

# Consumer advocacy and advice at Citizens Advice

Annual report 2025/26



June 2026



## Foreword

The start of 2026 has seen renewed attention on the cost of living, as global instability threatens to push prices up once again. But this is a crisis that has never gone away for many of those we help. In 2019, our average debt client had a £20 monthly surplus after paying for essentials. But since 2022, they are consistently in the red. A renewed period of price spikes would be devastating for this group and our service needs to be ready to support them.

This year, we've been focused on how to meet these challenges. We want to provide advice that's fit for the future, alongside early action on the problems driving people into crisis. Our consumer work is central to these aims. Last year, nearly 6 million people accessed our help on consumer issues, and our consumer service saved them £158m. For many households, the support we provide - from a resolved energy billing issue to accessing a water social tariff - gives some vital financial stability at a time when they can feel their options are exhausted.

And the insight we gain from these interactions sits at the heart of the intelligence we share with government and regulators. Over the last year, our recommendations have led to an increase in energy efficiency standards for private renters, strengthened the Telecommunications Consumer Charter and helped shape the future of the postal Universal Service Obligation. As we prepare for a challenging outlook in the year to come, we continue to draw on our dual strengths as both an advice and advocacy organisation, supporting those in immediate need and working to prevent others from reaching crisis point.

A handwritten signature in blue ink that reads "Clare Moriarty". The signature is fluid and cursive.

Dame Clare Moriarty  
Chief Executive Officer,  
Citizens Advice

## How our advice and advocacy roles support each other

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Our local Citizens Advice offices (LCAs) provide face-to-face advice on a range of issues in approximately 1,900 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 2025/26



**329,440**

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



This generated over **245,000** referrals (approximately 77%) to Trading Standards for further action.



**18,896** energy clients referred to the Extra help Unit for additional support.

We helped consumers save **£158 million** through advice provided by the consumer service.



**768,772**

contacts answered by the service (612,767 on general consumer, 139,600 on energy and 7,503 on post).

**5.1 million**

Users landing on our consumer advice webpages.

**77%**

of users were satisfied or very satisfied with the service.

over

**30,000**

contacts answered via webchat.

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

**5,968,684**

clients accessed help on consumer issues.



# 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 2025/26 we saw an increase in contacts answered of approximately 6%. 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 help people resolve problems themselves where they are able to,** contributing towards positive outcomes and helping reduce future instances of detriment.



**We share high quality data with the consumer protection landscape,** helping partners focus their resources on cases that need additional support or investigation, and delivering further support for consumers that need it.



**We regularly provide information to regulators and Government departments,** through reporting, meetings, and ad-hoc sharing, via our policy team. They use our data to support them in tracking 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 sectors, including affordability concerns, consumer service failures and systemic issues for consumers in particular sectors.



**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 and a dedicated portal.

We pass information and referrals on to partners including:

- local Trading Standards (TS) offices
- major energy partners
- Sector regulators, such as Ofgem, Ofcom and the Financial Conduct Authority
- The Competition and Markets Authority
- Extra Help Unit
- Energy Ombudsman
- local Citizens Advice offices
- Information Commissioner's Office

More than **90%** of partners we surveyed said they were satisfied or very satisfied with the work of the consumer service and Citizens Advice.

### **In 2025/26:**

**5.1 million** users landed on our consumer advice pages, which provide information on consumer rights and how to resolve issues.

More than **420,000** visits to 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 via one of our advice team. This data is either sent directly to the partner through dedicated referral channels, or accessed by them through a secure portal.

**“Norfolk Trading Standards’ partnership working with the Citizens Advice Consumer Service continues to be a vital part of our overall approach to consumer protection.**

