

Consumer advocacy and advice at Citizens Advice

Annual report 2023/24



June 2024



Foreword

Citizens Advice's services have never been needed more.

Inflation and energy bills are beginning to fall but record numbers of people are still coming to us for help. While the government has removed many of its temporary support schemes, the long term impacts of the cost of living crisis continue to devastate household finances.

People across the country are struggling to make ends meet, with many forced to take on debt when their monthly income is unable to cover essential costs. Energy debt and housing costs are the main drivers of these "negative budgets" but our advocacy work has also highlighted the impact of mis selling and overcharging in consumer markets.

We can see the scale of the challenge that faces the next government. At Citizens Advice, we're rising to that challenge by adapting the way we carry out our advocacy to make sure it meets people's needs.

This year we developed a National Red Index which uses our unique data insights to paint a picture of the nation's finances. We've also committed to moving closer to our front line services. By building deeper connections between advice and advocacy we can better understand the issues people are facing and benefit from the experience of our expert advisors.

Over the last year we've had a real impact on people's lives, whether by tackling affordability in the energy market or challenging unfair pricing in consumer markets. This is testament to all the staff involved in consumer advice and advocacy at Citizens Advice. As the people's champion, we will continue to advocate for those who need our services the most.

Dame Clare Moriarty

Chief Executive Officer, Citizens Advice

How our advice and advocacy roles support each other

Our **advice provision** gives us unique insights into the problems people face, with real-time data.

We use this to advocate for evidence-based policy changes that deliver the biggest improvements in outcomes for consumers.

Advice provision

Our **local Citizens Advice offices (LCAs)** provide face-to-face advice on a range of issues in over 3,300 locations across England and Wales.

LCAs

The **Extra Help Unit (EHU)** is a specialist support service investigating complaints for domestic and micro business energy consumers, and postal service users, who are in vulnerable circumstances across Great Britain. The service is managed by Citizens Advice Scotland.

EHU

Other advice projects

Consumer service

Our **consumer service** gives advice on all consumer issues, with specialist advice on energy and post issues.

Policy and advocacy

Social policy



Cross sector consumer policy

Post policy

Energy policy

Our **policy and advocacy work** gives us insight into the organisations and systems consumers deal with and into the emerging risks for consumers.

This helps us provide advice and support that is up-to-date and effective.

 Non-statutory role
 Statutory role

Citizens Advice consumer service



56% of clients found out about the service via the **internet** or our website search

Over **65,000** contacts

answered via webchat

13.8 million

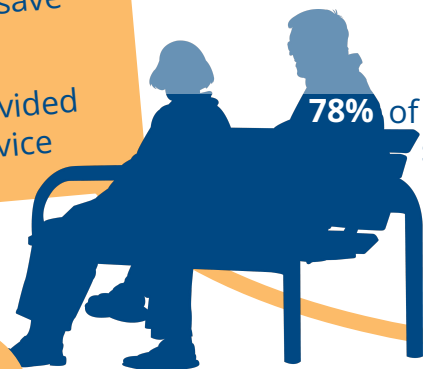
webpage visits to our consumer pages



14,572,029 clients **accessed help** on consumer issues

827,081 contacts answered by the service across all channels (phone, email and webchat)


We helped consumers save **£116 million** through the advice provided by the consumer service




78% of consumers surveyed were **satisfied or very satisfied** with the service

303,000 total consumer goods and services cases added to our database and made available to our enforcement partners

93% of partners were **satisfied or very satisfied** with the work of the consumer service

 This generated over **210,000** referrals (approximately 69%) to Trading Standards for further action

 **29,429** vulnerable energy clients referred to the Extra Help Unit for additional support

An introduction to the consumer service

The Citizens Advice consumer service provides information on consumer issues and advice to help solve problems related to general **consumer, energy** or **postal services**. The consumer service is a free service, provided via a dedicated phone line, e-mail and web chat. In 2023/24, we answered **827,081** contacts from consumers across all of our channels.

We help people with consumer related problems - for example, people who aren't sure about their rights in negotiations with traders, have been mis-sold faulty goods or services, are struggling with energy bills or have been subject to scams.



We empower people to resolve problems themselves, helping to reduce the likelihood of similar issues arising in the future.



We make high quality referrals meaning that partners can focus their efforts on cases that need additional support or investigation. Access to intelligence through a centralised database means that activity is informed and targeted.



We provide an essential source of intelligence for the wider consumer landscape through the information we collect from clients. Trading Standards and other partners - including Competition and Markets Authority (CMA) and Financial Conduct Authority (FCA) - securely access data either through referrals or a dedicated portal.



We regularly provide information to the energy regulator Ofgem, Department for Energy Security and Net Zero and Department for Business and Trade through regular reporting, meetings, and ad-hoc sharing, via our policy team. These organisations use our data to track the impact of key events such as the pandemic, supplier failures and the cost of living crisis. This is critical for helping them understand and address issues across the sector, including affordability concerns and customer service failures.



In 2023/24:

13.8 million individual users visited our **consumer advice** pages, which provide information on consumer rights and how to resolve issues.

Almost **500,000** users visited the '**report to trading standards**' page, which links to our contact channels to ensure people can get help or report issues through to our partners.

We pass information and referrals on to partners including:

- local Trading Standards (TS) offices
- major energy and postal partners
- Extra Help Unit
- Energy Ombudsman
- local Citizens Advice offices
- Information Commissioner's Office

"Trading Standards work closely with the Citizens Advice consumer service and value the partnership approach to consumer protection. Trading Standards receive and acquire intelligence from several different sources, including the consumer service.

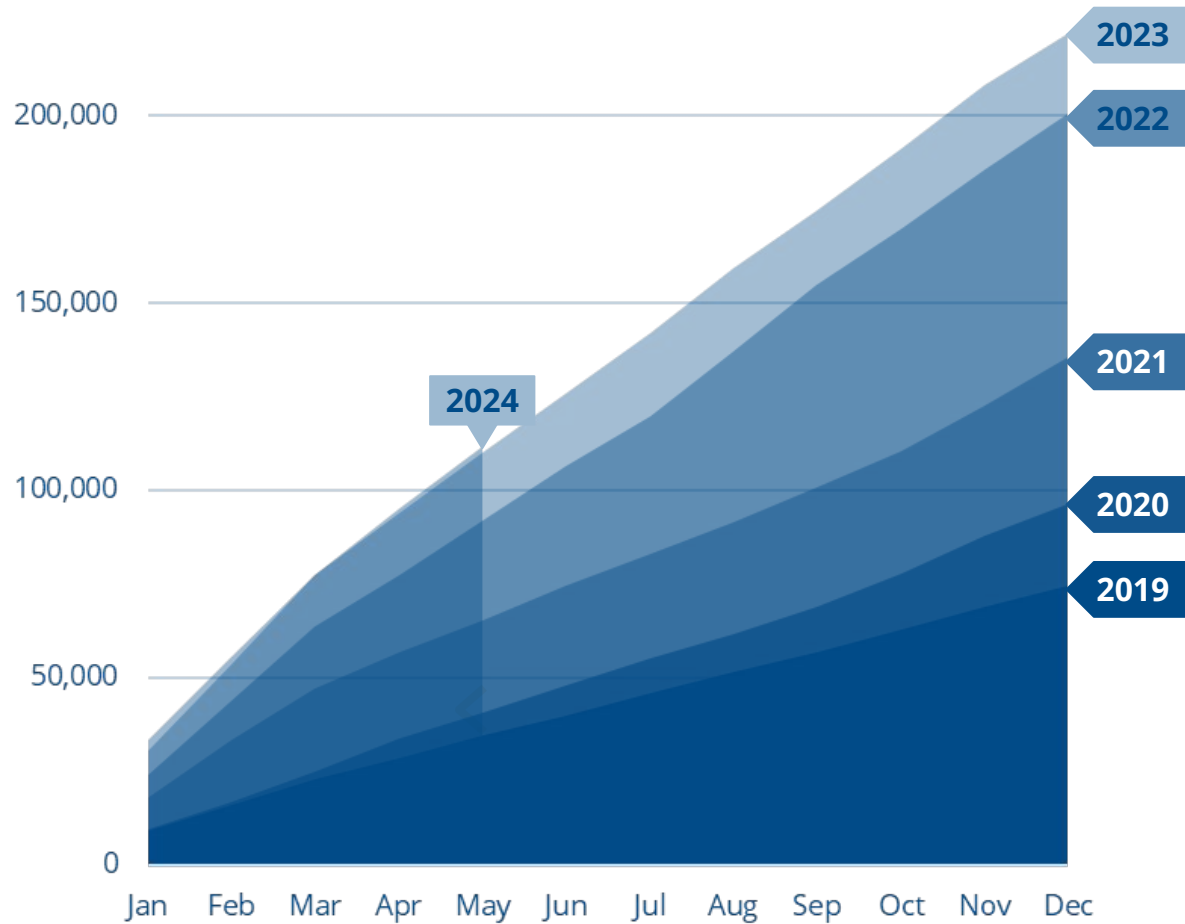
Each Local Authority Trading Standards Service will have specific priorities that are pertinent to their areas and local influences. Through receiving referrals and notifications from Citizens Advice, along with intelligence from other sources, each Local Authority Trading Standards Service are able to prioritise their resources into their highest priority areas."

