Young “gig economy” worker hounded to his death over debt repayment

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A verdict of suicide was recently recorded at the inquest of a young worker, Jerome Rogers, who had been plagued by debt following two parking fines.

At the inquest in south London, assistant coroner Jacqueline Devonish said, “It’s evident that he [Rogers] was stressed by being in debt.”

Jerome Rogers was only 20 when he tragically took his own life, by hanging, in March last year. He had earned his living as a self-employed courier for City Sprint, using his motorbike to deliver blood supplies to hospitals throughout London.

Rogers had incurred two parking fines for £65, which had been owed to Labour Party-run Camden council. Because the fines were not paid, the debt quickly mounted up in the course of a few months. Eventually he owed a total of £1,019 because of non-payment of penalties and bailiffs fees.

Camden council passed the debt to Newlyn Plc, a Liverpool-based national debt Collection Company used by many local authorities and high street firms. Public concerns about the methods used by the company and others like it are well documented.

A *Times* article in February, 2011 stated that Newlyn “has been accused of adding extra costs to debts, cutting corners and aggressively chasing people for money they say they do not owe."

It cited a former employee, who revealed the “questionable practices of a company chasing unpaid fines and arrears for local authorities.” The *Times* wrote, “Steve Williams (not his real name), an ex-employee of Newlyn, says that when an unpaid parking debt is passed to Newlyn, it will add an extra sum--often about £80.”

In 2016, Jerome was twice visited by Newlyn Plc bailiffs--first on January 19 and again on March 7. On the first visit, the partner of Jerome’s mother, Bentley Duncan, paid off £507. Jerome also agreed to pay the bailiff off at a rate of £128 a week, which would have constituted an enormous chunk of his wages. Jerome had suffered several bouts of severe asthma over the winter months making him unfit to work on several occasions. This meant that in the months prior to his death, his weekly earnings were between just £38 and £89.

After his mother’s partner had paid off part of the debt, Jerome carried out internet searches for payday loans in an attempt to clear the rest. A bailiff, Ross Cutler, contracted by Newlyn to collect the debt, texted Jerome on February 26, reminding him payment was due the next day. According to the *Guardian*, Jerome then began making internet searches on how to commit suicide, as well as continuing to search for potential loans.

Cutler made a second visit to Jerome’s home on March 7 and on this occasion seized Jerome’s motorbike as an asset against the debt, thus depriving him of his only means of making a living and paying off the debt.

Cutler clamped the vehicle and then sat in his car for two hours outside Jerome’s house. The bailiff claimed he did this to allow Rogers more time to find the money owed.

In her assessment, the assistant coroner said, “I've considered the actions of the bailiff sitting outside the house for a prolonged period having not told Jerome the reason he was outside. Could that have been viewed as a form of harassment? Did it increase Jerome's stress levels? My personal view is sitting outside a person's house, when you are a bailiff, would be intimidating."

According to the assistant coroner, Jerome had been searching the internet for ways to commit suicide even while Cutler was there. Jerome then left his house

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while the bailiff was still present.

After several hours, Jerome's family reported him missing to the police, after it emerged that he had sent his girlfriend a text saying he loved her and to remember him. The following day Jerome's body was found in nearby woods by his brother Nat and a family friend.

The assistant coroner questioned the bailiff's valuation of Jerome's motorbike. There is evidence that the bailiffs may have acted illegally as they are not legally entitled to seize items used as tools of a trade if their value is less than £1,350. Newlyn had valued the bike at between £1,500 and £2,000. The family obtained a valuation from motorbike manufacturer Honda giving the value as only £400. This was because the bike had clocked up a further 17,000 miles due to it being used by a motorcycle courier.

Newlyn admitted they had no facility to be able to search the value of motorbikes.

Speaking to the *Guardian*, Tracey Rogers, Jerome's mother, said, "We are shocked that bailiffs have the power to seize people's tools of trade, which will prevent them from working and earning money to pay off their debt… We will continue to campaign for changes in the law so that no other family has to go through what we are going through. After Jerome's death I got a letter from a man who said he had contemplated suicide because of the way he had been treated by bailiffs. I have to do this for Jerome. I can't just pretend things are normal after the inquest. Nothing is normal anymore."

A report "Taking Control" jointly issued in March by the Citizens Advice, Step Change Debt Charity and the Children's Society commented on a law that came into effect in 2014 to supposedly control the actions of bailiffs and "clean up" the debt enforcement business. It found that bailiffs still regularly intimidated people, failed to accept affordable payment offers and failed to recognise the needs of vulnerable people.

The use of bailiffs to retrieve debts is on the increase.

A Money Advice Trust report, "Stop The Knock," published in 2015, noted, "Local councils in England and Wales instructed bailiffs to collect debts on 2.1 million occasions last year." This was an increase from the 1.8 million visits in the year up to August 2013.

The report showed "the readiness with which councils instruct private bailiffs to collect unpaid debts--despite the serious negative impact this can have on individuals and businesses in financial difficulty."

Such is the scale of the debt collecting industry that a reality TV programme--*Can't Pay? We'll Take it Away* --has been created around it. This tends to demonise those in debt and glorifies bailiffs as playing a vital and useful role in society.

According to the Debt Support Trust charity, nearly half of people struggling with debt in the UK have considered suicide to resolve their situation.

At the beginning of the year, debt charity Step Change released statistics for its work in 2016. Nearly 600,000 people had contacted it, amounting to an enquiry every 53 seconds. Use of its website had doubled since 2011, with 3.3 million searches. It reported, "For the first time in at least eight years, the overall average unsecured debt of our clients increased, from £13,900 to £14,251."

Jerome Rogers, a young low-paid worker, could find no way out of his predicament and was literally hounded to his death. He was offered no help or respite from the institutions of the capitalist state, meeting only the most brutal response from the council, courts, police and bailiffs.

The crisis that engulfed Rogers was ultimately an outcome of the precarious situation facing millions of people, where just one incident can spiral out of control and push them over the edge.

Today, one in five UK workers—over 7 million people—are in "precarious" employment. In 2012, 180,000 were employed in the UK as couriers in a highly exploitative fast-growing sector. Many of these are poorly paid and part of what is described as the "gig economy." Their employers generally classify them as self-employed so they can avoid paying sick pay, holiday pay or pensions.

With the continuing imposition of austerity measures and the spread of such employment, millions more are likely to find themselves in the very same dreadful circumstances that led to Rogers taking his life.

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