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County Court Judgments, financial vulnerability and spatial inequality in England: A population-aware spatial analysis of cumulative registered consumer CCJs

This dissertation examines the spatial distribution of cumulative registered consumer County Court Judgments (CCJs) across England and evaluates whether deprivation alone is sufficient to identify places with unusually high formal debt burdens. The analysis combines 4,401,837 registered judgments observed between April 2020 and April 2026 with an exact Census 2021 adult population denominator for 33,754 Lower Layer Super Output Areas and aggregates the results to 296 Local Authority Districts. Conventional choropleth mapping is compared with an adjacency-aware Dorling population cartogram so that relative CCJ intensity and the absolute scale of potential service demand can be interpreted together. A negative-binomial expected-count model then estimates the CCJ burden associated with adult population, neighbourhood deprivation, urban-rural status and Region. Its geographical transferability is assessed through complete-LAD holdout and 10-km spatially buffered cross-validation before observed and predicted counts are compared. England recorded an overall cumulative rate of approximately 98.4 CCJs per 1,000 adults. The most deprived decile recorded 215.9 CCJs per 1,000 adults, around seven times the rate in the least deprived decile. Urban areas had a higher average burden, although the proportional deprivation gradient was steeper in rural areas. Predictive performance remained similar under both validation designs, supporting use of the model as a local benchmark. Nevertheless, 64 local authorities recorded at least 10% more CCJs than expected under both designs and 87 recorded at least 10% fewer, while the remaining prediction errors were spatially clustered. The findings show that deprivation is central to the national geography of registered CCJs but does not fully explain local outcomes. Place-based debt policy should therefore combine deprivation, observed CCJ rates, absolute case volumes and departures from socioeconomic expectation.