



## BRIEFING PAPER

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# Bailiffs

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**Contents:**

1. What is a bailiff?
2. Frequently asked questions
3. Where to get advice on bailiffs
4. Recent developments



# Contents

<b>Summary</b>	<b>3</b>
<b>1. What is a bailiff?</b>	<b>4</b>
1.1 Types of bailiff	4
Court bailiffs	4
Certificated enforcement agents	5
1.2 Regulation of bailiffs	5
<b>2. Frequently asked questions</b>	<b>7</b>
2.1 When can bailiffs enter a property?	7
Is there a time restriction?	7
Who can let a bailiff in?	7
2.2 Can bailiffs force entry?	8
2.3 How do you know it is a certificated bailiff and not a debt collector?	8
2.4 What belongings can a bailiff take?	8
2.5 Can bailiffs take other people's belongings?	9
2.6 Can bailiff take goods outside of the home?	9
2.7 What is the complaint process for bailiffs?	10
Complaining to the court	10
Complaining about a private sector bailiff	11
Complaining to the Civil Enforcement Association (CIVEA)	11
Complaining to the creditor	11
Taking legal action	11
2.8 What fees can bailiffs charge?	12
Additional expenses	12
2.9 What protection is there for vulnerable people?	12
<b>3. Where to get advice on bailiffs</b>	<b>14</b>
3.1 Citizens Advice	14
3.2 National Debtline	14
3.3 StepChange	14
<b>4. Recent developments</b>	<b>15</b>
4.1 Ministry of Justice consultation	15
4.2 Citizens Advice calls for tougher regulation of bailiffs	15

## Summary

Bailiff law is fairly complex. This paper attempts to answer some of the most commonly asked questions about bailiff action.

Instructing bailiffs is just one method of civil debt enforcement available to a creditor (someone who is legally owed money). A bailiff, now known officially as an enforcement agent, can either be an officer of the court or employed by a private debt collection company. They are authorised to collect certain debts on behalf of a creditor. They may do this by asking for immediate payment of the debt, or by “levying distress”, which means seizing the debtor’s goods and selling those at auction to raise the money needed to repay the debt and cover the bailiff’s fees.

The information in this note is only applicable to bailiff action taken after **6 April 2014**, when the rules governing the regulation of bailiffs were completely overhauled.

Complaints about bailiff action taken before 6 April 2014 would be governed by previous rules (see below).

**It is important to stress that if bailiffs have already notified a debtor of their intention to visit the debtor’s home, the debtor should seek proper legal advice as a matter of urgency.** In addition to a solicitor, advice could be sought free of charge from the debtor’s local Citizen’s Advice Bureau (CAB). The [Citizen’s Advice website](#) contains a useful search tool to help people to find their nearest CAB. An outline of other sources of advice is provided in Section 3 (see below): [Where to get advice on bailiffs](#). In addition, the Commons Library briefing paper – [Legal help: where to go and how to pay](#) SN03207 – may be of interest.

In this paper, the term “bailiff” is used to refer to the various types of bailiff, including court bailiffs and certificated enforcement agents.

# 1. What is a bailiff?

Enforcement agent is now the official name for bailiffs since revised regulations in 2014, although the term “bailiff” is still more commonly used. To avoid confusion, the term “bailiff” is used throughout this paper.

In a nutshell, a bailiff is someone authorised to collect a particular type of debt on behalf of a creditor (someone who is legally owed money). This authority comes from the ‘warrant’ (or ‘warrant of control’).<sup>1</sup> In the High Court, it comes from the ‘writ of control’.

## 1.1 Types of bailiff

The law relating to bailiffs is fairly complex, not least because there are many types of bailiffs.

### **Court bailiffs**

#### **County court enforcement officers (bailiffs)**

County court bailiffs are directly employed by the courts (specifically, by HM Court and Tribunals Service). They are used to enforce county court orders and the orders made at tribunals that have been transferred to the county court for enforcement.

