



May 13 2019

## CCJ NUMBERS HIT RECORD HIGH

In the first quarter of 2019, 321,044 County Court judgments (CCJs) were registered against consumers in England and Wales, a rise of five percent on the same quarter of 2018, according to figures released today (May 13 2019) by Registry Trust. The total number of adverse CCJs has risen year-on-year for the past six years.

At the same time the average value of a consumer CCJ recorded over the quarter decreased by six percent to £1,398 compared to Q1 2018, which had been the lowest first quarter average on record. The total value of CCJs remained close to last year's levels, decreasing by one percent to £448.7million.

In the High Court 33 judgments were registered against consumers in Q1 2019, 11 fewer than in the same quarter of the previous year.

The total value of debt judgments against consumers in the High Court in England and Wales during the first quarter of the year was £17.1million, a decrease of 85 percent from Q1 2018's value of £115.2million, though the decrease drops to 44 percent when a single large judgment of £84.5million in Q1 2018, is disregarded.

Registry Trust is the Registrar of Judgments, Orders and Fines in England and Wales (on behalf of the Ministry of Justice). In addition, it collects, verifies and publishes judgment information from jurisdictions throughout the British Isles and Ireland.

It provides its licensed credit reference agencies with regular updates on outstanding judgment debts. This information is a major and sometimes decisive factor in credit ratings.

As well as distributing judgment information under strict licensing to leading credit reference agencies, Registry Trust makes the information it registers available to the public through TrustOnline. This excludes claimant data which is public and available from the courts but not centrally registered.

There were 64,502 public requests to search the register for England and Wales online during Q1 2019. TrustOnline allows anyone to search for judgments and similar information registered against businesses and consumers in jurisdictions across the British Isles and Ireland.

On behalf of TrustOnline, Mick McAteer, deputy chairman of Registry Trust said: "Accurate judgment information reduces the risk of inappropriate lending and borrowing, and is a useful indicator of the state of household finances. The number of judgments has hit record levels yet again but the average value continues to fall. It is not clear what explains these trends in England and Wales because centralised data on who is taking the legal actions isn't available."

-Ends-

## Statistics

	Q1 2018	Q1 2019	Change (compared with Q1 2018)	notes
CCJs against consumers				
volume	305,877	321,044 [record high]	+5%	
total value	£455.5m	£448.7m	-1%	
Average* value	£1,489	£1,398 [record low]	-6%	
median	£684	£628	-8%	
High Court judgments against consumers				
volume	44	33	down 11	
total value	£115.2m	£17.1m	-85%	2018 figure includes a single judgment of £84.5m [2017 £15.6m]
Average* value	£2.6m	£517,835	-80%	2018 figure is highest on record: includes a single judgment of £84.5m
median	£139,921	£85,178	-39%	

\* Average value refers to the 'mean'. The mean average tends to be higher than the median, as it more likely to be distorted by outlying, high value cases.

For more information contact

press@hurlstons.com  
0207 239 4971  
[www.trustonline.org.uk](http://www.trustonline.org.uk)

## Notes for editors

Registry Trust is a non-profit company established in 1985 in order to become Registrar 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 is the Registrar for Judgments, Orders and Fines in 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' which will 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](http://www.trustonline.org.uk) or by writing to Registry Trust, 153-157 Cleveland Street, London W1T 6QW.

TrustOnline is operated by Registry Trust and provides easy access to the public information on the Register of Judgments, Orders and Fines for England and Wales. On behalf of the Ministry of Justice Registry Trust is the only service which provides members of the public and businesses with immediate access to the complete Register.

To view the full set of annual statistics, visit [www.trustonline.org.uk/press](http://www.trustonline.org.uk/press). There is more information about Registry Trust's aims, structure and accountability as well as information about its range of information beyond the Register of Judgments at [www.registry-trust.org.uk](http://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 back to 2001.