



BAN THE BAILIFFS



Local Elections 2026 supporter briefing



The campaign

When families face unpayable debts, a knock at the door from bailiffs can be hugely traumatising.

🗣️ I didn't even understand really what a bailiff was, but that they were going to come to my house and take my stuff. I had a three-year-old child. I just thought I need to stop this.

Jo, Manchester

Council tax debt has soared in recent years, yet rates just keep going up. **4.4 million people are now in debt.** For many, it's becoming impossible to pay when the cost of living crisis and economic turmoil have squeezed budgets to the limit.

And debts can mount up incredibly quickly. Families only need to miss one council tax payment, and within two weeks a bill can be issued for the entire year. What starts as a

missed instalment of £190 can become a £2,280 debt at terrifying speed.

But instead of supporting families to get out of debt, councils are using violence, harassment and intimidation - sending in the bailiffs. **Worse, the cost of a bailiff visit is added to people's debt - leaving them hundreds of pounds worse off.**

Bailiff visits have soared in recent years leading to widespread harassment, intimidation and trauma. Recently, over 1.7 million referrals were made for bailiff visits despite there being little evidence that using bailiffs even increases collection rates.

But there is another way. Some councils have stopped using bailiffs to collect council tax debt, and introduced new support to help people get out of debt for good.

We want to see all councils in the UK stop using bailiffs to collect council tax debt. It's completely unjust that the government are using a form of legalised harassment to try and collect debts. **No matter what people's financial circumstances are, everyone should be treated with dignity and respect.**

Why now? The elections and council tax rises

On Thursday 7th May 2026 voters in 134 local authority areas will have the chance to elect nearly 5000 new councillors. In most of these areas, these will be the first council elections since 2022. At the same time as the elections, councils across the country are raising council tax rates, most by just under 5%, but some by as much as 9%

The election is a huge opportunity to put our campaign on the map, by **encouraging candidates to pledge to stop using bailiffs** before they are even elected. This will give us useful leverage post-election. **We also want existing councillors, where there's no election this time round, to sign up to the campaign.**

The pledge

Here is the wording of the pledge we'll be asking candidates to sign up to. They can sign their name by clicking [here](#).

As an elected councillor, candidate or local representative, I recognise that rising living costs have left many residents struggling, and that council tax debt has grown significantly in recent years. Local authority reliance on bailiffs has proven counterproductive, traumatising residents and leaving many deeper in debt than before.

I therefore pledge to:

- Support ending bailiff use for council tax debt collection in my ward, within my local authority and nationally
- Advocate for a fairer debt collection policy, or duty of care, that ensures people in debt receive support, not enforcement
- Raise the issue with my party



What you can do

There's a whole host of actions you can take to get banning bailiffs on the agenda, especially if you live in one of the areas where local elections are happening.

1. Write to your councillors and candidates

The first (and simplest) action you can take to encourage councillors to pledge to ban the bailiffs is to write to them. To do this ahead of the election you can use our handy [online tool](#).

We've provided a template letter you can use, but it is often more effective to personalise it a bit by telling them why you personally care about the issue.

2. Local press action

Anyone can write a letter to be published in their local paper, and they can be a great way to push campaign messaging to a wider audience.

Why write a letter to the editor?

- **Politicians or other targets could see them** - Politicians read papers. Your candidate or someone in their team will likely be

keeping abreast of local news to help them understand what their future constituents care about. As well as gathering support from other readers for your campaign, an open letter could well be seen by the person your campaign aims to influence.

- **They get the message out** - Letters are an easy way for anyone to get their opinion seen by a large number of people they might not normally interact with.
- **They generate discussion** - A good letter often inspires responses from other readers, or at least gets people sharing and chatting about it online. This gives you a public platform to launch a discussion, and allows others to show their support for your ideas.
- **They inspire action** - A letter can be a great opportunity to name-drop your campaign, allowing others to find it and get involved. And if you mention the pledge action, others in your area can contact candidates to ask them to sign.
- **They can influence the direction of future reporting** - If a paper receives multiple letters on a subject, or a letter generates discussion, it can give the editors a clue as to what their readers care about and they may choose to cover that issue more in the future.