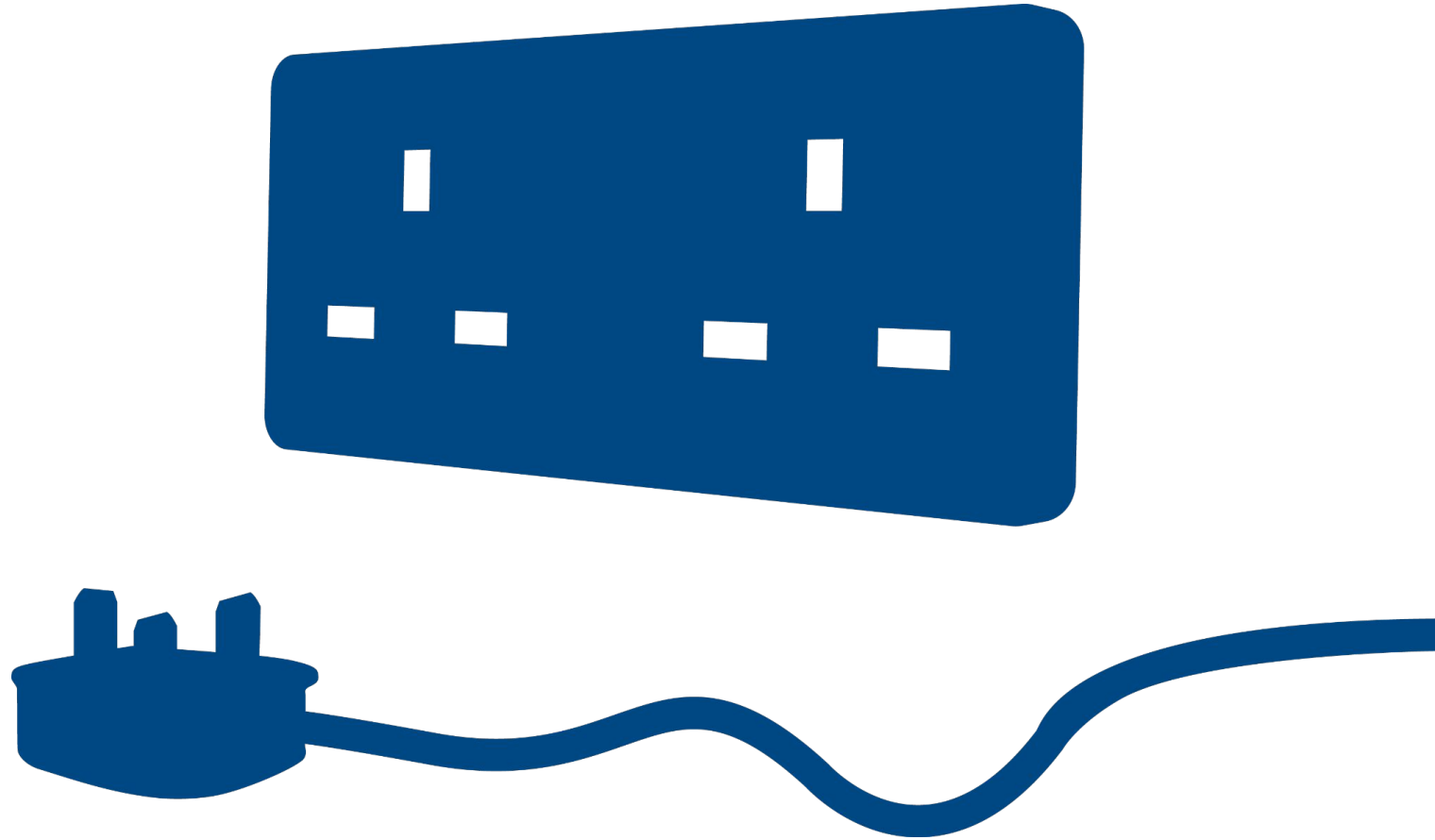
**The referrals and notifications we receive are key in our day-to-day understanding of the issues in our area and form an important part of our approaches to advice and enforcement.**

**The Citizens Advice Consumer Service reports are also highly important in helping to identify trends and emerging issues and this contributes to our longer term strategic planning”**

*Mark Feltham, Trading Standards Intelligence Lead, Norfolk County Council*



# Energy



## Tackling the ongoing energy affordability crisis and rising debt levels

While more households are now able to afford their energy bills compared to recent years, a significant proportion of households have found themselves in a deeper crisis. Energy bills are around 44% higher than in January 2021. We know the impact of the current conflict in the Middle East will continue to put pressure on many families.

This year our affordability tracker survey showed many households struggling:

- 9.4 million households were worried about paying their energy bills last winter
- 5.7 million households were unable to heat their homes to a comfortable temperature
- 6.8 million households found it difficult to reliably afford their energy bills.

We used insights from our tracker to publish a winter blog series that focused on the inequalities in energy affordability. Each of these featured a different group with unique challenges in affording their energy bills. This included families with young children, persons with disabilities and consumers on means-tested-benefits.

We also published the findings of commissioned research with Institute for Public Policy Research (IPPR) on how to make energy and other essentials more affordable for those struggling most. This set out how Government could reform the Warm Home Discount to improve outcomes.

We helped make the case for action to make electricity cheaper. This reduces costs for everyone, supports the transition to low carbon heat and particularly helps those with traditional storage heaters, who suffer deeper levels of fuel poverty. We welcomed subsequent Government intervention to reduce bills by removing around £150 in levy costs from electricity bills.

As winter drew to a close, we launched our [“Getting Warmer? Why recent progress on energy bills falls short for high-need households”](#) report. In it, we continued to call on government and Ofgem to take action, with better targeted support, further levy reductions and implementation of the much-delayed Debt Relief Scheme.



# Improving consumer experience and looking to the future energy retail market

Last year we engaged with a number of reviews and projects which - if implemented with sufficient ambition - could drive significant improvements for consumers. This included our Director joining the expert panel for the Government's Review of Ofgem to ensure it is fit for the future. This set out important plans to broaden protection, ensuring people can be confident to use new energy services.

We engaged closely with Ofgem's work to develop a new outcomes-based regulatory framework, which we've long called for to support innovation. Alongside new Guaranteed Standards in key areas like smart metering, this should also improve standards for consumers.

We've also worked with the Energy Ombudsman as they trial new arrangements for supporting consumers, and engaged with proposals for changes to redress arrangements to ensure they strengthen the overall complaints journey and avoid unintended consequences.

We've continued our work on how the market needs to evolve to meet the challenges of the future, including:

- tracking the smart meter rollout in our [State of Smart](#) report, which called for measures to enable more consumers to access smart meters and boost meter performance.
- commissioning new research on the experience of small businesses and domestic consumers on non-domestic contracts. We also continued our engagement with DESNZ and Ofgem on the regulation of Third Party Intermediaries.
- commissioning qualitative and quantitative research into [cost allocation reform](#), which could enable fairer and more efficient price signals.
- beginning a major project looking at how reforms to the universal service obligation and price cap could enable innovation in the retail market.



