

County Court Judgment anonymised aggregated data

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Since 1986 Registry Trust Limited (RTL) has operated the Register of County Court Judgments (Register of Judgments, Orders and Fines since 2006) covering England & Wales on a non-profit basis under contract to the Ministry of Justice.

The Register contains details of county court judgments (CCJs) issued when a person or company has failed to pay money that they owe and the creditor has successfully taken court action against the debtor.

The information on the Register is of fundamental importance to the credit world and is used by banks and other lenders when deciding whether to offer credit. Additionally, researchers, planners and policy makers recognise the importance of having sustainable measures of indebtedness to support the development of better public services and promoting economic and social growth. Not only does the data provide a comprehensive and consistent view of indebtedness across the United Kingdom, the annual snapshots enable important changes in debt levels to be identified and future trends predicted.

Records of CCJs provide a good indication of debt as part of an overall picture although there are other remedies available to creditors. The use of court action to enforce payment may also vary due to the use of alternative collection strategies or the relative cost of litigation.

All CCJs on the Register have been aggregated to provide annual snapshots on the number and value of unmanaged debts for each year from 2001.

Note: In September 2004 the DVLA piloted the use of CCJs for pursuing road tax evaders resulting in an increase in the number of CCJs registered. This pilot ceased in April 2007. During the period of the pilot these represented 11.8% of the CCJs.

Addresses of debtor covered:

- England
- Wales
- Scotland
- Northern Ireland
- Isle of Man
- Channel Islands

Note: Only CCJ data from England and Wales courts, not other jurisdictions, is included. As a result the data predominantly relates to addresses in England and Wales.

Categories covered:

- consumer – individuals
- corporate – typically Ltd or Plc companies
- non-corporate – typically sole traders or self employed
- commercial – corporate and non-corporate together
- combined – consumer, corporate and non-corporate combined (all CCJs recorded on the Register).

Years available:

Datasets will be published for each calendar year from 2001.

Geographic aggregations:

The information will be published at different levels of geography consistent with a range of other aggregated data enabling the measures of indebtedness to be readily integrated within research and analysis projects.

The levels of aggregation are;

- | | |
|---|---------------|
| • Region | 13 areas |
| • Local Authority | 408 areas |
| • Middle Layer Super Output Area (MSOA) | 7,205 areas |
| • Wards | 9,468 areas |
| • Lower Layer Super Output Area (LSOA) | 34,753 areas |
| • Output Area | 175,434 areas |

Note: Areas are only included where CCJ information is present on the Register.

Data aggregations:

- total number of CCJs
- total value of CCJs
- average value of CCJs
- number of CCJs less than £250
- number of CCJs less than £500
- number of CCJs less than £1,000

Technical overview

The data extracts of the Register have been designed to balance data integrity whilst minimising the risks of individual disclosure control. Following the principles advocated by the Office of National Statistics (ONS), the output has been rounded to the nearest 5 after a low level of random data has been added to each record. The random data has been added at a rate of 3.2%. This rate reflects the volume of records on the Register that were not matched to the ONS National Statistics Postcode Directory during the process of linking the Register data to each of the geographic locations.

The extract is created using a two stage process. Following linking to the geographic reference data, initially, the data is grouped within the relevant geographic units and the presence of any random records added at this stage. Subsequently the data is summarised into value bands, with any random data allocated to the value bands according to the overall distribution.

This method maintains consistency with overall results and indicates that the output is most useful for matching to other datasets, at the chosen geographic levels, to identify overall trends. Using the data in this context will mitigate against any potential degradation from the randomisation, however the data should not be relied upon as an indication of activity in any individual geographic location.

The data does not take into account instances where a debt has been fully repaid and the record marked as satisfied but cases which have been subsequently cancelled have been excluded from these extracts.

The records contained in the Register relate to individual judgment records rather than to individuals, households or businesses. As a consequence it is possible that several CCJs within the dataset used may be recorded against the same person or business. Also, a CCJ may relate to multiple defendants where the debt is owed jointly.

Accuracy:

The statistics provided in these annual snapshots have been taken from the complete county court judgment dataset and are not the result of a sampling process.

The data is provided nightly in electronic files to Registry Trust and in all cases the information supplied originates from the details provided to the court by the individual claimant. No entries are added or removed from the Register unless RTL is instructed to do so by the court.

Records are added to the Register having been verified for completeness by RTL, a process which is also sample quality checked for accuracy.

Format:

The dataset is published in Excel (.xlsx)

Updates:

Published annually.

License:

Non-Commercial Government Licence

If the data is required for any commercial purposes a different licence is required. Please contact business@trustonline.org.uk for further details.

Useful Links:

- TrustOnline – www.trustonline.org.uk
- Register of Judgments, Orders and Fines - www.rojof.org.uk
- Court Service for England & Wales - www.justice.gov.uk/about/hmcts/
- Ministry of Justice for England & Wales - www.justice.gov.uk

For any further information e-mail business@trustonline.org.uk