How to write a great letter to the editor

- Think about your audience - national papers might have a bigger reach but they get hundreds of letters every day, so yours will have to really stand out to be published. As your targets are your local council candidates, local or regional papers might be a better bet - your letter is more likely to be printed and the people who see it will be more likely to have a personal stake in the issue.
- You stand a better chance of being published if you are writing a direct response to a recent article. Have a look for anything the paper has published about debt, bailiffs, or council tax. Reference the article in the first sentence of your letter.
- Include your contact details, as they might want to call and verify your identity. You can list your title as Debt Justice Activist/ Volunteer as being part of a group can give you legitimacy.



- Write simply and clearly and avoid jargon. You want readers of the paper to be able to understand your argument. Be concise and to the point and aim for a punchy opening sentence.
- Tell readers why the issue is important, show some evidence, and propose a solution - banning bailiffs for collecting council tax. Your letter is more likely to be published if you are saying something new, rather than simply agreeing with a previous letter or article.
- It might help to look at the key messages later in this document.
- Generally, letters should be kept to under 300 words. Editors cut from the bottom-up so essential information should be in the first paragraph.
- Multiple letters, preferably from different people, can help keep the issue on the page for longer.



3. Social media

While you wait for your letter to hopefully make it into print, you can circumvent the local editors by taking your message straight to social media. There are a number of approaches you can take to do this and it's worth trying them all if you have time.

1. Tag/DM your councillors and candidates directly asking them to take the pledge [here](#).
2. Post the [write to councillor action](#), and some facts about bailiffs, on your own profile or timeline.
3. Post in local Facebook and NextDoor groups, highlighting the issue of bailiffs and asking people to write to their local councillors [here](#).
4. Share the write to councillor action directly with your friends and family via WhatsApp or DM.
5. If your letter to your local newspaper is posted online, make sure to share the link so others can read it.

Sample social media posts

1.

People are forced into debt because of our regressive council tax system - and then being harassed by bailiffs! Local elections are coming up so I've demanded my councillors pledge to #BanTheBailiffs. Write to your councillors: <https://act.debtjustice.org.uk/contact-your-council-ban-bailiffs>

2.

Hey [@CANDIDATE/COUNCILLOR] Right now in your ward, people are pushed into poverty when councils send in bailiffs for council tax debt. But there's another way. Will you pledge to #BanTheBailiffs and change council tax collection for good? For more info go to: <https://debtjustice.org.uk/pledge-your-support>



4. Hustings

Another way to push candidates to pledge to take action is by attending a husting, where you will be able to ask candidates a question - in this case, whether they will sign up to our pledge to stop using bailiffs for council tax collection.

Hustings are events where candidates standing for an election debate policies and answer questions from the audience. There are two types of hustings:

1. 'Selective' hustings, which seek to promote a particular party or candidate
2. 'Non-selective' hustings, which are not intended to promote a particular party or candidate (most are of this nature)

Hustings can be themed around a particular topic, like climate or the cost-of-living crisis, but they can also be general. There's no set format for them, although they do tend to follow a fairly standard panel Q&A type format.

Anyone can organise a husting, but they are often run by church groups and local community organisations who aren't affiliated to political parties. Larger charities sometimes run them too.

Hustings start happening as soon as an election is called. They'll take place throughout the pre-election period. They're generally open to everyone and held in spaces like churches and community centres. There's likely to be a mix of online and face to face events.

Why ask a question at a husting?

