

Consumer advocacy at Citizens Advice

Annual report of consumer activities 2018/19



**citizens
advice**

Foreword

As a consumer advocate, Citizens Advice is **an independent voice for people in essential markets** - people who otherwise struggle to be heard.

We play a unique role in advice – helping millions of people find a way forward each year. This helps us understand the problems people experience, so we can use that insight to shape debates and change decisions in favour of consumers.

The last year shows the impact we can have.

- An extra **11 million** people have had their energy prices capped, saving consumers a further £1bn
- Our loyalty penalty research revealed that **8 in 10 bill payers** are being charged higher prices for remaining with their existing supplier. This led to action from the competition watchdog and government
- In post we've **improved accessibility**, most notably over the last year for disabled and homeless people

Beyond the headlines, we fight for consumers behind the scenes. These processes are technical and change is often incremental. While companies fight for their interests **we fight for no-one but the consumer, with an unparalleled level of expertise.**

Many of these debates rage on, and previous achievements must be maintained and protections extended. Markets are changing fast, driven by new capabilities like big data. As the regulatory framework adapts, we are adapting the way we work as an advocate too, drawing increasingly on digital innovations as a way to solve problems.

Finally, while looking to the future, I am proud that the government has recognised the vital role of a consumer advocate by announcing a new champion for the telecoms sector - something we have long called for to further strengthen the voice of consumers.



James Plunkett

Executive Director of Advice & Advocacy

Our year in numbers

£1.4 million

the amount loyal consumers are losing every day through the loyalty penalty

£1,100

the minimum additional costs for consumers who struggle with a mental health condition

35,000

parcel pick up and drop off points mapped by Citizens Advice

£26

saved per household with different surnames on mail redirection costs

11 million people

protected by the energy price cap

£1 billion

saved from their bills per year

226

bank branches visited by local offices to learn about access to services for homeless people

£6 billion

Estimated yearly saving for consumers from lower cost of capital for energy networks in the next price control

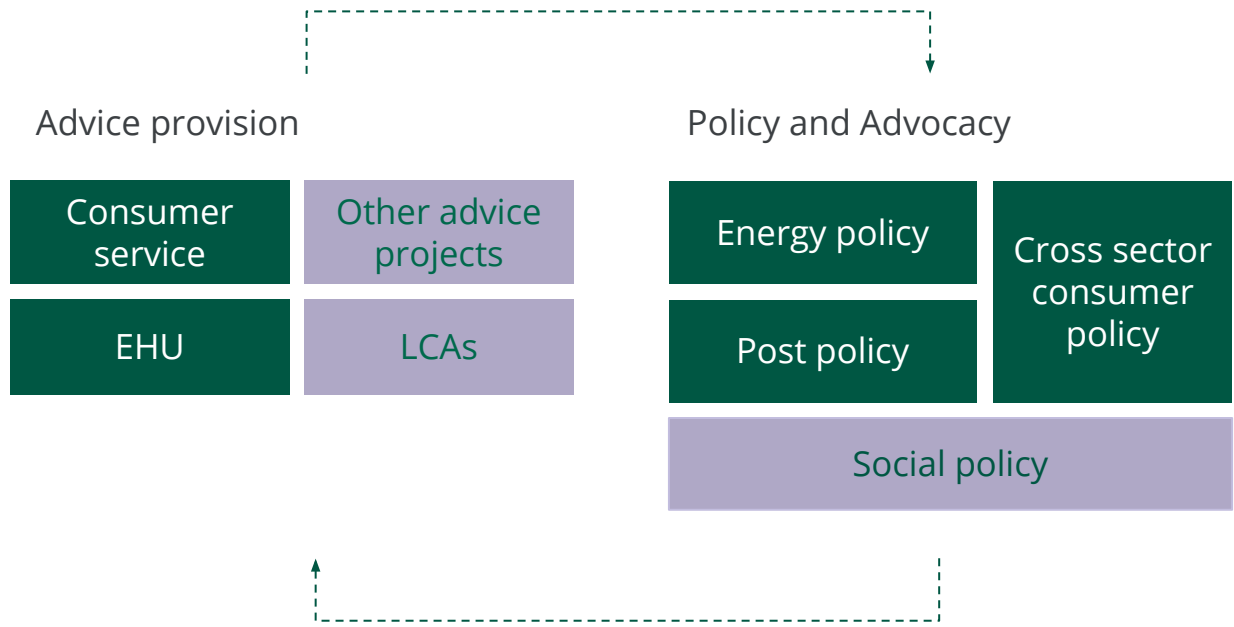
How our advice and advocacy roles support each other

- Statutory role
- Non-statutory role

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 for vulnerable consumers. For more information, see page 17).

