

The bailiff industry urgently needs regulating

In 2014, the government introduced reforms to the bailiff industry. These sought to:

- **Limit the terms of entry for bailiffs:** bailiffs could no longer enter homes when only children were present, visit after 9pm or before 6am.
- **Limit the items bailiffs could take:** bailiffs could no longer remove basic domestic items like a cooker or washing machine.
- **Introduce a set of minimum standards** which would encourage 'professional conduct, discretion and fairness' amongst bailiffs.

But these reforms have failed:

At least **1 in 3 people** contacted by bailiffs in the last two years has seen them **breaking the rules**.

That's **850,000 people affected** in England and Wales between 2016 and 2018.

Last year, Citizens Advice helped **41,000** people with bailiff problems.

The bailiff industry is out of control.

**citizens
advice**

The rules haven't worked, partly because it's too difficult for individuals to make complaints.

1. **72%** of people who experience a bailiff breaking the rules do not complain at all.
2. Only **56 complaints** have been made through the court-based process introduced in 2014.

This is despite an estimated **850,000 people experiencing bailiffs breaking the rules** in the past two years.

There are significant barriers to making complaints and, when people do, the process doesn't work:

- The complaints process **isn't independent** and bailiff firms are seen to shift the blame while complainants are kept in the dark.
- Complaints lead to **unsatisfactory outcomes**. Remedial action rarely leads to a bailiff being penalised for breaking the rules.
- This **lack of consequence** serves to suppress future complaints.

Citizens Advice is calling for the bailiff industry to be independently regulated.

Relying on self-regulation and court-based enforcement means people can't enforce their rights when bailiffs break the rules.

The Ministry of Justice should use its ongoing consultation on bailiff regulation to introduce an independent regulator and complaints mechanism.

Bailiff complaints in numbers



72%

of people who experience a bailiff breaking the rules do not complain at all



25%

of advisers don't advise clients to complain as they lack faith in the process



1 in 3

advisers had a negative experience when making a complaint