



June 5 2018

## **UK CONSUMER DEBT JUDGMENTS RISE FOR FIFTH YEAR**

The number of consumer debt judgments issued in the UK during the first quarter of the year rose for the fifth year in a row, according to figures released today by [TrustOnline](#).

Over the same period the number of online searches by people checking judgment status grew by seven percent to just under 75,000 searches.

TrustOnline is the only online source for UK judgment information about other people and businesses.

During Q1 2018, 315,121 consumer judgments were registered in the UK, almost double the 162,000 judgments issued during Q1 2010. Rising two percent on the first quarter of 2017, the total number of adverse CCJs has risen year-on-year for the past five years.

The average UK consumer judgment remained close to Q1 2017's average, decreasing by one percent; the total value of judgments also remained mostly stagnant, increasing by just two percent.

These statistics cover county court judgments registered in England & Wales; simple procedure, ordinary cause and small claims decrees registered in Scotland; and default and small claims decrees from Northern Ireland.

Malcolm Hurlston CBE, who chairs Registry Trust, forecast increasing public use of TrustOnline. "More people are realising the value of a quick and inexpensive online check before any transaction" he said. "Later this quarter TrustOnline will become more mobile friendly which will no doubt lead to a further rise in its popularity."

During Q1 2018 TrustOnline handled 74,649 online searches from the public for judgments in the UK; many more are expected in 2018 with more judgments to search and a mobile friendly version ready for launch. A search of all UK registers costs £10; a search within one of the following three jurisdictions: England & Wales; Scotland; or, Northern Ireland, which is likely to be enough for many people, costs £6.

-Ends-

### **Statistics**

- Judgments against consumers Q1 2018 (compared with Q1 2017)
  - Total number: 315,121 (up two percent)
  - Total value: £476.1m (up two percent)
  - Average value: £1,511 (down one percent)

**For more information contact**

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**Notes for editors**

Anyone may search for judgment entries against a named person or business at a stated address or a corporate body in the British Isles and the Republic of Ireland by visiting TrustOnline's website [www.trustonline.org.uk](http://www.trustonline.org.uk) or by writing to Registry Trust, 153-157 Cleveland Street, London W1T 6QW.

TrustOnline is run by Registry Trust, the non-profit organisation which collects judgment information from jurisdictions throughout the British Isles and Ireland. A judgment is incontrovertible proof that debt has not been successfully managed.

Registry Trust was established in 1985 as the Registrar of County Court Judgments on behalf of the Department of Constitutional Affairs. Registry Trust is now the Registrar of Judgments, Orders and Fines in England and Wales, and has created similar registers in the public interest for Scotland and Northern Ireland, to cover the whole of the United Kingdom.

The Trust records details of: county court judgments, High Court judgments, CSA liability orders, fine defaults and tribunal awards for England and Wales (on behalf of the Ministry of Justice); undefended default, small claims and High Court judgments in Northern Ireland; and, undefended simple procedure and money decrees entered in the small claims, summary and ordinary causes sheriffs' courts in Scotland. These records are an important factor in avoiding debt and in supporting responsible lending decisions, which in turn underpin a modern and stable economy.

Registry Trust provides its licensed credit reference agencies with regular updates on outstanding judgment debts. This information affects the ability of all enterprises to borrow.

Judgments 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' which may improve their credit rating. Failure to pay within one month is a strong warning signal.

To view the full set of annual statistics (including Jersey, the Isle of Man and the Republic of Ireland) or find out more information about Registry Trust's aims, structure and accountability visit [www.trustonline.org.uk/press](http://www.trustonline.org.uk/press).