Our **local Citizens Advice offices (LCAs)** provide face-to-face advice on a range of issues in approximately 2,300 locations across England and Wales.



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.

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.

Ten key projects

In our energy, post and cross-sector consumer advocacy 2018/19

Securing an energy price cap

Rising energy bills have been a key concern for consumers for a number of years, sparking debate over what is a fair price for energy.

The Competition and Markets Authority (CMA) investigation in 2016 found households were paying an average of **£1.4bn a year** more than they would have if the market was functioning well.

As of 2018, more than half of households remained on so-called standard variable tariffs (SVTs), paying an average of **£320 a year more than the cheapest tariff** in the market.

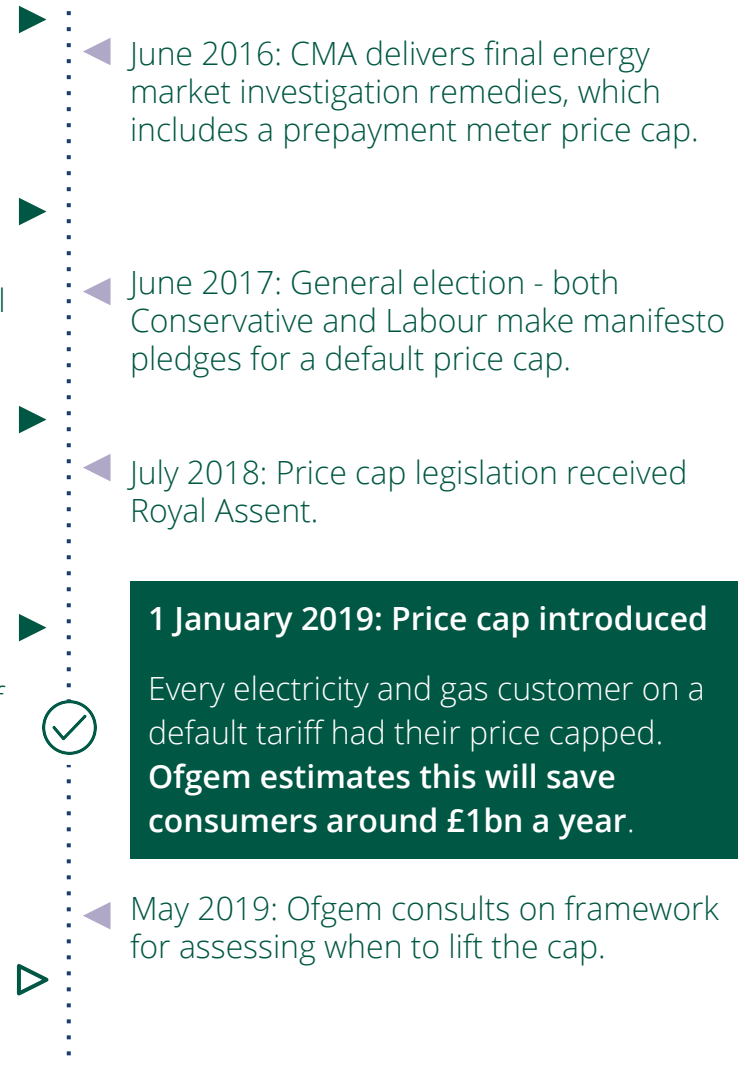
2015-16: **Our work** on energy tariffs for vulnerable consumers influenced the CMA investigation and its recommendations.

Spring 2017: In response to the CMA findings, we made the case for a default price cap in the run up to the 2017 general election.

Spring 2018: We provided informal briefings and written and verbal evidence to the Bill Committee on the right price cap design.

Winter 2018: We engaged with regulators on the price cap methodology: keeping in close contact and responding to a range of consultations on scheme design

In 2019/20 our focus continues on shaping the debate on what the future energy retail market should look like.



