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The Geography of Financial and Economic Vulnerability in England and Wales

An analysis of financial and economic vulnerability at parliamentary constituency and local authority level in England and Wales through the lens of county court judgment (CCJ) data

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About The Financial Inclusion Centre

The Financial Inclusion Centre is a non-profit organisation whose aims are to promote greater financial inclusion and resilience so that consumers' core financial needs are met. The Centre undertakes research into the extent and causes of financial exclusion and vulnerability, and develops policy solutions to promote inclusion and resilience. In terms of financial needs, the priorities are to:

- Protect and support people in immediate financial difficulty.
- Help people repair their finances in the short term, and build financial resilience and security in the medium-longer term.
- Enable access to fair and affordable products and services with a current focus on advice, credit, and basic insurance.

The Financial Inclusion and Markets Centre is a dedicated unit of the Financial Inclusion Centre which focuses on financial services policy and regulation, financial market reform, and evaluating the economic, environmental, and social utility of finance. The new unit also covers work evaluating the impact of developments at the intersection of finance and technology including AI.¹

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SUMMARY

New analysis by The Financial Inclusion Centre (FIC) highlights the extent of the variation in financial and economic vulnerability at parliamentary constituency (PC), local authority (LA), and regional level in England and Wales. The analysis combines various publicly available indicators with unique data from Registry Trust on county court judgments (CCJs) to profile the financial and economic conditions in each PC and LA in England and Wales.² We thank Registry Trust for making this data available for the analysis.

The report analyses vulnerability through the lens of CCJ data for two key reasons. Firstly, CCJ data is both a lagging and leading indicator of financial vulnerability. It is a lagging indicator in that if a person (or small company) has a debt judgment registered against them this can be a clear signal that they have been experiencing a debt related problem.³ The data can shine a light on areas with high concentrations of problem debt and financial vulnerability which need to be addressed.

It is a leading indicator in that a CCJ stays on the public Register for six years and can affect ability to access affordable credit other services and other opportunities.⁴ Where there are high concentrations of CCJs in local areas, this can undermine efforts to build financial inclusion, resilience, and sustainable, shared economic growth across the country.

Secondly, and importantly, the data set is one of the most timely available on financial vulnerability. Other data sets can take time to gather, verify, and publish. Registry Trust data is verified and updated every day, and Registry Trust produces regular analyses. Observing this data can help keep track of trends in financial vulnerability and ensure policy and regulatory interventions and provision of support services such as debt and legal advice are more responsive and targeted with greater effect.

This report focuses on analysing the conditions in the most economically and financially vulnerable areas and makes recommendations on how to use the analysis to address vulnerability and build resilience.⁵ The Prime Minister wants to see ‘good growth in every postcode’⁶ and the Chancellor of the Exchequer hopes to ‘build a more resilient economy.’⁷ These are laudable ambitions. FIC believes we stand a better chance of creating national economic resilience and sustainable growth if we build financial resilience amongst the most economically vulnerable communities and households. This requires targeted, sustained interventions to address existing detriment and mitigate future detriment which, in turn, should be guided by timely, relevant data.

² Registry Trust operates the Register of Judgments, Orders, and Fines for England and Wales on behalf of the Ministry of Justice. We focused on England and Wales as this jurisdiction constitutes around 98% of all debt judgments on the registers operated by Registry Trust. [Court Judgment Statistics | Registry Trust](#)

³ NB Of course, many judgments can involve debts incurred from car parking fines which may result from a person forgetting to pay rather than inability to pay. Nevertheless, the fact that a judgment may have arisen as a result of a car parking fine can still affect a person's ability to access credit and other services.

⁴ Such as insurance, or renting in private rented sector. Employers also use CCJ data as part of due diligence procedures so having a CCJ may affect employment prospects.

⁵ For readers interested in specific PCs and LAs, FIC has compiled a comprehensive database of indicators for every PA and LA which can be accessed on the Registry Trust website [The Geography of Financial and Economic Vulnerability in England and Wales | Registry Trust](#)

⁶ [speech-29-june — Andy Burnham](#)

⁷ [John Healey says best thing we can offer young people is a first job - BBC News](#)

The range of financial vulnerability as measured by CCJ density

It is hard to ignore what the CCJ data is telling us. The analysis reveals a striking difference in levels of financial vulnerability at PC and LA level as measured by the 'density' of CCJs. At the time of the analysis, there were around 5.5 million judgments on the Register.⁸ Registry Trust estimates that 4.6 million individuals⁹ have at least one CCCJ against them.

Across England and Wales, there are 98 consumer CCJs per 1,000 adults, or around one for every 10 adults.¹⁰ In Middlesbrough and Thornaby, the PC with the highest CCJ density, there are 225 consumer CCJs per 1,000 adults (almost 1 per 4). In contrast, in Harpenden and Berkhamstead there are just 37 consumer CCJs per 1,000 adults (1 per 27).

At LA level, we also see a wide variation in CCJ density. In the LA with the highest density (Barking and Dagenham) there are 206 CCJs per 1,000 adults (1 per 5) compared to just 41 per 1,000 (1 per 24) in the LA with the lowest density (Waverley).¹¹

'Satisfaction' rates overall are very low; just 12% are marked as satisfied.¹² In the PC and LA with the lowest satisfaction rate, it is just 7%. The 'best' satisfaction rates are only 17% at PC level and 27% at LA level.

We examined in more detail the conditions in the 50 PCs with the highest CCJ densities. The list of those 50 PCs can be found at Annex I. In those 50 PCs as a group, the average ratio is 172 CCJs per 1,000 adults (1 per 6) compared to the E&W average of 98 per 1,000 adults (1 per 10). In the 50 PCs with lowest CCJ densities the average is 47 per 1,000 adults (1 per 21) - see Table 1, p10. So, in the 50 worst affected PCs, the CCJ density is nearly four times (3.7X) higher than in the least affected fifty.

Similarly, in the 50 LAs with the highest CCJ densities, the average ratio is 145 CCJs per 1,000 adults (1 per 7) compared to the E&W average of 98 per 1,000 adults. The list of those 50 LAs can be found at Annex IV. In the 50 LAs with the lowest density the average is 49 per 1,000 adults (1 per 20) - see Table 6, p24. The CCJ density is nearly three times higher in the worst affected LAs than in the least affected LAs.

Looking at the regions, the North East region has the highest consumer CCJ density at 130 CCJs per 1,000 adults (1 per 8) compared to 80 per 1,000 in the South East (1 per 12.5). The heat maps on p13 and p26 show where the PCs and LAs with the highest CCJ densities are found. The North East also has the highest proportion of PCs with a very high density of judgments. More than one in five (22%) of the PCs located in the North East are in the 50

⁸ NB the comparative analysis is based on mid 2025 judgment data. There are now nearly 5.9 million judgments on the Register and the individual PC and LA ratios may now also have changed. [Court Judgment Statistics | Registry Trust](#)

⁹ Including small businesses

¹⁰ NB some individuals will have more than one CCJ outstanding. So, this does not mean that one in every 10 adults have a CCJ, rather that there is one for every 10 adults.

¹¹ The Scilly Isles has an even lower ratio of 22 per 1,000. But, we excluded this from the analysis due to low population size.

¹² For a judgment to be marked as satisfied on the Register of Judgments, the defendant has to settle the outstanding debt and also remember to send proof of payment to the courts. Registry Trust and others argue that the responsibility for informing the courts should be transferred to the claimant eg. lender, utility company etc. FIMC fully supports this approach. The FCA is currently consulting on this measure. We hope that the FCA introduces this measure. But that only applies to financial firms regulated by the FCA. It would be even better if other regulators who are part of the UK Regulators Network (UKRN) also required firms they regulate to do the same. Similarly, the government could amend the code of practice relating to car parking fines to require parking companies to do the same.

worst affected PCs, followed by London (17%), and the West Midlands (14%).¹³ In contrast, the South East and South West have none in the 50 worst affected PCs - see Table 2, p12.

At LA level, the North East fares even worse. Fifty eight percent of the LAs in the region are in the worst affected 50 LAs, followed by the North West (36%), and London (24%).¹⁴ In contrast, the South West has zero percent; the East Midlands and South East both have 6% of LAs in the worst affected 50 - see Table 7, p26.

Relationship between CCJ density and other economic indicators

We looked at the relationship between CCJ density and other economic and financial indicators (such as household incomes, unemployment rates, Universal Credit take up, and the need for debt advice).¹⁵ First, using those selected indicators, we compared the data for the 50 PCs/LAs with the highest and lowest CCJ densities with the equivalent national level data for England and Wales. PC level results can be found in Table 3, p15 and LA level results in Table 8, p28.

Generally speaking, as a group those PCs and LAs with very high CCJ densities also score worse on the other economic indicators.¹⁶ We might expect that this would be the case as factors such as higher Universal Credit claimant rates and concentrations of households on low incomes are likely to be indicators of financial vulnerability which can drive problem debts that ultimately result in a CCJ being enforced. Nonetheless, the degree of wider financial vulnerability in those areas worst affected by high levels of CCJs is still striking.

For example, in the 50 PCs with the highest consumer CCJ densities:

- The percentage of working age people claiming Universal Credit is, on average, 30% compared to just under 20% across England and Wales - the difference in the percentage of households claiming UC is even greater, 39% to 24%.
- Relative child poverty rates are, on average, 11 percentage points higher compared to the overall England and Wales figure (29% v 18%).
- The average annual household income level is £26,130 - £2,783 lower than overall England and Wales average of £28,913 and £6,294 lower than the average of £32,394 in the 50 PCs with the lowest CCJ densities.
- The average estimated need for debt advice (NFDA)¹⁷ is 19%, compared to 14% nationally, and 9% in 50 PCs with the lowest consumer CCJ densities.

Twenty seven of the 50 PCs with the highest CCJ densities are in the bottom fifth lowest income PCs across England and Wales. Thirty one of those 50 PCs are in the bottom fifth of PCs with the worst levels of relative child poverty. In the 50 highest density PCs, the median proportion of BAME households in those PCs is 37%, compared with 17% across England

¹³ London (13), West Midlands (8), North West (8), and Yorkshire and The Humber (7) all have higher numbers of PCs in the worst affected 50 than the North East with 6. But the North East has a higher proportion.

¹⁴ The North West (12) and London (8) have more LAs in the worst affected 50 than the North East with seven. But, the North West and London both have 33 LAs compared to the 12 in the North East. So, the North East has a higher proportion of LAs in the worst affected 50.

¹⁵ Note that the CCJ data we use in this report is at June 2025. For the other economic and financial indicators, we use a date as close to the date of CCJ data as possible. More recent data on some of the economic indicators may be available.

¹⁶ It is worth noting that certain PCs and LAs have higher CCJ densities than areas facing similar or, in some cases, even worse economic challenges. It would be interesting to explore further why this is the case and to learn lessons.

¹⁷ The Money and Pensions Service (MaPS) estimates the need for debt advice

and Wales and 6% in the 50 lowest density PCs. Forty of the 50 PCs with the highest density of consumer judgments have a higher proportion of BAME households than the median E&W level.

In the 50 LAs with the highest consumer CCJ densities:

- The average household income is £2,386 a year lower than the average for England and Wales and £5,613 lower than the 50 lowest density LAs.
- The percentage of adults claiming UC is, on average, 21%, compared to 15% across all LAs in England and Wales and 8% in the 50 lowest density LAs.
- The average estimated need for debt advice (NFDA) is 19%, compared to 14% nationally, and 10% in the 50 lowest density LAs.

In the 50 PCs with the highest consumer CCJ densities, the commercial judgment ratio is, on average, 378 per 1,000 registered businesses (1 per 2.6) compared to an average of 224 per 1,000 (1 per 4.5) across England and Wales, and 124 per 1,000 (around 1 per 8) in the 50 PCs with the lowest density of consumer judgments.

In the 50 LAs with the highest consumer CCJ densities, the commercial judgment density is, on average, 318 per 1,000 businesses (around 1 per 3) compared to an average of 211 per 1,000 (nearly 1 per 5) across England and Wales, and 129 per 1,000 (almost 1 per 8) in the 50 PCs with the lowest density of consumer judgments.

We performed basic correlation analysis between CCJ density and the range of indicators across all England and Wales PCs and LAs - see Table 5, p20 for PC level analysis and Table 10, p32 for LA level analysis. At both PC and LA level, there is a strong relationship between CCJ density and proportion of people claiming Universal Credit, Indices of Multiple Deprivation (income measure)¹⁸, the unemployment rate,¹⁹ and Money and Pensions Services (MaPS) estimate of the Need for Debt Advice (NDFA).

We also identified a strong relationship between consumer CCJ density and commercial CCJ density at PC and LA level. This suggests that in the worst affected areas, both consumers and businesses may be experiencing significant financial challenges.

For each PC and LA, we also calculated a composite economic and financial indicator score. We ranked every PC and LA on each of the key economic and financial indicators and averaged those rankings - the lower the average rank score, the worse the overall position. The relationship between low composite scores and high CCJ densities is very strong at PC and LA level. That is, those PCs and LAs with the lowest composite scores have much higher CCJ densities – see Chart 2, p20 for PC level data and Chart 7, p35 for LA level data.

¹⁸ This is based on England only.

¹⁹ The relationship is stronger at PC level than at LA level.

Although, it is worth noting that certain PCs with very similar low composite scores can have very different CCJ densities. It would be worth exploring further why certain areas are experiencing higher CCJ densities than their counterparts with very similar economic conditions.

As with CCJ density, we identified which of the regions had the highest proportion of PCs and LAs with the worst economic indicator scores - see Table 4 for the results by parliamentary constituency, and Table 9 for the local authority results.

The West Midlands has the highest proportion of PCs with the lowest economic indicator scores; 26% of the PCs in the region are in the lowest scoring 50 PCs. This is followed by the North West (18%), and the North East (15%). So, the 'league table' based on the economic indicators is different to that based on CCJ density where the North East has the highest proportion of its PCs in the 50 highest CCJ density PCs (22%), followed by London (17%) and the West Midlands (14%).

The North East has the highest proportion of LAs with the worst economic indicator scores; 50% of LAs in the region are in the 50 PCs with the lowest composite economic scores. This is followed by the North West (45%), and London (36%). This is the same ranking as that based on CCJ density.

Conclusions and recommendations

We hope this report and the accompanying data analysis will be of interest to civil society organisations, debt advice charities, think tanks and academics, politicians, the Government, regulators and agencies such as the Money and Pensions Service (MaPS), and impact investors.²⁰ 'Place based politics' is a popular concept nowadays and, as mentioned, the Prime Minister has said he wants to 'deliver good growth in every postcode.' The Government's Financial Inclusion Strategy seeks to improve financial inclusion and resilience across the country. Understanding which places are struggling and the scale of that struggle is surely a prerequisite for well-resourced, targeted interventions.

Efforts to build financial inclusion, resilience, and security and promote sustainable economic growth in the most vulnerable local areas have to overcome deep-seated challenges. Both the **causes** (economic vulnerability, low income levels, and market practices) and **consequences** (problem debt and overindebtedness, financial vulnerability, exclusion etc) would need to be addressed. This requires targeted, sustained interventions to address existing detriment and mitigate future detriment which, in turn, should be guided by timely, relevant data.

CCJ data as a lagging and leading indicator could be particularly useful for targeting both remedial and preventative interventions. CCJ data helps point to: existing concentrations of problem debt which need to be addressed; and where there are likely to be future problems going forward as CCJs can affect future access to affordable credit and efforts to restore finances. Specifically, granular, timely data can help in the following ways:

²⁰ Impact investors seek to use private capital to make a difference to social challenges. We hope this analysis will be helpful in better targeting resources in areas of greatest need.

- **Supporting people already in financial difficulty** The analysis can be used by MaPS, government departments, local authorities, and other organisations to more effectively target resources to support debt and legal advice services.
- **Helping repair household finances and build future financial resilience** Raising consumer awareness of: i. the impact of having a CCJ may help people avoid getting into financial difficulty; and ii. the need to ensure that a CCJ is marked as ‘satisfied’²¹ could help repair household finances. Awareness programmes on the importance of dealing with CCJs, and debt matters generally, should be targeted on areas with greatest levels of detriment.
- **Building sustainable financial inclusion and resilience** If the national Financial Inclusion Strategy is to make a long term difference to the most vulnerable households and communities, then affordable alternatives to mainstream credit options will be needed. We should expand access to effective interventions such as credit union payroll savings schemes,²² the No Interest Loans Scheme (NILS),²³ deduction based lending schemes,²⁴ and home improvement finance schemes²⁵ operated by non-profit funding community lenders. Comprehensive data on CCJs and other socio-economic indicators can help focus resources and interventions on priority places. We recommend that an audit be undertaken of the availability of alternative options in the local areas worst affected by high CCJ densities.
- **Enhancing consumer protection** The data on CCJs can provide the Government, policymakers, the Financial Conduct Authority (FCA) and other consumer protection authorities with additional intelligence on emerging consumer detriment and enable more rapid responses. For example, if evidence emerges of rapid growth in CCJs in certain areas, is this due to corporate practices by certain creditors in these areas?
- **Learning lessons and sharing best practice** The data on CCJ density and other economic indicators can help stakeholders learn lessons and share best practice. For example, if two areas have similar economic profiles but with very different CCJ densities, then case study based analysis could be deployed to try to understand why. It may be that local authorities and local civil society organisations in certain areas are using effective interventions that minimise the numbers of problem debts resulting in CCJs which could be adopted by stakeholders in other areas.
- **Further research into financial vulnerability** We urge academics and civil society organisations to undertake further research into CCJ based financial vulnerability. Further insights are needed into the profile of those most affected by CCJs eg. stratification by age, gender, and ethnicity.
- **Local area action plans** We recommend that local authorities, regional authorities, and civil society organisations develop action plans with remedial and preventative interventions to address the causes and effects of high concentrations of CCJs.

²¹ For a debt judgment to be marked as satisfied on the Register of Judgments the outstanding debt has to be settled and proof of payment submitted to the courts by the person who owed the debt.

²² [Getting Workforces Savings-Payroll Savings with Credit Unions | The Financial Inclusion Centre](#)

²³ See for example, [No Interest Loan Scheme - Fair4All Finance](#)

²⁴ [New research shows deduction lending adds up for low income borrowers and lenders | The Financial Inclusion Centre](#)

²⁵ [Home Improvement Finance Schemes – Financial Inclusion Centre working with local government | The Financial Inclusion Centre](#)

INTRODUCTION AND REPORT STRUCTURE

This report highlights the scale and range of financial vulnerability at parliamentary constituency (PC) and local authority (LA) level in England and Wales to help inform policy on economic and financial inclusion and target policy interventions. It does this by analysing unique data on consumer county court judgments (CCJs) provided by Registry Trust Ltd²⁶ and other publicly available economic data.

We analysed the data at PC level with a view to helping Members of Parliament identify areas of England and Wales experiencing particularly challenging economic and financial conditions and influence government and regulatory policy. Similarly, local authorities have a range of direct interventions for addressing financial exclusion and vulnerability at their disposal. So, we hope the LA level data will help authorities and local civil society organisations identify those areas experiencing difficult conditions and target interventions.

The report has two main sections containing analysis of the data at PC level and at LA level. In each section, we provide a regional profile of CCJ densities and a detailed analysis of the 50 worst affected local areas (PCs and LAs) as measured by density of CCJs.

This is then followed by an analysis of the range of wider economic and financial conditions in those PCs and LAs with the highest and lowest density of judgments.

We then also performed some basic correlation analysis between judgment density and the other indicators across England and Wales highlighting the strongest relationships.

Finally, we include some conclusions and recommendations on how this analysis might be used by policymakers, regulators, civil society organisations, the academic community, and others such as impact investors to shed light on economic and financial vulnerability, better inform policy development, and target interventions.

The Annexes contain the full data set of indicators for the 50 worst affected PCs and LAs. The full databases can be found at [The Geography of Financial and Economic Vulnerability in England and Wales | Registry Trust](#)

We are very grateful to Registry Trust for providing access to the granular data on county court judgments and to the RTL team for providing expert guidance on the use of the data.

