

Consumer advocacy and advice at Citizens Advice

Annual report 2024/25



**citizens
advice**

July 2025



Foreword

The past year has been another challenging one for the people who come to us for help. Though we are past the peak of high inflation, the crises that sent bills soaring are still having an effect on our clients today. The beginning of 2024 saw the number of people we help with key cost of living issues reach record levels, and by the end of the year our clients' average amount of debt grew by nearly £1,000 to more than £8,500.

We have been busy responding to this challenge. We have a unique contribution to make as both an advice and advocacy organisation. We address people's problems, in the moment they come to our local offices or contact our Consumer Service, and also use our policy research to identify the root causes of their issues to influence policymakers to enact change.

This means that we have a strong understanding of the reality of people's lives and how policy impacts them, including for people in disadvantaged or marginalised groups. As the government approaches one year in office, we will continue to use our influence to ensure that consumers are at the heart of policy making and central to making decisions about them.

Looking ahead to next year, we will continue to use our voice as the people's champion and ensure that our advice can meet people's needs in challenging and changing times ahead; that disparities in access and experience for certain groups are ended; and that early action is taken to stop more people from reaching a crisis point.

A handwritten signature in blue ink that reads "Clare Moriarty". The signature is fluid and cursive, with the first name "Clare" and the last name "Moriarty" clearly distinguishable.

Dame Clare Moriarty
Chief Executive Officer,
Citizens Advice

How our advice and advocacy roles support each other

Our local Citizens Advice offices (LCAs) provide face-to-face advice on a range of issues in approximately 3,300 locations across England and Wales. Our consumer service gives advice on all consumer issues, with specialist advice on energy and post issues. 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.

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. 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.



Citizens Advice consumer service in numbers in 2024/25



294,300

total goods and services cases added to our database and made available to our enforcement partners.



This generated over **217,000** referrals (approximately 73%) to Trading Standards for further action.



18,889 energy clients referred to the Extra help Unit for additional support.



We helped consumers save
£68 million
through advice
Provided by the
consumer service.

726,562

contacts answered by the service (572,582 on general consumer, 144,991 on energy and 7,923 on post)

77%

of users were satisfied or very satisfied with the service

over

40,000

contacts answered via webchat

90% of partners were satisfied or very satisfied with the work of the consumer service.

9,626,562

clients accessed help on consumer issues.



8.9 million

webpage visits to our consumer pages.

An introduction to the Citizens Advice consumer service

Citizens Advice provides information on consumer issues and advice to help people solve problems on general consumer, energy or postal services through the consumer service. It is a free service provided via a dedicated phone line, email and webchat. In 2024/25 we answered 726,562 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 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 consumer service failures.



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 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

In 2024/25:

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

Almost **620,000** 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.

"Cornwall Council Trading Standards works closely with the Citizens Advice consumer service, valuing the collaborative approach to consumer protection.

Cornwall Council Trading Standards has specific priorities that reflect the unique needs and influences of the local area. By receiving referrals and notifications from Citizens Advice, along with intelligence from other sources, Trading Standards can effectively prioritise resources to address priority areas.

This flow of intelligence is crucial for our Service Planning, ensuring that we deliver services that meet the needs of residents and can stay informed about emerging issues and trends, enabling us to adapt our strategies and interventions to provide effective consumer protection."

***Gary Webster, Trading Standards Group Leader,
Cornwall Council***

The cost of living crisis and negative budgets

Data captured through our advice service gives us a window into the type and scale of problems people are facing across England and Wales. Financial uncertainty continues to impact on people's ability to meet their essential needs.

The data we capture through our advice service gives us a unique, live picture of the problems people are facing up and down the country. Over the last couple of years, we have broken many unwelcome records. As inflation spiralled and energy prices spiked, we saw thousands more people seeking advice about managing bills, and rising numbers needing charitable support and food bank vouchers.

While the peak of the crisis seems to have passed, we remain concerned about the impact of the cost of living on the people we help. The numbers aren't rising as fast as they were before, but we are still seeing historic highs. So far in 2025, we're helping an average of 12,000 people every month with charitable support, and 8,000 people with homelessness, more than any of the last 10 years.



We also continue to see worrying numbers of people facing negative budgets. Back in 2019, around a third of the people we helped with debt advice were in a negative budget, where even after expert advice, their monthly income was not enough to cover their essential costs. Today, it's half. That means half the people we give debt advice to have no realistic way of repaying their debts, and are at risk of building up more debt to make ends meet.

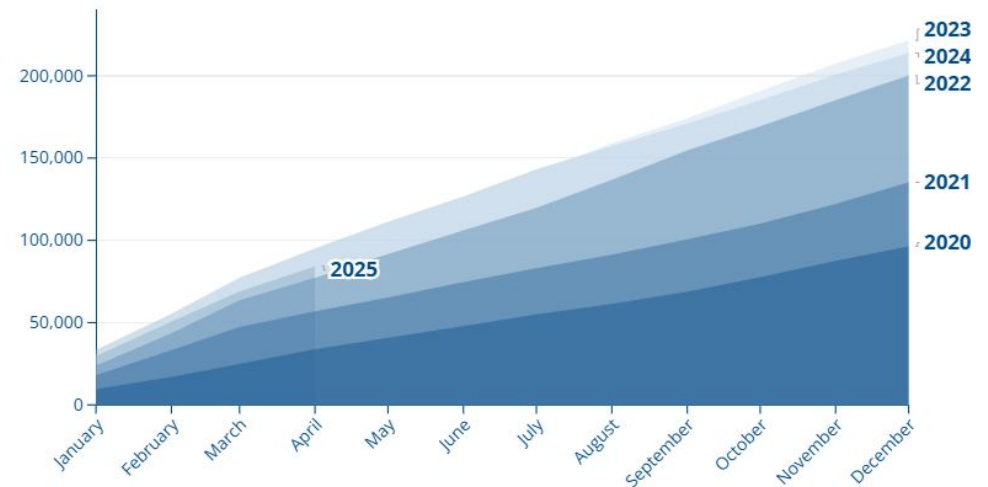
So it's not surprising that one of the trends that is continuing to spike is debt. In 2024, we helped nearly 400,000 people with debt issues - more than ever before. This is largely driven by more people needing help with household bill debts - things like energy, water, council tax, and rent. The average amount of debt our clients owe has risen to over £8,000 - up 21% since 2019. Arrears for household bills now amount to nearly £3,000 on average.

People's problems are also becoming more complex and harder to resolve, making the need for good advice even more vital. At the start of 2025, over half of the people we helped with debt had 4 or more debt problems. These problems don't affect everyone equally - for example, nearly half (46%) of people we help with debt are disabled or have a long term health condition.

Over the coming year, we will continue to use our data and insights to illustrate the challenges facing our clients, and to make the case for further intervention to help people going forward. This will include our regular data briefing events, which are well attended by civil servants, MPs, third sector organisations and industry experts.