When recovering money under a country court judgement, a bailiff’s authority to act comes from the warrant (or warrant of control). They can levy distress in order to recover money owed under the Order and associated costs.

#### **High Court Enforcement Officers**

High Court Enforcement Officers (HCEOs) are private sector bailiffs appointed to enforce High Court Orders and any County Court Order that has been transferred by a creditor to the High Court for enforcement. The appointment of HCEOs is governed by rules made under the [Courts Act 2003](#).

#### **Civilian Enforcement Officers (Magistrates Court bailiffs)**

Civilian Enforcement Officers (CEOs) are employed by the Magistrates Court under the provision of Section 92 of the [Access to Justice Act 1999](#), the [Magistrates Courts \(Civilian Enforcement Officers\) Rules 1990](#) and the [County Courts Act 2003](#).

These bailiffs are able to execute a range of warrants including distress warrants, warrants of arrest, commitment for non-payment of fines and other sums a court has ordered to be paid. In addition, they can enforce warrants of arrest for breaches of community sentences.

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<sup>1</sup> Before 2014 a ‘warrant of control’ was called a ‘warrant of execution’. See Section 62(4), [Tribunals, Courts and Enforcement Act 2007](#).

## Certificated enforcement agents

Certificated enforcement agents (formerly known as certified bailiffs)<sup>2</sup> are the most common type of bailiffs. They are used to levy distress and act on a warrant issued by the court for debts such as: rent arrears; council tax arrears; parking fines; non-domestic rates; and child support agency arrears. They are normally employed by a private debt collection company and, as such, are not officers of the court, but they are certified by the court. The certification process enables the court to exercise a degree of control over the standards of competence and conduct of these bailiffs.

The certificate, granted by the County Court, authorises the enforcement agent to levy distress anywhere in England and Wales. The certificate must be renewed every two years. To qualify for a certificate, the applicant must satisfy the court that they are a “fit and proper” person to act as an enforcement agent. In particular, the applicant must prove that they have a “sufficient knowledge of the law and procedure relating to powers of enforcement” and provide a security bond.<sup>3</sup>

## 1.2 Regulation of bailiffs

In 2014, new regulations came into force that underpinned the Government’s reform of bailiff law. The Government made a commitment to deliver protection against rogue bailiffs who use “aggressive methods” whilst ensuring debts could still be collected effectively.<sup>4</sup>

The Government has delivered this commitment through the implementation of Part 3 of, and Schedule 12 to, the [Tribunals, Courts and Enforcement Act 2007](#) together with the underpinning regulations listed below:

- [Taking Control of Goods Regulations 2013](#) – which set out the procedure enforcement agents must follow when taking control of goods.
- [Taking Control of Goods \(Fees\) Regulations 2014](#) – which introduced a new fee regime for High Court Enforcement (replacing the multiple fee structures that were previously in place in disparate pieces of legislation and common law). The new structure is based on a staged approach with trigger points, which remunerate the officers for each stage undertaken.
- [Certification of Enforcement Agents Regulations 2014](#) – which focused on the requirements an individual must meet before they are granted a certificate to work as an enforcement agent.

It is important to distinguish between a bailiff and a private debt collector

The crucial difference is that a bailiff will have completed the certification process and will be authorised by the court to act, whereas a debt collector is an employee of a private company. They are not bailiffs, and do not have the same legal power as bailiffs. For example, debt collectors are not allowed to levy distress.

<sup>2</sup> Pursuant to part 2 of the Tribunal Court Enforcements Act 2007, which came in to force in April 2014.

