

# DB Boot out bailiffs

Fri, Oct 04, 2024 1:55PM 25:00

## SUMMARY KEYWORDS


bailiffs' use, ethical debt collection, council tax, debt intimidation, campaign impact, council response, pilot policy, pandemic pause, debt spike, freedom of information, debt stress, council finances, budget shortfall, transparency commitment, vulnerable individuals


## SPEAKERS


Matty Edwards, Alex Turner, Adam Quarshie

---

 00:00  
This is the Bristol cable

 00:09  
this is a Bristol cable campaign. It's your boy K\*ners. Hashtag boot out bailiffs...

 **Matty Edwards** 00:34  
This guy, Mike, who's a pensioner living in supported housing, is just about able to pay what he owes this year. So now that debt is nearly £1000, and it's being sent to court, and the next step is that it will get sent to bailiffs if he doesn't do anything, and he's at a total loss of what to do.

 **Alex Turner** 00:55  
Welcome to this episode of the Debrief, where cable journalists take us behind the headlines of their latest investigations. I'm Alex Turner, and this week, I'm sitting down with Matty Edwards to talk through six years of reporting on Bristol City Council's use of bailiffs to collect debts. Has the council stuck to a commitment it made in 2019 to work in a more ethical way with people who owe it money? What can we expect on this issue from the new Green Party led establishment. And why is it so important to stick with stories like this over the long term? Enjoy the episode. Morning. Matty, how you doing?

 **Matty Edwards** 01:38  
Morning Alex, yeah I'm good.

A

Alex Turner 01:40

Good stuff. So yeah, we're here this morning to discuss your long term reporting on bailiffs, and in particular, how Bristol City Council has been using them. And I mean, people are probably aware, might have some awareness of what bailiffs are, perhaps in terms of people getting evicted from their homes. But I guess they're not really something that people see in the news all the time, but the bailiffs have been on the Cable's radar a lot over a period of years. So for newer listeners to the podcast, can you explain a bit more about why that is and how the focus came about?



02:13

Yeah, so this story goes back quite a long way, all the way back to sort of 2017 2018 one of the cable's founders, Adam Cantwell-Corn, did some reporting into how the council was using bailiffs to collect unpaid council tax, and what that was doing was pushing people further into debt. Because when when a bailiff comes around, you know, they add a charge onto your debt. But obviously it's also like intimidating for people, and often it was quite confusing with all the bureaucracy. So at the time, we were quite shocked at what we found. We were surprised that the Council were doing this to collect council tax bills that people owed. So we decided to launch a campaign to call on the council to end it, basically. So that's what we did in 2018 and we, you know, spoke to debt advice charities. We spoke to people who'd been affected by the issue, and had a list of demands for the Council, and the main one was to stop doing this and start using a more ethical approach to debt collection, which had been tried elsewhere in Hammersmith and Fulham in London, and the early evidence showed that it wasn't affecting the council's ability to actually collect the debt, but it was just doing it in a more ethical way.

A

Alex Turner 03:32

And so you're talking about other councils kind of behaving differently. And I mean, on the face of it, obviously sounds awful, like your local authority kind of making people's lives more of a misery, who are already struggling for money. But I mean, was Bristol's behavior unusual at all, or was it more like these London councils were a bit of an outlier? Were lots of councils behaving like this?



03:50

Yeah. I think across the country, it is fairly typical for councils to be behaving like this. So when Bristol City Council committed to trying a different approach. They actually won lots of plaudits from debt advice charities and organizations working in the sector, because not many councils have tried a more ethical approach.

A

Alex Turner 04:11

So just to roll back a bit then, so the cables report included have some impact. And I mean, how did the council respond initially to obviously being criticized quite heavily. Was it receptive from

the start?



