

# From Foundation to Future

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**Annual Review 2025**

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# Chair's foreword



**Registry Trust celebrated our 40th anniversary this year.** But the history of the Register we look after goes back much further. The Register of County Court Judgments (CCJs) was established in 1852 and was maintained by the Lord Chancellor's Department until it was transferred to Registry Trust in 1985. Fast forward through the industrial revolution and financial liberalisation to today, the Register is now called the Register of Judgments, Orders and Fines, and Registry Trust has become a vital and impartial source of data for underwriting responsible lending and credit risk. Registry Trust, and the data we manage, is a critical part of the data infrastructure which supports economic transactions. The data is a

lynchpin of the consumer credit and money advice sectors, and our mission is to share that data for the public good.

At Registry Trust we evolve to meet the changing needs of the economy, our customers, and stakeholders. Recent exponential growth of new technologies has the potential to expand the uses and value of financial and other data types. Innovation and new technologies are exciting, but must always be delivered alongside quality, timely, trustworthy data provided by trusted intermediaries such as Registry Trust. We will always

**AT REGISTRY TRUST WE EVOLVE TO MEET THE CHANGING NEEDS OF THE ECONOMY**

prioritise data integrity, quality, timeliness, excellent customer service and trust. At a time when concerns are raised about the quality and integrity of research produced using AI, when meaningful data insights risk being lost in an ocean of data, it is important that there are core data sets that can be trusted.

The value of Registry Trust data isn't limited to economic uses. As the Government highlighted in its National Financial Inclusion Strategy, Registry Trust data can offer further insights into patterns of financial distress amongst households and local economies. A challenge we have set ourselves is to ask how we can maximise that value in collaboration with government, industry, civil society and academics to provide deeper insights into indebtedness, support responsible lending and increase financial wellbeing.

At our 40th anniversary Annual Review on 19 June 2025, we brought together a large, diverse and highly engaged group of stakeholders to discuss the effectiveness of the Register in supporting decision-making and good consumer outcomes. We also explored the potential changes that would make the Register more relevant given the opportunities presented by new technologies and a greater push for financial inclusion. This report includes a summary of the day's discussions, data from Registry Trust, and some insight from recently commissioned qualitative research on consumer understanding of judgments. It sets out priorities and next steps and looks at some more future-facing thinking.

The discussions particularly highlighted four themes which we expect to pursue as part of our strategy, and these are set out below. Naturally, some of these will be longer term projects requiring legislative change. With others, we can move forward more quickly. In both cases, engagement with government, our customers, our members, civil society, academia and wider stakeholders will guide us through the next chapter of the Register's history.

On behalf of our board of trustees and executive leadership team, I would like to thank everyone who contributed to our 40th anniversary Annual Review, representatives of the Ministry of Justice and Faith Reynolds and staff colleagues for preparing this report, and commend it to you for reading. We look forward to feedback and to continued engagement and collaboration.

## **THE VALUE OF REGISTRY TRUST DATA ISN'T LIMITED TO ECONOMIC USES**



**Mick McAteer**  
Chair

# Summary

Registry Trust celebrated its 40th anniversary this year. The Register of Judgments, Orders and Fines has become a vital and impartial source of data for underwriting responsible lending and credit risk, and a cornerstone of the consumer credit and money advice industry, with our mission to share that data for the public good.

Q3 2025 data shows there are 5.4 million judgments live on the Register with a total value of £13bn. 4.1 million judgments remain unsatisfied, and over a third of these are for amounts below £500, the majority of which are consumer related. The likelihood of having a judgment varies significantly by region and local area, with higher concentrations in areas more likely to be ranked on the Indices of Multiple Deprivation.

At our 40th anniversary Annual Review we brought together a large, diverse and highly engaged group of stakeholders to consider whether the Register is effective in supporting decision-making and good consumer outcomes, and how it might be made more relevant given new technologies and a greater push for financial inclusion.

**STAKEHOLDERS  
NOTED THAT A KEY  
IMPROVEMENT COULD  
BE TO REVERSE THE  
BURDEN OF PROOF  
FROM DEFENDANTS  
TO CLAIMANTS**

## Enriching our data for a more insightful register

Stakeholders emphasised the vital role our data plays in the consumer credit sector. They highlighted the importance of accuracy, timeliness and transparency, noting that CCJ data lacks categorisation of debt type, key identifiers such as claimant details, and up-to-date satisfaction data. Improving the quality of satisfaction data and including information about partial settlements could improve access to credit, grow financial resilience, and have positive knock-on impacts for UK economic growth.

## Improving consumer communications and using technology to simplify the journey

Consumer journey evidence collected by Registry Trust shows that people are often unaware of CCJs, or assume satisfactions are automatic, and may face cumbersome processes to get a Certificate of Satisfaction. Unsurprisingly, only 12% of judgments are currently marked as satisfied. Stakeholders noted that a key improvement could be to reverse the burden of proof from defendants to claimants.

Stakeholders also highlighted the benefits of using technology and automation to modernise the system, simplify the claims process and improve communications. Using new government initiatives, like Smart Data, could preserve the integrity of the Register and simultaneously reduce the administrative burden on courts and protect the principles of access to justice.