<sup>3</sup> [The Certification of Enforcement Agents Regulations 2014](#), SI 2014/421

<sup>4</sup> Ministry of Justice, ‘[Transforming Bailiff Action](#)’, Consultation Paper CP 5/2012, 17 February 2012, [online] (accessed 12 September 2018)

## 6 Bailiffs

All three sets of Regulations were implemented on the 6 April 2014. The key changes, as summarised in a Ministry of Justice press release, are:

- Bailiffs are banned from entering homes when only children are present;
- Bailiffs cannot visit debtors' homes at night;
- Landlords need to go to court before using bailiffs to seize property for residential rent debts;
- Introduce a new mandatory training and a new certification process for all bailiffs;
- Ensure vulnerable people receive additional assistance and advice, and bailiffs are trained to recognise vulnerable people;
- A simpler set of rules for when bailiffs can enter a property and what they can take;
- New restrictions on when bailiffs can sell goods;
- Require bailiffs to give the court much more information to obtain a warrant to force entry;
- Bailiffs must give seven days' notice before taking possessions, unless they have permission from a court.<sup>5</sup>

### **New national standards on enforcement**

This new legislative package is supported by updated [National Standards on enforcement](#).<sup>6</sup>

While the standards are not legally binding, the Government designed it as a minimum standard for public and private bailiffs, the enforcement agencies that employ them and the creditors who use their services.

The standards focus on the professionalism of bailiffs and the expectation that bailiffs will at all times act fairly towards the debtor. Bailiffs are also expected to recognise vulnerable debtors and treat them with extra care.<sup>7</sup>

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<sup>5</sup> Ministry of Justice, '[Cowboy bailiffs outlawed as new law takes effect](#)', 4 April 2014

<sup>6</sup> Ministry of Justice, '[Taking Control of Goods: National Standards](#)', 6 April 2014

<sup>7</sup> See [Section 2.9: What protection is there for vulnerable people?](#) for more information.

## 2. Frequently asked questions

### 2.1 When can bailiffs enter a property?

The statutory position is that bailiffs are required to give **seven days' notice** before they first visit a debtor's property. This is called an enforcement notice.<sup>8</sup>

Once this note has been served, a debtor does not have to let bailiffs into their home where they knock on the door. Bailiffs are not allowed to push past an individual to gain entry or jam their foot into a door to prevent it being shut.<sup>9</sup> However, bailiffs are permitted to enter an individual's home without using force by using any usual means of entry.<sup>10</sup> This can include entering the property through an unlocked door, gate, or attached garage.

It is important to note that if a bailiff has previously entered the debtor's home to take control of goods, they have a legal right to re- enter the property, as long as the debtor has been notified about the intention to do so.<sup>11</sup> There are various reasons why a bailiff will re- enter the debtor's property, including where they believe the debtor has broken the terms of a controlled goods agreement (see [section 2.4](#) below).

#### Is there a time restriction?

Bailiffs can legally visit a debtor's premises or business premises on any day of the week, but enforcement can only happen between 6 am and 9 pm.<sup>12</sup> There are some exceptions:

- a bailiff may have a court order which says they can enter outside these hours;
- the debtor's valuable belongings are at business premises which trade outside of these hours;
- or a bailiff is close to completing their enforcement and can stay a short time to finish their work.

#### Who can let a bailiff in?

Anyone over the age of 16 can let a bailiff in. This includes house and flat shares. The bailiff must withdraw without making enquiries if the only person present is under 12 years old.

If the only person present is a child or is vulnerable,<sup>13</sup> the bailiff cannot take control of goods.<sup>14</sup>

#### The rights of bailiffs and debtors

Bailiffs may say they have a right to enter a home to take control of goods. However, in general, a debtor also has a right not to let a bailiff into a home. Bailiffs can usually only enter in a peaceful manner and with permission, unless a court has said they can use force.

<sup>8</sup> Regs 6-8, [The Taking Control of Goods Regulations 2013](#), SI 2013/1894

<sup>9</sup> Para 24(2), Schedule 12, Tribunals, Courts and Enforcement Act 2007

<sup>10</sup> Reg 20, *ibid*

<sup>11</sup> Reg 19A, *ibid*

<sup>12</sup> Regs 12-13, [The Taking Control of Goods Regulations 2013](#), SI 2013/1894

<sup>13</sup> See [Section 2.9: What protection is there for vulnerable people?](#) for the definition of a vulnerable person.