# Ensuring the introduction of heat network regulation improves outcomes

In 2025/26 our new heat networks policy team continued to advocate for heat network consumers. We worked closely with the Government, regulator and industry to make the case for strong consumer protections in the regulation that went live in January 2026 and [technical standards](#) launching in late 2026.

In Summer 2025 we published [System critical: No margin for error in new heat network rules](#) which shared the findings from research with heat network consumers. It showed how unfair practice was encouraged by a lack of consumer protections and the disruption caused by the last energy crisis.

We also published [data and insight](#) from our advice service, highlighting how we use it to inform our policy priorities. We used insight and data from our advice service to produce [best practice guidance](#) to give industry practical steps they can take to improve the experience of consumers.

In 2026 we carried out legal research into the relationship between heat network regulation and housing legislation, supplemented by a request for information from local authorities.

We have a landmark quantitative research project currently underway, exploring the issues facing heat network consumers. This is the first research at this scale since the Government's [Heat Network Consumer and Operator Survey in 2022](#). This research includes a qualitative strand to understand the experiences of consumers in debt.

This research will give Citizens Advice unique insight into the challenges facing heat network consumers. We plan to publish our findings from these projects in Summer and Autumn 2026, as we continue working to ensure that regulation delivers vital improvements for consumers.

***Lyne went without heating or hot water for 2 years because she was told she had to pay a £1,500 reconnection fee. Our adviser stepped in and used heat network rules to make sure an engineer was sent out to turn her heating back on.***

***Our adviser also negotiated a fairer deal that halved her monthly payments and doubled her repayment timeline from 12 to 24 months.***

***Finally, we connected Lyne with our Consumer Energy Debt Advice service (CEDA) to support Lyne's long-term financial stability.***

*\*Name changed to protect client anonymity*



## Delivering value for money energy infrastructure

In 2025/26 our continued focus was on how to ensure consumers get the best value for their investment in energy networks. We attended working groups and submitted consultation responses, as Ofgem finalised the price control for electricity transmission and gas transmission and distribution (RIIO-3) and developed the electricity distribution price control methodology (ED3). We investigated the oversight and transparency of how energy networks spend consumer money they've been granted: on innovation, covered in our report '[Making Innovation Count](#)', and on vulnerability.

Consumers are expected to transition away from using gas, and rely more heavily on electricity in their homes. We worked to make this as equitable and beneficial to consumers as possible. Our report, '[The Great Grid Switch Off](#)', investigated how to fairly manage the transition. Meanwhile, in '[Lights Out](#)' we identified how to improve the consumer experience of power cuts. More broadly, we've worked with the National Energy System Operator (NESO), our strategic partner, to define principles necessary for a just energy transition.

We worked to represent consumer interests in the wider energy system. We've contributed to the development of regional energy planning, researched how to effectively and equitably allocate and recover costs from bill-payers, and responded to consultations on designing an efficient price cap and ensuring value for money contracts for energy generation.

We continued to act as the consumer representative on five energy codes, such as the Retail Energy (RECCo) and the Balancing and Settlement Code (BSC). As an example, we successfully advocated for higher scrutiny in how lost gas is calculated, and advocated for better use of, and consumer agency over, their energy data.



## Ensuring the clean power transition benefits people

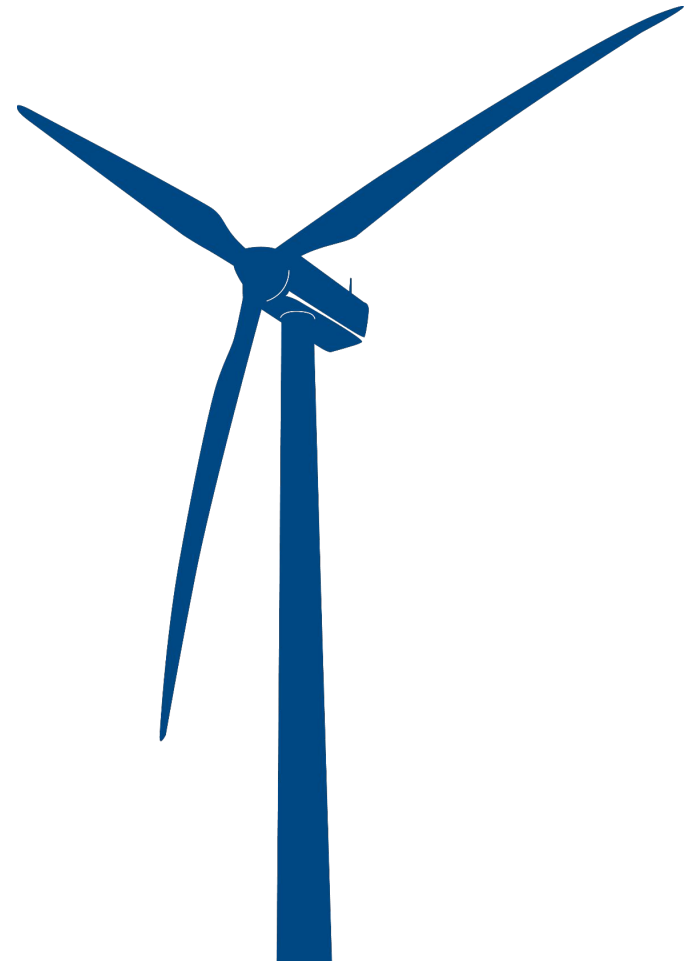
This year, the Government's Warm Homes Plan offered a generational commitment to help people upgrade their homes and lower their bills. Using insights from our data and research, we informed policy to ensure the Plan delivers improved outcomes, including through a strengthened consumer protections regime.