Gina Green, Buckinghamshire and Surrey Trading Standards, and Association of Chief Trading Standards Officers liaison with the consumer service

The cost of living crisis and negative budgets

Cumulative number of people we've helped with crisis support each year

Crisis support includes food bank referrals and emergency charitable support



The data we are able to capture through our advice service is a clear barometer of the type and scale of problems facing people up and down the country. This year it's been clear that the cost of living continues to bite, as we have broken more and more unwelcome records.

In 2022 we helped more people who couldn't afford to top up their energy prepayment meter than in the **previous 10 years combined**, but we exceeded this number in 2023. The number of people needing crisis support through a food bank referral peaked in January 2024, at over 33,000 in a single month.

The most alarming trend in our data over the last year has been the rise of households in negative budgets. In 2023, over half the people we helped with debt were in a negative budget, where even after expert advice, their monthly income was not enough to cover their essential costs. This is up from less than 30% in 2019. Some groups, including single parents, disabled people, racially minoritised groups, private renters and, more recently, mortgage holders are especially deep in the red each month after paying for their essentials.

To help policy makers understand the scale of this challenge beyond the doors of our service, in 2024, we used our unique data to estimate how many people across the country are trapped in a negative budget. We developed the [National Red Index](#), which uses detailed data from the more than 300,000 people who come to us for debt advice, combined with national survey data on people's incomes and fixed costs. We found that 5 million people across Britain are in a negative budget, including 1.5 million children. Groups like low income private renters are particularly at risk; on average, private renters in a negative budget spend nearly three-quarters of their income on rent and energy alone.

This groundbreaking research is another way that we have used our data to illustrate the scale of the crisis, and to make the case for further intervention to help people going forward. While the initial peak of spiralling inflation and high energy bills has passed, we remain concerned about the impact of cost of living pressures on households. We can see from our data that many people will not feel the benefit of lower inflation while housing costs remain high, and incomes continue to lag behind the true cost of living. We will continue to identify ways to share this data and insight in the coming year, including through our regular data briefing events, which are well attended by civil servants, MPs, third sector organisations and industry experts.

Moving our advocacy closer to the frontline

The unique real time data and insights we get from our advice services is a critical component of our advocacy work. We want to go further, and ensure that our national Advocacy work truly reflects the experience and needs of our clients, and the expertise of our frontline advisers who help them to find a way forward. This is particularly vital as all parties seek a deeper understanding of the problems people are facing and how to fix them in the run up to the election.

This year we've piloted a number of initiatives supported by local Citizens Advice to help us get our Advocacy teams closer to the Citizens Advice frontline. One is our Adviser Advocate scheme where - in partnership with local Citizens Advice offices - a number of our Advocacy colleagues are given advice training and spend a portion of their time giving frontline advice to clients.

We've made this investment because we're convinced it will make us a more powerful advocate. It's also resulting in good outcomes for our clients. Since our pilot began our Adviser Advocates have supported more than 500 clients with over 1200 advice issues - resulting in a financial saving of more than £40,000.

Plans for the year ahead

We're really excited about this work and grateful for all the support we're received from our colleagues at local Citizens Advice offices up and down the country. We'll be formally monitoring and evaluating the programme in the coming months and hoping to expand this pilot further. We'll also be building on our other initiatives such as our fortnightly 'Start the Fortnight with Campaigns' meetings aimed at bringing together our local and national Citizens Advice colleagues as one campaigning network on behalf of our clients.

Energy



Leading by example with our digital content

In a year that continues to be challenging for energy consumers, Citizens Advice has been there to provide people with support and advice.

Across the year, our content and messaging was seen almost 50 million times across digital and offline channels, including Meta, TikTok, Spotify and others.

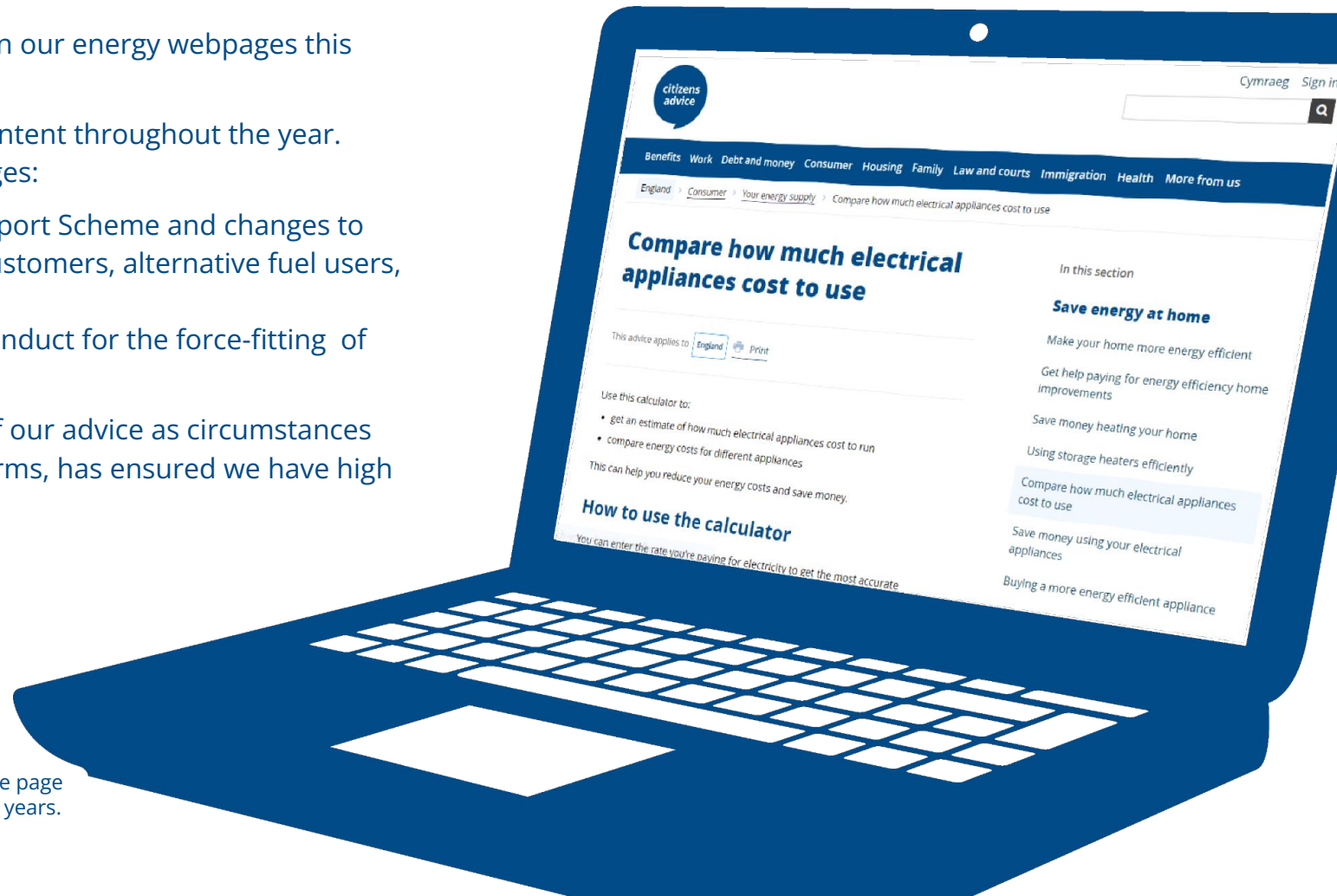
We had 3.76 million unique page views on our energy webpages this year.*

We improved and revised our website content throughout the year. Including the following high profile changes:

- The removal of the Energy Bill Support Scheme and changes to related support for prepayment customers, alternative fuel users, and small businesses.
- The introduction of the Code of Conduct for the force-fitting of Pre-Payment Meters.

Our focus on maintaining the accuracy of our advice as circumstances change, and optimising for key search terms, has ensured we have high visibility in Search Engine results.

* In 2023/24 we changed the way we monitored unique page views so it is not possible to compare against previous years.



This year we developed and launched a new version of the [Energy Supplier Customer Service Ratings](#), to align with the new requirement for Suppliers to host this data on their own websites.

