



TAKING CONTROL

TAKING CONTROL

The need for fundamental bailiff reform

October 2017

Social media pack for local advisers

#bailiffreform

1. Summary of campaign

Taking Control is a campaign for fundamental bailiff reform from charities AdviceUK, Christians Against Poverty, Citizens Advice, Community Money Advice, the Institute of Money Advisers, Money Advice Trust, the Money & Mental Health Policy Institute, StepChange Debt Charity, The Children's Society and Z2K.

The 2014 Taking Control of Goods reforms to bailiff law in England and Wales – which aimed to clean up the industry, ensure that bailiffs played by the rules and protect people from unfair practices – have had only limited success.

People contacting debt advice charities still report widespread problems with bailiffs – now officially known as enforcement agents – and our evidence suggests that in the absence of an independent bailiff regulator, or a clear and accessible complaints mechanism, the new regulations are being contravened by many bailiffs in practice.

The reforms have also created some new problems through a new fee structure that incentivises bailiffs to escalate to enforcement action.

The recommendations in our Taking Control report are:

1. The bailiff industry should be independently regulated.
2. There should be a free, clear, transparent and accessible bailiff complaints procedure.
3. There should be a clear, simple and universally applicable procedure that allows people to apply to suspend action by bailiffs.
4. Bailiff fees should be restructured, so as to incentivise good practice.
5. Bailiffs should use a prescribed and consistent framework for agreeing affordable repayments.
6. There should be procedures in place to identify vulnerable people and protect them from enforcement.
7. Creditors should be required to act responsibly and do demonstrably more to collect debt before resorting to enforcement.

The national campaign was launched in March 2017 but following the General Election and return of Parliament we are now asking local advisers to get involved to help populate the “Share your story” feature on the Taking Control website and publicise it on social media. Analysis of the stories shared on the site will be used to convince policymakers of the need for further bailiff reform.

2. General guidance

The social media campaign will be mainly on Twitter and Facebook.

Hashtag: #bailiffreform

Imagery: find social media infographics that you can adapt at the following links:

Twitter - Taking Control logo - <https://s3-eu-west-2.amazonaws.com/bailiffreform/uploads/public/59d/b40/4fa/59db404fa672f064659597.png>

Twitter - Taking Control container image - <https://s3-eu-west-2.amazonaws.com/bailiffreform/uploads/public/59d/b40/a46/59db40a461966933196001.png>

Facebook - Taking Control logo - <https://s3-eu-west-2.amazonaws.com/bailiffreform/uploads/public/59d/b40/c09/59db40c09763c402525164.png>

Facebook - Taking Control container image - <https://s3-eu-west-2.amazonaws.com/bailiffreform/uploads/public/59d/b40/e41/59db40e41021d974305511.png>

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Suggested use of container image - stat - <https://s3-eu-west-2.amazonaws.com/bailiffreform/uploads/public/59d/b42/67a/59db4267a3601642031559.png>

3. Sample tweets

- Had problems with bailiffs? Share your story anonymously at www.bailiffreform.org #bailiffreform
- Have you been treated unfairly by bailiffs? Share your anonymously story at www.bailiffreform.org #bailiffreform
- Share your bailiff story anonymously at www.bailiffreform.org to campaign for change #bailiffreform

If you include the hashtag #bailiffreform in your tweet it will automatically appear on our Taking Control website.

4. Sample Facebook content

We’re supporting Taking Control, a new campaign for fundamental bailiff reform from a coalition of advice charities. To read the evidence for reform or to share your bailiff story, head to the Taking Control website.

- The “Taking Control: the need for fundamental bailiff reform” report provides evidence and case studies of the negative impacts of bailiff action on debt advice clients. Campaign for #bailiffreform by sharing your story at www.bailiffreform.org

5. Using images on social media

You can find images at the links below, optimised for Twitter and Facebook. One set have been left blank so you can fill in your own bailiff story or data. If you have any queries about using the images, please let us know.

6. “Share your story” map

If you’ve advised a client who has experienced debt collection by a bailiff and is happy for you to share their story anonymously, you can add it to our live map which is embedded on the Taking Control website www.bailiffreform.org. We hope to share the stories from each constituency with the local MP, to gain support from them for our recommendations for bailiff reform.

You can also read all the most recently uploaded stories by clicking on the “Read experiences shared” button in the top right hand corner of the webpage.

TAKING CONTROL
The campaign for bailiff reform

Concerns over the impact of the bailiff's knock at the door have long been raised by debt advice agencies and other charities. Reforms to bailiff law in 2014 in England and Wales have had only limited success, and people in financial difficulty continue to report widespread problems with the behaviour of bailiffs and bailiff firms. [Find out more](#) about our Taking Control campaign for further reform.

You can use the map to see examples of the stories we hear on the front line of debt advice – and [share your experience](#) if you have been visited by a bailiff since April 2014.

If you need help with debt or are worried about a bailiff visit, [seek free advice](#) from an independent debt charity as soon as possible.

[SHARE MY EXPERIENCE](#)

[ABOUT THE CAMPAIGN](#)

[READ THE REPORT](#)

[UNDERSTAND YOUR RIGHTS](#)

Wantage

I couldn't get through to the enforcement agent who had visited my house so I called their office. But the person who answered told me she couldn't answer my questions and hung up on me. When I called the enforcement agent's mobile again, the agent told me he would enter my property even if I wasn't home, and said he would bring the police. The agent wasn't helpful and was quite 'bolshy'. I am really concerned about the agent visiting because I am currently away from home on a course.

As reported to a StepChange Debt Charity adviser

Total experiences: 1

[SHARE YOUR EXPERIENCE](#)

7. Campaign contacts

Alison Blackwood, StepChange Debt Charity, alison.blackwood@stepchange.org, 020 7319 4583

Natalie Collyer, Money Advice Trust, natalie.collyer@moneyadvicetrust.org, 020 7653 9722

Infographics for digital and social media can be found at:

<http://www.bailiffreform.org/#infographics>

Twitter - Taking Control logo - <https://s3-eu-west-2.amazonaws.com/bailiffreform/uploads/public/59d/b40/4fa/59db404fa672f064659597.png>



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"An enforcement agent told me he was going to bring the police and also a van and come into my house regardless of my consent. He also told me if I moved anything from the house before he did this, he would get the police to arrest me as it was a criminal matter, but he was just collecting a speeding fine."

Share your bailiff experience

The campaign for bailiff reform
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Suggested use of container image - stat - <https://s3-eu-west-2.amazonaws.com/bailiffreform/uploads/public/59d/b42/67a/59db4267a3601642031559.png>



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Research for Taking Control found that nearly a fifth (17%) say they **were not contacted by the bailiff** before they visited.

Had a bad bailiff experience?
Tell us about it

The campaign for bailiff reform
www.bailiffreform.org

Font - Calibri

Text colour - 4E4D4E

Quotes - italics

Images - use inside containers