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CCJ NUMBERS SOAR AS SMALLER DEBTS GO TO COURT

The number of county court judgments (CCJs) against consumers in England and Wales rose to the highest level in over a decade during the first quarter of the year, according to figures released today by Registry Trust. A judgment is incontrovertible proof that debt has not been managed.

In Q1 2017, there were 298,901 debt judgments registered against consumers in England and Wales. Rising 35 percent on the same period last year, it is the highest figure for a single quarter in over a decade.

For every 1,000 people in England and Wales, 5.16 received a judgment, compared with 3.85 the year before.

The average value of a consumer CCJ fell for the eighth consecutive year, decreasing 17 percent on Q1 2016 to a historic low of £1,495. By comparison the average value of a judgment in Q1 2008 stood at £3,662.

The number of judgments marked as satisfied during the first three months of 2017 was 11.83 percent. This contrasts with the 13.33 percent satisfied in the first quarter of 2016.

In the High Court, only 35 judgments were registered against consumers in Q1 2017, the lowest total number for a single quarter on record. The average value of a consumer judgment in the High Court fell 44 percent year on year to £446,308.

The total value of debt judgments against consumers in all courts in England and Wales during the first quarter of 2017 was £462.5m.

"People who don't pay their debts are increasingly likely to be taken to court," said Registry Trust chairman Malcolm Hurlston CBE. "CCJs can seriously damage credit ratings and good lenders rightly avoid people who have shown they can't manage debt. This may seem like bad news on the surface but judgments for smaller sums are protective for the people concerned."

In Q1 2017 Registry Trust received 53,340 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 Q1 2017 (compared with Q1 2016)
 - Total: 298,901 (up 35 percent)
 - Value: £447m (up 13 percent)
 - Average: £1,495 (down 17 percent)
- High Court judgments against consumers Q1 2017
 - Total: 35 (down 26 percent)
 - Value: £15.6m (down 58 percent)
 - Average: £446,308 (down 44 percent)

Notes for editors

Registry Trust is the Registrar for Judgments, Orders and Fines in England and Wales on behalf of the Ministry of Justice. As a mission led company it was 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.

The Register for England and Wales includes county court judgments, high court judgments, CSA liability orders, fine defaults and tribunal awards.

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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