

The Rt Hon Keir Starmer KCB KC MP
Prime Minister
10 Downing Street
London
SW1A 2AA

Wednesday 17 December 2025

Dear Prime Minister,

RE: The urgent need for a statutory regulator of the bailiff industry

We are writing as members of the Taking Control Coalition, a longstanding alliance of charities and debt advice organisations working to protect people against poor bailiff practice, to urge you to commit to the introduction of a statutory bailiff regulator as a priority in the next Parliamentary session.

This winter, families across the country will be worrying about paying their bills and making ends meet. For many of them, the fear of a knock on the door by bailiffs is a constant source of anxiety.

Despite bailiffs being instructed to recover debt in around four million cases a year, efforts to drive out poor practice and hold firms and bailiffs to account are worryingly hampered by the current lack of legal oversight. This can have devastating consequences for the people our organisations support – too many of whom have been subject to irresponsible or unacceptable practices ranging from rejection of reasonable repayment offers through to threatening or intimidating behaviour.

We warmly welcomed the Ministry of Justice's recent consultation on this issue, and the commitment in the Financial Inclusion Strategy to introduce a statutory regulator when Parliamentary time allows. However, the situation requires urgent action. Every day without statutory oversight means more financially vulnerable people facing fraught enforcement action without the proper protections they deserve.

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 “*statutory regulation will ensure that all firms and agents operate to the ECB’s high standards and are subject to our monitoring and complaints adjudication scheme, providing vital protection for the public.*”¹

Aggressive bailiff action deepens debt problems, reduces financial resilience, and creates and exacerbates health issues. A statutory regulator would help to drive up standards and root out bad practice. This has widespread public support: 81% of UK adults support the introduction of an independent statutory regulator which ensures bailiffs abide by rules to treat those in debt fairly.² It would also have little to no cost to government, as regulation is funded by the industry who are already paying into the levy voluntarily.

Therefore, we urge the Government to commit to introducing a statutory regulator for the bailiff sector as a priority in the next Parliamentary session. We look forward to working with the Government to implement this vital change and improve the lives of vulnerable people across the country.

Yours sincerely,

Liz Bayram
Chief Executive
AdviceUK

Eva Watkinson
Head of Campaigns
Debt Justice

Stewart McCulloch
Chief Executive
Christians Against Poverty

Robert Wilson
Chief Executive Officer
Institute of Money Advisers

Dame Clare Moriarty
Chief Executive
Citizens Advice

Steve Vaid
Chief Executive
Money Advice Trust

Heather Keates
Chief Executive
Community Money Advice

Vikki Brownridge
Chief Executive
StepChange Debt Charity

¹ ECB calls for Government to close the loophole that allows some bailiff companies to operate without oversight 9 June 2025

² YouGov polling commissioned by StepChange Debt Charity, fieldwork 7-8 May 2025, sample size 2,235 UK adults