Improving energy supplier performance

Energy is an essential for life service. Regulation must hold energy suppliers to high standards on how to treat consumers. Unfortunately, energy suppliers sometimes fall short.

Since the start of 2018, over 10 domestic energy suppliers have exited the market, with their customers transferring to other providers. This process has frequently created problems. When such issues occur, consumers turn to us for help. We also use these insights to act to improve supplier performance. In 2018/19 we:

- contributed evidence to Ofgem enforcement cases, leading to provisional orders preventing ongoing detriment to consumers
- through the Consumer Service and Extra Help Unit, identified both individual supplier and industry-wide issues and worked with companies to improve their policies and processes
- provided quarterly reporting through our star rating on where suppliers failed to meet decent standards of customer service
- published good practice guides for suppliers on a range of topical issues

In 2019/20 this work will continue. We will focus on:

- making sure new supplier licensing rules introduce tougher entry checks to ensure energy suppliers are prepared to deliver positive outcomes for consumers
- consulting on updates to the star rating methodology to keep it as up-to-date as possible

How our advice and advocacy roles support each other: The energy supplier star rating



Our evidence showed consumers missing out on savings because they were worried about customer service if they switched supplier.



Using our knowledge of the energy market and consumers we built our rating of supplier customer service to help consumers when choosing a supplier.



In response to rising numbers of small suppliers, we expanded the star rating to include all suppliers with more than 25,000 customer accounts.




We used our statutory powers to request data from suppliers, allowing us to extend the ranking to smaller suppliers.



“My local office uses it with clients... it really improves client confidence when it comes to switching energy supplier.” - local advisor

Making mail redirections fairer and more affordable

People moving house in the UK can pay Royal Mail an upfront fee to have their post forwarded to their new address, and in doing so avoid the risks of not receiving important mail. However, we found:

 A **74% increase** in the cost of the cheapest redirections service, rising six times faster than stamp prices over the same period.

Because Royal Mail is the monopoly provider of mail redirections, if people cannot afford it they have nowhere else to turn.

The redirections service was also previously charged on a 'per surname' basis. This unfairly penalised people in non-traditional family households - such as cohabiting couples, lone parent families or blended families - simply because they don't share a last name.

We want to ensure the cost of mail redirections is genuinely fair and affordable for everyone.

In August 2018 we published a [report](#), calling on Royal Mail to improve their redirections service by:

- changing the cost from a per surname to a per household basis
- offering consumers the option of paying in monthly installments
- exploring concessionary rates for consumers on the lowest incomes

We also recommended that Ofcom include redirections in their review of the affordability of universal postal services.

The report started a productive series of conversations with Royal Mail.

As a result Royal Mail:

- ✓ Agreed to change the cost of mail redirections from a per surname basis to a per household basis.
- ✓ Agreed to a 20% concession for renters in receipt of either Pension Credit or Jobseekers Allowance.

While the concession scheme is not sufficient to ensure the service is genuinely affordable for all, it is a welcome first step.

We will continue to advocate for the option to pay redirection fees in quarterly installments and for an expanded concession scheme.

Improving the accessibility of postal services for disabled consumers

Our research in 2017/18 showed that accessibility is patchy across the post office network

We found that accessibility varies across the post office network. Despite some examples of good practice, such as staff interaction, provision of facilities can often be inconsistent.

- ⊗ **In 44% of visits**, shoppers with compatible hearing aids were not able to use a hearing loop.

We also found there was insufficient information about accessibility on the post office website, making it harder for consumers to plan their journey.

In 2018/19 we published a report and made 2 recommendations to Post Office Limited (POL):

Update the branch accessibility information available on their website and link to it on their branch finder page. In future, embed this information into the branch finder.

Put in place an audit process to monitor the accessibility of their branches. This should include regular in person visits to branches and a mechanism for feeding back where action needs to be taken.

By sharing our evidence and having regular discussions with POL and other key stakeholders, we were able to secure a commitment from POL to implementing our recommendations.

Our advocacy work secured significant improvements to post office accessibility

Post Office Limited have:

- ✓ updated the accessibility information on their website and are looking at how that can be made easier to access
- ✓ put in place a structure that will ensure every branch is visited at least twice each year, an accessibility assessment will take place at every visit. When branches aren't meeting their accessibility requirements, action will be taken.

