

Address unknown:

How Welsh Government
can make post accessible
for everyone



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Naomi Graves

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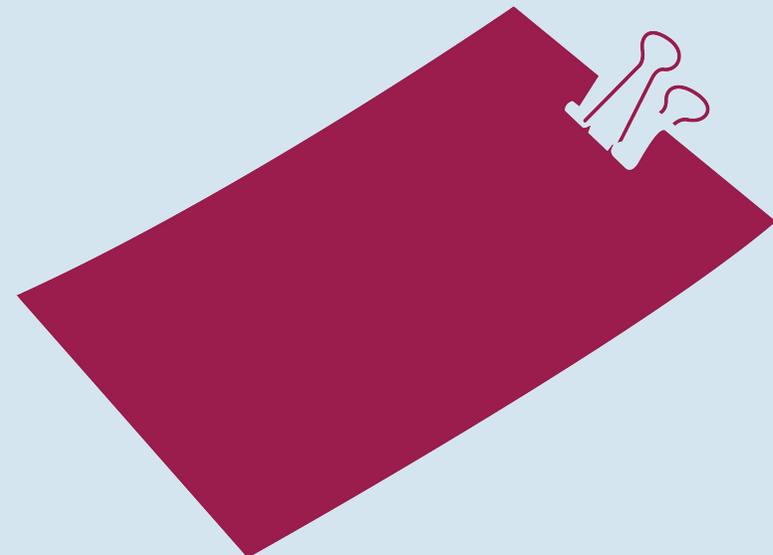
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Summary

Citizens Advice research has shown that since 2010, 1 in 10 people in Wales have been unable to receive their own post for some amount of time.¹ This is either because they don't have an address, they're moving around frequently or someone is intercepting their post.

This problem disproportionately affects marginalised people. Homeless people, survivors of domestic abuse, Gypsies and Travellers, and people living in precarious housing such as boats are far more likely to face these problems. Missing letters causes people significant harm. This includes missing out on health care services, benefits, housing and employment opportunities, as well as financial losses and debt.

What's the impact in Wales?

This is not a small problem. There are many people living in Wales that may be more at risk of missing out on important information and services because they can't access their own post or because they don't have a fixed address.



Approximately **12,400 households** in Wales were assessed as homeless in 2019/20.²



5.5% of people in England and Wales are estimated to have experienced domestic abuse in the last year. **In Wales, this is the equivalent of 141,700 people.**³

The solution in Wales

The Welsh Government should pilot an 'Address & Collect' service, provided at post offices, to ensure people have a secure address to use and a safe place to pick up their post.

Access to post will be essential for many people to recover from the financial shock of the coronavirus pandemic. The Welsh Government can champion the need for equal access to post, by securing funding for a pilot of an 'Address & Collect' service to help people to get back on their feet as quickly as possible.

This is important to people in Wales

3 in 4 people in Wales say post is important for some aspects of life

3 in 4 people in Wales support the development of a publicly funded 'Address & Collect' service

In numbers

In Wales



3 in 4 people in Wales say that post is important for managing some aspects of life



2 in 3 people in Wales say they would feel cut off from society if they couldn't send or receive post.⁴



4 in 5 people in Wales say that it is important that people who are homeless can access essential services



3 in 4 people in Wales support the development of an 'Address & Collect' service

Since 2010, **7 million people in the UK** have been unable to receive their post

This includes:

- **8 in 10** people who have **slept rough**
- **Half of survivors of domestic abuse**
- **7 in 10** people who have lived in **temporary accommodation**
- **82%** of people who have lived in the **Gypsy and Traveller** community

The consequences can be severe:

4.7 million people lost out on key services

3.6 million people missed healthcare appointments

1.8 million people missed out on employment opportunities

3 million people lost out financially - averaging at **£850 per person**

2. Why post is important to people in Wales

Post is vital for managing day-to-day life

In 2021, **3 in 4 people in Wales say post is important for managing some aspects of their day-to-day lives.**

Whilst services are moving online, post is still a necessity for many. Letters can be vital when accessing essential services, managing your finances, and keeping in touch with family and friends.

Accessing services

62% of people in Wales say that letters are important in helping them engage with essential services.

A significant number of essential service providers, from utility companies to the government, communicate by post only.

2 in 3 people receive some form of communication from health services by post *only*.



Post has been particularly important for accessing services throughout **COVID-19**.

