

Statutory regulation of the bailiff industry

StepChange is the UK's leading debt advice charity, offering free, expert debt help and advice to individuals struggling financially.

For decades, StepChange has been campaigning for the **introduction of a statutory regulator of the bailiff industry**. We believe it's crucial that we protect vulnerable people from aggressive and unfair practices by implementing **proper regulation of bailiffs**.

The Government launched a consultation on the matter last year and has since said it will **reform the enforcement sector**, which we welcomed. With bailiffs dealing with **over 7 million cases a year**, change is urgently needed, and **we need your help** to ensure proper reform is delivered.

We're asking for **the Enforcement Conduct Board (ECB) to be put on to a statutory footing**. We see this as a sensible and achievable route to eliminating poor practice and driving up standards in the bailiff sector **at no cost to Government**.

What's the problem?

- Bailiffs (also known as enforcement agents) are instructed to recover debt in **over seven million cases** each year.¹ But in stark contrast with other sectors like energy and financial services, **they have no statutory oversight**.
- StepChange research shows that **bailiffs often fall short** when it comes to fair and responsible debt collection practices — from **rejection of reasonable repayment** offers through to **threatening or intimidating behaviour**.
- Not only can costs escalate further, **exacerbating debt**, but the **stress** of the situation can have **detrimental effects** on people's **physical** and **mental health**. The vast majority of StepChange clients who experienced bailiff action said it negatively impacted both their mental (**95%**) and physical (**91%**) health and wellbeing, as well as their ability to get enough sleep (**94%**) and how safe they felt in their own home (**91%**).²
- Voluntary guidance set by the Ministry of Justice has been ineffective in stopping reported problems.

¹ Enforcement Conduct Board, *2026 Insight Report*, January 2026

² StepChange, *Looking through the keyhole*, October 2024

How can we fix it?

- A statutory regulator for the bailiff industry would **drive up standards** in the sector and **root out bad practice**.
- We believe the **Enforcement Conduct Board (ECB)** — the existing, voluntary oversight body for the bailiff sector — is **well placed** to act as the statutory regulator and as an independent complaints body. This will ensure that its standards framework and oversight powers are **effective** and maintain its **full independence** from the enforcement industry.
- As the ECB is currently funded on a voluntary basis by the enforcement sector, we know that the sector has the capacity to support statutory underpinning for the ECB **at no cost to Government**.
- There is **strong public support** for regulating the sector — 82% of UK adults support the introduction of a statutory regulator, with fewer than one in twenty (4%) opposed.³

How you can help support us:

The Government's consultation and public commitments to reform this area are welcome steps forwards, but to ensure these reforms get enacted **we need MPs' and Peers' support**.

We are asking MPs and Peers to **write to Sarah Sackman KC MP**, Minister of State at the Ministry of Justice, calling for **statutory regulation of the bailiff industry** to be introduced as soon as possible. We can support with drafting the letter, as needed.

For more information, please contact:

James Cleverley - james.cleverley@stepchange.org

³ YouGov research commissioned by StepChange in January 2026 showed that 82% of UK adults support the introduction of an independent statutory regulator which ensures bailiffs abide by rules to treat those in debt fairly, with 4% opposed.