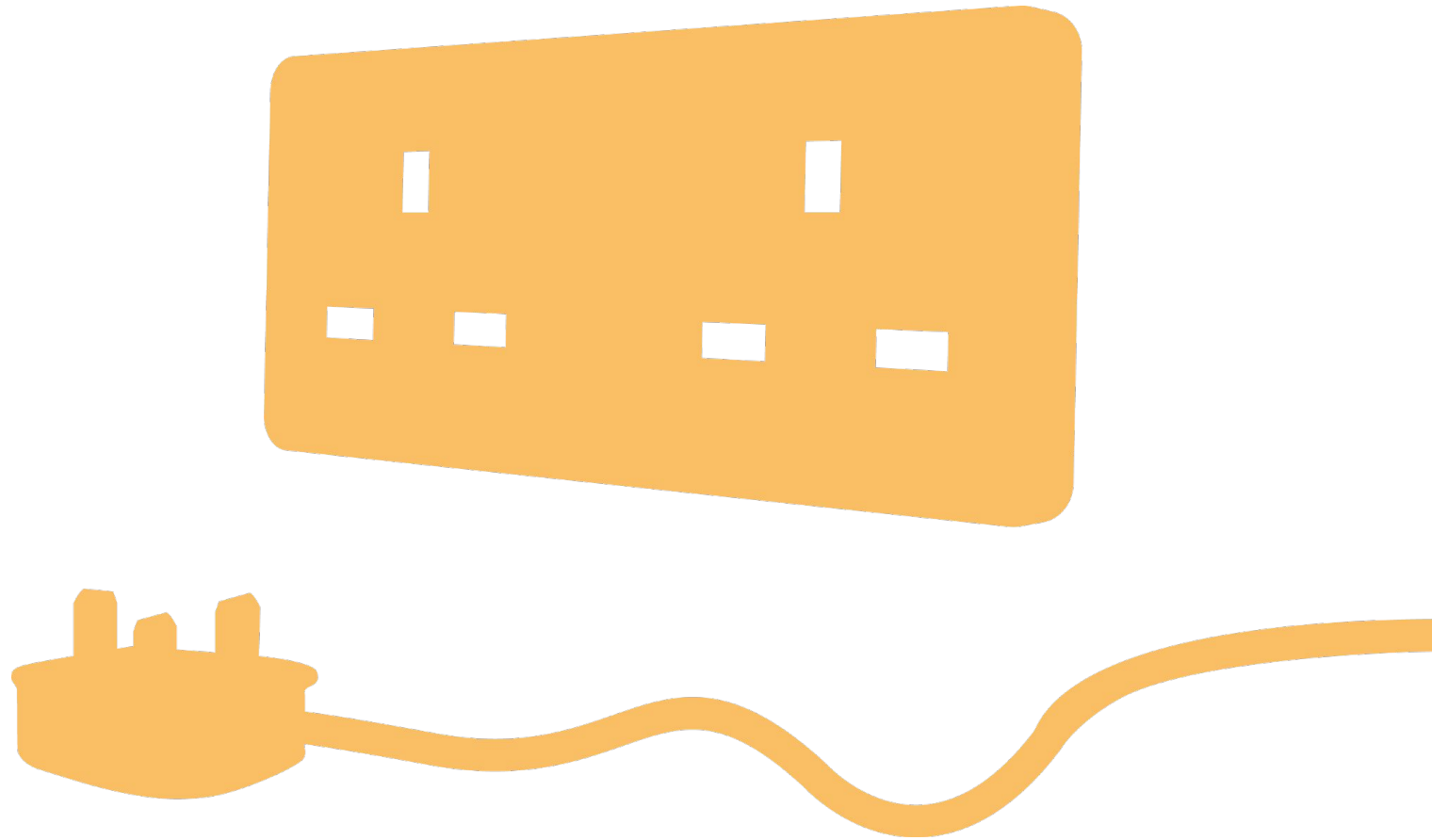
Cumulative number of people we've helped with crisis support each year

Crisis support includes food bank referrals and emergency charitable support



Data for England Wales. Data from Local Citizens Advice Offices

Energy



Leading by example with our digital content

Continuing high energy prices means ongoing challenges for energy consumers and Citizens Advice has been there to provide people with support and advice.

Across the year, our content and messaging was seen over 53 million times across digital and offline channels, including Meta, TikTok, ITVX, Google and others. We had 3.76 million unique page views on our energy webpages this year.*

We improved our website content throughout the year. Including:

- The introduction of new protections around the force-fitting of prepayment meters.
- Improved advice for small businesses and alternative fuel users.

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.

This year we developed and launched a new version of the Energy Supplier Customer Service Ratings, to align with the new regulatory 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:

- Updates to the Energy Price Guarantee
- Changes to the Winter Fuel Allowance

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



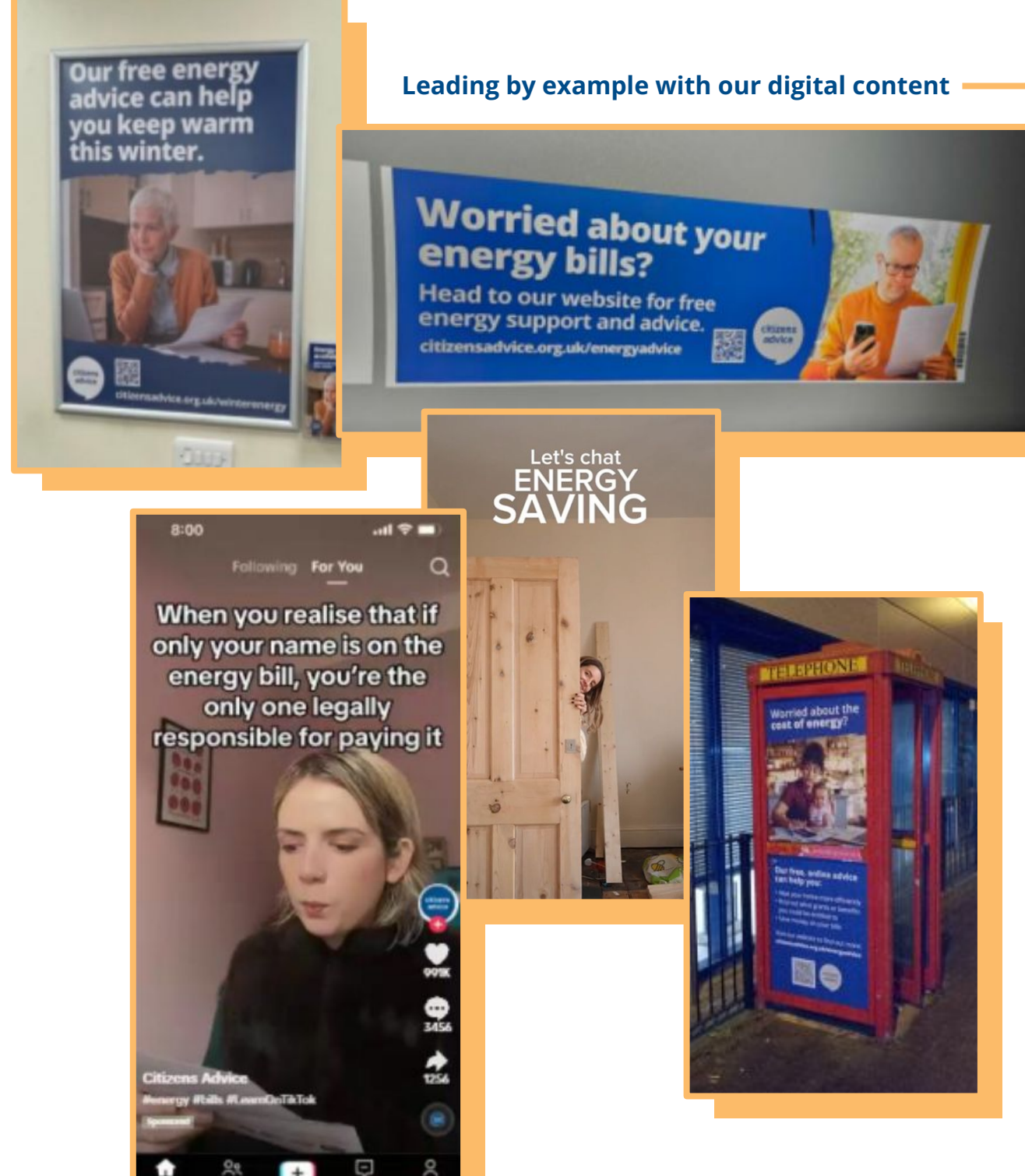
We reached out to consumers across over 20 advertising channels, including out of home adverts on buses, GP surgeries and in hospitals as well as digital outreach across YouTube, Google, ITVX, TikTok and Meta platforms.

