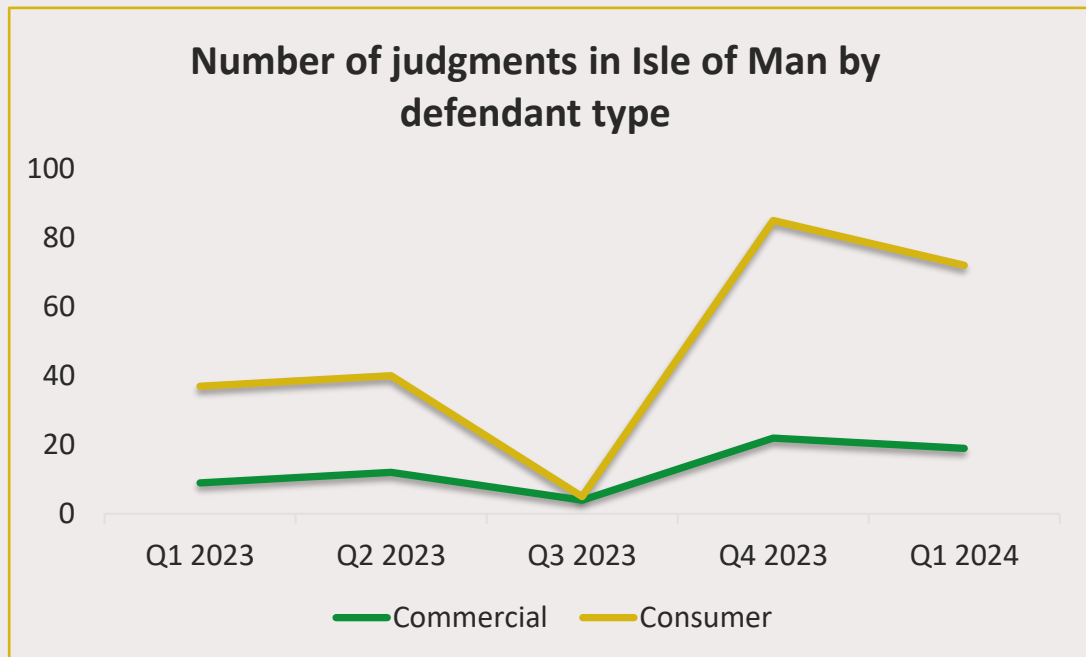
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DECREASE IN CONSUMER & COMMERCIAL JUDGMENTS

Commercial judgments also experienced a 14% decrease, from 22 in Q4 2023 to 19 in Q1 2024.

Consumer judgments also saw a decrease of 15%, from 85 in Q4 2023 to 72 in Q1 2024.

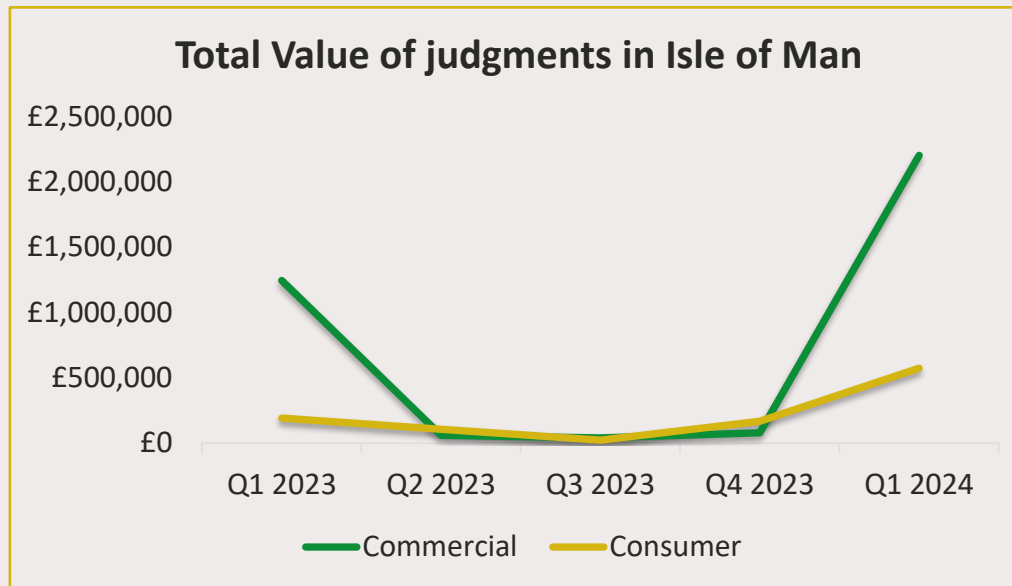




INCREASE IN THE TOTAL VALUE OF COMMERCIAL & CONSUMER JUDGMENTS

Commercial judgments experienced an increase of **2644%**, from £80k in Q4 2023 to £2.2 million in Q1 2024.