Our [research](#) has highlighted the barriers consumers face to making low-carbon home upgrades which could make their homes warmer and cheaper. We continued to build evidence on the development of green finance products to help people overcome the upfront cost of home upgrades, and in October we published research on [consumer attitudes to third party ownership models \(TPOs\)](#).

We have long argued for reformed standards in the private rented sector to address fuel poverty. This year, we advocated for improved fabric performance and meaningful standards enforcement in our [Window of Opportunity](#) report. The Government has now confirmed it will be raising minimum energy efficiency standards for private renters from 2030.

We have also argued for robust consumer protections to give people the confidence to engage with home upgrades - with our Director joining the Government's Retrofit System Reform Advisory Panel and in our report, [Stepping Up](#). This proposed protections and a quality assurance framework to cut complexity and drive positive outcomes. We also highlighted specific issues with [mis-sold spray foam](#) insulation.

We have engaged with future frameworks for consumer energy use. We published a report on [time-of-use tariffs](#) in September 2025 and engaged with DESNZ's Smart Secure Electricity Systems (SSES) programme, which is designing the framework to enable flexibility from devices like batteries and heat pumps, arguing for strong consumer protections and outcomes-based regulations.



## Spotlight on our energy consumer service

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As the statutory representative for consumers in the energy market, Citizens Advice provides frontline advice for electricity, gas and heat network consumers. Throughout 2025/26, our consumer service has continued to help people facing issues with their energy supply, as well as providing advice. Of the 768,772 contacts across all channels (phone, webchat, webform and e-mail) **139,600 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 2025/26:

- **7.7/10 were satisfied or very satisfied with the service**
- **8.6/10 would use the service again**
- **8.1/10 said the service was easy or very easy to access**

71% of clients using our service had their problem with their energy supply or supplier resolved between 5 and 25 weeks after 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 £1,100.**



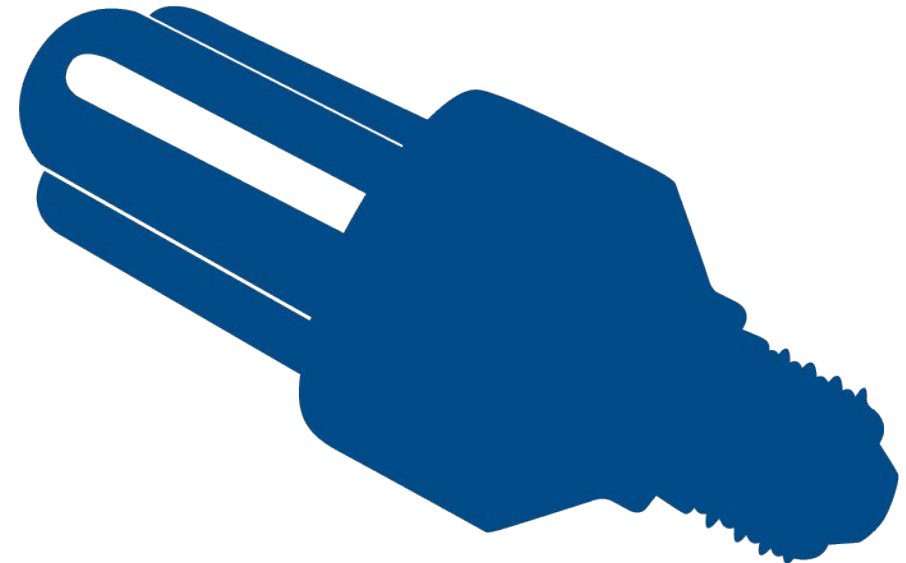
## Providing specialist support for energy consumers

The Citizens Advice 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 Citizens Advice 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 of majority of its referrals coming from our 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.

This year, the EHU responded to 15,687 priority complaints and 7,775 complex complaints, whilst also responding to enquiries and additional support. Over the year, clients had a financial gain of £9,118,412.



**93%**

were happy with overall quality of service



**94%**

were happy with the referral process to the EHU



**90%**

were happy with length of time taken to resolve case



**76%**

felt less stressed after support



**66%**

felt their mental health improved



**96%**

received a positive outcome on their case

## Leading by example with digital energy advice

Across the year, our content and messaging was seen almost **60 million times** across digital and offline channels, including Meta, TikTok, Google, Snapchat and others.

We reached out to consumers across 15 different advertising channels, including out of home adverts in GP surgeries, hospital A&E departments and restrooms, as well as digital outreach across Google, TikTok, Snapchat and Meta platforms.

We worked closely with Local Citizens Advice offices to run energy events which aimed to support key communities with in person energy advice.

Working in partnership with Energy Saving Trust to run Energy Savers Week in January, we shared our 'everyday energy wins' - simple, practical tips to help consumers stay warm and save money. Our content and messaging for this week of activity was seen over 8 million times across our channels.

This year we were able to target our key audiences in more detail due to our energy segmentation work, as well as wider work around our energy marketing strategy. This aimed to ensure that all our content was actionable, applicable and relevant to our key audiences. We showcased this across all our assets and advertising, as well as landing pages, to create a clear consumer journey for everyone who engaged with our content.



