

A young woman with her arms crossed is sitting on a wooden bench. She is wearing a dark hoodie with a small dragon pin on the chest. The background is a blurred outdoor setting. The entire image has a greenish-blue tint.

Failing to deliver

How the rising cost of living has exposed an ongoing failure to tackle post exclusion

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Executive summary

In 2020, we uncovered that **7 million people had struggled to access their post at some point in the preceding decade** ^[1].

Our new research has found the problem is only getting worse. We spoke to people who had experienced homelessness, those who had experienced domestic abuse and those who were from a Gypsy, Roma and Traveller community about their experiences of post exclusion during a cost of living crisis.

This is the fourth time ^[2] in 4 years that we've raised concerns about the lack of provision for people facing post exclusion. It's an often overlooked issue by policymakers, largely because it works in the background to exacerbate more visible issues like debt, unemployment and destitution.

Post is intricately connected with enabling access to income and support services. Worryingly, it is often at precisely the moments when people lose access to post - when becoming homeless or fleeing an abusive relationship, for example - that they need access to these services the most.

Ongoing cost of living pressures mean that a solution is needed now more than ever. At Citizens Advice we have helped more people this year with a homelessness issue than we had at the same point in any of the past 8 years ^[3]. And our latest research highlights the increased significance of post exclusion when people are under financial strain.

Since 2018, we've worked with industry, regulators, charities and people with lived experience to understand the issue and develop a solution. We're calling this 'Address & Collect'. This is a free and accessible service for people to collect their letters from a post office and share an address with services.

Post exclusion is a social policy issue that is causing harm every day it goes unresolved. We continue to believe that Address & Collect is the only suitable option to help those who struggle to access their post.



Recommendations

1

Ofcom should establish a pilot of Address & Collect

2

Ofcom and Government need to **embed universality in their plans for the future of the postal service**

2. Post continues to be vital

Post remains a gateway to society

Letters continue to play a vital part in our communications infrastructure. UK public services still rely heavily on post, even in the face of declining letter volumes overall as we transition to digital communication. **77%** of UK adults received important information, like benefits paperwork, court documents, bills or ID through the post in the 6 months leading up to June 2023 ^[4].

But some groups rely on post more than others:

People who are digitally excluded are far more reliant on letters - and this is a major issue in the UK. Digital exclusion spans both lack of access and digital literacy. Research conducted by Lloyds in 2022 revealed a staggering 14 million UK adults (27%) have the lowest level of digital literacy ^[5]. This means they are likely to struggle interacting with online services.

And, as the cost of living crisis continues, our research estimated 1 million people disconnected from their broadband over the last year because they couldn't afford it^[6]. For the huge numbers who lack digital access or skills, post is vital.

People on low incomes tend to rely on post to help manage their finances. Information about benefits awards and housing offers often come via letters and are particularly high stakes. Additionally, having paper copies can also help with managing and getting support for financial issues. Almost half of people on low incomes (47%) said they would struggle to manage their finances without access to their letters^[7].

And those with protected characteristics are particularly likely to be impacted. **Black and minority ethnic people** are 2.5 times more likely to be in relative poverty than their white counterparts^[8]. And this has gotten worse in recent years. This in turn means greater reliance on post to access benefit support and public services ^[9].

Lots of health information, including hospital appointments, arrives via the post, as well as information about health-related benefits. This means that **people with health conditions and disabled people** are more likely to rely on secure access to letters.

So post continues to form a vital element of our communications network, particularly for people in more vulnerable circumstances.



3. But not everyone can access their post

Post exclusion: An overview



Post exclusion occurs when people aren't able to receive letters like bills, health appointments and court documents in a safe and secure way.

Without access to post, people are cut off from essential services and aren't able to get the support they need. This can lead to people missing health appointments, accruing debt, receiving fines and struggling to access housing or benefits.

This has a severe impact on people's health and overall wellbeing.



3 million people have faced financial losses because of post exclusion^[10]

Given post remains an essential service, consumer protections called the Universal Service Obligation (USO) ^[11] are supposed to make sure access to post is universal. The USO is delivered by Royal Mail, so it's Royal Mail's responsibility to make sure everyone gets their post.

