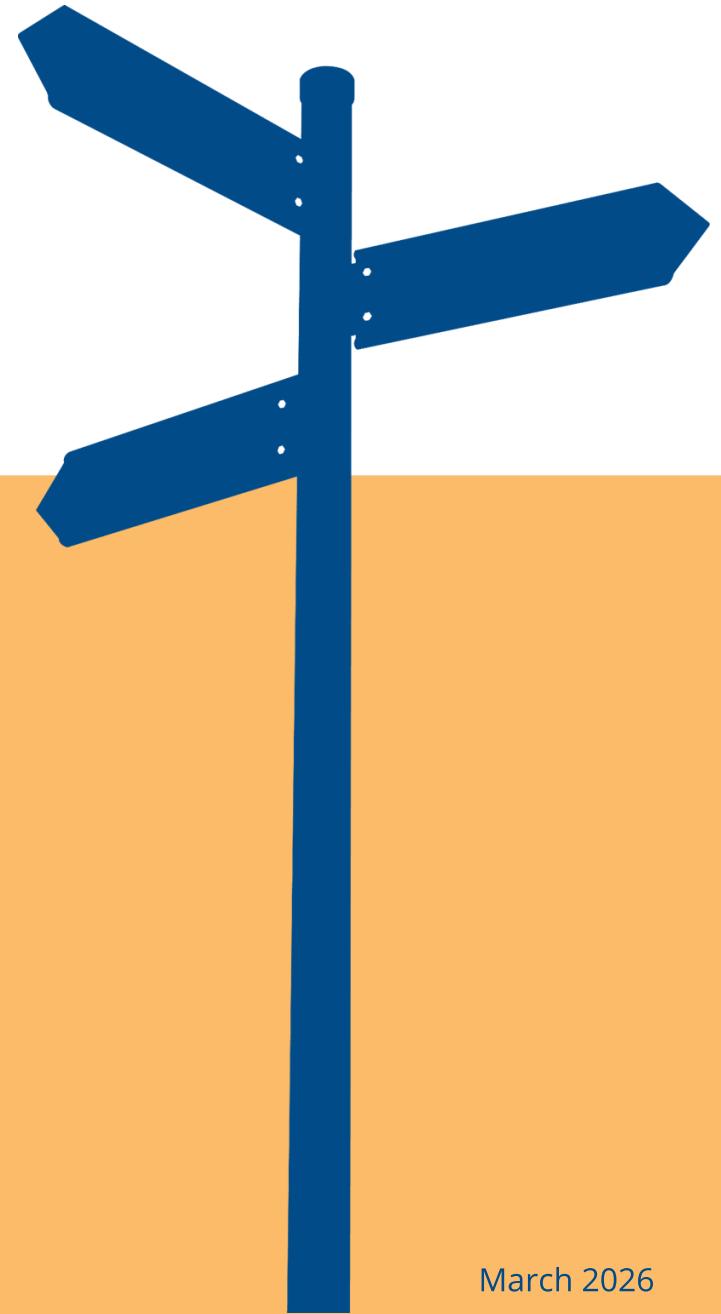


Out of the loop

Mail redirection concessions are not delivering for consumers

**citizens
advice**

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Executive summary

Moving home brings many changes, and a new address is an important one. Letters continue to carry significant personal correspondence, including communications from health services, creditors, government agencies and legal services. Mail redirections are therefore essential in ensuring these important letters and documents are not missed. They're also vital in making sure personal details don't get into the wrong hands.

Citizens Advice has long recognised the importance of making mail redirections accessible to all and we've campaigned for a fairer and more affordable redirection service since 2018.^[1]

In response, Royal Mail introduced a discounted scheme for those who might struggle to afford mail redirections in 2019. This was expanded to include people in receipt of any means-tested benefits in 2021. We welcomed this positive step towards ensuring the accessibility of redirections, offering access to vital communications and protection from fraud.