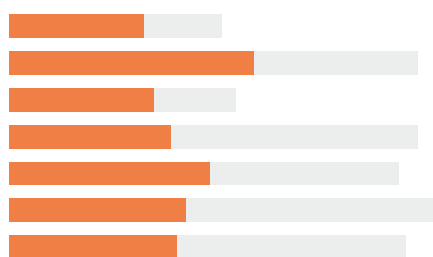


## Delivering greater public value and commercial benefit

There is strong interest in using Registry Trust data both for greater public purpose and commercial benefit. Policymakers and researchers could benefit from improvements that enable new insights. For instance, improved data could help show how different sectors are using CCJs as a tool for debt recovery and give regulators new insights into where potential harm may arise.

Commercially, there was interest in using regional data and tools like monitoring dashboards to increase innovation, grow responsible lending, improve resource allocation, business planning and risk management.

**THERE IS STRONG INTEREST IN USING REGISTRY TRUST DATA BOTH FOR GREATER PUBLIC PURPOSE AND COMMERCIAL BENEFIT**



## Moving forward

We acknowledge that our relationship with the Ministry of Justice (MoJ) is vital for protecting the integrity of the Register and modernising it. Changes to improve the accuracy and ensure the underpinning principles of access to justice are upheld can only be achieved through joint, collaborative endeavours with the MoJ, regulators and industry. We also acknowledge that the government's legislative programme and the fiscal environment will affect the nature of any changes we are able to achieve.

Our 40th anniversary Annual Review has offered us a powerful moment of reflection and renewal as we look at our next chapter and further modernisation of the Register. The Register has served the industry and consumers well, but the energy, ideas and questions raised at our 40th anniversary event show that stakeholders are ready to work with us on a more future-facing Register that capitalises on the benefits of technology to optimise its value further.

We have highlighted the following priorities for our work going forward. We would welcome opportunities to collaborate further with stakeholders on implementation.



# Priorities

- Enriching our data
- Improving the consumer experience
- Delivering public value and commercial benefits
- Building on our key relationships

## Enriching our data:



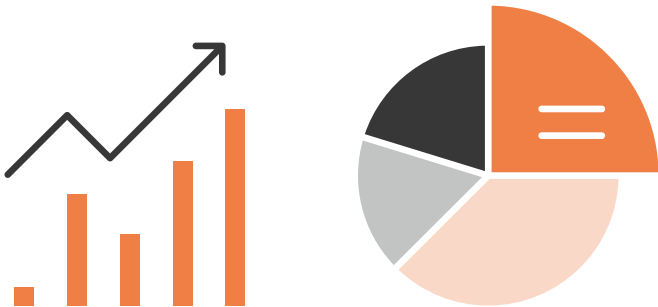
- Develop options for the implementation of claimant data to provide a roadmap to support the Ministry of Justice and HMCTS (His Majesty's Courts and Tribunals Service) in delivery
- Work with the Ministry of Justice and other relevant stakeholders to make the reporting by claimants of satisfied judgments a mandatory requirement
- Commission an independent review of the feasibility, legal implications and user benefits of a partial settlements register

## Improving the consumer experience:



- Publish research into the journey from debt to a CCJ, through to enforcement and financial rehabilitation
- Commission insight work on language, tone and user experience
- Work with the Ministry of Justice and other stakeholders to identify how technology and automation can support improvements in the money claims process for all users
- Commission a piece of work to scan the horizon for technology and innovation opportunities provided by government and FCA initiatives to modernise the CCJ process and work with stakeholders to consider the business case for changes





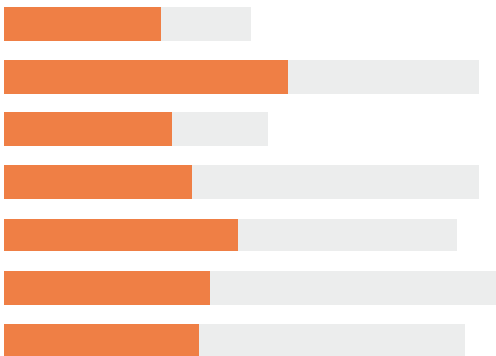
**Delivering public value and commercial benefits:**

- Identify partner organisations, including research institutes and think-tanks, to use and deepen our insights into consumer and commercial indebtedness
- Regularly convene relevant stakeholders to share and discuss the latest aggregated data and commentary and discuss key themes
- Pilot new aggregated product sets for our commercial stakeholders



**Building on our key relationships:**

- Explore how we can work even more closely with the Ministry of Justice, HMCTS and wider jurisdictions on mutually agreed priorities