Not having access to letters may have meant that people missed out on public health messages or important vaccine letters.

Managing your finances

Nearly half of people in Wales say that letters are important for managing their finances.



Without access to their mail, over a third of people would struggle to, or be unable to, manage their finances. This includes understanding and paying attention to bills, record keeping and getting help with finances.

41% of people say receiving financial information by letter is their preference.

People on **low incomes** would struggle most without mail, with **47% saying they would struggle** or be unable to manage their finances without access to their letters.

People's incomes have been falling due to the coronavirus crisis. It's vital that people can manage their finances in a way that best suits them.

Post helps people stay connected

47% of people in Wales find letters important to keep in touch with their family and friends.

Letters are especially important for certain groups, including those who are digitally excluded. A quarter of people from Black and Minority Ethnic backgrounds rely on post to keep in touch with loved ones, whilst 1 in 3 disabled people say post is essential for their daily life.

Staying connected is especially important right now, with many feeling isolated due to the coronavirus pandemic.



For some people, a postal address could be the ticket to staying connected with loved ones and society.

"I have experienced homelessness myself and it is very difficult to access help without a postal address, I wasn't able to apply for jobs etc. without a postal address and so I couldn't get out of my situation easily." - Alex

'People with no fixed address fall through the net'

Since 2010, 12% of people in the UK have been unable to access services due to not having an address to put on applications

Most important services require an address to register, even if they'll never send a letter through the post.

- Banks require an address to verify the account holder when they open an account
- Claimants can manage Universal Credit online, but they still need to input their postcode to apply
- Schools require an address to check the child is in the catchment area
- Some employers require an address to apply for jobs
- Some services, like GP surgeries, say it's possible to register without an address, but in reality this often isn't the case.

This excludes people with no fixed address, as it locks them out of essential everyday services.

3. Who isn't receiving their post?

People struggle to receive their post for three reasons

1. They don't have an address
2. They move around a lot
3. Their post is intercepted

Since 2010, 1 in 10 people in Wales have been unable to receive their post at some point.⁵

Whilst anyone may face problems accessing their mail at different times, people often miss their post because their living situation is unsafe, precarious or non-traditional.



5. From a representative survey of adults in the UK, carried out by NatCen, 6. Statistical First Release, Homelessness in Wales, 2019-20, November 2020, 7. Welsh Government, Homelessness accommodation provision and rough sleeping: December 2020, (Accessed March 2021)

1. Many people have no address

4 in 10 people who struggled to receive post said having no fixed address was the reason.

For these people, they're unable to receive post because they simply don't have an address for letters to be sent to.

This is particularly a problem for homeless people that are sleeping rough. **80% of people who have slept rough** and **69% of those living in temporary accommodation**, report facing problems receiving post.

55% of people in the UK who had difficulties receiving post while they were sleeping rough said it was because they had no fixed address.

In Wales in 2019/20, over 2300 households were living in temporary accommodation⁶ and in December 2021, local councils in Wales estimated that over **60 people were sleeping rough**.⁷ Many of these likely face difficulty accessing information and services as a result of having no fixed address or not being able to access their post.

"It was hard looking for work as everyone wanted to post the application and also health workers couldn't contact me as I had no phone or address" - Dawn

2. Moving around a lot makes receiving post difficult

Almost half of people who can't receive post say it's because they move around frequently.

When people move around frequently their address changes all the time. They may give a service provider the address of the place they're currently staying and then move somewhere else a week later. The service will then send their letters to the old address that the person can no longer access.

This particularly impacts some groups:

- Homeless people living in temporary accommodation, or moving around between friends' and family members' homes
- 4 in 5 people in the Gypsy and Traveller community have had problems receiving their post
- People living in moving homes, such as boats or caravans, are much more likely to experience problems receiving post

"When sofa surfing I was constantly changing address with companies I was dealing with and it caused all sorts of hassle for me." - Helen

3. Post interception is a serious problem

1 in 3 people who can't receive post say it's because someone is intercepting it.

This is when someone else takes your post and hides it, opens it, reads it, destroys it or stops you accessing it.

'This problem particularly affects survivors of domestic abuse, people in multiple occupancy housing, and those living in boats or caravan sites .

Our previous research found that half of survivors of domestic abuse have their post intercepted by the perpetrator.