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Financial Inclusion Centre

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²⁶ Registry Trust is the non-profit which operates the Register of Judgment, Orders, and Fines for England and Wales on behalf of the Ministry of Justice. It also operates similar registers for the other UK jurisdictions by arrangement with the relevant authorities.

PARLIAMENTARY CONSTITUENCY LEVEL ANALYSIS

In this section, we analyse financial and economic vulnerability at parliamentary constituency level using CCJ data and other economic indicators. For the following tables, the source data on CCJs is provided by Registry Trust. The sources of the data on the economic and financial indicators can be found at the foot of Table 3.

The range of CCJ densities at PC level

First we analysed the data on CCJs for 575 parliamentary constituencies across England and Wales.²⁷ The range of CCJ densities in PCs across England and Wales is very large.

The average ratio for England and Wales²⁸ overall is 98 CCJs per 1,000 adults, or around one for every 10 adults. The median ratio is 90 per 1,000 adults, or around one for every 11 adults. The third quartile ratio is 126 CCJs per 1,000 adults. This means there are 144 PCs in England and Wales with ratios equal or higher to 126 CCJs per 1,000 adults, or one for every eight adults.

In the PC with the highest CCJ density, Middlesbrough and Thornaby East, there are 225 CCJs per 1,000 of the adult population, or around one for every four adults.²⁹ This is more than 6X higher than the ratio in the PC with the lowest density, Harpenden and Berkhamstead, which has just 37 CCJs per 1,000 of the adult population, or one for every 27 adults.

Table 1: Range of judgments across England and Wales parliamentary constituencies

Category	Consumer CCJ/1,000 adults	Consumer CCJ/Adult Pop	Satisfaction rate
Highest PC ratio	225	4	7%
Highest 50 PCs ratio	172	6	11%
Quartile 3 ratio	126	8	12%
Median ratio	90	11	13%
Weighted average ratio	98	10	13%
Quartile 1 ratio	65	15	15%
Lowest 50 PCs ratio	47	21	15%
Lowest PC ratio	37	27	19%

Table 1 above also provides data on the percentage of consumer judgments that are marked as 'satisfied'.³⁰ Again, there is a significant variation ranging from 7% to 19%. There isn't a straight line relationship between the density of judgments and the satisfaction rate; that is,

²⁷ Although we excluded the Scilly Isles due to size of population.

²⁸ Note this is based on the total number of consumer judgments across England and Wales and total adult population, not the simple average of the individual rates for each PC.

²⁹ Note that some people will have more than one outstanding judgment against them so we cannot say that one in four adults have a judgment in this PC but that there is one judgment for every four adults.

³⁰ Technically speaking, for a judgment to be marked as satisfied, the outstanding debt has to be settled and proof of payment sent to the courts by the defendant/debtor. Registry Trust and The Financial Inclusion Centre are advocating for the claimant involved in a judgment to be responsible for notifying the courts that a judgment has been settled rather than leave it to the defendant who may be facing considerable debt-related stress and anxiety at the time.

the PCs with the highest density of judgments don't necessarily have the worst satisfaction rates. Nevertheless, it is also clear that the majority of the 50 PCs with the highest CCJ densities also have worse satisfaction rates than the national average.

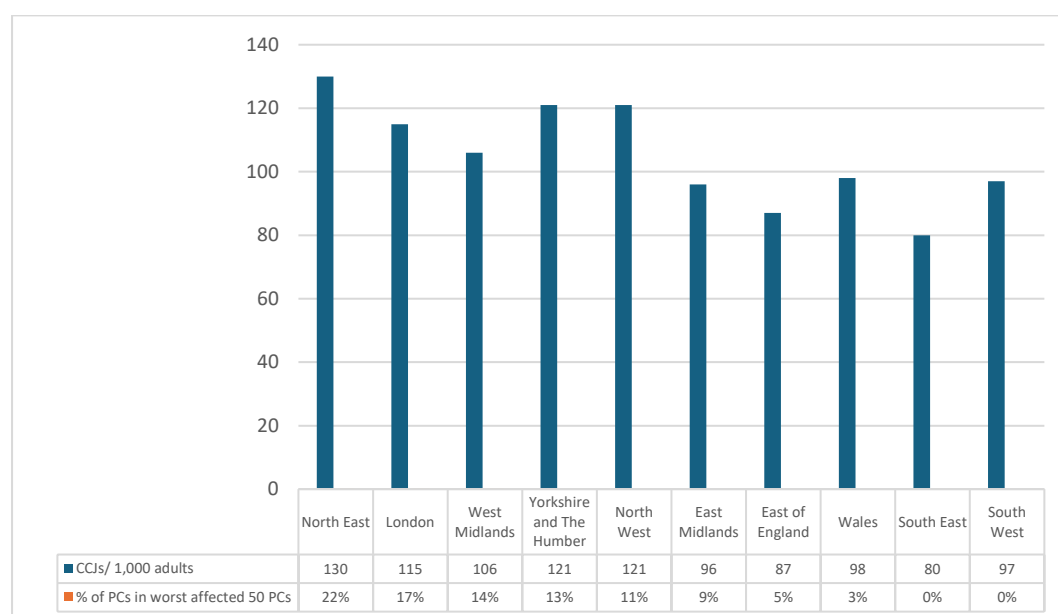
In that group of 50 PCs, the average is 172 CCJs per 1,000 (around 1 per 6 adults); the median ratio is similar at 169 CCJs per 1,000 adults. The average ratio in the 50 worst affected PCs (172 per 1,000) is 3.7X higher than in the least affected 50 PCs (47 per 1,000). The full list of the 50 PCs with the highest CCJ densities can be found in Annex I.

We also looked in more detail at the wider economic and financial conditions in the 50 PCs with the highest CCJ densities. That group of PCs also score badly on the wider indicators of economic and financial vulnerability. The findings are covered in some detail below and summarised in Table 3.

Regional profiles

In addition to examining the data for individual PCs, we profiled the regions of England and Wales. Chart 1 shows: i. the overall density of CCJs in each of the different regions; and ii. the proportion of PCs from that region which are in the list of 50 PCs with the highest density of CCJs across England and Wales.

Chart 1: Parliamentary constituency CCJ density by region



Bars ordered by % of PCs in worst affected 50 PCs.

The North East scores worst on both counts, with the highest overall regional CCJ density and the highest proportion of PCs from the region in the list of the worst affected 50 PCs.

Yorkshire and The Humber and the North West have a higher overall density of judgments than London and the West Midlands but a lower percentage of PCs in the top 50.

Table 2 below provides a more detailed regional profile. London has the highest share of the 50 worst affected PCs in England and Wales. One in four (26%) of the 50 are located in the capital. This is not surprising given the large number of constituencies in the capital.

But, when adjusted for the number of PCs in a region, the North East has the highest proportion of PCs in the 50 worst affected PCs. The North East is very overrepresented; it makes up just 5% of the total PCs in England and Wales but 22% of the 50 worst affected PCs. London comes second; the capital makes up 13% of all PCs in England and Wales but 17% of its PCs are in the group of 50 PCs with the highest CCJ densities.

The West Midlands and Yorkshire and The Humber are also overrepresented in the 50 worst affected PCs. The West Midlands contains 10% of all PCs in England and Wales but 14% of its PCs are in the 50 worst affected; Yorkshire and The Humber has 9% of all PCs in England and Wales but 13% of its PCs are in the 50 worst affected.

The South East and South West both score well in terms of having no PCs in the 50 worst affected group. Although it is worth noting that other analysis by Registry Trust has found that the South East saw a very high rate of growth in the number of consumer judgments over the past 10 years.

Table 2: Regional concentration of worst affected PCs as measured by CCJ density

Region	Regional CCJs/ 1,000 adults	No. of PCs in highest density 50	Total PCs	% of PCs in highest density 50
North East	130	6	27	22%
London	115	13	75	17%
West Midlands	106	8	57	14%
Yorkshire and The Humber	121	7	54	13%
North West	121	8	73	11%
East Midlands	96	4	47	9%
East of England	87	3	61	5%
Wales	98	1	32	3%
South East	80	0	91	0%
South West	97	0	58	0%

Note that the ranking based on: i. a region's overall CCJ density; and ii. the percentage of a region's PCs in the 50 worst affected PCs are not exactly the same due to how judgments are dispersed across a region.

For example, a region could have a consistently high number of judgments across all/most PCs in the region but a relatively small number of PCs with very high CCJ densities meaning that few of a region's PCs would be in the worst affected fifty.

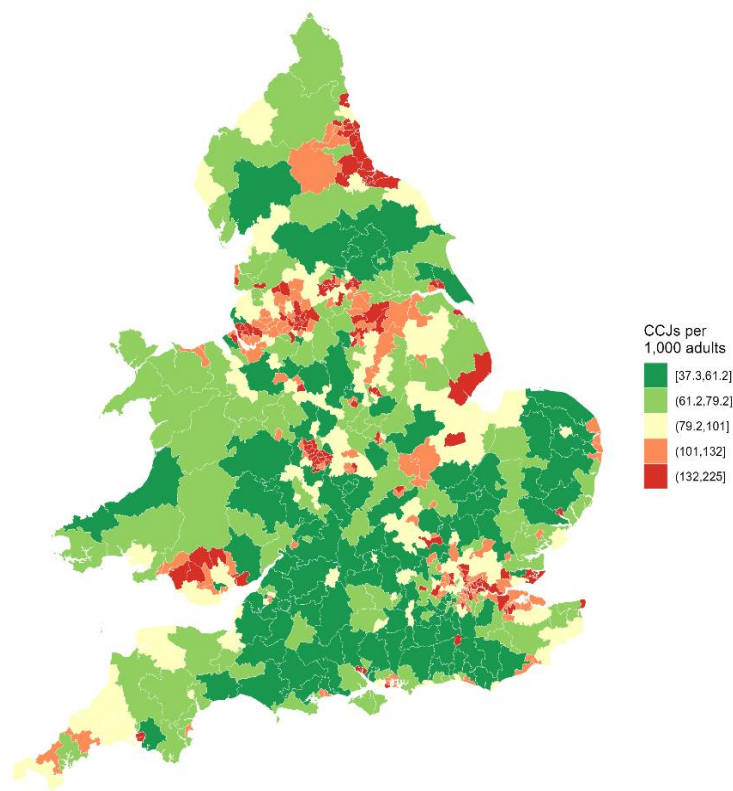
Another region may have a similar overall regional CCJ density as another region, but a higher proportion of PCs with very high CCJ densities resulting in a higher proportion in the worst affected fifty.

Map of parliamentary constituency CCJ densities across England and Wales

The map below shows the regional concentration of CCJs visually. The red and amber clusters point to the PCs with CCJ densities higher than the overall England and Wales average.

County Court Judgments per 1,000 Adults

Parliamentary Constituencies in England and Wales



Source: Registry Trust

The relationship between judgments and other indicators at PC level

In this section, we looked more closely to see if there is a relationship between CCJ density and other socio-economic indicators such as the need for debt advice, income levels, unemployment, and proportions of households claiming Universal Credit (UC).

We did this in two ways. First, we looked at the range of economic indicators³¹ for the 50 PCs with the highest density of judgments as a group and compared the same indicators for the 50 lowest CCJ density PCs and for England and Wales overall. Annex II contains the full data set of indicators for the 50 PCs with the highest CCJ densities. The full database of indicators for all PCs can be found at [The Geography of Financial and Economic Vulnerability in England and Wales | Registry Trust](#)

The summary results are presented in Table 3, below. Choosing the top 50 is to a large degree arbitrary. But, it does go to highlight the difference in experiences of those areas in terms of economic and financial vulnerability. Perhaps not surprisingly, those local areas which score badly on CCJ density also tend to score badly on the range of other economic indicators such as proportion of households claiming Universal Credit, income levels, and so on.

We also calculated a composite score for each PC by averaging that PC's ranking on each of the individual indicators. The PCs were then ranked according to this composite score. The lower the ranking, the worse the PC scores across the range of indicators suggesting greater levels of economic and financial vulnerability in the area. Annex III lists the 50 PCs with the worst composite scores.

As with regional CCJ densities, we identified which regions had the highest concentration of PCs which score badly on this composite ranking - see Table 4, below.

Secondly, we performed basic correlation analysis between judgment density and the range of indicators across all England and Wales PCs and LAs. The results can be found in Table 5 with a selection of the key relationships presented in chart format, below.

³¹ Note that the CCJ data is at mid 2025. Therefore, we used data for the other indicators as close to this date as possible. More recent data on some of the indicators may be available.

Table 3: Summary of financial and socio-economic conditions of PCs with highest and lowest density of debt judgments

Constituency Name	Middlesbrough & Thornaby East (highest)	Harpenden & Berkhamsted (lowest)	Highest 50		Lowest 50		Total	
Region	NE	EE	Median	Average	Median	Average	Median	Average
CCJ/per 1,000 Adult Pop	225	37	169	172	48	47	90	98
CCJ Satisfactions %	10%	15%	11%	11%	14%	15%	13%	13%
MAPS NFDA	21%	9%	19%	19%	9%	10%	14%	14%
Total Household Income £ - Median	23,100	38,800	25,200	26,130	31,450	32,394	27,800	28,913
% of people claiming Universal Credit	33%	8%	31%	30%	10%	11%	18%	19%
Relative Child Poverty Rate	37%	5%	29%	30%	10%	11%	18%	19.6%
Unemployment claimant rate	6.9%	1.9%	7.4%	7.4%	2.1%	2.1%	3.4%	4.5%
IMD Rank	19	540	39	49	508	493	272	272
Commercial CCJ/1,000 businesses	386	112	337	378	120	124	206	224
GVA 10 years change %	69%	69%	54%	53%	52%	53%	51%	53%
% micro business	70%	84%	78%	78%	80%	79%	78%	78%
Total BAME	22%	8%	37%	35%	6%	8%	10%	17%
Total Home Owners %	49%	75%	51%	49%	73%	71%	65%	62%
Private Renters %	26%	13%	24%	25%	15%	17%	18%	20%
Social rent %	25%	11%	25%	25%	11%	12%	15%	17%
Decile 1 indicators /11 *Wales 10	9	0	6	6	0	0	0	1
Average Score	n/a	n/a	96	101	466	464	292	286

Data Sources: CCJs and Satisfactions: Registry Trust Mid Year 2025; MAPS Need For Debt Advice (NDFA), 2024, total is for UK; Universal Credit Claimants: DWP, House of Commons Library, May 2025, based on % of working age population; Total Household Income £ - median, HMRC Survey of Personal Incomes ending tax year 2023, published 2025; Relative Child Poverty: DWP and HMRC, Children in low income households, 2023 rate, published 21 March 24; Unemployment: ONS January 2025, figure for UK not E&W; Indices of Multiple Deprivation (IMD) (Income measure): MHCLG, 2025; Commercial CCJs Registry Trust Mid Year 2025; Business Data ONS/HMRC UK Business, activity, size and location, 2024, number of businesses registered for VAT and or/PAYE; Gross Value Added (GVA) data, ONS, Gross value added (GVA) and productivity statistics for other geographical areas, data to 2023, published September 2025; BAME household %: own calculations based on 2021 Census, House of Commons Library; Housing tenure: 2021 Census, House of Commons Library. Note that the average and median quoted is the average/median of the individual data points for each PC within a group eg. highest and lowest 50. The exception is the average for the total, which is the overall national average.

Consumer judgments and other indicators commentary

Next, we provide commentary on the relationship between CCJ density and economic and financial conditions in the PCs with the highest and lowest concentrations of consumer CCJs.

CCJ Density (per 1,000 adults): As a reminder, in terms of consumer judgment density the overall average for England and Wales³² is 98 judgments per 1,000 adults, or around one for every 10 adults. The median density rate across all PCs is 90 per 1,000 adults. The PC with the highest density is Middlesbrough and Thornaby, with a rate of 225 per 1,000 adults; this compares with Harpenden and Berkhamstead, the PC with the lowest density, at just 37 per 1,000 adults. Looking at the 50 worst affected PCs, the median density rate is 169 per 1,000; the average rate across the worst affected 50 is slightly higher at 172 per 1000 adults, 75% higher than the E&W average. At the other end of the scale, the 50 PCs with the lowest rates have a median rate of 48 per 1,000 and an average of 47 per 1,000.

Satisfaction rates %: As well as having more judgments per capita, judgments are less likely to be satisfied in the 50 worst affected PCs. 11% of judgments are satisfied in the 50 worst affected PCs, compared to 15% in the least affected fifty. But, low satisfaction rates are an issue across the board.

Money and Pensions Service (MaPS) Need for Debt Advice (NFDA): MaPS estimates the percentage of adults in need of debt advice at PC level. We use this NFDA as a proxy for levels of potential problem debt in a PC. In the 50 PCs with the highest density of CCJs the average NFDA is 19%. This compares to an average of 14% across all PCs, and 9% in 50 PCs with the lowest density of judgments.

Total Annual Household Income: In the 50 PCs with the highest CCJ densities, the average annual household income level is £26,130. This is £2,783 lower than overall England and Wales average of £28,913, and £6,294 lower than the average of £32,394 in the 50 PCs with the lowest density of judgments. Twenty seven of the 50 PCs with the highest density of judgments are in the one-fifth of PCs with the lowest incomes. Although, 11 of the 50 PCs with the highest density of judgments have high median incomes and are in deciles 7,8, and 9 of income ranking. However, while the PCs with highest densities of CCJs clearly have lower than average incomes, the overall relationship between judgment density and income levels across all PCs in England and Wales is not particularly strong.

Universal Credit (UC) claimants: In the 50 PCs with the highest density of judgments, the percentage of the working age population claiming Universal Credit is, on average, 30% - more than 10 percentage points higher than the overall figure for England and Wales of 19.6%. The difference in the percentage of households claiming UC is even greater - 39% to 24%, a difference of 15%. Forty five of the 50 PCs with the highest CCJ densities are in the top one-fifth of PCs with the highest percentage of people claiming UC. The relationship

³² Note this is based on the total number of consumer judgments across England and Wales and total adult population, not the simple average of the individual rates for each PC.

between judgment density and percentage of households claiming UC at national level is one of the strongest of all the relationships we measured at PC level - see below.

Poverty rates: Relative child poverty rates are, on average, 11 percentage points higher in the 50 PCs with the highest CCJ density compared to the overall England and Wales figure (29% v 18%). The difference in absolute child poverty rates is less stark - 24% to 15%, a gap of nine percentage points. Thirty one of the 50 PCs with the highest CCJ densities are in the one-fifth of PCs across England and Wales with the highest levels of relative child poverty. There is a strong correlation between child poverty rates and judgment density.

Unemployment rates: The average unemployment rate, as at the date of the analysis, in the 50 PCs with the highest density of judgments was more than three percentage points higher than the overall rate for England and Wales - 7.4% to 4%. Thirty nine of the 50 PCs with the highest density are in the top 2 deciles of PCs with the highest unemployment rates. Looking at the national picture, there is a strong relationship between CCJ density and the unemployment rate at PC level across England Wales.

Indices of Multiple Deprivation (IMD) rank (income measure, England only):³³ In the 50 PCs with the highest CCJ densities, the average of the IMD rankings is 49 compared to 493 in the 50 PCs with the lowest CCJ densities. The relationship between IMD score and judgment density across all PCs is the highest we measured, just slightly higher than that with Universal Credit take up.

Ethnicity breakdown: The relationship between CCJ density and the proportion of Black and Minoritised Ethnic (BAME) households in a PC across the whole of England and Wales is moderately correlated. But, it is worth noting that in the 50 PCs with the highest density of consumer judgments, the median proportion of BAME households is 37% compared with 10% across England and Wales and 6% in the 50 lowest density PCs. Forty of the 50 PCs with the highest density of consumer judgments have a higher proportion of BAME households than the median E&W level.