<sup>14</sup> Reg 10, [The Taking Control of Goods Regulations 2013](#), SI 2013/1894

## 2.2 Can bailiffs force entry?

In general, no, unless a court has granted permission, or it is for a particular type of debt.

Bailiffs can apply to the court for permission to use “reasonable force” to get access. Common examples of reasonable force include using a locksmith to bypass a lock or cutting through a padlock or chain. The bailiffs are required to give the court information on the likely means of entry and the amount of force required, as well as details on how the premises will be left secure afterwards.<sup>15</sup>

In some limited cases, bailiffs do not need to apply to a court for permission. If bailiffs are collecting a magistrates’ court fine in respect of a criminal conviction, they are permitted to use force to break into a debtor’s premises.<sup>16</sup> County court bailiffs and high court enforcement officers are legally allowed to force entry to trade or business premises (but not residential homes) to chase unpaid county court judgements or high court judgements.<sup>17</sup>

In addition, enforcement agents employed by HM Revenue and Customs can force entry if the debt is unpaid tax.<sup>18</sup>

As previously mentioned, once bailiffs have been let into a property, they have a right to enter again. They can use reasonable force to gain entry and remove goods if the debtor is not keeping up with payments for a controlled goods agreement.

## 2.3 How do you know it is a certificated bailiff and not a debt collector?

Bailiffs must provide evidence of their identification upon request by the debtor, as well as sight of the warrant providing them with authority to enter.<sup>19</sup> They must also legally give the debtor an enforcement notice **seven days** before they visit.<sup>20</sup>

In contrast, private sector debt collectors can chase a debtor to pay what is owed to a creditor, but they cannot levy distress. Debt collectors are not allowed to pretend to be a bailiff.

Debtors can also check the [register of certificated bailiffs](#) if they are unsure about whether a bailiff is certificated or not.

## 2.4 What belongings can a bailiff take?

If bailiffs cannot recover full payment of the debt or negotiate a payment plan with the debtor, they can levy distress (i.e. recover the money owed by seizing a debtor’s belongings and selling them at a public auction).

<sup>15</sup> Ministry of Justice, ‘[Cowboy bailiffs outlawed as new law takes effect](#)’, 4 April 2014

<sup>16</sup> Para 18, Schedule 12, [Tribunals, Courts and Enforcement Act 2007](#)

<sup>17</sup> Para 18A, *ibid*

<sup>18</sup> Para 19, *ibid*; Section 127, [Finance Act 2008](#)

<sup>19</sup> Para 26, Schedule 12, [Tribunals, Courts and Enforcement Act 2007](#)

<sup>20</sup> Regs 6-8, [The Taking Control of Goods Regulations 2013](#), SI 2013/1894



Often, a bailiff will enter into a controlled goods agreement with the debtor.<sup>21</sup> This is when goods are 'technically' seized and the debtor is given the opportunity to pay the debt within a specified time to retain the goods. If the debtor does not do so, the goods may be sold by the bailiff in public auction. The money recovered is passed onto the creditor.

Bailiffs are not allowed to seize certain essential items, such as:

- Items of equipment necessary for work, study or education, including tools, books and computers;<sup>22</sup>
- Household equipment for basic domestic needs, including cookers, fridges, washing machines, clothes, dining tables and beds;
- Anything belonging to a child, such as toys;
- Pets;
- Food;
- Items that are not owned by the debtor.<sup>23</sup>

## 2.5 Can bailiffs take other people's belongings?

Bailiffs can only seize goods belonging to the debtor. The onus is on the debtor to prove that the items belong to someone else. Proof of ownership can include hire purchase agreements, shop receipts or bank statements.

If a bailiff seizes goods belonging to a third party, the debtor or the third party can complain to the bailiff's company and ask for the belongings to be returned. There is a clear complaint process to follow, which is [available online on the Justice section of GOV.UK](#).<sup>24</sup>

However, bailiffs can take jointly-owned belongings, as long as they are not exempted items.