In 2019/20 we will continue to check in with POL on how this new process is working and monitor improvements to the accessibility of the network.



A fairer deal from energy networks

Of an average £1,137 household energy bill, network costs account for:



In 2017 we published a **landmark report** that showed regulated monopolies in the energy sector are **overcharging consumers by £7.5 billion** in the current price control.

It built on previous work highlighting the need for better energy network regulation.

We're working with Ofgem to make sure consumers see significant savings through the RIIO-2 price control process.

Our April 2018 report **The postcode lottery in energy profits** showed the regional differences in how much consumers are being overcharged by electricity distribution firms.

Our June 2018 report **Things can only get beta** made the case for a fairer equity beta range for the price control.

In a blog in August we set out **5 principles for the new price control**, to ensure the price controls delivered good service as well as fair prices.

We have made sure these principles are reflected in the RIIO-2 through:

- bilaterals with the regulator and networks
- engaging with weekly workgroups developing the RIIO-2 framework
- participating in Ofgem's Challenge Group, set up specifically to scrutinise energy network costs
- sitting on energy network challenge groups
- our reports, blogs and media work

The current price control RIIO-1, ends in 2021 for the national energy networks and local gas grids, and 2023 for Electricity Distribution networks. The RIIO-2 settlement is now being agreed.

✓ Ofgem indicated early in 2018/19 that network company returns would likely be lower in RIIO-2 than RIIO-1

They have reduced the level of returns so it is more in line with the levels that would be expected by the market for a non-monopoly company. The latest estimates suggesting £6 billion will be cut from the cost of capital.

Our work also helped lead to improvements in the RIIO-2 on:


- provisions for people in vulnerable circumstances
- action by networks to limit the carbon and environmental impact of their work

The loyalty penalty


Across essential services, people are being penalised for their loyalty - from mobile and broadband, to financial services.

Huge numbers of customers are on uncompetitive deals, paying far more for a service than a new customer would. Our aim was to find out how much this 'loyalty penalty' was and make sure firms stamp out this bad practice. At the time of the super-complaint, we estimated the loyalty penalty cost people £4.1bn per year.

Our research found the loyalty penalty is widespread:

 **8 in 10 bill payers are being charged significantly higher prices** for remaining with their existing supplier in at least one essential market, costing consumers several billion pounds a year.

Customers don't realise they're being penalised for their loyalty, and face obstacles when trying to shop around. Depending on the market:

 **Up to 64% of consumers** didn't know that loyal customers are charged either the same or more than newer customers.

Customers in vulnerable situations are disproportionately stung by the penalty.



April 2017: We published research exploring the loyalty penalty in four markets: **Broadband, Mortgage, Insurance, Phone handsets.**



September 2018: We submitted a Super-Complaint to the Competition and Markets Authority (CMA).



September 2018: Ofcom published a consultation outlining proposals to end the mobile handset loyalty penalty, where consumers are charged for a handset they already own.



December 2018: CMA responded to the super-complaint - and agreed that not enough has been done to tackle the loyalty penalty.



February 2019: The Chair of the CMA wrote to the Secretary of State setting out proposals for the CMA to be given strengthened powers to intervene for consumers



March 2019: The FCA released its mortgage study findings. This said it would help 'mortgage prisoners' to move onto better deals.



June 2019: The government announces new powers for regulators to fine companies ripping off loyal customers.

Personalised pricing

Price discrimination is a well established feature of markets and can deliver lower prices for many consumers.

But technological change is making it more prevalent, more intense — and more personalised. More personal data about us is being produced than ever before — for example, by 2020, the government's target is that 53 million smart meters in UK homes will be generating unparalleled levels of data about our energy use.

We wanted to learn more about personalised pricing, so we partnered with an economics consultancy to investigate the presence of personalised pricing in 4 essential markets:



In May 2018, we collaborated with the CMA to **present our findings** to a wider group of stakeholders. Building upon these discussions, we shared our findings through **a report**, published in August.

We found that personalised pricing is not yet widespread in regulated markets. At the moment, providers don't have the necessary data, and haven't invested in manipulating it.