The *total* value of consumer judgments saw also significant increase, from £166.6k in Q4 2023 to £574.6K in Q1 2024, a rise of **245%**.



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

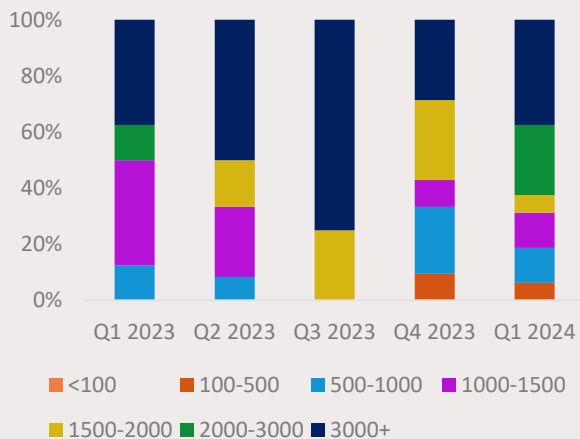


A CLOSER LOOK INTO THE JUDGMENTS IN THE ISLE OF MAN

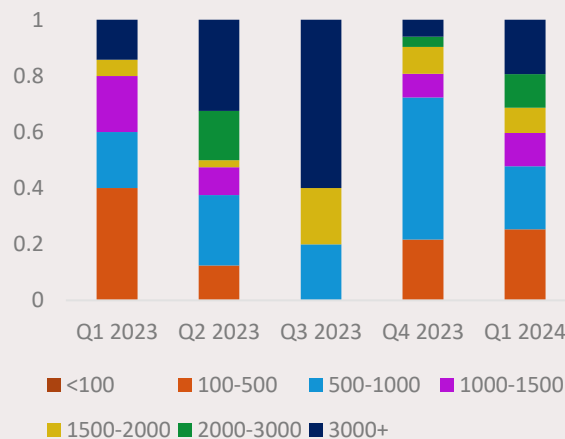
Commercial judgments valuing between £1,000-1,500 saw an 11% decrease. There was also a 22% decrease in judgments valuing between £1500-2,000 from the last quarter. The proportion of judgments between £2,000-3,000 saw a 25% increase.

Consumer judgments showed there was a decrease of 26% in judgments valuing between £500-1,000. Judgments valued greater than £3,000 saw a 13% increase.

Amount breakdown of commercial judgments in Isle of man



Amount breakdown for consumer judgments in Isle of Man



High Court & Equivalent Jurisdictions





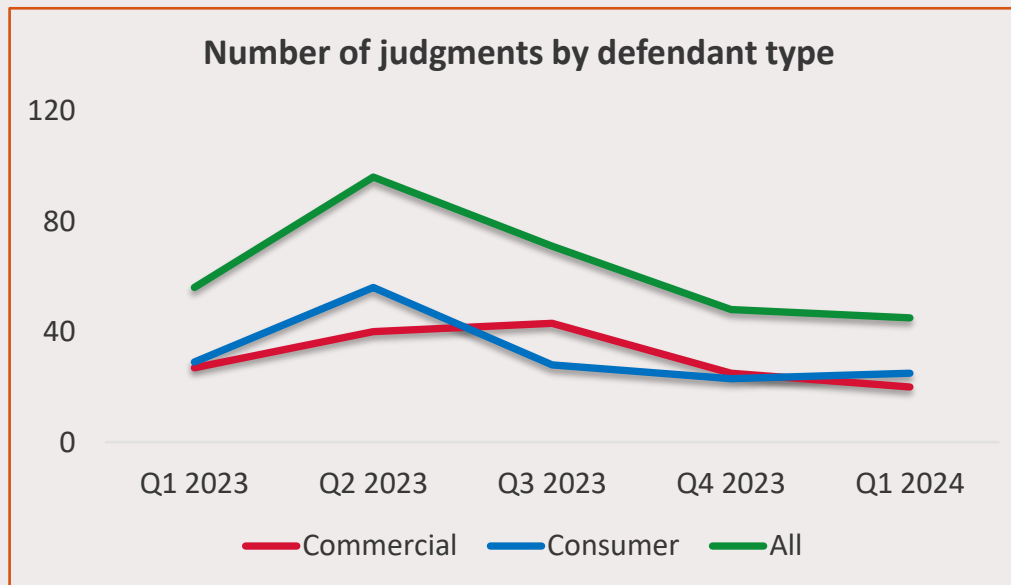
DECREASE IN VALUE OF CONSUMER & COMMERCIAL JUDGMENTS

The **number** of all judgments has decreased by 6%, from 48 in Q4 2023 to 45 in Q1 2024.

