CSA Market Insights 2026

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voice of the collections industry

CSA Market Insights 2026

In our third Market Insights publication, we share some of the key findings from the latest CSA member data submissions. Notable insights from recent data includes:

Utilities and government debt on the rise

Utility and government debt are beginning to form a larger part of the sector's work, with utilities making up a quarter of debt managed by CSA members.

Debt managed by CSA members is increasing

The amount of consumer debt managed by CSA members has increased by £6bn, now up to £66bn. Including commercial debt, CSA members are now managing the recovery of more than £77bn in debt.

Value of commercial debt has risen

The value of commercial debt has also risen and the effectiveness of its recovery remains high, with CSA members recovering 17% (£1.77bn) of the £10.4bn commercial debt managed.

CSA member employee productivity on upward trajectory

CSA member employees continue to increase their productivity, with an average return of £685,000 per staff member (up from £591,000 in 2024/25).

What is the Data Gathering Initiative?

The CSA collects key industry data from Full and Foundation members of the CSA through our Data Gathering Initiative (DGI).

In 2025, we began sharing the findings from that data as part of our Market Insights series. The data collection runs from 1 April to 31 March.

Member contribution

The contribution rate from CSA members remains high. 101 of the CSA's 110 eligible members have provided their data, with contributors accounting for more than 99% of accounts under CSA member management and more than 99% of the value of outstanding debt managed by CSA member.

The data contributed by members is essential in providing important insight into the state of the sector and bolstering our lobbying efforts, enabling us to illustrate to external stakeholders and policymakers the critical role the sector plays. We are grateful to all of those members that have contributed.

>99%

More than 99% of CSA member accounts represented.

More than 99% of outstanding debt value represented.

Figure 1: Representation levels across CSA member contributions to Data Gathering Initiative, based on volume of accounts under management and value of accounts under management.

How has the market changed?

Utility and government debt on the rise: This latest collection of member data shows that members are seeing more utility debt and public sector debt. Both utility debt (which encompasses energy, water and telecommunications) and government debt (which encompasses both central and local government) have been growing in recent years as a proportion of the debt being managed by CSA members[1].

Despite this change, the overall volume of accounts being managed by CSA members across 2024/25 and 2025/26 remains broadly the same (49.2 million accounts reported for 2025/26, representing a modest 0.8% drop from 49.6 million in 2024/25). This suggests that it is not necessarily the case that there are more debts being managed, only that more member work is being dedicated to different debt types.

Change in debt type across CSA membership - 2023/24 to 2025/26

Data from CSA DGI 2023/24 - 2025/26[2]