Our new version not only incorporates the new scoring methodology, but updates the design to make it more user friendly on mobile devices, and accessible to users who use assistive technology. It is built in a way that allows us to maintain and support quarterly updates to the ratings for the foreseeable future.

We also improved our interactive tool for comparing the [energy use of appliances](#). The tool now gives better results for appliances that use different amounts of energy during a cycle. We conducted our own research to develop this new calculation methodology, giving us confidence that users are getting the best energy use estimates for their appliances.

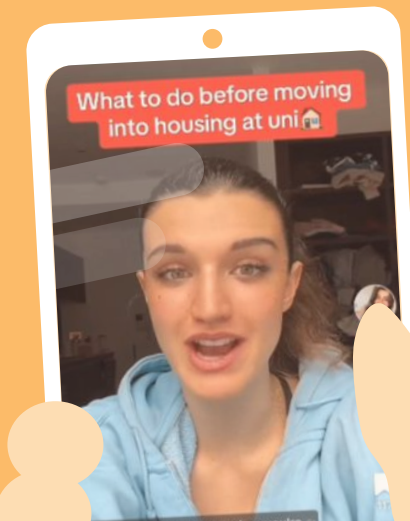
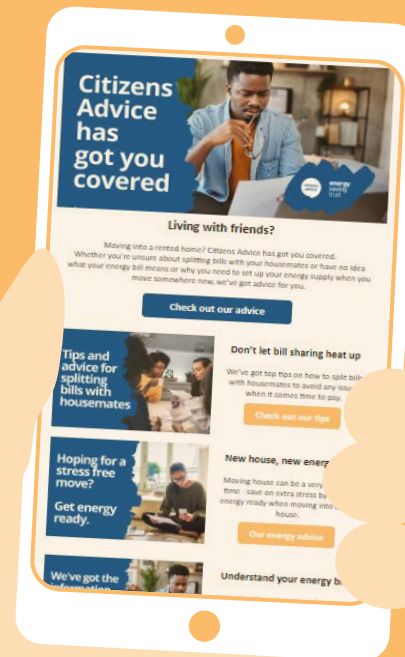
This success allowed us to reach more people and target our messaging advice at scale as it changed throughout the year.

Some of our key social media messaging focused on government schemes including:

- End of the Energy Bills Support Scheme, with a particular focus on prepayment meters
- Updates to the Energy Price Guarantee

We also targeted messages such as:

- Grants and benefits available to help people pay for their energy bills
- How to save money on energy bills with small and simple changes
- Specific advice for students and young people receiving their first energy bills

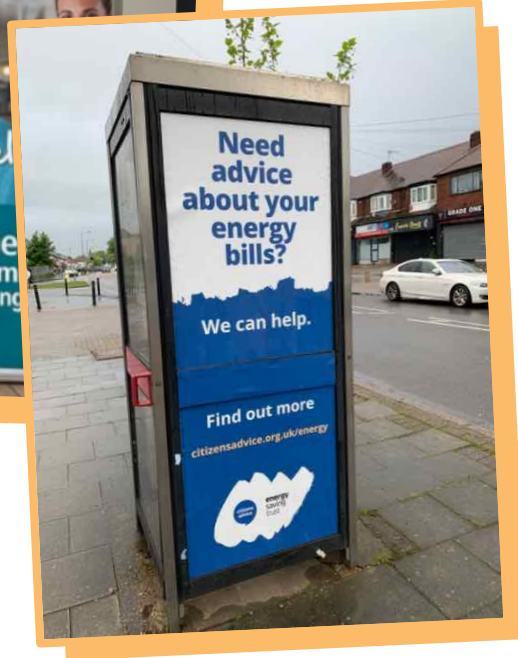
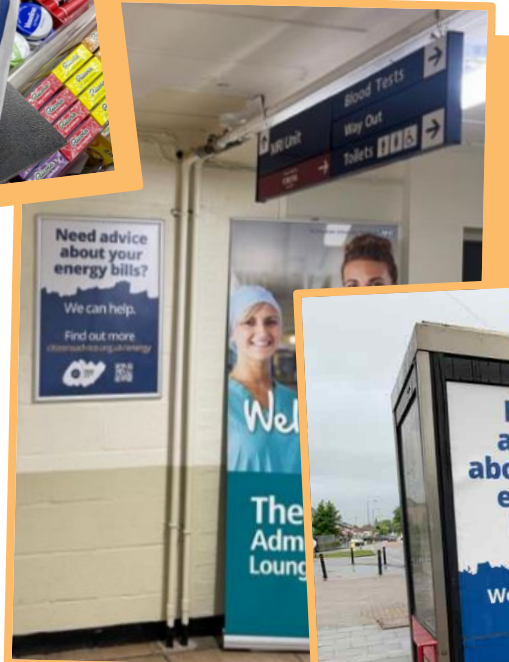


Leading by example with our digital content

We've also used events to reach different communities with the advice they might need on energy. This included freshers fairs, as well as Pub in the Park and the Young Adult Literature Convention within London Film and Comic Con.

We worked in partnership with Energy Saving Trust to run Energy Savers Week in January, where we shared our top tips for staying warm and saving money on energy this winter. Our content and messaging for this week of activity was seen over 6 million times.

This year we have identified influencers as a key channel for targeted outreach. It's clear that using authentic creators delivers levels of engagements which deliver far above the usual social channel engagement benchmarks, and we will continue to build on this user generated content in future campaigns.



We reached out to consumers across over 20 advertising channels, including out of home adverts on buses, rail stations and in hospitals as well as digital outreach across YouTube, Spotify and Meta platforms.



Providing specialist support

The consumer service is able to refer qualifying people to escalated complaints teams at energy suppliers. This can help resolve problems quicker. Clients in vulnerable circumstances will be referred to the **Extra Help Unit (EHU)** for additional support. It is a referral only service, with 84% of its referrals coming from the consumer service. Where people have tried and failed to settle a complaint with their energy company, we can also refer people to the Energy Ombudsman. The Ombudsman will carry out an impartial review of the complaint and issue a resolution.

The EHU is a specialist team of caseworkers investigating energy and post complaints on behalf of consumers in vulnerable situations. The service is telephone based and covers the whole of Great Britain, helping domestic and microbusiness consumers. The EHU was recently audited and awarded the ISO Inclusive Services Kitemark.

During 2023/24: The EHU dealt with 38,485 Complaints, Priority Complaints and Enquiries. Priority Complaints, where a consumer is off supply, or is at imminent risk of being off supply, accounted for 74% of all cases logged, with the majority of these cases relating to situations where the consumer was a prepayment customer who couldn't afford to add credit to their meter and needed immediate support.

Advice agencies contacted their specialist support service - Ask the Adviser - 1,197 times for advice.

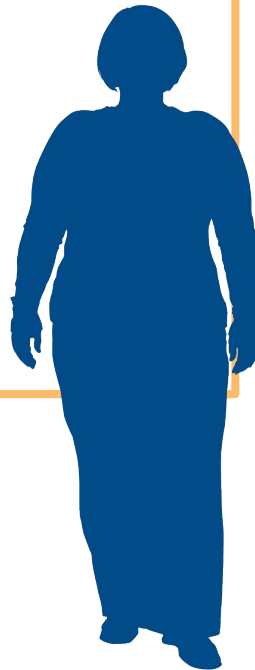
They obtained £6,168,962 in redress for clients, by working with energy suppliers, obtaining Fuel Vouchers for clients and other initiatives.

How our advice helped

The consumer's gas supply had gone off and she discovered a different supplier had taken over some time ago without her knowledge. The supplier would not speak to her citing GDPR reasons so she was left off supply.

After EHU contact, the supplier confirmed there was a mix up with the consumer's address and her neighbour's. An emergency engineer was arranged to restore the supply (new gas credit meter installed) and an account created for consumer. The balance for the period since the supplier took over was £3,847.

A reduction of £1,838 was due under back billing obligations however, as a goodwill gesture the supplier withdrew the entire balance for the inconvenience and stress caused. A further £75 goodwill gesture was applied when a debt collection letter was issued in error after the case was resolved.



"I've never had help like it. It was bish bash bosh. It's the most helpful anyone's ever been with me."

The consumer had 3 young children aged under 10 years old. They had health conditions including asthma, ADHD and autism. She had run out of gas and been off supply for a week and the electricity credit was very low.

She was struggling to afford to top up and her supplier said she needed to repay the emergency credit used before they could assist. Her next Universal Credit payment was not due for another week.

The EHU negotiated:

- Additional Support Credit of £15 electricity and £25 gas to secure the supply, with a low debt recovery rate of £3.70 per week
- Two fuel vouchers of £49 (non-repayable)



Addressing the ongoing energy affordability crisis and rising debt levels

Prepayment meters (PPMs) made headlines last year, with landmark Citizens Advice [reports](#) highlighting the heartbreaking numbers of people who couldn't afford to top up their meter. This led to a temporary moratorium on forcefit prepayment meter installations and work to improve protections going forward.