## 2.6 Can bailiff take goods outside of the home?

Yes. The main example of this is a vehicle owned by the debtor parked at the debtor's home, place of trade or business, or on a public highway. Bailiffs are expected to check that the vehicle actually belongs to the debtor by carrying out checks with the [Driver and Vehicle Licensing Agency](#).

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<sup>21</sup> Para 13(4), Schedule 12, [Tribunals, Courts and Enforcement Act 2007](#)

<sup>22</sup> Up to a value of £1350. If the debt is for unpaid business rates, items for use for work are not protected. See Reg 4(2), [The Taking Control of Goods Regulations 2013](#), SI 2013/1894

<sup>23</sup> Reg 4, [The Taking Control of Goods Regulations 2013](#), SI 2013/1894

<sup>24</sup> Civil Procedure Rules Part 85: [Claims on controlled goods and executed goods](#) (accessed 21 August 2018)

Bailiffs are allowed to clamp a vehicle if they are intending to seize it. They must leave a notice entitled a 'warning of immobilisation' which includes the date and time, the reason why the vehicle has been clamped (typically failure to pay a debt), a 24-hour contact number, and a reference number.<sup>25</sup>

Bailiffs cannot usually take a vehicle if it is parked on private land, although they could apply to the court for a warrant to do so. Bailiffs also should not seize a vehicle with a valid disabled person's badge displayed or a vehicle used for emergency service purposes.<sup>26</sup>

### 2.7 What is the complaint process for bailiffs?

There may be reasons to complain about bailiff action, including alleged harassment, incorrect fees, incorrect notices or warrants or seizing the wrong goods.

The regulatory regime for bailiffs is supported by updated '[National Standards on enforcement](#)'. As part of these national standards, the bailiffs are expected to treat the debtor fairly at all times. The national standards are not legally binding.

The method of launching a complaint would generally depend upon the type of bailiff or enforcement agent encountered. There is a general guide on GOV.UK: [How to complain about a bailiff](#).

#### Complaining to the court

HM Courts Service recommends that if the complaint is about a County Court bailiff, the complainant should write to the Court Manager of the County Court concerned, giving their name, address, the case number and warrant number. The Court Manager should then investigate the complaint and write to inform the complainant as to what action will be taken.

Complaints about High Court enforcement officers can be made either to the company which employs them, or to the [High Court Enforcement Officers Association](#) which is responsible for promoting higher standards within the profession. Information about the Enforcement Officers Association complaint procedure can be obtained from the following address or website:

[The Complaints Officer/Secretary](#)

High Court Enforcement Officers Association Drake House

Gadbrook Park, Northwich

Cheshire CW9 7RA

Email: [complaints@hceo.org.uk](mailto:complaints@hceo.org.uk)

Other avenues include the Magistrates' Court that issued the enforcement order.

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<sup>25</sup> Reg 16(3): [The Taking Control of Goods Regulations 2013](#), SI 2013/1894

<sup>26</sup> Reg4(d-f), *ibid*

## Complaining about a private sector bailiff

In the case of a private sector bailiff, the debtor should complain to the bailiff's firm (i.e. the enforcement agency) in the first instance.<sup>27</sup> This should be done in writing, following the enforcement agency's complaints procedure.

Under the 2014 national standards, bailiffs are expected to provide a complaints process for the agency they are employed by.

## Complaining to the Civil Enforcement Association (CIVEA)

The [Civil Enforcement Association](#) (CIVEA), is an independently funded association formed to represent all private certificated bailiffs (enforcement agents) in England and Wales. The CIVEA has a [Code of Conduct and Good Practice Guide](#) that is mandatory for all its members.<sup>28</sup> Before making a complaint to the CIVEA, the constituent should first check that the firm in question is in fact a member. The process for making a complaint to CIVEA is detailed on [its website](#), including a link to a complaint form.<sup>29</sup> Further, the Association will only consider complaints if the bailiff's own complaints' system has failed to resolve the matter. The contact address for complaints is:

Director General

The Civil Enforcement Association 513 Bradford Road

Batley

West Yorkshire WF17 8LL

Tel: 0844 893 3922

## Complaining to the creditor

If the bailiff's firm does not respond to the complaint or their response is unsatisfactory, another avenue of complaint is directly to the creditor.

