Children scared of knock at door from council bailiffs, report reveals

Thursday 26 March, 2015

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Councils must stop leaving children frightened and worried by sending aggressive and intimidating bailiffs to knock on the doors of family homes, according to a report by The Children's Society.

The report, *The Wolf at the Door: How Council Tax Debt Collection is Harming Children*, finds that councils are threatening increasing numbers of struggling households with court action for falling behind with their council tax. And many local authorities are choosing to send more bailiffs round to their homes rather than helping them get back on their feet.

Based on a survey of 4,500 parents and Freedom of Information responses from local authorities, the report reveals that councils across England sent out bailiffs 1.3m times last year. One in five families in council tax debt received a visit from a bailiff.

Most families receiving a knock at the door say their children were at home at the time, with a majority of those families saying the experience left their child frightened, sad or worried.

Many other children have picked up the phone to a debt collection agency. Of those children who said someone had phoned the house to ask about money owed, nearly half said they felt frightened and three quarters felt worried.

Councils which use heavy-handed debt collection practices are impacting directly on the emotional health and well-being of children and young people. For example, a child whose family has been visited by a bailiff is far less likely to ask his or her parents for things they wanted because they do not want to make life difficult for them. And some young people told us they suffered sleepless, stressful nights as a result.

Adults are affected too, with four in ten describing bailiffs as scary, three in ten aggressive, and two in ten physically intimidating. Two thirds (66%) of parents who have fallen behind with their council tax bills report feeling anxiety, stress or depression as a result.

The Children's Society is today calling on all councils to:

· Stop sending bailiffs around to families with children

· Give struggling residents a chance to negotiate affordable repayments

· Make sure that every family getting a final reminder notice is also offered help from an independent advice agency.

Adopting these measures need not reduce the amount of tax that councils collect. Our report explored examples of local authorities that have limited the use of bailiffs and provided more space for families to seek advice, or asked families to let them know early when they are struggling, and have successfully collected council tax at higher than average rates.

Council tax debt is widespread – more than one in ten families in the UK have experienced it, with average arrears reaching £420. That means up to 1.6m children will have been affected.

And the problem is getting bigger. Government cuts to council tax support have coincided with a 25% increase in households falling behind on their council tax, a 33% increase in court summonses and – among almost 100 councils – a rise in the use of bailiffs.

The reasons for falling into council debt can include family emergencies, losing a job, being unable to manage household bills and unexpected costs like a broken boiler.

Rather than get families independent advice to help them pay off their debts (three-quarters of parents in council tax debt say they never received any) local authorities are rushing to penalise struggling families by demanding sudden, unrealistic council tax payments.

Councils can be one of the most uncompromising creditors – in just 14 days, families can go from missing a council tax payment to losing the ability to pay in instalments and then face court proceedings

and enforcement on unpaid bills, such as bailiff visits.

The costs of court action and debt collection are often passed onto the indebted family – making it even less likely that they will be able to repay what they owe.

The Children's Society found people are being pushed into the hands of payday loan and credit card companies, driving them deeper into the debt trap, which can lead to children suffering worry, anxiety and bullying. More than half of families who have faced council tax debt have to borrow money to pay off their debt, and others are forced to cut back on essentials for their children.

Matthew Reed, Chief Executive of The Children's Society, said: "Our report reveals that far too many families are failed by their council when they fall behind with their council tax. Councils are more likely to refer a family in council tax debt to a bailiff than to an independent debt advisor, which is not acceptable.

"Bailiffs should simply not be sent round to families with children. Instead, councils should give struggling residents a chance to negotiate affordable repayments, and make sure every family in trouble is offered independent debt advice. Every child and teenager deserves to feel safe in their own home without being scared of the next knock at the door."

One mum in council tax debt spoke of her inability to hide the impact of her debts from her children. She told us: "They just knew that mummy was stressed and there were strange people at the door wanting things and most of the furniture and that got taken at that point."

Media enquiries

For more information please contact The Children's Society media team on 020 7841 4422 (office hours) or 07810 796 508 (out-of-hours) or email media@childrenssociety.org.uk.

Notes to editor

· *The Wolf at the Door: How Council Tax Debt Collection is Harming Children* is available here:http://childrenssociety.org.uk/wolf-at-the-door-embargo

· For the report we commissioned an original survey of around 4,500 UK parents, conducted by Research Now. Over 450 of the families who completed the survey have been in council tax debt now or in the past. The survey gathered information from both a parent and a child (aged 10-17) in these cases. A freedom of information (FOI) request was also sent to all billing local authorities in England. We received 240 responses to our request (147 from lower tier councils and 93 from upper tier councils) from a total of 326 collecting authorities.

· Our estimate of bailiff uses is based on the FOI responses we received and the number of council tax banded properties in England. Results from areas which provided FOI responses were scaled upwards to take account of missing responses. Note – the number of bailiff uses is for all households (as data for families with children was unavailable) and includes multiple bailiff referrals for some households.

· Our estimate of families and children who have experienced council tax debt is based on our national survey of families with children, and HMRC data on overall numbers of families with children.

· We define being in debt on your council tax as meaning being behind with payments by two or more months, losing the ability to pay council tax by instalments, or still owing money on last year's council tax.

· The Children's Society has helped change children's stories for over a century. We expose injustice and address hard truths, tackling child poverty and neglect head-on. We fight for change based on the experiences of every child we work with and the solid evidence we gather. Through our campaigning, commitment and care, we are determined to give every child in this country the greatest possible chance in life.

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