But the 'universal service' requirements under the current USO set out Royal Mail must deliver to all addresses, rather than to all individuals. This means that if you don't have a secure address, you're moving around frequently or your post is being intercepted, you can lose your access to post, often at the very time when you need it most.

We know that people experiencing **homelessness, victims and survivors of domestic abuse and those from a Gypsy, Roma and Traveller community** are disproportionately impacted by post exclusion. And people who experience post exclusion are also more likely to be on a lower income, disabled, younger, from a Black, Asian or Minority Ethnic background and renting.^[12]

This **problem is a cyclical one** - those most at risk of experiencing post exclusion are more likely to rely on post. And we also know people tend to experience post exclusion at points in their lives when access to post becomes even more important as a gateway to services and support.

Breaking this cycle would help tackle a whole range of wider social problems, from homelessness and domestic abuse, to social isolation and financial inclusion.

How the cycle works 1: People at risk of post exclusion also rely more on post

From previous research^[13] we know that people experiencing **homelessness, victims/survivors of domestic abuse and people from a Gypsy, Roma and Traveller community** are most likely to experience post exclusion. There are multiple characteristics shared between these groups that make them more reliant on post, and therefore more exposed to the harms of post exclusion.

Who's affected:

People experiencing homelessness can struggle to receive post because they may not have an address for letters to be sent to. They may be moving around frequently, or living in temporary accommodation where access to post isn't secure.



People from a Gypsy, Roma or Traveller community are sometimes excluded from receiving post because of issues with post not being delivered to sites or living transiently.



Victims and survivors of domestic abuse may experience perpetrators opening, hiding or destroying their post as a means of abuse. If they live elsewhere, they might struggle to receive their post due to fears about giving out their address, or returning to an old address.



Why they are more likely to rely on post:

Health conditions

People experiencing homelessness, domestic abuse or from a Gypsy, Roma and Traveller background are all more likely to have poor mental and physical health. Adverse health outcomes can stem from structural inequality, poverty and/or trauma. Given many health services communicate via letters, struggles to access post can in turn lead to barriers to access to healthcare.

Digital literacy and access

Poor digital access can be due to unaffordability or problems with temporary accommodation, such as poor wifi signal. Frequent phone changes or fear of hacking by abusive partners also impacts digital access. And we know that people from Gypsy, Roma or Traveller communities experience lower than average levels of digital literacy.

Legal matters

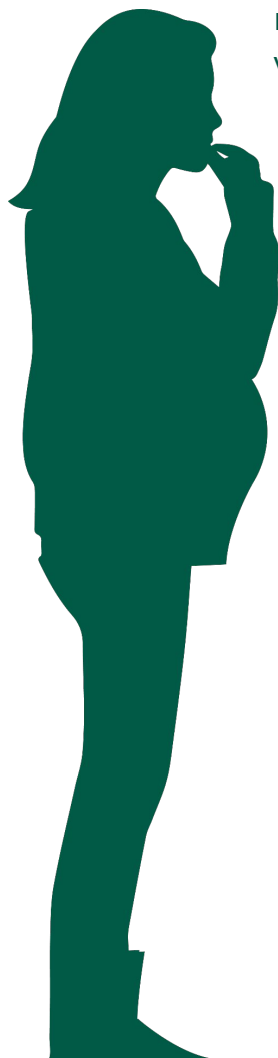
Victims and survivors of domestic abuse are more likely to be involved in document heavy court proceedings.

How the cycle works 2: People face post exclusion at a time when they most need support

Maya has recently separated from her partner due to domestic violence. Following the separation, Maya and her young child were made homeless, and had to stay in hotels.

Despite being digitally literate and having access to emails via a mobile phone, Maya found that a lot of important communication was only delivered via the post.

Maya was accessing support from social services to help her and her child find suitable accommodation. Information from her social worker about her case was sent via post. But the letters were sent to a previous address, meaning Maya missed notification that her case had been closed. This resulted on missing out on accessing a refuge sooner, and her spending extra money on hotel accommodation.



People tend to experience post exclusion at times in their lives when difficult circumstances require them to engage with essential services for help. But post remains a vital gateway to many of these services, meaning post exclusion can leave people locked out of support at the very point they need it most.