04:22

Yeah, they were pretty receptive. They were aware of the idea by the time we started our reporting. But you know, as part of the campaign, we got local councillors involved. We got organizations in the city to kind of back the campaign, and Craig Cheney, who was the responsible cabinet member, had personal experience of bailiffs from his childhood, so we felt like he understood the issue, and it was fairly quick, actually, that they responded to the campaign and made this commitment to pilot an ethical debt collection policy that was in late 2018 Uh,



Alex Turner 05:00

Sure. So compared to sometimes when the cable, like, is critical of the council, it felt a bit more like pushing it an open door.



Matty Edwards 05:06

Yeah, exactly, yeah. They were pretty responsive.



Alex Turner 05:15

And so in terms of the nuts and bolts of that, like, what was the actual impact of the Cable's reporting? What did the council agree to put on paper, and how did that kind of manifest itself in terms of how it treated people?



05:26

So in 2019 this pilot was launched, which meant phasing out the use of bailiffs, creating an in house team to provide extra reminders before people get into debt, and referring them to advice agencies. The idea being that bailiffs are only used as a kind of last resort if people can pay but are just not paying. This began in 2019 as a sort of pilot, but then with the pandemic coming in the following year, in 2020 it was hard to see the impact of the policy so early on and during the pandemic, the council paused lots of debt collections, and that was only really restarted in late 2022 so really, whether this policy has been working or not, has been sort of put on hold until the last couple of years.




Alex Turner 06:16

So did it kind of vanish off the cable to radar entirely? Because, just because of the Yeah, pretty much. And then how did the issue come back round for you? Was it just something that was in your mind already, or did you hear start hearing stuff?

 06:28


Yeah, so around a year ago, as we were emerging from the pandemic, I just thought the council made all these commitments three or four years ago. I wonder whether it's actually happening in reality. So what I did is I sent some freedom of information requests to ask the council how many times they were sending council tax debts to enforcement agents ie bailiffs, and the data that we got back showed that it was much reduced in 2019, and early 2020, and then was pretty much zero during the pandemic. But even at that stage, it was a little bit hard to see the true picture, because debt collections had only, like recently restarted off the pandemic.

 Alex Turner 07:17

Gotcha, it was your first impression that the council seemed to be basically sticking to its word.

 07:22

Yeah, that's what it seemed. And alongside that data that we got, I spoke to some debt advice agencies in the city and Citizens Advice Bristol told me that they'd built quite a good relationship with the council and that they had supported people who had, you know, agreed plans with the council to repay the debt over a long period, and in some cases, that seemed to be working well. There was another advice agency that I spoke to who were quite concerned, and they were having lots of people contact them with issues about council tax. So I guess that was probably one of the first red flags that this policy wasn't impacting people equally, and that there were some concerns that people were still feeling completely stressed out by being in debt and having their debt kind of added to by getting sent to court and then being sent onto bailiffs.

 Alex Turner 08:18

So what sort of stuff were you hearing from people that you're speaking to? Do they kind of come forward after you started writing about it.

 08:26

Yeah, so after I did that first story last year, which to be honest, was, you know, not that critical of the council, because we didn't have enough evidence to say that the policy, you know, wasn't being followed. But after we did that story, I was contacted by a few people, and they were kind of shocked to read about this ethical approach, because that totally clashed with their experience. I was contacted by one woman whose son, Jack, had lived in Bristol two or three years previously, and he had been paying council tax regularly to one of his housemates, who would then pay the landlord on behalf of everyone. That was just how they were instructed to do it. And then, years later, after he had left Bristol, he then, after getting no communication from the council, started getting calls and texts from Bristow and Souter, who were a bailiff company. And he was just totally baffled by this. He thought he paid everything that he'd owed from a couple of years ago, but it turned out that this housemate, who was supposed to be

paying the council tax on behalf of everyone, had just been pocketing the cash. So that's obviously quite an extreme circumstance. But by this time, Jack owed the council 1000s of pounds. And actually they initially contacted him about a debt of around £800, which he then paid off.

