



QUARTER 3 STATISTICS BOOK

DECEMBER 2019



INTRODUCTION

The work of Registry Trust is fundamental in providing information to financial services but the data is also crucial in providing information on current economic and social realities for those in the most vulnerable economic situations.

This report contains statistics on records received by Registry Trust Limited and added to the registers which it maintains. For England and Wales this is the only official, statutory public Register of Judgments, Orders and Fines. For Scotland, Northern Ireland, Jersey, the Republic of Ireland and the Isle of Man these are registers separately maintained by agreement with the authorities in those jurisdictions

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.



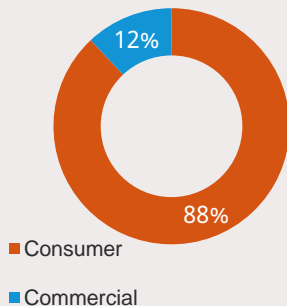
QUARTERLY RESULTS

417,798 JUDGMENTS PROCESSED

During the period between 1st July 2019 to 31st October 2019, 97% of all judgments we processed were from the England and Wales jurisdiction area.

The total value of judgments processed during this period equalled £759,041,912. Further, the median amount for judgments was £666, a rise of 5% on the previous year, and 2% on the previous quarter.

DEFENDANT TYPE



SATISFACTIONS

53,223

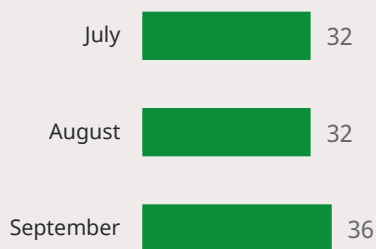
SATISFACTIONS WERE PROCESSED

14% OF TRANSACTIONS THIS QUARTER

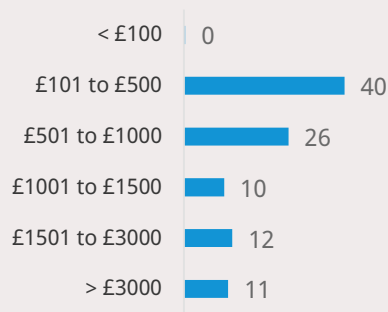
REGIONAL SHARE (excluding E&W)

SCOTLAND	60%
NORTHERN IRELAND	25%
REPUBLIC OF IRELAND	9%
JERSEY	3%
ISLE OF MAN	3%

MONTH BREAKDOWN (% SHARE)



JUDGMENT VAULE (% SHARE)





