

## Data Profile: County Court Judgements (CCJs) Safeguarded

### Introduction

This dataset comprises County Court Judgement Records aggregated to the Middle Layer Super Output Area (MSOA) level. It is available from 2015 onwards for England and Wales.

This document describes the structure of the data pack and the variables it contains. It also highlights some potential uses of the data and provides an assessment of the data quality.

### Scale and Extent

Field	Value
Data Provider	Registry Trust
Analytical Units	MSOA
Data Format	csv
Temporal Extent	2015 – 2023
Geographical Extent	England and Wales
Variables	14
Observations	7201 (2011 MSA) 7264 (2021 MSA)

### Citation Information

The following statement should be included when citing the use of this dataset:

“The data for this research have been provided by the Consumer Data Research Centre, an ESRC Data Investment, under project ID CDRC [Project Number], ES/L011840/1; ES/L011891/1”

### Data Classification and Access Summary

These data are classified as Safeguarded and are available only upon approved application. To make an initial application, please visit: <https://www.cdrc.ac.uk/data-services/using-our-data/>

### Content

The data are from the Registry Trust and contain information on County Court Judgement Records (CCJs). A CCJ is a type of court order that is registered against a borrower if they fail to make repayments on a debt. They are used by creditors to reclaim the money owed, and are issued in England, Wales, and Northern Ireland. Scotland uses a different method called *'enforcing a debt by diligence'*.

The safeguarded MSA level CCJ dataset includes the following data about both commercial and consumer:

- Total number of Judgements
- Total value of Judgements
- Average value of Judgements
- Number of Judgements with a value less than £250
- Number of Judgements with a value less than £500
- Number of Judgements with a value less than £1,000
- Number of Judgements with a value greater than £1,000

Secure level CCJ datasets are also available at the individual record level, and Lower Layer Super Output Area level. **However, neither the safeguarded nor the secure datasets include valid creditor information for England nor Wales.** This means that no information is included about those who have issued the CCJs.

### Novelty

These data are pre-processed and analysis ready. They allow researchers to explore a range of potential topics including the development of economic health indices, generating economic health trajectories, and exploring those people more or less likely to experience indebtedness, and their likely level of indebtedness. These data are updated

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annually, which allow for exploring the dynamics of these relationships over time.

Please note: after the release of the 2021 Census, the 2023 dataset has been aggregated to 2021 MSOA geography, whilst the prior years are at the 2011 MSOA geography.

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### Quality and Representation

Quarterly data has been aggregated to an annual dataset. There is a total of 9 years of data, but for some years the data is not complete, with fewer than 7201 observations.

### Related Datasets

[County Court Judgements \(CCJs\) - Secured | CDRC Data](#) - Secure