Housing tenure: In the 50 PCs with the highest consumer CCJ density, the average home ownership proportion is 49%, compared to 62.5% across England and Wales³⁴ and 71% in the 50 PCs with the lowest CCJ density. The proportion for private renters is 25%, 20%, and 17% and for social renters 25%, 17%, and 12% respectively. Overall, across England and Wales, there is a moderately strong correlation between housing tenure and consumer judgment density. That is, higher levels of home ownership tend to be associated with lower judgment density, and higher levels of social renting with higher judgment density. But, there is not a particularly strong relationship between judgment density and levels of private renting at PC level.

Commercial judgments density (per 1,000 business): The public register operated by Registry Trust also holds commercial judgments. In the 50 PCs with the highest density of

³³ The Income Deprivation Domain of the IMD measures the proportion of the population experiencing deprivation relating to low income. The definition of income deprivation used here includes people who are dependent upon the state for some form of means-tested benefit, and includes both those people that are out-of-work, and those that are in work but who have low earnings and are claiming a means tested benefit. [English indices of deprivation 2025: statistical release - GOV.UK](#)

³⁴ Based on 2021 Census, [Housing, England and Wales - Office for National Statistics](#)

consumer judgments, the density of commercial judgments is also much higher than the national levels. The average rate of commercial judgments in that group of 50 is 378 per 1,000 registered businesses (one commercial CCJ for every 2.6 businesses) compared to an average of 224 per 1,000 businesses (1 per 4.5) across England and Wales, and 124 per 1,000 businesses (around 1 per 8) in the 50 PCs with the lowest density of consumer judgments. There is a strong correlation generally between consumer and commercial judgment density at PC level across England and Wales.

Gross Value Added (GVA) change over 10 years: Interestingly, there seems to be no noticeable difference in economic performance, as measured by change in GVA over the past 10 years, between the PCs with highest and lowest density of consumer judgments. Indeed, average GVA rose by 53% over 10 years in the 50 PCs with the highest density of consumer CCJs, across England and Wales, and in the 50 PCs with the lowest density of consumer CCJs.

Commercial judgments and other indicators

We also considered separately the data on commercial judgments and other economic indicators. We looked at the relationship between the density of commercial judgments and:

- economic performance (as measured by GVA change over 10 years); and
- the prevalence of micro businesses at PC level to explore whether a prevalence of microbusinesses in a PC might suggest more business vulnerability in a PC.

As the table of correlations below shows, there seems to be no relationship between density of judgments and economic performance on this measure. Similarly, there seems to be no relationship between the proportion of micro businesses in an area and the density of commercial judgments.

Overall performance: We then calculated a composite score for each of the PCs based on the range of various economic and financial indicators. We ranked each of the 565 PCs on the key indicators eg. CCJ density, lower incomes, percentage claiming Universal Credit and so on. The lower the ranking, the lower the score for that indicator. We then averaged the scores for each of the individual indicators to provide an overall composite score and ranked each PC on this overall score.³⁵ The average score for the 50 highest CCJ density PCs is 101 compared to 464 for the 50 lowest CCJ density PCs. We also grouped the PCs into deciles with the first decile the worst performing, and decile 10 the best. Looking at the 50 PCs with the highest density of judgments, this group is in decile 1 in six out of the 11 indicators we analysed. The lowest 50 PCs have zero decile 1 indicators. The large gap in the composite scores between the 50 highest and lowest CCJ density PCs and the number of decile 1 appearances reinforces the point that the 50 PCs worst affected by CCJs also experience much more difficult economic conditions.

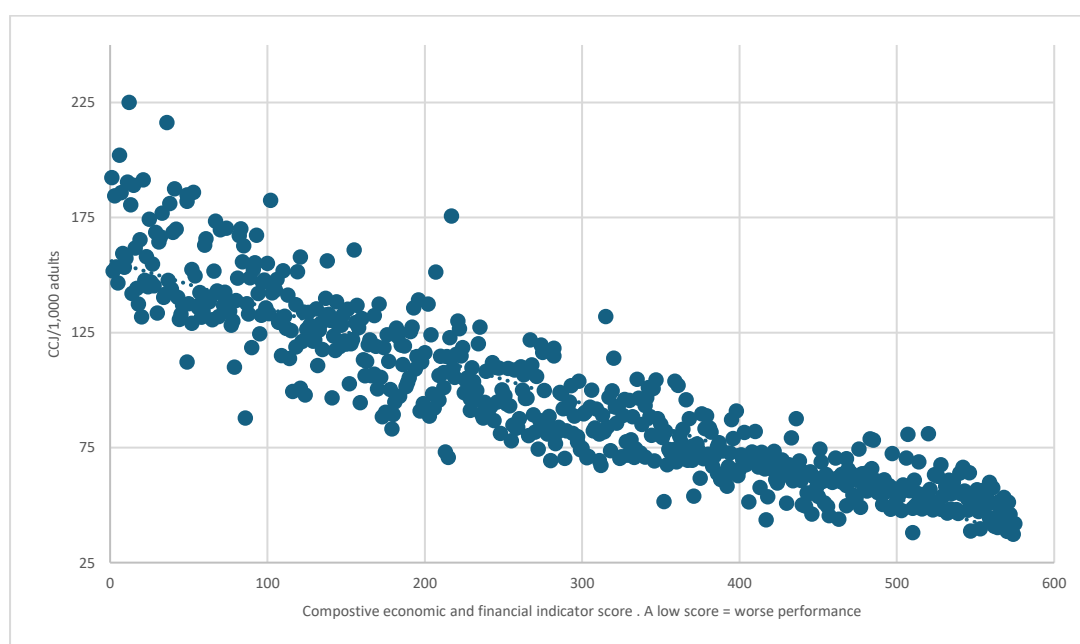
³⁵ NB this is based on a simple average of the individual rankings intended to provide an illustration of the overall conditions in the PCs covered. More sophisticated approaches are possible eg. by attributing different weights to each of the component indicators.

Relationship between CCJ density and overall indicator scores at PC level

As Table 3 above shows, the 50 PCs with the highest CCJ densities as a group also have much worse composite scores (based on the range of economic and financial indicators we selected) than the 50 PCs with the lowest CCJ densities.

The chart below shows the relationship between the composite scores and CCJ densities for all PCs we analysed across England and Wales.

Chart 2: Relationship between CCJ density and economic/financial indicator score at PC level



There is clearly a very strong statistical relationship between between low economic and financial indicator scores and CCJ density.³⁶ The PCs with low scores generally have the highest CCJ densities. As ever, it is worth pointing out that correlation is not causation. But, in this case, there is good reason to think that factors such as low incomes and take up of Universal Credit contribute to financial stress which in turn contributes to overindebtedness and the likelihood of CCJs being enforced.

Although, it is worth noting that certain PCs with very similar low composite scores can have very different CCJ densities. It would be worth exploring further why certain areas are experiencing higher CCJ densities than their counterparts with very similar economic conditions. Are certain interventions being deployed in some areas which are mitigating the risk of CCJs being enforced that could be adopted in other areas?

³⁶ The Pearson Coefficient is -0.94. For further correlation data between CCJ density and the individual economic and financial indicators which comprise the composite score see the section on Statistical Relationships, below.

Economic indicators - regional profiles

Table 2, above, shows which regions performed poorly as measured by CCJ density. The next table shows which regions have the highest proportion of PCs with the worst economic scores. For comparison, the table also includes the data from Table 2 above on the proportion of PCs in the 50 worst affected PCs as measured just by CCJ density.

Annex II lists the 50 PCs with the highest CCJ densities along with the specific economic data for each PC. Annex III list the 50 PCs with the poorest overall economic scores also with the economic data for those PCs.

As the tables in Annex II and III show, quite a few of the same PCs show up in both lists. But, the two lists are not identical. Moreover, the rank order for those PCs in both lists is not identical. For example, Middlesbrough and Thornaby East is 1st in terms of CCJ density but 11th when ranked according to the composite economic score.

Table 4: Regional concentration of worst affected parliamentary constituencies as measured by selected economic indicators

Region	No. of PCs in worst 50 (econ. Indicators)	Total PCs	% of PCs in worst 50 (econ. indicators)	% of PCs in highest density 50
West Midlands	15	57	26%	14%
North West	13	73	18%	11%
North East	4	27	15%	22%
Yorkshire and The Humber	8	54	15%	13%
East Midlands	4	47	9%	9%
London	4	75	5%	17%
East of England	2	61	3%	5%
South East	0	91	0%	0%
South West	0	58	0%	0%
Wales	0	32	0%	3%

The regional 'league table' also changes when measured using the wider set of economic indicators. The West Midlands has the highest proportion of PCs (26%) which are in the 50 PCs with the worst economic scores as measured by the selected indicators. The West Midlands scored third in terms of consumer CCJ density (14%). The North West has the second highest proportion of PCs (18%) in the 50 worst performing PCs as measured by the economic indicators, whereas it was fifth in the CCJ density table. The North East scores badly in both tables, third in the economic indicators table and first in the CCJ density table.

London undoubtedly has a significant number of local areas with serious levels of poverty particularly once housing costs are accounted for. But, overall, it does have a fairly small

percentage of PCs in the worst affected 50 list as measured across the range of economic indicators. Yet, it scores second worst in terms of CCJ density.

This reinforces the point that, while not surprisingly there is a relationship between CCJ density and high levels of unemployment, low incomes and so on, it is not a straight line relationship. In some local areas, the CCJ density is much higher than in areas with similar socio-economic profiles. This raises the interesting question as to why certain areas have worse levels of problem debt (as indicated by CCJ density) than areas that seem to face similar or, in some cases, even worse economic challenges. This is worth exploring further with more case study based analysis.

Statistical relationships

We also performed some basic correlation analysis between CCJ density and each of the other indicators to examine the relationship at national level.

Table 5: PCs CCJ relationships with other indicators

Indicator	Pearsons Coefficient ³⁷	R ² ³⁸
<u>Consumer CCJs per 1,000 Adult Pop</u>		
CCJ Satisfaction %	0.52	0.27
MAPS NFDA	0.76	0.57
Total Household Income £ - Median	0.42	0.17
IMD Rank	0.91	0.83
% of working age people claiming UC	0.90	0.81
Relative Child Poverty Rate	0.70	0.50
Unemployment claimant rate	0.82	0.67
Commercial CCJs per 1,000 businesses	0.72	0.51
GVA 10 yrs change %	-0.05	0.00
Total BAME	0.48	0.23
Total Home Ownership %	-0.61	0.38
Private Renters %	0.39	0.15
Social rent %	0.66	0.43
<u>Corp. CCJ per 1,000 businesses</u>		
GVA 10 yrs change %	0.02	0.00
% micro business	-0.10	0.01

³⁷ is a [correlation coefficient](#) that measures [linear](#) correlation between two sets of data. Of course, correlation does not mean causation. But, some of the coefficient values do signal a relationship between CCJ density and other factors. For example, it feels intuitively right that in more deprived areas there is likely to be higher levels of problem debt and a higher density of CCJs.

³⁸ coefficient of determination, denoted R^2 or r^2 is the proportion of the variation in the dependent variable that is predictable from the independent variable(s) In the case of consumer judgments, we would hypothesise that the density of judgments would be dependent on, say, % of people claiming UC in the area on the grounds that a high % of UC claimants would suggest that a large proportion of people are struggling financially and therefore more likely to have received a judgment.

As the table above shows, there certainly seems to be a stronger relationship between CCJ density and certain indicators than others. The strongest relationships are between judgment density and IMD ranking, the proportion of people claiming Universal Credit, and the unemployment claimant rate.

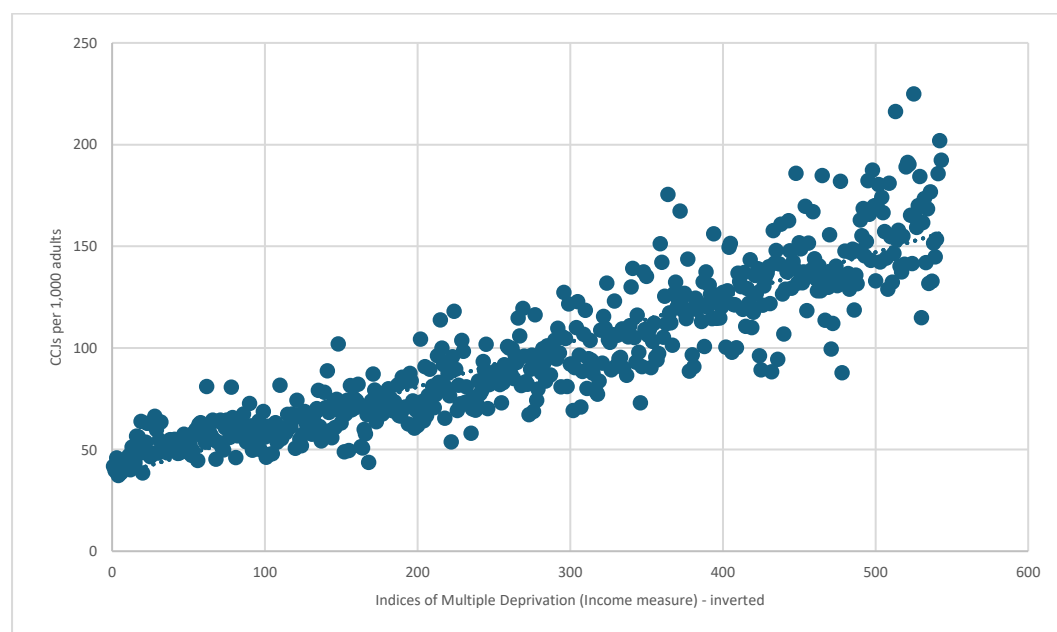
There is also a strong relationship between the density of consumer judgments and commercial judgments. This is perhaps not surprising as the economic and financial conditions which affect consumers' financial wellbeing and contribute to a high density of consumer judgments are also likely to affect small companies' financial wellbeing. However, with regards to commercial judgments specifically, there appears to be no statistical relationship between commercial judgment density and economic performance as measured by change in economic output and the proportion of micro businesses in a PC.

The charts below show more clearly the relationship between CCJ density and the three indicators with the strongest relationship.

The relationship between CCJ density and the IMD measure at PC level is the strongest of all the indicators we looked at, just slightly higher than the relationship with Universal Credit take up.

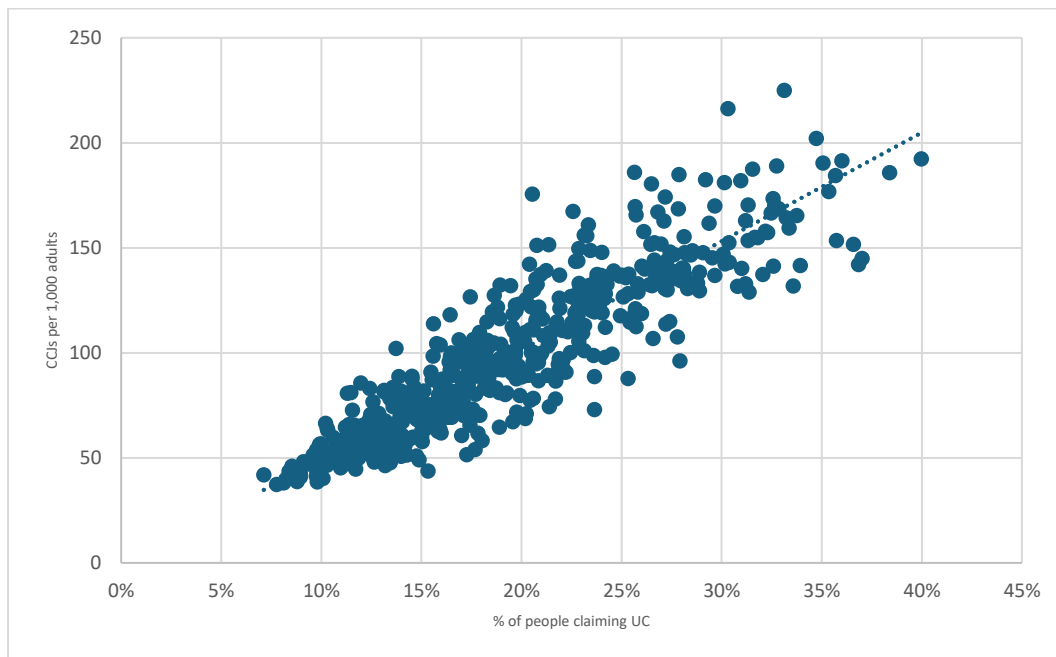
Note that with IMD scores, a high score is 'better'. For example, a high score on the income measure means that a low proportion of a population experience deprivation related to low incomes. However, we have inverted the IMD score to better show the relationship between judgment density and a poor IMD score. While the relationship between these factors is very strong, it is not a complete straight line relationship in that some PCs with very similar IMD scores have very different CCJ densities.

Chart 3: CCJ density and IMD (income measure), England



The second strongest relationship is between the proportion of people claiming Universal Credit and the density of judgments in a PC. However, even this very strong relationship isn't a straight line relationship. For example, looking at the 25%/26% claiming UC data points the density of judgments ranges from 88 to 186 per 1,000 adults. Similarly, looking at the 33%/34% data point the density ranges from 132 to 225 per 1,000. So, some other factors in addition to UC claimant rates must be making a difference.

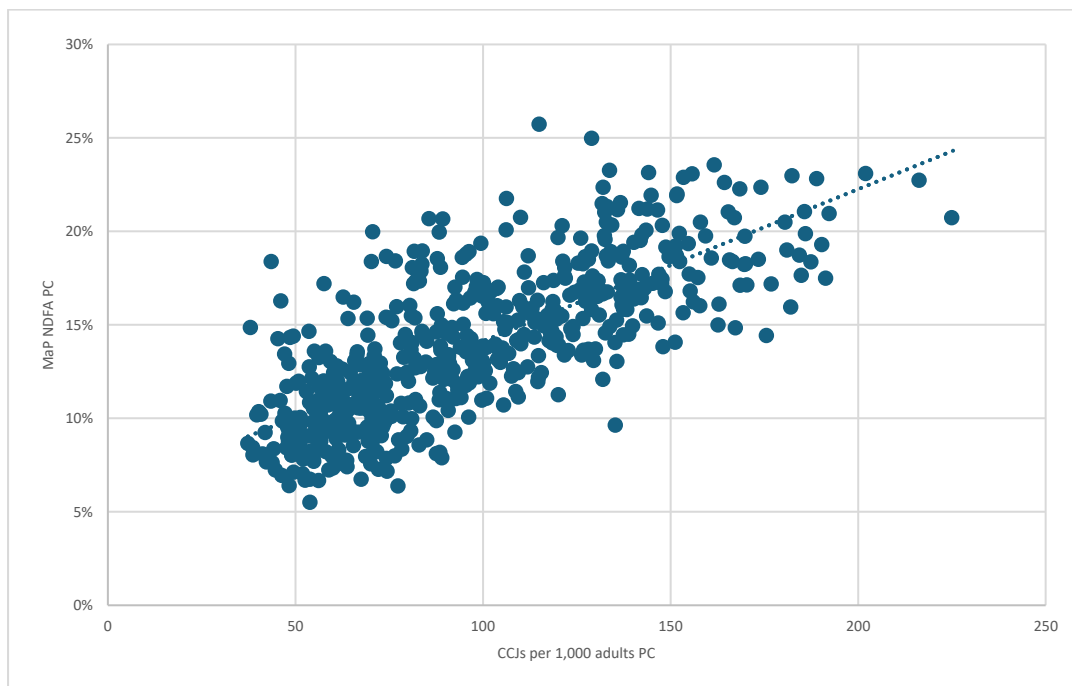
Chart 4: CCJ density and % of people claiming Universal Credit



There is also a strong relationship between the density of judgments and the need for debt advice as measured by MaPS. Note that in this case, CCJ density is treated as the independent variable (on the x axis) with MaPS NFDA as the dependent variable (on the y axis).

