

Statutory regulation of the bailiff industry

For decades, StepChange and the Money Advice Trust have 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.

Therefore, **we welcome** the Government's recent consultation in this area which states it is *"...minded to legislate to ensure oversight of the enforcement sector by an **independent statutory regulator.**"*ⁱ

We want to see this delivered by **putting the Enforcement Conduct Board (ECB) 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.

What's the problem?

- Bailiffs (also known as enforcement agents) are instructed to recover debt in around **four million cases** each yearⁱⁱ. 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**.
- A recent Freedom of Information request by the Money Advice Trust shows that **local authorities sent 1.7 million council tax cases to bailiffs in 2024/25** - a 13% increase between 2023/24 and 2024/25.ⁱⁱⁱ Those with lived experience of this action report bailiffs breaking the rules, and fees charged considerably worsening their situations.
- 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%)^{iv}.
- Voluntary guidance set by the Ministry of Justice has been ineffective in stopping reported problems.

How can we fix it?

- We have long campaigned for a statutory regulator of the bailiff industry to **drive up standards** in the sector and **root out bad practice**.
- The Enforcement Conduct Board (ECB) – the existing, voluntary oversight body for the bailiff sector – has itself called to be put on a statutory footing, stating that without this *“a minority of providers will continue to flout our rules and operate outside our oversight”*^v.
- Statutory underpinning will **ensure that standards are met** and bad enforcement agents are taken off the road to stop them from carrying on this sensitive work.
- As the ECB is currently funded on a voluntary basis by the enforcement sector, 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 – 86% of UK adults support the introduction of a statutory regulator.^{vi}

How can you support us?

- The Government’s consultation is a welcome step forward, 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 and providing briefings.

About us

StepChange is the UK’s leading debt advice charity, offering free, expert debt help and advice to individuals struggling financially for over 30 years. In 2024, over 170,000 clients completed a debt advice session with us – and this year we won Debt Advice Provider of the Year at the Credit Awards. The Money Advice Trust is a national charity helping people to tackle their debts for the last 30 years. We run National Debtline and Business Debtline and help people recover from financial difficulty, and aim to stop it happening in the first place.

For more information, please contact:

- James Cleverley - james.cleverley@stepchange.org
- Jasmin Dhaliwal - jasmin.dhaliwal@moneyadvicetrust.org

ⁱ Ministry of Justice, Regulation of the debt enforcement sector consultation June 2025

ⁱⁱ Ministry of Justice, Review of the Taking Control of Goods (Fees) Regulations 2014, July 2023

ⁱⁱⁱ Money Advice Trust research into bailiff use, Sept 2025 –see www.stoptheknock.org for full details.

^{iv} StepChange, Looking through the keyhole, October 2024

^v Enforcement Conduct Board, Blueprint for regulation of the enforcement industry, 2025

^{vi} YouGov research commissioned by StepChange in September 2024 showed that 86% of UK adults support the introduction of an independent statutory regulator which ensures bailiffs abide by rules to treat those in debt fairly.