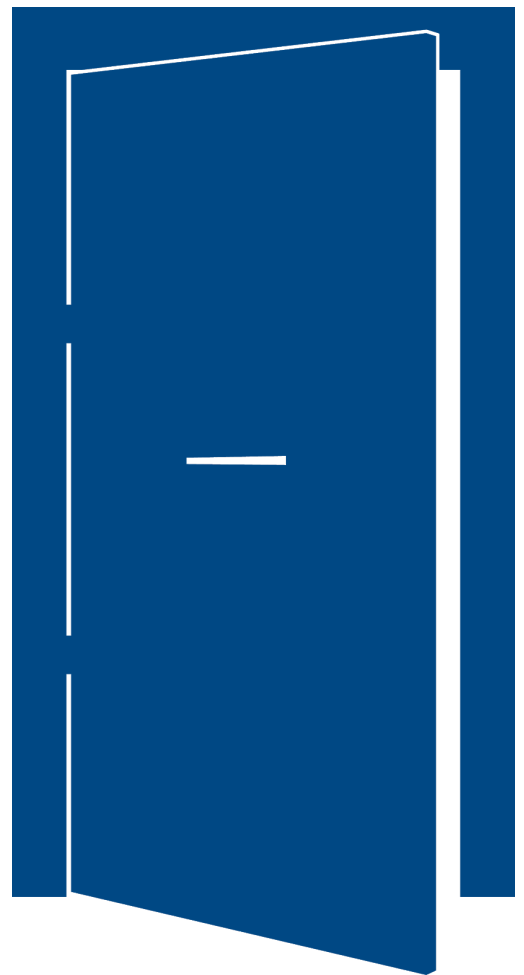


# The postal paradox: how having no address keeps people homeless



**citizens  
advice**

Gemma Byrne

# Contents

Summary	2
Introduction	4
The 'catch-22': how no fixed address can mean no support	5
Missing important correspondence can have serious consequences	7
Without an address to put on applications homeless people are excluded from the services they need	12
Citizens Advice's proposed solutions: building on existing services	14
Practical considerations for our proposed solutions	17
What's next? Collaborating with Royal Mail, the Post Office and others	18

# Summary

A fixed postal address is vital for homeless people to access and engage with the services they need. However, being homeless means many people won't have access to a fixed postal address. This leaves homeless people trapped in a catch-22 situation where they can't access support for being homeless because of the fact that they're homeless.

This research looks at the impact of not having a fixed postal address. It draws on interviews with homeless people and day centre staff, surveys of local Citizens Advice staff and MPs, and conversations with national homeless charities. The findings show that having no fixed postal address prevents people from accessing the support they need in 2 ways:

- 1. Homeless people are likely to miss important correspondence.** Many letters sent to homeless people - such as those from the Jobcentre, courts and healthcare services - contain dates for important appointments. Missing the letter is likely to mean missing the appointment, and this can have serious consequences. These include benefit sanctions, arrest warrants, dropping down waiting lists and even missing out on housing.
- 2. Homeless people are excluded from accessing the services they need.** A number of essential services require users to provide an address in order to access them. The most notable problem is not being able to open a bank account, which significantly reduces homeless people's ability to receive benefits and seek employment.

Both parts of this problem prevent homeless people getting back on their feet. **4 in 5 (86%) MPs agree that not having a fixed postal address makes it harder for homeless people to get the help they need.**

This issue has arisen because the government and wider society do not take into account the practical needs of homeless people trying to access their services. **Citizens Advice believes action should be taken to improve homeless people's access to post - and three quarters of MPs (74%) agree.**

We believe there are 2 straightforward ways to address the problem which can be achieved within the existing postal system.

**To help homeless people access postal services, we recommend:**

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 key services and somewhere to receive mail.
3. Post Office Ltd should adjust the Poste Restante service to allow homeless people, as well as existing users, to have their post sent to a post office.

Any system established must be free, available for an extended period of time, and must not set ID requirements too high.

We are pleased to have seen engagement from Royal Mail and Post Office Ltd on these issues. We have formed a working group with them to discuss options of trialling different solutions and how these could work.

# Introduction

Homelessness is a growing problem in the UK. In December 2017, the Public Accounts Committee described the extent of homelessness across England as a 'national crisis'.<sup>1</sup> In fact, over half (51%) of MPs agree that homelessness is a problem in their constituency.

There are estimated to be over 320,000 homeless people in Britain. This includes around 5,000 rough sleepers, 295,000 people living in temporary accommodation, 15,000 people in single homeless hostels, and 5,000 in social services.<sup>2</sup> It is difficult to get an accurate measure of the scale of homelessness, and in particular the number of 'hidden homeless' people. This can include, for example, people moving around between friends' and family members' homes.