Healthcare



People might need support with their physical or mental health because of what's going on in their lives. But many health services communicate only by post, leaving people facing post exclusion without proper access to healthcare.

Housing



Finding suitable housing is essential for people experiencing homelessness or fleeing domestic abuse. But many local authorities or charities will share offers of housing support via post, or might require an address to support someone.

Financial support



People lacking a secure address are likely to be managing tight budgets, dealing with historic debts, lack of access to credit and low incomes. They may need to engage with the benefits system or receive offers of financial support via the post.

Post exclusion therefore causes real harm to people's lives



Missing post can lead to **severe financial impacts** as a result of missing bills, offers of financial support and benefits decisions (see page 21).



Missing post also creates **extra administrative load**, i.e. time spent phoning, explaining and asking people to resend post. This can be costly and often this adds to the difficulties of living with high turbulence, stress and trauma



Missing post can cause **emotional harm**. For example, post exclusion can result in further isolation from friends and family and anxiety over whether post will arrive.



Having no secure access to post can also result in missing letters about health appointments. This can cause **delays in care and potentially compromised health**.



Lack of a postal address can also be a **barrier to accessing services**. This is a particular issue for people from Gypsy, Roma and Traveller Communities, who face high levels of institutional prejudice. Some people report that a lack of postal address is a barrier for schooling, housing and health services. This can reinforce a sense of prejudice and marginalisation from society.

Norma lives at home in with her partner and two young children. A few years ago, she was in an abusive relationship which lasted nearly a decade. During this period, her post was being intercepted.

As a result she missed letters about unpaid Council Tax. This resulted in additional charges and a Court Summons. Years later she is still repaying the debt. This has meant that she can't obtain any financial products.

Living in a one income household, Norma now finds herself and her family struggling with cost of living pressures. Ongoing Council Tax debts are putting extra pressure on the household. As a result, she has cut back on everything that she can. This is having an impact on her mental health, leaving her feeling isolated.



We spoke to people about their experiences of post exclusion



Aisha experienced years of childhood abuse and trauma. As a result, she fled home to live with her brother.

Post was important to Aisha for providing a sense of organisation and control. But once she lacked secure housing, delayed or missing letters led to missed healthcare appointments, escalating arrears from missed bills and a prolonged court case.

This meant that treatments for her health problems were significantly delayed. And she got into long lasting energy and credit debt. All of this has had a huge and long lasting psychological effect.

Manoel is an asylum seeker living in temporary accommodation.

He's been receiving important information about his health and financial support related to his asylum application via post. But some of these letters have been read and opened by other residents and security staff.

Private information about his HIV diagnosis is now no longer private, even though no one else had known about this previously. And sometimes he wouldn't get the financial support that comes through the post.

He now feels unsafe and is worried about facing prejudice from other residents and security staff. And he worries about missing important deadlines or appointments for his health and asylum application.



Jenny is a traveller living off grid on a boat. She's experienced domestic abuse and now lives alone with her child.

Because she has to move every 2 weeks and doesn't have a residential address, lack of access to letters means she struggles to access key services like her child's school, the GP surgery or housing benefit.

She collects post from her old address every 3 months but this means she misses important letters like parking fines, court dates and debt notices. This has impacted her credit score, and she's been left without important medication due to missed hospital appointments. This has made her feel isolated and shut out from society, whilst worsening her health condition.



4. Housing insecurity underpins post exclusion

Post is important for people facing housing insecurity

Post exclusion is an issue underpinned by a common theme: housing insecurity. Whatever the cause, those who lack access to stable, fixed address struggle to access their post.

Yet post is vital to those experiencing, or at risk of, housing insecurity. It's a service that helps people access their income and manage their financial affairs. It can also help break cycles that can lead to homelessness. Post can contain early warning of arrears, offers of help and advice, instructions about avoiding benefit sanctions. This can become **more necessary as financial pressures grow, when people are living in unstable conditions and/ or when experiencing (or fleeing) economic abuse.**

Post is also vital to people trying to rebuild their lives after a crisis such as homelessness. **It can become a vital way of re-establishing connections to support networks and wider society.** For example, post can contain offers of work, housing or support. And for some, gathering paperwork is a vital step in regaining control of their situation through accessing housing or benefits.

