

SOUTH WEST OF ENGLAND

DESCRIPTIVE ANALYSIS

2019 IN THE SOUTH WEST OF ENGLAND

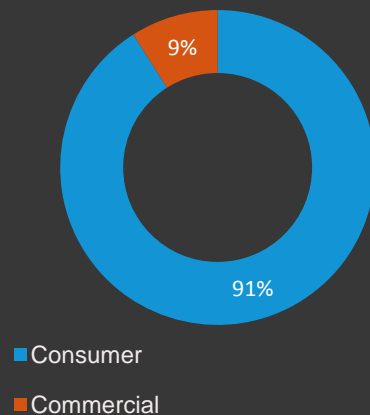
2019 SAW **93,129** JUDGMENTS ISSUED IN THE SOUTH WEST WITH A TOTAL VALUE OF **£152,671,286**.

The number of judgments represent a 3% rise on the previous year, the same increase seen across the UK.

However in the South West of England, total value rose (13%), contrary to what happened across the whole country, where total value decreased.

This statistics book will delve deeper into the experiences in the South West of England with regard to Monetary Court Judgments.

DEFENDANT TYPE



SATISFACTIONS

15,578

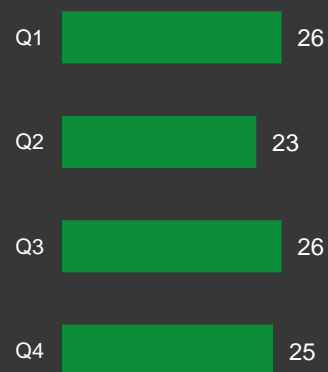
SATISFACTIONS WERE PROCESSED

13% OF TRANSACTIONS THIS YEAR

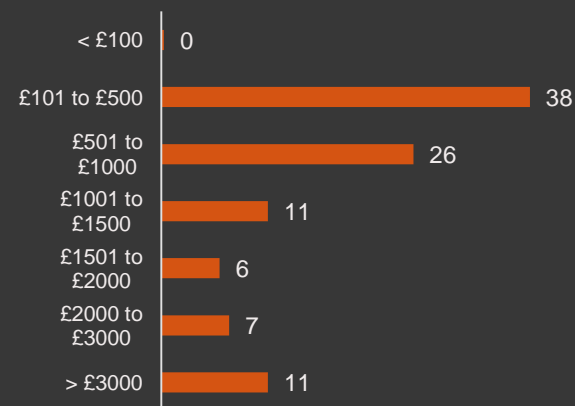
TOP 10 LOCAL AUTHORITIES (% SHARE)

CORNWALL	11%
BRISTOL, CITY OF	11%
PLYMOUTH	8%
WILTSHIRE	8%
BOURNEMOUTH	5%
SWINDON	4%
SOUTH GLOUCESTERSHIRE	4%
TORBAY	3%
NORTH SOMERSET	3%
POOLE	3%

MONTH BREAKDOWN (% SHARE)

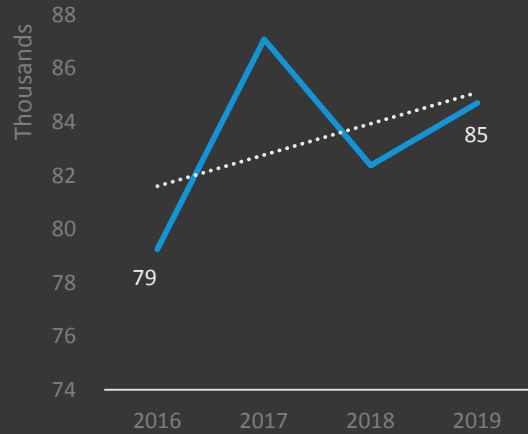


JUDGMENT VALUE (% SHARE)