# An overview of our data

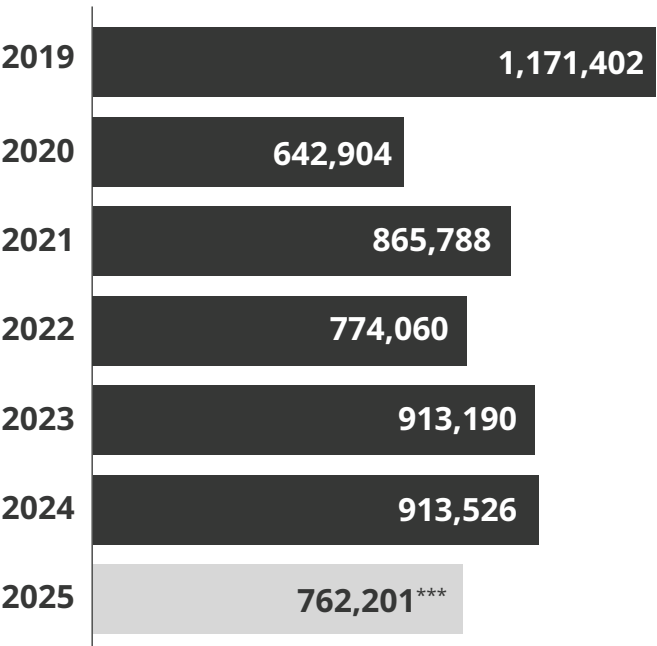
There are 5.4 million judgments live on the Register of Judgments, Orders and Fines as at the end of September 2025, with a total value of £13bn. There were 1.1 million judgments added in 2024 and over 21 million have been registered since 2001. Note that a judgment remains on the Register for six years.

Our Q3 2025 data show that there are 4.1 million unsatisfied consumer judgments in England and Wales and over a third of these are for amounts below £500.

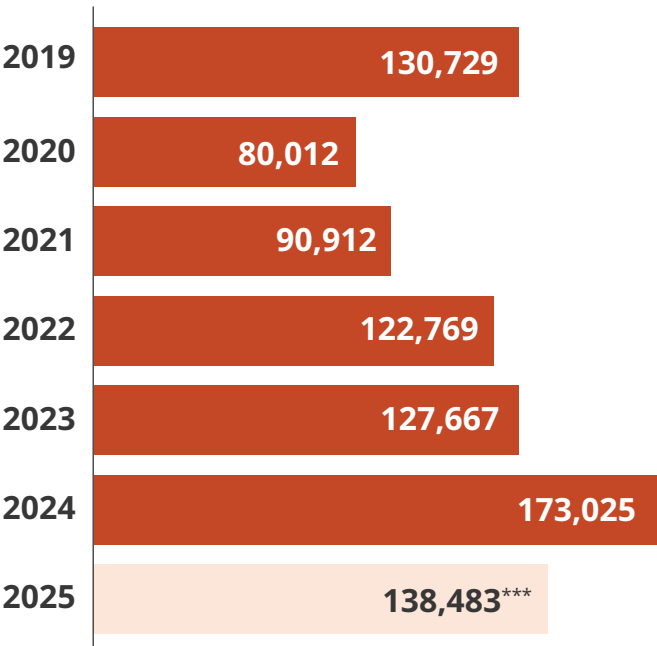
At the end of September 2025, 88.5% of judgments are consumer (4.8 million), with 11.5% being commercial (607,000). Judgment numbers fell sharply during the Covid pandemic, but those numbers have been steadily rising again. If the growth seen so far in 2025 is maintained in the final quarter, volumes could approach pre-pandemic levels.

**AT THE END OF SEPTEMBER 2025, 88.5% OF JUDGMENTS ARE CONSUMER (4.8 MILLION), WITH 11.5% BEING COMMERCIAL (607,000)**

Annual Consumer CCJ Count



Annual Commercial CCJ Count



\*\*\*at Q3 2025



It is estimated that around 4.6 million individuals have one or more judgments on the Register – this equates to one for every 10 adults. However, data by region and parliamentary constituency varies. The number of judgments in a constituency ranges from Middlesbrough & Thornaby East with 250 per 1,000 of adult population to South Cambridgeshire with 39 per 1,000 (March 2025).

Not surprisingly, the London region - given its population - has the largest number of judgments, but adjusting for population size provides a better measure of the likelihood of consumers having a judgment. As the table shows, there is quite a range across the regions. Those regions which are more likely to be ranked on the Indices of Multiple Deprivation are more likely to have higher levels of CCJs.

### Consumer judgments regional breakdown

Region	Consumer CCJs	CCJs per 1000 adults	Adult population/ CCJ ratio	% of adult population	% of consumer CCJs	CCJ over/ under-representation
London	808,532	115	9	13%	16%	1.23
North West	678,190	121	8	11%	14%	1.30
South East	601,936	80	12	14%	12%	0.86
West Midlands	503,570	106	9	9%	10%	1.13
Yorkshire and The Humber	472,085	121	8	7%	10%	1.29
East of England	444,162	87	11	10%	9%	0.93
South West	411,691	97	10	8%	8%	1.04
East Midlands	372,797	96	10	7%	8%	1.03
North East	282,584	130	8	4%	8%	1.39
Wales	250,555	98	10	5%	5%	1.05
Scotland	84,996	19	53	9%	2%	0.20
Northern Ireland	21,620	15	69	3%	<1%	0.16
<b>Total UK&amp;NI</b>	<b>4,932,718</b>	<b>94</b>	<b>11</b>			

**Source:** CCJ data Registry Trust database accessed 1st January 2025; population data mid 2023.

Based on data from March 2025, the age groups with the highest number of judgments tend to be younger, perhaps correlated to increasing exposure to credit and needs that drive credit usage, a growing family for example. 35–44-year-olds account for 31% of judgments and 25–34-year-olds for 29%.