Richard is homeless and struggles with long-term mental health issues. He is living on the streets so is moving frequently. Despite desperately needing financial support, he is missing out on communication about his application for Personal Independence Payment (PIP).

He has no phone so is only contactable via post. But the letter detailing his most recent health assessment appointment was sent to a Jobcentre in an area where Richard no longer lives. This meant that he missed his appointment, which has further delayed the process.

He has now requested his new letter be sent to the local Citizens Advice, but is worried that the local office might not be able to find him in time. These delays will cause prolonged and unnecessary hardship.



The role of post at different stages of homelessness

Sliding

Someone living in stable accommodation but at high risk of becoming homeless.

Post is important as it could bring warnings of things to come via notice of arrears, eviction or debt. But it may not be engaged with due to fear or stress around the issue.

Impact of rising costs

Higher volume of arrears, debt notices and bills - especially energy related.

Surviving

Someone experiencing homelessness such as sleeping rough, sofa surfing or staying in hostels. They're likely to move around frequently or are moved by agencies. The focus is on survival and basic needs being met.

Access to post is limited but could provide help with basic needs and potentially moving someone out of homelessness. Vouchers for bus passes, food, engagement with the council on homelessness applications and healthcare appointments are frequently sent via the post.

Higher costs make even the basics of survival unaffordable and lead to more reliance on vouchers and travel passes etc.

Reconnecting

They're experiencing homelessness but taking first steps towards settled accommodation and income.

Support needed from multiple agencies such as charities, DWP and the council during a very admin heavy period. Reliant on documents being sent via post including offers of housing, financial support and benefits applications.

High demand and complex needs lead to stretched services, longer waits.

Rebuilding

They've found more permanent accommodation and are re-establishing contact with support networks and essential services.

Post helps people keep on top of accounts, finances and historic debts. It helps people stay connected to support services and get help with living costs.

High costs make it harder for people to recover, needing more support.

In their own words

“

There might be somebody out there saying: 'You haven't paid the last two direct debits on your electricity,' and that was a year or two before; they might still be trying to contact you [...]

Or if you don't attend a hospital appointment your record is marked 'DNA' (did not attend) - **the trouble is, the system doesn't actually recognise the difference between you didn't receive the letter or you couldn't be bothered.**

These result in negative impacts for you as a citizen but when you're fully homeless and 'off grid', you don't know/ or care. Only becomes more of an issue when you start to get your life together again.

When you start to get help, people start asking questions and that's **actually one of the most difficult parts of coming through being completely homeless to being homeless with people trying to help you** [...]

Until you're living in an environment where there is a physical place where someone can send you a letter...you're going to have problems.”

Person with experience of street homelessness

”



“

In the period after leaving him, to finding accommodation, I was homeless for almost two months, with my son [...] It was something I'd been considering for two years, really and I had contacted organisations many, many times and I was scared to, because I thought: **The cost of living is too high, I can't survive on my own** [...]

Places were trying to help me but they kept saying 'can we mail you something to confirm?' or even worse, they wanted bank statements... I went to the bank and they said 'we can't print out bank statements, we have to mail them...' so I felt totally caught because they couldn't mail me what I needed to get support. **I felt trapped. I couldn't get support without an address, but I couldn't get an address without bank statements** [...]

They (social worker) said they had tried to contact me at a previous address, that I wasn't at any more [...] So, I was waiting for some kind of communication that they were going to help me with housing, when in reality, I didn't know that they weren't going to help any more. So because of that, I delayed my search for housing for so long, **so it almost perpetuated how long I was homeless.** [...] I'm so mad I had to spend an extra £1000/2000 on a hotel.

Person with experience of living in a hotel

5. Cost of living pressures have made post exclusion more damaging now than ever

The cost of living crisis has made more people vulnerable to post exclusion

Britain is facing its biggest cost of living crisis in decades. Because of this, we're seeing more people not having enough money to make ends meet than ever before.

At Citizens Advice, we're helping record breaking numbers of people with homelessness. Levels of people living in temporary housing are at an all-time high. And Crisis revealed that the number of households who are facing the worst forms of homelessness in England has increased to 242,000 — equivalent to **1 in 100**^[14]. So, as more people face housing insecurity, more are likely to lose access to their letters.