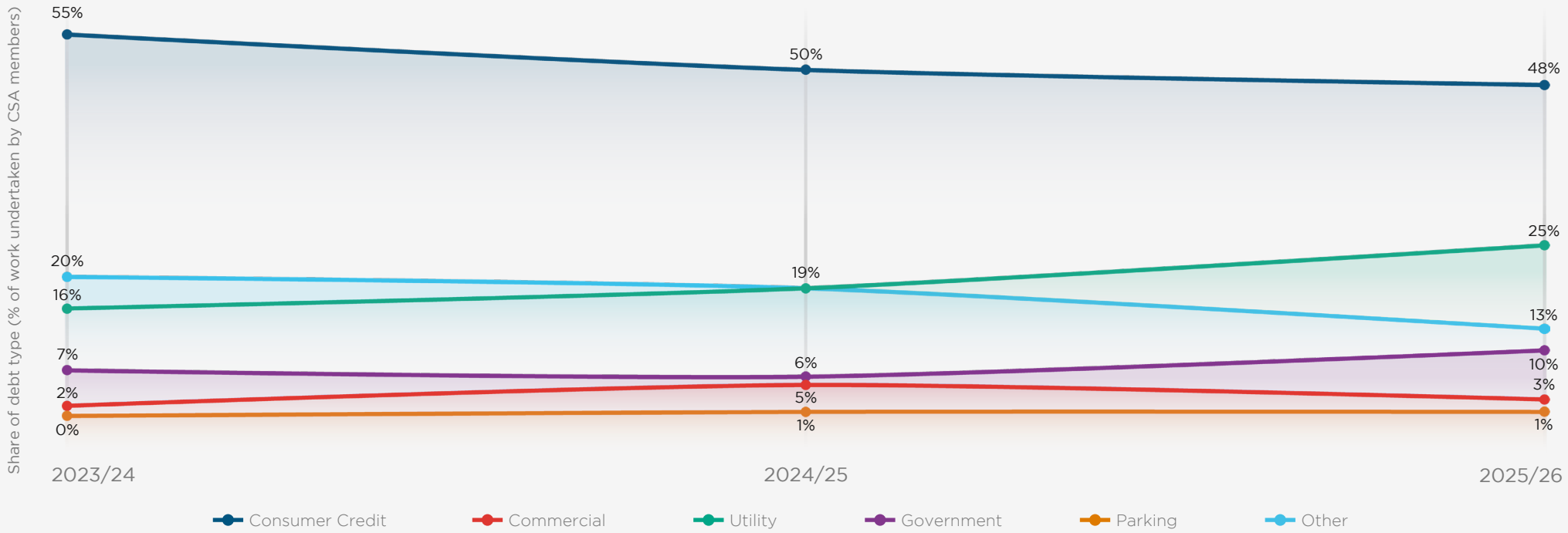

Figure 2: Annual change in debt type as a proportion of work undertaken by CSA membership, DGI data 2023/24-2025/26

1. The distribution of debt types across the CSA membership is based on percentages provided by CSA members as part of their DGI submission. A weighting was applied to that data, based on the volume of accounts held, with more weighting afforded to the data from firms managing more accounts.
2. The CSA only began asking members to confirm proportion of work undertaken on parking debt from 2024/25 data collection

The surge in utility debt is undoubtedly connected to the rise in electricity and gas costs for households. Energy costs have become a particularly significant source of cost-of-living pressure for UK consumers, as illustrated by the chart below, produced by the Cheap Clean Energy Alliance[3]. Using 2000 as an index base of 100, the chart shows that electricity prices, in particular, have risen much more sharply than overall inflation and many other major household costs. The scale of the resulting affordability challenge is underlined by recent figures[4] from the energy trade body, Energy UK, which stated that British households owed £6 billion in unpaid energy debt and arrears at the end of June 2026.

Energy UK warned that this could reach £7 billion by the end of the year without intervention, while unrecovered debt was already adding around £50 a year, or approximately 3%, to a typical annual bill. Energy UK's figures reinforce the significance of Clean Cheap Energy Alliance's chart: high energy prices are not only increasing the incidence and value of problem utility debt, but the resulting costs are also being spread across consumers more widely. The exceptional rise in electricity costs provides important context for the growing share of utility accounts managed by CSA members, reflecting sustained pressure on household affordability and a resulting increase in problem debts linked to energy costs.