We could have also included the NDFA measure as the independent variable. We consider it to be a proxy for problem debt levels so it would be reasonable to expect that where there is a high NFDA score, there is likely to be high CCJ densities. But, we treat it as the dependent variable in this case as high CCJ densities in a local area would suggest that there is a greater need for debt advice in that area.

Chart 5: CCJ density and need for debt advice (NFDA)



And the strong relationship between the MAPS NDFA measure and CCJ densities do indeed suggest that. MaPS estimates for NFDA do map very well onto indicators of problem debt as suggested by high CCJ densities. Although, as with the other indicators, it is not a straight line relationship between CCJ density and MaPS NFDA. For example, at the data point 135 per 1,000 adults on the X axis the NFDA is estimated to be 10%; at 129 per 1,000 adults the need is estimated at 25%.

LOCAL AUTHORITY LEVEL ANALYSIS

In this section, we looked at the levels of economic and financial vulnerability at local authority level. As with PCs, we consider density of judgments and a range of economic indicators. The exact same indicators are not publicly available at both LA and PC level so we use a slightly different set.

As with the PC analysis, for the following tables and charts, the data on CCJs is provided by Registry Trust. The sources of the data on the economic and financial indicators can be found at the foot of Table 3.

The range of CCJ densities at LA level

Looking across England and Wales overall, the average CCJ density³⁹ is 98 per 1,000 adults, or around one for every 10 adults. The median⁴⁰ rate is lower at 86 CCJs per 1,000 adults.

As with the PC analysis, the range of judgment densities across local authorities is very large. In the LA with the highest CCJ density, Barking and Dagenham, there are 206 CCJs per 1,000 adults, or around one for every five adults.⁴¹ Whereas, at the other end of the scale, in the LA with the lowest CCJ density, Waverley, the ratio is just 41 per 1,000 adults, or one for every 24 adults.⁴²

Table 6: Range of judgments across England and Wales Local Authorities

Category	Consumer CCJ/1,000 Adults	Consumer CCJ/Adult Pop	Satisfaction rate
Highest LA ratio	206	5	7%
Highest 50 LAs ratio	145	7	12%
Quartile 3	114	9	12%
E&W Median ratio	86	12	13%
E&W Weighted average ratio	98	10	13%
Quartile 1	64	16	14%
Lowest 50 LA ratio	49	20	15%
Lowest LA ratio	41	24	27%

We also looked at the 50 LAs most and least affected by high CCJ densities. In the 50 worst affected LAs, the average CCJ density is 145 per 1,000 adults. In the least affected 50 LAs, the average ratio is 49 CCJs per 1,000 adults. The full list of the 50 LAs with the highest CCJ densities can be found in Annex IV.

³⁹ Note this is based on the total number of consumer judgments across England and Wales and total adult population, not the simple average of the individual rates for each LA.

⁴⁰ Calculated by ranking the LAs by density and taking the median.

⁴¹ Note that some people will have more than one outstanding judgment against them so we cannot say that one in four adults have a judgment in this PC but that there is one judgment for every four adults.

⁴² To be precise, the City of London and Isles of Scilly have even lower judgment densities at 34 per 1,000 adults and 22 per 1,000 adults respectively. But due to low populations we have excluded them from the rankings.

As with the PC analysis, there isn't a perfect correlation between judgment density and satisfaction rates; that is, the PCs with the highest density of judgments don't necessarily have the worst satisfaction rates.

But, it is also clear that the large majority of the 50 LAs with the highest CCJ densities have worse satisfaction rates than the national average. In other words, people in those LAs are much more likely to be affected by high levels of consumer judgments and be less likely to have satisfied those judgments.

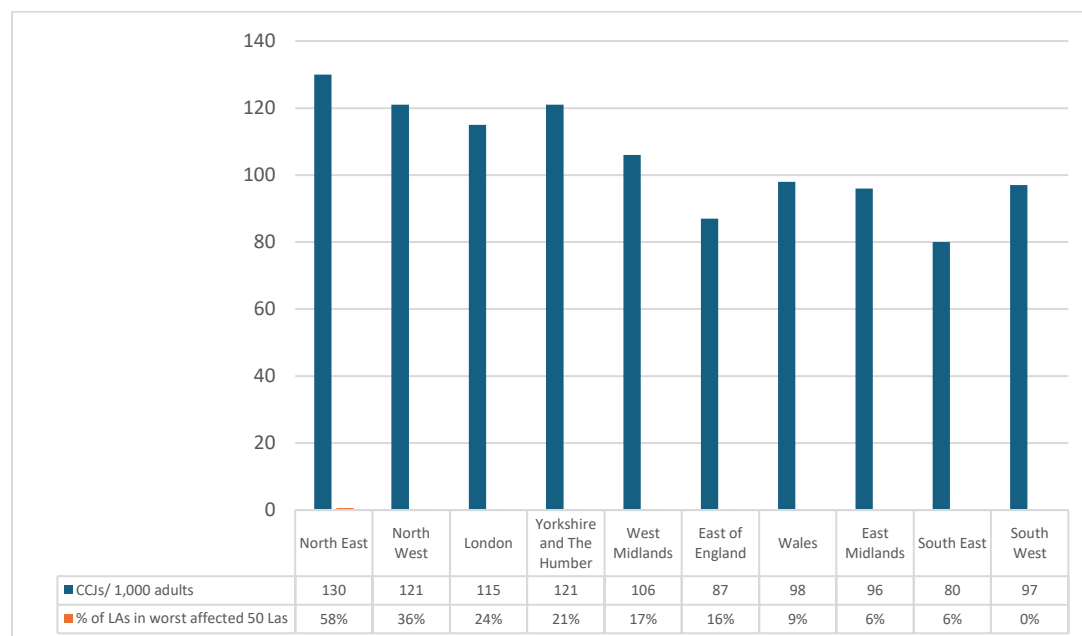
Regional profiles

The chart and table below shows:

- i. the overall density of CCJs in each of the different regions of England and Wales; and
- ii. the proportion of LAs from that region which are in the 50 LAs with the highest density of CCJs across England and Wales.

As Chart 5 shows, the North East scores worst on both counts, with the highest overall regional CCJ density and easily the highest proportion of PCs from the region in the list of the worst affected 50 PCs.

Chart 6: Local Authority CCJ density by region



Bars ordered by % of LAs in worst affected 50 LAs.

Table 7, below, provides a more detailed breakdown of the regions with the highest concentrations of LAs worst affected as measured by CCJ density. Twenty four percent of the worst affected LAs are in the North West, with 16% in London. This is perhaps not surprising given the large number of constituencies in the North West and London – each have thirty three.

But, when adjusted for the number of LAs within the region, as with the PC analysis, the North East has the highest proportion in the top 50. As mentioned above, more than one in five of North East PCs are in the worst 50 affected PCs. The picture is even worse with LAs. Fifty eight percent of the LAs in the North East are in 50 worst affected LAs. The North West is second with 36% in the top 50, followed by London with 24%.

Table 7: Regional concentration of worst affected local authorities as measured by judgment density

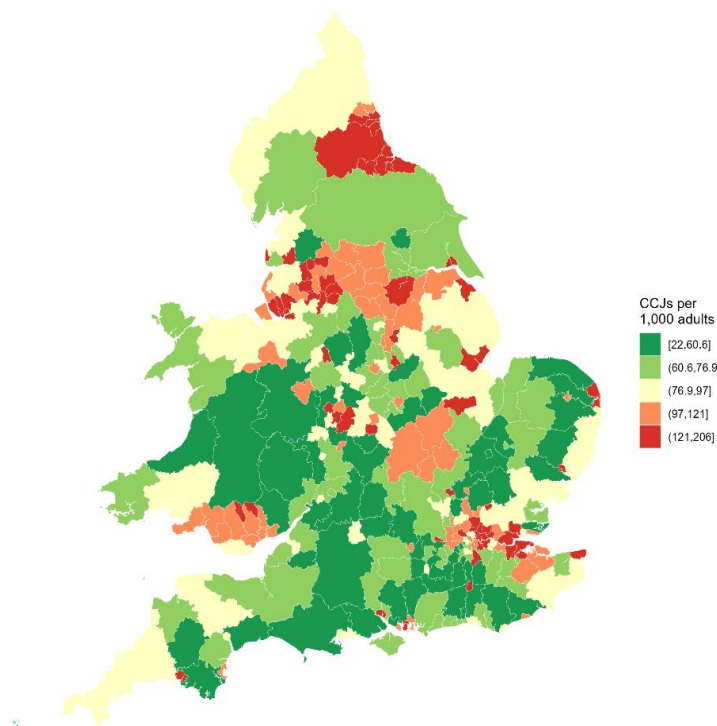
Region	Regional CCJs per 1,000 adults	No. of LAs in highest CCJ density 50	Total LAs	% of LAs in highest CCJ density 50
North East	130	7	12	58%
North West	121	12	33	36%
London	115	8	33	24%
Yorkshire and The Humber	121	3	14	21%
West Midlands	121	5	30	17%
East of England	87	7	45	16%
Wales	98	2	22	9%
South East	80	4	64	6%
East Midlands	96	2	35	6%
South West	97	0	26	0%

Map of LA judgment densities across England and Wales

The map below shows the regional concentration of CCJs at LA level visually. The red and amber clusters point to the local authorities with CCJ densities higher than the overall England and Wales average.

County Court Judgments per 1,000 Adults

Local Authority Districts in England and Wales



Source: Registry Trust

The relationship between judgments and other indicators at LA level

In this section, we looked more closely to see if there is a relationship between CCJ density and other economic and financial indicators at LA level. These are slightly different to the indicators we used for the PC analysis. But, they cover the same basic categories.

We used the same approach as we did for PCs – see above.⁴³ The summary results are presented in Table 8, below. The full list of the 50 LAs with the highest CCJ densities with the relevant economic and financial indicators can be found in Annex V. Choosing the top 50 LAs is to a large degree arbitrary. But, it does go to highlight the difference in experiences of those areas in terms of economic and financial vulnerability.

Perhaps not surprisingly, those local areas which score badly on CCJ density also tend to score badly on the range of other economic indicators such as proportion of households claiming Universal Credit, income levels, and so on.

⁴³ Note that the CCJ data is at June 2025. Therefore, we used data for the other indicators as close to this date as possible. More recent data on some of the indicators may be available.

As with the PCs, we calculated a composite score for each LA by averaging that LA's ranking on each of the individual economic and financial indicators. The LAs were then ranked according to this composite score. The lower the ranking, the worse the LA scores on economic and financial vulnerability. Annex VI contains the list of the 50 LAs with the lowest composite scores. The full database of indicators for all LAs can be found at [The Geography of Financial and Economic Vulnerability in England and Wales | Registry Trust](#)

As with regional CCJ densities, we identified which regions had the highest concentration of LAs which score badly on this composite ranking - see Table 9, below.

Secondly, we performed some basic correlation analysis between CCJ density and each of the other economic indicators across all the LAs in England and Wales. As Table 10 below shows, there is clearly a stronger relationship between judgment density and certain indicators and others. This is strongest with the proportion of people claiming Universal Credit, IMD scores, and the MaPS need for debt advice (NFDA) estimate.

One point to note is that while the worst affected LAs as measured by CCJ density might score poorly on a specific economic indicator, it does not necessarily mean that there is a strong statistical relationship generally between CCJ density and that economic indicator across the whole of England and Wales.

For example, as Table 8 shows, the 50 LAs with the highest CCJ density score poorly on economic output per capita. Yet, as Table 10 shows there isn't a strong statistical relationship overall between that indicator and CCJ density at LA level across the whole of England and Wales.

Table 8: Summary of financial and socio-economic conditions of LAs with highest and lowest density of debt judgments

Area name	Barking and Dagenham (highest)	Waverley (lowest)	Highest 50		Lowest 50		Total E&W	
Region	L	SE	Median	Average	Median	Average	Median	Average
Consumer CCJ/per 1,000 Adult Pop	206	41	140	145	50	49	86	98
Satisfactions %	11%	14%	12%	12%	14%	15%	13%	13%
Individual Insolvency rate per 10,000	24	12	30	31	18	18	24	25
MAPS NFDA	23%	9%	18%	18%	9%	10%	13%	14%
Total Household Income £ - Median	28,600	36,300	25,850	26,716	31,200	32,329	27,850	29,102
% people claiming Universal Credit	27%	7%	21%	21%	8%	8%	13%	15%
Unemployment Claimant Rate	7.3%	2.7%	5.0%	4.9%	2.8%	2.8%	3.4%	4.5%
IMD Income rank	1	292	35	40	272	262	148	148
Average GDP per capita 10 years	19,503	30,346	24,806	26,792	29,415	31,605	26,509	31,100
Change GDP per capita 10 years	6%	28%	37%	38%	39%	39%	40%	41%
Commercial CCJ per 1,000 businesses	384	104	296	318	127	129	191	211
Total Home Ownership %	44%	73%	57%	55%	72%	71%	67%	65%
Rented: Social rented %	32%	12%	22%	22%	12%	12%	14%	16%
Private rented %	24%	15%	21%	23%	15%	17%	18%	20%
Private rent/incomes 5 year average	40%	39%	26%	28%	29%	31%	28%	30%
Decile 1 indicators /12 *Wales 11	7	0	4	4	0	0	1	1
Average score	42	233	85	84	232	229	160	158

CCJs and Satisfactions: Registry Trust Mid Year 2025; Insolvency: The Insolvency Service, 2024; MAPS Need for debt advice (NFDA), 2023, total for UK; Household income: HMRC Survey of Personal Incomes, 2023; Unemployment rate 16+y: ONS Labour market in the regions of the UK, January 2025, data for GB, not E&W; Indices of Multiple Deprivation (IMD): MHCLG, 2024 published 2025; Universal Credit data downloaded from StatXplore as at August 2025, % of adult population; GDP: Local Authority: Gross domestic product (GDP) per head at current market prices, ONS, data to 2023, ex City of London, averages own calculations; Based on own calculations of commercial CCJ data provided by Registry Trust Mid Year 2025 and number of businesses registered for VAT and or/PAYE, 2024, ONS, HMRC; Housing Tenure: 2021 Census, House of Commons Library; Private rent/income ratio: Private rental affordability, England, Wales and Northern Ireland: 2024 , averages own calculations.

Consumer judgments and other indicators commentary

Next, we comment on the relationship between CCJ density and economic and financial conditions in the LAs with the highest and lowest densities of consumer CCJs. The correlation data measuring the relationship between judgment density and each of economic and financial indicators across all the LAs in England Wales can be found in Table 10, below.

Consumer CCJ/per 1,000 Adult Pop Satisfactions/Consumer CCJ %: Across England and Wales, the average CCJ density is 98 per 1,000 adults, with a median of 86 per 1,000.⁴⁴ In the 50 LAs with the highest CCJ densities, the average ratio is 145 per 1,000 adults with a median ratio of 140 per 1,000. In the 50 LAs with the lowest CCJ densities, the median is just 50 per 1,000, the average 49 per 1,000 adults. So, the CCJ density ratio in the 50 worst affected LAs is nearly 3X that in the least affected LAs. As well as having much higher density of judgments, satisfaction rates are also lower in the highest density 50.

Individual insolvency rate per 10,000: In the 50 LAs with the highest CCJ densities, the individual insolvency rates on average are 31 per 10,000 adults compared to 18 per 10,000 in the 50 LAs with the lowest CCJ densities. Across England and Wales, the overall average is 25 per 10,000 adults. Twenty three of the 50 LAs with the highest CCJ densities are in the one-fifth of LAs with the highest individual insolvency rates. Across all local authorities judgment densities and insolvency rates are moderately correlated.

MaPS NFDA: MaPS also estimates the percentage of people in need of debt advice (NFDA) at local authority level. In the 50 LAs with the highest CCJ densities, the average NFDA is estimated at 18% compared to 13% across all E&W local authorities. Thirty one of the 50 LAs with the highest CCJ densities are in the one-fifth of LAs with the highest NFDA scores. The need for debt advice and CCJ density are strongly correlated across England and Wales - the third highest we observed. There are some areas with a very high CCJ density which are not estimated as having a high NFDA. Given that a high CCJ density is an indicator of problem debt or signals that many consumers will have trouble accessing credit in that area as a result of having a CCJ, it may be helpful for MaPS to complement its model for estimating NFDA with these granular findings on CCJ density at LA level.

Total Household Income £: The average household income in the 50 LAs with the highest CCJ density is £2,386 a year lower than the median for England and Wales and £5,613 lower than the 50 LAs with the lowest CCJ density. Income levels and CCJ judgment density are negatively correlated at LA level -that is, the higher the income, the lower the CCJ density. But, overall it is not a particularly strong correlation.

Universal Credit (UC) Claimants: Across the 50 LAs with the highest CCJ densities, the average proportion of the adult population⁴⁵ claiming UC in is 21%. This compares to an average of 8% in the 50 UCs with the lowest density of judgments and 15% across all LAs in England and Wales. There is a very strong relationship between the proportion of the adult

⁴⁴ Measured by ranking the judgment density in each individual LA and taking the median.

⁴⁵ Note that for the PC analysis, the denominator is the working age population.

population claiming UC and the CCJ density at LA level. Indeed, it is the strongest of the relationships we measured.

Unemployment claimant rate: The unemployment rate is 1.2% higher in the 50 LAs with the highest CCJ densities than the England and Wales average, and over 2% higher than in the 50 LAs with the lowest CCJ densities. The correlation between CCJ density and unemployment levels is fairly strong across all LAs in England and Wales

Indices of Multiple Deprivation (IMD) rank (income measure, England only):⁴⁶ The lower the IMD rank, the worse the income deprivation is in that LA. In the 50 LAs with the highest CCJ density, the average IMD ranking is 40 compared to 262 in the 50 with the lowest CCJ densities. There is a strong relationship between IMD ranking and judgment density- the second strongest we measured.

Economic performance: We also looked at indicators relating to economic performance at LA level - GDP per capita (averaged over the past ten years) and growth in GDP per capita over the past 10 years. In the 50 LAs with the highest CCJ densities, the average GDP per capita was £26,972 compared to £31,101 across England and Wales and £31,605 in the 50 lowest density judgment LAs.⁴⁷ That is almost a £5,000 difference in GDP per capita between the highest and lowest CCJ density LAs. But, we found no correlation between CCJ density and GDP per capita generally across England and Wales. In terms of economic growth, there is not much difference. GDP per capita grew on average by 38% over 10 years in the 50 highest CCJ density areas, compared to 39% in the lowest CCJ density areas, and 41% across England and Wales.

Commercial judgments: In the 50 LAs with the highest density of consumer judgments, the density of commercial judgments is also much higher than the national levels. In the 50 LAs with the highest consumer CCJ densities, the density of commercial judgments on average is 318 per 1,000 businesses (around 1 per 3 businesses) compared to an average of 211 per 1,000 businesses (1 per 4.8 businesses) across England and Wales, and 129 per 1,000 businesses (1 per 7.8 businesses) in the 50 LAs with the lowest density of consumer judgments. There is a strong relationship between the density of consumer CCJs and commercial CCLs at LA level across England and Wales.

Housing: We also looked at home ownership, social renting, and private renting levels to see if there is a relationship between housing tenure and judgment densities. In the 50 LAs with the highest CCJ densities, home ownership levels are on average 55%, compared to 65% across England and Wales and 71% in the 50 LAs with the lowest judgment densities. The proportion for private renters is 23%, 20%, and 17% and for social renters 22%, 16%, and 12% respectively. There is a moderately strong relationship between CCJ density and the proportion of social rented homes at LA level. We also considered ratio of private rents to incomes to see if this had an effect as there is a plausible case for saying that people

⁴⁶ The Income Deprivation Domain of the IMD measures the proportion of the population experiencing deprivation relating to low income. The definition of income deprivation used here includes people who are dependent upon the state for some form of means-tested benefit, and includes both those people that are out-of-work, and those that are in work but who have low earnings and are claiming a means tested benefit. [English indices of deprivation 2025: statistical release - GOV.UK](#)

⁴⁷ Excluding the City of London

struggling to pay high rents in the private sector might also be struggling to pay bills. However, there was no noticeable difference between average private rent/income ratios in the 50 LAs with the highest CCJ densities, the 50 lowest CCJ density LAs, and across England and Wales. And as Table 10 shows, there is more or less zero correlation between CCJ density and this indicator across England and Wales.