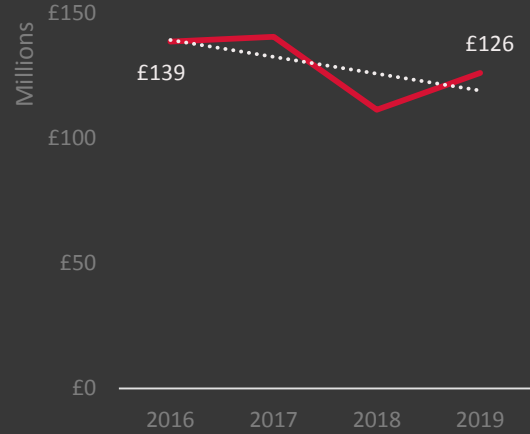


CONSUMER

OF JUDGMENTS

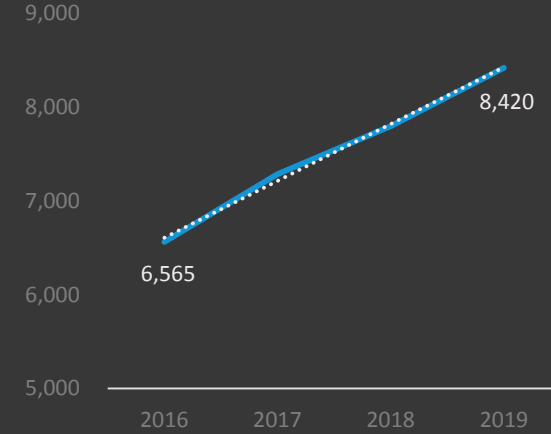


SUM AMOUNT (£)

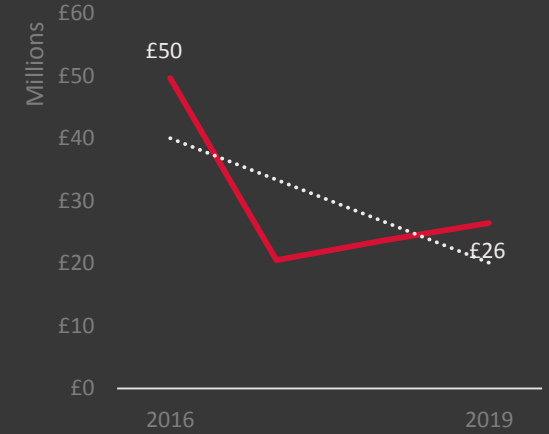


COMMERCIAL

OF JUDGMENTS



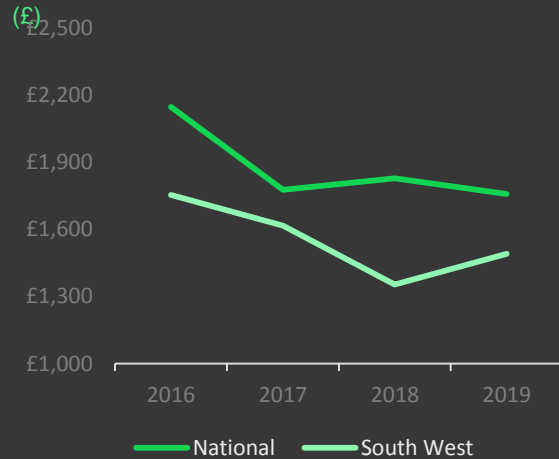
SUM AMOUNT (£)



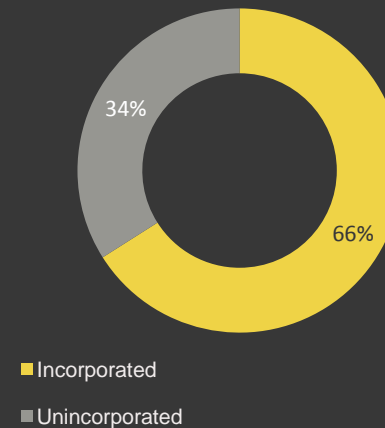
THE LAST 4 YEARS

These graphs document the year on year changes seen in Consumer and Commercial judgments across the South West of England.