Of note is the statistic which shows that in areas worst affected by CCJs there is a higher concentration of people from minoritised ethnic backgrounds. These data may point to the inequitable outcomes experienced by people across the UK.

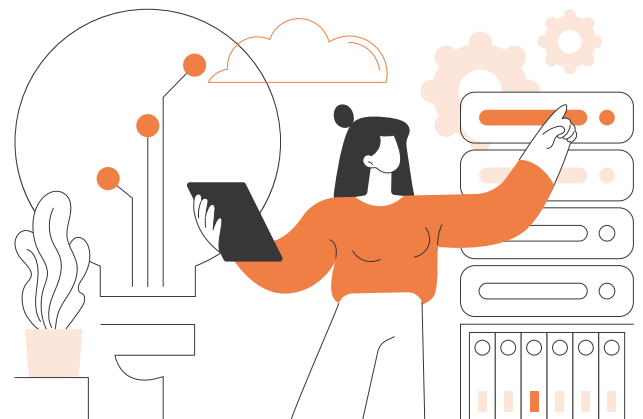
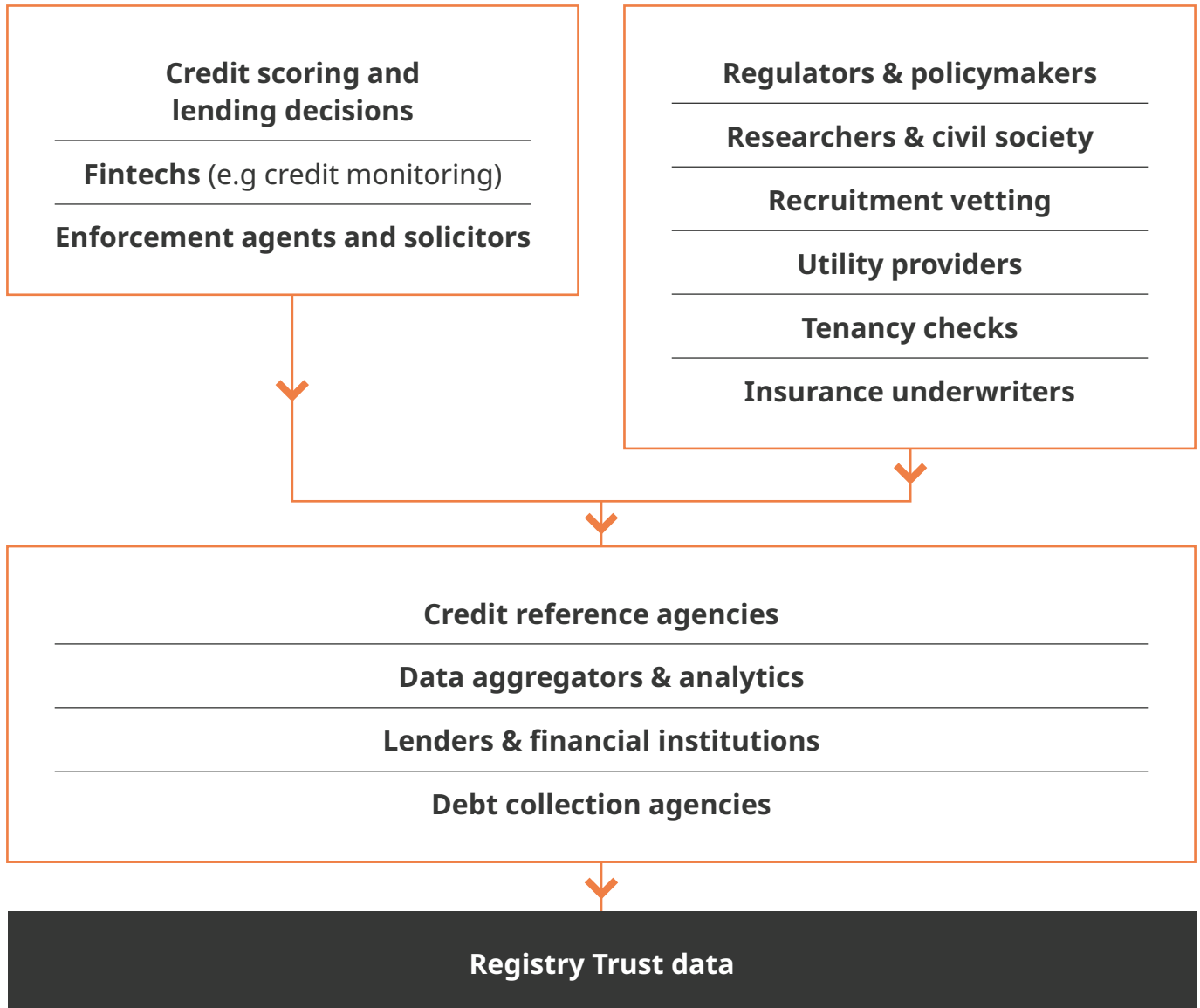
**BASED ON DATA FROM MARCH 2025, THE AGE GROUPS WITH THE HIGHEST NUMBER OF JUDGMENTS TEND TO BE YOUNGER**

Comparison of CCJs and Key Indicators

Indicator	50 PCs with Highest CCJ Rates	England and Wales
Consumer CCJ per 1,000 Adult Population	172	98
Consumer CCJ/Adult Population	6	10
Satisfaction/Consumer CCJ %	11%	13%
Gross Median Weekly Wages (2024)	£670	£728
Relative Child Poverty Rate (2022/23)	30%	19%
Unemployment Rate (2025)	7.4%	4.1%
% of Households claiming Universal Credit	39%	24%
IMD Rank (2019)	67	–
Minority ethnic backgrounds	35%	18%

PCs - parliamentary constituencies IMD - indices of multiple deprivation

Further improvements to build a more insightful Register would help to elucidate this data and improve its usability for policymakers and researchers.