Overall performance: Aggregating the various indicators gives a sense of the difference in the economic conditions in the LAs with high and low densities of judgments. As with the PC analysis, we calculated a composite score for each of the LAs based on the range of various economic and financial indicators. We ranked each of the LAs on the indicators eg. CCJ density, lower incomes, Universal Credit claimants, and so on. The lower the ranking, the worse the score for that indicator. We then averaged the scores for each of the individual indicators to provide an overall composite score and ranked each PC on this overall score.⁴⁸ The average composite score for the 50 highest CCJ density LAs is 85 compared to 232 for the 50 lowest CCJ density LAs. For each of the indicators, we also grouped the LAs into deciles with the first decile the worst performing, and decile 10 the best. Looking at the 50 LAs with the highest density of judgments, this group is in decile 1 in four out of the 12 indicators. Although not as stark as the results for PCs, it still suggests that the 50 LAs with the worst judgment performance are also considerably more likely to score badly on those indicators. The lowest 50 PCs have zero decile 1 indicators.

Relationship between CCJ density and overall indicator scores at LA level

As Table 8 above shows, the 50 LAs with the highest CCJ densities as a group also have much worse composite scores (based on the range of economic and financial indicators we selected) than the 50 LAs with the lowest CCJ densities. The chart below shows the relationship between the composite scores and CCJ densities for all LAs we analysed across England and Wales.

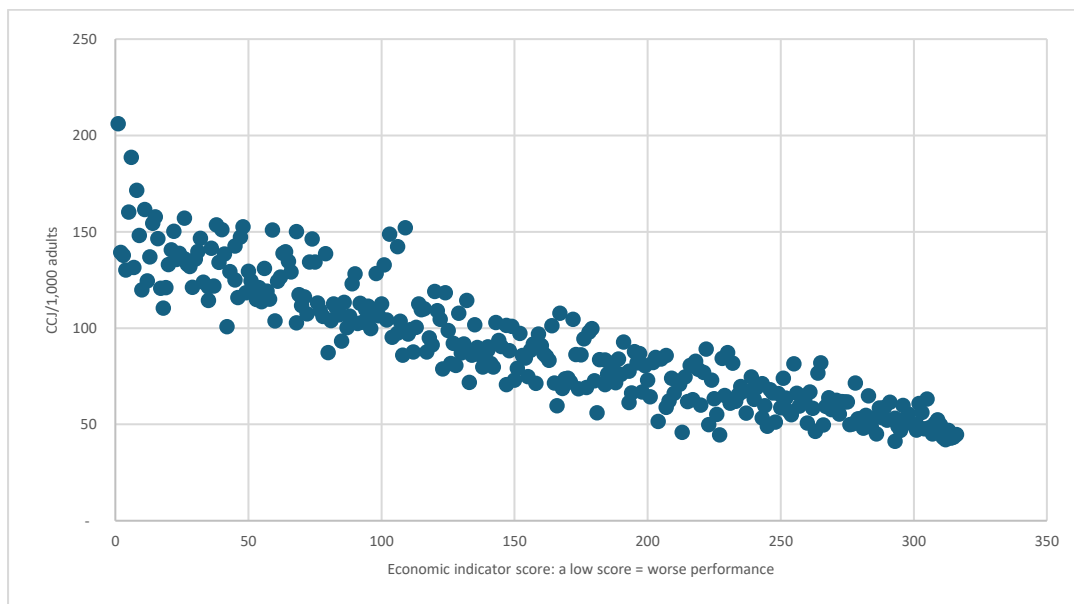
As with the PC analysis, there is clearly a very strong statistical relationship between between low economic and financial indicator scores and CCJ density.⁴⁹ The PCs with low scores generally have the highest CCJ densities.

As ever, we should point out that correlation is not causation. But, in this case, there is good reason to think that factors such as low incomes and take up of Universal Credit contribute to financial stress which in turn contributes to overindebtedness and the likelihood of CCJs being enforced in a local area.

⁴⁸ NB this is based on a simple average of the individual rankings intended to provide an illustration of the overall conditions in the PCs covered. More sophisticated approaches are possible eg. by attributing different weights to each of the component indicators.

⁴⁹ The Pearson Coefficient is -0.91. For further correlation data between CCJ density and the individual economic and financial indicators which comprise the composite score see the section on Statistical Relationships, below.

Chart 7: Relationship between CCJ density and economic/financial indicator score at LA level



Although, it is worth noting that certain LAs with very similar low composite scores can have very different CCJ densities. It would be worth exploring further why certain areas are experiencing higher CCJ densities than their counterparts with very similar economic conditions. Are local authorities and other stakeholders in certain areas deploying interventions that are effective at mitigating the risk of CCJs being enforced which could be adopted in other areas?

Economic indicators – regional profiles

The next table shows the proportion of LAs in each region which are in the 50 PCs with the worst economic scores as measured by the range of economic indicators. For comparison, the table also includes the data from Table 7 above on the proportion of regional LAs are in the 50 worst affected LAs as measured just by CCJ density.

Basically, the regions which have a significant proportion of LAs with high CCJ densities also contain a significant proportion of LAs which score poorly on the range of economic indicators. The 'league table' of regions ranked by CCJ density and economic indicator scores is more or less the same.

Annex V lists the 50 PCs with the highest CCJ densities along with the specific economic data for each LA. Annex VI lists the 50 LAs with the poorest overall economic scores also with the economic data for those LAs.

Table 9: Regional concentration of worst affected local authorities as measured by economic indicators

Region	No. in worst affected 50 (econ. Indicators)	Total LAs	% of LAs in worst 50 (econ. indicators)	% of LAs in worst 50 (CCJ density)
North East	6	12	50%	58%
North West	15	33	45%	36%
London	12	33	36%	24%
West Midlands	5	30	17%	17%
Yorkshire and The Humber	2	14	14%	21%
East of England	4	45	9%	16%
Wales	1	22	5%	9%
East Midlands	2	35	6%	6%
South East	3	64	5%	6%
South West	0	26	0%	0%

Statistical relationships

Table 8 and the paragraphs above summarise the conditions in the 50 LAs with the highest and lowest density of judgments, with a comparison of the overall picture across England and Wales.

As with the PC level analysis, we also performed some basic correlation analysis between judgment density and each of the other indicators to see if there was a strong relationship at a national level.

As the table below shows, there certainly seems to be a stronger relationship between judgment density and certain indicators and others. But, as ever, it is important to note that correlation does not imply causation.

The highest correlations are found between CCJ density and the proportion of people on Universal Credit, the IMD income rank, and MaPS estimates of the need for debt advice (NFDA).

There is a moderately strong relationship between CCJ density and the unemployment claimant rate and the proportion of social rented households.

Table 10: LA CCJ relationships with other indicators

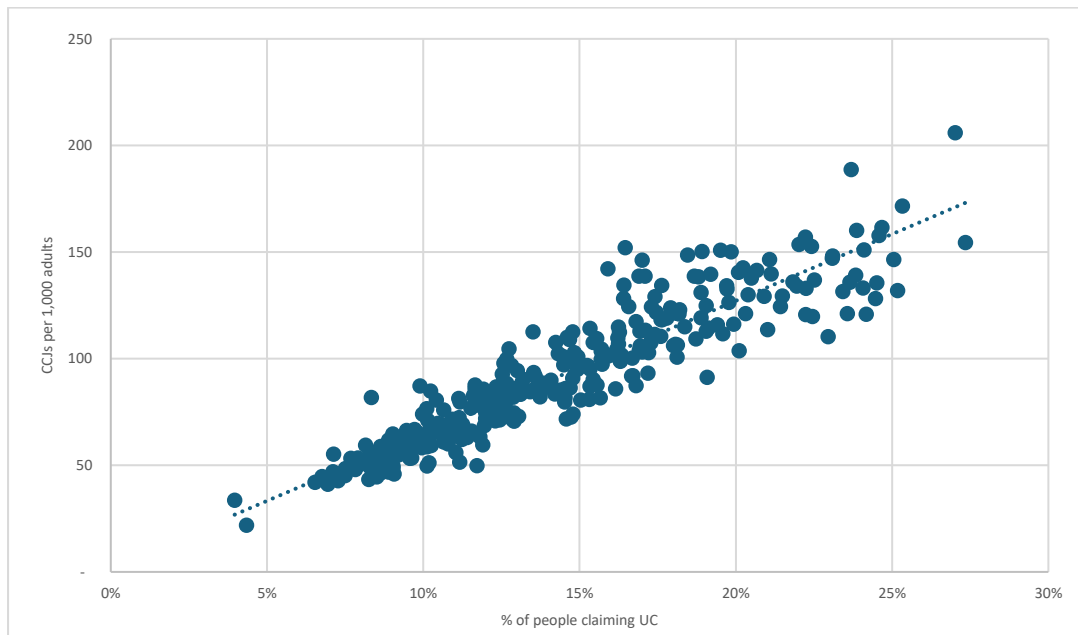
Indicator	Pearsons Coefficient	R ²
<u>Consumer CCJs per 1,000 Adult Pop</u>		
Satisfactions %	0.56	0.31
Individual Insolvency rate per 10,000	0.51	0.26
MAPS NFDA	0.76	0.58
Total Household Income £ - Median	-0.37	0.14
% people on UC	0.93	0.86
Economic inactivity rate	0.39	0.15
Unemployment claimant rate	0.65	0.42
IMD Income rank	0.89	0.79
Average GDP per capita 10 years	-0.14	0.02
Change GDP per capita 10 years	-0.04	0
Commercial CCJ per 1,000 businesses	0.73	0.54
Total Home Ownership %	0.43	0.19
Rented: Social rented %	0.60	0.36
Private rented %	0.35	0.12
Private rent/incomes 5 year average	-0.07	0.00
<u>Corp. CCJ per 1,000 businesses</u>		
Average GDP per capita 10 years	0.14	0.02
Change GDP per capita 10 years	0.02	0.00

As with PC level, there is also a strong relationship between the density of consumer judgments and commercial judgments at LA level. This is perhaps not surprising as the economic and financial conditions which affect consumers' financial wellbeing and contribute to a high density of consumer judgments are also likely to affect companies' financial wellbeing.

However, with regards to commercial judgments specifically, there appears to be no relationship between commercial judgment density and economic performance as measured by average economic output per capita and growth in GDP per capita.

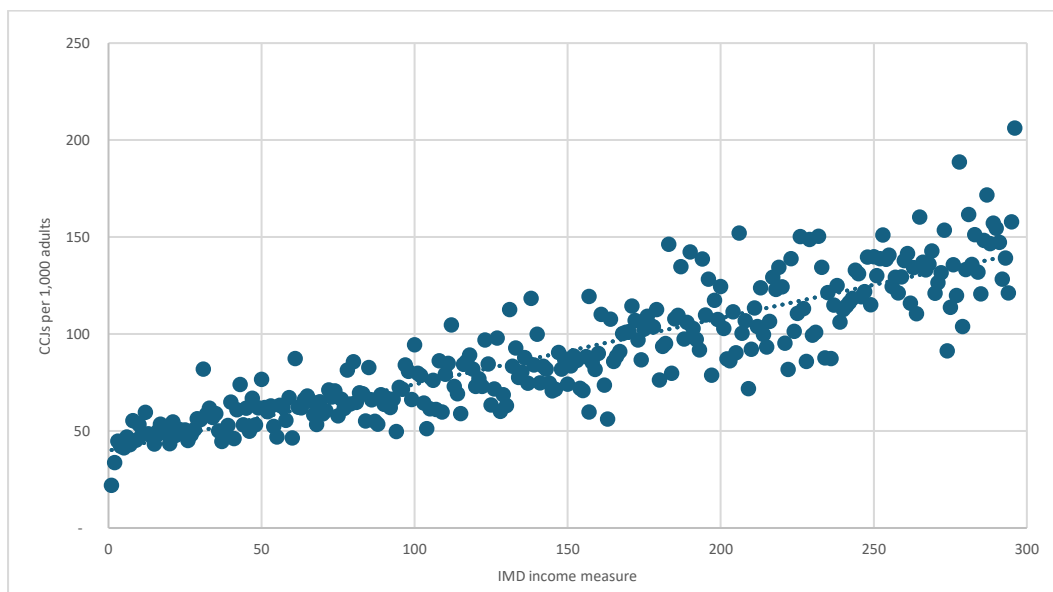
The charts below show more clearly the relationship between CCJ density and the three indicators with the strongest relationship.

Chart 8: CCJ density and Universal Credit



With a correlation coefficient of 0.93, the relationship between CCJ density and UC claimant levels is very strong indeed. But, as the chart shows, certain LAs have lower levels of UC claimants but higher CCJ densities. So, further explanations for the variations for the CCJ density variations is needed.

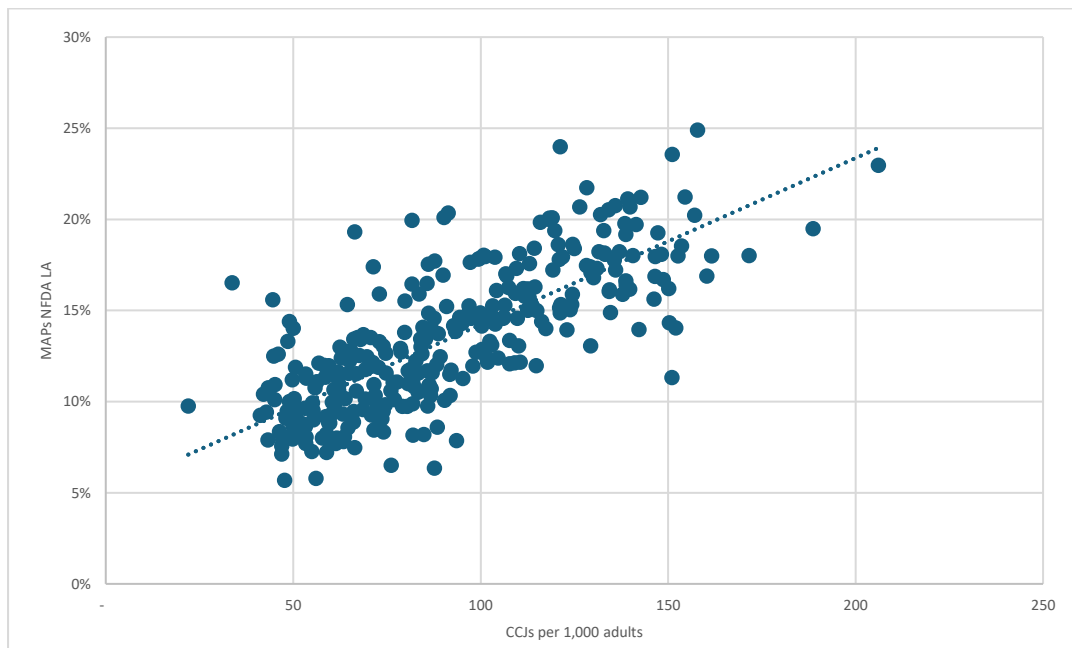
Chart 9: CCJ density and IMD (income measure), England



The relationship between CCJ density and IMD income measure is the second highest we observed. Note that with IMD scores, a high score is 'better'. For example, a high score on

the income measure means that a low proportion of a population experience deprivation related to low incomes. So, as with the PC chart, we have inverted the IMD score to better show the relationship between CCJ density and a poor IMD score. And, as with the PC data, while the relationship between these factors is very strong at national level, it is not a straight line relationship in that some LAs with very similar IMD scores have very different CCJ densities.

Chart 10: CCJ density and need for debt advice



As with PC level, there is a strong relationship at LA level between CCJ density and the need for debt advice as measured by MaPS. However, the chart also shows some outliers where the level of estimate debt advice need does not seem to match the scale of problem debt in the LA as measured by the density of judgments.

CONCLUSIONS AND RECOMMENDATIONS

This new analysis, making use of unique data on CCJs provided by The Registry Trust highlights the extent of the variation in economic and financial vulnerability at parliamentary constituency, local authority, and regional level in England and Wales.

We hope this report and the accompanying data analysis will be of use to civil society organisations, think tanks, debt advice charities, academics (to prompt further interrogation), politicians, the Government, regulators such as the Financial Conduct Authority (FCA), OFGEM, and OFCOM and agencies such as the Money and Pensions Service (MaPS), and impact investors.⁵⁰

‘Place based politics’ and ‘place based interventions’ are a popular concept nowadays and the Prime Minister has said he wants to ‘deliver good growth in every postcode’. The Government’s Financial Inclusion Strategy seeks to improve financial inclusion and resilience across the country. Understanding which places are struggling, and the extent to which they are struggling, is surely a prerequisite for deploying well-resourced, effective targeted policy interventions.

The data contained in this report reinforces the point that efforts to build financial inclusion, resilience, security and sustainable economic growth in the most vulnerable local areas need to overcome deep-seated challenges. Both the **causes** (economic vulnerability, low household income levels, and market practices which contribute to financial and social exclusion) and **consequences** (problem debt and overindebtedness, financial vulnerability, and exclusion) need to be addressed. This requires targeted, sustained interventions to address existing detriment and mitigate future detriment which, in turn, should be guided by timely, relevant data.

CCJ data as a lagging and leading indicator could be particularly useful for targeting both remedial and preventative interventions. CCJ data helps point to areas with existing high concentrations of problem debts which need to be addressed by remedial interventions such as increasing resources for independent debt advice.

Identifying areas with high CCJ densities points to areas with a significant proportion of citizens who may face difficulties accessing affordable credit in future and repairing their finances.

And, of course, it is worth remembering that CCJs are not just used by lenders; they are increasingly used by employers and private landlords and can affect employment and housing prospects.

Interventions to improve access to debt advice to help people rebuild their finances and alternative sources of credit for people excluded from mainstream credit markets could be concentrated in those areas.

⁵⁰ Impact investors seek to use private capital to make a difference to social challenges. We hope this analysis will be helpful in better targeting resources in areas of greatest need.

Specifically, granular, timely data can help in the following ways:

- **Supporting people already in financial difficulty** The analysis can be used by MaPS, government departments, local authorities, and other organisations to target financial and other resources more effectively to support access to debt and legal advice.
- **Helping repair household finances and build future financial resilience** Raising consumer awareness of: i. the impact of having a county court judgment (CCJ) can help people avoid getting into financial difficulty; and ii. the need to ensure that a CCJ is marked as 'satisfied'⁵¹ could help repair household finances and aid understanding of the impact of a CCJ on employment prospects and ability to rent in the private sector. Again, if programmes aimed at raising awareness of the importance of dealing with debt judgments and debt matters generally are to be effective, these should be targeted at areas of greatest detriment as measured by high concentrations of CCJs.
- **Building sustainable financial inclusion and resilience** If the national Financial Inclusion Strategy is to make a long term difference to the most vulnerable households and communities, then we should expand access to effective interventions such as credit union payroll savings schemes⁵² and alternative, affordable credit options such as the No Interest Loans Scheme (NILS),⁵³ deduction based lending schemes,⁵⁴ and home improvement finance schemes⁵⁵ operated by non-profit funding community lenders. Comprehensive data on CCJs and other socio-economic indicators can help focus resources and interventions on priority places. We recommend that civil society organisations and other stakeholders fund audits of the availability of alternative options in the local areas worst affected by high CCJ densities.
- **Enhancing consumer protection** The data on CCJs in particular can provide the Government, policymakers, the Financial Conduct Authority (FCA) and other consumer protection authorities with additional intelligence on emerging consumer detriment and enable more rapid responses. For example, why would CCJ densities in certain areas be higher than in other areas with similar economic conditions. Is this down to market practices specific to local areas or certain types of creditors being more active in particular areas than in others
- **Learning lessons and sharing best practice** The data on CCJ density and other economic indicators can help stakeholders explore conditions in different local areas and share best practice. The analysis shows that not surprisingly there is a strong relationship between CCJ density and high levels of unemployment, low incomes and so on. But, it is not a straight line relationship. In some local areas, the CCJ density is much higher than in areas with similar socio-economic profiles. This raises the interesting question as to why certain areas have worse levels of problem debt (as

⁵¹ For a debt judgment to be marked as satisfied on the Register of Judgments the outstanding debt has to be settled and proof of payment submitted to the courts by the person who owed the debt.