ENGLAND AND WALES



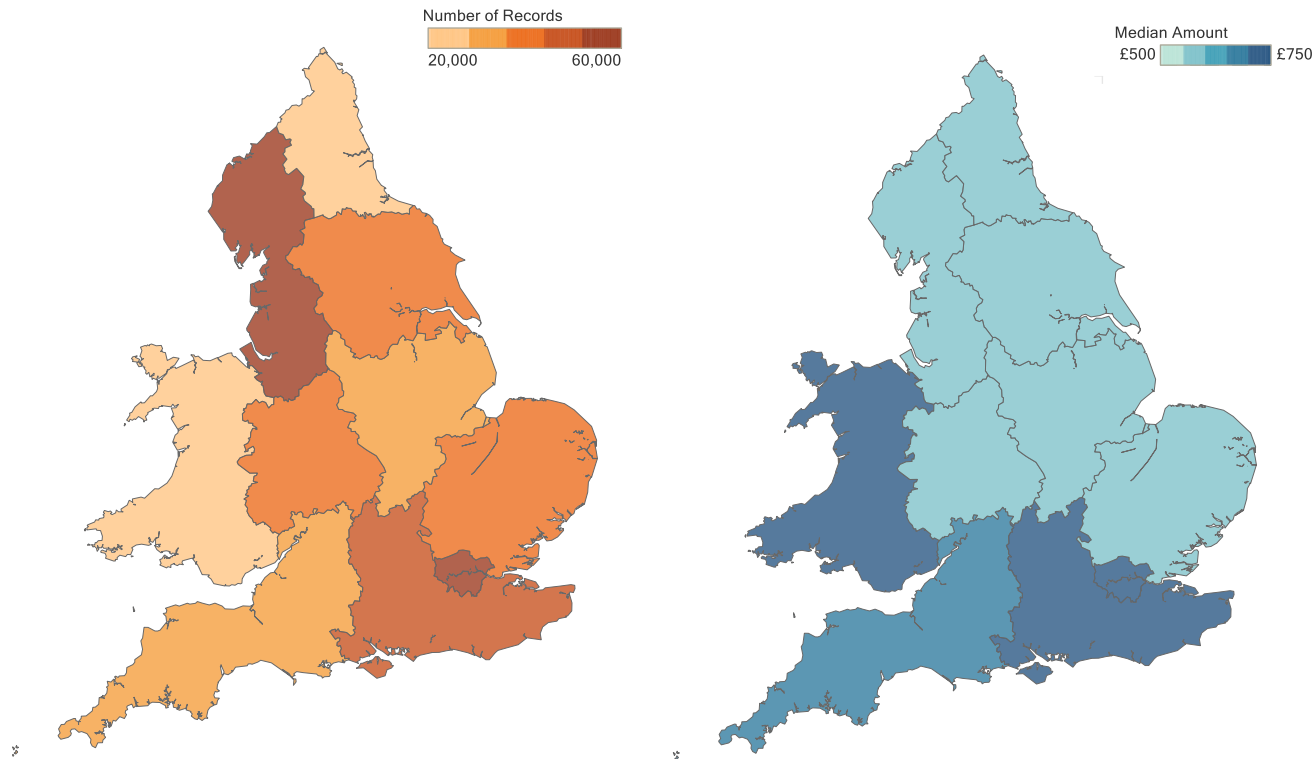


GEOGRAPHIC SPREAD OF JUDGMENTS

These maps of England and Wales display the number of judgments regionally as well as showing the median value.

The highest density is seen in Greater London and the North West of England.

When comparing the median amount, it is clear that southern parts of England and Wales were receiving higher than average judgments. For example, the median average in the South East was £716 compared to the North East at £557.



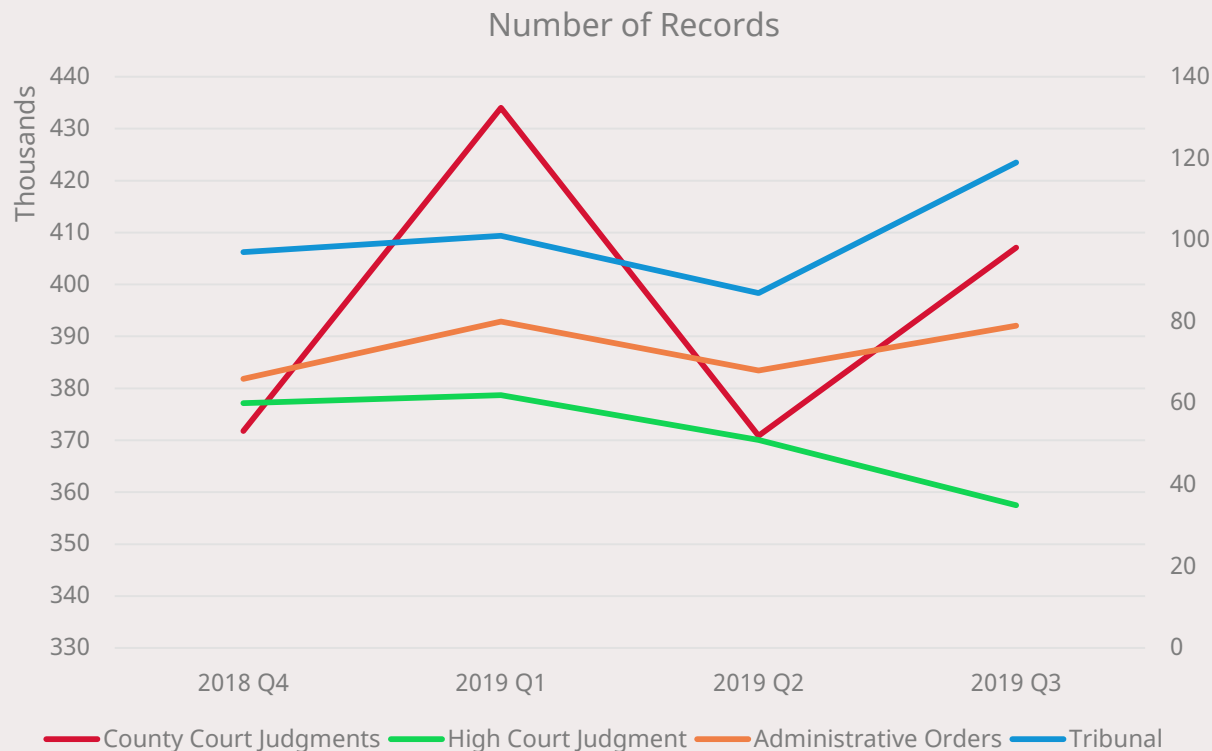
These maps account for all judgments with postcodes. There are 6,328 missing judgments which make up 2% of overall judgments in the region during the quarter. Further, these maps only related to Judgments from English and Welsh Courts.



ENGLAND AND WALES HIGH COURT ONLY JURISDICTION TO FALL

Across the jurisdictions in England and Wales, Q3 2019 saw an increasing the overall number of judgments in comparison to the previous quarter and to the same quarter the previous year.

In breaking down the courts, there was one exception. High Court judgments saw a fall in the number of judgments, continuing a trend see to start at the beginning of the year. There was a 44% decrease from the same quarter the previous year.