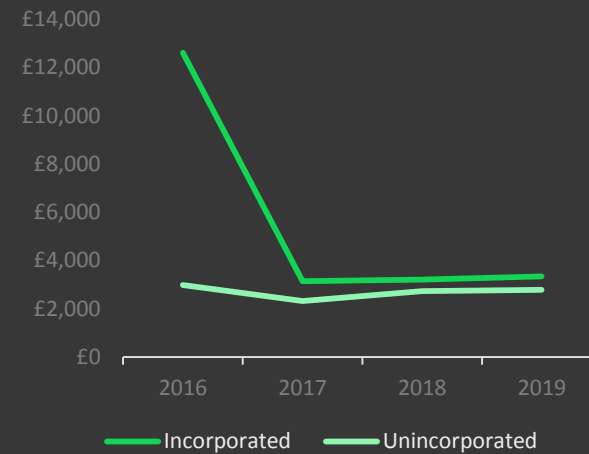
REGIONAL AVERAGE COMPARISON (£)



BUSINESS SHARE (2019)



BUSINESS COMPARISON (AVERAGE £)



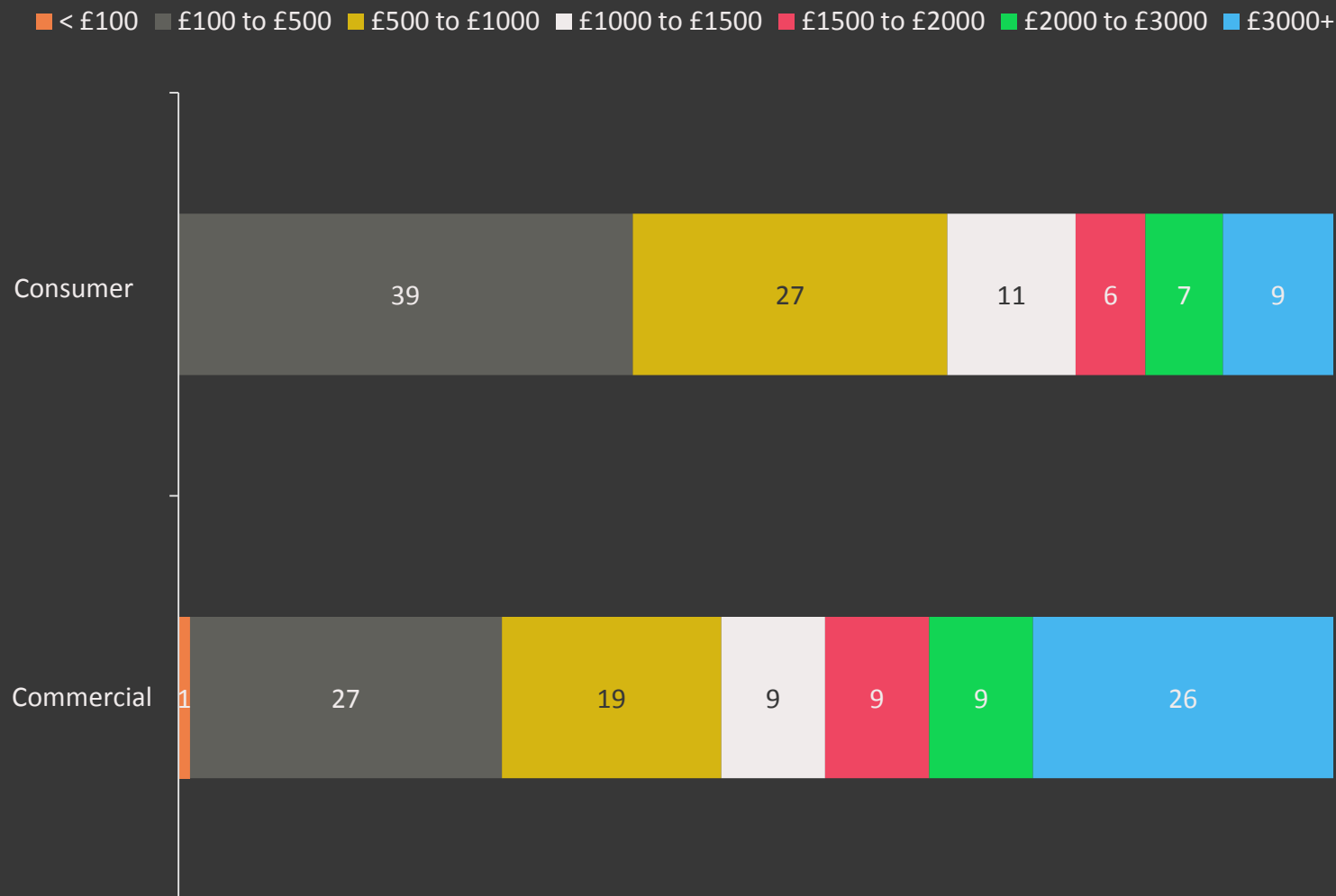
DISTRIBUTION OF JUDGMENTS IN 2019 (% SHARE)