We've used our evidence and influence to shape the development of those protections - leading to the introduction of new rules on prepayment meters in November 2023. In 2024, we've continued to use our research to highlight the experience of prepay customers, alongside the need for more affordability support more broadly.

Prepayment meters - 2023/24 timeline

March 2023: [We responded](#) to Ofgem's call for evidence on what new protections for prepayment customers should look like and called for the moratorium to be extended. Ofgem extended their moratorium on prepayment protections.

July 2023: We [responded to the statutory consultation](#), arguing for greater protections for vulnerable households in the draft rules - including a wider set of consumers for whom prepayment is not appropriate.

November 2023: The new rules on PPMs came into effect in the licence conditions.

April 2024: Ofgem announced that the first wave of compensation to consumers affected by inappropriate PPM installations had been paid, and that 150,000 installations had been reviewed by energy suppliers to date.

June 2023: Ofgem published a statutory consultation on their proposed new prepayment rules. Their impact assessment accompanying the consultation projected that the new rules would likely result in nationwide economic benefits of approximately £676m, achieved through a 4% reduction in excess winter deaths.

September 2023: Ofgem announced the new rules for prepayment installations had been finalised and would come into effect from 8 November. Suppliers will now have to review their PPM cases on an annual basis. They must not install a PPM for customers with a baby in the house, or where a resident is over 75 years old or has specific medical conditions.

January 2024: The first suppliers met the threshold to begin forcibly installing PPMs. We began monitoring PPM installation cases, and referring any poor practice for further investigation. Our [Shock Proof](#) report estimated that over 2 million energy customers will have disconnected by the end of winter 2023-24 because they can't afford to top up their PPMs.

Addressing the ongoing energy affordability crisis and rising debt levels

This year the affordability crisis has continued to be the main issue facing energy consumers, and has remained a key focus of our work. Although prices started to fall from their peak in mid 2023, the removal of key government support schemes means that people have continued to face prices around 50% higher than before the crisis began.

In our [Winter Warning](#) report last August, we raised the alarm over the continuing affordability crisis, calling for targeted energy bill support to help people over the coming winter. The report was covered by the [BBC as an exclusive](#), with our spokespeople interviewed live on the Today programme, BBC Breakfast and the News at One, followed by a write up in the [Guardian](#). We also responded to Ofgem's latest price cap announcement, leading to a swathe of print coverage across news and comment pages in the broadsheet and tabloid media.

In January, our [Shock Proof](#) report highlighted the ongoing detriment facing prepay and other customers, alongside the growing problem of energy debt. Our report was accompanied by an op-ed from Dame Clare Moriarty in the [Financial Times](#) on why energy costs have forced people to borrow to keep the lights on.

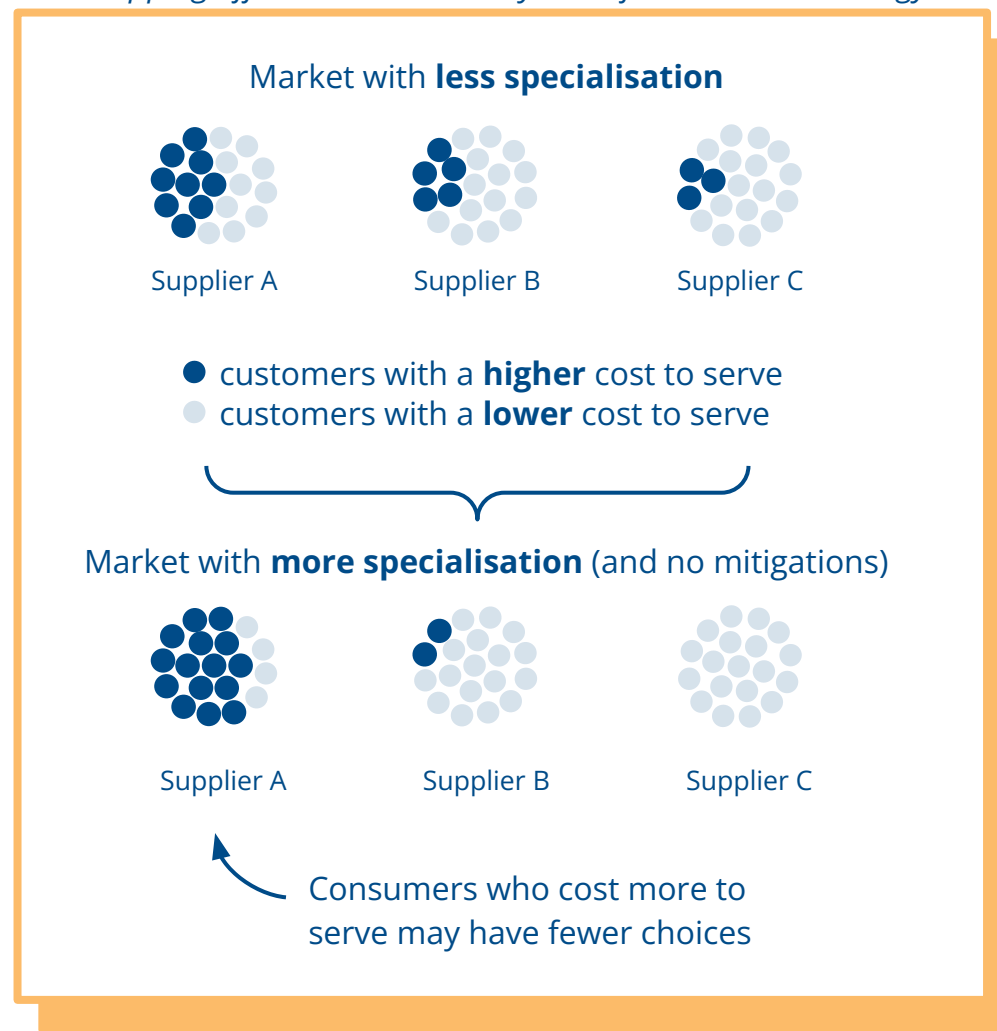
Although energy prices have fallen further in recent months, they remain significantly above pre-crisis levels and are projected to remain high in the medium to longer term. We will therefore continue to call for targeted bill support through an expanded tiered Warm Home Discount.

Fixing the current and future energy retail market

In 2023/24 we published a series of papers looking at how the retail market needs to evolve to meet the challenges of decarbonisation and to deliver better choices to consumers. In [Future Fantastic?](#) we looked at how the energy retail market could support delivery of new products like 'energy as a service' to support people in adopting low carbon technologies. In [Balancing Act](#) we considered how levies on energy bills could be managed to reduce the financial barriers they cause for consumers to adopt technologies like heat pumps.

Then in [Ripping Off the Band Aids](#) we looked at the potential consumer benefits and risks of a market with more specialised suppliers models, and the ways in which the current universal supply obligation is likely to come under pressure in the coming years. Finally, in [Don't settle for second best](#) we looked at the impact of reforms to energy wholesale markets and systems like Marketwide Half Hourly Settlement. These should mean lower costs for consumers overall, but we need to see changes in the retail energy market to maximise the consumer benefits and minimise new risks that some people pay more. These include reforming default tariffs, ensuring access to smart meters and enabling more innovation.

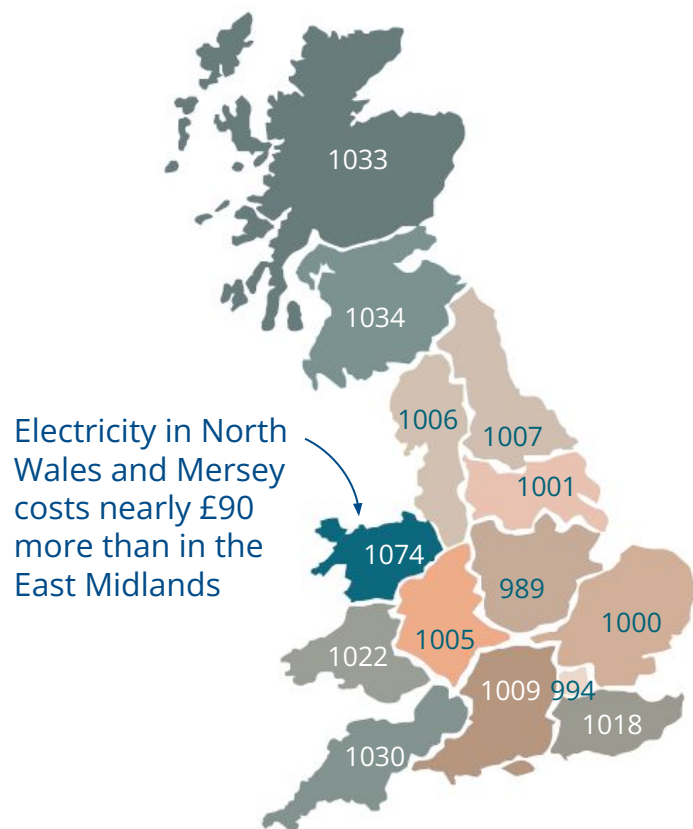
From *Ripping off the band-aids: Ways to reform the retail energy market*



Delivering value for money energy infrastructure

From *It's all about location: Will changing the way we price electricity deliver for consumers?*

Average household energy bill by region (£)



The biggest components of consumer energy bills are to cover the wholesale costs of electricity and gas, and the costs of the pipes and wires needed to deliver energy to these homes. The level of these costs, and how they are shared between consumers, depend on the market and regulatory arrangements and the industry rules. In 2023/4 we ensured that the consumer voice was heard, and their interests fully considered, in these vital conversations, providing a counter-balance to the well-resourced voice of industry.

