

2024 Annual Statistics Book

February 2025



www.registry-trust.org.uk/



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.



Promote responsible lending and borrowing

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.



Inform discussion on the economy, inform policy makers and empower consumers

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 discussions on economy and empower consumers and enable good business decisions.



Enable better data-driven 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.

ESSENTIAL INFORMATION & GLOSSARY

- **Judgment** – refers to monetary judgments awarded by a civil court. The structure of judgments varies by jurisdiction.
- **Decrees** – refers to monetary judgments awarded in Scotland.
- **Jurisdiction** – Registry Trust manages monetary judgment data for jurisdictions across the United Kingdom and Ireland. Specifically, the jurisdictions supported are England & Wales, Scotland, Northern Ireland, Ireland, Guernsey, Jersey, and the Isle of Man.
- **Defendant** – refers to a person or entity who is being accused or suit in a legal case.
- **Consumer Judgment** – refers specifically to monetary judgments awarded against an individual.
- **Commercial Judgment** – refers specifically to monetary judgments awarded against non-personal entities.
- **Corporate Judgment** – refers specifically to incorporated businesses (i.e. limited companies).
- **Non-Corporate Judgment** – refers specifically to unincorporated businesses (i.e. sole traders and partnerships).
- **High Court Judgment** – refers to a decision made by the high court of justice. The High Court hears from more serious cases.
- **Scottish Ordinary Causes** - these cases are the equivalent to a high court judgement.
- **Scottish Small Claim** – refers to a type of legal proceeding pursued in Scotland used to resolve low value civil disputes.

NOTE: High Court Judgments (England) and Ordinary Causes (Scotland) 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.

NOTE: Value numbers in this presentation have been rounded for ease of understanding.