## Leading by example with digital energy advice

Some of our key social media focused on government messaging, including the Winter Fuel Payment Scam support and updates to the Energy Price Guarantee. We also covered:

- Grants and benefits available to help people pay for their energy bills
- Understanding options for switching energy suppliers or tariffs
- How to access priority support from energy suppliers
- Specific advice for students and young people receiving their first energy bills

In 2025 [we completed](#) a major review of our [supplier star rating](#), in consultation with industry and other stakeholders. We developed an updated scoring methodology for our star rating based on updated evidence of what matters most to consumers. This introduced measures for additional areas of service performance, including billing and smart meter reliability.

We updated our online content to display the new scoring categories and data metrics, with careful consideration to ensure the new content was user friendly and easy to understand.

We've also been prototyping a new interactive tool to guide consumers through their energy bills and providing visuals and descriptions to help them identify the cause of any unexpected increases.



## Spotlight on our Consumer Energy Debt Advice (CEDA) service

This year, we responded to rising levels of energy debt in the market by launching a new Consumer Energy Debt Advice service. We worked with leading debt advice charities to combine our expertise so that homes and small businesses would have a seamless journey to tailored debt advice solutions.

With our clients facing an average of 5 issues, we managed the complex circumstances people are facing. Towards the end of the year, the average energy debt for the people we saw was £2,180.

From August, we carefully designed and mobilised the service, with 155 advisers now recruited. We've mobilised 17 delivery partners across our network and embedded a referral route to Business Debtline. We've also embedded quality processes throughout the mobilisation to ensure the advice people receive is high quality, reducing bad debt in the energy market and delivering more sustainable solutions for people and small businesses.

We've linked the debt advice journey with our statutory energy advice provision, to help people get the comprehensive support they need. This has created referrals between our Consumer Service, the EHU and our second tier advice service for heat networks and we'll be looking at how we can further develop this as the service grows.

We've tracked market and policy developments, engaging stakeholders to ensure the service can support the delivery of new schemes, whilst establishing new referral pathways that are being piloted with domestic energy suppliers. This will be complemented by plans to develop new referral arrangements with non-domestic energy suppliers.

**From August, we successfully designed, developed and mobilised a new debt advice service. This has meant we've:**

- **onboarded 17 delivery partners from across the Citizens Advice network;**
- **established referrals with leading debt advice charities Money Advice Trust and Stepchange, enabling a range of debt solutions for both domestic and non-domestic clients;**
- **established referral pilots into the service, working with energy suppliers;**
- **supported 8,268 clients with energy debts, with financial outcomes reaching £2,652,447; and**
- **worked with Business Debtline to support 1,895 clients**

# Post



# Post: The view from our consumer service

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## Key issues

In the last year, the consumer service saw 7,503 issues related to post. 'Lost Mail' remains the most common issue type for post cases

## Referrals

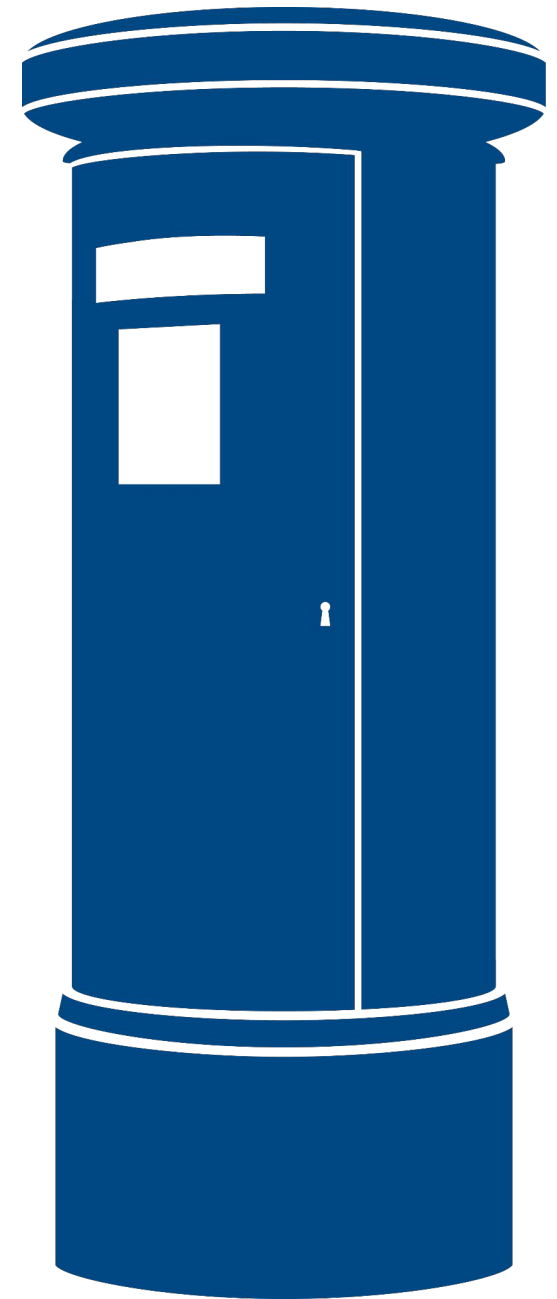
As in the energy sector, the consumer service is able to send referrals to the Extra Help Unit where additional support is needed for an issue with a regulated postal product.

## 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

Almost 6 in 10 (58%) of those that resolved their issue attributed that directly to the consumer service. The average value for people who resolved their post cases was £178.