This research tackles a key issue homeless people face when trying to access essential services. Without a fixed address, we found many are not able to access the services they need.

As the official consumer watchdog for postal services, with a particular focus on vulnerable consumers, Citizens Advice is uniquely placed to look at the issues homeless people face when they don't have a fixed postal address. We conducted research to examine the impact on homeless people of not having access to a fixed postal address, and to design solutions to ensure homeless people have greater access to the services they need.

## Methodology

We carried out 23 face to face in depth interviews with homeless people and support workers at 7 different day centres across England. We also surveyed over 300 advisors, volunteers and staff working at local Citizens Advice offices to understand the issues our homeless clients face accessing services without a fixed address.

Finally, we commissioned ComRes to conduct a representative survey of 151 MPs to understand their experience of homeless constituents' access to post, and their thoughts on our proposed recommendations.<sup>3</sup>

---

<sup>1</sup> [Public Accounts Committee - December 2017](#)

<sup>2</sup> Shelter research: [Homelessness in Great Britain - the numbers behind the story](#)

<sup>3</sup> The survey was conducted online and by self-completion questionnaire between October 4th and 31st 2018. Data are weighted to reflect the composition of the House of Commons.

# The 'catch-22': how no fixed address can mean no support

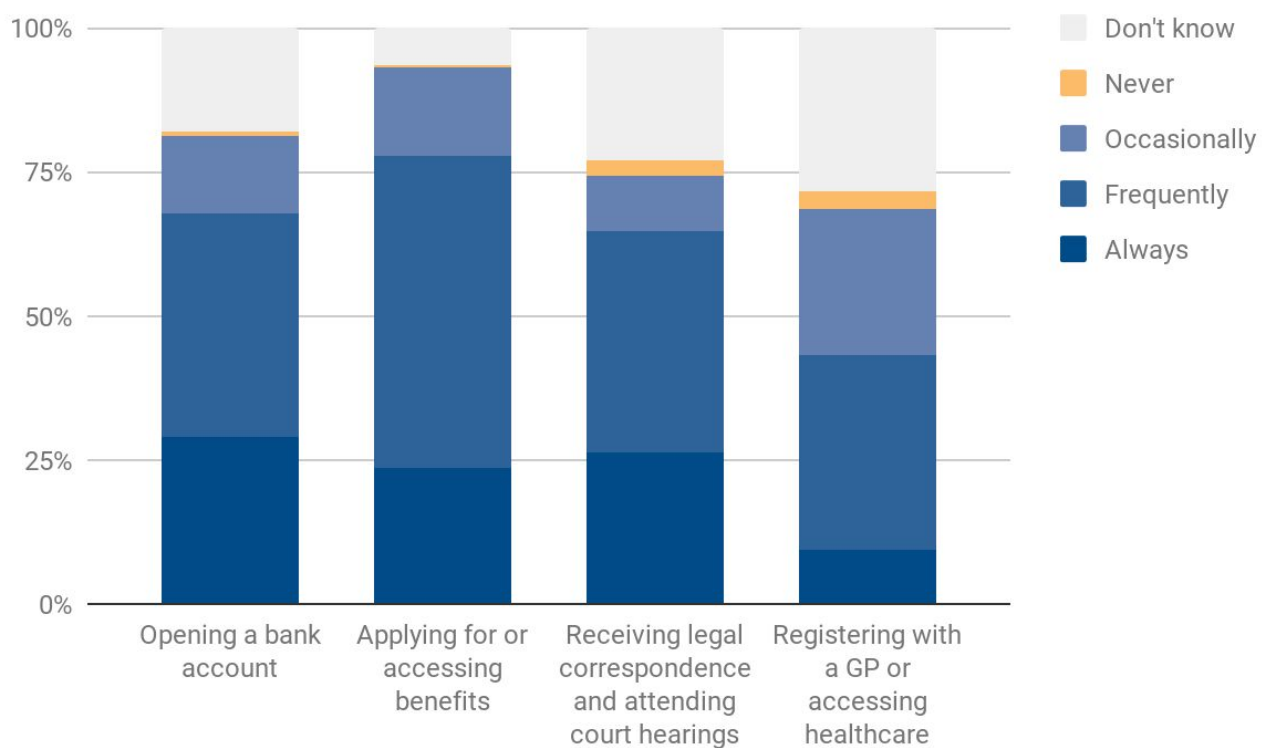
Without a fixed postal address, homeless people struggle to access the services and support they need. **8 in 10** advisors at local Citizens Advice offices say homeless clients always or frequently experience **difficulty accessing benefits** because they don't have a fixed address. **7 in 10** said the same for **opening a bank account**.