Energy system reform

Our engagement with technical aspects of industry helps to ensure that consumers won't pay over the odds as we decarbonise our energy generation. This year we continued our work on the Review of Electricity Market Arrangements (REMA) - a programme of changes that could revolutionise the electricity market. As well as facilitating the end user forum that makes sure consumer interests are represented in proposals, we published [It's all about location](#), which explored how consumers could be shielded from unfairly distributed price increases if we move to a system where the wholesale price of electricity varies between locations.

We also revealed the level of funding needed to prepare gas and electricity networks for hydrogen and electrification in [Heat GB](#). Our research demonstrated the scale of the cost of enabling heat decarbonisation and that it is in consumers' interests to begin ruling out the use of hydrogen for heating in areas where consumers would face higher costs to update the gas network.

Price controls and future network regulation

Following final decisions from the RII0-ED2 price control (the process that sets what electricity distribution networks must deliver and how much they can earn from 2023 to 2028), we intervened on an appeal from Northern Powergrid to the Competition and Markets Authority (CMA) that sought to allow them to recover significant additional funds from consumers.

As we look to the next price control period, we've been engaging with the government and Ofgem to promote our vision for how energy networks should be regulated in the future. Some of our recommendations, such as the need for a universal Priority Services Register across utilities to best support customers in vulnerable circumstances, have been proposed in the government's Economic Regulation review. We continued to push for regulatory processes and decisions to be rebalanced as they currently favour regulated companies over consumer and public interest groups. This includes reforms to overcome the barriers to consumer representation in appeals, and ensuring the returns companies can make are not set too high.

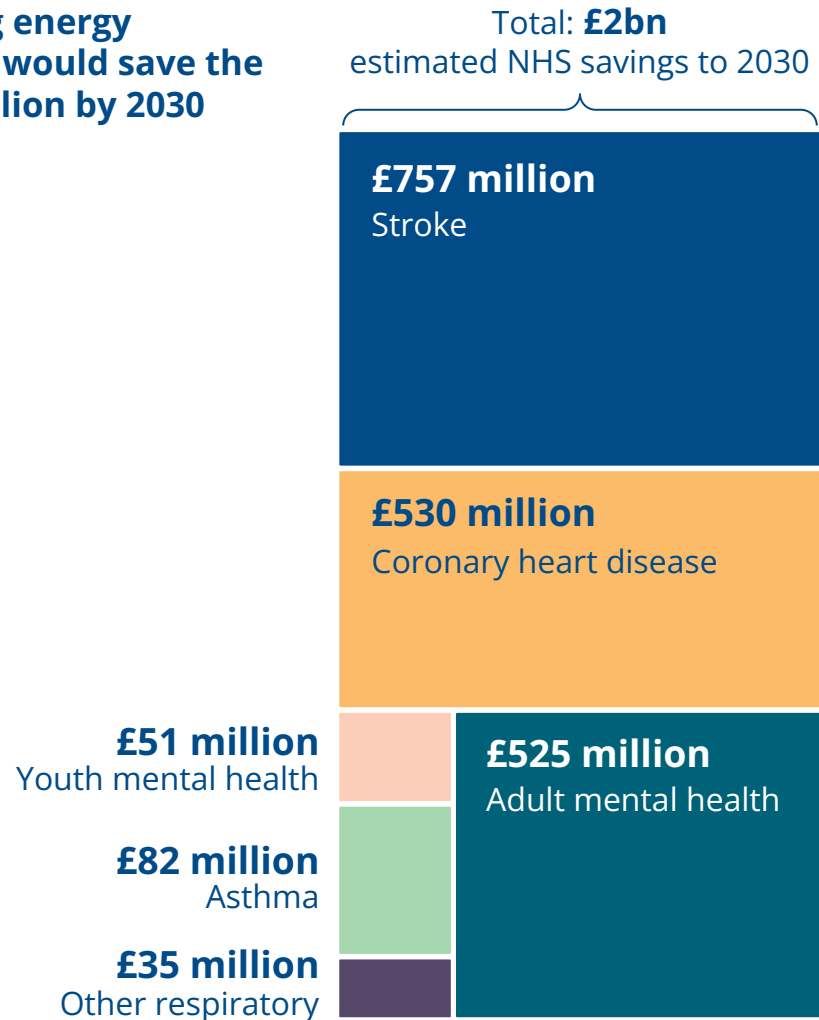
Code reform

We sit on 5 key energy codes that govern the operation of the energy system, making sure that any changes are in the interests of consumers. We have also worked to reform the codes so that consumers have a stronger voice. We are advocating for the introduction of a consumer benefit code objective, a consumer interest licence condition and for code manager boards to require a consumer champion.

Putting people at the heart of the Net Zero transition

From *Home Advantage: Unlocking the benefits of energy efficiency*

Improving energy efficiency would save the NHS £2 billion by 2030



Meeting Net Zero by 2050 will require significant, potentially costly and disruptive changes for nearly every household in the country. As the consumer advocate **we're working to make sure that people are supported through these changes**. This will require access to advice, financial support and consumer protections needed to make the transition work for everyone, especially those in vulnerable circumstances.

Investment in fabric measures to improve efficiency is a key part of preparing for the Net Zero transition. These improvements have benefits not only to residents through increased comfort and lower bills, they have system-wide benefits too.

In [Home Advantage](#) we revealed how upgrading the country's least efficient homes would, by 2030: not only save consumers £24 billion on their energy bills by 2030, but would also:

- Prevent over 650,000 children developing asthma by 2030
- Save the NHS £2 billion
- Prevent 6,000 excess winter deaths each year
- Reduce strain on energy networks

This year, we [continued to make the case for improved Minimum Energy Efficiency Standards in the private rented sector](#) by highlighting issues private tenants face heating energy-inefficient properties. Working with other voices from across the sector [we called for increased support for landlords](#) to make these vital improvements and met with Treasury officials to discuss how these policies could be implemented.

[The Times](#) ran a piece on our research into poor energy efficiency in the private rented sector, which found almost three million households renting in England and Wales have paid nearly £800 a year extra on their energy bills due to inaction on draughty homes. A week later the [Guardian](#) covered more of our energy efficiency research which found fixing Britain's draughty homes could add almost £40bn to the economy by the end of the decade by cutting energy use and improving health.

As we get closer to Net Zero we'll need to support people considering decarbonising their home heating. We published our [Decarbonisation Dashboard](#), a constituency level data-set which reveals the scale of the challenge ahead, as over half (59%) of homes have poor energy efficiency. Our Dashboard also highlights the benefits and opportunities of net zero including a boost to local jobs and savings to the NHS.



Both the costs and opportunities related to reaching Net Zero differ from place to place meaning that location specific and cost-effective solutions will be needed to make sure no one is left behind. These include setting up Local Area Energy Plans (LAEPs) to map out the transition at a local level. And we know from our research that community engagement is an essential part of this process, with buy-in from local communities needed in order to ensure the success of any local net zero plans. We carried out qualitative research with people across the country and asked them how local communities should be involved in LAEPs. We published a [Citizens Charter](#) with 8 key principles for local authorities to follow when developing a LAEP. We publicised this work via a webinar, attended by key stakeholders across industry and created a [Best Practice Guide](#) shared directly with local authorities.

We published [Demand: Net Zero](#) which established the level of demand for home retrofit measures among UK homeowners. Our research uncovered that over 1 in 4 (28%) of homeowners are interested in a heat pump, but fewer than 1 in 10 (8%) are able to pay or willing to borrow. Our work identified key barriers to uptake of retrofit measures. Using this research as a foundation, we held a series of roundtable discussions with key stakeholders to identify appropriate solutions. We shared these recommendations in a [joint letter](#) to the Secretary of State.