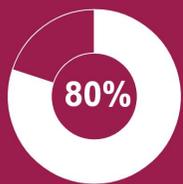
Perpetrators will often use post as a way to stalk, harass and further exercise coercive control. The impacts of this for survivors can be very serious.

"I get a lot of letters that I wish not to be opened by family members, but I will always read my mail after everyone else at home. I have no privacy."- Jamie

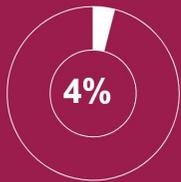
Marginalised groups are most affected by post insecurity

People in unsafe, precarious or non-traditional living situations are more likely to struggle accessing their post. This includes homeless people, survivors of domestic abuse and people from Gypsy and Traveller communities. People who experience problems receiving their post are also more likely to be on a lower income, disabled, younger, from a Black, Asian or Minority Ethnic background and renting.

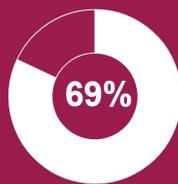
Problems receiving post disproportionately affect people in unsafe, precarious and non-traditional living situations:



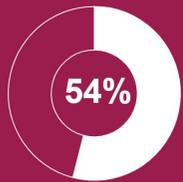
of people who have **slept rough**



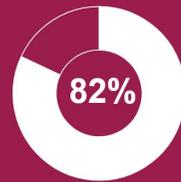
of people in **safe, secure living situations**



of people who have lived in **temporary accommodation**



of people who have **experienced domestic abuse**



of people in the **Gypsy and Traveller community**



of people who have lived in a **caravan park**

Homelessness and domestic abuse in Wales

Not being able to receive letters compounds other barriers marginalised people face in their everyday lives. The coronavirus crisis has also exacerbated many of the difficulties people face.

Whilst the Welsh Government has taken measures to protect people from eviction and street homelessness during the coronavirus crisis, many still face insecure housing. There has also been an increase in demand for domestic abuse services during the lockdown period, making access to post and essential services even more important during this time.⁸

Domestic abuse in Wales

An estimated 5.5% of adults aged 16 to 74 years in the UK, experienced domestic abuse in the last year.⁹



In Wales, this is the equivalent of 141,700 people.

In Wales, during the lockdown period, calls to the Wales national helpline Live Fear Free, rose by 49%.¹⁰

Homelessness in Wales in 2019/20

Approximately 12,400 households in Wales were assessed as homeless.¹¹



Nearly 10,000 households were threatened with homelessness.

2300 households in Wales were living in temporary accommodation.

4. Missing letters can have severe consequences

The consequences of missing letters can be severe

Not being able to receive letters can impact many areas of daily life. This can often exacerbate existing vulnerabilities and prevent people from accessing the services they need when they need them. Citizens Advice research has shown that as a result of problems with accessing post, people may find it difficult to engage with essential services, face difficulty accessing healthcare and lose out financially.

Without access to post or an address, people struggle to access essential services

A significant number of service providers send appointment dates in the post. Problems with receiving post therefore lead to missed appointments, making it difficult for people to engage with the services that they need. Without an address, people also struggle to access banking, healthcare employment and benefits services.

We've heard from homeless people who have missed out on housing due to missed letters, survivors of domestic abuse who can't access support because their letters are hidden, and people who have missed jobcentre appointment letters or been unable to register with support services as a result.

2 in 3 people in Wales (62%) say that letters are important in **helping them engage with essential services**.

1 in 8 UK adults have been **unable to access essential services** because they haven't had an address to put on applications.

85% of people in Wales believe **it is important that people with no fixed address can access essential services**

Rani's story

Rani is homeless and currently sofa-surfing with various friends in Mid-Wales. For their benefits application, Rani used a 'care-of' address. Because of this, Rani missed a letter stating a time and date for a phone benefits assessment. As a result, Rani faced a longer wait for their assessment and could not access vital financial support.

Rani was also seeking support from a local organisation for help accessing private housing. Unfortunately, they were unable to register with this service as they could not provide an ID and a fixed address. For Rani, the consequences of not having an address or a place to receive post have made it hard to get much-needed help at a difficult time.

Problems receiving post affect people's health

Over half of people who have struggled to receive their post missed health related appointments as a result.

That's 3.6 million people in the UK who have missed at least one, if not more, healthcare appointments in the last 10 years. This also has a huge knock-on effect for the NHS - nearly 1.5 million outpatient appointments were missed across Wales in the past five years, costing up to £240m.¹²

We know that health services, like GP surgeries or hospitals, use post to get in touch with patients about appointments, results and other important information. Not being able to receive letters from health services means people miss out on important information related to their health condition or treatment.