However, nearly five years on from these changes, our latest research finds critical gaps remain. It reveals that:

- The discounted price for the recommended 12-month redirection remains unaffordable for many
- The vast majority of eligible consumers still don't know they're entitled to a discount
- Compared to the standard product, the application process for the discounted service is long-winded and complex



Recommendations

Ofcom should consider the affordability of both Royal Mail's standard and concessionary redirection schemes as part of their upcoming Affordability and Pricing review:

1. Ofcom should **protect consumers from ongoing, above-inflation price rises** by introducing price caps on standard and concessionary redirections.
2. Ofcom should **actively monitor the take-up of concessionary redirections** and assess whether Royal Mail is doing enough to promote it.

Royal Mail should take the following steps to make sure their concessionary redirection scheme is supporting those it is intended to help:

1. **Improve the discount for 12-month redirections** to ensure effective fraud protection is a viable option for more consumers.
2. **Proactively alert eligible consumers to the discounted scheme via both online and offline channels**
3. **Make the application process more accessible** by offering both fully online and fully offline application options.

Why redirections are so important

One of the many tasks on the to-do list for those moving home will be ensuring they can continue to receive their letters at a new address. This is of concern to the vast majority - almost **9 in 10** people received an important letter or document through the post in the six months leading up to February 2025 (86%).^[2]

Royal Mail offers a redirection service for this purpose. For a fee, the company will redirect letters to a new address for 3, 6 or 12 months, depending on the product chosen.

However, set alongside the cost of deposits, removal vans and legal bills, **the additional expense of a redirection product when moving home can be unaffordable for many**. Those on low incomes are often priced out. But the lack of reliable post redirection can have significant consequences.

Mark's story

When Mark* moved house, paying for mail redirection would have meant cutting back on the food budget for him and his son. Instead, Mark tried to notify organisations of the move himself, including updating his address with long-standing creditors. However, when his debit card expired, one creditor informed him via letter to his old address that his payments had stopped. Mark never saw these letters. It was only when he checked his credit score that he noticed he'd received a County Court Judgement for the debt. Mark faced a £200 charge to have the CCJ removed and was concerned that he'd now require a guarantor to rent a property in the future.^[3]



Mark's experience demonstrates the vital importance of access to a redirection service in helping to prevent missed bills, fines and health appointments, as well as the major knock-on effects that missing these documents can have.

Redirections protect against other risks too. One is previous-occupier fraud. This is when a new occupant uses mail addressed to somebody who previously lived at a property to take out credit or loans in that previous occupier's name.

Another is the risk that mail falls into the wrong hands in cases of domestic abuse. In 2020, we found half of domestic abuse survivors have had post intercepted by perpetrators. Mail redirection gives domestic abuse survivors control of vital correspondence - such as legal and financial letters - which can protect them from ongoing abuse.^[4]



Citizens Advice has been campaigning for fairer and more affordable redirections since 2018.

Citizens Advice called on Royal Mail to put in place a redirections discount in **2018**.^[5]

In **2019** Royal Mail introduced a limited 20% discount on redirections prices for people who rented their home and received either Jobseekers Allowance or Pension Credit.^[6]

Citizens Advice highlighted the problems with such narrow eligibility criteria. In **May 2021** we also challenged Royal Mail to provide a more generous discount.^[7]

Whilst Citizens Advice welcomed this change from Royal Mail, the discount is only a voluntary scheme. Without more formal measures from Ofcom, such as a price cap on redirection services for vulnerable consumers, the discount can still be removed or cancelled out by price increases.

Royal Mail expanded its redirections discount in **November 2021** and made it more generous.^[8] Ofcom estimates 7.2 million people were eligible for the discount as a result.^[9]

In **2022**, Citizens Advice called on Ofcom to actively monitor take up of the scheme, protect vulnerable consumers from rising prices and re-assess whether redirections more generally are affordable (and intervene if not).

Also in **2022**, Ofcom concluded that the concessionary scheme adequately addressed affordability concerns and decided not to impose further regulation on redirection prices.

We also called on Royal Mail to take steps to raise awareness of the discount and improve the level of discount on the 12-month product.^[10]

The regulator committed to monitoring prices of both standard and discounted redirections as well as the promotion and uptake of the discount scheme.^[11]

Our new research

Given the importance of mail redirection, it is vital that people are able to access the service when they need it.