"People are desperate. People are absolutely just on their knees. We have a debt service as well and... they can't keep up with the amount of work that they have. It seems that people are under enormous pressure in every area of their lives and the money thing just makes it that bit harder."

Frontline staff in support organisation



Citizens Advice has helped more people this year with a homelessness issue than we had at the same point in any of the past 8 years. In January 2024, we helped a record number of people with homelessness - the **4th** time this record has been broken in the **last 12 months**^[15].



More than **half (52%)** of the people we help with debt advice are on a **negative budget**, meaning that they have more essential costs going out than they have coming in^[16].



Post exclusion has long been overlooked as an issue. Often people struggling to access their post will have other more pressing issues to deal with - such as financial, health or housing-related concerns. But post exclusion is an aggravating factor, often preventing them from accessing services or support. This is something we see regularly with people who come to Citizens Advice for help.

Those most at risk of post exclusion are also at the sharp end of the cost of living crisis



Gypsy, Roma or Traveller community

People from this group are more exposed to cost of living pressures. Not only are they more likely to experience homelessness, but they are also more likely to be in poverty^[17].

One of the factors driving this is the two-child limit, which those with large families face the greatest economic impacts from^[18]. Additionally, they are more likely to be out of work due to ill health^[19]. These factors combined mean that they are at the sharp end of the crisis.

And, despite being more exposed to fuel poverty due to reliance on off grid energy, early government support for energy costs hasn't been reaching them^[20]. For people living transiently, measures like the Household Support Fund have been inaccessible^[21].



People experiencing homelessness

Rising rental costs alongside frozen benefits income have meant that low-income private renters are now spending nearly half (48%) of their income on rent^[22]. This, coupled with low availability of social housing, has meant that more people are now facing homelessness for the first time ever.

And homeless people are experiencing significant delays in accessing services and temporary housing due to exceptional demand.

Often people experiencing homelessness have been overlooked in measures to support with increased living costs, for example the Household Support Fund.



Victim/survivors of domestic abuse

Nearly 3/4 of victims of domestic abuse who were still living with their abuser surveyed by Women's Aid said that the cost of living crisis had either prevented them from leaving or made it harder for them to leave^[23]. And for 2/3 of women with abusive partners the cost of living crisis is being used to tighten control over access to money^[24].

Support organisations also describe how cost of living pressures have further worsened delays, backlogs, and increased demand on services.

People fleeing a domestic abuse situation may struggle to find a refuge or other suitable housing because of rising housing costs and high demand. If staying in a hotel, they'll also face higher food costs.

Post exclusion makes it harder to manage the rising cost of living

Post is intricately connected to managing our financial affairs. Therefore, **losing access to post can exacerbate cost of living pressures, trapping people in a cycle of financial insecurity.**



If people miss important letters about their benefits, this could lead to them not responding to requests for information. This risks delays in receiving benefits, drawn-out processes to prove eligibility, being subject to **sanctions or even their benefits stopping altogether.**



If people miss letters about their debts, they miss the opportunity to take action sooner and risk **escalating fines.** And this can impact their credit rating, which can make it harder to access credit to help deal with cost of living pressures.