The **total value** of all judgments increased by 52%, from £39.3M in Q4 2023 to £59.7M in Q1 2024.

The **average value** of all judgments increased by 77%, from £818.5k in Q4 2023 to £1.4 million in Q1 2024.

England & Wales High Court Judgments





DECREASE IN VALUE OF DECREES

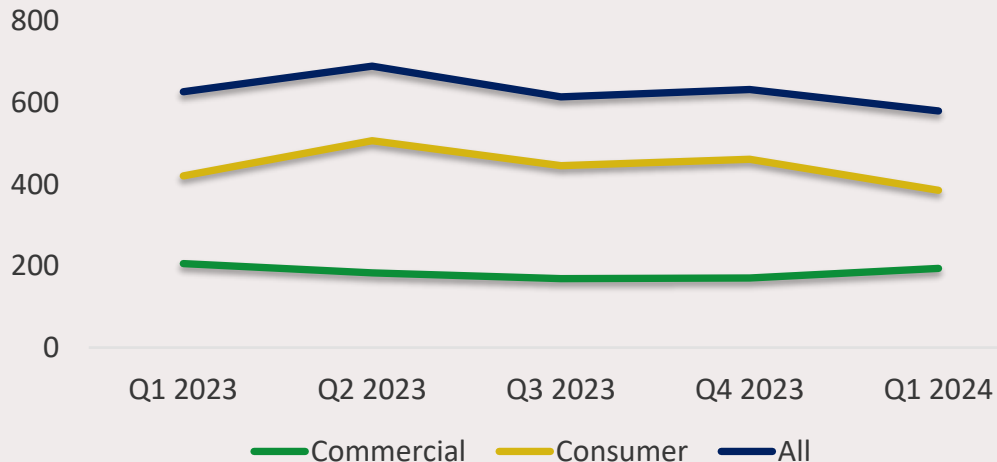
The **number** of all decrees has decreased by 8%, from 633 in Q4 2023 to 580 in Q1 2024.

The **total value** of all decrees decreased by 9%, from £9.8M in Q3 2023 to £8.9M in Q1 2024.

The **average value** of all decrees decreased by 1%, from £15.5K in Q4 2023 to £15.4K in Q1 2024.

Scotland Ordinary Causes

Number of judgments by defendant type





INCREASE IN VALUE OF CONSUMER & COMMERCIAL JUDGMENTS

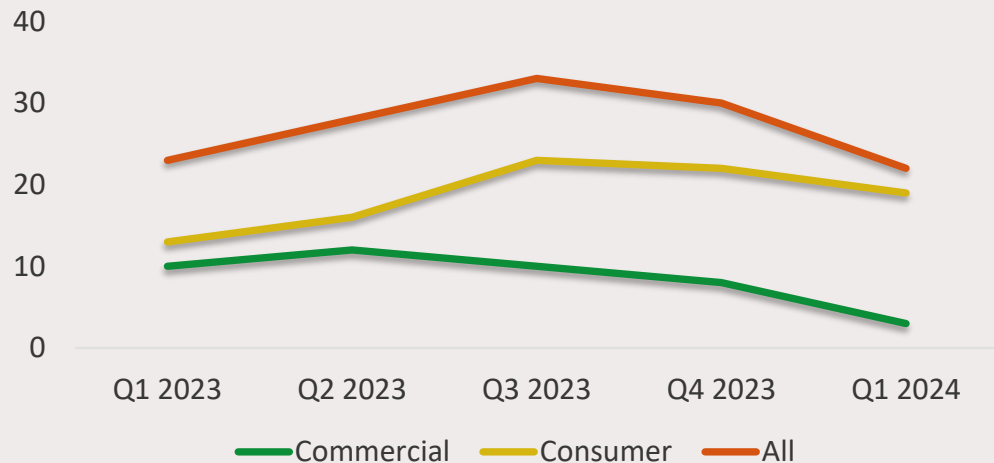
The **number** of all judgments has decreased by 27%, from 30 in Q4 2023 to 22 in Q1 2024.

The **total value** of all judgments increased by 23%, from £2.31M in Q4 2023 to £2.8M in Q1 2024

The **average value** of all judgments increased by 68%, from £77K in Q4 2023 to £129K in Q1 2024.

Northern Ireland High Court Judgments

Number of judgments by defendant type



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