⁵² [Getting Workforces Savings-Payroll Savings with Credit Unions | The Financial Inclusion Centre](#)

⁵³ See for example, [No Interest Loan Scheme - Fair4All Finance](#)

⁵⁴ [New research shows deduction lending adds up for low income borrowers and lenders | The Financial Inclusion Centre](#)

⁵⁵ [Home Improvement Finance Schemes – Financial Inclusion Centre working with local government | The Financial Inclusion Centre](#)

indicated by CCJ density) than areas facing similar or, in some cases, even worse economic challenges. Are local authorities and local civil society organisations in certain areas deploying effective interventions that could be adopted by authorities in other areas? We would urge academics and civil society to use case study based analysis to try to understand why and share findings.

- **Regional and Local Area Action Plans** We recommend that the relevant regional and local authorities develop action plans to identify and implement remedial and preventative interventions to deal with the causes and consequences of high concentrations of CCJs.

Annex I: 50 parliamentary constituencies in England and Wales ranked by highest density of consumer CCJs (adjusted for population), total PCs = 575

Constituency Name		Consumer CCJ/per 1,000 Adults	Satisfact ion Rate
Middlesbrough and Thornaby East	North East	225	10%
Barking	London	216	11%
Birmingham Ladywood	West Midlands	202	9%
Birmingham Perry Barr	West Midlands	192	9%
Blackpool South	North West	191	10%
Blackley and Middleton South	North West	190	12%
Leeds South	Yorkshire and Humber	189	13%
Great Grimsby and Cleethorpes	Yorkshire and Humber	187	11%
Erith and Thamesmead	London	186	10%
Birmingham Hodge Hill and Solihull North	West Midlands	186	10%
Stockton North	North East	185	13%
Birmingham Erdington	West Midlands	184	11%
Croydon West	London	182	9%
Easington	North East	182	14%
Coventry East	West Midlands	181	11%
Luton South and South Bedfordshire	East of England	180	9%
Sheffield Brightside and Hillsborough	Yorkshire and Humber	177	13%
Thurrock	East of England	176	13%
West Ham and Beckton	London	174	9%
Brent East	London	173	9%
Birmingham Northfield	West Midlands	170	12%
Edmonton and Winchmore Hill	London	170	9%
Knowsley	North West	170	12%
Dagenham and Rainham	London	170	12%
Leicester West	East Midlands	169	11%
Tottenham	London	168	7%
Northampton North	East Midlands	167	10%
Lewisham East	London	167	10%
Kingston upon Hull East	Yorkshire and Humber	166	14%
Ilford South	London	166	11%
Wolverhampton South East	West Midlands	165	12%
Bolton South and Walkden	North West	164	13%
Hartlepool	North East	163	11%
Redcar	North East	163	13%
East Ham	London	162	8%
Hendon	London	161	10%
Gorton and Denton	North West	159	12%
Liverpool Walton	North West	158	11%

Doncaster Central	Yorkshire and Humber	158	13%
Nottingham North and Kimberley	East Midlands	157	13%
Ipswich	East of England	156	9%
Manchester Central	North West	156	12%
Leeds East	Yorkshire and Humber	155	12%
Enfield North	London	155	10%
Bradford South	Yorkshire and Humber	155	14%
Walsall and Bloxwich	West Midlands	153	10%
Derby South	East Midlands	153	13%
Blaenau Gwent and Rhymney	Wales	152	12%
Newcastle upon Tyne Central and West	North East	152	11%
Wythenshawe and Sale East	North West	152	13%
Worst affected 50 median/ average		169/172	11%
E&W median/ average		90/98	13%
Least affected 50 median/ average		48/47	14/15%

Annex II: Economic condition of the 50 parliamentary constituencies ranked by CCJ density

		Financial vulnerability indicators						Household economic indicators									Economic indicators						Socio-economic indicators										Overall score		
	Region	CCI/ 1K adults	Rank	CCI Satisf. %	Rank	MAPS NFDA	Rank	Total H'hold Income £	Rank	% people claim. UC	Rank	Rel. Child Pov. Rate	Rank	Unem rate	Rank	IMD Rank	Com CCI/ 1K bus.	Rank	GVA 10 years change %	Rank	% micro bus.	Rank	Total BAME	Rank	Total Home Owners %	Rank	Priv. Rent %	Rank	Social rent %	Rank	Decile 1/12 *Wales 11	Avg score	Rank		
Middlesbrough and Thornaby East	NE	225	1	10%	50	21%	33	23,100	5	33%	17	37%	33	6.9%	54	19	386	26	69%	461	70%	562	22%	153	49%	73	26%	98	25%	67	9	72	12		
Barking	L	216	2	11%	85	23%	11	28,100	308	30%	40	23%	145	8.3%	19	31	386	27	53%	309	85%	29	58%	25	39%	35	26%	96	33%	22	8	93	36		
Birmingham Ladywood	WM	202	3	9%	18	23%	6	25,000	82	35%	11	58%	1	14.5%	2	2	533	7	64%	422	71%	550	78%	5	27%	12	36%	24	36%	12	11	55	6		
Birmingham Perry Barr	WM	192	4	9%	23	21%	30	24,200	25	40%	1	48%	3	15.9%	1	1	426	19	36%	118	78%	314	79%	3	52%	99	24%	129	23%	83	9	30	1		
Blackpool South	NW	191	5	10%	57	18%	112	23,100	5	36%	6	35%	38	7.0%	49	23	456	15	66%	441	75%	471	6%	358	54%	115	35%	35	11%	488	9	81	21		
Blackley and Middleton South	NW	190	6	12%	139	19%	59	25,200	103	35%	10	38%	30	7.6%	31	22	454	16	60%	378	85%	25	37%	86	48%	63	23%	150	29%	36	7	72	11		
Leeds South	YH	189	7	13%	241	23%	10	24,900	70	33%	19	34%	39	8.5%	15	24	1133	2	82%	531	66%	573	32%	98	36%	29	30%	67	32%	24	9	75	15		
Great Grimsby and Cleethorpes	YH	187	8	11%	106	18%	91	24,600	46	32%	29	30%	64	5.2%	123	46	337	62	57%	353	73%	526	4%	451	57%	143	27%	87	15%	274	4	97	41		
Erith and Thamesmead	L	186	9	10%	28	20%	47	29,700	387	26%	103	21%	202	6.7%	65	96	404	21	27%	59	85%	19	54%	32	41%	40	25%	101	31%	28	6	103	53		
Birmingham Hodge Hill and Solihull North	WM	186	10	10%	47	21%	27	23,300	7	38%	2	49%	2	11.0%	6	3	357	45	56%	347	81%	144	50%	40	54%	117	16%	391	29%	38	10	57	7		
Stockton North	NE	185	11	13%	224	18%	106	25,700	146	28%	64	23%	143	5.3%	120	79	278	144	16%	24	71%	553	8%	312	59%	167	19%	241	22%	115	2	100	49		
Birmingham Erdington	WM	184	12	11%	113	19%	70	24,400	38	36%	8	35%	36	10.8%	7	15	387	25	21%	32	81%	141	37%	84	52%	94	22%	162	25%	62	8	34	3		
Croydon West	L	182	13	9%	21	23%	8	29,400	375	29%	48	18%	278	8.5%	15	49	491	11	117%	570	79%	197	67%	12	40%	36	36%	26	22%	113	9	140	102		

Easington	NE	182	14	14%	344	16%	187	25,000	82	31%	36	23%	147	4.8%	151	67	283	132	5%	7	73%	519	2%	566	60%	181	17%	325	23%	86	3	100	49
Coventry East	WM	181	15	11%	77	19%	62	24,800	59	30%	42	33%	46	7.3%	42	35	348	51	71%	477	77%	333	39%	71	53%	107	24%	135	23%	94	6	94	38
Luton South and South Bedfordshire	EE	180	16	9%	8	20%	37	26,200	190	26%	90	30%	65	7.9%	23	42	1228	1	43%	189	82%	96	49%	46	48%	70	35%	38	16%	247	7	72	13
Sheffield Brightside and Hillsborough	YH	177	17	13%	281	17%	129	23,200	6	35%	9	37%	31	8.0%	22	8	303	107	76%	501	72%	538	31%	106	48%	69	17%	326	34%	14	7	90	33
Thurrock	EE	176	18	13%	293	14%	247	29,000	358	21%	217	17%	327	4.9%	141	180	273	154	87%	544	83%	64	29%	118	59%	176	21%	184	19%	168	1	236	217
West Ham and Beckton	L	174	19	9%	24	22%	14	30,000	400	27%	76	23%	141	8.4%	17	40	476	12	37%	132	87%	6	62%	19	27%	11	36%	29	34%	15	9	86	25
Brent East	L	173	20	9%	6	19%	81	29,000	358	33%	22	18%	298	9.5%	9	12	368	38	51%	284	80%	150	62%	18	34%	25	36%	32	28%	42	9	115	67
Birmingham Northfield	WM	170	21	12%	167	17%	131	25,300	108	31%	31	30%	60	7.6%	31	43	240	213	64%	418	81%	121	22%	149	54%	120	15%	439	29%	37	5	118	74
Edmonton and Winchmore Hill	L	170	22	9%	9	18%	93	28,700	344	33%	20	18%	277	8.6%	14	16	307	98	51%	272	82%	73	54%	31	50%	81	30%	69	19%	171	5	124	83
Knowsley	NW	170	23	12%	135	20%	51	25,500	131	30%	45	29%	66	5.1%	129	45	266	171	42%	175	71%	556	4%	434	56%	134	16%	407	28%	46	5	97	42
Dagenham and Rainham	L	170	24	12%	159	18%	96	29,300	371	26%	102	21%	220	7.0%	49	90	338	60	7%	8	84%	42	42%	63	57%	141	19%	232	23%	91	3	116	70
Leicester West	EM	169	25	11%	101	17%	132	25,200	103	28%	65	39%	27	6.5%	70	52	303	106	55%	334	77%	325	37%	89	43%	45	29%	72	27%	51	5	96	40
Tottenham	L	168	26	7%	1	22%	15	28,300	320	33%	18	22%	174	9.3%	10	10	375	30	50%	267	83%	55	53%	33	27%	14	37%	21	33%	20	10	88	29
Northampton North	EM	167	27	10%	33	15%	229	25,200	103	23%	166	28%	78	5.2%	123	172	299	112	46%	223	77%	331	23%	144	52%	96	27%	90	20%	164	2	133	93
Lewisham East	L	167	28	10%	43	21%	32	32,400	471	27%	83	16%	341	7.6%	31	85	328	72	21%	36	86%	9	51%	37	47%	57	24%	119	28%	44	7	124	82

Kingston upon Hull East	YH	166	29	14%	336	18%	89	25,500	131	32%	23	28%	75	5.9%	93	39	296	116	44%	205	67%	572	4%	456	51%	90	18%	298	30%	34	4	89	32
Ilford South	L	166	30	11%	75	18%	83	28,800	348	26%	99	21%	215	8.2%	21	48	374	33	37%	134	86%	16	78%	4	48%	64	37%	20	14%	346	5	108	61
Wolverhampton South East	WM	165	31	12%	148	21%	28	23,800	14	34%	13	37%	32	7.7%	28	21	274	150	61%	395	74%	494	37%	85	49%	76	19%	262	31%	29	8	79	19
Bolton South and Walkden	NW	164	32	13%	246	23%	12	25,200	103	33%	16	43%	14	7.5%	36	18	336	64	77%	507	75%	446	35%	91	51%	87	20%	189	28%	40	7	89	31
Hartlepool	NE	163	33	11%	71	16%	179	25,200	103	31%	33	23%	133	4.9%	141	54	275	147	32%	89	77%	344	4%	470	58%	162	18%	309	23%	79	3	107	60
Redcar	NE	163	34	13%	316	15%	221	23,500	11	27%	80	22%	172	4.4%	180	101	283	130	31%	80	72%	541	3%	528	63%	246	16%	401	20%	136	2	126	85
East Ham	L	162	35	8%	2	24%	3	25,800	154	29%	47	24%	121	9.2%	11	13	390	24	54%	311	86%	13	80%	2	38%	33	39%	9	22%	119	9	75	16
Hendon	L	161	36	10%	32	19%	79	31,300	446	23%	144	15%	364	6.1%	82	106	290	122	63%	415	85%	23	50%	41	45%	49	35%	33	18%	197	4	184	155
Gorton and Denton	NW	159	37	12%	126	20%	50	25,200	103	33%	15	43%	16	8.4%	17	17	417	20	47%	235	80%	145	43%	61	49%	77	24%	117	25%	63	7	59	8
Liverpool Walton	NW	158	38	11%	114	20%	38	25,200	103	32%	25	32%	49	5.9%	93	29	363	40	54%	323	80%	173	8%	318	53%	106	20%	216	27%	48	7	84	23
Doncaster Central	YH	158	39	13%	236	16%	183	25,700	146	26%	94	27%	90	5.8%	98	111	289	125	74%	497	78%	286	12%	250	59%	170	24%	128	17%	227	1	155	121
Nottingham North and Kimberley	EM	157	40	13%	268	18%	110	23,400	9	32%	24	40%	25	6.5%	70	38	333	67	42%	179	78%	307	27%	124	54%	118	18%	283	27%	50	6	68	10
Ipswich	EE	156	41	9%	27	16%	173	26,300	194	23%	149	23%	134	4.6%	163	150	226	236	55%	338	76%	418	17%	201	53%	111	25%	105	21%	130	2	169	138
Manchester Central	NW	156	42	12%	194	23%	7	27,300	258	23%	146	40%	24	5.8%	98	74	467	14	114%	568	72%	546	39%	74	34%	23	41%	7	25%	66	6	125	84
Leeds East	YH	155	43	12%	203	17%	147	25,000	82	28%	59	31%	56	7.0%	49	53	255	185	77%	503	78%	276	26%	132	56%	138	17%	351	26%	56	5	132	92

Enfield North	L	155	44	10%	39	18%	103	31,300	446	32%	28	14%	389	7.6%	31	26	292	118	35%	117	82%	94	48%	49	51%	89	28%	81	20%	155	5	139	100
Bradford South	YH	155	45	14%	359	19%	58	23,700	13	32%	27	33%	47	7.6%	31	34	352	48	60%	381	77%	317	30%	113	60%	182	23%	151	17%	213	8	87	27
Walsall and Bloxwich	WM	153	46	10%	40	23%	9	24,200	25	36%	7	46%	7	8.7%	13	4	335	65	36%	119	74%	486	41%	66	48%	66	21%	183	31%	33	9	36	4
Derby South	EM	153	47	13%	296	16%	195	24,900	70	31%	32	43%	15	7.4%	40	30	350	49	29%	72	73%	531	39%	75	52%	100	24%	124	23%	90	6	65	9
Blaenau Gwent and Rhymney	W	152	48	12%	142	18%	90	25,600	137	30%	39	28%	80	4.4%	180	n/a	306	102	54%	315	75%	430	2%	561	60%	188	16%	381	24%	77	2	131	91
Newcastle upon Tyne Central and West	NE	152	49	11%	61	20%	46	24,300	32	27%	86	32%	53	6.2%	78	50	324	77	77%	502	69%	568	27%	125	45%	50	23%	142	31%	30	7	102	52
Wythenshawe and Sale East	NW	152	50	13%	234	22%	16	27,500	272	27%	81	24%	112	4.6%	163	94	305	103	71%	478	75%	437	20%	168	50%	78	17%	349	33%	21	3	145	110

Data Sources:
CCJs and Satisfactions: Registry Trust Mid Year 2025; MAPS Need For Debt Advice (NDFA), 2024; Universal Credit Claimants: DWP, House of Commons Library, May 2025; Total Household Income £ - median, HMRC Survey of Personal Incomes ending tax year 2023, published 2025; Relative Child Poverty: DWP and HMRC, Children in low income households, 2023 rate, published 21 March 24; Unemployment: ONS January 2025; Indices of Multiple Deprivation (IMD) (Income measure): MHCLG, 2025; Commercial CCJs Registry Trust Mid Year 2025; Business Data ONS/HMRC UK Business, activity, size and location, 2024,number of businesses registered for VAT and or/PAYE; Gross Value Added (GVA) data, ONS, Gross value added (GVA) and productivity statistics for other geographical areas, data to 2023, published September 2025; BAME household %: own calculations based on 2021 Census, House of Commons Library ; Housing tenure: 2021 Census, House of Commons Library. The lower the ranking, the worse the position is for the area - eg. the lower the CCJ ranking, the higher the density of CCJs. All PCs were ranked on each of the indicators. The lower the rank, the worse the performance on each indicator. For each indicator, PCs were then grouped into deciles with 1st decile ranking being the worst decile. The Decile column is the number of 1st decile rankings each PC has out of 12 indicators-for Wales it is 11 as it excludes IMD scores. Overall score is based on simple average of the individual indicator rankings. For the housing indicator, we use the Home Ownership ranking. Wales excludes IMD ranking.