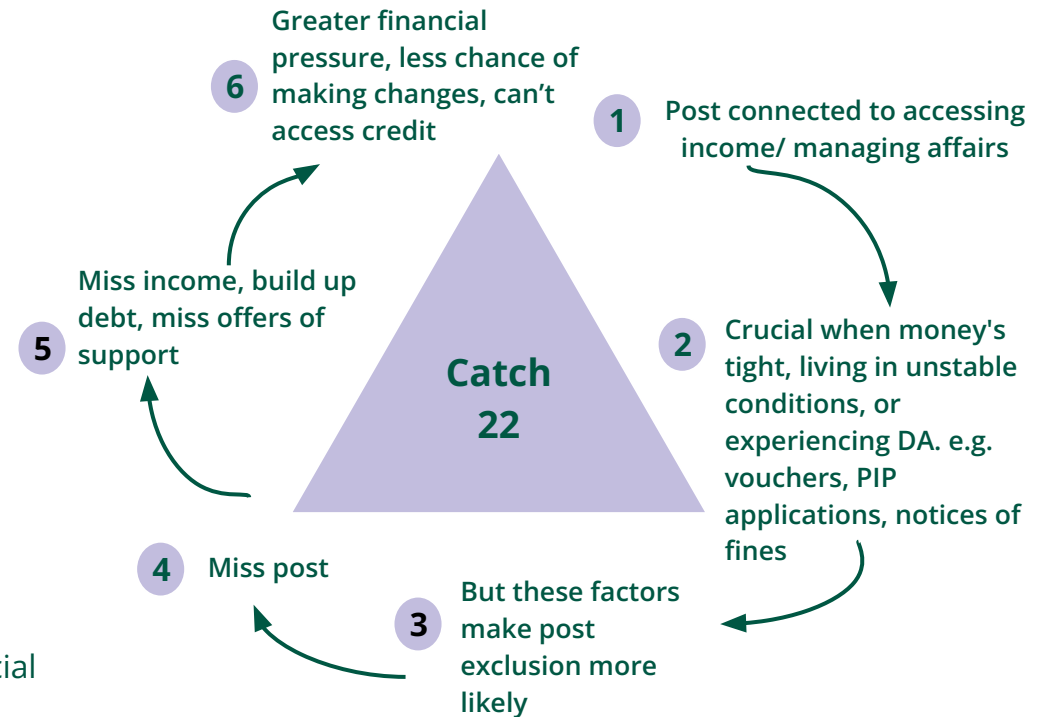


For people experiencing domestic abuse, post containing information about finances can be an **early warning of economic abuse.**



Post can contain offers of accommodation or other financial support (i.e. fuel vouchers, Household Support fund, bus passes) from charities or local authorities. Therefore post exclusion can result in **missed opportunities for support and change.**

Post exclusion can therefore create a **catch-22 situation**, whereby people become more reliant on post at the very point when their circumstances make it harder for them to receive post. The cost of living crisis has only strengthened this dynamic.



Post exclusion and the cost of living crisis: An overview

Issues faced

Cost of living pressures



Moving frequently



No Address



Post interception



Need for or lack of privacy



Financial difficulties



Lack of access to housing



Poor physical and mental health



Losing out on support from services

Post Exclusion

Post Exclusion



6. We've had the solution to post exclusion for years

We've been building a solution for the last 5 years

What makes the growing harms inflicted by post exclusion more concerning, is that this is an issue - unlike many in the social policy world - to which **there is a clear solution.**

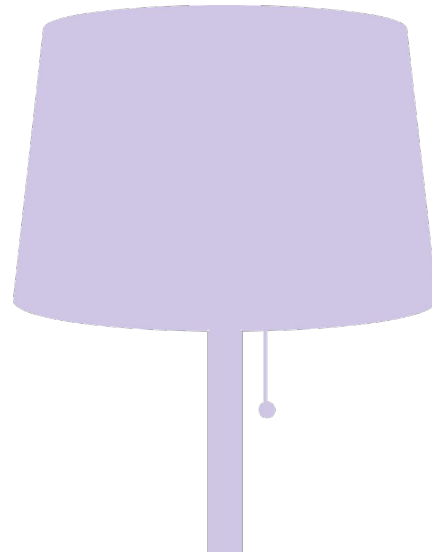
Since 2019, we've worked with industry, regulators, charities and people with lived experience to design a simple service to address the problem. This has been co-designed over years of research, user testing and workshops to make it genuinely inclusive, accessible and designed for the requirements of the people that need it.

Our solution is a service we call Address & Collect, which gives people a place to collect their letters and a correspondence address to share with services.

The service is intended 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.

We've based Address & Collect on similar services that exist elsewhere in the world, such as An Post's Address Point service for people experiencing homelessness in Ireland.

International services around post exclusion have been set up by the postal provider. That's why we've worked closely with Post Office Ltd and Royal Mail over the last few years to work out how a service like this could operate in practise.



As a service, Address & Collect should:

- 1 Be free and accessible to all users
- 2 Allow people to collect their post from a post office
- 3 Provide a safe and usable correspondence address, to share with services
- 4 Allow people to easily change the location of their chosen post office

Address & Collect

The user journey

1 Needing help with post exclusion

You're at risk of losing, or have already lost, access to your post. This might mean your post is being intercepted or you don't have a stable address for post to be sent to.