Price changes across key household cost across 2000-2025

Cheap Clean Energy Alliance - Data from ONS and HM Land Registry

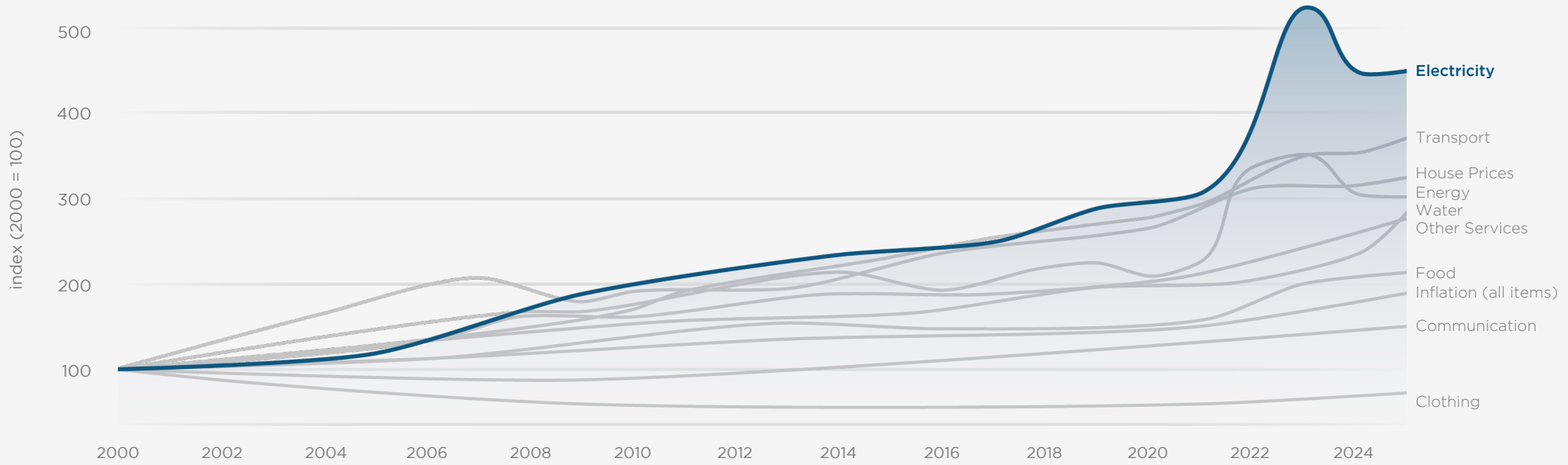

Figure 3: Cheap Clean Energy Alliance graph showing price changes across key household costs across 2000-2025

3. Sunny Hundal, 'Make Energy Cheap and Clean', Cheap Clean Energy Alliance, 16 August 2026 (accessed September 2026)
4. Energy UK, 'Energy debt hits £6 billion', 25 August 2026 (accessed September 2026)

Changing face of debt market raises questions about funding of debt advice: As a proportion of the debt managed by CSA members, consumer credit has seen a drop, as CSA members have taken on more from the utility and government debt space. It still, nevertheless, accounts for the largest proportion of CSA managed debt. As the utility sector and public sector begin to represent more prominent parts of the overall debt landscape, there will inevitably be questions about those sectors' respective contributions to the funding of debt advice.

Debt advice funding remains a complicated environment, but it still falls predominantly to financial services organisations to provide the lion's share of funding, through both the levy paid to the FCA and through arrangements such as Fair Share and the Debt Arrangement Scheme. Parity in the funding of debt advice across creditor types is crucial. Changes in the breakdown of debt types is also likely to reignite questions around consistency in non-financial services debt recovery practices; the utility sector and the government can, however, point to efforts to drive up standards, with Ofgem on the path toward outcomes-based regulation and Government having consulted on changes to council tax debt recovery, for example.

Debt under CSA member management increasing: Based on CSA member data for 2025/26, the amount of debt under management by CSA members has seen an increase of around 10%, rising from £60.7 billion in 2024/25 to £66.8 billion in 2025/26. Some of this is likely attributable to rising energy debt, as well as individuals struggling amid a cost-of-living crisis.

Commercial debt under management by CSA members has seen an especially significant increase, rising 45% to £10.4 billion[5]. Businesses in the UK are not immune to the rising cost-of-living, particularly with the increase to National Insurance contributions and the minimum wage, not to mention much higher energy costs, which may have contributed to the increase in commercial debt under management.

Change in value of debt managed by CSA members

Data from CSA DGI 2025 & 2026

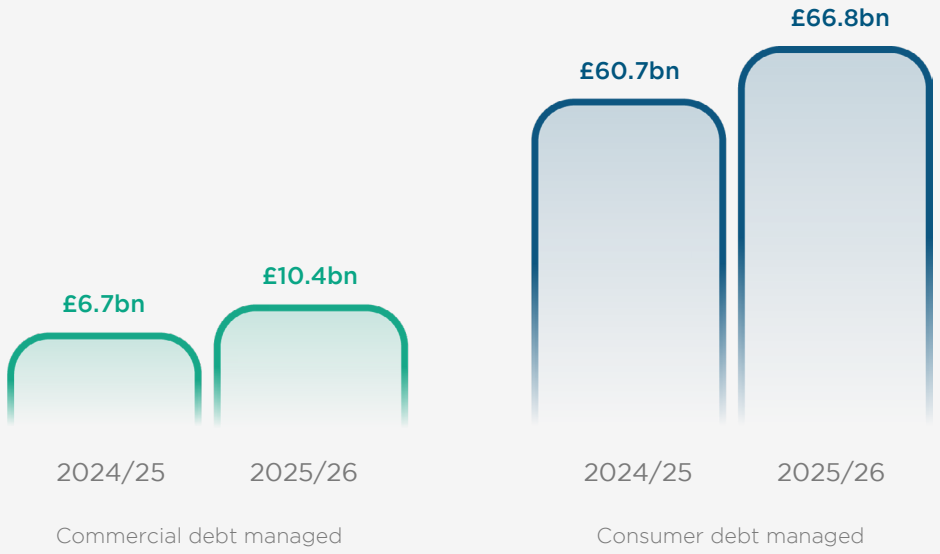

Figure 4: Change in value of commercial debt and consumer debt managed by CSA members in 2025/2026

5. In the original publication of Market Insights 2025, we reported the value of commercial debt under management as £18.6bn. Subsequent analysis identified an error which led to the amount being overstated.