The final breakdown important to consider is the distribution of judgments through different amount brackets.

For consumers in 2019, 66% of judgments were under £1,000. The vast majority of these falling within the £100 to £500.

For commercial judgments, the share between judgments between £100 to £500 and £3000+ were equal. Breaking this down by incorporated and unincorporated, it is clear that this is more representative of the realities for incorporated businesses, whereby judgments between £1000 and £3000 only account for 25% of all judgments. Conversely, for unincorporated businesses, 33% of judgments fall in the £1000 to £3000 bracket.

These trends in the South West reflect the trend seen nationally.



SOUTH WEST OF ENGLAND

REGIONAL COMPARISON

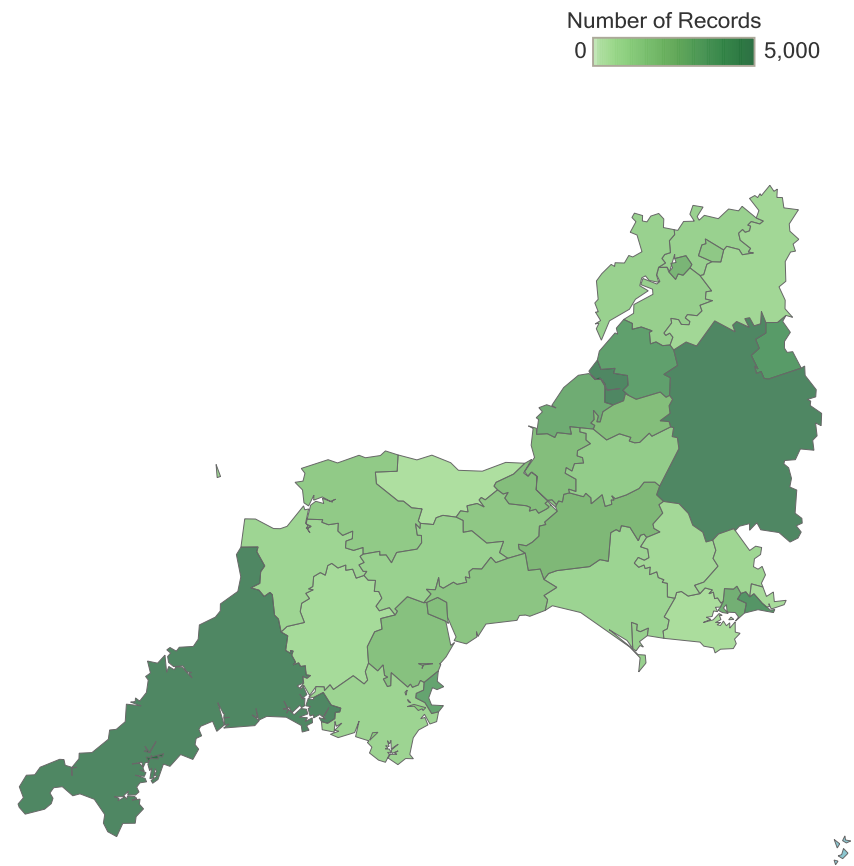
LOCAL AUTHORITY BREAKDOWN

As a region as a whole, the South West of England is low ranking in the number of judgments, coming second only to the North East and East Midlands.