2 Reaching out for support

You're getting support from a local organisation about your living situation and you're looking to reconnect with support services.

5 Registering for an A&C service

A referral partner will help you register for the service using an online form. They'll ask you some limited personal information.

4 Being referred onto A&C

They will pass you onto a referral partner if you're eligible. The referral partner will be able to explain the service to you in more detail.

3 Being signposted to A&C

The local organisation you're getting support from thinks you'd be eligible for a service called Address & Collect. They'll assess your eligibility for the service by asking you further questions.

6 Receiving an address to share with services

Once registered and set up on the system, you'll receive a generated address which you'll need to share with services so they can contact you. You'll also be given the location of the post office you'll be collecting letters from.

Using Address & Collect

- You'll be able to collect your letters from your nominated post office
- You'll be able to receive a notification when your post is ready for collection
- You'll be able to easily change your chosen post office if you move

Address & Collect is popular

Among the charities that we worked with and people with lived experience, the overall response to Address & Collect was overwhelmingly positive: **most people were enthusiastic about the service and think it would provide clear benefit to people experiencing post exclusion.**

Across the groups of people that we interviewed there was widespread consensus that the service could support people with access to post who are experiencing homelessness, post interception, or issues with post being delivered if they are living transiently.

Most people felt that the service **would reduce the harmful impacts felt as a result of not being able to receive post**, and that it would help connect people with services which would help them to get back on their feet. For many, secure access to post could be the difference between having no control over their finances or having some financial independence, being able to access financial support or employment opportunities, or going without.

However, it won't be suitable for everyone. For people in the midst of a crisis (for example sleeping rough), they're likely to have a need for the service but less capacity to engage. Similarly, for some people experiencing domestic abuse, they might be unwilling to use the service whilst they remained in an abusive relationship or if they feared for their safety.

"God, it would have been epic, yes. Especially with being homeless, especially in refuge; you could just walk up to the post office then and you know no one's touched your mail and you could just go in and get it."

Woman with experience of homelessness and domestic abuse

"Wow, oh my god... I think that would be a lifesaver for many, many people out there, honestly. Because this is something that will help: it will really, really help. That way, everyone's getting their treatments, they're getting their mental health, they've got all their bills, whatever, they could contact the companies directly, then, because they've got the customer numbers or they've got the court details."

Woman with experience of domestic abuse

"If that got traction, it could work really well for a lot of communities... It's not just the travelling community; it would go wider than that and support a lot of communities: homeless people. So there's definitely potential there and it's a good idea, I think."

Man from Traveller community

Options for implementation

Royal Mail is the only company that delivers letters end-to-end. That means that people can't shop around and they often can't choose not to use post. That's why we have consumer protections enshrined in law.

Those **protections are supposed to make sure that access to post is universal. Yet in its current form it's not.** Despite there being some limited workarounds, there is a clear gap for the millions of people who don't have a safe or secure fixed address. This needs addressing urgently.

We've pushed for a solution since 2019 and other countries like Ireland and Australia are way ahead of the UK^[25]. But, without any **clear direction from the government or regulator**, the designated universal service provider has little incentive to deliver additional not-for-profit services on a voluntary basis.

There are a number of options to address this:

- 1 Government could advise Ofcom to develop solutions on genuine universality in its review of the future of the USO and suggest the regulator looks at developing a pilot.
- 2 Government could enforce a solution through legislative change as part of its wider review of the Universal Service Obligation^[26].
- 3 Ofcom could take a more proactive role in solving post exclusion by initiating a pilot or reviewing regulation and/ or guidance concerning obligation to provide deliveries ^[27].

Citizens Advice has already done much of the planning around service delivery, in collaboration with potential referral partners, Post Office and Royal Mail, and people with lived experience. This means that a **pilot service would require relatively low resources to establish.** We anticipate some very limited costs to be associated with training, IT and time remuneration for Postmasters. These costs would be relatively small. For example, Ofcom is actively looking at options for the future of the Universal Postal Service that could save Royal Mail up to £650 million^[28]. The running costs of Address & Collect would likely amount to a very small fraction of that.