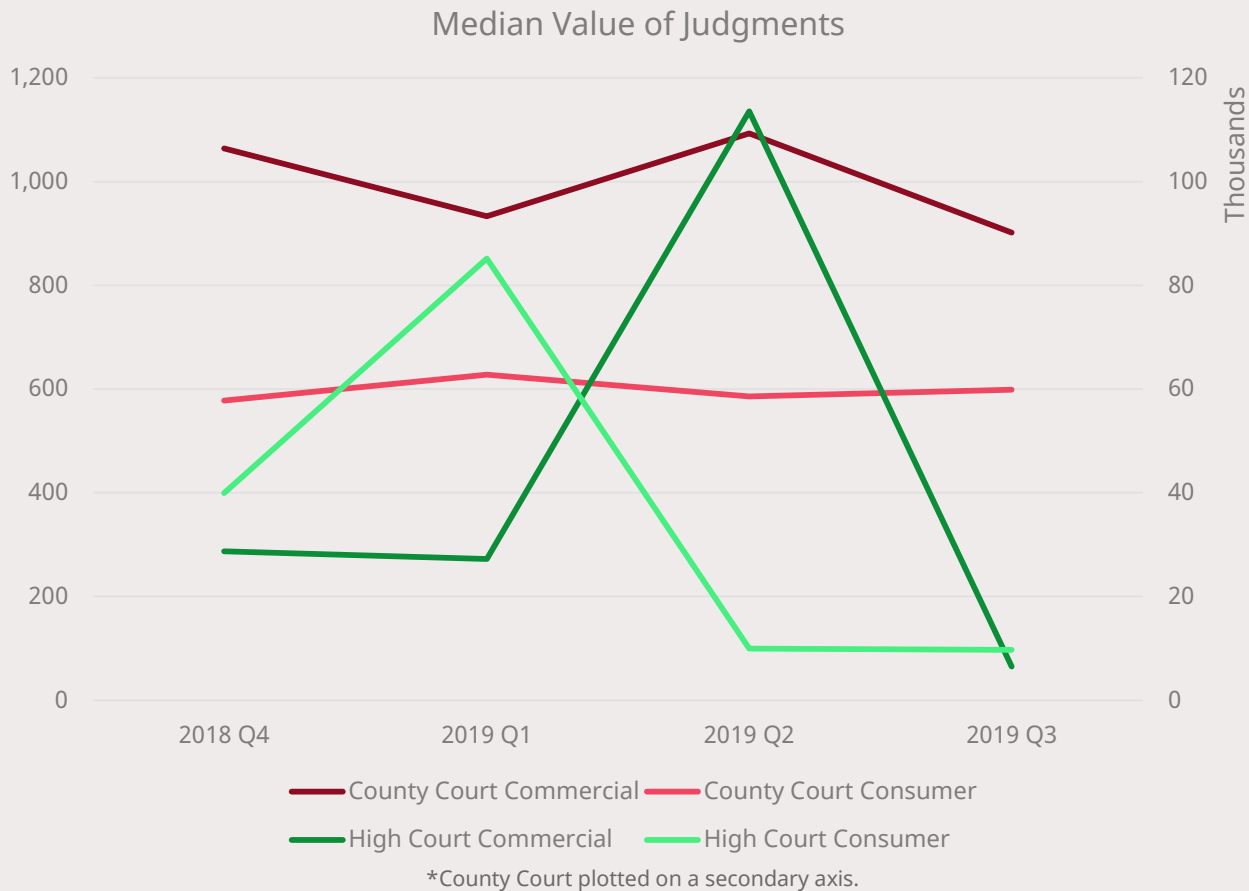
*Administrative Orders and Tribunals plotted on a secondary axis.



MEDIAN VALUE OF JUDGMENTS

For Business Judgments, there has been a decrease in the median value of judgments. In the county court, there was a fall from £1,093 to £902, whilst in the high court there was a dramatic £113,572 to £6,489. This large decrease can in part be down to the fact that there are only a few High Court Judgments for businesses, meaning the median can be skewed by one judgment.

For Consumers, there were slight changes seen from the previous quarter. In the County Courts, the median rose from £586 to £599, whilst High Court consumer judgments fell from £9,951 to £9,722. both change were only 2% changes.