A number of the key services homeless people need to access communicate with them via post or require an address to access the service.

Homeless people often don't have consistent access to other forms of communication such as mobile phones or computers, and some struggle engaging with digital communication.

We asked over 300 people working at local Citizens Advice offices how often homeless clients experience difficulties accessing different services because they don't have a fixed address. The results show, overwhelmingly, there's a problem:

Figure 1: How often local Citizens Advice staff see homeless clients experiencing problems accessing services without a fixed address.



**Over half of MPs (54%)** said people in their constituency have struggled to access essential services because they don't have a fixed address.

A fixed address is one thing that almost all homeless people don't have, yet it is integral to accessing support. Homeless people are trapped in a catch-22 situation where they're prevented from receiving help by the very fact that they're homeless, or addressless.

**Not having a fixed postal address can prevent homeless people from accessing the support they need in 2 ways:**

1. It means they miss important correspondence (e.g. Jobcentre appointment letters)
2. It means they don't have an address to put on applications (e.g. for opening bank accounts)

# 1. Missing important correspondence can have serious consequences

## Where do homeless people currently have their post sent and is it working?

The homeless people we spoke to use the addresses of day centres, friends, family members, Jobcentres and even empty houses when applying for essential services (such as bank accounts).

Some of these addresses work well for people picking up their post, especially homeless day centres. However, many people we spoke to still experienced problems receiving their post to these places.

Whilst day centres can work well, not all areas of the country are equally served by them. It doesn't look like this is set to improve. Between 2016 and 2017 there was an 8% decline in the number of day centres in England.<sup>4</sup> Figure 2 below shows there are large areas of the country with no day centres at all.

In addition, many day centres struggle with funding and aren't able to open every day. This means, even if someone does have access to a day centre that accepts the post of homeless clients, they might only be able to collect it a few days a week. Whilst most people using day centres say they work well for collecting post, some have told us that when it's busy, post can get missed or delayed. Some also find the busy atmosphere anxiety inducing.

Other people use a friend or family member's address, but there are many reasons why this doesn't always work for them. For example, the friend or family member may be out at work most of the time, they may be hard to contact, their relationship may be turbulent, they may live 30 miles away and so on. All of these act as barriers to collecting post from that address.

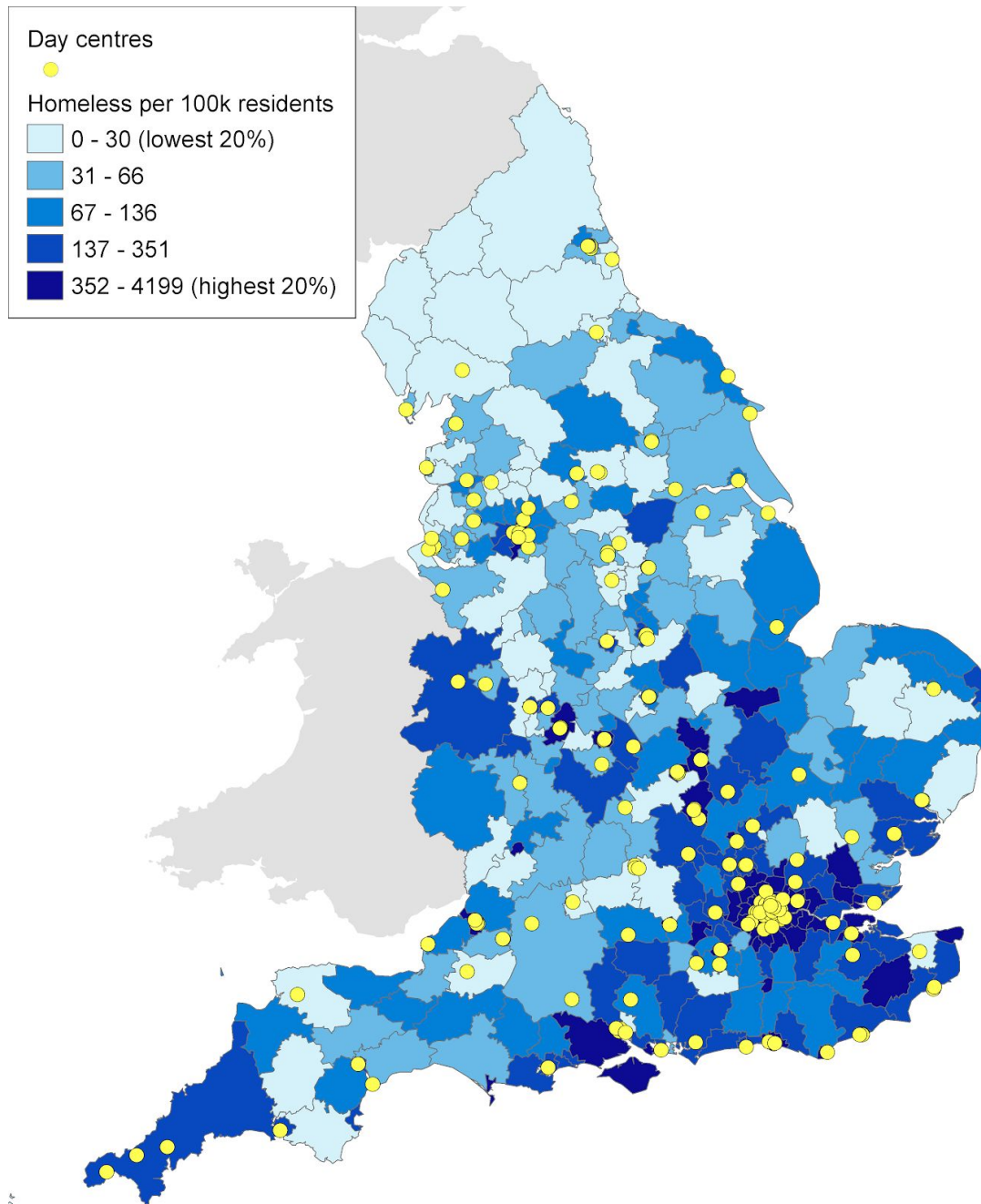
Similarly, people who frequently move around, for example staying on friends' sofas, can miss their post if it is sent to the address of someone they are no longer staying with.