Whilst the introduction and expansion of a discounted redirection scheme were welcome and positive moves, the service will only be effective if eligible people can afford it, are aware of it and can easily apply to access it.

In 2022, we called on Royal Mail to better promote their discounted redirection scheme. We highlighted the need to make it easier to apply and to improve the discount rate on their 12-month product. However, we have ongoing concerns about the way Royal Mail's concessionary redirection scheme has been promoted and designed.

Our recent research in broadband and water markets found widespread shortcomings in the promotion of, and access to, similar targeted discount schemes in the form of social tariffs. We've seen providers not doing enough to proactively alert eligible consumers to available discounts, as well as application and evidence processes that can be difficult to navigate.^[12]

So four years on from the expansion of the mail redirections discount scheme, **we're looking again at whether this product is meeting its aims**. We've conducted research with 2,000 eligible consumers, focused on awareness and affordability. This report looks into how affordable both standard and discounted redirections are, whether those eligible know about the discount and how easy it is for them to apply.

Methodology

Citizens Advice commissioned Yonder Data Solutions to conduct consumer polling. A sample of 2003 UK adults completed an online survey between 2nd and 14th July 2025.

Given the focus of this research is to assess awareness and affordability of the concessionary discount scheme, the polling was targeted at the eligible population only.

All participants were in receipt of one or more of the means-tested benefits that qualify for Royal Mail's concessionary discount for redirections. These benefits are listed on Royal Mail's website, as follows:

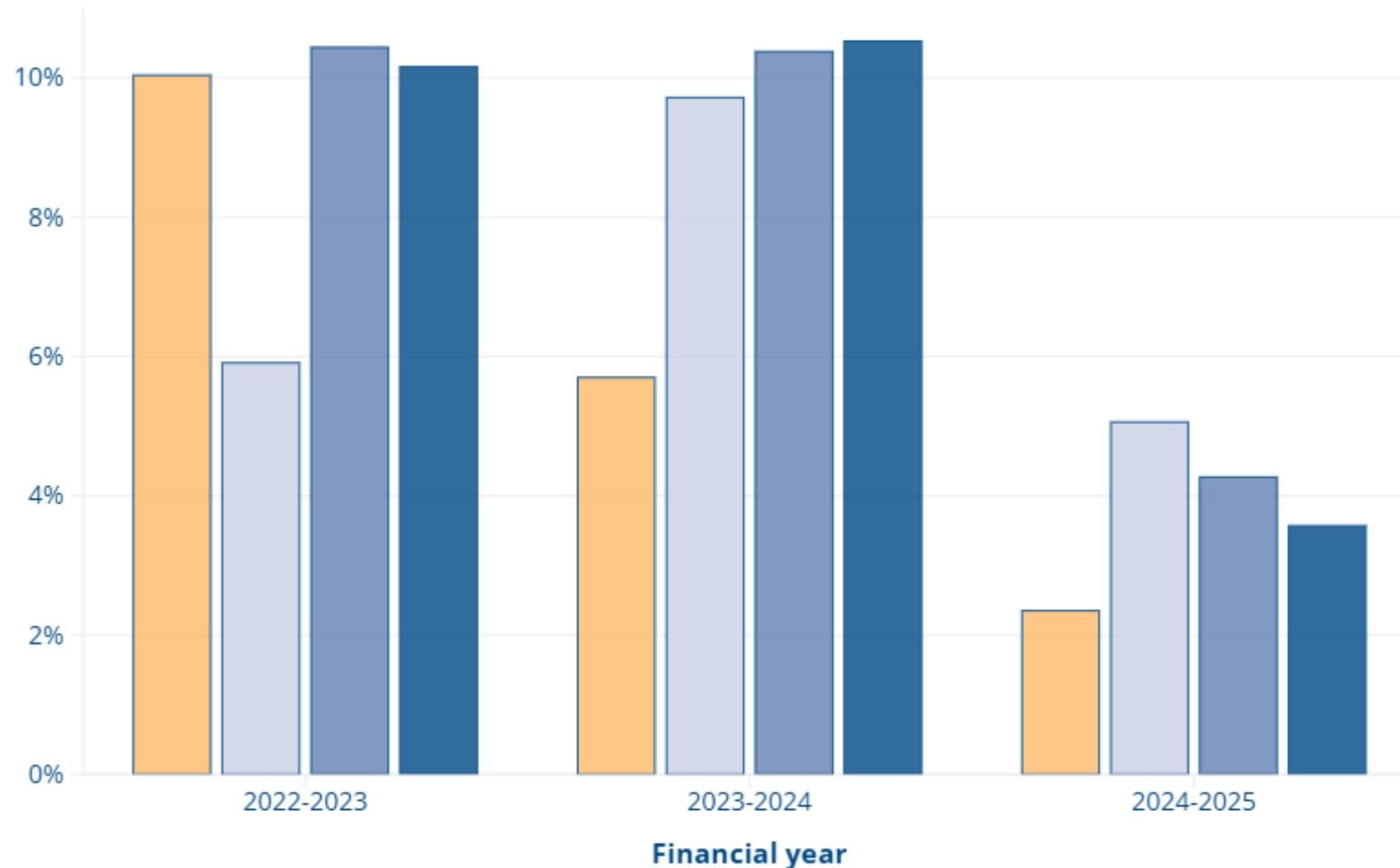
- Universal Credit
- Pension Credit
- Child Tax Credit
- Housing Benefit
- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Working Tax Credit