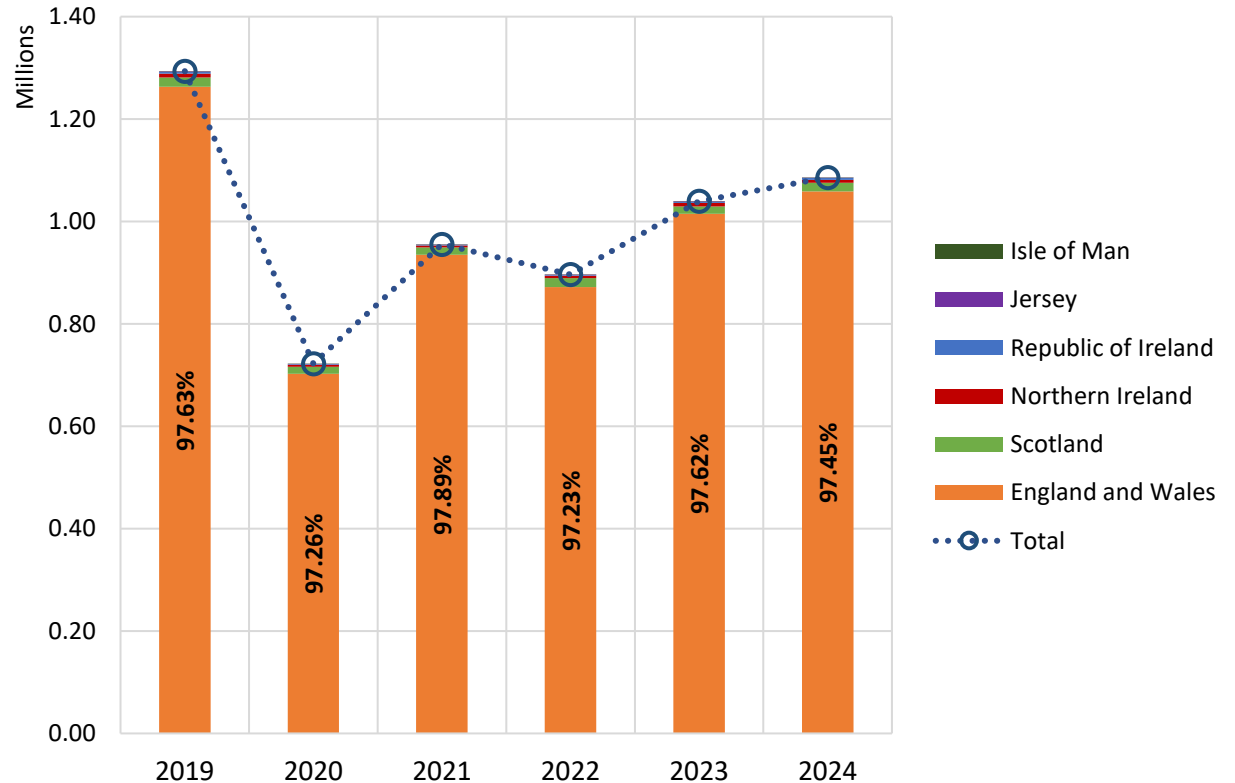
JURISDICTIONS

This publication covers statistics from the following six jurisdictions:

- England and Wales
- Scotland
- Northern Ireland
- Republic of Ireland
- Jersey
- Isle of Man

England and Wales had a 97.63% share of judgments in 2019 and **97.45%** in 2024 and therefore make up far and away the biggest data set.

As a result of being relatively small data sets, information for the other jurisdictions is more easily affected by a small number of exceptional circumstances.



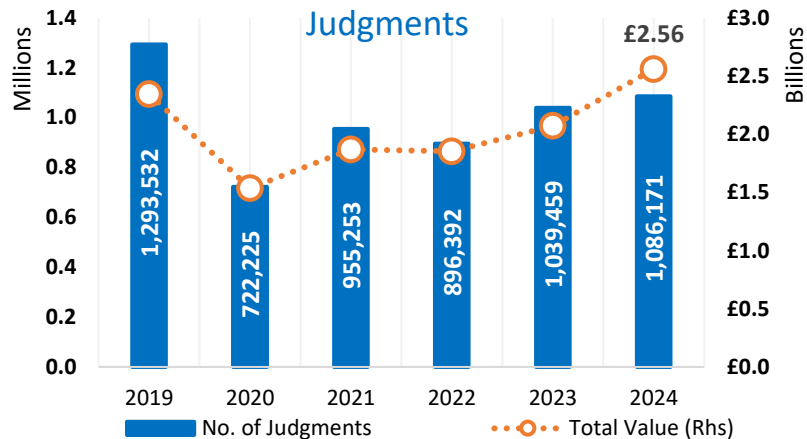
ANNUAL ROUND UP

1,086,171 judgments were processed in 2024, up by 4% year-on-year but down by 16% on the peak pre-Covid year of 2019.

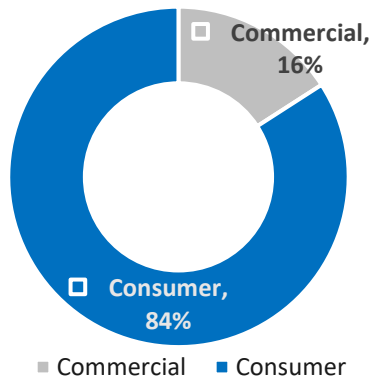
The total value excluding high court judgments has increased by 24% to **£2.56bn** – the highest value recorded in the last six years, exceeding the 2019 figure by 9%.

Of **1,086,171** judgments in 2024, 16% were commercial and 84% consumer.

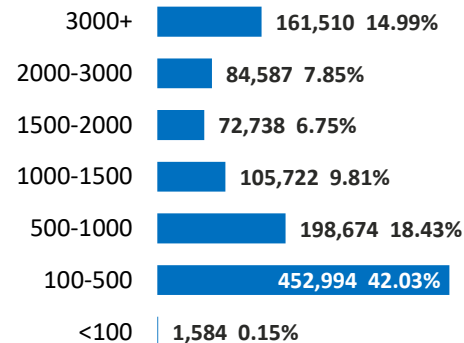
Judgments grouped in categories based on the values, the smallest category is judgments valued less than £100 and the largest category is between £100-500 42.03% of total in 2024.



Defendant type 2024



Value breakdown 2024



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