We've also used events to reach different communities with the advice they might need on energy, including freshers fairs and housing fairs.

Working in partnership with Energy Saving Trust to run Energy Savers Week in January, we shared our top tips on saving both energy and money on heating this winter. Our content and messaging for this week of activity was seen over 5 million times across Citizens Advice and Energy Saving Trust channels.

This year we also built our audience understanding with some segmentation work, with the aim of building a wider understanding of our energy audience. This wider understanding has allowed us to target consumers with support for their specific energy issues, so our audiences are offered content and advertising which speaks to and supports their particular needs.

Leading by example with our digital content



Spotlight on our energy consumer service

As the statutory representative for consumers in the energy market Citizens Advice provides frontline advice for energy consumers. Throughout 2024/25, our consumer service has continued to help people facing issues their energy supply as well as providing advice. Of the 726,562 contacts across all channels (phone, webchat, webform and e-mail) **144,991 were supporting people with energy issues.**

It is important to us that the quality of our advice and the responsiveness of our advisors leads to good outcomes for people seeking our help when it comes to their energy issues.

Of those surveyed about our services relating to energy support in 2024/25:

- **8.4/10 were satisfied or very satisfied with the service**
- **9.2/10 would use the service again**
- **8.2/10 said the service was easy or very easy to access**

70% of clients using our service to help them had their problem with their energy supply or supplier resolved between 5 and 25 weeks from contacting our helpline. 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.

The average value energy consumers placed on the amount they saved or recovered was almost £896.



Providing specialist support for energy consumers

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 or with more complex complaints will be referred to the Extra Help Unit (EHU) for individual casework and advocacy support – the EHU is a telephone and email based service covering England, Wales and Scotland and managed by Citizens Advice Scotland. It is a referral only service, with 83% of its referrals coming from the consumer service. The EHU can investigate energy complaints on behalf of domestic, micro business and small business consumers, pushing to achieve the best possible outcomes. The EHU has been awarded the ISO Kitemark for Inclusive Service provision.

During 2024/25: The EHU dealt with over 24,000 Complaints, Priority Complaints and Enquiries. Priority Complaints, where a consumer is off supply, or is at imminent risk of being off supply, accounted for 63% of all cases logged, with the majority of these cases relating to situations where a household was supplied via a prepayment account and couldn't afford to add credit to their meter so required immediate support.

Advice agencies contacted the EHU's specialist support service - Ask the Adviser - 1,100 times for advice.

The EHU obtained almost £8 million in financial redress for clients, by working with energy suppliers, obtaining Fuel Vouchers for clients and other initiatives.

Independent research conducted by Accent provided insight into user experience, and the emotional and well-being impacts of the EHU on people using the service:



Case study 1

"John was referred to the Extra Help Unit as they had no available money to top up their prepayment meter and were off supply. He received Universal Credit and his next payment was not for another 3 weeks, which included the Christmas period. There were 2 children in the household aged 14 and 17; the younger child had diabetes. The supplier provided Additional Support Credits to secure the gas and electricity supplies and checked their winter support fund for help repaying debt balances on the account. The supplier awarded over £6,000 to clear the electricity debt and over £3,000 to clear the gas debt. A credit of £250 was also applied to the gas meter to cover the heavy usage over winter."



Case study 2

Monika receives Universal Credit and Maternity Allowance and has two children including a 6-month-old baby. She had cancelled her electricity direct debit as the supplier increased the payments by £100 per month without notice. She provided meter readings and was later told £900 was owed. She reinstated the direct debit and understood a meter reader would attend, but the meter was changed to PPM instead. She was then told the debt was £8,000. The EHU investigation found that a premium tariff took effect when the direct debit was cancelled and that the account had been estimated for 4 years.

A back billing review was requested resulting in a balance write-off totalling £8,915, which meant the consumer was actually in a credit of £39. A goodwill payment was also agreed with the consumer.

Where people have tried and failed to settle a complaint with their energy company, the Citizens Advice consumer service can also refer people to the Energy Ombudsman. The Ombudsman will carry out an impartial review of the complaint and issue a resolution.

"They treat you like a human and don't look down on you for being in that situation"

Addressing the ongoing energy affordability crisis and rising debt levels

We continued to drive forward consumer policy on the need for targeted energy bill support in 2024/25, with two major reports ([Fixing the Foundations](#) in August 2024, and [Frozen in Place](#) in February 2025) helping enhance consensus around the need for further energy bill support from central Government. Our persistent advocacy and persuasive data helped to ensure that the government committed to expanding the Warm Home Discount to all households in receipt of means-tested benefits from Winter 2025/26, with a view to further targeting as data-sharing develops further across government.

Consumer energy debt has continued to rise, and our ongoing policy and advocacy work has been instrumental in securing new approaches from Ofgem. In early 2025, Ofgem announced a Debt Relief Scheme which is unprecedented in the UK context - with the potential to write off debts accrued during the gas crisis for those consumers who are unable to repay them. They have also been consulting on a Debt Standards scheme, which draws on our Debt Protection Gap report from 2024 to build a new package of requirements for how energy suppliers treat their indebted customers.

As the winter of 2024/25 drew to a close:

- **3 in 10 (30%)** said that they find it difficult to afford their energy bills, equal to over 8 million households.
- **Nearly two thirds (63%)** of people in energy debt said that they had had to ration their energy, including switching off or turning down their heating or water in the past year as a result of their debt, equal to **4.2 million** people in these households.
- **More than a quarter** of people on prepayment meters (**29%**) have been disconnected from their energy supply in the past year because they couldn't afford to top up. That's equal to **2.8 million** people in those households.