A

Alex Turner 09:50

And he thought that was that. So he thought he'd basically played all the rules. It was all it was all good, and then, but in the background, these much bigger debts were building up.

i

09:58

Yeah, so he thought it. Was all sorted. He'd been spooked by having to have this contact with the bailiffs, but they just paid off this £800 or so. But then it was a few months later, down the line that he then got contacted about another debt, which was much larger. And so now is in this very complex situation, trying to question it with the council, who have now paused any collection activity on his account while they investigate it. But this has been going on for months. They've already paid 1000s of pounds that they paid originally. Meanwhile, dealing with the council was just really difficult, and they were being contacted by the council and by the bailiffs at the same time, and the whole experience just sounds incredibly stressful. Things are on hold for the moment, but they're still not sure whether they're gonna have to pay the money. So that's just one example of how the experience of people just really doesn't match this kind of ethical approach where they're supposed to support you, to pay it back over a longer period and avoid this sort of confusing and intimidating bureaucracy of dealing with bailiffs.

A

Alex Turner 11:05

So obviously, previous to that, a few months back, the council had seemed to be putting quite a positive spin on things. How did they respond when you came back to them to say, actually, well, this clearly don't reflect what people are actually going through.

i

11:17

Yeah. So I mean, they did kind of stick to their guns and explained the policy is that bailiffs are only used when people can pay but won't pay. That's the line that they stick to, really, which wasn't the case in the example that I've just talked about. But then they also said that they expected to see a kind of spike of cases, because debt collections had just been restarted after the pandemic. So obviously there's this big backlog. There are debts that people owe from during covid that now need to be paid back. So it's inevitably going to be quite a high number of cases. So that was their kind of excuse when I got data from April to November last year showing that 1000s and 1000s of accounts had been sent to bailiffs.

A

Alex Turner 12:07

Well, he's right back after this break.

we'll be right back after this break.

A

Adam Quarshie 12:16

This is an important Bristol cable announcement. We did it. Thanks to you, we raised enough through membership to unlock a 40,000 pound bonus grant, which will help us keep bringing you proper, independent local news, telling your stories and holding power to account. Thank you, Bristol. If you haven't yet become a member at the [Bristol cable.org](https://bristol-cable.org) forward slash, join you.

A

Alex Turner 12:57

And so have you since then, have you been able to unpick the story to get any more of a clearer picture in terms of like where things are actually at now and how the council's actually behaving.

i

13:05

Yeah. So I recently sent a Freedom of Information request to the council, which was answered on time, which was brilliant. So I now have more recent data, which shows that in the financial year of 2023 24 there were more than 17,000 cases sent to enforcement agencies or bailiffs. I mean, occasionally one individual or one household might have multiple counter tax accounts, but effectively, yeah, so that's worth a total value of 25 million pounds.

A

Alex Turner 13:40

Wow. So there's for the council's chasing after 25 million pounds. And how does this compare to how things were before the cable even started campaigning on the issue?

i

13:49

Yeah. So when we did our original reporting back in 2018 and 2019 we obtained data showing that there were 9000 accounts referred to enforcement agents in 2018 and that was before the council kind of took any action. So that's roughly half the level in the most recent financial year. So that's a pretty concerning picture, I think. And the data does show that the amount peaked in the autumn of last year, and it did dip after that, but in the most recent three months. So that's the first three months of 2024 there were nearly 5000 debts sent to enforcement agencies. So recently it's been happening like really regularly.

A

Alex Turner 14:34

Yeah. And the numbers obviously that, I suppose it makes sense a little bit in terms of what the council says, but clearly the numbers aren't fading away, even if it's not across the board. The fact is that if the council are treating a significant minority of people out of line with what their

policy is, then that still sounds extremely concerning.