# Enriching our data for a more insightful Register

Participants at our Annual Review told us that the Register is working well for them and they use it as a tool in onboarding customers, analytics, lending and debt collection. The Register is a lynchpin for the consumer credit industry. The Register helps promote trust in commercial transactions and helps individuals and businesses to recover what they are owed. It also has wider uses for research and social policy, as well as within other sectors for risk assessments, for example for tenancy checks or recruitment in certain sectors.

This makes the accuracy of Registry Trust data extremely important as multiple sectors and businesses rely on it. Timeliness is increasingly important as new e-commerce providers like Buy-Now-Pay-Later enter regulation and the need for more real-time data grows.

Participants agreed that there are opportunities to improve CCJ data on the Register and to enrich it with further information that would provide more accuracy and clarity. CCJs currently include a mix of credit and non-credit debts: including loans, utility arrears and parking fines. However, the data passed to Credit Reference Agencies (CRAs) and onward through the system typically lacks categorisation of debt type, key identifiers such as date of birth, company number, original claimant details and up-to-date

satisfaction data. Providing this information could make it easier for CRAs and lenders to match judgments more accurately or better interpret what they represent and judge impacts on credit scores accordingly.

For instance, as we note above, over one third of unsatisfied CCJs are for relatively low sums of money, under £500 and half under £750. This is striking when you consider that the typical minimum mainstream loan is around £1,000. Such relatively small amounts may indicate that the original debt was either nearly repaid or modest in size from the outset. Yet, because CCJ data lacks any information on the nature of the debt, we cannot tell whether these judgments stem from consumer credit, utility bills, or even minor issues like parking fines. Lenders do not have time to find out what CCJs relate to but nevertheless rely on this form of data heavily, interpreting it according to recency and amount to determine risk <sup>(1)</sup>. Lack of information in the data, then can limit access to credit, having knock-on impacts for household financial resilience and UK economic growth. Below we summarise key data challenges, their benefits and considerations for change.

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**(1) Centre for Housing Policy, University of York, 2024. Code Encounters Report 4: Credit risk decisions, mortgage lending and technological possibilities**

Data challenge	Benefits of addressing the problem	Considerations for next steps
Nature of the debt: CCJ data does not currently show whether it is for a loan, utility bill or parking fine.	Allows lenders and policymakers to identify root causes of CCJs, which could improve policymaking and/or increase access to credit or other services, like housing, that rely on the data.	Standardising terminology related to types of CCJs would require a taxonomy and mandatory adoption to enable consistency through the data chain.
Lack of creditor claimant name means that it is unclear who the original creditor was.	<p>Adding creditor claimant names recognises that CCJs involve two parties, improving transparency and accountability while ensuring the record reflects the original creditor as well as any debt purchaser.</p> <p>This allows policymakers, regulators and researchers to assess patterns in claimants which may point to inappropriate lending practices or challenges in lending in certain demographics.</p>	<p>Protection is needed for vulnerable claimants (e.g. survivors of economic abuse).</p> <p>Options to address this problem include enriching data but in turn this assumes the data sources are reliable (which may need verification):</p> <ul style="list-style-type: none"> <li>• Original company registration numbers</li> <li>• An original creditor ID</li> <li>• Tiered access to the register for different entities or individuals</li> <li>• Pseudonymisation</li> <li>• Vulnerable individual claimants could request the court not to publish their details</li> </ul> <p>Debt purchaser IDs could complement the arrangement and provide additional transparency.</p>

Data challenge	Benefits of addressing the problem	Considerations for next steps
<p>Lack of more detailed information about the debtor leads to misclassifications. This is exacerbated by a lack of awareness of CCJs and subsequent difficulties consumers face correcting their data at CRAs (2).</p>	<p>Further data, such as date of birth and sex, alongside creditor claimant data enables greater matching and more accuracy in how CCJ data is deployed by CRAs and lenders.</p> <p>Information on the filing for a CCJ, including last known contact from defendant, could give the courts reassurance that the defendant is aware of the CCJ and access to justice is being achieved in cases (the overwhelming majority) where defendants do not attend court.</p>	<p>Further consideration of how to ensure data privacy could include similar solutions as above, including tiered access or pseudonymisation.</p> <p>In the case of firms, inclusion of company numbers for both claimant and debtor must be verified. Companies House works to verify directors of companies, and this may help to improve accuracy but may not address misquoting (or the detrimental impact this may have on a firm).</p>
<p>Lack of detail on partial settlement means that where a consumer has paid a smaller amount to settle, it is not recognised on the Register.</p>	<p>Data better reflects realistic debt repayment behaviours and avoids penalising people who have made an effort to repay and creditors who preferred part payment over no payment.</p> <p>Helps lenders better calibrate their risk model and widen access to credit appropriately.</p> <p>Helps consumers who can see the direct, positive impact of paying, even if they can only afford part.</p>	<p>Partial settlements require interpretation by lenders. Further information about the extent of partial settlement may also be required.</p> <p>Lenders' systems may need updating where they interpret CCJs in a binary way which may limit adoption unless mandated.</p> <p>Acknowledging partial payment may incentivise consumers to game the system.</p> <p>A dispute mechanism may be required where consumers believe the extent of partial settlement is greater than stated.</p>