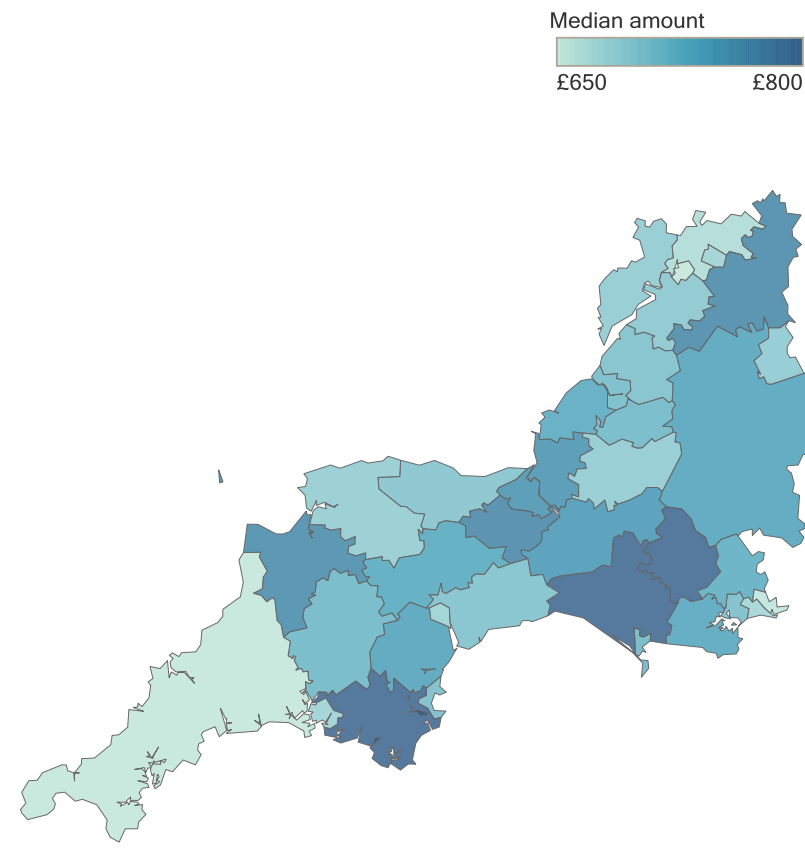
In examining the geographical spread of judgments, a break down at local authority level highlights the worst affected areas. Cornwall, City of Bristol and Wiltshire saw the greatest amount of judgments during 2019. For example, Cornwall received 10,596 judgments during the period compared to neighbour West Devon's 764.

However, this trend is not consistent across value. In fact, Cornwall has one of the lowest median values (£626). Whilst, areas with less judgments, such as South Hams has a median judgments value of £804, which falls at the top end of the range seen across the region.

OF JUDGMENTS



MEDIAN VALUE OF JUDGMENT (£)



NUMBER OF RECORDS

The trends in rising judgments that has been seen nationally, is also reflected in the South West of England. However, the trend appears more volatile than what was seen nationally.

Firstly, despite a drop in judgments in 2014, the rate of increase from 2014 to 2017 was greater than that seen nationally. In the South West, the increase was 175% compared to 58% nationally.

However, in recent years, where nationally, number of judgments has continued to rise, the South West has seen a decline in the number of judgments.