14:49

Yeah, exactly. And you know, recently, I was contacted by someone else who's been affected. This guy, Mike. Who's a pensioner living in supported housing, who is struggling to pay his current council tax and has agreed a repayment plan with the council after they sent it to court, which again, adds fees onto what you owe, and it's they add 70 quid onto when it goes to court, right? And he thought that he'd sorted that out, and he's just about able to pay what he owes this year. But then, after all, that was sorted, he was then contacted again about debt from previous years, which he didn't realize he had to pay because of his living situation. So now that debt is nearly £1000, and it's being sent to court, and the next step is that it will get sent to bailiffs if he doesn't do anything, and he's at a total loss of what to do, and the way that the council have communicated doesn't feel supportive, he doesn't feel confident in trying to contact them and agree a repayment plan, and just feels totally stuck and has no way of paying this bill of 1000 pounds. And if he doesn't do anything, that will probably get sent to bailiffs, and that will mean that the debt will just spiral. So that's a very recent example of how you know, someone who's somewhat vulnerable is just really not being supported by the system.



Alex Turner 14:49

It just sounds it into, like, a tensely stressful situation. Yeah, and obviously, like you say, the debt's just growing, yeah, so if the council had properly adhered to its policy, what should it have done in this case, like you say, it went to the court stage before he was even really aware of what's going on. Is that right?



16:33

So on the first bill, he agreed a repayment plan before it went to court, right? Okay, yeah. But now with the second one, it looks likely that it will just go to court because he's he doesn't know what to do. It seems like with their policy, they should be proactively referring him to some sort of support agency to help him work out what to do, and trying to make it easy for him to agree some sort of repayment plan, but there's something about that communication there that hasn't worked and has left him scared and sort of paralyzed and not sure what to do.



Alex Turner 17:09

And of course, allowing that debt to just mount up is not really helping any of the parties, is it? It's heaping stress onto him. It's more admin for the council to be doing. And ultimately, nobody's getting the money back either. It's just creating a sounds like it's just created an awful situation.



Matty Edwards 17:22

Yeah, it's not really solving any issues.

A

Alex Turner 17:31

Of course, in the background of all this, council finances have been in pretty shocking state for many years now, but since the pandemic, there's been like, a spate of councils going bankrupt, or effectively bankrupt issue in what's called a section 114, notice, and since the election, especially, Bristol, council seems to be putting out a series of warnings, signaling that its own finances are in a particularly shocking state. So is there any likely a link between this and the way it's been using the bailiffs?



17:58

I'm not sure about a clear link, but the amount of total council tax that is owed to the council has pretty much tripled since the pandemic and is now around 50 million quid. Wow. I think the council would probably say that that's down to the pandemic and the need that they felt to pause collections during covid that they're now trying to, like clear that backlog. So I don't think they would say that it's connected to trying to take a more ethical approach to debt collection. But clearly that's a lot of money, and in the current financial climate, that is a big concern.

A

Alex Turner 18:37

So yeah, so in the context of the council's finances, where does all this debt sit?



18:42

So yeah, 52 million pounds of council tax debt. That's obviously a lot of money, and it will take years, probably, for the council to recoup that. But to put that into context, councillors, towards the end of this year and early next year, will be setting the budget for the next financial year, and it looks like currently, there's going to be a £22 million shortfall. That means that the council will need to find cuts of around £22 million in order to balance the budget for next year. So that just shows, you know, the scale of this debt is like, it's pretty huge, and there is a risk that if it's not addressed, it will start impacting day to day Council services.

A

Alex Turner 19:24

So obviously, it's not like, it's not as if the council was going to expect to get this 50 million pounds back on in a chunk and, like, cover all its black hole. But clearly, if that's not coming in, then it's in the context of going down and down. It's not going to help, is it? Yeah, exactly. So have you had any updated response from the council in relation to the latest figures.