Data challenge	Benefits of addressing the problem	Considerations for next steps
When CCJs are settled they are not always 'satisfied' on the Register because individuals are not aware that they need to update the courts.	<p>Shifting the burden of proof for satisfactions to the claimant appropriately reflects the claimant's resources, could improve accuracy and timeliness of updates as well as reduce stress and further costs for the individual.</p> <p>Mandatory reporting by bulk claimants could reduce court workload.</p>	<p>Ensuring consistency of reporting in a timely manner would require agreement with the industry and/or potential regulation.</p> <p>The courts may have to process more records for individual claims. Mandatory reporting for bulk customers would shift the burden without necessarily increasing workload for the courts.</p>

**(2) The FCA has noted the importance of improving facilities for consumers to check and correct their data in the Credit Information Market Study**

**Following on from the stakeholder discussions at the Annual Review, Registry Trust has committed to undertake the following:**

- Develop options for the implementation of claimant data to provide a roadmap to support MoJ and HMCTS in delivery
- Work with the MoJ and other relevant stakeholders to make the reporting by claimants of satisfied judgments a mandatory requirement
- Commission an independent review of the feasibility, legal implications, and user benefits of partial settlements register

Data improvements link to a wider question of how data is shared and more efficiently updated. Below we discuss this further in relation to balancing the need for consumer awareness and engagement with data-sharing and automation. It takes account of the options government is exploring more widely such as digital ID and Smart Data.

# Improving consumer communications

Our customer services team handles calls every day from people affected by CCJs. Their feedback tells us that consumers and small businesses are not always aware of CCJs and may only discover these when notified by ‘ambulance chasers’ or when they need to rely on their credit score to access a loan, housing or citizenship, for instance. These findings were underlined by Annual Review participants from the debt advice sector. Even where consumers were aware and have paid the CCJ, they sometimes assume it will be automatically resolved and the Register updated with a satisfaction mark. They are not aware of the onus on them to update the courts. In addition, there can be confusion in joint claims about how both participants must seek their own satisfaction.

Lived experience interviews conducted for Registry Trust by creative communications agency Magpie this year have also borne this out.

**“We’ve gone to get a mortgage on our house and obviously the mortgage company have come back and said, “You’ve got a CCJ so we can’t proceed.” And I was like, “No, I haven’t. I couldn’t believe it.”**

Lived experience research

**“I was like, my God, I’m never going to get any credit. It’s the worst feeling in the world. But because I just assumed it had been satisfied, it was just a bit of kicker really. I thought part of my life is done and dusted. It just sort of made it s\*\*\* really if I’m honest.”**

Lived experience research

The process of having a CCJ satisfied can be cumbersome. Notification of a CCJ arrives by post. Sometimes these letters aren’t opened, sometimes people have moved. If the defendant has the financial ability to satisfy their judgment, they have to pay the full amount to their creditor and may well believe that once they do, their judgment is satisfied and marked as such in the Register. However, to obtain satisfaction, the defendant in fact must complete a form and provide proof of payment to the court that issued the judgment. If they do not know which court that is, they can contact Registry Trust, and we can supply that information. If they do not have proof of payment, they can supply alternative evidence. If they then want proof that they have successfully sought satisfaction, they are required to complete another form for the court and pay a fee for issuance of a Certificate of Satisfaction.

**“The court is really hard to communicate with. You can send them an email, but they don’t respond. It can take up to 20 weeks and if you leave a message then it’ll say if you haven’t heard in 20 weeks it’s normal, just wait and we’ll get to you. 20 weeks is a lot for a lot of people.”**

Lived experience research

A range of suggestions that could improve communications have been suggested through the user research (3) the Registry Trust has undertaken as well as suggestions made at our Annual Review. Some are actionable by Registry Trust working in partnership with others and some would fall into the remit of other organisations.

#### **They include:**

- Providing clear post-payment guidance so that consumers are aware that the process for satisfaction is not automatic
- Increasing proactive notification to both parties in joint claims so both parties are aware
- Delivering multi-channel communications which take account of modern methods of communication and address issues of transient housing
- Simplifying legal jargon and ensuring forms and information about CCJs are easy to understand
- Introducing a more direct system that removes the burden of proof from defendant to the claimant

- Exploring innovative technological opportunities to make communications and payments simpler and more accessible

**(3) Magpie Creative Communications for Registry Trust. July 2025. Unpacking satisfactions for Country Court Judgements, Magpie Creative Communications Ltd**

#### **To help improve consumer communications, over the coming year we aim to:**

- Publish research into the journey from debt to a CCJ and through to enforcement and financial rehabilitation
- Commission insight work on the front-end user experience of court and Registry Trust communications
- Explore partnerships across the CCJ ecosystem aimed at improving consumer communications



# Using technology to simplify the consumer journey

A fundamental underpinning of the court system is access to justice and the right to appeal. In practice, CCJs are often administered without a separate review of the evidence or the defendant attending court. In the second quarter of 2025, 92% of CCJs were default judgements (4). In part this is because people may not be aware of the CCJ or may have simply accepted that they do not have a defence or the resources to mount one.