Annex III: 50 parliamentary constituencies ranked by average indicator score

		Financial vulnerability indicators						Household economic indicators								Economic indicators						Socio-economic indicators										Overall score		
Constituency Name	Region	CCI/ 1K adults	Rank	CCI Satisf. %	Rank	MAPS NFDA	Rank	Total H'hold Income £	Rank	% people claim. UC	Rank	Rel. Child Pov. Rate	Rank	Unemrat e	Rank	IMD Rank	Com CCI/ 1K bus.	Rank	GVA 10 years chan ge %	Rank	% micro bus.	Rank	Total BAM £	Rank	Total Home Owner s %	Rank	Priv.Re nt %	Rank	Social rent %	Rank	Decile 1/12 *Wales 11	Avg score	Rank	
Birmingham Perry Barr	WM	192	4	9%	23	21%	30	24,200	25	40%	1	48%	3	15.9%	1	1	426	19	36%	118	78%	314	79%	3	52%	99	24%	129	23%	83	9	30	1	
Bradford East	YH	152	51	13%	318	22%	18	24,700	54	37%	5	46%	10	10.8%	7	6	373	34	-5%	3	76%	405	54%	30	56%	129	25%	109	19%	182	9	32	2	
Birmingham Erdington	WM	184	12	11%	113	19%	70	24,400	38	36%	8	35%	36	10.8%	7	15	387	25	21%	32	81%	141	37%	84	52%	94	22%	162	25%	62	8	34	3	
Walsall and Bloxwich	WM	153	46	10%	40	23%	9	24,200	25	36%	7	46%	7	8.7%	13	4	335	65	36%	119	74%	486	41%	66	48%	66	21%	183	31%	33	9	36	4	
Smethwick	WM	147	64	10%	36	21%	26	24,500	41	28%	55	40%	23	7.9%	23	32	366	39	13%	16	79%	220	53%	35	54%	113	22%	161	23%	81	9	43	5	
Birmingham Ladywood	WM	202	3	9%	18	23%	6	25,000	82	35%	11	58%	1	14.5%	2	2	533	7	64%	422	71%	550	78%	5	27%	12	36%	24	36%	12	11	55	6	
Birmingham Hodge Hill and Solihull North	WM	186	10	10%	47	21%	27	23,300	7	38%	2	49%	2	11.0%	6	3	357	45	56%	347	81%	144	50%	40	54%	117	16%	391	29%	38	10	57	7	
Gorton and Denton	NW	159	37	12%	126	20%	50	25,200	103	33%	15	43%	16	8.4%	17	17	417	20	47%	235	80%	145	43%	61	49%	77	24%	117	25%	63	7	59	8	
Derby South	EM	153	47	13%	296	16%	195	24,900	70	31%	32	43%	15	7.4%	40	30	350	49	29%	72	73%	531	39%	75	52%	100	24%	124	23%	90	6	65	9	
Nottingham North and Kimberley	EM	157	40	13%	268	18%	110	23,400	9	32%	24	40%	25	6.5%	70	38	333	67	42%	179	78%	307	27%	124	54%	118	18%	283	27%	50	6	68	10	
Blackley and Middleton South	NW	190	6	12%	139	19%	59	25,200	103	35%	10	38%	30	7.6%	31	22	454	16	60%	378	85%	25	37%	86	48%	63	23%	150	29%	36	7	72	11	
Middlesbrough and Thornaby East	NE	225	1	10%	50	21%	33	23,100	5	33%	17	37%	33	6.9%	54	19	386	26	69%	461	70%	562	22%	153	49%	73	26%	98	25%	67	9	72	12	

Luton South and South Bedfordshire	EE	180	16	9%	8	20%	37	26,200	190	26%	90	30%	65	7.9%	23	42	1228	1	43%	189	82%	96	49%	46	48%	70	35%	38	16%	247	7	72	13
Bradford West	YH	142	75	12%	137	20%	55	23,100	5	37%	4	47%	4	11.4%	5	11	514	9	69%	462	77%	343	70%	7	52%	101	31%	64	16%	241	7	73	14
Leeds South	YH	189	7	13%	241	23%	10	24,900	70	33%	19	34%	39	8.5%	15	24	1133	2	82%	531	66%	573	32%	98	36%	29	30%	67	32%	24	9	75	15
East Ham	L	162	35	8%	2	24%	3	25,800	154	29%	47	24%	121	9.2%	11	13	390	24	54%	311	86%	13	80%	2	38%	33	39%	9	22%	119	9	75	16
Liverpool Riverside	NW	144	67	11%	79	23%	5	24,200	25	27%	85	43%	17	6.9%	54	37	760	3	71%	476	70%	564	26%	133	24%	7	38%	13	37%	11	9	78	17
Dewsbury and Batley	YH	137	92	14%	383	19%	65	24,400	38	32%	26	40%	21	7.5%	36	27	334	66	45%	217	74%	495	49%	45	60%	190	19%	234	20%	157	5	78	18
Wolverhampton South East	WM	165	31	12%	148	21%	28	23,800	14	34%	13	37%	32	7.7%	28	21	274	150	61%	395	74%	494	37%	85	49%	76	19%	262	31%	29	8	79	19
Birmingham Hall Green and Moseley	WM	132	121	11%	72	21%	21	26,900	231	34%	14	46%	6	11.9%	3	9	358	43	42%	182	80%	176	70%	8	59%	165	24%	120	16%	233	6	80	20
Blackpool South	NW	191	5	10%	57	18%	112	23,100	5	36%	6	35%	38	7.0%	49	23	456	15	66%	441	75%	471	6%	358	54%	115	35%	35	11%	488	9	81	21
Wolverhampton North East	WM	148	61	13%	221	17%	126	24,900	70	29%	49	34%	42	7.0%	49	55	310	92	38%	139	76%	392	28%	122	56%	137	15%	431	28%	43	5	82	22
Liverpool Walton	NW	158	38	11%	114	20%	38	25,200	103	32%	25	32%	49	5.9%	93	29	363	40	54%	323	80%	173	8%	318	53%	106	20%	216	27%	48	7	84	23
Birmingham Yardley	WM	145	66	11%	82	22%	17	24,400	38	37%	3	47%	5	11.8%	4	5	358	44	78%	512	81%	106	56%	27	58%	164	22%	154	19%	189	7	86	24
West Ham and Beckton	L	174	19	9%	24	22%	14	30,000	400	27%	76	23%	141	8.4%	17	40	476	12	37%	132	87%	6	62%	19	27%	11	36%	29	34%	15	9	86	25
Birkenhead	NW	147	62	12%	198	18%	104	26,100	180	30%	43	28%	73	5.2%	123	60	333	68	22%	39	74%	498	6%	349	54%	112	23%	141	23%	100	2	86	26
Bradford South	YH	155	45	14%	359	19%	58	23,700	13	32%	27	33%	47	7.6%	31	34	352	48	60%	381	77%	317	30%	113	60%	182	23%	151	17%	213	8	87	27

Peterborough	EE	145	65	10%	46	17%	125	24,700	54	30%	46	32%	54	7.1%	47	51	300	110	46%	225	78%	252	30%	110	52%	102	25%	99	21%	129	6	88	28
Tottenham	L	168	26	7%	1	22%	15	28,300	320	33%	18	22%	174	9.3%	10	10	375	30	50%	267	83%	55	53%	33	27%	14	37%	21	33%	20	10	88	29
Oldham East and Saddleworth	NW	133	109	12%	120	18%	84	26,500	205	29%	53	41%	19	6.9%	54	63	326	74	9%	9	78%	260	28%	123	62%	216	18%	302	20%	163	4	89	30
Bolton South and Walkden	NW	164	32	13%	246	23%	12	25,200	103	33%	16	43%	14	7.5%	36	18	336	64	77%	507	75%	446	35%	91	51%	87	20%	189	28%	40	7	89	31
Kingston upon Hull East	YH	166	29	14%	336	18%	89	25,500	131	32%	23	28%	75	5.9%	93	39	296	116	44%	205	67%	572	4%	456	51%	90	18%	298	30%	34	4	89	32
Sheffield Brightside and Hillsborough	YH	177	17	13%	281	17%	129	23,200	6	35%	9	37%	31	8.0%	22	8	303	107	76%	501	72%	538	31%	106	48%	69	17%	326	34%	14	7	90	33
Ashton-under-Lyne	NW	140	81	12%	214	16%	166	24,900	70	28%	60	32%	51	6.1%	82	70	321	80	34%	105	76%	414	21%	164	58%	154	20%	221	22%	101	1	92	34
Blackburn	NW	142	77	12%	157	21%	23	24,200	25	34%	12	45%	11	7.3%	42	20	306	100	69%	465	74%	493	52%	36	57%	145	20%	196	22%	106	6	92	35
Barking	L	216	2	11%	85	23%	11	28,100	308	30%	40	23%	145	8.3%	19	31	386	27	53%	309	85%	29	58%	25	39%	35	26%	96	33%	22	8	93	36
Stoke-on-Trent Central	WM	148	60	13%	263	17%	113	24,000	17	28%	57	39%	26	6.8%	60	64	313	89	58%	364	71%	558	19%	179	50%	84	25%	114	24%	71	3	93	37
Coventry East	WM	181	15	11%	77	19%	62	24,800	59	30%	42	33%	46	7.3%	42	35	348	51	71%	477	77%	333	39%	71	53%	107	24%	135	23%	94	6	94	38
Birmingham Edgbaston	WM	144	68	11%	96	21%	24	28,900	352	27%	74	31%	58	9.0%	12	84	342	54	38%	141	78%	263	46%	50	50%	79	25%	112	24%	73	4	95	39
Leicester West	EM	169	25	11%	101	17%	132	25,200	103	28%	65	39%	27	6.5%	70	52	303	106	55%	334	77%	325	37%	89	43%	45	29%	72	27%	51	5	96	40
Great Grimsby and Cleethorpes	YH	187	8	11%	106	18%	91	24,600	46	32%	29	30%	64	5.2%	123	46	337	62	57%	353	73%	526	4%	451	57%	143	27%	87	15%	274	4	97	41
Knowsley	NW	170	23	12%	135	20%	51	25,500	131	30%	45	29%	66	5.1%	129	45	266	171	42%	175	71%	556	4%	434	56%	134	16%	407	28%	46	5	97	42

Tipton and Wednesbury	WM	140	82	12%	118	19%	56	23,700	13	31%	35	37%	34	6.9%	54	28	308	96	74%	495	75%	449	29%	116	51%	91	15%	426	33%	23	7	98	43
Bolton North East	NW	131	124	13%	309	17%	119	24,700	54	28%	56	36%	35	6.4%	73	69	340	56	45%	213	78%	301	24%	138	60%	187	18%	286	21%	122	4	99	44
West Bromwich	WM	133	112	11%	87	21%	36	24,300	32	26%	98	33%	43	6.8%	60	78	339	59	54%	319	75%	470	46%	51	57%	153	18%	271	23%	80	3	99	45
Newcastle upon Tyne East and Wallsend	NE	137	96	12%	123	19%	77	24,200	25	25%	111	23%	156	4.9%	141	115	279	140	31%	84	74%	501	12%	258	47%	56	21%	185	32%	26	3	100	46
Stockton North	NE	185	11	13%	224	18%	106	25,700	146	28%	64	23%	143	5.3%	120	79	278	144	16%	24	71%	553	8%	312	59%	167	19%	241	22%	115	2	100	49
Easington	NE	182	14	14%	344	16%	187	25,000	82	31%	36	23%	147	4.8%	151	67	283	132	5%	7	73%	519	2%	566	60%	181	17%	325	23%	86	3	100	49
Leicester South	EM	112	193	11%	95	19%	72	25,000	82	24%	118	44%	12	6.6%	66	72	255	184	40%	162	78%	258	61%	20	42%	43	35%	36	22%	108	3	100	49
Hyndburn	NW	137	90	13%	250	17%	133	25,100	86	28%	58	39%	28	6.0%	89	91	348	50	38%	145	72%	545	18%	193	63%	243	23%	144	14%	353	3	101	50

Data Sources:
CCJs and Satisfactions: Registry Trust Mid Year 2025; MAPS Need For Debt Advice (NDFA), 2024; Universal Credit Claimants: DWP, House of Commons Library, May 2025; Total Household Income £ - median, HMRC Survey of Personal Incomes ending tax year 2023, published 2025; Relative Child Poverty: DWP and HMRC, Children in low income households, 2023 rate, published 21 March 24; Unemployment: ONS January 2025; Indices of Multiple Deprivation (IMD) (Income measure): MHCLG, 2025; Commercial CCJs Registry Trust Mid Year 2025; Business Data ONS/HMRC UK Business, activity, size and location, 2024,number of businesses registered for VAT and or/PAYE; Gross Value Added (GVA) data, ONS, Gross value added (GVA) and productivity statistics for other geographical areas, data to 2023, published September 2025; BAME household %: own calculations based on 2021 Census, House of Commons Library ; Housing tenure: 2021 Census, House of Commons Library. The lower the ranking, the worse the position is for the area - eg. the lower the CCJ ranking, the higher the density of CCJs. All PCs were ranked on each of the indicators. The lower the rank, the worse the performance on each indicator. For each indicator, PCs were then grouped into deciles with 1st decile ranking being the worst decile. The Decile column is the number of 1st decile rankings each PC has out of 12 indicators-for Wales it is 11 as it excludes IMD scores. Overall score is based on simple average of the individual indicator rankings. For the housing indicator, we use the Home Ownership ranking. Wales excludes IMD ranking.

Annex IV: 50 local authorities in England and Wales ranked by highest density of consumer CCJs (adjusted for population), total LAs = 318

Local authority	Region	Consumer CCJ/per 1,000 Adult Pop	Satisfactions %
Barking and Dagenham	London	206	11%
Middlesbrough UA	North East	189	11%
Blackpool UA	North West	172	11%
Kingston upon Hull UA	Yorkshire and The Humber	162	12%
Hartlepool UA	North East	160	11%
Newham	London	158	9%
Luton UA	East of England	157	10%
Birmingham	West Midlands	154	11%
Knowsley	North West	154	12%
Blaenau Gwent	Wales	153	12%
Thurrock UA	East of England	152	13%
Manchester	North West	151	12%
Boston	East Midlands	151	11%
Redcar and Cleveland UA	North East	150	14%
North East Lincolnshire UA	Yorkshire and The Humber	150	12%
Ipswich	East of England	149	10%
Wolverhampton	West Midlands	148	12%
Brent	London	147	9%
Enfield	London	147	9%
Merthyr Tydfil	Wales	147	11%
Stockton-on-Tees UA	North East	146	13%
Slough UA	South East	143	10%
Basildon	East of England	142	14%
Lewisham	London	141	9%
Sunderland	North East	141	12%
Salford	North West	140	13%
Doncaster	Yorkshire and The Humber	140	14%

Sandwell	West Midlands	139	11%
Harlow	East of England	139	13%
Southampton UA	South East	139	11%
Gravesham	South East	139	11%
Greenwich	London	138	10%
South Tyneside	North East	138	12%
Hyndburn	North West	137	13%
Stoke-on-Trent UA	West Midlands	136	13%
Haringey	London	136	7%
Oldham	North West	136	12%
Darlington UA	North East	135	14%
Crawley	South East	134	12%
Halton UA	North West	134	12%
Liverpool	North West	134	11%
Burnley	North West	133	12%
Nottingham UA	East Midlands	133	12%
Croydon	London	133	10%
Blackburn with Darwen UA	North West	132	13%
Rochdale	North West	132	13%
Coventry	West Midlands	131	11%
Tameside	North West	130	13%
Peterborough UA	East of England	129	11%
Great Yarmouth	East of England	129	12%
Worst affected 50 median/ average		140/145	11/11%
E&W median/ average		90/98	13%
Least affected 50 median/ average		50/49	14/15%

Annex V: 50 local authorities ranked by CCJ density

		Financial vulnerability indicators							Household economic indicators								Local economic indicators						Housing indicators										Overall score		
Area name	Region	CCJ/1K adults	Satisfaction %	Rank	Ind. Insolv. rate per 10K	Rank	MAPS NFDA	Rank	Total H'hold Income £ - Median	Rank	% people on UC	Rank	Unemp. rate	Rank	Economic inactivity rate	Rank	IMD Income rank	Avg GDP per capita 10 yrs	Rank	Change GDP per capita 10 yrs	Rank	Com CCJ/ 1K bus.	Rank	Home Owner.	Rank	Social rent	Rank	Private rent	Rank	Private rent/inc omes 5 yr avg	Rank	Dec. 1 indicators /12 *Wales 11	Avg. rank score	Overall Rank	
Barking and Dagenham	L	206	11%	41	23.7	164	23%	4	28,600	179	27%	2	7.3	2	27%	37	1	19,503	45	6%	4	384	11	44%	18	32%	7	24%	58	40%	34	7	39	1	
Middlesbrough UA	NE	189	11%	34	32.8	43	19%	24	24,500	18	24%	15	6.4	9	32%	7	19	23,771	106	41%	166	344	20	56%	46	23%	38	21%	84	24%	239	7	59	6	
Blackpool UA	NW	172	11%	43	50.1	3	18%	42	23,300	4	25%	3	4.6	65	31%	11	10	21,666	77	57%	289	429	7	58%	58	10%	284	32%	19	24%	231	7	66	8	
Kingston upon Hull UA	YH	162	12%	103	53.5	2	18%	45	24,500	18	25%	6	3.3	161	25%	77	16	25,450	142	37%	130	309	34	49%	30	27%	19	24%	60	22%	294	6	74	11	
Hartlepool UA	NE	160	11%	31	37.4	15	17%	69	25,200	40	24%	13	4.8	55	27%	37	32	17,847	20	28%	49	275	62	59%	69	23%	37	18%	158	22%	293	5	60	5	
Newham	L	158	9%	2	16.5	271	25%	1	28,900	187	25%	7	6.7	4	25%	70	2	22,125	84	42%	174	425	8	33%	8	28%	16	39%	4	41%	27	7	65	15	
Luton UA	EE	157	10%	17	19.4	228	20%	15	27,100	131	22%	27	5.9	15	29%	22	8	29,587	199	30%	62	929	1	55%	42	16%	106	29%	30	26%	184	6	77	26	
Birmingham	WM	154	11%	28	25.0	132	21%	6	25,900	76	27%	1	6.7	5	29%	29	7	27,212	172	43%	195	387	10	54%	39	24%	35	23%	65	27%	167	6	68	14	
Knowsley	NW	154	12%	82	36.1	18	19%	32	25,800	69	22%	28	4.8	56	27%	47	24	27,446	179	44%	199	253	92	60%	78	25%	27	15%	265	23%	272	5	88	38	
Blaenau Gwent	W	153	12%	57	31.6	57	18%	44	25,400	50	22%	24	3.0	211	21%	143		16,373	6	58%	293	330	29	60%	77	24%	33	16%	207	20%	310	5	101	48	
Thurrock UA	EE	152	13%	172	28.8	84	14%	134	29,200	199	16%	99	3.9	112	21%	153	91	28,418	187	72%	309	266	77	64%	110	18%	92	18%	136	32%	91	1	125	109	
Manchester	NW	151	12%	77	22.0	195	24%	3	26,600	111	24%	11	6.5	7	29%	26	14	49,136	295	72%	310	450	5	38%	12	30%	12	33%	15	36%	56	7	86	40	
Boston	EM	151	11%	42	24.8	141	11%	207	23,900	9	20%	50	3.8	117	20%	165	44	23,172	96	33%	90	194	153	60%	75	20%	68	20%	92	26%	192	2	99	59	
Redcar and Cleveland UA	NE	150	14%	182	32.9	40	14%	128	23,800	7	19%	57	4.4	75	24%	100	65	16,511	8	21%	24	248	98	65%	128	19%	74	16%	218	24%	250	4	75	22	

North East Lincolnshire UA	YH	150	12%	78	41.7	11	16%	81	25,500	56	20%	45	3.3	159	24%	96	71	24,738	125	54%	277	262	84	64%	114	13%	205	23%	70	22%	289	2	111	68
Ipswich	EE	149	10%	15	28.5	86	17%	72	25,800	69	18%	63	3.7	130	20%	181	68	33,683	238	52%	265	215	134	56%	47	21%	57	23%	62	24%	259	1	121	103
Wolverhampton	WM	148	12%	70	29.8	72	18%	40	25,000	32	23%	19	5.8	17	30%	15	11	22,100	83	38%	140	306	37	55%	45	25%	28	19%	111	24%	236	5	62	9
Brent	L	147	9%	4	15.3	282	19%	28	29,400	200	23%	20	6.0	14	19%	183	6	28,751	195	38%	138	338	24	40%	14	24%	35	36%	9	42%	21	7	80	47
Enfield	L	147	9%	11	20.6	211	18%	46	31,300	241	25%	5	4.9	49	22%	141	9	26,193	151	32%	81	299	43	53%	38	17%	99	30%	28	42%	26	4	77	32
Merthyr Tydfil	W	147	11%	47	29.7	75	17%	70	24,900	30	21%	34	2.6	275	25%	70		20,638	62	34%	105	351	16	63%	96	22%	45	16%	230	26%	202	5	90	16
Stockton-on-Tees UA	NE	146	13%	158	46.6	6	16%	94	26,700	118	17%	88	4.2	89	25%	81	114	29,372	197	31%	71	224	127	67%	146	16%	108	17%	182	24%	254	2	110	74
Slough UA	SE	143	10%	24	23.5	169	21%	7	29,700	212	20%	41	5.8	18	23%	109	28	59,832	309	28%	51	352	15	50%	31	20%	67	31%	24	30%	116	6	85	45
Basildon	EE	142	14%	189	32.4	52	14%	137	30,300	228	16%	112	3.9	111	20%	170	107	35,149	248	37%	120	237	109	64%	114	21%	48	14%	267	32%	84	1	120	106
Lewisham	L	141	9%	10	16.8	268	20%	23	34,500	286	21%	37	5.2	35	18%	220	36	15,235	2	19%	21	272	67	43%	17	29%	14	27%	40	41%	30	6	71	36
Sunderland	NE	141	12%	73	32.0	54	18%	43	24,900	30	20%	43	4.0	107	22%	130	42	27,879	183	28%	46	318	31	59%	65	27%	20	15%	253	25%	224	3	74	21
Salford	NW	140	13%	138	29.1	83	21%	11	27,200	136	21%	33	5.0	47	26%	50	47	34,360	243	38%	143	248	99	48%	26	25%	25	27%	41	32%	98	3	83	31
Doncaster	YH	140	14%	221	32.7	45	16%	83	25,600	61	19%	52	3.1	183	23%	119	49	21,691	78	57%	291	260	87	63%	103	17%	99	20%	107	24%	261	1	110	64
Sandwell	WM	139	11%	25	29.5	78	21%	8	24,000	10	24%	14	5.7	21	29%	23	4	21,317	74	32%	82	334	26	54%	41	27%	20	19%	116	27%	174	7	47	2
Harlow	EE	139	13%	115	30.1	69	16%	77	29,600	208	19%	62	5.0	43	30%	13	45	27,378	177	24%	31	233	112	55%	44	29%	13	16%	230	36%	58	3	80	24
Southampton UA	SE	139	11%	32	24.0	159	19%	29	26,100	92	17%	92	5.4	26	20%	161	74	36,899	255	37%	132	282	56	49%	29	22%	44	29%	29	28%	145	3	93	63
Gravesham	SE	139	11%	26	27.8	97	17%	73	28,400	175	17%	86	3.8	116	18%	208	103	19,316	39	53%	269	280	58	63%	104	17%	94	19%	113	29%	129	1	107	79