We also carried out desk research on Royal Mail's website to inform this report. We looked at the presence and visibility of information about the concession scheme and what the application process involves.

Standard redirection price increases regularly outstrip inflation

Increase in standard redirection prices compared to inflation

■ Average annual inflation rate ■ % change in 3-month price ■ % change in 6-month price ■ % change in 12-month price



*The data for the graph uses [CPI monthly inflation rates](#) averaged across the given financial year to align with the timing of Royal Mail price increases.

The letters market is a monopoly market, meaning consumers don't have the option to shop around for cheaper redirection deals. Ofcom monitors the pricing of Royal Mail's redirection products for this reason.

In 2022, Ofcom reported that 1 in 7 users of redirection services had to cut back on essentials to afford it.^[13] However, since financial year 2022-23, annual **price increases across all standard redirection products have far outstripped inflation.**

Above-inflation price rises, coupled with the ongoing cost of living pressures of recent years, mean **the affordability issues Ofcom identified in 2022 are likely to have worsened and need to be reassessed.**

Ongoing affordability concerns across redirection products

These above inflation price hikes have greatly increased affordability challenges. A 12-month standard redirection service costs £87 for a single adult household, increasing by £12.50 for every additional adult. For the many households struggling to cover the costs of essentials like food and utility bills, the high price is a huge barrier.

The discount scheme was brought in to address these affordability concerns. However, not all of those who face these challenges will be eligible for the scheme. **Citizens Advice data found that 1.6 million adults who live in a household that is not in receipt of any means tested benefits are in a negative budget** - where their incomes are too low to cover the bare essentials each month.^[14]

Given discounted prices are a percentage of the standard price, the affordability of the discounted product can be threatened by uncapped, above inflation price rises on the standard products. In 2022 a standard 12-month redirection cost £68.99 and the discounted price for a 12-month redirection today is £62. In the space of 4 years, the discounted rate has become almost equivalent to the 2022 standard price.

Our research suggests **the vast majority of consumers who are eligible for the concessionary redirection scheme are currently priced out of even considering a 12-month concessionary redirection as a viable option.**

For the lowest income households, £87 for a standard 12-month redirection is more than:



The entire food budget for 2 weeks



11 weeks of public transport costs



13 weeks of clothing and footwear costs



18 weeks of personal care costs (including toilet paper, soap and nappies)

It's also more than 1.5 week's budget for food, public transport, clothing and personal care combined.