SCOTLAND

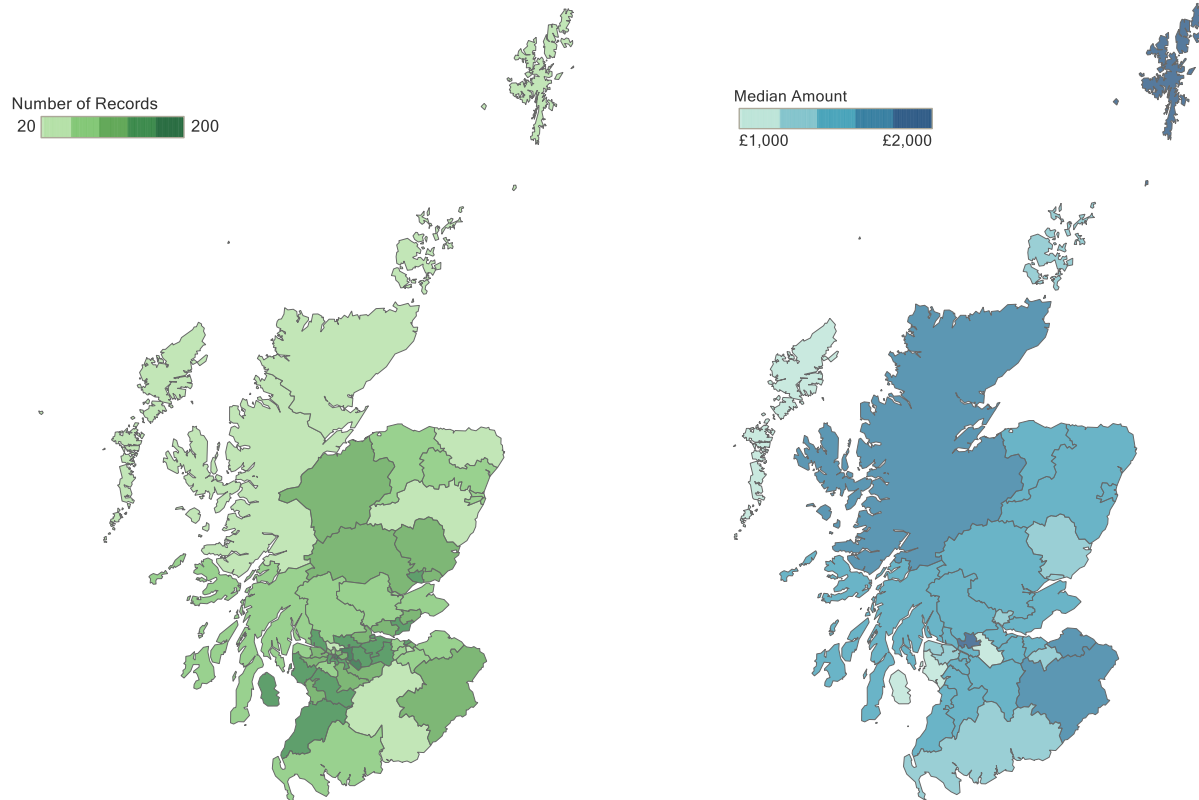




GEOGRAPHIC SPREAD OF DECREES

These maps represent the Parliamentary Constituencies of Scotland, coloured based on density and the median value of judgments.

In the first, it is clear that the higher densities of judgments are seen in the urban areas in the middle of the country, such as Edinburgh and Glasgow. This trend disperses when assessing median values, where the highest average judgments are seen in more rural areas, such as the Orkney Islands. The median here was £1,588, compared to the Scottish median value of £1,393.



These maps account for all judgments with postcodes. There are 166 missing judgments which makes up 3% of overall judgments in the region during the quarter. Further, these maps only related to Scottish Court Decrees.

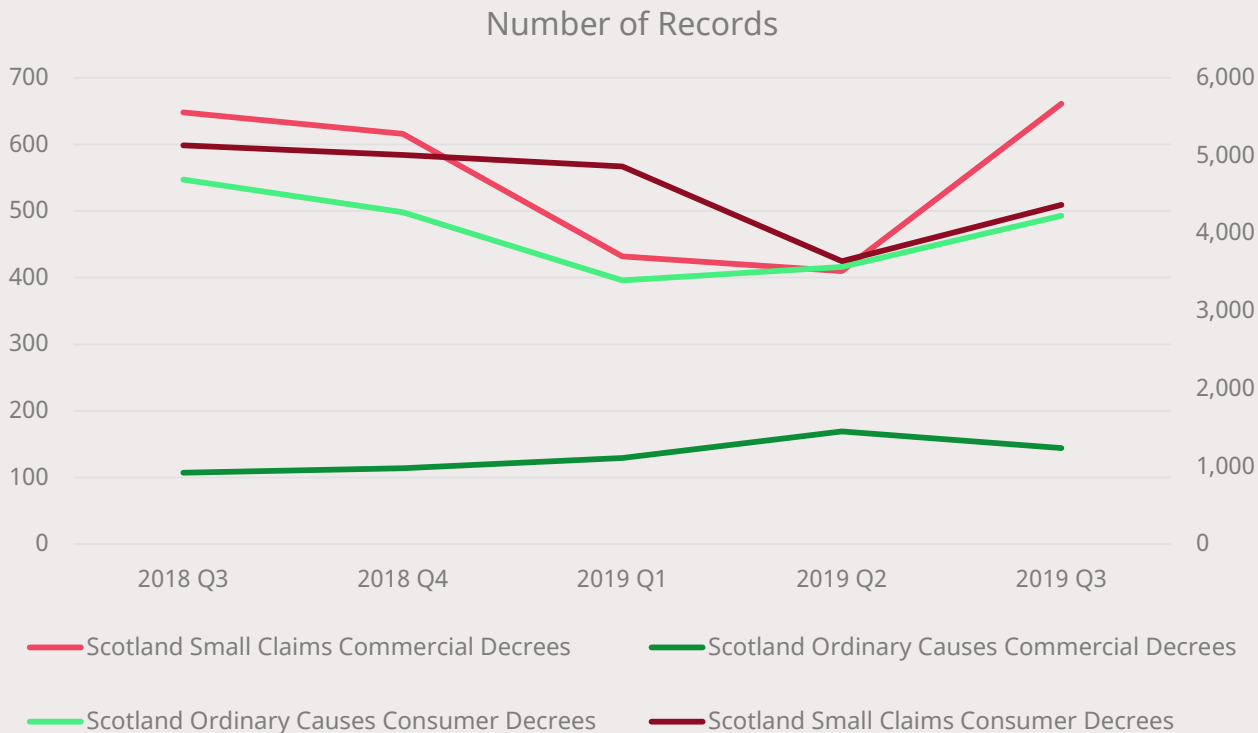


NUMBER OF JUDGMENTS

Rises can in the number of judgments has been see for Consumer Decrees and Small Claims Commercial Decrees, where specifically the greatest increase was seen (61%).