The complaint should be in writing in line with the creditor's complaints procedure. If the creditor is a local authority, this can typically be found on their website and is likely the council's legal department.

For VAT debts complaints should be sent to the Debt Management Unit of the local VAT office. For national insurance debts complaints should be sent to the HMRC National Insurance Contributions Office.

## Taking legal action

As a last resort legal action might be considered, if, for example, a bailiff had wrongly seized goods. However, proper legal advice should be sought before beginning legal action on the merits (or otherwise) of the case.

Further details about is available on the Citizen's Advice web page:

[Taking court action over bailiffs](#).

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<sup>27</sup> GOV.UK, [Bailiff powers when they visit your home](#) (accessed 21 August 2018)

<sup>28</sup> CIVEA, [Code of Practice](#) (accessed 21 August 2018)

<sup>29</sup> CIVEA, [Complaints](#) (accessed 21 August 2018)

## 2.8 What fees can bailiffs charge?

Since 6 April 2014, bailiff charges have been standardised.<sup>30</sup> Fees can only be charged once for each stage of the process.

[The Citizens Advice website](#) has information on bailiff's fees.<sup>31</sup> If the debtor is vulnerable, enforcement agents cannot recover enforcement stage fees unless the debtor is given opportunity to get assistance and advice.<sup>32</sup>

### Additional expenses

Bailiffs can also charge disbursements if they incur other costs when collecting debts. For instance, this can include the cost of storing goods, the cost of hiring a locksmith if reasonable force is granted, any court fees, auction house costs (including a 15% commission on sales) and any other exceptional costs.<sup>33</sup>

## 2.9 What protection is there for vulnerable people?

Bailiffs cannot take control of belongings if the only person present is a child or vulnerable person. Bailiffs cannot recover fees for the enforcement stage, and any related disbursements, unless a vulnerable debtor has been given "adequate opportunity to get assistance and advice in relation to the exercise of the enforcement power".<sup>34</sup>

Under the aforementioned national standards, bailiffs are expected to protect vulnerable debtors and ensure appropriate discretion is used, including communicating directly about a vulnerable debtor with the creditor if there is cause for concern.

Under these standards, debtors are defined as vulnerable if "for reasons of age, health or disability they are unable to safeguard their personal welfare or the personal welfare of other members of the household". In particular, the following groups are identified as being potentially vulnerable:

- the elderly;
- people with a disability;
- the seriously ill;
- the recently bereaved;
- single parent families;
- pregnant women;
- unemployed people; and,

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<sup>30</sup> [The Taking Control of Goods \(Fees\) Regulations 2014](#), SI 2014/1

<sup>31</sup> Citizens Advice, [Fees bailiffs can charge](#) (accessed 21 August 2018)

<sup>32</sup> Regulation 12, [The Taking Control of Goods \(Fees\) Regulations 2014](#), SI 2014/1

<sup>33</sup> Regulation 8, *ibid*

<sup>34</sup> Regulation 12, *ibid*

- those who have obvious difficulty in understanding, speaking or reading English.<sup>35</sup>

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<sup>35</sup> Paras 74,77, Ministry of Justice, [‘Taking Control of Goods: National Standards’](#), 6 April 2014

## 3. Where to get advice on bailiffs

As stated before, if bailiffs have already notified a debtor of their intention to visit the debtor's home, the debtor should seek proper legal advice as a matter of urgency.

### 3.1 Citizens Advice

[The Citizens Advice online advice guide](#) has detailed information about bailiffs and what they can and cannot do when collecting debts.

