

Sympathetic Enforcement

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Overview

- **Assumptions**
- **Public service ethos**
- **Perception of enforcement**
- **Reality**
- **The “poor” debtor**
- **Types of debtor**
- **Customer care**
- **The third sector**

Assumptions

Majority of citizens:

- **Pay** (even if not always willingly)
 - council tax, parking charges, traffic penalties etc
- **Do not want to pay extra for those that WON'T pay**

Therefore ENFORCEMENT IS NEEDED!

But not at any cost



Public service ethos

To do:

- The right thing
- In the right way
- For the right people

In a timely, open, honest and accountable manner

Must be ethos of service provider

It's not what we do



It's the way that we do it!

- **No one likes:**
 - getting a PCN
 - paying for a PCN
 - having their challenge rejected
 - a bailiff on their doorstep

Does that mean we shouldn't enforce?

Perception of enforcement?

“The CEO / bailiff wouldn’t listen”

“ The CEO / bailiff wouldn’t / didn’t believe me”

“CEOs / bailiffs are intimidating”

Perception is negative - reception even more hostile



The (“bailiff”) reality

- **Certificated by Court**
 - potential to lose certificate if complaint upheld
- **Instructed by warrant to seize goods**
 - not to collect monies
- **Controlled by:**
 - legislation, protocols, standards
 - client requirements / specification
 - competition (don't like may go elsewhere)

The plight of the “poor” debtor

“ I know nothing about this”

“ I never received the letter, notice, demand ”

“ No one has called previously”

The statement may be true



Two types of debtor

- **Can't pay**
- **Won't pay**

Can't pay

- **No or insufficient assets**
 - except basic 'needs for life'
 - no likelihood of obtaining sufficient assets in the foreseeable future
- **May be vulnerable**
 - Aged
 - Disabled – mentally or physically

To be dealt with professionally and with sympathy

Won't pay

- **Potentially deliberate**
 - **principle** – *don't think system is fair*
 - **evasion** – *don't pay unless persuaded to*
- **Inadvertent**
 - **spent money on other things first** - *majority*
 - **circumstances have changed** – *confessed/head in sand*
 - lost job, partner (bread winner) left
 - potentially a vulnerable debtor

Still feeling sympathetic?

Customer care

- **Be objective and professional to all**
- **Be sympathetic to those who deserve it**
- **Ensure service provider mirrors your ethics**
- **Ensure you can demonstrate ethical behaviour to all stakeholders**
- **Seek evidence by way of statistics**
- **Use statistics to your advantage**

Use the third sector

- Engage with
 - Citizens Advice Bureau (CAB)
 - Consumer Credit Counselling Service (CCCS)
 - National Debtline
- Build a professional relationship
- Educate them
- Share information, statistics
- Demonstrate your ethical stance

Let them be your voice of sympathy

Thank you