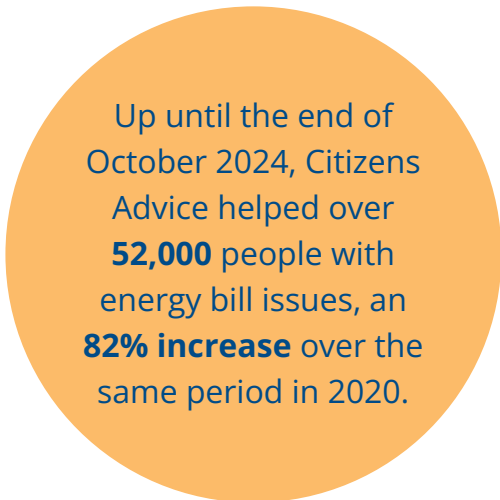
It's therefore timely and welcome that the Department for Energy Security and Net Zero (DESNZ) and the Department for Business and Trade (DBT) have agreed an extension of our levy funding to fund an expansion of our energy Consumer Service to include holistic debt advice.

Fixing the current and future energy retail market

In 2024/25 we continued to focus on how the retail market needs to evolve to meet the challenges of decarbonisation and deliver better outcomes for consumers. In May 2024 we published [Get Smarter](#), a report evaluating the consumer experience of smart metering and what could be done to improve it. In March 2025 Ofgem announced they plan to introduce smart-specific guaranteed standards of performance for energy suppliers, citing the evidence presented in our report in their rationale.

We have also been involved in the Radio Teleswitch Meter switch-off, calling for specific policy changes on remedial works and "no worse off" principles to be adopted for those customers being onto new smart meters.

As the energy crisis moved into a new phase in 2024, Billing replaced self-disconnection as the top reason for contacting the Consumer Service. We published our [Footing the Bill](#) report in November 2024, and updated our analysis with a full year's worth of data in January 2025. Press interest was extensive in the findings over time, given the depth and breadth of billing issues in the domestic energy market.

An orange circle graphic containing text about Citizens Advice's impact.

Up until the end of October 2024, Citizens Advice helped over **52,000** people with energy bill issues, an **82% increase** over the same period in 2020.

In addition to extensive press coverage over time, the Footing the Bill report was cited on several occasions in Parliament, including during a Select Committee session on the application of backbilling rules.

Our policy work on behalf of non-domestic consumers hit new milestones in 2024/25 with the publication of a major research project looking at the experiences of over 1500 small and microbusinesses across a number of aspects of their energy consumer journey. While several aspects of their experiences were positive, there was also acceptance of poor service across the board and low awareness of resolution pathways. We will use this research to continue to make a case for improvements to non-domestic service, including through our work on regulating Third Party Intermediaries.

**75% of businesses surveyed
had experienced a billing
problem in the last 12 months.**

Our blog series on three aspects of the research was publicised by Utility Week, and continues to inform policymaking in this vital area for Ofgem and DESNZ.

Our longstanding call for a Consumer Duty in energy received greater attention in 2024 with the announcement of Ofgem's Consumer Confidence programme. Consumer Confidence will review the current outcomes across the domestic and non-domestic retail markets, with a view to informing how regulatory approaches could enhance the required outcomes. We have been inputting into the programme as it develops, and welcome the potential movement towards a Consumer Duty in energy.

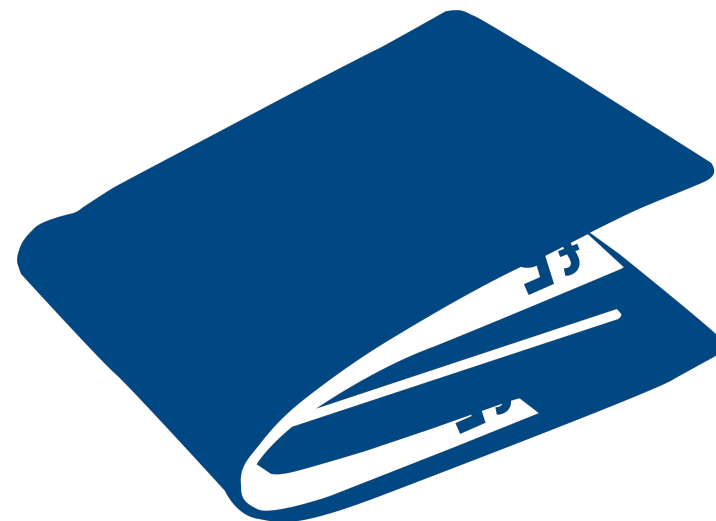


Delivering value for money energy infrastructure

This year we launched our strategic partnership with the National Energy System Operator (NESO) as it began its transition to becoming an independent public body. Our work will help to represent the interests of consumers by improving services, working towards an energy transition that is affordable, fair and equitable and puts citizens and consumers at the core of the future energy system's design, and ensuring that decision making is informed by high quality evidence and insight.

Throughout 2024/25 we contributed to Ofgem's RIIO process, which sets how much companies can recover from customer bills to fund the maintenance of their networks. We have worked to represent consumer interests for electricity transmission, gas transmission and gas distribution throughout RIIO-3, as well as beginning the process of ED3 for electricity distribution, looking to ensure that consumers get the best value for their investment in our networks. We have also looked back to previous RIIO periods. Our report [Debt to society](#) revealed that companies received a windfall in profits in the price control, due a flaw in the way inflation is accounted for, which led to companies recovering costs for borrowing that significantly exceeded the actual costs. We recommended that companies return these profits to consumers in energy debt, to redress the balance of those who gained and lost through post-pandemic inflation.

As our electricity grid grows to meet our Net Zero goals, more and more people will find themselves living near renewable energy infrastructure. We explored this topic in our [Growing pains](#) discussion paper, which looked at how we can define fairness in community benefits - both for the communities who host technologies and the bill payers who sometimes fund them. Our work put forward recommendations for government, including expanding the definition of 'community' to allow for disadvantaged groups to benefit further and that payments should be funded through taxation. We will work with DESNZ to influence its new community benefits guidance for generation and transmission as it develops.



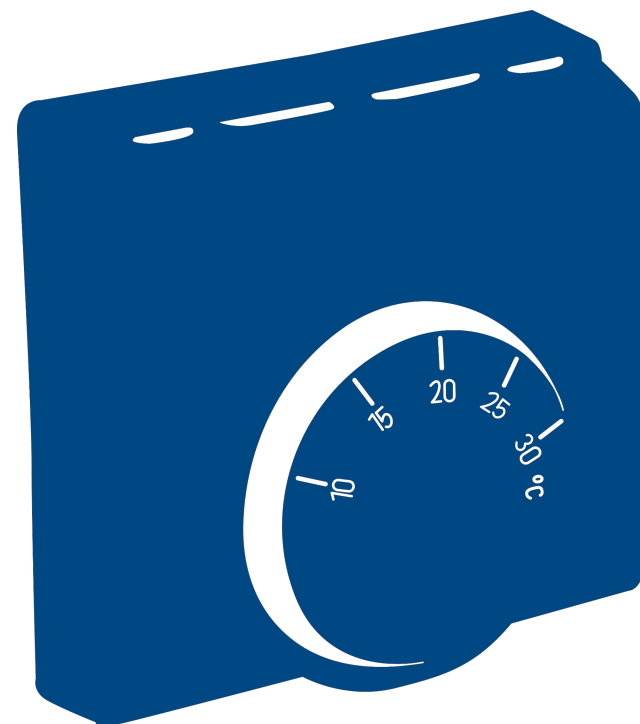
Heat Networks

In 2024/25 we built our new heat networks policy team and launched our statutory advice service. We also engaged with the Government, regulator and industry to make the case for strong new consumer protections when regulation is introduced in January 2026.