Amounts recovered remain high, despite reduction in average recovery rate: CSA members recovered £5.1 billion in consumer debt, a slight drop on the £5.2 billion reported for the year before. For commercial debt, the 2025/26 period saw CSA members recover over 20% more than they had the year before, with the amount collected increasing from £1.39 billion to £1.77 billion.

The average recovery rate has dropped for both consumer and commercial, largely because the amount of debt under management has increased so much, while the amount recovered has remained relatively stable by comparison.

Change in value of debt recovered by CSA members

Data from CSA DGI 2025 & 2026

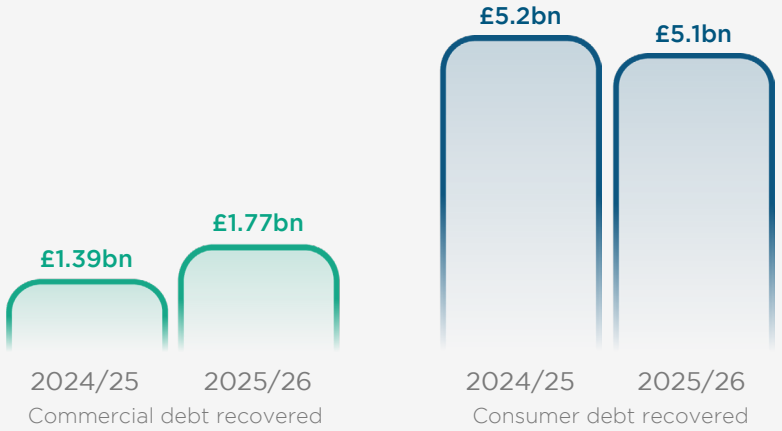

Figure 5: Change in value of commercial debt and consumer debt recovered by CSA members in 2025/2026

Debt purchasing appears stable: While there remain concerns about investor appetite in the current regulatory environment, the most recent reporting period has seen an increase in both the amount of debt purchased during the period and the overall face value of debt owned by CSA members. A 6.4% increase in the face value of debt owned means that more than £54 billion of debt is owned by CSA members.

Across the 2025/26 reporting period, more than £5 billion of debt was purchased by CSA members, up from £4.7 billion a year earlier. These increases suggest that there is a degree of stability in the UK debt purchase market at present, in terms of debts being bought.

Face value of debt owned by CSA members

Data from CSA DGI 2025 & 2026

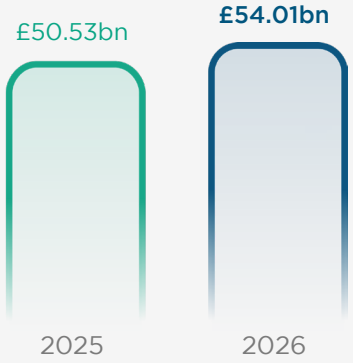

Figure 6: The rise in the overall face value of debt owned by CSA members, CSA DGI 2024/2025/2026

Face value of debt purchased by CSA members

Data from CSA DGI 2025 & 2026

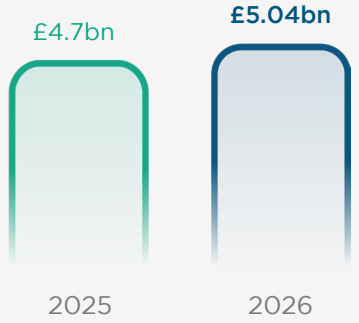

Figure 7: The rise in the overall face value of debt purchased by CSA members, CSA DGI 2024/2025/2026

Fewer staff, but more productive: Member employee numbers saw a drop in the 2025/26 reporting period, with 10,084 individuals employed across CSA members, compared to a recent high of 11,156 the year before.

The ratio among member employees continues to lean around 60:40 between collections and non-collections roles, with the latter encompassing a range of critical back-office areas including compliance, quality assurance, training and IT.