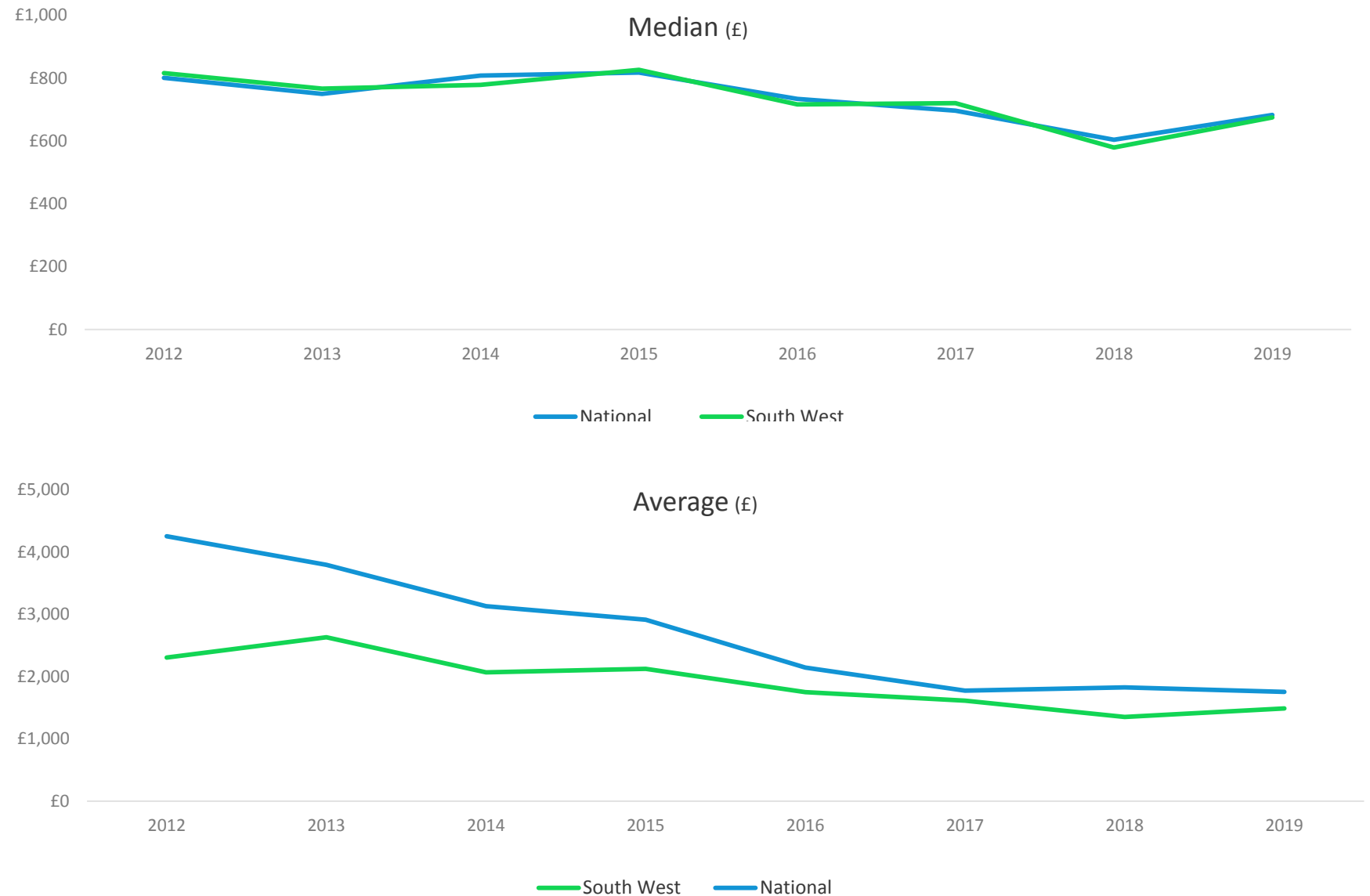
The biggest fall was seen from 2017 to 2018 (-5%), and despite an year on year increase to 2019 (3%), levels are still below that seen in 2017.



VALUE OF JUDGMENTS (£)

Turning to value of judgments, the median average has directly reflected the national trends in the rises and falls over the last 8 years.

Average value has followed the downwards trend seen nationally, but more steadily. In 2012, national average value stood at £4,255 and has fallen 59% to £1,757. In the South West, however, average value has never peaked above £2,632 and therefore the 8 year fall to the 2019 average value of £1,490 is only -35%.



CONTACTS

For any further data enquires, please contact
Merrill Hopper, Data Analyst at Registry Trust

m.hopper@registry-trust.org.uk

+44 20 7391 7278