In December 2024 we held a roundtable to discuss debt & affordability policy for the sector. The event was attended by industry leaders including large trade associations for suppliers and housing associations, and government representatives. We used the roundtable to scope out our research aims for this workstream and strengthened our relationships with prominent stakeholders.

Between December 2024 and February 2025 we carried out research with 50 heat network customers on 19 heat networks. We are the only organisation to have conducted and published new research on heat network consumers' experience of affordability and debt in the last 2 years. The research has provided essential and unique qualitative insights, which we will use to inform our policy positions on areas such as targeted support for heat network consumers. We plan to publish our findings in Summer 2025.

Our client data suggests that some heat network consumers are experiencing an affordability crisis. We've helped clients who have seen price increases of as much as 450%.

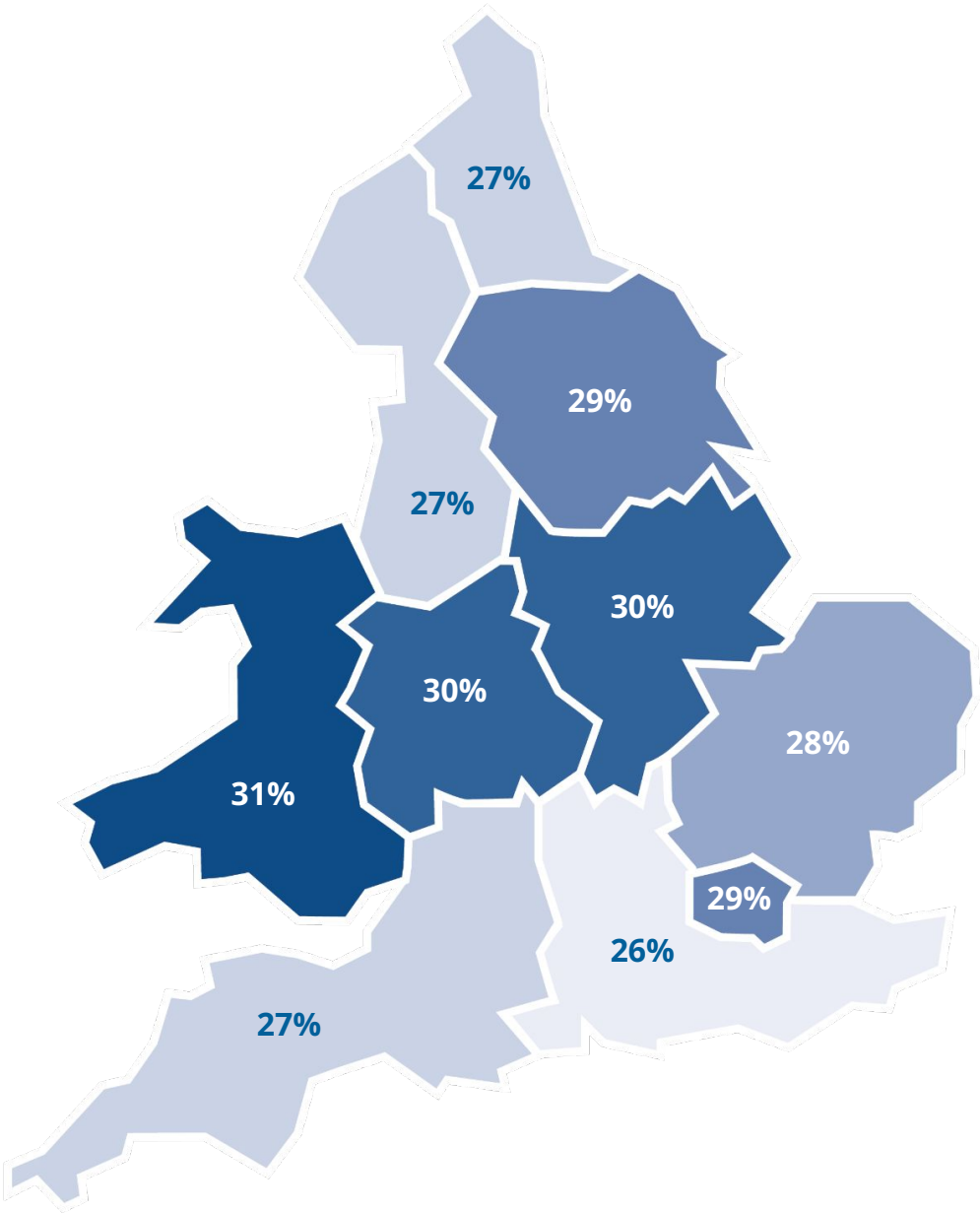


Putting people at the heart of the net zero transition

Low-carbon home energy upgrades can cut bills and make homes warmer and healthier. But putting in place the necessary support and protections for consumers navigating upgrades remains a challenge for both government and industry. We have used our own data and key insights from our research to inform policy changes and ensure better outcomes for consumers.

In October 2024 we published our [Hitting A Wall report](#), which used qualitative research and insights from our consumer data to highlight the barriers people can face in accessing redress when things go wrong with retrofits - even when they've used accredited installers under Government schemes. We have used the report, alongside further briefings and data, to engage with DESNZ and help to inform its plans to reform consumer protections. We held a workshop with energy and consumer stakeholders to build consensus on the principles of a future consumer protections framework. We are continuing to build on the report's 4 consumer protection pillars of a single quality scheme, clear redress routes through a single Ombudsman, robust enforcement and personalised advice.

Continuing our work into the barriers people face in making low carbon upgrades to their homes, we published further details about the demographic differences between groups of homeowners. [Who are the early adopters?](#) provided key characteristics of each group to help inform policymakers and other key stakeholders about the opportunities and challenges in mobilising interest in technologies such as heat pumps.



Percentage of homeowners interested in a heat pump

There is still an urgent need to improve housing conditions and reduce the impact of rising costs, particularly in the private rented sector where poor energy efficiency and issues such as damp and mould remain widespread. We welcomed the Government's commitment to raise minimum energy efficiency standards (MEES) in the private rented sector, which we see as a crucial tool for driving improvements in this sector and had argued for over many years. And over the summer we conducted quantitative research with landlords to explore what's needed to help them comply successfully with new regulation. Our [Room for Improvement report](#) used this research to highlight that despite an urgent need to boost standards in the private rented sector, landlord awareness of energy efficiency is low - with only 1 in 5 private landlords able to identify the current minimum standards correctly. The report argued for the need for clear information and financial support for landlords to make changes, backed up by robust enforcement of new rules. We used the research to engage with a range of stakeholders, including hosting a webinar which was attended by over 120 stakeholders from organisations including local authorities, charities, and research institutions. We also used these insights to prepare to feed into the Government's consultation on the implementation of the new standards.

Energy Performance Certificates (EPCs) are important tools that underpin both individual consumer decision-making around home energy upgrades, and wider policy frameworks. We welcomed the proposed reform of EPCs, responding to the Government's consultation and publishing a [blog](#) setting out our concerns and asks.

This year we also began engaging with DESNZ on the development of green finance products to help people overcome the upfront cost of home upgrades. As well as grants, these include government-backed low interest loans and potential Third Party Ownership (TPO) or subscription models. In a blog we shared our [initial thinking on energy subscriptions models](#) and the need to protect consumers who use these products. We also shared initial research with DESNZ on grants and low interest loans, including findings from a nationally representative survey of 10,000+ homeowners (which we later published as our [Home Stretch](#) report).