# A postal Universal Service Obligation that's fit for the future

Ofcom's ongoing review of the postal Universal Service Obligation (USO) dominated our work on the letters market this year. The need for a USO that delivers for consumers is increasingly pronounced - our research revealed [16 million people experienced letter delays over Christmas 2025, a 50% increase on the same period in 2024](#).

[Our response to Ofcom's review of the Universal Postal Service](#) in April set out a range of practical steps through which the review could strike a more appropriate balance between consumer priorities and its focus on generating savings for Royal Mail. We are pleased Ofcom is now consulting on our proposal to link price controls with quality of service improvements in its latest [call for input on Postal Pricing and Affordability](#).

But, with reductions to Royal Mail's USO requirements announced in July, our position remains that the company's incentives to deliver a more reliable and affordable service are limited. This creates risks for consumers and government. We escalated these concerns to [the Business and Trade Committee in November 2025](#). In March 2026, the Committee agreed to conduct a [non-inquiry session](#) with Royal Mail, Ofcom and the CWU. We are now closely engaged with the outcomes, particularly ensuring that Royal Mail delivers on commitments in their recently published Improvement Plan.

## Scrutinising the impact of new guidance in the parcels market

In November 2025, we published our fifth annual parcels league table, ranking the 5 largest carriers by consumer experience. The findings generated widespread discussion - on [BBC Breakfast](#), [ITV News](#) and across [Sky News](#), [the Independent](#), and [Mail Online](#). Our analysis drew not only on this year's results, but on the trends emerging from the last five years of data. What's clear is that Ofcom's 2023 guidance, while welcome, has not delivered clear improvement in consumer outcomes.

The proportion of people experiencing a problem with their most recent delivery has never fallen below a third in five years. 2025's rate of delivery problems was the highest we've seen. The overall average score across companies has improved by just 0.35 of a star since 2021. Most concerningly, accessibility has been the worst performing metric for five years running.

We now need Ofcom to step up. Following our publication, the regulator rightly wrote to all parcel companies, warning that they face enforcement action if their performance on complaints and accessibility does not improve. But this could go further. The regulator needs to be publishing companies' accessibility performance, in line with their customer service reporting. And, with stricter conditions still applying to the universal service provider, regulatory requirements should be standardised for all carriers to drive up quality across the sector.

# Addressing accessibility issues in postal markets

Although the USO contains commitments to an affordable postal service, price controls are minimal. Ahead of current price caps expiring in early 2027, Ofcom is beginning a review of affordability measures in the postal market. We know this is an issue of huge concern to many consumers, particularly at a time of ongoing cost of living pressures.

In [our response to Ofcom's Call for input on pricing and affordability](#), we challenged proposals to relax or replace stamp price controls with a means-tested affordability scheme, outlining the range of risks involved. Instead, we advocated using price controls as an incentive. We argued Royal Mail's ability to raise prices above inflation should be conditional on meeting its newly reduced quality of service targets.

We also examined broader postal pricing practices, looking both at [Royal Mail's concessionary redirection scheme](#) and [the digital exclusion penalty in stamp pricing](#). We shared our findings with Ofcom and Royal Mail, calling for the regulator to address redirections affordability and mandate price parity between online and offline postage products in its upcoming affordability review.

## Advancing consumer priorities for a future Post Office

The post office network continues to undergo significant change. As directly-managed branches convert to franchises, we've been [formally representing](#) the interests of people affected, working with Post Office Ltd to secure additional provision, including greater self-service and improved disabled access.

In 2025, the Government also consulted on its objectives for the Post Office for the first time in 15 years. We engaged with both POL and DBT throughout this process, giving feedback on early proposals and in [our final response](#). Our evidence successfully secured recognition of the Post Office's vital role in offering non-digital access to services, alongside commitments to protect the branch access criteria. We were also pleased to see the Government take forward our recommendation to explore clearer customer service standards in its [response](#).

We're looking forward to continuing our engagement with POL and DBT around the delivery of these commitments and objectives in the coming year.



## Piloting a solution to post exclusion

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Citizens Advice has been highlighting the issue of post exclusion since 2018. This occurs when someone can't securely access post, with homeless people, those fleeing domestic abuse, and Gypsy, Roma, and Traveller communities at increased risk. This can leave vulnerable people locked out of essential services, often at a time when they most need them.

This year, we've focused on translating our model of an 'Address & Collect' service into a workable pilot. Through regular engagement with Royal Mail and Post Office, we have designed and agreed the outline of a pilot scheme which could help test and evaluate how a wider rollout could work in practice. To support this work, we commissioned new analysis on the scale of postal exclusion across the UK, helping us gauge the number and distribution of those who might benefit. We have also been working with partners in other consumer bodies, supporting Consumer Scotland in their thinking on tackling the issue in the Scottish context.

We are now working with Post Office, Ofcom and Department of Business and Trade to explore funding options for a pilot roll-out.



# Cross-cutting consumer



# Protecting consumers from harmful digital design

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This year we continued our work investigating the impacts of online choice architecture (OCA) practices on consumer decision making. Based on our [previous work](#) in this area, we're especially concerned that consumers in vulnerable circumstances are more likely to experience harm when encountering OCA practices.

Working closely with regulators to shape and direct this workstream, we've seen that there is very little robust evidence linking OCA practices to forms of vulnerability that could inform policy making or support enforcement. In response to this, we commissioned a [behavioral experiment](#) investigating the effects of a particular practice - reference pricing - in the broadband, gym, and hotel markets.

