

End imprisonment for council tax debt: Write to the Local Government Minister

StepChange is the largest provider of debt advice and solutions in the UK, offering free, expert debt help and advice to individuals struggling financially.



Summary

We are asking MPs and Peers to write to **Alison McGovern MP**, Minister for Local Government and Homelessness, **calling for an end** to the **outdated, ineffective**, and **damaging threat of imprisonment for council tax debt** in England.

The Government plans to abolish most short prison sentences in England and Wales. However, **it is not guaranteed that council tax imprisonment will be scrapped as part of these reforms.**

Regulation 47 of the Council Tax (Administration and Enforcement) Regulations 1992 allows local councils to apply to the Magistrates' Court for a warrant committing someone with council tax debt to prison for up to **90 days** in certain circumstances.

This **does not clear their debt**, it just **takes away their ability to work** to pay it off while **costing the taxpayer thousands** in court and prison costs.

England currently stands alone as the only country in the UK that sends people to prison for not paying council tax. The Welsh Government revoked this sanction in 2019, recognising its **"outdated and disproportionate"** nature – and analysis shows that this **has not affected council tax collection rates.**

Following a 2018 High Court judgement, the number of people actually sent to prison for non-payment of council tax is now minimal. Despite this, the threat of imprisonment is often **overemphasised**, and the **perceived risk** of this alone is enough to cause **long-lasting, devastating consequences** to people's mental wellbeing – people who are **already struggling** with problem debt and are **financially vulnerable.**

We need a different approach. We need **Room to Repay** – a fairer system of council tax collection based on affordability, which does not add more harm to people struggling financially.

Why change is needed

- There have been notable miscarriages of justice in this area, where the High Court has declared that the **decision to commit certain people to prison was unlawful**.
- Despite this, 27% of StepChange clients surveyed in 2024 said bailiffs **threatened them with imprisonment** for non-payment of arrears before visiting their home, and 21% said this happened during a home visit.
- Those who experienced this threat described a range of distressing emotions. Single parents, and **women in particular**, specifically described **immense stress** and pressure stemming directly from this threat, **fearing what would happen to their children** should they be sent to prison.
- Research has shown that **insensitive or aggressive** debt collection practices can **increase the risk of suicidal ideation** among those in serious problem debt. Harrowingly, several clients told us that their experiences of enforcement and the threat of imprisonment for non-payment of council tax arrears **had contributed to periods of suicidal ideation or suicide attempts**.

Judy's story

"[The bailiff's] attitude was more passive aggressive... mentioning that **I could face prison** if I couldn't find all the money within a few days. They wanted half then and there, which was **nearly £500**. I tried explaining that **I simply didn't have it**. I remember opening my door wide and showing him the state of my carpets and the broken blinds at the windows. I said, **do you think I'd be living in this if I had money tucked away**. It didn't make much difference though."



StepChange can support your Ministerial engagement with template letters and briefings.

Get in touch to find out more:

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