Post



Post: The view from our consumer service

Key issues

In the last year, the consumer service saw just under 8000 issues related to post.

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

Referrals

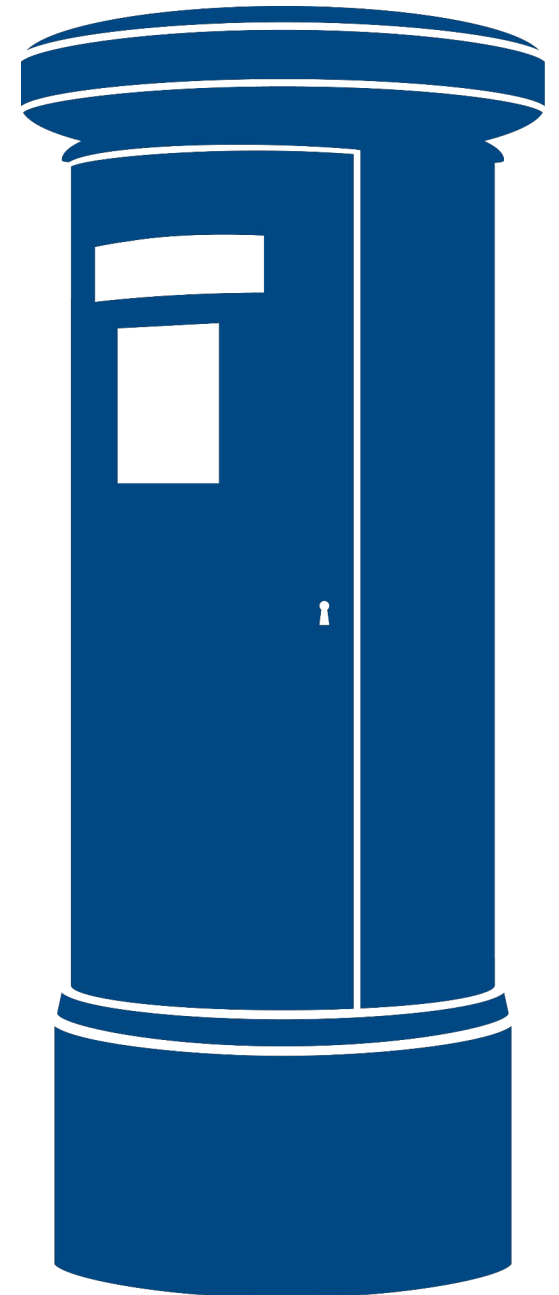
As in the energy sector, the consumer service is able to send referrals to the Extra Help Unit where additional support is needed for an issue with a regulated postal product.

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

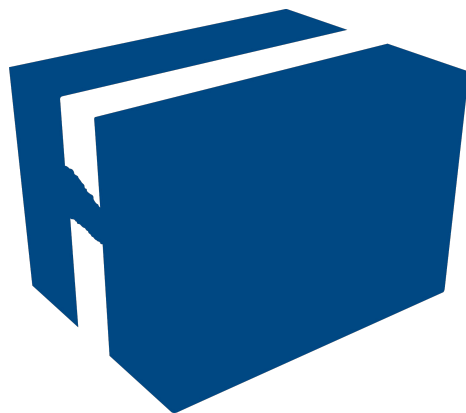
Half of people we surveyed told us their issue was fully or partially resolved after contacting the service, with three in five attributing that directly to the consumer service. The average value to these clients of resolving the problem was £434.



Making the Universal Service Obligation reliable, affordable and universal

Last year, Ofcom announced that it was reviewing Royal Mail's Universal Service Obligation (USO). This is vital for consumers - our research shows half the adult population (50%) in Great Britain sent an important letter or document via post in the six months leading up to February 2025 and an estimated 11 million people (22% of UK adults) were hit with letter delays over Christmas 2024.

We have called on Ofcom to use reform of the USO to tackle this situation, with outcomes that fairly balance financial sustainability with stronger incentives for Royal Mail to meet consumer needs. Our input to Ofcom sets out a series of proposals for a revised USO that embodies consumer priorities around reliability, affordability and universality. Ofcom's response, in September 2024, announced there would now be a second phase to the USO review, focused on those quality of service and affordability concerns we raised.



Protecting consumers in the parcel market

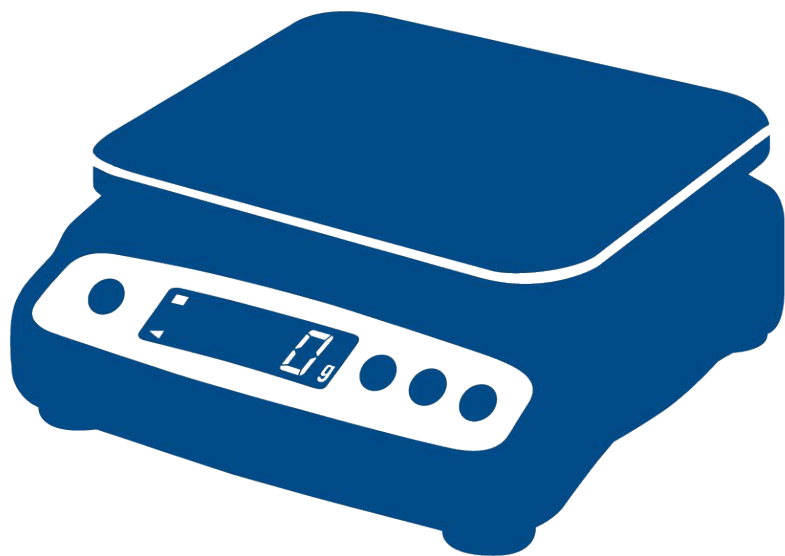
In November, we published our fourth annual parcels league table. This generated widespread engagement, featuring on BBC Breakfast, Rip-Off Britain, the Mirror, Independent, and Mail Online amongst others. Given we have a number of years' worth of data, our focus was on emerging trends and what they tell us about market developments and regulatory gaps.

While overall league table scores showed small improvements, our findings raising and resolving complaints were less encouraging. Despite new guidance, average customer service scores actually decreased. And, more broadly, no company scored above 3 out of 5 overall in any of the 4 years, highlighting the persistent issues facing parcel consumers.

We have recommended Ofcom looks at more stringent action, both around enforcement to ensure its new accessibility and complaints measures actually translate to improved consumer outcomes, and around exploring the use of Essential Conditions to set minimum standards across the board for home parcel deliveries.

Addressing accessibility issues in the parcel market

With Ofcom's additional guidance on accessibility, [our analysis](#) this year focused on whether this was impacting consumer outcomes. The league table data was positive, with scores improving each year since 2021 and seeing the greatest uptick between 2023-24, after the new accessibility condition was introduced. However, accessibility is still the lowest scoring category and an alarmingly high number of people (39%) with accessibility needs still say they were unable to share these with their parcel company in 2024. We'll be working with Ofcom and parcel companies to monitor and address these issues in the coming year.



Representing consumer and business needs during post office transformation

The post office network is undergoing a period of significant change. We formally represent consumer interests in this process under the [principles of community engagement](#). As larger, directly-managed branches close, we've worked with POL to meet needs of displaced customers. This included additional provision in closure areas, as well as greater self-service and improvements to disabled access.