People without an address struggle to register with a GP

It's supposed to be possible for people without an address to register with GP surgeries. However, in practice, homeless people, and particularly rough sleepers, face barriers accessing healthcare because they don't have a fixed address.

Marginalised groups are particularly at risk of missing health appointments due to missed letters

Of those who struggled to receive post, missing medical appointments was a consequence for:

- 3 in 5 survivors of domestic abuse
- 2 in 3 rough sleepers
- 4 in 5 members of the Gypsy and Traveller community



Without post, people miss out on jobs and housing - and struggle to get back on their feet

Without secure, reliable and affordable access to their post, people face practical, financial and health-related problems

For marginalised groups, not having access to post entrenches the barriers they already face. A lack of access to their post can worsen their financial situation, their health condition or prevent them from securing housing or a new job.

Nearly half of people in Wales say **post is important for managing their finances**



Missed letters leads to financial losses

The financial harm people face differs based on their living situation:

- People **without a fixed address**, such as rough sleepers, struggle to open a bank account or receive benefits as a result.
- People who **move around frequently**, such as sofa-surfers, often miss important letters and can find it hard to manage their finances and any debt they may have as a result. Missed letters about Jobcentre appointments can also lead to financial losses in the form of benefit sanctions.
- For people whose **post is intercepted**, such as those experiencing domestic abuse, the perpetrator may hide important financial letters from them, take credit out in their name using information they find in the post, or hide bills so they go unpaid and survivors build up debt .

Andy's story

Andy is homeless and living on the streets in North Wales. Andy sometimes stays in temporary accommodation but doesn't have a fixed address. Because of this, they struggle to receive mail. Andy missed an important letter about their benefits because it was sent to a sheltered accommodation that they'd stayed in before. Missing this letter meant that Andy missed a repayment deadline and money was deducted from their Universal Credit payment, leaving Andy without enough money for the rest of the month.

5. 'Address & Collect' is the solution

An 'Address & Collect' service

An 'Address & Collect' service would provide a solution to many of the issues people face when they don't have access to their post. An 'Address & Collect' service is a dedicated service giving people in unsafe, precarious or non-traditional living situations equal access to post. Comparable to a PO box, it would provide users with an address they could use for registering with services and a safe place to pick up their post.

An 'Address & Collect' service must:

Enable people who don't have access to their post to collect it

Providing a secure location where post can be held and collected would ensure equal access to post. This would reduce the harmful impacts felt as a result of people not being able to receive their letters.

Be provided at a post office

A post office is the ideal location for an 'Address & Collect' service. With over 11,500 branches and a strict access criteria, post offices are a convenient place for most people to collect their post. They also tend to be in safer locations such as on high streets. Given the social purpose and community role of the post office, we believe the network is well placed to provide this kind of service.

Be free and accessible for the user

Post insecurity affects people in unsafe, precarious or non-traditional living situations, who are more likely to be from lower socioeconomic backgrounds and unemployed. For a service like this to be successful in helping people, it's essential that there's no cost imposed on the user. This service should also avoid imposing strict ID requirements on users, as this might prevent them from being able to access it.

Provide a safe and usable address

Survivors of domestic abuse are particularly at risk when giving out their address. That's why it's important that the address the service provides can't be used to track down the user's whereabouts. It must not include details of the town the person is living in, or the location of the collection point. It is also vital that the address is accepted on applications and by essential services, like banks.

People in Wales support an 'Address & Collect' service

3 in 4 people in Wales support the development of a publicly funded 'Address & Collect' service, to provide those who need it with free access to an address and a place to pick up their post.

An 'Address & Collect' service would make it easier for those in unsafe or precarious living situations to keep in touch with loved ones, access the services they need when they need them and get back on their feet after difficult times.

1 in 2 people in Wales believe that more needs to be done to support people who are homeless or domestic abuse survivors. Piloting an 'Address & Collect' service in Wales is a proactive step towards improving access to support, which would help people to improve their situation. Our research shows that people in Wales recognise the need for and support the development of the 'Address & Collect' service.



Post as a right

Many of those who support an 'Address & Collect' service, feel that receiving post is a right and should be available to everyone.

"[Address & Collect] gives those without an address a better chance at getting mail which could be something as important as a job or essential services that they desperately need."