Local Citizen's Advice Bureaus can give legal advice. [The CAB website contains a search tool](#) to help people find their nearest CAB.

### 3.2 National Debtline

Free and confidential advice is available from the National Debtline on 0808 808 4000.

They also offer [an online web chat](#).

### 3.3 StepChange

StepChange, a debt advice charity, offer a free helpline for advice on debt management and bailiffs: 0800 138 1111.<sup>36</sup>

They also offer an [online web chat](#).

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<sup>36</sup> A StepChange survey in 2016 found that 50% of their clients contacted by bailiffs felt they were treated unfairly, higher than with any other type of organisation. See StepChange, '[Creditor and debt collector conduct: what's making debt problems worse?](#)', July 2016.

## 4. Recent developments

### 4.1 Ministry of Justice consultation

In April 2018, the Ministry of Justice reviewed the 2014 “Taking Control Regulations” (see [section 1.2](#) above). The aim of this review was to assess whether the Regulations were working as expected and that there had been no unintended consequences.<sup>37</sup>

This review highlighted concerns about intimidating and inappropriate behaviour by some bailiffs – especially towards vulnerable people. The Ministry of Justice said that a call for evidence would be “announced shortly”, to ask those directly involved in the review to share their experiences.

Lucy Frazer, Justice Minister, gave the Government’s position as follows:

The majority of bailiffs act professionally and within the rules, but we have been told by those working on the front line that this may not always be the case.

Aggressive tactics will not be tolerated, and through our call for evidence we will identify where the problems are and, if necessary, take action to ensure all bailiffs operate professionally and with proper respect and sensitivity.<sup>38</sup>

### 4.2 Citizens Advice calls for tougher regulation of bailiffs

In August 2018, Citizens Advice called for “tougher regulation of unaccountable bailiff firms”.<sup>39</sup> The charity claimed that households had fallen behind on their essential bills, such as council tax and utilities, by an estimated £18.9 million.<sup>40</sup> It also claimed that household debt had now overtaken consumer credit as the key money problem that people raise with Citizens Advice; in 2017, the charity helped people with 690,000 household bill debt problems, compared to 350,000 consumer credit issues.<sup>41</sup>

Commenting on the charity’s findings, Gillian Guy, chief executive of Citizen’s Advice, said:

One person every 3 minutes come to us for help with bailiff issues. Families are living in fear of a visit from the bailiffs, and small missed bills can skyrocket through excessive enforcement fees.

Our evidence shows aggressive tactics by bailiffs cause huge distress and can even push people further into debt. Families are going without essentials like food or electricity to meet their payments.<sup>42</sup>

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<sup>37</sup> [One year review of Enforcement Agent reforms introduced by the Tribunals, Courts and Enforcement Act 2007](#) p 3

<sup>38</sup> Ministry of Justice, [Crackdown on rogue bailiffs](#), 2 April 2018

<sup>39</sup> Citizens Advice, [£19 billion owed in everyday bills, as Citizens Advice reveals it helps 1 person every 3 minutes with bailiff issues](#) (accessed 19 September 2018)

<sup>40</sup> Ibid

<sup>41</sup> Ibid

<sup>42</sup> Ibid

Citizens Advice is calling on the Government to:

- Commit to measuring levels of household debt. Specifically, the Government should collect and report annually on the level of debt to government and to essential service providers.
- Impose independent regulation of the bailiff industry. Ensure that the Ministry of Justice use its 3-year review of the 2014 “Taking Control Regulations” to bring bailiffs and bailiff companies under an independent regulator.<sup>43</sup>

In making this case, Citizens Advice were supported by other charities and organisations, including the Children’s Society.<sup>44</sup>

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<sup>43</sup> Citizens Advice, [£19 billion owed in everyday bills, as Citizens Advice reveals it helps 1 person every 3 minutes with bailiff issues](#) (accessed 19 September 2018)

<sup>44</sup> [Taking Control: the need for fundamental bailiff reform](#), March 2017



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