- **To get councillors to take action** - it's a great opportunity to put public pressure on a council candidate to commit to something, in this case signing the Ban the Bailiffs pledge.
- **To raise the profile of an issue** - asking a question publicly lets candidates know this is something their future constituents care about, as well as raising the profile of the campaign with others attending the event.
- **To find out what councillors think** - this is useful in knowing who to vote for, but also to find out who it would be useful to lobby post election, and what counterarguments we might have to tackle. This is why it's helpful for you to take note of what is said and let Debt Justice know afterwards. You can email us at: info@debtjustice.org.uk

How to ask a question at a husting:

1. To find out about your local hustings, look in your local newspaper, community notice boards, libraries, doctors surgeries, on local radio stations and shop windows. Online try looking on social media, in relevant local Facebook groups or by searching relevant hashtags.
2. Print out a copy of our pledge document for candidates to sign.
3. Plan out in advance what you're going to say - we've written a suggested scripts below but feel free to adapt it to be personal to you.

4. When asking your question, be polite and respectful and keep it short – no-one likes someone dominating a meeting. Feel free to provide some context before asking your candidates if they will agree to sign the pledge – you might want to use the key messages on the following page.
5. Make sure to grab candidates at the end to actually get their signatures. If candidates are ok with it, you could take a photo of them signing to post on social media. If a candidate has to rush off, make sure you follow up by email to get them to sign.
6. Follow up by email thanking any candidates who have signed the pledge, and giving more information on the campaign to all candidates.
7. Let us know how the hustings went and send us any pledges at: info@debtjustice.org.uk.

5. Surgeries

If there's no election in your area, or if there is but you can't find a hustings to attend, you can attend a surgery held by your currently elected councillors. You can find the dates of these by going to the website of your local authority.

Once there, you can follow the same approach as if you were at a hustings – explaining the issues

to the candidate, asking them to sign the pledge, and documenting the meeting for social media.

Whether they sign the pledge or not, remember to follow up thanking them for meeting you. Building a good relationship with your councillors is an important step that will help you engage further in the future.

6. What to do if a canvasser knocks on your door

Another thing that might happen during the election period is a candidate showing up at your door to canvass you and try and win your vote.

This is a great opportunity to talk to them about what matters to you – like the campaign to ban the bailiffs! Remember to make use of the key messages on the following page, and let them know why you personally care about the issue.

Being canvassed is also another opportunity for you to ask your candidate to pledge to ban the bailiffs [here](#). If they're not sure or say they can't agree right away, encourage them to take the link anyway so they can think it through in their own time.

As with hustings, it's helps us to know what candidates are saying. Send any information about your conversations to:

info@debtjustice.org.uk



Key messages

What to say to your candidates or councillors or ask at a hustings:

- **Over 4.4 million people** are now in council tax debt, and struggling to pay for food, heat, and other essentials.
- Instead of supporting families to get out of debt, councils are using violence, harassment and intimidation - sending in the bailiffs. Worse, the cost of a bailiff visit is added to people's debt - leaving them hundreds of pounds worse off.
- In this Local Authority there have been x referrals to bailiffs (you can find the exact number for your area [here](#))
- I'm asking you to pledge to use your time in office to end the use of bailiffs in collecting council tax debt, and work towards a fairer approach to people in debt. Will you sign the pledge?

Feel free to personalise what you say, and let them know why you as an individual care about banning the bailiffs.

Extra facts you might find useful:

- **49%** of people in council tax arrears are in poverty. Four in five people in council tax arrears are in the bottom 50% of earners. **This is a tax on poverty.**
- **28%** of people in council tax arrears have had to skip a meal because they didn't have enough money to buy food. Why are we forcing people into hunger because of a council tax bill?
- Research by Policy in Practice found that **using bailiffs more doesn't result in higher collection rates**, and their added fees are more likely to make households struggle. More support was much more effective at increasing collection rates.

Thank you for raising your voice for our Ban the Bailiffs campaign! If you have any questions about anything in this guide please email: info@debtjustice.org.uk

Photography by Jess Hurd. Design by Thomas Henchman.



We are a campaigning organisation working with others to end unjust debt and the poverty and inequality it perpetuates, in the UK and across the world.

Keep In Touch

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 [@debtjustice.bsky.social](https://twitter.com/debtjustice.bsky.social)

 Debt Justice

 Debt Justice

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