Given what was generally felt to be the overly complex nature of the CCJ process and the largely administrative role undertaken by the courts, stakeholders at the Annual Review identified the obvious service expectation gap for users and highlighted some of its inefficiencies.

Registry Trust is undertaking further research on the journey to a CCJ which we will publish in the coming year. This work will

help deepen our understanding of the end-to-end journey and inform our ongoing work with the MoJ (and wider jurisdictions) to improve processes and suggest where greater use of automation (including AI where appropriate) could provide innovative solutions to the issues highlighted. The drive for increased automation to improve experiences for all users was a key theme from the Annual Review – modernising

**THE DRIVE FOR INCREASED AUTOMATION TO IMPROVE EXPERIENCES FOR ALL USERS WAS A KEY THEME FROM THE ANNUAL REVIEW**

**Search the official Register for the Judgment status of any individual or business**

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and simplifying the process for claimants and defendants and reducing the administrative burden on already stretched county courts.

Above, we identified a series of potential solutions to improving data matching, making it mandatory for bulk claimants to report satisfactions to the courts and ensuring satisfaction data is up to date and nuanced enough to support partial settlement. Improving taxonomies, providing identifiers and shifting the burden of proof would all pave the way for improved data and increased efficiency, whilst ensuring the money claims process is clear and fair for all parties.

Work already underway by government on Smart Data, as well as changes to the Consumer Credit Act and remedies on the Credit Information Market by the FCA could provide conduits for Registry Trust to work with the MoJ to modernise the system. A new Smart Data scheme, for example, could create the trust framework for API-enabled communications between claimants, courts and Registry Trust which keeps the courts as the legal authority while removing the manual burden of processing satisfactions.

To reiterate, we will be careful to ensure that greater use of automation and innovative technologies will not be at the expense of data integrity and quality.

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**Given the opportunities afforded by technology, over the coming year we plan to:**

- Work with the MoJ and other stakeholders to identify how automation can support improvements in the money claims process.
- Commission a piece of work to scan the horizon for technology and innovation opportunities provided by government and FCA initiatives to modernise the CCJ process and work with stakeholders to consider the business case for changes.

(4) Ministry of Justice, 2025. Civil Justice Statistics Quarterly: January to March 2025

# Delivering greater public value and commercial benefits

As we demonstrate above, Registry Trust data is a powerful tool contributing to how we understand the financial resilience of households and businesses across the UK. Increasing the relevance of the data will make it even more valuable. At our Annual Review, stakeholders were struck by how it could be used both for greater public purpose and responsible commercial benefit.

## Greater public good

Registry Trust data is already a useful source of data for understanding potential over indebtedness in the UK. Such data could be used by policymakers at a national and regional level to better understand regional and local dynamics and where investment may have greatest impact. This data could also provide a useful input into monitoring dashboards to evaluate how investment is improving circumstances

**REGISTRY TRUST DATA IS ALREADY A USEFUL SOURCE OF DATA FOR UNDERSTANDING POTENTIAL OVER INDEBTEDNESS IN THE UK**

within regions (or constituencies for parliamentarians).

Improving the categorisation of CCJs and accuracy of satisfactions will enhance the data

but also enable new insights to understand how different sectors are using CCJs as a tool for debt recovery and at what level. Given

half of unsatisfied judgments are for less than £750 and are filed administratively without defence, further data may enhance understanding of how technology could further improve the CCJ process and reduce the administrative burden on users and courts without reducing claimants' or defendants' rights.

For regulators, greater information on types of CCJs and claimants would also provide insights into where CCJs may be being used inappropriately, or signal other consumer challenges within ecosystems that can be captured and dealt with earlier. This could include cross-regulator action where necessary.

Civil society, money advice services and think-tanks could use this data as part of evidence-led policy making efforts to drive higher levels of equity, inclusion and social justice.

**IMPROVING THE CATEGORISATION OF CCJS AND ACCURACY OF SATISFACTIONS WILL ENHANCE THE DATA BUT ALSO ENABLE NEW INSIGHTS**





### Over the coming year we will:

- Identify partner organisations (including research institutes and think-tanks) to share our data with and cooperate to deepen our insights on consumer and commercial indebtedness.
- Regularly convene relevant stakeholders to share the latest aggregated data, commentary and discuss key themes (e.g. claimant data, partial settlement and enforcement).

### Increasing commercial benefits

At our Annual Review, there was strong interest from industry in the Registry Trust developing aggregated and anonymised datasets. Beyond helping firms plan and prioritise debt collection activities, participants highlighted three areas of value:

- Innovation and insight: using the data to spot emerging trends in credit risk, identify underserved markets, and inform the design of new products and services.
- Responsible lending and consumer outcomes: supporting fairer decision-making by helping lenders and debt collection agencies understand regional and demographic differences and tailor engagement with vulnerable customers.