For consumers, increases of 20% and 19% were seen for small claims and ordinary causes respectively.

The only decrease was experienced for ordinary causes commercial decrees, where only 144 judgments were recorded compared tot eh previous quarters 169, a 15% decrease.



*Small Claims Consumer plotted on a secondary axis.



NORTHERN IRELAND





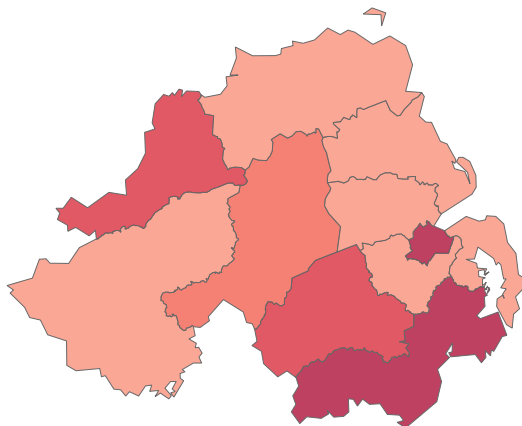
GEOGRAPHIC SPREAD OF JUDGMENTS

These maps represent the density and median value of judgments across Northern Ireland's Local Authority regions.

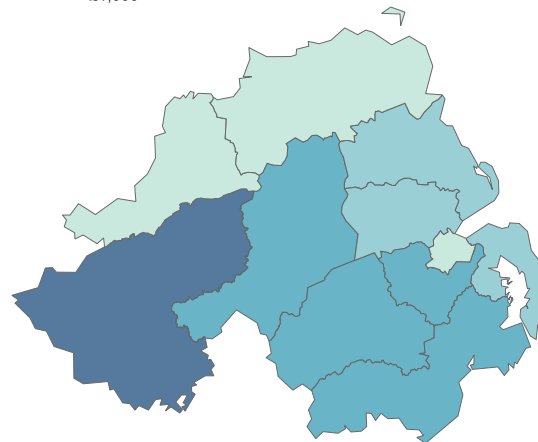
Almost the reverse of each other, it is clear that those places that experienced the highest density of judgments were also seeing some of the lowest median values. Whereas the opposite was seen for areas with low density.

For example, in Belfast, where judgments levels were highest at 604 in the last quarter, the median value was £745. Whereas, Fermanagh & Omagh saw the lowest number of judgments (149), but had the highest median value (£1,195).

Number of Records
100 300



Median Amount
£700 £1,000



These maps account for all judgments with postcodes. There are 52 missing judgments which makes up 2% of overall judgments in the region during the quarter. Further, these maps only related to Northern Irish Court Judgments.