We found that reference pricing, especially when combined with additional OCA practices like sensory manipulation, harms consumer decision making. Consumers experiencing vulnerability - specifically those with poor mental health and those experiencing financial insecurity - were more likely to make the wrong choice in the experiment than the control sample.

[Previous work](#) by the CMA to protect consumers from the impacts of reference pricing has focused on companies sharing information that is misleading or untrue. But our work demonstrates that reference pricing displaying genuine information can still be harmful to consumers. We're encouraging the CMA to assess how they can regulate reference pricing based on actual harm rather than company intention.

Following publication of our report, we hosted a launch event with regulatory stakeholders including DBT, Ofcom, FCA, CMA, UKRN, and Ofgem to share our findings and discuss applicability.

## Exploring poor outcomes in the evolution of pricing

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In addition to our work on OCA, we've considered how the growing use of AI in consumer markets may impact upon consumer experience - including in the evolution of pricing practices. This could include the potential for bias in pricing practices, new hidden deals, as well as growing gaps between consumers concerning who is able to reap the benefits of AI and who may not.

We've used our insights to contribute to the FCA Mill's Review, exploring AI in Financial Services, and responded to Ofcom's Call for evidence. We'll continue to build on this work in 2026/27.

## Affordable essentials for all

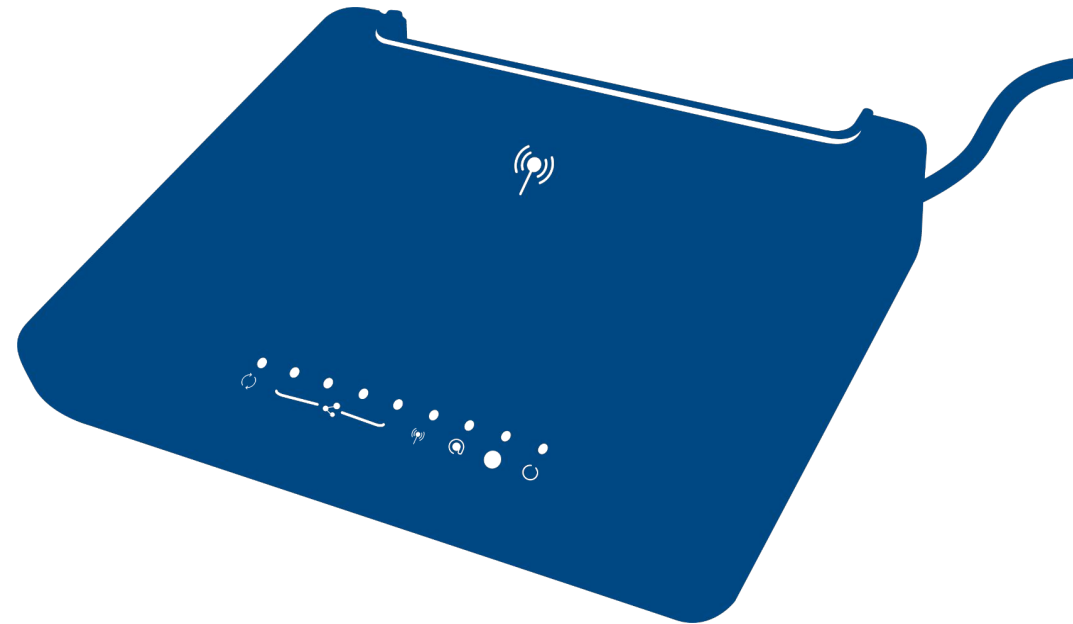
Throughout the year, our affordability and inclusion work focused on tackling the rising cost of essential services, engaging policymakers, and driving meaningful change across water, energy, broadband, and motor insurance markets.

In the first half of the year, we engaged extensively with Defra's working group on water social tariffs and the Cunliffe Review of the water sector, drawing on our March 2025 research on [\*Barriers to Access\*](#). This research was referenced prominently in the Cunliffe Review's interim report. We also raised affordability concerns in the motor insurance market through HMT's Financial Inclusion Committee and the HMT/DfT Motor Insurance Task Force, and conducted new research on consumer engagement with savings products, including interactions with schemes such as Help to Save and the Household Support Fund.

Building on these foundations, we developed a major cross-market project on targeted bill support. This culminated in the December 2025 publication of [\*Essential Bills Made Affordable: A Blueprint for Targeted Support\*](#), alongside four individual market blueprints and a paper on data sharing. The report received significant attention, including an exclusive Financial Times article, direct engagement with 81 stakeholder organisations, and presentations at 30 external meetings.

We also [monitored](#) the impact of Ofcom's January 2025 rules on mid-contract price rises, tracking their effect on broadband affordability.

Our work is already delivering results: the DSIT Telecommunications Consumer Charter, published in April 2026, incorporated several of our recommendations on social tariff access, and we are actively supporting its implementation with Ofcom and DSIT.



## Using our data to identify gaps in the regulatory toolkit

Through our Consumer Service data we support consumers across a range of markets, who are struggling to navigate the redress system or get the help they need when things go wrong.

Following on from our work in the Disability Aids market in 2024/25, we looked at other markets that operate without sector regulators and that rely predominantly on protections in the Consumer Rights Act to identify whether there are cross-cutting solutions that might help improve consumer experiences.