Achieving the government's net zero commitments will require households and businesses to be more flexible with the times they use electricity. To rise to this challenge, the products and services that companies develop and sell to us, such as time-of-use tariffs and smart appliances, will need to be accessible and appealing to more people. We carried out research unpacking the barriers that many households are likely to face to participating in energy flexibility. This included focus groups and interviews with people as well as interviewing a range of stakeholders from across the flexibility industry and accessibility sector.

In [A flexible future](#), we used this insight to map out the existing consumer journey and what needs to be improved. We called for a clear plan for how the government will achieve its ambition to support people with barriers to energy flexibility, focusing on 3 main outcomes: better information, appropriate regulation and inclusive innovation. In our practical guide, [Powering up participation](#), we shared learnings from user testing on how to make smart energy technology more inclusive.

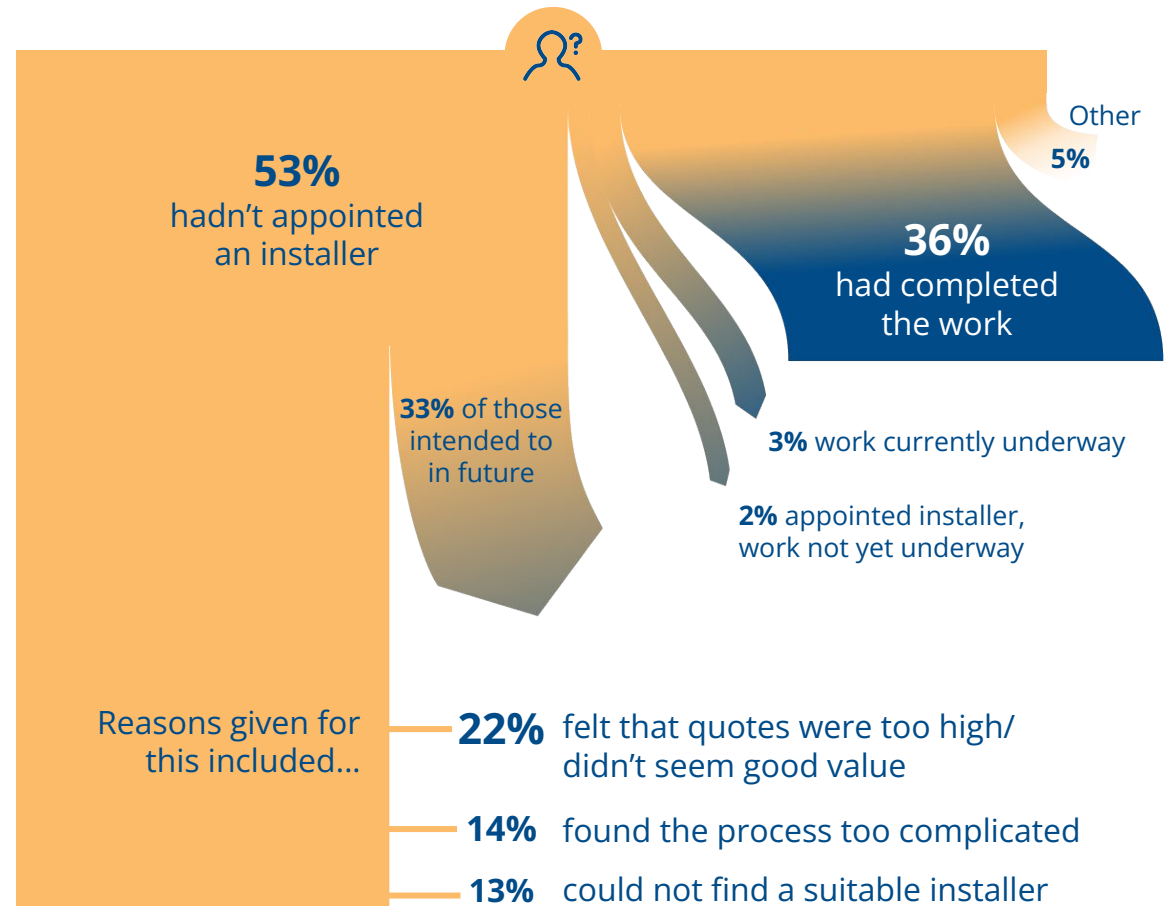
Since publication, we're pleased to see several of our recommendations reflected in the government's [consultation on regulating the flexibility sector](#). For example, the government is minded to introduce a requirement for flexibility providers to use a single Alternative Dispute Resolution provider and expand statutory advice and advocacy provision. Our research, including our risk register for domestic flexibility, [Demanding attention](#), are referenced in the consultation.

Net zero will require homes across the country to be upgraded through energy efficiency measures and low carbon heating systems. Increasing consumer confidence in these measures and their installation will be critical to encouraging uptake of these technologies. Unfortunately bad consumer experiences combined with limited consumer protections is undermining both consumer confidence and delivery.

In [Home Safe](#) we continue to make the case for more comprehensive consumer protections for net zero products and services including the need for a single mandatory consumer protection scheme that would cover all installations of energy efficiency and low carbon measures. Our research was covered by the [Guardian](#). We warned that, unless the government tightened consumer protections, households could be at risk of net zero “scammers” amid a surge in green home upgrades.

From *Home Safe: Giving consumers confidence to install low carbon technologies*

Of homeowners who looked into cavity wall insulation in the last year...



Post



The view from our consumer service

Key issues

In the last year, the consumer service saw just over 11,000 issues related to post.

'Lost Mail' remains the most common issue type for post cases

Referrals

As in the energy sector, the consumer service is able to send referrals to the Extra Help Unit where additional support is needed for an issue with a regulated postal product.

The service is also able to send referrals to Royal Mail, to escalate through their complaints processes where the defined criteria are met.

Working with partners

We share data with post partners via a monthly extract of anonymised data. This extract gives an overview of all cases to help partners understand common issues and challenges. This can help with informing any planned activity or work.

Ofcom is the data partner in post, in addition to internal departments such as policy.

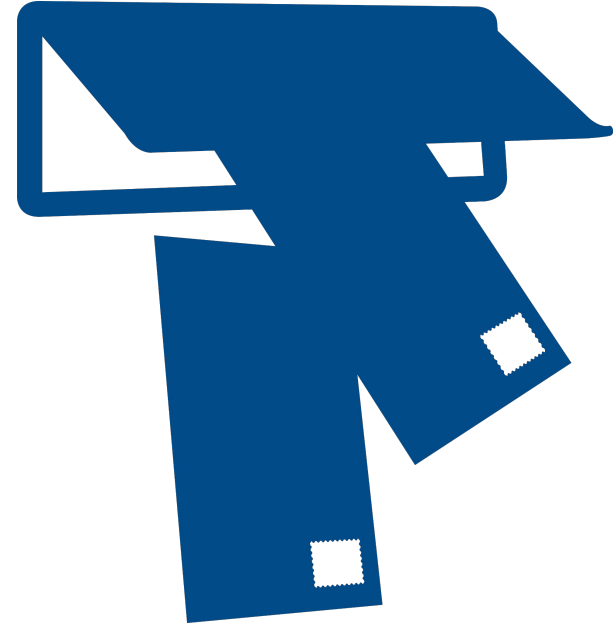
Impact

Two thirds of people we surveyed told us their issue was fully or partially resolved after contacting the service, with three in five attributing that directly to the consumer service. The average value to these clients of resolving the problem was £277.

Making the Universal Service Obligation reliable, affordable and universal

This year, Ofcom announced that it was reviewing Royal Mail's Universal Service Obligation (USO). The USO sets out the standards and principles designed to secure access to postal services at an affordable price for everyone. This is a vital question for consumers - our research shows 25 million people in Great Britain send at least 1 letter a month. We have therefore been closely engaged with this review, using our consumer insights and regulatory expertise to [outline a series of concrete and meaningful proposals](#) for a revised USO that better embodies the key priorities for consumers. We have focused in particular on reliability, affordability and universality.

This review comes against the backdrop of persistent quality of service failures. Our research found almost 1 in 3 (15.7 million people) experienced letter delays in June 2023. Worryingly, 7.3 million people experienced negative consequences as a result, such as missing health appointments, fines or bills. [We called on Ofcom](#) to carry out a full root and branch review of delays at Royal Mail. This included coverage on [BBC Breakfast](#), [Sky News Breakfast](#), Radio 4's *Today* programme and LBC News, with online and print coverage including The Daily Mirror and Sky News Online. We argued for a range of measures around stricter enforcement of targets and securing the consumer voice in that process that would better incentivise Royal Mail to prioritise service reliability.