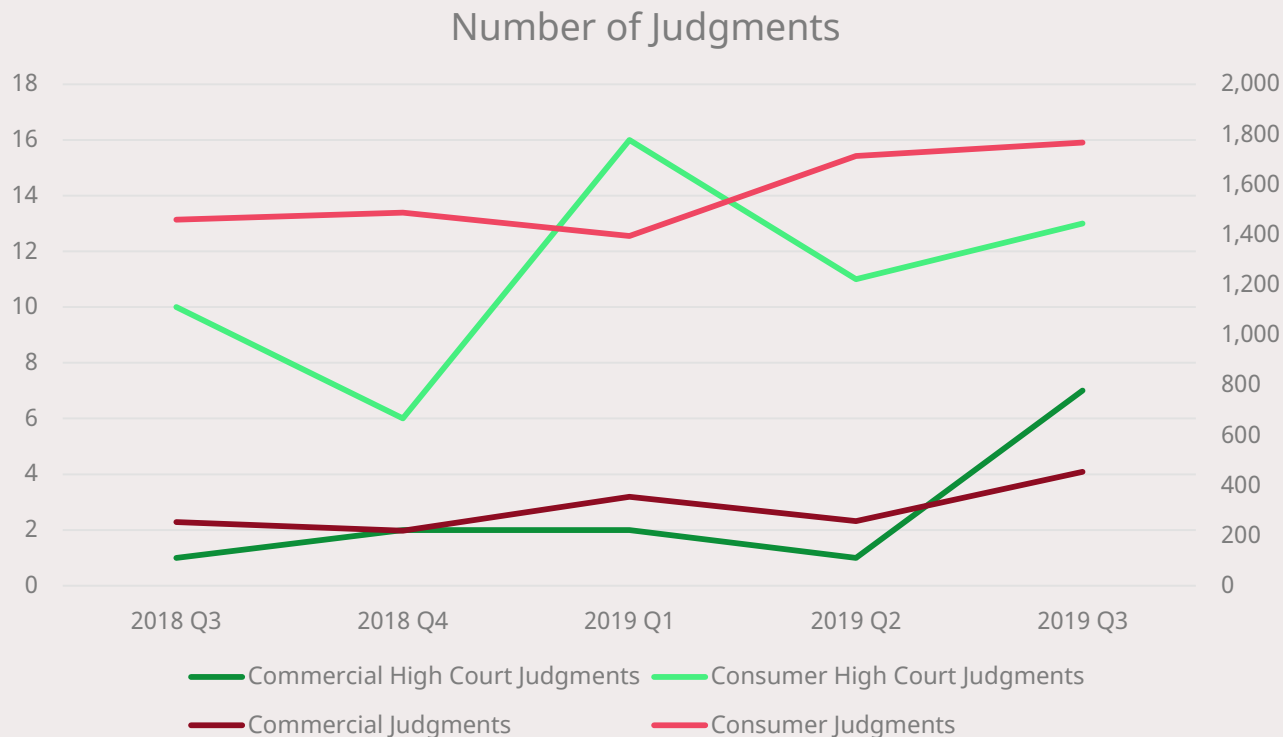


SUSTAINED RISE FOR CONSUMER JUDGMENTS

Judgments for all consumers and businesses across both courts in Northern Ireland saw rises in the number of judgments in the third quarter of 2019.

High Court Commercial judgments saw the greatest increase, a rise of 86%, but due to the low numbers in this category, changes are expected to be dramatic.

Consumers saw rises across both courts of 3% and 18% for lower courts and high courts respectively.



*Judgments plotted on a secondary axis.



REPUBLIC OF IRELAND





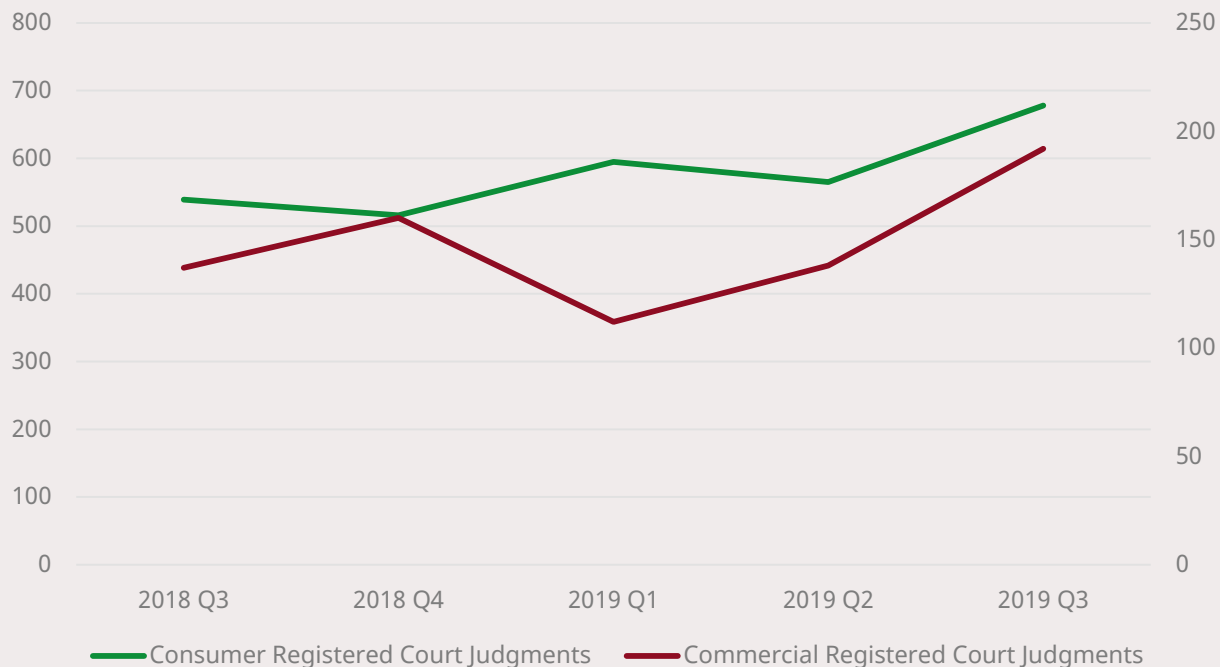
NUMBER OF JUDGMENTS

In the Republic of Ireland, both consumers and businesses saw continued increase in a trend seen to beginning at the start of the year.

Increases from the same quarter the previous year were also seen. For consumers, the rise was 33% and was up 20% on the previous quarter.

Commercial judgment had seen increases of 40% from both the levels seen the previous year and from the second quarter in 2019.

Number of Judgments



*Commercial plotted on a secondary axis.