"I would support this because every individual no matter what their circumstances, should be able to access their mail."

"I think everyone has a right to have a means of correspondence."

'Address & Collect' would allow people to contact agencies that would help them

People highlight that there is an important link between having an address, receiving post and accessing essential services.

"...[Address & Collect] would allow people without an address to have contact with agencies that could help them, I also think that it would stop the people in need from falling through the cracks, so could save lives."

"Everyone needs a chance to improve their situation and [Address & Collect] would mean that nobody would miss the opportunity of a home, job, hospital appointment etc..."

'Address & Collect' should be based in post offices

9 in 10 of people in Wales who support 'Address & Collect' think it should be based in a post office.

People say that post offices are located conveniently, are known and trusted and would be the appropriate place for an 'Address & Collect' service.

The post office is convenient and discreet

4 in 5 people in Wales say their local post office is in a convenient location for them

"[It's in a] convenient location and a location where multiple services are already available. Post offices have an important community role already and [there's] no stigma attached to visiting a post office."

People in Wales trust the Post Office brand

4 in 5 people in Wales say the Post Office is a trusted brand.

"Everyone knows the post office and that it's trustworthy."

An 'Address & Collect' service in post offices makes sense as it uses existing infrastructure

"Seems rational and logical for letters to be addressed to the post office which deals with local mail already."

"It is a suitable place in the area for anyone to go. It will keep the Post Office in the local area, when so many other places are closing. It is a specialist service and can provide safety for items."

In Practice:

An Post Ireland - Address Point Service

In April 2019, An Post - Ireland's national postal service - joined with charities and service providers to launch an 'Address Point' service across almost 200 post offices in Ireland.¹⁴ This service offers a free personal postal address and letter collection service to people who are homeless or living in temporary accommodation.

To access the service, people can generate an instant address online which they can then change if they move to a different area. Charity and service workers have been supporting homeless people with applying online. Additionally, the address doesn't use the words 'post office', to tackle homelessness stigma.

In order to collect letters, the customer needs to show a photo ID at their chosen post office. The post office holds post for 20 days, so the customer must collect their mail within this timeframe.

Within 6 months, 1 in 3 homeless people in Ireland signed up for an 'Address Point' postal address,¹⁵ and now at least 50% are signed up.¹⁶

14. An Post, [Media centre | An Post](#), (Accessed February 2021), 15. The Reputations Agency, An Post, (Accessed February 2021), 16. Folk Wunderman Thompson, Address Point, (Accessed February 2021)



What can the next Welsh Government do?

The next Welsh Government should pilot the 'Address & Collect' service to help secure equal access to post for people in Wales.

Recommendation

The next Welsh Government should commit to pilot the 'Address & Collect' service in some post offices in Wales.

The next Welsh Government should lead the UK, by championing the 'Address & Collect' service to ensure equal access to post and essential services for people in Wales.

The Equalities Minister and the Minister for Housing and Local Government should **make 'Address & Collect' a priority to reduce the impact this issue has on marginalised groups, particularly people who are homeless or experiencing domestic abuse.**

Coronavirus crisis recovery

Access to post will be essential for many people to recover from the financial shock of the coronavirus pandemic. However, the pandemic has thrown more people into precarious living situations, meaning more people are set to face problems receiving their post.

Anyone who doesn't have an address, who moves around frequently, or whose post is intercepted can face these problems.

Citizens Advice research has shown, however, that homeless people and survivors of domestic abuse are particularly impacted by problems accessing their post and are more likely to miss out on essential services and information as a result.

The consequences faced by marginalised and vulnerable groups in Wales means this issue needs a timely and proactive response. More than half of the people in Wales think that more should be done to support people who are homeless and survivors of domestic abuse and most support the need for improving access to post and essential services through an 'Address & Collect' service.

3 in 4 people in Wales support the development of the 'Address & Collect' service.

Piloting an 'Address & Collect' service in Wales would show a commitment to reducing the barriers faced by priority groups, including those who are facing homelessness and people affected by domestic abuse.

Appendix

Methodology



This report predominantly draws on two pieces of Citizens Advice research: a) research undertaken in February 2021 to understand the role of post for people in Wales and to give insight into public opinion on this issue, and b) Citizens Advice research in 2020, exploring the extent to which people in the UK struggle to access their post and the impact this has on them.

a) Research in Wales

Citizens Advice commissioned YouGov to carry out online survey research on the importance of post to people in Wales and their view of the support available for people who are homeless or who have experienced domestic abuse.