In 2025/26 we kick-started work looking at two key markets - used cars and home repair. These two markets consistently drive the highest volumes of complaints to the consumer service year on year. We commissioned research to map the consumer experience, exploring:

- The pre-purchase journey - including understanding how consumers make decisions about their purchases and what (if any) advice they seek before purchase
- Experiences of detriment in the market - including mapping how these experiences vary across groups and depending on how people access the market
- The redress journey - exploring what people do if something goes wrong and common barriers or issues faced seeking redress.

In 2026/27 we will continue to build on this work, exploring the cross-cutting solutions that could be implemented to enhance the levels of protections in these high detriment markets.

This work will be informed by our understanding of what protections work well in other markets, that could have broader applicability even in markets without sector regulation.

# Consumer Service in detail



### The people we helped

Throughout 2025/26, 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 768,772 contacts across all channels (phone, webchat, webform and e-mail). Looking across different sectors, the breakdown was:

- **80% general consumer issues**
- **19% energy issues**
- **1% postal issues**

Where, after providing advice to the consumer and collecting information about the nature of the issue 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. We also have priority telephone access for clients who have urgent issues, such as product safety or doorstep crime issues, or significant debt or disconnection concerns with their energy supplier. More than 70,000 clients benefitted from this enhanced access in 2025/26.

### The impact of our advice

Of consumers surveyed in 2025/26:

- **7.5/10 were satisfied or very satisfied with the service**
- **8.6/10 would use the service again**
- **8.1/10 said the service was easy or very easy to access**

Almost six in ten clients told us that their problem was resolved between 5 and 25 weeks after calling the 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, helping drive outcomes in regulated sectors.

→ 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 who resolved their issue placed on the amount they saved or recovered for consumer goods and services was just under £1,800. For energy consumers the average was around £1,100.**



# 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 five complaint types for 2025/26 for general goods and services were:

- Used cars
- Car MOT, service and repairs
- Women's clothing
- Roofing, roof sealing and chimney repairs
- Private parking penalties (private)

## 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 2025/6, we uploaded more than **329,000** complaint cases about a specific consumer problem, with **77%** of these being referred to Trading Standards where they required, further investigation or enforcement action.

## Impact

*"I am very appreciative of your help and service, it is wonderful and really helpful. No matter how I contacted the company, there was no help from them until I contacted Citizens Advice. The adviser was amazing, patient and listened to my issue and before helping me then sort it out. They really understood my situation and were so helpful - they spoke slowly and repeated my advice so that I could understand what they said." - Feedback from a user of the service*



## We're helping people save money

The Citizens Advice consumer service is delivered by a number of Citizens Advice local offices. Their knowledge, expertise and commitment is crucial in helping clients resolve issues and partners receive the data they need to protect consumers.

### **The view from a delivery centre**

*"A key development this year has been the transition of phone and chat to new platforms. This has presented fresh challenges for advisers, who have had to quickly adapt to new processes and ways of working while maintaining the quality of service our clients expect. Their resilience and willingness to embrace change have been evident throughout, ensuring continuity and consistency in service delivery.*

*The introduction of the CEDA team has provided additional referral pathways for energy related cases, strengthening the support available. This has been a positive step forward, enabling more effective handling of complex energy debt enquiries and improving outcomes for consumers.*

*The implementation of new consumer protection legislation, including the Digital Markets Competition and Consumers Act, has also shaped the landscape in which we have operated over the past few months. Our team has responded proactively, developing their understanding and adapting their approach to ensure we continue to provide accurate, relevant and up to date advice.*

*Throughout the year we have worked closely with our Grant Manager and the wider Operations team, benefiting from strong collaboration and consistent support. This has enabled us to navigate change effectively whilst maintaining focus on performance and service quality.*

*Our team leaders have played a central role in driving continuous improvement, contributing to a range of projects and initiatives aimed at enhancing the service. They have specifically contributed to discussions and workshops to shape the future of the Quality Assessment structure of the consumer service, including the documentation for recording scores and quality submissions. Additionally, they have been involved in the development of new services based around self-service digital advice for energy, focussed on chat bots.*

*Their diligence, leadership and commitment to development has been instrumental in ensuring we continue to evolve and meet the needs of our clients and partners. This has been evidenced in our performance throughout 2025/26, exceeding our General Consumer targets for a second year in a row.*

*We remain committed to providing an effective, responsive and impactful service in the year ahead."*

**Lisa Hamer, Deputy Chief Executive  
Citizens Advice Torfaen**

## The impact of our advocacy work

	<b>Our funding 2025/26</b>	<b>Estimated annual cost per household</b>	<b>% of an average £1,758 energy bill as of Jan-March 2026</b>
Energy Advocacy	£7.4m	14 pence*	0.008%
Post Advocacy	£1.2m	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 2025/26

	Staff and related costs	Scotland	Total	
Energy	£ 6,626,163	£ 592,900	£ 161,910	£ 7,380,973
Post	£ 999,537	£ 132,000	£ 33,705	£ 1,165,242
Cross-sector	£ 824,073	£ 151,800	£ 67,515	£ 1,043,388
Directorate	£ 207,000	£ -	£ 9,800	£ 216,800
<b>Total</b>	<b>£ 8,656,773</b>	<b>£ 876,700</b>	<b>£ 272,930</b>	<b>£ 9,806,403</b>

In 2025/26, we received £272,930 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 2025/26

	Total
Funded energy advice programmes	£2,970,338
CEDA	£10,340,000

# Citizens Advice helps people find a way forward.

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

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

We're here for everyone.

[citizensadvice.org.uk](https://citizensadvice.org.uk)



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