For the lowest income households, £62 for a discounted 12-month redirection is more than:



The entire food budget for 1.5 weeks



8 weeks of public transport costs



9 weeks of clothing and footwear costs



13 weeks of personal care costs (including toilet paper, soap and nappies)

It's also more than 1 week's budget for food, public transport, clothing and personal care combined.

*Calculations based on [ONS Family Spending trends, 2024 edition](#).

Those eligible for the discount scheme are still priced out of effective fraud protection

Being a victim of identity fraud can have a direct impact on personal finances and can make it difficult for people to obtain loans, credit cards or a mortgage until the matter is resolved. Royal Mail [cites Action Fraud's recommendation](#) to redirect your post for at least 12 months to reduce the risk of identity fraud.

But in 2022 [consumers told us](#) the 12-month redirection was too expensive to pay upfront.^[15] Whilst we would expect Royal Mail's discount structure to reflect and incentivise their recommendation to take out a 12-month redirection, the 12-month redirection actually had a lower discount rate than 3 or 6 months - a counterintuitive approach. We called on Royal Mail to increase the discount for 12-month redirections, to make this a more accessible option.

We're pleased to see that discount rates have increased since that report. **However, a 12-month redirection remains poor value for money compared to other options.** An eligible single adult household can receive a 29% discount on a 12-month redirection compared to a 49% discount on a 6-month product and a 43% discount on 3-months.

The 12-month discounted price is also poor value for money compared to the standard 12-month product. Whilst a standard 12-month redirection for a single adult household costs 43% more than a 6-month redirection, the discounted 12-month product is 100% more expensive than the discounted 6-month product. The standard pricing structure incentivises consumers to protect themselves from fraud. The discounted pricing structure doesn't.

This could affect consumer behaviour. Although just over 4 in 5 of those eligible for a discount would consider redirecting their post if they were moving home next month (83%), **less than 1 in 5** of these would be likely to do so for the recommended 12 months (18%).

Only 5% of eligible consumers who wouldn't already redirect their post for 12 months could afford to pay the £62 for the product if they needed to move in the next month.

The table below shows how many more eligible consumers could have access to a 12-month concessionary redirection if Royal Mail increased the level of discount to be more in line with the 3 and 6-month discounts, as well as the possible impact of making the 12-month discount the most generous of the three.

Increasing the level of discount to 60% would mean 6 in 10 consumers who wouldn't currently purchase a 12-month redirection could consider this a viable option and incentivise them to protect themselves from fraud.

Hypothetical discounted price of 12-month redirection	Level of discount on standard price (£87)	% of eligible consumers able to afford a redirection at that price* (cumulative)
£62.00 (actual price)	29% (current discount)	5%
£52.00	40% (similar to 3-month discount)	17%
£42.00	52% (similar to 6-month discount)	36%
£32.00	63%	60%

*Base: all consumers eligible for the discount scheme and said they would not take out a 12-month redirection at present

Awareness of the discount scheme is low amongst those who need it

Our research revealed that, **while eligible consumers are familiar with Royal Mail's redirection service, the vast majority are unaware the discount scheme exists.**

Around 3 in 4 consumers who would be eligible for a concessionary rate knew about Royal Mail's *standard* redirection service (74%). But **of those who were aware redirections exist, only around 1 in 5 knew they could receive a discount** (21%).

Of those who knew about the scheme, less than 1 in 5 found out about it via Royal Mail's advertising (18%). The majority found out about it via other methods such as word of mouth or by proactively searching for information online (72%).

There are also still missed opportunities to highlight the concessionary scheme in Royal Mail's online information on redirections. It's positive to see the scheme take a fairly prominent position on the [redirections webpage](#), sitting just below the 'Set up your Redirection' tool. However, this tool is so prominent it's possible consumers would immediately engage with it, instead of scrolling down to see the concessionary offering.

It is also significant that the tool only quotes for standard redirections and doesn't mention the discounted scheme.

We would expect to see the scheme promoted on Royal Mail's [redirection support hub](#) webpage. But it's not currently mentioned in the list of almost 30 redirections-related questions.