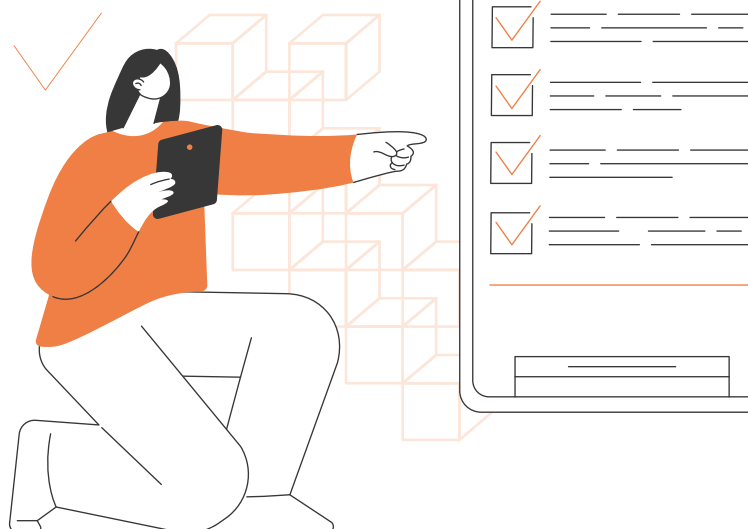
- Commercial and strategic benefits: benchmarking performance against peers (if claimant data were added), improving resource allocation, and strengthening business planning and risk management across portfolios.

Concerns were also noted that industry participants would want reassurance that datasets and the access thereto would be within GDPR regulations and protect privacy and sensitive data appropriately, especially for vulnerable consumers.



### Over the coming year we will:

- Review our existing product suite and map this against stakeholder needs, use cases and product innovation (e.g. dashboards, insight briefs or regional data packs).
- Engage legal and commercial advisers to ensure alignment with data protection and contract terms.



# Building key relationships

Our 40th anniversary Annual Review has offered us a powerful moment of reflection and renewal as we look at our next chapter and further modernisation. The Register has served the industry and consumers well, but the energy, ideas and questions raised at our 40th anniversary event show that stakeholders are ready to work with us on a more future-facing Register that capitalises on the benefits of technology to optimise its value further.

## **IMPROVEMENTS TO THE DATA IT CAPTURES COULD FURTHER INCREASE THE USEFULNESS OF THE REGISTER, BOTH FOR PUBLIC GOOD AND COMMERCIAL BENEFIT**

principles of access to justice are upheld can only be achieved through joint, collaborative endeavours with the MoJ, regulators and industry.

We also acknowledge that the government's legislative programme and the fiscal environment will affect the nature of any changes we are able to achieve.

We acknowledge that our relationship with the MoJ is vital for protecting the integrity of the Register and modernising it. Changes to improve the accuracy and ensure the underpinning

Improvements to the data it captures could further increase the usefulness of the Register, both for public good and commercial benefit. Improvements ensure the Register remains a critical financial instrument, supports better data-driven decisions and helps improve outcomes for all users, not least the most vulnerable. Accuracy also leads to greater financial inclusion, access to credit and UK growth, benefiting everyone.



### **Over the coming year we will:**

- Explore how we can work more closely with the MoJ on mutually agreed priorities.
- Seek a Memorandum of Understanding outlining a roadmap of shared goals we will seek to deliver over the coming medium to long term to ensure modernisation and increased efficiencies.
- Suggest a target for the reduction in unsatisfied CCJs within a year and metrics to measure time taken from 'concluded' to 'satisfied' CCJs.

# Round-up of the year ahead

**As we move ahead, we will be reaching out to our stakeholders to collaborate further on our priorities. In summary:**

## **Enriching our data:**

- Develop options for the implementation of claimant data to provide a roadmap to support the Ministry of Justice and HMCTS in delivery
- Work with the Ministry of Justice and other relevant stakeholders to make the reporting by claimants of satisfied judgments a mandatory requirement
- Commission an independent review of the feasibility, legal implications and user benefits of a partial settlements register

## **Improving the consumer experience:**

- Publish research into the journey from debt to a CCJ, through to enforcement and financial rehabilitation
- Commission insight work on language, tone and user experience
- Work with the Ministry of Justice and other stakeholders to identify how technology and automation can support improvements in the money claims process for all users

- Commission a piece of work to scan the horizon for technology and innovation opportunities provided by government and FCA initiatives to modernise the CCJ process and work with stakeholders to consider the business case for changes

## **Delivering public value and commercial benefits:**

- Identify partner organisations, including research institutes and think-tanks, to use and deepen our insights into consumer and commercial indebtedness
- Regularly convene relevant stakeholders to share and discuss the latest aggregated data and commentary and discuss key themes
- Pilot new aggregated product sets for our commercial stakeholders

## **Building on our key relationships:**

- Explore how we can work even more closely with the MoJ, HMCTS and wider jurisdictions on mutually agreed priorities



**Public Data for the Public Good**

[www.registry-trust.org.uk](http://www.registry-trust.org.uk)