But we also modelled the contexts in which personalised pricing might pose the biggest risk. We found that:

Personalised pricing is much more likely in the energy and telecoms sectors, where more data is available and customers can more easily be segmented by particular behaviours - such as reluctance to switch.

Our report has received widespread recognition, and has contributed to an emerging field of research, including that undertaken by the government's **Digital Competition Expert Panel**.

The FCA has subsequently undertaken its own research into price discrimination. It proposed in the general insurance market, personalised pricing might rely on protected characteristics data which would constitute discrimination under the Equalities Act.

Better access to postal services for homeless people

Understanding the problem

This year we wanted to understand the impact on homeless people of having no address or access to post.

We asked over 300 volunteers and staff at local Citizens Advice offices about their experience working with homeless clients. **8 in 10** said homeless clients always or frequently experience difficulty accessing benefits because they don't have a fixed address.

We interviewed 23 homeless people and support workers at 7 day centres across England about their experiences.

We made 3 recommendations:

1. As the lead department for postal policy, BEIS should carry out a review of homeless people's access to post and how it can be improved. This should feed into the government's wider strategy for homelessness reduction.
2. Royal Mail should establish a free PO box type system for homeless people, giving them an address to use to apply for important services.
3. Post Office Ltd should adjust the Poste Restante service to allow homeless people to have their post sent to a post office.

Developing a solution

We published a **report**, **blog** and **animation** to explain our findings and recommendations.

72% of MPs in a survey agreed with our recommendations.

"We will continue to engage with Citizens Advice on this work and it is encouraging to see that the Post Office have committed to playing their role in supporting those without a fixed address."

The Minister for Housing and Homelessness

We showed **having no fixed postal address prevents homeless people from accessing the support they need in 2 ways**. Homeless people are:

likely to miss important letters about appointments. This can have serious repercussions like benefit sanctions, dropping down waiting lists and missing out on housing opportunities.

excluded from accessing the services like banking because they're required to provide an address to open an account.

We set up a working group and spoke with 20 different stakeholders - including charities, industry, government and regulators. We're now working with Royal Mail on developing a potential PO box type solution.

Keeping the smart meter rollout focused on consumers

The government target is for up to:

 **53 million smart meters**

to be installed in homes and businesses by 2020. It is expected to cost more than:

£ **£10.6 billion**

This will ultimately be paid for through consumer bills.

We're **asking for more transparency** from government on decision making, costs and timescales.

With delays to the rollout infrastructure, we have called for the smart rollout to be **extended to 2023**, with a renewed focus on value for money and improved consumer experience, rather than speed.

We closely monitored the smart meter rollout through a combination of:

- consumer contacts to our consumer service, via our network and on social media
- qualitative and quantitative research projects that seek to establish the experience of all GB consumers

We produced detailed monthly reports highlighting key issues with the rollout. We share these with BEIS and Ofgem as an early warning system about consumer issues with the programme.

This year we also launched an interactive smart meter monitoring tool to allow the government, suppliers and the public to explore this data.

Key consumer issues included:

- pressure selling
- poor quality installations
- industry communications being confusing

We provided evidence and recommendations for the industry to help them improve the good consumer experience as the roll-out gathers pace.

Based on our extensive experience of engagement with the rollout, we provided guidance on the future of the rules of the scheme, making sure that the programme has effective oversight.

We've also used what consumers are telling us about this new technology to ensure our national advice remains relevant and up to date.



We successfully advocated for the extension of the smart meter offer for micro-businesses to be based on improved access to energy use data and the creation of an effective communications campaign.

The mental health premium

Our Mental Health Premium report, published in March 2019, revealed that many people with mental health problems are left paying over the odds for their essential services, facing extra costs and struggling to resolve problems effectively.

Our aim was to identify and measure the yearly extra costs paid by consumers with mental health problems across essential markets. This would be a foundational piece which we could draw on in the future, especially for our work on essential service minimum standards for people with mental health problems.

We created a model to calculate weighted costs per person. This was based on a combination of desk research and two rounds of surveys of people with mental health problems. We used this model to present the range of costs associated with being affected "a lot" or "a little" by a mental health problem, and broke this down into three areas of the customer journey.