It's particularly concerning that awareness gaps are more pronounced amongst groups who most stand to benefit (who are likely to be more reliant on post or moving home more frequently). These groups include people in rented accommodation, disabled consumers, and those who are digitally excluded. Digital exclusion is higher amongst older people, those on low incomes and those living in rural areas.^[16]

Proportion of eligible consumers who knew about the standard redirection service but were not aware of the discount they're entitled to:

All eligible consumers (79%)



Those living in rented accommodation (86%)



Disabled consumers (88%)



Those living in rural locations (91%)



Those aged 65+ (95%)



The process of applying to the discount scheme is complex

Affordability and awareness, while vital, do not represent all potential barriers. We know from [our work in other markets](#) that long and complicated application processes create extra hurdles to accessing support.^[17] This is especially true for people in vulnerable circumstances.

To purchase a standard, full-price redirection service from Royal Mail, an online form can be completed to set up and pay within 5 minutes.

But to purchase a concessionary rate redirection, it's not so simple.

In fact, there's no way to apply for a discounted redirection fully online. Consumers wishing - and able - to begin the process online must complete a webform to provide evidence of eligible benefits, await an email with further instructions, and then finish the application process over the phone.

To apply via post, a vehicle logbook-style, [double-page form](#) is required. Applicants must locate this form online, download it, print it, complete it and send it off to Royal Mail along with proof of address and evidence of eligibility.

Downloading the form requires digital skills, which we know a significant number of those most reliant on post don't have. Compiling the evidence also takes time and could incur additional costs.

For those unable, or hesitant, to apply online or send their documents via post, there is no in-person option. It's possible to pick up a printed application form - and even fully apply - for a standard redirection [at a Post Office](#), but **this option does not exist for the concessionary scheme.**

People on means-tested benefits are frequently having to deal with health issues, caring responsibilities, unemployment and financial challenges, all whilst navigating a complex administrative web of benefits and social tariffs. Moving house is also an extraordinarily busy and stressful time. As a result, an overly complicated redirection application may present one barrier too many.

It's especially important to consider that house moves can take place unexpectedly and/or in traumatic circumstances.^[18] In times of considerable personal upheaval, people are even less likely to be in a position to navigate long and complex application processes.

Recommendations for Ofcom

Ofcom committed to monitoring the pricing of Royal Mail's redirection products in 2022 and plans to consult on postal affordability in 2026.^[19] This is an opportunity for the regulator to protect access to this vital service.

Ofcom should cap prices to protect the affordability of redirections products from ongoing, above-inflation price rises

Royal Mail's monopoly on redirections means there is little pressure on the company to control prices. However, not everyone who is on a low income or struggling financially is covered by the concessionary discount. The only option for these consumers is to purchase the standard product - and standard redirection price increases have far outstripped inflation in recent years.

The concessionary product is only offered on a voluntary basis and - given it offers a percentage discount on the current standard price - its ability to secure an affordable option also risks being offset by uncapped, above-inflation price rises on standard products.

To protect people's access to affordable redirections, the regulator should introduce price caps on standard and concessionary redirection products. At a minimum, the cap on concessionary redirection products should ensure that Royal Mail cannot reduce the level of discount below the current percentages.



Ofcom should actively monitor the use and promotion of concessionary redirections

There's little point in having a redirections discount if the people who need it don't know about it. Our research found that very few of those eligible were actually aware of the discount. In some ways, this is unsurprising - as we have found with social tariff products in other sectors, companies often fail to promote discounted products effectively due to the commercial disincentives of doing so. Ofcom should therefore actively monitor take-up of the discount and assess whether Royal Mail is doing enough to promote it.

Recommendations for Royal Mail

Royal Mail has made significant steps in setting up a concessionary scheme and widening its eligibility. But the discounts can't be effective if they're not reaching the people who need them. Royal Mail should take these three practical steps to make sure their discount reaches and protects the people it aims to support:

Proactively alert eligible consumers to the discounted scheme via both online and offline channels

The 'Set up your Redirection' tool on the main redirections webpage should include an additional screening question to identify whether consumers receive one of the qualifying benefits and provide them with information on the discounted price. This change would be very easy for the company to implement and would go some way towards making eligible consumers aware of the support available.

