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CCJs HIT RECORD HIGH IN 2016 BUT “ECONOMIC BACKGROUND IS SOUND”

There were more county court judgments (CCJs) against consumers in England and Wales during 2016 than any year on record, according to figures released today by Registry Trust. A judgment is incontrovertible proof that debt has not been managed.

In 2016, 912,389 judgments were registered against consumers in England and Wales. Rising almost a quarter on 2015, it marks the fourth consecutive year in which the total number of CCJs has risen.

In 2016 there were 15.77 consumer judgments per 1,000 people, compared with 12.79 the year before.

While the number of CCJs registered against consumers in the second half of 2016 rose by nearly 20 percent, there was no immediately discernible Brexit effect. The trend in number of judgments was consistent with the first half of the year.

The average value of a consumer CCJ, however, fell 16 percent to £1,711. By contrast the average value of a judgment in 2008 stood at £3,624.

Last year 13.88 percent of CCJs were registered as satisfied.

In the High Court only 206 judgments were registered against consumers in 2016—the lowest total on record. Against that, the average value of a consumer judgment in the High Court increased by 25 percent to £684,843.

The total value of debt judgments against consumers in all courts in England and Wales during 2016 was £1.7bn.

“From the contrasting trends, it is clear that the economic background is sound,” said Registry Trust chairman Malcolm Hurlston CBE.

“Taking together the increasing number of judgments and their declining value we see that people whose commitments may be out of control are being identified earlier in the lending cycle.

“The increasing number of CCJs shows that more responsible lending is having its impact.

“The key number at national level is the total value of all debt judgments and its relation to economic activity.”

In 2016 Registry Trust received 185,433 requests to search the register for England and Wales online at www.trustonline.org.uk. TrustOnline allows anyone to search for judgments and similar information registered against consumers and businesses in any jurisdiction across the British Isles and Ireland. “It is a unique benefit for consumers to be able to check the debt record of any person or business with which they may be transacting. Our registers cover not just England and Wales but the British Isles and Ireland,” said Mr Hurlston. “Negative information on any of the registers give pause for thought.”

ENDS

Statistics

- CCJs against consumers 2016 (compared with 2015)
 - Total: 912,389 (up 24 percent)
 - Value: £1.5bn (up five percent)
 - Average: £1,711 (down 16 percent)
- High Court judgments against consumers 2016
 - Total: 206 (down 36 percent)
 - Value: £141m (down 20 percent)
 - Average: £684,843 (up 25 percent)

Notes for editors

Registry Trust is the mission-led company established in 1985 in order to operate, not-for-profit and in the public interest, what was at the time the Registry of County Court Judgments on behalf of the Department of Constitutional Affairs. It maintains public records of judgment and decree information for most jurisdictions in the British Isles and Ireland. These records are an important factor in avoiding debt and in supporting responsible lending decisions, which in turn underpin a modern and stable economy.

Today Registry Trust operates the Register of Judgments, Orders and Fines for England and Wales on behalf of the Ministry of Justice. The Register includes county court judgments, high court judgments, CSA liability orders, fine defaults and tribunal awards for England and Wales.

CCJs are removed from the register if paid in full within one calendar month of the judgment date, but will otherwise remain registered for six years. If fully paid outside the one calendar month, defendants can apply to have the judgment marked as 'satisfied' to improve their credit rating. Failure to pay within one month is proof of failure to manage debt.

Anyone may search for entries against a named person or business at a stated address or a corporate body in Great Britain, Northern Ireland and the Republic of Ireland by visiting Registry Trust's website www.trustonline.org.uk or by writing to Registry Trust, 153-157 Cleveland Street, London W1T 6QW.

To view the full set of annual statistics, please visit www.trustonline.org.uk/press.

For more information about Registry Trust's aims, structure and accountability as well as information about its range of information beyond the Register of Judgments please visit www.registry-trust.org.uk. The site includes RT View – free interactive mapping software which displays aggregated judgment data for England and Wales by region, local authority and ward from 2001.

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