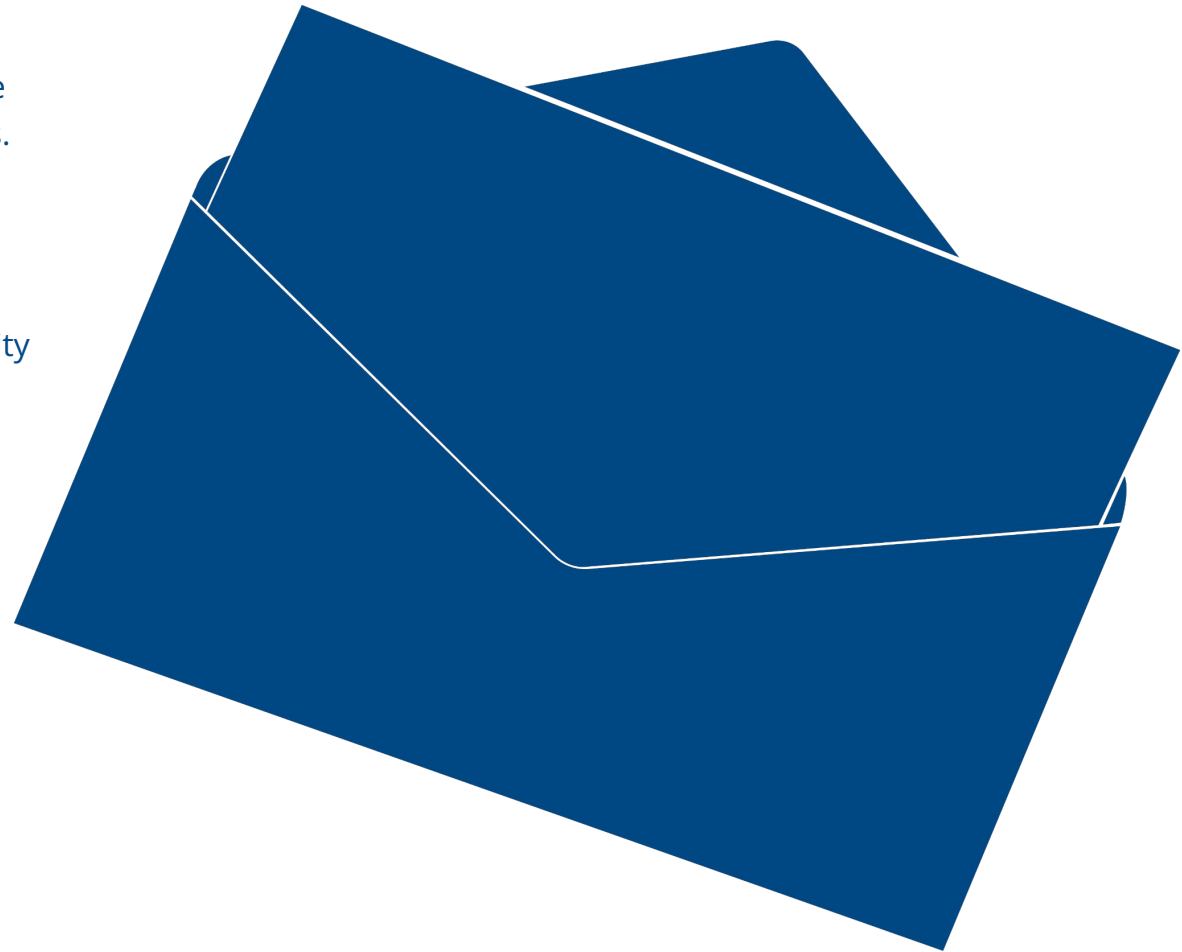
We have also focused on questions of post office's financial future. Since 2019, government's £50m subsidy of the most rural branches has remained flat, leading to a cut in real terms. With this subsidy up for renewal in 2025, we [briefed](#) DBT and Treasury ahead of the Spending Review, making the case for continuity and uplift, using our evidence on the impact for rural consumers and businesses. In December 2024, the [government announced](#) a further £37.5 million for 2024/25 – taking the total to £87.5 million. We understand that DBT is proposing a subsidy of [£83 million in 2025/26](#).

Addressing post exclusion

Post exclusion occurs when someone can't securely access their post. Homeless people, those fleeing domestic abuse, and Gypsy, Roma, and Traveller communities are at increased risk. Our research shows over 7 million people affected in the past decade.

Ofcom's review of the postal USO is an opportunity to create a genuinely universal service. Citizens Advice has co-designed a practical solution - ['Address & Collect'](#) - giving vulnerable people secure access to post and reconnecting them with vital services.

We have now begun a series of roundtable discussions with Ofcom, Royal Mail, Post Office and DBT to explore the practical implications of establishing a pilot 'Address and Collect' service. We are testing options around ID requirements and data security to shape pilot design, with the aim of starting initial trials in the coming year.



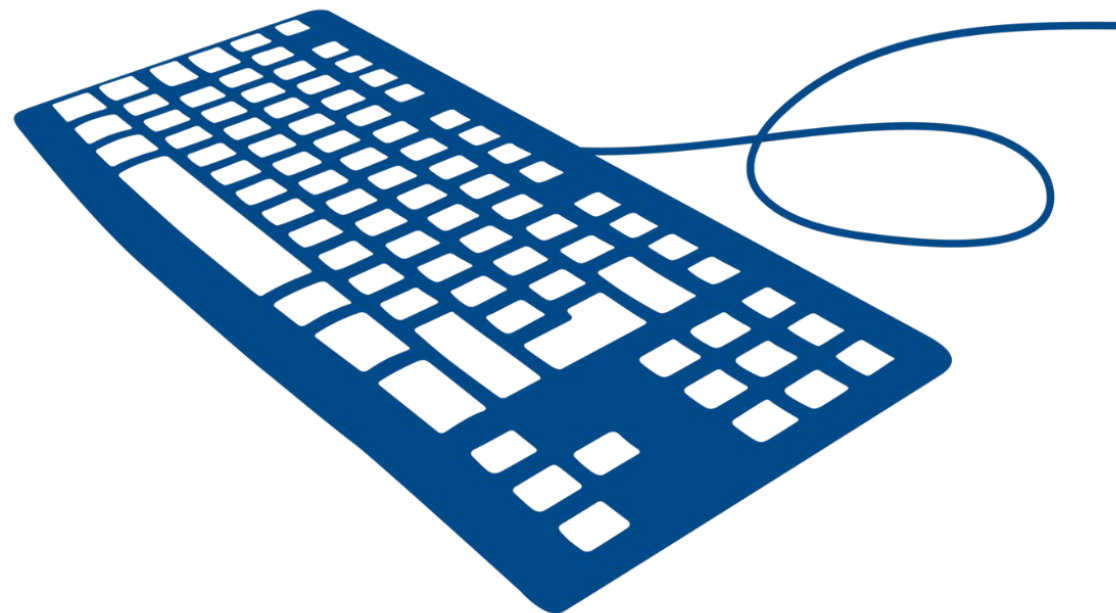
Cross-cutting consumer



Improving online sales for people in vulnerable circumstances

In July 2024 we published a [report exploring the relationship between online choice architecture \(OCA\) and vulnerability](#). We've seen in [previous research](#) that vulnerable consumers are often hit harder by OCA practices than the average consumer, and this new report showed a clear theoretical basis for why consumers in vulnerable circumstances may be disproportionately impacted. We drew connections between behavioural biases, OCA practices that rely on them, and characteristics associated with consumer vulnerability to show the importance of considering these issues together.