With the amount of debt recovered by CSA members relatively stable during the reporting period, this continues the upward trajectory of productivity among CSA member employees, with the average return per employee now at £685,000, a more than 13% increase on the 2024/25 figures.

The drop in employee numbers alongside a relatively stable recovery rate may be explained by increasing automation across the sector, particularly as the use of digital contact strategies and self-service payment tools becomes more widespread, and firms begin to adopt artificial intelligence solutions. Automation can allow firms to manage more accounts and maintain productivity without the proportional increases in staff.

With more and more firms already implementing, and looking at how they can implement artificial intelligence solutions, we may yet see more changes in the make-up of employment across the sector, especially as the cost of doing business continues to rise.

CSA member employee breakdown

Data from CSA DGI 2024, 2025 & 2026

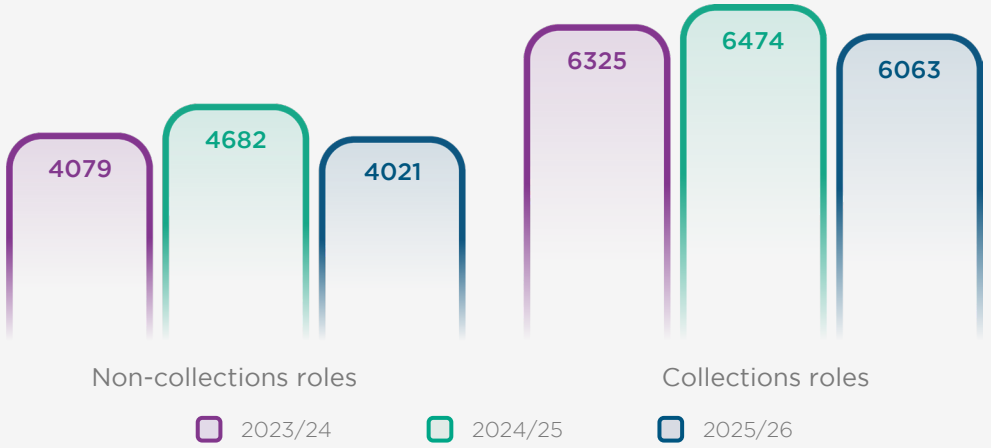

Figure 8: CSA member employee breakdown between 2023/24-2025/26, CSA DGI

Average amount recovered per CSA Member Employee

Data from CSA DGI 2024, 2025 & 2026

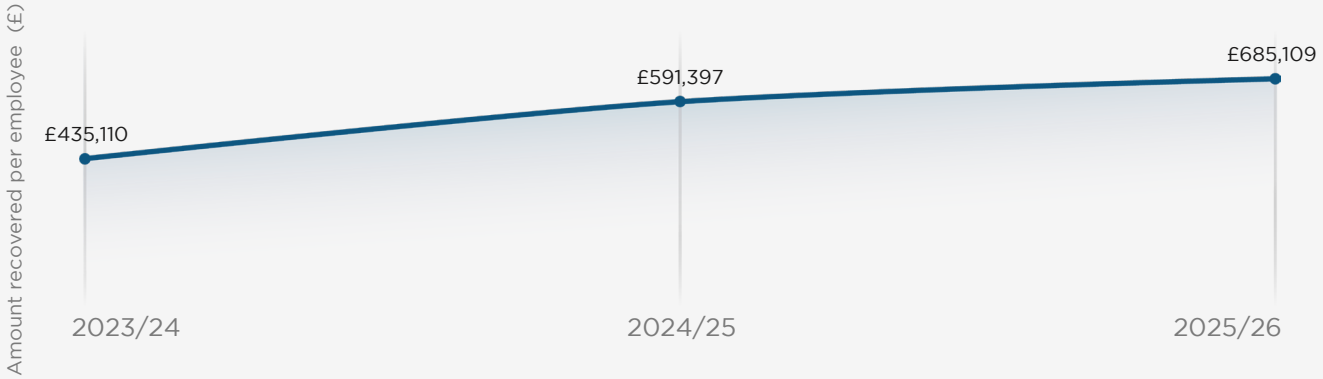

Figure 9: The average amount of debt recovered per CSA member employee 2023/24-2025/26, CSA DGI

2 Esh Plaza
Sir Bobby Robson Way
Great Park
Newcastle upon Tyne
NE13 9BA

T: +44 (0)191 217 0775

E: info@csa-uk.com
W: www.csa-uk.com

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