

## THE EFFECTIVENESS OF PRIVATE BAILIFFS: Notes from Mike Wolfe.

1. We need to collect Council Tax, fixed penalties and all debts due to the council.
2. It is fair to compel employers to deduct debts from peoples wages if they refuse to pay and to remove consumer items (though not essentials) from homes of people who have the ability to pay but refuse to do so.
3. Such removal, or the threat of it, derives its effectiveness from the fact that it is a very serious deprivation of a persons' ordinary freedoms. It should therefore be carefully considered before use and regulated.
4. In the past all such powers were vested only in Officers employed by The State in order to ensure that regulation was strict and conflicts of interest were removed.

### **Some possible risks in the use of private bailiffs.**

5. Money paid in costs leaves the economy of The City.
6. Poor people may be bullied, pay more than they need to or "rob Peter to pay Paul" causing debt problems to escalate.
7. Other council services are put to extra cost in picking up the pieces.
8. Bailiffs may choose to use actions which maximise their income without raising any more money for The Council; they could be oppressive to taxpayers or dishonest.

### **Ways to investigate real effectiveness.**

Recovery rates are a very narrow and crude measure of only one of the outputs from the use of private bailiffs. They do not reflect the impact on poor families or The Councils other policies or even service costs.

- Much qualitative evidence about the effects of private bailiffs must exist in advisers from Manchester Advice (the courts desk especially), Citizens Advice Bureau, Law Centres, community advice centres, other voluntary sector organisations dealing with people and families in debt.
- Social Services, schools, homelessness section and medical professionals could be surveyed for evidence of effects of bailiffs' actions.
- A sample of those subjected to bailiffs' actions could be sympathetically interviewed to gain more realistic outcome pictures and see if code of conduct is followed.

### **Alternatives????**

- Revert to employing own bailiffs.
- As a compromise, ensure that all debtors are visited by an officer trained to evaluate a persons'/family's ability to pay before a case is given to bailiffs.