As part of this work we ran roundtables with stakeholders including the FCA, CMA, DBT, Ofcom, Ofgem, and the UKRN to better understand their approach to these problems and how our research could help them better protect vulnerable consumers. We also called on regulators to focus specifically on the disproportionate impacts on vulnerable consumers when considering regulation on OCA and to conduct further research into the specific harms experienced by vulnerable consumers because of these practices.



A focus on sectors which people in vulnerable circumstances depend on

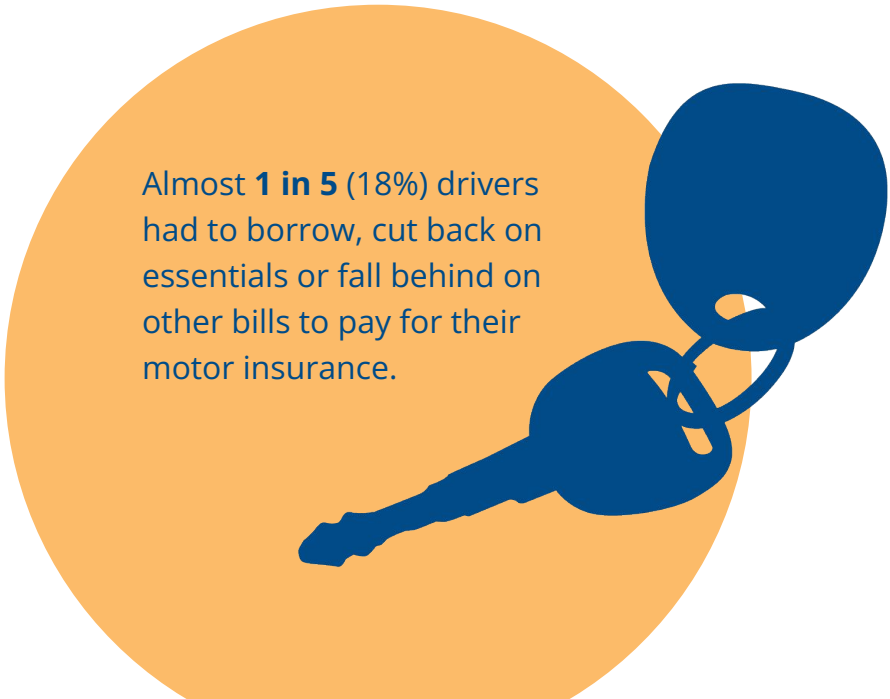
In September 2024, we published our [report on the experiences of consumers in the disability aids market](#), based on insights from our Consumer Service data. We ran a roundtable which was well attended by officials across government and regulators as well as by disability charities, and where there was agreement that there was a need for better standards in this sector. Following the report, the Consumer Protection Partnership agreed to focus one of their 2025 campaigns on the market, and we have been engaging with the Department for Business and Trade on potential work that could improve outcomes for consumers in this market.

Challenging unfair pricing

Over the course of 2023 and 2024 we saw steep increases in the costs of motor insurance. On the frontline we could see evidence that this was building into a hidden affordability crisis with clients having to cancel their insurance entirely due to high costs, or falling behind on other bills in order to keep up with their premiums. In July, we published [Popping the Bonnet](#), a report exploring affordability issues in the car insurance market, including an update on our previous research around the ethnicity penalty.

We followed up this report in December, with Driven Apart. This report quantified the scale of the hidden affordability crisis, finding that almost 1 in 5 (18%) drivers had to borrow, cut back on essentials or fall behind on other bills to pay for their motor insurance. It also explores the unequal impacts of high costs in this market, showing which groups are facing the sharpest affordability challenges and highest costs for cover.

We've used these findings in our ongoing engagement with the Motor Insurance Task Force and Financial Inclusion Committee, to call for action on affordability.



Almost **1 in 5** (18%) drivers had to borrow, cut back on essentials or fall behind on other bills to pay for their motor insurance.

Consumer Service in detail



The people we helped

Throughout 2024/25, 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 726,562 contacts across all channels (phone, webchat, webform and e-mail). Looking across different sectors, the breakdown was:

- **79% general consumer issues**
- **20% 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: 15% of all contacts were answered via digital channels (webchat, webforms and email) in 2024/25.

The impact of our advice

Of consumers surveyed in 2024/25:

7.7/10 were satisfied or very satisfied with the service

8.8/10 said they would use the service again

7.8/10 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 (70%). 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 £651 (for energy consumers the average was £896).**

Page on the view from the 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 2024/25 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 24/25, we uploaded more than 294,000 complaint cases about a specific consumer problem, with 73% of these being referred to Trading Standards. Where required, further investigation and enforcement action

Impact

"I've been dealing with the consumer service for over a year now about this problem with my car. You've helped me immensely and the matter is now finally closed. Thank you so much for all of your help and advice, I could not have reached this outcome without you" - Ray

We're helping people save money

The average amount estimated by consumers that reported a saving following our help in 2024/25 was almost £1,500. In 2024/25 the consumer service helped save consumers a total of over £68 million.

The view from a delivery centre

The Consumer service has faced continued pressure over the past year and our team has remained a crucial support for the public and trading standards across England and Wales.

This year also marked a significant milestone for our Consumer team with the successful transition from Flare to Casebook and our trainers played a pivotal role in this project. They were involved from the earliest stages of the project, ensured that advisers were well-prepared, confident and ready to use the new recording system. We're incredibly proud of what they've accomplished.



Despite a challenging external environment and some internal changes, the service has remained resilient. We are proud to have exceeded our general consumer target for both phone and webchat and our digital target for energy. This is a reflection of the hard work, adaptability and commitment from our advisers and team leader's. Against a backdrop of increased demand and complex cases, our teams have continued to deliver high-quality advice that empowers clients to resolve disputes and protect their rights.

We see every day how our work makes a difference in people's lives and we remain focussed on delivering a high quality and effective service for our clients and partners.

The impact of our advocacy work

	Our funding 2024/25	Estimated annual cost per household	% of an average £1,738 energy bill as of Jan/March 2025
Energy Advocacy	£5.9m	11 pence*	0.006%
Post 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

Actual Consumer Advocacy Budget for 2024/25

	Staff and related costs	Scotland	Total
Energy	£5,721,000.00	£188,028.32	£5,909,028.32
Post	£1,092,000.00	£35,890.04	£1,127,890.04
Cross-sector	£903,000.00	£29,678.30	£932,678.30
Directorate	£207,000.00	£6,803.33	£213,803.33
Total	£7,923,000.00	£260,400.00	£8,183,400.00

In 2024/25, we received £260,400 in funding from Consumer Scotland to ensure we are able to reflect the interests of Scottish consumers in GB-wide decision-making.

Planned for and actual spend on funded energy advice programmes in 2024/25

	Total
Funded energy advice programmes	£2,871,400