The amount extra that people with mental health conditions pay:



The amount depends on how much the person's mental health problem reduces their ability to carry out daily activities.

These costs come from inaccessible services and inadequate support from providers, as mental health problems can make it difficult for people to choose the best deal, can mean missing deadlines or incurring extra costs to make ends meet. It can also make dealing with problems more difficult as complex processes can cause people to build up costs rather than address the underlying problem.

In 2019/20, we will continue to look at how essential service markets aren't working for people with mental health problems.

We will test and develop a set of minimum standards of support. Introduced and enforced by regulators, these standards would ensure people with mental health problems receive reliable and consistent support across the energy, telecoms, water and banking sectors.



Other consumer projects

Our energy, post and cross-sector consumer advocacy

Delivering direct energy assistance

Big Energy Saving Network

The Big Energy Saving Network (BESN) is a community outreach project targeted at vulnerable consumers and the frontline workers who assist them.

It is delivered by a network of over 170 Energy Champions, who are based in local community groups and charities across Great Britain.

Between October 2018 and March 2019:

- 19,000 consumers received advice from a BESN champion.
- 43% received some form of one-to-one advice.
- 40% said that they had taken action to switch to a better deal through attending a BESN event.
- A further 11% said that they intended to take this action at a later date.
- In addition, over 50% of consumers interviewed indicated that they had, or intended to, register for the Priority Service Register or sign up to the Warm Home Discount scheme.

Big Energy Saving Week

It is a national campaign to help people cut their energy bills and get all the financial support they are entitled to.

The week focuses on raising public awareness of how to save money on energy costs by switching energy supplier or tariff, accessing discounts or grants, and making homes more energy efficient.

The campaign highlighted that 9 million households – more than a third (35%) of all UK households – failed to change gas or electricity provider between 2012 and 2017. This led to households missing out on potential savings of up to £300 a year.

Big Energy Saving Week took place between 21 and 27 January 2019.

Extra Help Unit

The Extra Help Unit is a specialist team of caseworkers investigating energy and post complaints on behalf of vulnerable consumers. The service is telephone based and covers the whole of Great Britain, helping domestic and micro-business consumers.

In the year from April 2018 to March 2019:

 **13,452** cases dealt with

 This was an **13% increase** on last year

The Ask the Adviser service - for advice agencies who need specialist support - was consulted 3,016 times.

The Extra Help Unit obtained:

 **£3.3 million in redress** for consumers, which was

 **a 37% increase** on last year

Giving consumers a voice when leaving the EU



Our 2018-19 workplan recognised there was a need for broader work to make sure consumers were heard in the big debates of the day. This is particularly the case for leaving the European Union. Brexit presents short and medium-term opportunities and challenges for UK consumers. Our priority is making sure that key EU regulations are transferred across into UK law - as many of these rights were hard-won by consumer groups.

In energy, we defended GB consumer interests in the EU negotiations on the new electricity market design. Advocating both directly and jointly with the European consumer association, we drew evidence from our research and GB statutory functions. The new EU electricity market design framework now includes protections that Citizens Advice advocated for.

We also monitored the drafting of legislative changes to accommodate a potential “No Deal” Brexit, keeping in close contact with BEIS and Ofgem.

In post, we continued to monitor the Brexit negotiations.

We engaged with key stakeholders including Royal Mail and Ofcom. This allowed us to build on our understanding of the potential impacts on postal consumers.

Future priorities

Legislative monitoring and advocacy in the next financial year will cover: the implementation of relevant new EU legislative obligations, Brexit, and the preparation of new EU laws covering the new UK-EU trading relationship.

As a wider organisation, our focus on Brexit has been supplemented by developing advice for those affected, and adapting it during a changing situation.

Energy

Our advocacy work in the energy sector covered a broad cross-section of issues, reflecting the fast-changing nature of the market.

Major industry processes such as changes to the way infrastructure is paid for were launched, the retail supply space continued to evolve, while the same time new energy technologies are becoming more and more common.

As the pace of change increases, a strong consumer voice remains essential.

Ensuring consumers are comfortable with how their smart data is used

We commissioned research to improve and update our understanding of consumer attitudes to how people can control and use their energy data, including the policies that reassure and issues that concern consumers with regard to choice, control and usage.

