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| Event History

**Policy owned by People Services
Unmanageable Debt****1. Policy Purpose and key drivers****Introduction**

This applies to all Police Officers, including Special Constables and Police Staff.

The National Crime Agency - (NCA), identified that money is one of the common motives for corruption and that unmanageable debt can place Police personnel in a vulnerable position and more likely to become engaged in corrupt activities in order to try and relieve their debt. They also stated that those who identify themselves as having problems with debt are more likely to seek to deal with their indebtedness by lawful means than those who attempt to conceal the issue. The emphasis of this policy therefore is on encouraging staff to disclose their debt problems at the earliest opportunity, in order that the Force may provide help, welfare and advice before any individual's financial difficulties deteriorate to such a level that formal court proceedings become likely or inevitable.

The purpose of this policy is to provide guidelines to individuals whilst also ensuring that the integrity, reputation and security of Staffordshire Police is protected. Police employees are expected to discharge all lawful debts in accordance with the terms and conditions directed by the lender. If the level of debt owed by an individual becomes unmanageable, then he or she is to be encouraged to seek advice, help and guidance at the earliest opportunity.

It is recognised that those who seek to disclose and deal appropriately with debt problems at an early stage are doing so in a lawful and ethical manner in accordance with current legislation.

Police Officers must be aware that any unmanageable debt problem may amount to a breach of Police Regulations and the Standards of Professional Behaviour, particularly where any court or other formal proceedings are necessary to deal with their debts, such as bankruptcy, County Court Judgements and Debt Relief Orders, and, dependent upon the circumstances, may cause a misconduct investigation to be instigated. It must be borne in mind that neither bankruptcy nor a Debt Relief Order amounts to the discharge of a debt; they merely discharge (release or free) the debtor from their liability or responsibility. In order to discharge a debt, the debt must actually be paid.

In some circumstances, Police Staff with unmanageable debt could be considered to be in breach of the Police Staff Council Standards of Professional Behaviour and, subject to consideration of their role and responsibilities, may become subject to a misconduct investigation.

Definition of Unmanageable Debt

Personal debt can be considered to be unmanageable when the level of required repayments cannot be met through normal income streams. This would usually occur over a sustained period of time, causing overall debt levels to increase to a level beyond that which somebody is able to pay.

Aims and Objectives

- (a) To encourage individuals who are carrying unmanageable levels of debt to disclose their circumstances in order that they can be offered appropriate help , welfare and guidance .
- (b) To assist those who disclose their circumstances by ensuring that they deal with their debt in accordance with current legislation and procedures .
- (c) To allow the Police to conduct a risk assessment in relation to each individual case, therefore protecting the integrity and reputation of both the individual and the organisation .
- (d) To prevent individuals from suffering unnecessary stress and health problems associated with carrying unmanageable debt .
- (e) To raise awareness amongst all staff of the vulnerable position they may be in if they carry unmanageable levels of debt .
- (f) To prevent individuals from attempting to deal with debt issues by corrupt , unlawful or unethical means .
- (g) To identify and deal appropriately with any breaches of Police Regulations , the Standards of Professional Behaviour for Police Officers or the Police Staff Council Standards of Professional Behaviour .

To access the procedure associated to this policy , please click on the below link .

Related Documents

Links to related documents:	Unmanageable Debt Reporting (Procedure)
Gatekeeper - the Author suggested the following Procedure document(s) to link to.	Unmanageable Debt Reporting Procedure

Relevant Dates and Review Period

Effective Date:	06/10/2017
Review Date:	09/10/2018
Review Frequency:	Annually

Policy Basis and Implications

2. Legal Basis:	Section 6 Police Act 1996 (provision and effective police force) Schedule 1(4) Police Regulations 2003 (wilful refusal or neglect to discharge any lawful debt) Data protection Act 1998 (duty to protect personal information from compromise) 'Standards of Professional Behaviour' for police officers issued under Police Reform Act and Schedule 1 of Police(Conduct) Regulations 2008. 'Standards of Professional Behaviour' for police staff as agreed by the Police Staff Council and issued under Joint Circular No. 54 in September 2008.
3. Management of Police Information (MoPI):	MoPI Policing Purpose: Protecting Life and Property, Preserving order, Preventing the commission of offences, Bringing offenders to justice

MoPI Review, Retention and Disposal addressed as follows:

Information gathered under this policy and its related procedure would be held for a minimum of 6 years. The need for its continued retention would be reviewed by Professional Standard after the expiry of that period or sooner if the need for an earlier review became evident.

4. Associated Benefits:	<p>The benefits of this policy are those set out as the 'aims and objectives' as above.</p> <p>Also, the contribution to public trust and confidence as a result of public awareness of the requirements placed upon members of the Force in order to prevent corruption.</p> <p>The success of the policy will be assessed by the number of reports of indebtedness and any examples discovered which have not been reported in accordance with the policy. Also, in the light of any feedback from members of the Force or the public (following external publication).</p>
5. Consultation:	<p>Consultation prior to the policy implementation will take place with:</p> <p>Deputy Chief Constable; Divisional Commanders/Support Group Heads; Head of Force Personnel; Staff relations Manager; UNISON Police Federation; Superintendents' Association; Staffordshire Police Staff Support Groups.</p>
6. Financial Implications:	<p>There are no financial implications associated with the implementation of this policy.</p>
7. Human Resources / Training:	<p>There are no human resource or training implications associated with the introduction of this policy.</p>
8. Associated Policy:	<p>None</p>

FOI, Human Rights and Equality Impact Assessment Indicators

FOIA:	Release to Public		
ECHR:	Compliant with proportionality test	Articles engaged:	Article 8 Right to respect for Private and Family life
EIA:	Compliant	Compliant with Code of Ethics:	Yes

Indexing

Categories:	Anti Corruption Unit Professional Standards
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