Greenwich	L	138	10%	16	22.2	194	20%	22	33,800	275	19%	60	5.4	28	17%	224	43	22,432	86	28%	48	288	49	43%	16	31%	8	26%	51	43%	18	4	73	41
South Tyneside	NE	138	12%	99	42.9	9	16%	91	25,100	36	20%	38	5.6	23	32%	4	37	15,783	3	23%	29	267	75	57%	55	30%	11	13%	300	26%	201	4	53	3
Hyndburn	NW	137	13%	125	30.5	65	18%	35	25,800	69	23%	22	4.9	48	32%	8	31	20,857	65	33%	86	365	13	63%	106	14%	190	23%	62	21%	303	4	73	13
Stoke-on-Trent UA	WM	136	13%	156	47.1	4	17%	63	24,100	12	22%	30	4.7	60	26%	59	29	24,874	128	38%	144	279	60	57%	53	22%	43	21%	89	20%	309	4	77	26
Haringey	L	136	7%	1	14.5	292	21%	9	31,800	251	24%	16	5.8	19	24%	92	15	17,700	14	43%	188	299	41	39%	13	25%	28	36%	10	51%	6	6	75	30
Oldham	NW	136	12%	76	26.4	112	18%	53	26,100	92	25%	8	5.2	37	23%	109	21	19,398	43	40%	153	331	27	61%	82	21%	48	18%	149	26%	183	3	71	23
Darlington UA	NE	135	14%	191	32.7	44	15%	112	25,100	36	16%	100	4.5	72	20%	165	110	27,281	175	24%	32	288	50	63%	103	16%	114	21%	89	22%	292	1	97	65
Crawley	SE	134	12%	87	26.4	111	16%	84	29,100	194	18%	75	3.8	119	14%	282	64	53,045	304	12%	12	337	25	57%	52	23%	40	20%	101	32%	95	2	98	75
Halton UA	NW	134	12%	97	64.0	1	16%	86	26,300	102	20%	48	4.7	58	30%	18	78	36,087	252	43%	198	238	107	61%	85	24%	31	14%	267	21%	298	2	113	73
Liverpool	NW	134	11%	51	29.9	70	21%	12	26,200	97	22%	29	5.7	20	28%	30	34	32,240	221	50%	258	558	2	47%	25	26%	22	26%	48	25%	229	4	87	39
Burnley	NW	133	12%	75	39.2	14	18%	39	23,600	5	24%	12	4.3	82	18%	217	17	24,630	123	34%	95	287	52	60%	74	16%	123	24%	58	24%	261	4	68	27
Nottingham UA	EM	133	12%	84	29.5	79	18%	37	24,300	16	22%	25	6.6	6	29%	24	30	35,733	250	40%	160	292	47	46%	20	26%	24	29%	33	27%	166	5	73	20
Croydon	L	133	10%	19	19.3	234	19%	25	31,800	251	20%	47	5.3	32	15%	278	53	28,482	190	47%	226	345	19	56%	48	18%	89	26%	49	34%	77	2	104	101
Blackburn with Darwen UA	NW	132	13%	110	32.1	53	20%	14	24,800	25	25%	4	5.5	24	31%	12	13	24,013	110	53%	272	308	36	61%	83	19%	75	20%	97	22%	286	5	80	28
Rochdale	NW	132	13%	152	35.5	21	18%	36	24,700	24	23%	18	5.2	34	25%	70	25	19,613	46	35%	108	299	44	61%	80	21%	55	19%	133	25%	214	4	58	7
Coventry	WM	131	11%	37	22.7	184	17%	61	26,000	82	19%	59	5.0	46	22%	130	52	31,929	218	32%	79	327	30	58%	61	17%	99	25%	54	26%	203	1	94	56
Tameside	NW	130	13%	120	39.3	13	17%	71	25,400	50	20%	39	4.3	84	23%	108	46	17,681	13	27%	42	290	48	61%	84	21%	48	18%	162	29%	134	2	56	4

Peterborough UA	EE	129	11%	29	29.7	74	17%	65	25,900	76	21%	31	4.6	66	26%	50	38	33,790	240	38%	136	254	91	57%	51	19%	81	25%	57	24%	255	0	98	50
Great Yarmouth	EE	129	12%	109	34.4	29	13%	157	24,300	16	21%	36	5.0	42	23%	122	40	21,269	73	30%	65	237	108	62%	91	16%	114	22%	77	19%	311	2	85	43

Data sources

CCJs and Satisfactions: Registry Trust Mid Year 2025; Insolvency: The Insolvency Service, 2024; MAPS Need for debt advice (NFDA), 2023; Household income: HMRC Survey of Personal Incomes, 2023; Unemployment rate 16+y: ONS Labour market in the regions of the UK, January 2025; Indices of Multiple Deprivation (IMD): MHCLG, 2024 published 2025; Universal Credit data downloaded from StatXPlore as at August 2025; GDP: Local Authority: Gross domestic product (GDP) per head at current market prices, ONS, data to 2023, ex City of London, averages own calculations; Based on own calculations of commercial CCJ data provided by Registry Trust Mid Year 2025 and number of businesses registered for VAT and or/PAYE, 2024, ONS, HMRC; Housing Tenure: 2021 Census, House of Commons Library; Private rent/income ratio: Private rental affordability, England, Wales and Northern Ireland: 2024 , averages own calculations. The lower the ranking, the worse the position is for the area - eg. the lower the CCJ ranking, the higher the density of CCJs. All PCs were ranked on each of the indicators. The lower the rank, the worse the performance on each indicator. For each indicator, PCs were then grouped into deciles with 1st decile ranking being the worst decile. The Decile column is the number of 1st decile rankings each PC has out of 12 indicators-for Wales it is 11 as it excludes IMD scores. Overall score is based on simple average of the individual indicator rankings. For the housing indicator, we use the Home Ownership ranking. Wales excludes IMD ranking.

Annex VI: 50 local authorities ranked by average indicator score

		Financial vulnerability indicators								Household economic indicators								Local economic indicators						Housing indicators						Overall score		
Area name	Region	CCI/per 1K adulta	Rank	Satisfactions %	Rank	Ind. Insolv. rate per 10,000	Rank	MAPS NFDA	Rank	Total H'hold Income £ Median	Rank	% people on UC	Rank	Unemploy. %	Rank	Econ. inactivity rate	Rank	IMD Income rank	Avg GDP per capita 10 yrs	Rank	Change GDP per capita 10 years	Rank	Comm. CCI/ 1K bus.	Rank	Total Home Owners.	Rank	Social rent	Rank	Private rent	Rank	Decile 1/12 *Wales 11	Avg rank score
Barking and Dagenham	L	206	1	11%	41	23.7	164	23%	4	28,600	179	27%	2	7.3	2	27%	37	1	19,503	45	6%	4	384	11	44%	18	32%	7	24%	58	7	39
Sandwell	WM	139	28	11%	25	29.5	78	21%	8	24,000	10	24%	14	5.7	21	29%	23	4	21,317	74	32%	82	334	26	54%	41	27%	20	19%	116	7	47
South Tyneside	NE	138	33	12%	99	42.9	9	16%	91	25,100	36	20%	38	5.6	23	32%	4	37	15,783	3	23%	29	267	75	57%	55	30%	11	13%	300	4	53
Tameside	NW	130	48	13%	120	39.3	13	17%	71	25,400	50	20%	39	4.3	84	23%	108	46	17,681	13	27%	42	290	48	61%	84	21%	48	18%	162	2	56
Rochdale	NW	132	46	13%	152	35.5	21	18%	36	24,700	24	23%	18	5.2	34	25%	70	25	19,613	46	35%	108	299	44	61%	80	21%	55	19%	133	4	58
Middlesbrough UA	NE	189	2	11%	34	32.8	43	19%	24	24,500	18	24%	15	6.4	9	32%	7	19	23,771	106	41%	166	344	20	56%	46	23%	38	21%	84	7	59
Hartlepool UA	NE	160	5	11%	31	37.4	15	17%	69	25,200	40	24%	13	4.8	55	27%	37	32	17,847	20	28%	49	275	62	59%	69	23%	37	18%	158	5	60
Walsall	WM	120	68	11%	46	31.7	56	19%	26	24,700	24	22%	23	4.6	64	22%	137	20	19,353	42	27%	44	273	65	60%	72	24%	33	17%	193	4	60
Wolverhampton	WM	148	17	12%	70	29.8	72	18%	40	25,000	32	23%	19	5.8	17	30%	15	11	22,100	83	38%	140	306	37	55%	45	25%	28	19%	111	5	62
Newham	L	158	6	9%	2	16.5	271	25%	1	28,900	187	25%	7	6.7	4	25%	70	2	22,125	84	42%	174	425	8	33%	8	28%	16	39%	4	7	65
Leicester UA	EM	121	67	12%	61	24.3	151	19%	31	24,200	14	22%	26	7.2	3	26%	63	12	26,509	159	31%	69	272	68	47%	24	23%	38	30%	26	5	66
Blackpool UA	NW	172	3	11%	43	50.1	3	18%	42	23,300	4	25%	3	4.6	65	31%	11	10	21,666	77	57%	289	429	7	58%	58	10%	284	32%	19	7	66
Burnley	NW	133	42	12%	75	39.2	14	18%	39	23,600	5	24%	12	4.3	82	18%	217	17	24,630	123	34%	95	287	52	60%	74	16%	123	24%	58	4	68
Birmingham	WM	154	8	11%	28	25.0	132	21%	6	25,900	76	27%	1	6.7	5	29%	29	7	27,212	172	43%	195	387	10	54%	39	24%	35	23%	65	6	68

Bolton	NW	125	56	14%	197	31.0	62	19%	30	25,200	40	21%	32	5.3	30	30%	16	41	23,247	98	41%	171	303	38	62%	89	20%	64	18%	142	2	70
Lewisham	L	141	24	9%	10	16.8	268	20%	23	34,500	286	21%	37	5.2	35	18%	220	36	15,235	2	19%	21	272	67	43%	17	29%	14	27%	40	6	71
Oldham	NW	136	37	12%	76	26.4	112	18%	53	26,100	92	25%	8	5.2	37	23%	109	21	19,398	43	40%	153	331	27	61%	82	21%	48	18%	149	3	71
Pendle	NW	110	90	13%	119	31.3	60	18%	38	23,100	3	23%	21	7.4	1	29%	19	33	21,077	69	32%	84	270	71	65%	126	12%	250	23%	65	2	72
Greenwich	L	138	32	10%	16	22.2	194	20%	22	33,800	275	19%	60	5.4	28	17%	224	43	22,432	86	28%	48	288	49	43%	16	31%	8	26%	51	4	73
Hyndburn	NW	137	34	13%	125	30.5	65	18%	35	25,800	69	23%	22	4.9	48	32%	8	31	20,857	65	33%	86	365	13	63%	106	14%	190	23%	62	4	73
Nottingham UA	EM	133	43	12%	84	29.5	79	18%	37	24,300	16	22%	25	6.6	6	29%	24	30	35,733	250	40%	160	292	47	46%	20	26%	24	29%	33	5	73
Kingston upon Hull UA	YH	162	4	12%	103	53.5	2	18%	45	24,500	18	25%	6	3.3	161	25%	77	16	25,450	142	37%	130	309	34	49%	30	27%	19	24%	60	6	74
Sunderland	NE	141	25	12%	73	32.0	54	18%	43	24,900	30	20%	43	4.0	107	22%	130	42	27,879	183	28%	46	318	31	59%	65	27%	20	15%	253	3	74
Thanet	SE	121	63	11%	27	31.1	61	15%	113	25,900	76	20%	40	5.3	31	24%	92	39	17,811	18	46%	216	299	42	62%	88	12%	248	26%	47	1	74
Redcar and Cleveland UA	NE	150	14	14%	182	32.9	40	14%	128	23,800	7	19%	57	4.4	75	24%	100	65	16,511	8	21%	24	248	98	65%	128	19%	74	16%	218	4	75
Haringey	L	136	36	7%	1	14.5	292	21%	9	31,800	251	24%	16	5.8	19	24%	92	15	17,700	14	43%	188	299	41	39%	13	25%	28	36%	10	6	75
Bradford	YH	121	66	13%	170	24.9	135	18%	52	25,400	50	24%	10	4.2	92	25%	77	27	20,785	64	30%	66	338	22	62%	93	15%	147	23%	64	3	76
Luton UA	EE	157	7	10%	17	19.4	228	20%	15	27,100	131	22%	27	5.9	15	29%	22	8	29,587	199	30%	62	929	1	55%	42	16%	106	29%	30	6	77
Enfield	L	147	19	9%	11	20.6	211	18%	46	31,300	241	25%	5	4.9	49	22%	141	9	26,193	151	32%	81	299	43	53%	38	17%	99	30%	28	4	77
Stoke-on-Trent UA	WM	136	35	13%	156	47.1	4	17%	63	24,100	12	22%	30	4.7	60	26%	59	29	24,874	128	38%	144	279	60	57%	53	22%	43	21%	89	4	77
Hastings	SE	114	80	10%	20	34.8	25	15%	102	25,800	69	21%	35	6.1	12	16%	253	22	20,003	52	50%	256	213	135	57%	55	14%	157	29%	35	3	79

Harlow	EE	139	29	13%	115	30.1	69	16%	77	29,600	208	19%	62	5.0	43	30%	13	45	27,378	177	24%	31	233	112	55%	44	29%	13	16%	230	3	80
Brent	L	147	18	9%	4	15.3	282	19%	28	29,400	200	23%	20	6.0	14	19%	183	6	28,751	195	38%	138	338	24	40%	14	24%	35	36%	9	7	80
Blackburn with Darwen UA	NW	132	45	13%	110	32.1	53	20%	14	24,800	25	25%	4	5.5	24	31%	12	13	24,013	110	53%	272	308	36	61%	83	19%	75	20%	97	5	80
Gateshead	NE	121	62	13%	122	34.7	27	15%	98	26,000	82	18%	69	4.1	94	22%	133	62	24,744	126	29%	52	261	86	58%	64	25%	30	17%	193	1	82
Redbridge	L	122	61	11%	38	12.1	304	18%	48	31,200	239	17%	78	5.9	16	26%	56	50	19,097	37	28%	50	350	18	58%	61	11%	260	31%	25	2	83
Salford	NW	140	26	13%	138	29.1	83	21%	11	27,200	136	21%	33	5.0	47	26%	50	47	34,360	243	38%	143	248	99	48%	26	25%	25	27%	41	3	83
Norwich	EE	101	118	12%	88	33.5	38	18%	41	25,900	76	18%	68	5.0	45	23%	114	66	31,409	214	27%	45	224	126	43%	15	30%	9	27%	41	1	84
Great Yarmouth	EE	129	50	12%	109	34.4	29	13%	157	24,300	16	21%	36	5.0	42	23%	122	40	21,269	73	30%	65	237	108	62%	91	16%	114	22%	77	2	85
Slough UA	SE	143	22	10%	24	23.5	169	21%	7	29,700	212	20%	41	5.8	18	23%	109	28	59,832	309	28%	51	352	15	50%	31	20%	67	31%	24	6	85
Manchester	NW	151	12	12%	77	22.0	195	24%	3	26,600	111	24%	11	6.5	7	29%	26	14	49,136	295	72%	310	450	5	38%	12	30%	12	33%	15	7	86
Liverpool	NW	134	41	11%	51	29.9	70	21%	12	26,200	97	22%	29	5.7	20	28%	30	34	32,240	221	50%	258	558	2	47%	25	26%	22	26%	48	4	87
St. Helens	NW	124	59	14%	209	36.3	17	15%	108	26,100	92	18%	72	3.9	110	25%	80	84	18,543	27	23%	30	265	78	65%	123	20%	65	15%	245	3	88
Knowsley	NW	154	9	12%	82	36.1	18	19%	32	25,800	69	22%	28	4.8	56	27%	47	24	27,446	179	44%	199	253	92	60%	78	25%	27	15%	265	5	88
Waltham Forest	L	126	54	9%	5	14.7	289	21%	10	32,500	263	20%	46	4.2	93	15%	267	26	18,248	24	40%	157	283	55	51%	33	22%	47	28%	37	5	89
Merthyr Tydfil	W	147	20	11%	47	29.7	75	17%	70	24,900	30	21%	34	2.6	275	25%	70		20,638	62	34%	105	351	16	63%	96	22%	45	16%	230	5	90
Tower Hamlets	L	121	64	9%	8	15.2	285	24%	2	37,300	306	24%	17	6.4	8	25%	81	3	124,101	315	22%	28	366	12	26%	1	36%	4	38%	5	6	91
Ealing	L	104	108	10%	21	13.8	296	18%	49	31,500	246	20%	42	4.8	54	19%	196	18	28,580	192	17%	17	316	32	48%	28	18%	93	34%	12	6	91

Preston	NW	125	55	12%	67	32.9	41	18%	34	26,600	111	19%	56	5.1	41	27%	48	59	34,087	242	37%	125	284	54	59%	70	18%	83	22%	72	0	92
Hounslow	L	116	75	10%	18	17.6	263	20%	21	30,600	232	19%	51	5.4	27	29%	26	35	58,954	308	10%	11	338	23	48%	27	21%	52	31%	23	5	93

Data sources

CCJs and Satisfaction: Registry Trust Mid Year 2025; Insolvency: The Insolvency Service, 2024; MAPS Need for debt advice (NFDA), 2023; Household income: HMRC Survey of Personal Incomes, 2023; Unemployment rate 16+y: ONS Labour market in the regions of the UK, January 2025; Indices of Multiple Deprivation (IMD): MHCLG, 2024 published 2025; Universal Credit data downloaded from StatXplore as at August 2025; GDP: Local Authority: Gross domestic product (GDP) per head at current market prices, ONS, data to 2023, ex City of London, averages own calculations; Based on own calculations of commercial CCJ data provided by Registry Trust Mid Year 2025 and number of businesses registered for VAT and or/PAYE, 2024, ONS, HMRC; Housing Tenure: 2021 Census, House of Commons Library; Private rent/income ratio: Private rental affordability, England, Wales and Northern Ireland: 2024 , averages own calculations. The lower the ranking, the worse the position is for the area - eg. the lower the CCJ ranking, the higher the density of CCJs. All PCs were ranked on each of the indicators. The lower the rank, the worse the performance on each indicator. For each indicator, PCs were then grouped into deciles with 1st decile ranking being the worst decile. The Decile column is the number of 1st decile rankings each PC has out of 12 indicators-for Wales it is 11 as it excludes IMD scores. Overall score is based on simple average of the individual indicator rankings. For the housing indicator, we use the Home Ownership ranking. Wales excludes IMD ranking.