Building the future energy market around consumers

To make sure consumers benefit from the future energy market, with consumer protections built in from the start, we completed a range of research, including on **smart appliances**, **electric vehicles** and barriers and perceptions of future supply models.

Ensure consumers have access to redress, resolution and automatic compensation

We pushed for automatic compensation for switching problems, with **guaranteed standards** for switching being introduced by Ofgem. We also published a **report** on automatic compensation across essential service markets, which supported the case.

Looking towards accessible and deliverable energy efficiency policy

We published research undertaken with **IPPR** to look at the future of energy efficiency support to tackle fuel poverty. We updated our regular analysis of consumer cases related to home energy technologies and shared this data with stakeholders including the BEIS Select Committee. We engaged with the Committee on Fuel Poverty, BEIS and other stakeholders to feed in to the review of the Fuel Poverty Strategy and **proposals** for a new fuel poverty fund for England.

Arguing that new market entrants put consumers first

We held a series of meetings with Ofgem, conventional distribution networks and IDNOs, published blogs on the poor service heat network consumers face and are continuing to advocate for stronger licensing arrangements for suppliers.

Energy

Helping consumers switch energy supplier

Citizens Advice has provided a **domestic price comparison tool** on its website since October 2015. The price comparison tool offers an impartial, whole of market comparison. The fact that accredited price comparison websites no longer need to show a whole of market comparison means our price comparison tool became increasingly important in providing consumers a full market comparison: between 2017 and 2018 page traffic increased by 42%.

Preventing crisis situations

As well as publishing research on the scale of prepayment meter self-disconnection, we collected evidence from across our services to respond to Ofgem's **prepayment disconnection** call for evidence and recently released research about the experience of **customers in vulnerable situations and in arrears on credit meters**.

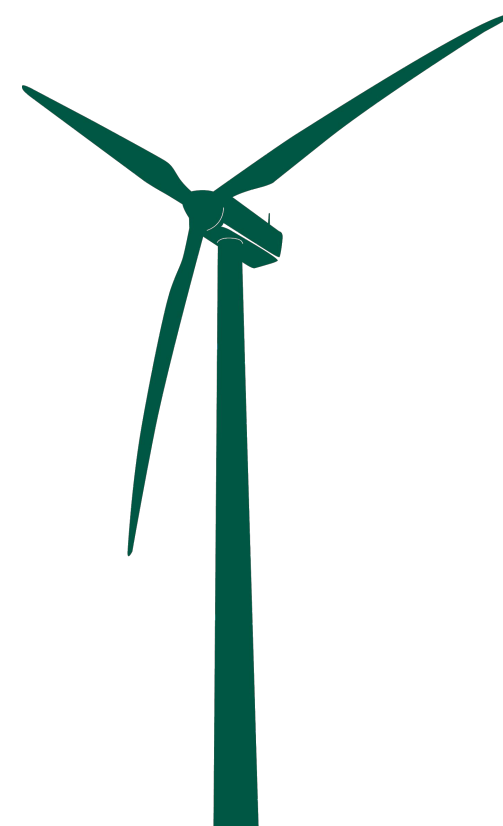
Improving identification of vulnerable consumers

We intend to test a tool to allow vulnerable GB consumers to notify their utility companies about their needs through a single form, over 2018-19 this entered the discovery phase.

Shaping industry change

The energy policy team holds a number of formal roles on industry codes - the organisations that manage the detail of how the industry is run and governed - and through these are able to directly influence change in industry to achieve the best outcome for consumers.

Additionally, as part of its day to day activities, the team responded to over 60 calls for views and consultations from industry, government and regulators.



Post and cross-sector

Understand the impact of potential changes to the Universal Service Obligation (USO)

Declining letter volumes have led other EU nations to implement changes to their USOs. In light of this, we wanted to understand the impact of potential changes to the USO in the UK. We carried out secondary research on the issue and **responded** to a consultation from the **European Regulators Group for Postal Services (ERGP)**. Next year, we'll continue to explore how potential changes to the USO would affect consumers.

Improving access to parcel delivery services for disabled people

Our research from 2017/18 illustrated the barriers disabled people face when accessing postal services. In 2018/19, we produced a **Delivery Charter for Disabled Consumers**. This brings together best practice recommendations for parcel carriers and e-retailers to make sure home parcel delivery is accessible for disabled consumers.