Unless otherwise stated, figures that refer to adults in Wales are taken from survey research carried out by YouGov Plc. Total sample size was 1,004 adults. Fieldwork was undertaken between 22nd - 25th January 2021. The survey was carried out online. The figures have been weighted and are representative of all GB adults (aged 18+).

Open text answers also gave us insight into the reasons members of the public felt post and having a fixed address were important, why they believe the 'Address & Collect' service would be beneficial for those it helps and why they felt it should be based at post offices

b) Research in the UK

Citizens Advice report, [Millions without Mail](#), explores the reasons post is important for people in the UK, some of the reasons people struggle to access post and essential services as a result of missing letters or not having a fixed address and the impact this has on individuals.

Citizens Advice commissioned Natcen Social Research to conduct quantitative research on the extent to which people struggle to access their post and the impact this has on them. This involved an online survey of 15,000 UK adults using the Dynata panel.

The research particularly explored how prevalent problems receiving post were in the general population as well as specific groups that we thought might be most affected by this issue. Particular groups of interest included:

- people who have experienced homelessness
- people who have lived in non-standard dwellings, such as boats and caravan sites
- people who have lived with an abusive partner or family member
- people who have lived in the Gypsy and Traveller community

Unless otherwise stated, figures that don't refer directly to 'people in Wales', are taken from the Millions without Mail research report and represent adults in the UK.

Other quotes and case studies are from previous qualitative research that was undertaken looking at the experiences of homeless people and survivors of domestic abuse, when it comes to not having access to post.

Note: all case studies in this report have been given different names to preserve their anonymity

References

Report data in full

- 11% of people in Wales said they had been unable to receive their own post at some point in the last ten years.
- 77% of people in Wales responded that post was important or very important for one or more of the aspects of life (managing finances, managing day-to-day life, accessing essential services, keeping in touch with family and/or friends) .
- 77% support the development of an 'Address & Collect' service.
- 86% of people in Wales said that it is important that homeless people can access essential services.
- 85% of people in Wales believe it is important that people with no fixed address can access essential services
- 62% of people in Wales say that letters are important in helping them engage with essential services.
- 47% of people in Wales say that letters are important for managing their finances.
- 47% of people in Wales find letters important to keep in touch with their family and friends.
- 54% of people in Wales believe that more needs to be done to support people who are homeless and 50% of people in Wales believe that more needs to be done to support people who experience domestic abuse.
- 91% of those who support the development of 'Address & Collect' service, support it being based in post offices.
- 79% of people in Wales say their local post office is in a convenient location for them.
- 80% of people in Wales say they trust the Post Office brand.

References to external sources

1. Citizens Advice commissioned Natcen Social Research to conduct quantitative research on the extent to which people struggle to access their post and the impact this has on them. This involved an online survey of 15,000 UK adults using the Dynata panel.
2. Statistical First Release, [Homelessness in Wales, 2019-20](#), November 2020
3. Office for National Statistics, [Domestic abuse prevalence and victim characteristics - Appendix tables](#), November 2020. Methodology for estimating population affected in Wales: ONS estimates that 5.5% of over 16s in England and Wales have experienced domestic abuse in the past year. To estimate the population of Wales affected by domestic abuse, we multiplied this estimate with the Welsh over 16 population found at Stats Wales, [National level population estimates by year, age and UK country](#), (Accessed 24/02/2020) and reached a conservative estimate of 141,700. (Calculation: 1% of population of over +16s in Wales (25890.44) * ONS estimate of prevalence of DVA in +16s in England and Wales over last year (5.474631728%)= 141,740.6243 people)
4. Ofcom, <https://www.ofcom.org.uk/research-and-data/data/statistics/stats21>, [Residential postal tracker Q1-Q4 2020 tables \(XLSX, 4.7 MB\)](#) , QC3 Table 56 ◦ 72% adults in Wales say they'd feel cut off from society if they couldn't send or receive post
5. Citizens Advice commissioned Natcen Social Research to conduct quantitative research on the extent to which people struggle to access their post and the impact this has on them. This involved an online survey of 15,000 UK adults using the Dynata panel.
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9. Office for National Statistics, [Domestic abuse prevalence and victim characteristics - Appendix tables](#), November 2020.
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