19:42

So the previous stories that I did, the council didn't really give me an in depth response, but I have just sent some questions to Tony Dyer, who's not only the council leader, but he's the chair of the strategy and Resources Committee, which under the new system is responsible for



chair of the strategy and resources committee, which under the new system is responsible for this part of council business, and I asked him whether he acknowledges that the policy isn't being followed entirely, or that some people are being kind of treated unfairly. And I also asked whether the council is going to review the policy in any way, and whether they'd be open to maybe publishing more data in order to have transparency on this. You know, it currently is relying on people like me sending foi requests on a regular basis in order to find out how much bailiffs are being used.

A

Alex Turner 20:35

And that's something they said they're committed to right into the Greens before the local elections. They were big opponents of what this was a bit of a bunker mentality, didn't they? In there in Marvin Rees's mayoral administration, they said that they wanted stuff to be more open, didn't they?



20:49

Yeah, openness, transparency was one of the big themes of the Green campaign. And I think on this issue in particular, it would be really beneficial. I think it's strongly in the public interest. So we'll wait and see if Tony Dyer gets back to us on that

A

Alex Turner 21:05

you'd be hoping for a recommitment from the council to be looking into whether or not how much it is or holding the policy, and maybe to go back and restate that we will stick to this.



21:14

Yeah, absolutely under the new administration. I think it's time to review how well it's working, and hopefully get some sort of recommitment to a more ethical approach to collecting debt that doesn't intimidate people and push them further into debt.

A

Alex Turner 21:34

Is there anywhere next that your reporting is going on this? Have you already got other avenues to look into, or is it a bit of a wait and see what they come back with.



21:41

I mean, I'm going to try and keep requesting data so that we can get an up to date picture on what's going on and see if the levels do kind of dip, which is what the council said would happen. But otherwise, I'm going to try and keep speaking to people about their experiences

and really unpick how well this policy is being followed or not, because it's still a bit of a hazy picture, I think, and there's still more work to be done to find out exactly what people's experiences are.

A

Alex Turner 22:08

For sure. But I guess one thing that's definitely comes out of this, whatever you find for the council, is like the value of sticking with the story over a period of years and not letting stuff drop, even when something like the pandemic comes along,

👤

22:19

Yeah, absolutely, I think especially when the Council or the government make commitments to try a new approach that, you know, at the time, was lauded by lots of people working in this sector, you need to stick to it and naturally see whether it's being followed or not. And that, yeah, I do think this is a good example of this.

A

Alex Turner 22:40

Thanks for coming in, Matty and yeah, we look forward to see where the next steps go. Thank you. This was the debrief: Has the council kept its promise to boot out bailiffs presented by me Alex Turner, and produced by George Colwey the Bristol cable. Head to the [Bristol cable.org](https://www.bristolcable.org). Forward slash, join to become a member of the cable and subscribe to the Bristol cable wherever you get your podcasts. Hi, this Alex, here again, since we recorded this episode of the debrief, Bristol City Council's leader, green councilor Tony Dyer got back to us with a statement responding to the latest figures on bailiffs. He said, debt owed to the council impacts our financial health at a time when balancing the budget is becoming increasingly hard, but I realize that for some, paying this debt is a challenge. Dyer said the Council must strike a balance between collecting this debt and the risk of pushing vulnerable people further into financial insecurity, and that this is the thrust of the council's debt management policy, where someone owes the council money and it's within their means to pay, it's important to provide them with all the information to do this and pursue the debt if they fail to pay. Dyer said where someone cannot afford to pay if the Council were to pursue a debt, the likelihood is that this will add to the debt and continue to grow without any prospect of recovery. Dyer added to early intervention to support vulnerable individuals to manage their finances and deal with debt affordably. It's not only the ethical approach to take, but also the financially responsible solution. Mounting pressure on an already vulnerable person is likely to only push people into requiring further and more complex support for a range of agencies that I said, thus adding demand onto already stretched services. Our debt management policy provides a guide for how the council should treat debt management, which I'm committed to enforcing and for the most part, is being applied effectively. He said there will undoubtedly be examples where individual cases could do with further scrutiny, and I would recommend residents to engage with the service to whom the debt is owed, or contact the local Ward councilor, the.