Understand barriers to use of Freepost

We spoke to local Citizens Advice volunteers and advisors about their clients' use of Freepost. We also commissioned a survey to explore who uses Freepost, barriers to using Freepost and identified improvements that could be made to the service.

Consumer education

The campaign theme for **2018 National Consumer Week (NCW)** was online marketplaces. We commissioned research to find out about the experience of online sellers using the post, finding that most of the problems they faced were post-related. We published a blog with guidance for sellers, which was promoted, along with other post advice on social media.

Cross-sector

Introducing guaranteed service standards with automatic compensation

We analysed the current state of **automatic compensation** and then looked at where it could continue to develop. We outlined key design features that are necessary for compensation schemes to be successful and accessible - whether automated or otherwise. These include introducing incentives to ensure companies comply, integrating retailers into compensation processes to prevent disputes over responsibility for compensation, and providing clear information to consumers.

Post

Mapping access to parcel pick up, drop off (PUDO) points

We **mapped** the location of 35,000 parcel pick up, drop off (PUDO) points and surveyed over 4,000 consumers across GB to understand their access to and experience of these facilities. Overall there is good provision of PUDOs but many consumers aren't aware of, or do not use them. Also, access in rural areas is largely provided by post offices which due to the exclusive relationship with Royal Mail, limits access to a wider range of parcel carriers. In 2019/20 we'll use this research to raise awareness of PUDOs and influence industry on the issue of exclusive PUDOs.

Ensure consumers have access to redress, resolution and automatic compensation

We commissioned research exploring the journey of someone making a complaint about a parcel delivery, identifying barriers and pain points. The findings will inform a best practice guide and will also be used in a digital storybook to be published in 2019/20. We also published a **report** about complaints about parcel delivery made on social media, finding over **500,000 complaints** are raised each year on Twitter. However, we found it is difficult to reliably compare complaints-handling performance using available data. Publication of this report prompted a series of productive conversations with carriers about improving the data they share with consumer advice bodies. We will continue this advocacy work in 2019/20.

Push for a parcels market that works for consumers

Our **research** found that there are problems with 1 in 8 (12%) parcels that consumers send. Despite this, **many consumers are unable to access compensation** because they are not covered by damage and loss insurance. These exclusions are often not clearly indicated. As a direct result of our advocacy, several parcel companies agreed to update the information they provide about coverage policies.

This research also contributed to a growing body of evidence about the problems consumers face with parcel delivery. Consumers are more reliant on parcel delivery services, but our previous research found that 7 in 10 had experienced a problem with a delivery in the past year. This year we began to think about how to use our evidence to develop lasting solutions to this persistent detriment. We will report on this work in 2019/20.

Support for the Post Offices Advisory Group (POAG)

POAG provides a unique forum to bring together industry, government, union and third sector bodies to discuss the post office network and share insights, current and future trends. In 2018/19 we ran four POAG meetings. The topics covered included: community-run post offices, self service, consumer use of parcel services, banking at post offices, and access to post for homeless people.

Finances

This table shows grant funded expenditure on consumer advocacy by activity for the year ended 31 March 2019 (in pounds)

Expenditure by Citizens Advice Scotland is reported separately in its annual consumer report. The Scottish Government's contribution to our GB work is shown in the Scotland column.

Planned

	Staff	Programme	Scotland	Total
Energy	2,490,300	800,000	139,800	3,430,100
Post	966,100	138,000	31,000	1,135,100
Cross-sector	518,200	164,000	58,300	740,500
Directorate	205,600	0	9,300	214,900
Total	4,180,200	1,102,000	238,400	5,520,600

Staff includes related costs

Actual

	Staff	Programme	Scotland	Total
Energy	2,635,593	654,707	139,800	3,430,100
Post	1,014,294	89,806	31,000	1,135,100
Cross-sector	573,453	108,747	58,300	740,500
Directorate	205,600	0	9,300	214,900
Total	4,428,940	853,260	238,400	5,520,600

Funded delivery programmes - Energy

Big Energy Saving Week and Big Energy Saving Network

Programme	Total
1,597,100	1,597,100



Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

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

We're here for everyone.



citizensadvice.org.uk

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