Recommendations

This is the fourth time in 4 years that we've raised concerns about the lack of provision for people experiencing post exclusion. There's agreement from industry, charities, the regulator and government that this is a problem that needs solving. And cost of living pressures have exposed the risk of delaying any further - **so now we need action.**

As the Universal Service Provider, it's Royal Mail's responsibility to deliver letters to people. In other countries that have introduced a similar service to the one we're proposing, this has been delivered by the postal provider. Even if technically Royal Mail only has a duty to deliver to households, in reality that excludes a large proportion of people who for whatever reason don't have a safe and secure address. These people are often the most likely to depend on post for access to essential services that they rely on for support - and it's these people that are being left behind by the current approach.

1

Ofcom should establish an Address & Collect pilot

Since 2019, we've worked collectively with support organisations and people with lived experience to understand what a solution should look like and what its features should be.

But without effective regulation and governance of essential markets, private industries are not incentivised to deliver equitable access for people in vulnerable circumstances.

That's why we need the regulator to intervene and facilitate a pilot of Address & Collect. This is the fastest route to delivering an effective solution for the people who need it. If Ofcom fails to intervene, it's up to Government to take action.

2

Ofcom and Government need to embed universality in their plans for the future of the postal service

The communications regulator, Ofcom, is reviewing the future of the Universal Service Obligation - where it looks at what services Royal Mail has to deliver as the monopoly provider.

This is the perfect time to address the lack of universality of post as a service. It provides an opportunity to safeguard a solution to post exclusion and truly make post universal.

7. Appendices

Methodology

Citizens Advice commissioned Community Research to conduct qualitative research into people's experiences of post exclusion during the cost of living crisis. Between 26 July and 12 October 2023 they interviewed:

8 representatives from organisations that served these communities to provide context regarding cultural norms and challenges faced by communities.

A total of 32 interviews of individuals:

- 14 interviewed about their experiences of homelessness
- 17 interviewed about their experiences of domestic abuse
- 11 interviewed about experiences of living as part of Gypsy, Roma or Traveller communities

Some participants would have experience of more than one of these factors. All had experienced post exclusion in the last 2 years.

In the interests of effective safeguarding, we recruited via intermediary organisations and lived experience panels. Additionally, we used a specialist recruiter to identify additional participants with relevant experience. A £50 payment was offered as reimbursement for people's time.

Participants were given a choice of having a face-to-face, online or telephone interview. Interviews were semi-structured to allow participants to guide the conversation. They were audio recorded and transcribed with participants' fully informed consent.

Community Research recognised the vulnerable circumstances of participants and took measures to minimise risks.

- Qualitative research doesn't aim to be statistically reliable and cannot be used to draw conclusions of broader population trends.
- Those who engaged in the research may differ in approach or attitudes compared to wider population.
- The report includes anonymised case studies using language and terms used by individuals themselves.
- When we refer to individuals we try to use an identity as defined by them. We recognise not everyone identifies under broad terms such as "GRT communities" and "victim-survivors".
- All case studies in this report have been given different names to preserve their anonymity.

Designing a solution

1 The Postal Paradox

2018

23 interviews with people who had experienced homelessness and post exclusion

2 On the Receiving End

2019

30 interviews with survivors of DA who'd experienced post exclusion

3 Millions without mail

2020

We commissioned a quantitative survey of 15,000 people to understand scale of the issue

6 Service design

2021

We led a focus group with local Citizens Advice to plan a referral system and worked closely with Royal Mail and Post Office Ltd to understand how the service could be delivered

5 User testing

2021

We ran interviews with 10 people who had experienced post exclusion to 'test' our solution and assumptions and identify and solve any 'pain points' in the user journey

4 Stakeholder workshop

2021

We hosted workshops with charities, industry, banks and LCAs to discuss how a solution could be implemented

7 Cost of living and post exclusion

2024

32 interviews with people with lived experience of post exclusion to better understand how a lack of access to post and the cost of living crisis have impacted them

Advocating for an Address & Collect service

Since 2019 we've been advocating for a free-to-use service that will give people:

- A safe and secure place to collect letters
- A correspondence address to give out to essential services

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