We have campaigned with Ofcom and stakeholders across the sector to maintain the safeguard cap on 2nd class prices. Royal Mail has made it clear it wants to get rid of the price cap for second class letters. But the price of a first class stamp is now almost 100% more than it cost just 5 years ago, increasing 3 times more quickly than second class stamps. Without the cap, consumers might have been hit by similar hikes for second class post, leading to additional affordability concerns at a time many household budgets have been more stretched than ever. Following our evidence, the regulator has now proposed the cap will stay in place for the next three years, protecting affordable access to postal services for consumers.

Uncovering differing outcomes in letter delays

Almost 1 in 3 (15.7 million people) experienced letter delays in June 2023. Worryingly, 7.3 million people experienced negative consequences as a result, such as missing health appointments, fines or bills. We called on Ofcom for a full root and branch review of post delays.

One of the millions of stories behind the numbers was Brenda* who came to her local Citizens Advice for support when a fuel voucher never arrived. Brenda lives alone and can't access the internet. She has multiple mental health conditions and her only income is from benefits.

During the winter months, she was awarded a £67 fuel voucher, but this didn't arrive on time. When she contacted her supplier they informed her it could take weeks to arrive due to Royal Mail postal delays. Brenda was forced to self-disconnect at the coldest time of year because of the delay in getting her fuel voucher.

Protecting consumers in the parcel market

In November 2023, we published [our third parcels league table](#), which uncovered that standards remain poor across the board for consumers. No parcel company scored above 2.75 stars out of a possible 5 and this year the difference between first and last place was smaller than ever. The findings secured widespread news coverage, featuring in [The Guardian](#), [Daily Mail](#) and [The Independent](#) online as well as on [ITV News](#).

The league table measures the top five delivery companies by parcel volume against four criteria: customer service, delivery problems, accessibility and trust. This translates to a rating out of five stars. Scores were particularly low for accessibility and customer service - trends we have long been highlighting. This year, we were pleased that Ofcom has responded to our concerns by implementing additional guidance for parcel carriers on complaints procedures and accessibility, and we will be closely monitoring the impact of these changes.

However, the rate of parcel problems in general remains incredibly high across the board and shows no sign of letting up. Citizens Advice research found that over 13 million people faced a delivery problem with the last parcel they received in just a single month. Furthermore, nearly half (43%) of consumers had an issue when trying to resolve their problem. We're working with Ofcom and parcel carriers to highlight some of the specific issues, particularly around parcels left in insecure locations, and we have also called on Ofcom to expand its monitoring to capture the scale of the problems.

- 1 in 3 had a problem with their last delivery
- 2 in 5 who experienced a parcel problem with their last delivery, had further issues when trying to resolve their initial problem



Addressing accessibility issues in the parcel market

We know that disabled consumers are both more likely to rely on online shopping and also more likely to have a problem with a parcel delivery, than non-disabled consumers. [Ofcom's own research](#) has found that 70% of disabled people had an issue with a parcel delivery.

[We first raised the issue of disabled people's unequal experiences with parcel deliveries 5 years ago](#). Since then, we've been calling for disabled consumers to be able to share their accessibility needs with the company delivering their parcel. This would help reduce the amount of accessibility-related delivery problems that disabled consumers face. It would allow them to have someone wait longer at the door or to be able to make sure that a parcel wasn't left in a location that's inaccessible to them.

Ofcom has finally introduced an accessibility related condition to improve disabled people's experience of parcel deliveries. It states that parcel companies must have policies and procedures in place to meet the needs of disabled consumers. This includes allowing disabled consumers to communicate their accessibility needs with a parcel company, and for carriers to meet those needs when delivering a parcel.

Ofcom finally introduced an accessibility related condition, 5 years after we'd first raised the issue of disabled people's unequal experiences with parcel deliveries.

Key stats:

- 1 in 5 people had an accessibility need they wanted to share with a parcel company
- Of the people that had an accessibility need, almost half (45%) were unable to share this need with a parcel company
- And 1 in 5 had an accessibility related delivery problem

Monitoring consumer and small business use of post offices

The post office network remains popular, but the shape of its network is changing significantly. [Our recent polling](#) revealed over 4 in 5 (83%) people across Great Britain used a post office last year, including 1 in 6 (16%) at least once a week. This rises to 1 in 4 (24%) for people living in rural areas, 1 in 5 for older people (21%), and those with lower household incomes (19%). [Our latest analysis of small business' use of postal services](#) also shows they rely heavily on post offices, with 3 in 4 (75%) using a post office in the last year, including 1 in 3 (34%) at least once a week.

But despite the post office network's overall size remaining stable, we've continued to see an increase in part-time outreach services. Between 2013 and 2023 more than 850 outreach services were added to the network. In the same period, the number of full-time permanent branches has fallen by nearly 1,200. And in the last year, we also saw over 220 new, slimmed-down Drop & Collect branches introduced. These branches provide limited services such as pre-paid parcel and bill payment services.

We've raised concerns about the extent to which this changing network can continue to meet the demands of consumers and small business owners in particular. We found that nearly 2 in 3 (64%) small businesses would be negatively impacted if a local post office was replaced by a part-time alternative.

As part of our role in the [principles of community engagement](#) we independently reviewed over 1,500 responses to Post Office Limited's (POL) proposals to close their Crown or directly managed branches in Clapham Common and Southall. Crown post offices represent some of the biggest town and city branches in the network. We raised concerns about access to alternative post offices, particularly for older or disabled people and those on lower incomes, and other branches' ability to cope with migrating customers. In response to our concerns about the closure of Clapham Common post office, POL agreed to consider the introduction of a larger branch nearby to mitigate the impact on consumers.



Addressing post exclusion

Post contains vital information about our finances, medical appointments, and even legal documents. So being unable to access post - either temporarily or permanently - can have huge knock-on consequences. At Citizens Advice, our local offices are regularly seeing people in this situation, often due to housing insecurity or because they are experiencing abuse. Their lack of access to post then shuts them out of other official communications and support services, often at the moment they need these the most.

We have been highlighting this issue since 2018, but its significance has been growing in the face of intense cost of living pressures over the last few years. This year, we've spoken to people who had experienced homelessness, domestic abuse and those from a Gypsy, Roma and Traveller community about their experiences of post exclusion during a cost of living crisis. Our [latest research](#) shows that cost of living pressures mean the numbers affected by issues such as homelessness and housing insecurity and the scale of financial pressures they're facing has increased rapidly. Letters enable access to income and help us manage financial affairs — they can be a lifeline and our evidence revealed just how losing access during periods of housing insecurity leaves people facing greater barriers to getting help and support at the moment they most need it.

We have also been working to highlight the solution. Over the last 5 years, Citizens Advice has worked with industry, regulators, charities and people with lived experience to co-design a low-cost, practical service to address the problem. We call this 'Address & Collect'. This would be a free and accessible service, designed not only to give people access to their post, but also to restore their connection with essential services. This might be an offer of housing, attending a hospital appointment, help with managing their debts or paying a bill or council tax. The solution is based on years of research, user testing and workshops to develop a practical and genuinely inclusive offer that meets the requirements of the people that need it. We have continued to work with Ofcom, civil servants, third sector organisations and politicians from across the spectrum to push for this service to become a reality.

Cross-cutting consumer



The view from our consumer service

Key issues

The service provides advice on all stages of the life cycle of consumer issues - from pre-shopping guidance to help engaging the trader, through to alternative dispute resolution or other tribunals such as court, where appropriate.

The top three complaint types for 2023/24 for general goods and services were:

- Used cars
- Roofing, roof sealing and chimney repairs
- MOT, services and repairs

Working with partners

We have referral and data relationships with Trading Standards departments in all Local Authorities in England and Wales, while those in Scotland also have access to data that relates to traders based in their nation.

Each local Trading Standard (TS) is notified directly of all cases in their area, and cases that meet their criteria for action are sent as a referral.

In 23/24, we uploaded more than 300,000 complaint cases about a specific consumer problem, with nearly 70% of these being referred to Trading Standards.

Where required, further investigation and enforcement action may be necessary. Some complaints require immediate referral and partner action, such as product safety where a client has been injured, or suspected doorstep crime. It is essential that partners are provided this information urgently, to allow them to disrupt the offences while they are taking place, as well as providing support for the victims.

Impact

"I wanted to pass on my extreme thanks for the support and advice provided to me. When I reached out I was not sure what type of advice I was after or what to do in the situation. After explaining the situation, I was given some really helpful advice which has resulted in the issues being solved within 24 hours when it had been going on for a long time before contacting Citizens Advice." Samuel

*Client's name has been changed to preserve their anonymity.

