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Bailiffs knocking on Council tax debtors in Epsom and Ewell

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Epsom & Ewell Borough Council passed 552 council tax debts on to bailiffs in 2025/26, according to new Freedom of Information data compiled by National Debtline as part of its annual Stop the Knock campaign. This is a reduction of 39% compared to 2024/25.

The findings come as total council tax arrears in in and around Epsom and Ewell were revealed by MHCLG to now stand at £1.9 million. This forms part of a national total which has now hit £7.4 billion, up from £6.6 billion in 2024/25.

The charity's figures also show that across England and Wales a total of 153 councils (48%) increased their use of bailiffs for council tax debts. And that 1.72 million council tax arrears cases were passed to bailiffs by councils during 2025/26, a figure largely unchanged from 1.74 million in 2024/25. The charity says these numbers demonstrate the continued reliance on enforcement action despite ongoing cost-of-living pressures.

As their budgets have become more stretched, councils are increasingly reliant on council tax revenue to fund essential services like social care, local schools and rubbish collections. This has led many councils to increase council tax for residents, a move which often deepens the financial challenges for people already hit hardest by the high cost of living.

Councils reduce support for most vulnerable residents

National Debtline's research found that last year, just 26 of 317 local authorities were exempting residents in receipt of Council Tax Support from bailiff action, a decrease of 26% from 35 in 2024/25. Epsom & Ewell Borough Council does not exempt Council Tax Support recipients from bailiff action in this way – something National Debtline is calling on councillors to change.

The charity is calling on local authorities to recognise that people receiving Council Tax Support will be some of the most financially vulnerable so are highly unlikely to be able to be able to repay quickly and in full and so should be exempted from bailiff action.

Charity urges local people to seek advice

With council tax being one of the top three most common debts its advisers hear about, alongside credit cards and energy bills, National Debtline, the free independent debt advice service, is calling on anyone in and around Epsom and Ewell worried about their council tax bills or facing bailiff action to seek advice as soon as possible.

Currently a third (31%) of people who contact National Debtline have council tax debt.

Edward Ware, spokesperson for National Debtline, says:

"We understand that councils are under increasing financial budget constraints, and council tax is vital to funding the local services we all rely on, but collecting this money cannot come at the expense of its most financially vulnerable residents.

"We are pleased to see that Epsom & Ewell Borough Council has reduced its bailiff use recently, but we would urge councillors to review whether there is more the council could do to support residents who are struggling to pay."

"With council tax now one of the most common debts we see we need councils to adopt fairer approaches to collection, not harsher enforcement. Exempting residents who receive Council Tax Support from bailiff action is a key way in which councils can help – and we would urge Epsom & Ewell Borough Council to put this in place urgently."

Changes on the way, but more reform still needed

There is some positive news on the horizon. Following the Government's wide-ranging consultation on council tax administration, several reforms are expected in 2027. These are aimed at creating a fairer and more proportionate system for people struggling with payments.

The changes will require councils to wait longer – 63 days, up from two weeks – before demanding a full year's council tax following a missed instalment; offer more affordable repayment arrangements; and a new £100 cap on court-related fees. Alongside this, there will be stronger emphasis on reducing aggressive enforcement practices such as the use of bailiffs, better protections for vulnerable households and a shift to 12 monthly payments, instead of the current 10, by default to make bills more manageable.

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The charity has welcomed these changes following years of campaigning on council tax reform, but says further action is still needed. It is urging the government to set out a series of statutory steps councils must take before passing debts onto bailiffs, including councils working with residents and debt advisers to put in place an affordable payment arrangement before any enforcement action is taken.

The charity is also calling on the Government to follow through with proposals to regulate the bailiff industry and give the Enforcement Conduct Board statutory power to oversee the sector.

Edward continues, *"The proposed changes to council tax collection practices should make a meaningful difference to financially vulnerable households, but we need to see more progress when it comes to regulation of the bailiff industry.*

"We need to stop people falling behind with council tax in the first place. The Government should also invest more funding in local Council Tax Support schemes, so that all councils can offer 100% Council Tax Support for its most financially vulnerable residents.

"Anyone struggling to pay their council tax bill should seek free, independent advice from National Debtline as soon as possible. Our advisers are here to help and can talk you through your options."

1. Full dataset of bailiff use in England and Wales in 2023/24, 2024/25 and 2025/26 available on request or via https://www.stoptheknock.org/

2. The latest council tax arrears statistics (from MHCLG) can be accessed via: https://www.gov.uk/government/-statistics/collection-rates-for-council-tax-and-non-domestic-rates-in-england-2025-to-2026 **(Table 9a)**

3. Government's consultation on council tax: https://www.gov.uk/government/consultations/modernising-and--improving-the-administration-of-council-tax/modernising-and-improving-the-administration-of-council-tax

4. National Debtline provides free, independent, expert advice. People worried about their finances can contact National Debtline for free on 0808 808 4000 or via **www.nationaldebtline.org**.

NATIONAL DEBTLINE