JERSEY



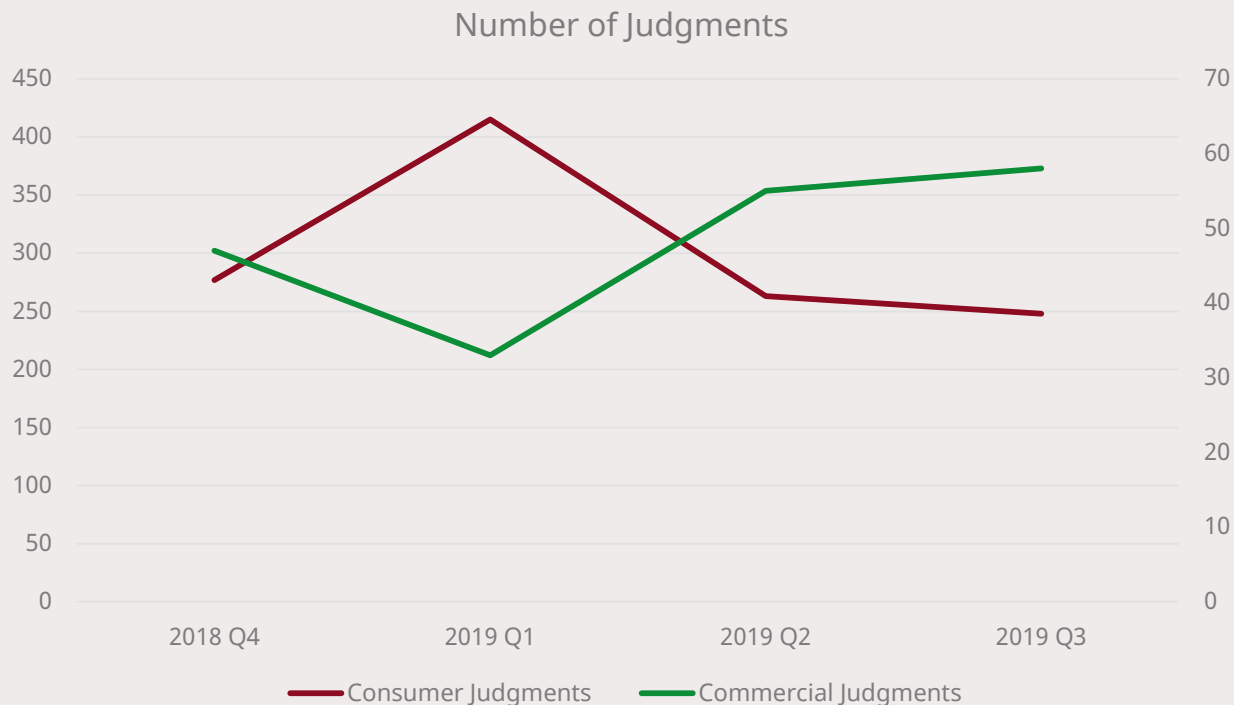


NUMBER OF JERSEY JUDGMENTS

Jersey has seen a continued pattern in the oscillating trend between consumer and commercial judgments. This is namely that when one increases the other decreases.

In Q3 2019, whilst consumers saw a fall of 6% on the previous quarter, businesses experienced a 5% increase.

On the previous year as well, consumers saw judgments a decrease of 10%. Comparatively, commercial judgments soared on the previous years levels with an increase of 75%.



*Commercial Judgments plotted on a secondary axis.