The scheme should also be proactively promoted via offline channels. Our research found that eligible consumers who did not know about the scheme would be most likely to see adverts for the scheme on TV (29%) and in their local Post Office (23%). These channels are also the most likely to reach people who would benefit most from the scheme, such as digitally excluded consumers.



Improve the discount for 12-month concessionary redirections.

The current discount structure does not incentivise eligible consumers to purchase the 12-month concessionary product. This is counterintuitive and risks leaving eligible consumers exposed to fraud. The vast majority of eligible consumers also cannot afford to purchase the 12-month concessionary product. If Royal Mail were to reduce the price, more eligible consumers would be able to purchase it. Bringing the level of discount offered on the 12-month product in line with the discount level attached to 3 and 6-month products would make fraud protection a more viable and attractive option.



Make the application process accessible.

People should be able to complete the online application fully online. Where applicants currently complete a webform and have to follow up with a phone call, there should be the option to complete the second part of the application online too.

Royal Mail should also explore ways to ensure a fully offline application method is available - particularly given people who are digitally excluded are particularly dependent on post and a fully offline option is available for standard redirections products. Options include enabling consumers to apply for a concessionary redirection at a post office. Or, at the very least, post offices could have paper application forms available in all branches.

References

[1] Citizens Advice, [A new redirection? How to make mail redirections fairer and more affordable for consumers](#), 2018.

[2] Survey of 3351 GB adults, Accent, 06 Feb - 26 Feb 2025. This consisted of an online survey of 3000 adults, 251 face-to-face interviews with digitally excluded adults and 100 telephone interviews with adults living in remote rural areas.

[3] Qualitative research (questionnaire and interviews) with 29 adults from England and Wales who were not users of the redirection service, had a household income of less than £20,000 and were in receipt of Universal Credit (or a corresponding legacy benefit). Conducted by BritainThinks, Dec 2021 - Feb 2022.

[4] Citizens Advice, [On the receiving end: How post can enable domestic abuse](#), 2020, p. 3.

[5] Citizens Advice, [A new redirection? How to make mail redirections fairer and more affordable for consumers](#), 2018.

[6] Ofcom, [Consultation: Review of postal regulation](#), 2021, paragraph 5.40.

[7] Citizens Advice, [Citizens Advice response to Ofcom's Call for Inputs: Review of postal regulation](#), 2021, paragraphs 3.44 - 3.47.

[8] Royal Mail, [Royal Mail to cut the cost of its redirection service for millions of lower-income households](#), November 2021.

[9] Ofcom, [Consultation: Review of postal regulation](#), December 2021, paragraph 5.87.

[10] Citizens Advice, [Left behind: The need for affordable mail redirections](#), 2022, p. 36.

[11] Ofcom, [Statement: 2022 Review of Postal Regulation](#), 2022, p. 82 (summary).

[12] Citizens Advice, [Barriers to Access: Why water and broadband social tariffs aren't reaching struggling households](#), 2025.

[13] Ofcom, [2022 Review of postal regulation: Redirection affordability research chart pack](#), 2022, p. 11.

[14] Citizens Advice, [Call for input: Review of postal regulation - pricing and affordability](#), 2025, paragraph 3.10.1.

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[16] Yates, S. J. et al., [Who are the limited users of digital systems and media? An examination of the U.K. Evidence](#), 2020, section 4.4.; Communications and Digital Committee, [Digital exclusion, 3rd Report of Session 2022-23](#), 2023, paragraph 17.

[17] Citizens Advice, [Barriers to Access: Why water and broadband social tariffs aren't reaching struggling households](#), 2025.

[18] Citizens Advice, [Left behind: The need for affordable mail redirections](#), 2022, p. 20.

[19] Ofcom, [Consultation: Review of postal regulation](#), 2021, paragraph 5.93; Ofcom, [Statement: Review of the universal postal service and other postal regulation](#), 2025, paragraph 9.26.

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