Improving transparency for consumers

In July 2023 we published [Pushed to Purchase: Counting the cost of deceptive digital design in e-commerce](#), which explored the cost to consumers from design decisions. This report found that 1 in 6 consumers had bought something they did not want, need or later regretted due to the design of an app or website. This can sometimes be the result of drip-pricing, and we used this report to recommend that the government add drip-pricing to the list of banned practices within the new Digital Markets, Competition and Consumers Bill. In September 2023, the Government launched a consultation on pricing transparency, which included several questions related to drip-pricing. Our response set out a suggested framework for how legislators and firms can respond to challenges around determining what is a genuine additional add-on and called for all mandatory fees to be incorporated in headline fees.

Throughout the past year, we have continued to call for better protection for consumers from subscription traps, which we have been advocating for since 2016. We engaged with decision makers throughout the development of the DMCC, sharing timely evidence on the issues consumers face when using subscription products and advocating for strengthened protections. We found that in 2023, 1 in 4 consumers had ended up in a subscription without intending to. 1 in 5 people who have tried to cancel a subscription found the process difficult, which is why we continued to recommend the DMCC take steps to improve consumers' cancellation rights. Our research on subscription traps saw coverage across national media including in the [Guardian](#), Independent, Mirror, Express, ITX and the Evening Standard.

The DMCC bill passed in June 2024 and included much-needed steps to protect consumers from the drip pricing and subscription traps. These include specific measures we have called for - incorporating mandatory fees into headline prices and improving cancellation rights for subscription consumers.

In our report Pushed to Purchase, we found that in the 12 months leading up to June 2023, consumers spent a total of almost £2.1 billion on things they didn't want, need or later regretted, because of digital design.

Challenging unfair pricing

In October 2023 we published a detailed report looking at different types of price rise terms in telco contracts: [Dialling up prices: Why mobile and broadband consumers need better protections from unfair pricing practices](#). It identified that £1.4 billion was set to be added to consumer bills as a result of another round of price hikes in 2024. Our report highlighted that consumers strongly prefer fixed prices in mobile and broadband contracts to help with budgeting and financial planning. These hikes are often based on Consumer Price Index (CPI) or Retail Price Index (RPI) +3.9%, making increases unpredictable as consumers cannot know what inflation will be years ahead. Our research also shows that these inflation-linked terms are not well understood by consumers - one third of people on contracts which have price rises linked to CPI said they have never heard of CPI.

In December 2023, Ofcom proposed a step that would help tackle this issue by banning inflation-linked mid-contract price rises for broadband and mobile consumers. The proposal would mean that any price rises within a contract would need to be stated in pounds and pence, making it simpler for consumers to budget and plan. Unpredictable mid-contract price increases are an unfair practice that we've been calling out for a long time, so we welcome this proposal as a step forward, although we are clear that a 'fixed means fixed' approach with no mid-contract price rises would be the best outcome.

36 million mobile customers and 20 million broadband customers may see bills rise by a total of more than £1.4 billion in the 12 months from April 2024 due to price hikes.

Our research has found that millions have been priced out of essential markets like [broadband](#), mobile and insurance. These consumers need a safety net to be put in place in essential markets, to ensure they can retain affordable access to the services they need. Alongside our work on energy affordability, we're exploring [what this could look like](#) in three key essential markets: water, broadband and insurance. Some support for lower income consumers exists in the water and broadband markets, but uptake is low and there is a postcode lottery aspect to what support is available. In insurance, there's currently nothing on the table to help people on low incomes afford to stay insured.

In 2022, we published research showing a relationship between car insurance prices and ethnicity. Last year, [new data](#) showed that people of colour were still paying on average £250 more than white people for their car insurance. This research was covered by a BBC Verify investigation on the BBC Breakfast in February, with the interview later used on BBC afternoon and evening TV news, Radio 1, 1Xtra and the Asian network.

We've been engaging with the Association of British Insurers on this issue, and in April they announced that they're looking to address challenges faced by people of colour and those on low incomes in accessing affordable motor insurance. We'll keep working with the ABI and FCA going forward to make sure people of colour get a fair deal on their car insurance.

Consumer Service in detail



The people we helped

Throughout 2023/24, our consumer service has continued to help people facing issues with goods and services, as well as providing advice on the energy and postal sector.

In total we answered 827,081 contacts across all channels (phone, webchat, webform and e-mail).

Looking across different sectors, the breakdown was:

- 74% general consumer issues
- 25% energy issues
- 1% postal issues

Where a criminal element is suspected, or clients have additional support needs, we refer on to an appropriate partner.

Multi-channel delivery allows flexibility for clients, and forms part of our aim to make the service as easy to access as possible: 16% of all contacts were answered via digital channels (webchat, webforms and email) in 2023/24.

The impact of our advice

Of consumers surveyed in 2023/24:

7.8/10 were satisfied or very satisfied with the service

8/10 said they would use the service again

7/10 said it was easy or very easy to access the service

3 in 5 clients told us that their problem was resolved between 5 and 25 weeks after calling the helpline → This remains highest for energy issues (78%). We have direct referral routes into energy companies and, as a highly regulated sector, suppliers have clear processes to follow based on Ofgem licence conditions

→ Over half the clients across all sectors who managed to reach a successful outcome said it could not have been done without our help

→ The average value people placed on the amount they saved or recovered was almost £1500.

We're helping people save money

The average amount estimated by consumers that reported a saving following our help in 2023/24 was almost **£1,500**

In 2023/24 the consumer service helped save consumers a total of over **£116 million**

The view from a delivery centre

On an average day, our service can expect to receive around

- 4,000 calls
- 500 webforms, and
- 250 webchats

Consumer service advisers:

- receive dedicated training to develop subject knowledge and understanding of legislation, regulations and the consumer landscape.
- provide tailored advice for specific problems based on the client's individual circumstances through as many contacts as needed.
- refer to individual partner protocols for decisions on whether to refer cases, with each of our 250+ partners having differing requirements.

Management teams at each of our centres have a number of responsibilities to ensure that the service is delivered in line with expectations:

- Delivery centres closely monitor and manage the quality case records and referrals to ensure the intelligence we share with partners is of greatest value.
- Performance data is used in real-time, and retrospectively, to optimise the experience of those accessing our service.
- Advisers are offered regular feedback, coaching and training, aiding their development and quality of output, along with focused wellbeing support.

'The consumer landscape has seen another challenging year, with the cost-of-living crisis impacting consumers' finances, and with a number of businesses ceasing trading due to the market conditions.

Our agents and team leaders within the consumer service have adapted and refined their approach and continued to provide first rate advice to clients, empowering them to take action in their disputes, while also sharing valuable intelligence with our partners. This advice has enabled many clients to reach agreement with traders; resolutions that have helped support them through these trying times, minimising the financial impacts they have experienced.

Our energy service has continued to support those clients most in need during the last twelve months, during several changes to the energy price cap. This includes working with clients with supplier disputes or ensuring those who are in need of urgent help receive it as quickly as possible. Our teams remain committed to supporting clients every single day, and take great pride in doing so.'

*John Pearson-Grainger, Operations Manager,
Gateshead Citizens Advice*

The impact of our advocacy work

It's essential that we provide value for money for consumers. The table below shows what our advocacy levy funding costs per household where it can be easily calculated:

	Our funding 2023/24	Estimated annual cost per household	% of an average £1,690 energy bill As of April/June 2024
Energy advocacy	£4.1m	8 pence*	0.005%
Postal advocacy	£1.1m	4 pence**	N/A

* Based on the approximate contribution made by GB household energy consumers only (by volume). Non-domestic consumers also contribute towards the levy.

** Based on dividing the cost of the postal levy evenly amongst GB households. All GB households are covered by the Universal Service Obligation, and are therefore recipients of postal services in some form.

Finances

Planned Consumer Advocacy Budget for 2023/24

	Staff and related costs	Scotland	Total
Energy	£3,983,900	£146,800	£4,130,700
Post	£1,081,500	£31,900	£1,113,400
Cross-sector	£859,200	£61,200	£920,400
Directorate	£206,700	£9,800	£216,500
Total	£6,131,300	£249,700	£6,381,000

Actual Consumer Advocacy Budget for 2023/24

	Staff and related costs	Scotland	Total
Energy	£3,983,800	£146,800	£4,130,600
Post	£1,081,600	£31,900	£1,113,500
Cross-sector	£859,300	£61,200	£920,500
Directorate	£206,600	£9,800	£216,400
Total	£6,131,300	£249,700	£6,381,000

The tables show levy funded expenditure, in £, on consumer advocacy and levy funded advice services, known as the Big Energy Saving Network, by activity for the year ended 31 March 2024. The Scottish Government's contribution to our GB work is shown in the Scotland column.

Planned

	Total
Funded energy advice programmes	£2,871,400

Actual

	Total
Funded energy advice programmes	£2,871,400

Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We're a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

citizensadvice.org.uk



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