ISLE OF MAN



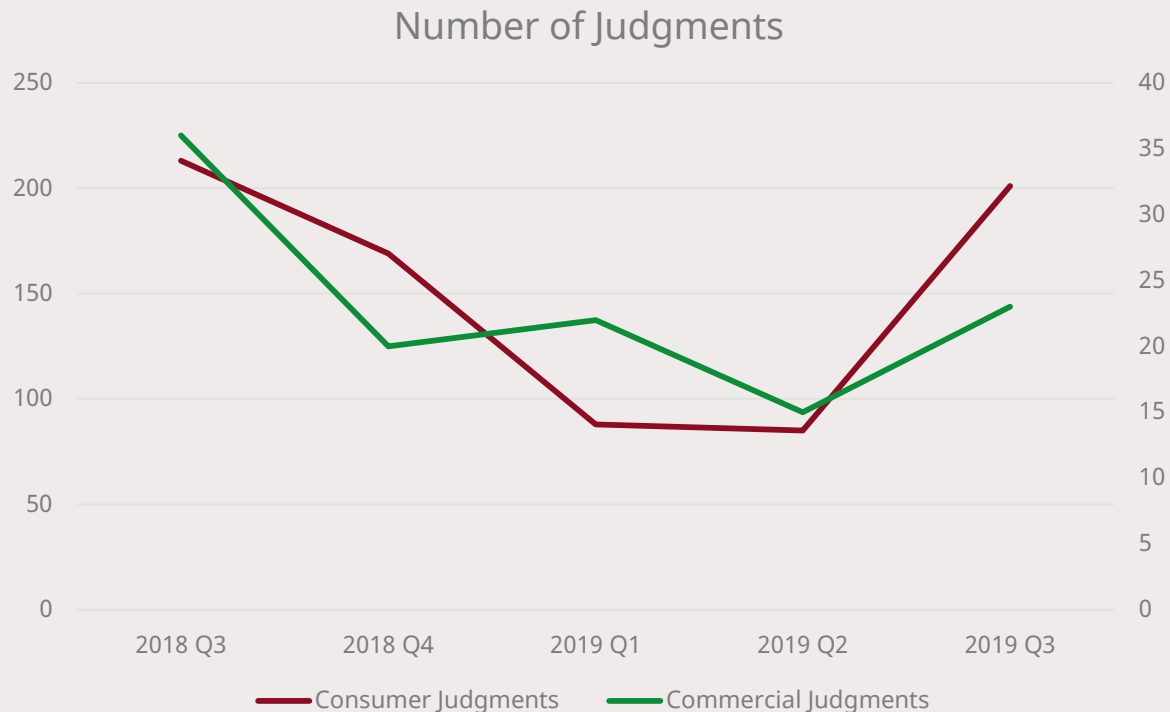


NUMBER OF ISLE OF MAN JUDGMENTS

Despite large decrease from the middle of 2018 to the same time in 2019, Q3 2019 saw large spikes in both the number of consumer and commercial judgments.

For consumers, although seeing a slight decrease of 5% from previous years levels, on the previous quarter, there was rises of 136%.

Commercial judgments saw a similar pattern, but the decreases on the previous year is more encouraging. A 36% decrease on the previous year despite a 53% increase on the previous quarter.

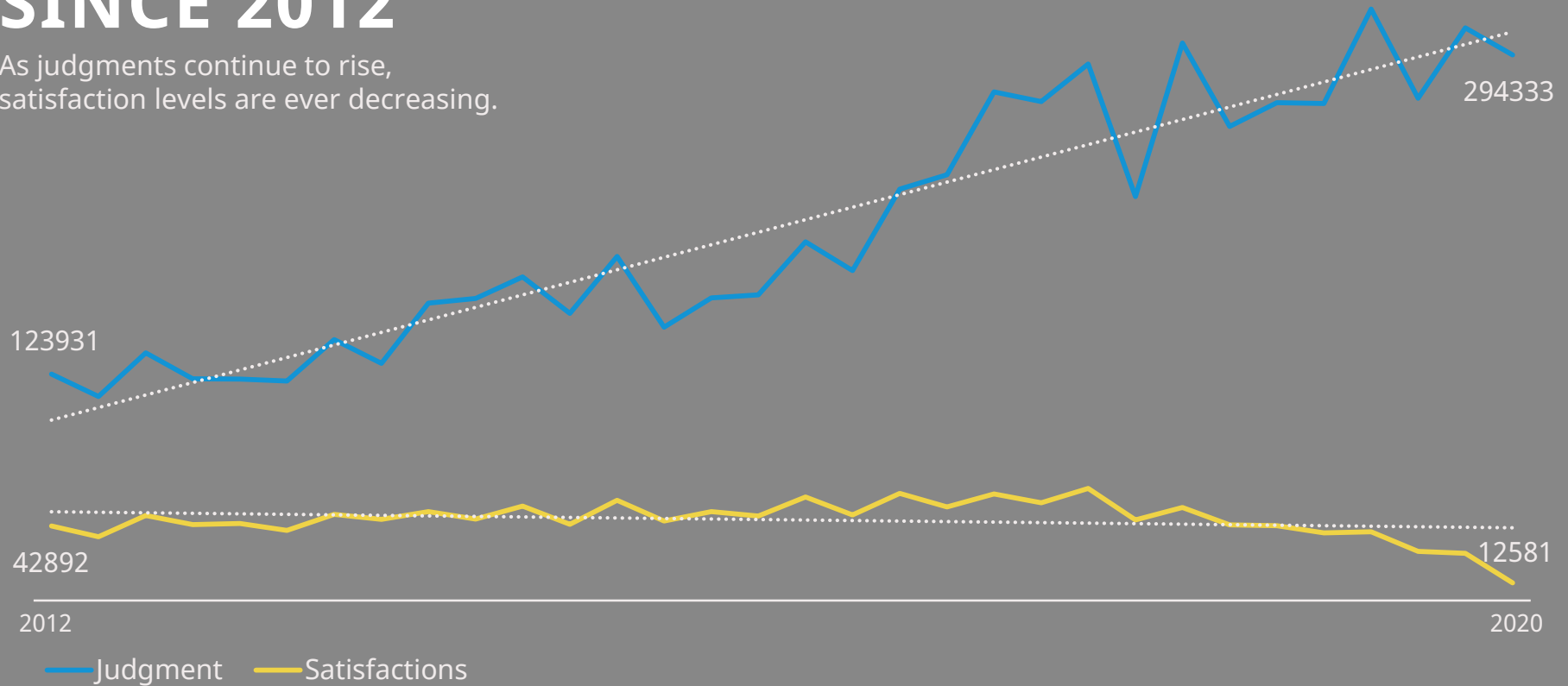


*Commercial Judgments plotted on the secondary axis.



SINCE 2012

As judgments continue to rise,
satisfaction levels are ever decreasing.





THANK YOU

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