---

<sup>4</sup> Homeless Link - [Single homelessness support in England: Annual review 2017](#)



Figure 2: Homelessness in England and the location of day centres<sup>5</sup>



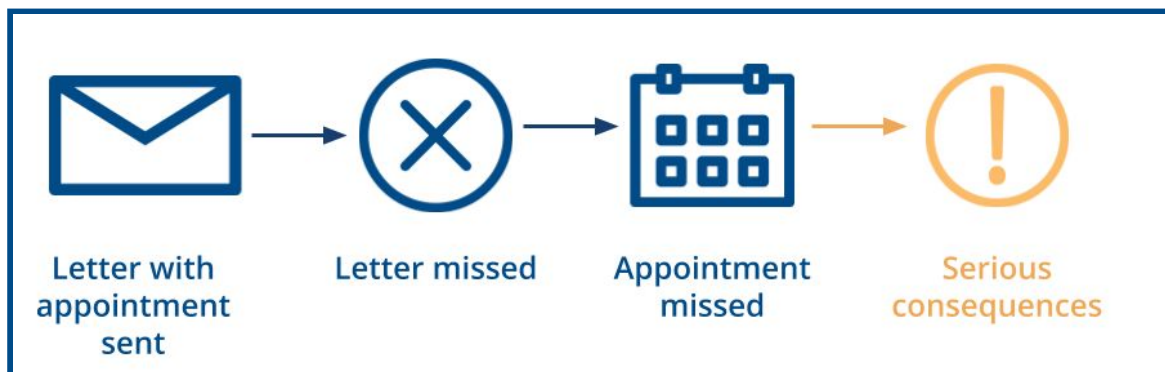
Finally, people staying in temporary or shared accommodation have told us that they don't always feel their post is safe and secure being delivered to their accommodation, and some say their post goes missing.

<sup>5</sup> Scale of homelessness: Shelter - [Homelessness in Great Britain - the numbers behind the story](#)  
Location of day centres: [Homeless Link data](#)

## What happens when you miss important correspondence?

Missing an important letter, for whatever reason, can have serious consequences.

There are certain types of letter that homeless people are particularly likely to be sent. These letters often contain dates for appointments, such as for the Jobcentre, court appearances, healthcare or housing. Often there is a short time frame in which they're required to take action. Missing a letter can mean missing an appointment, and that can have serious consequences.



**Below are 4 real-life examples of how missing a letter can have serious repercussions:**

### Benefits

Joe has missed a number of appointments because letters have been sent to different addresses. Joe had been using addresses of friends and family to access the services he needed, but these were spread out around the country. One of the letters he missed was from the Jobcentre. This meant that he missed his appointment and as a result he was sanctioned for months on end. This resulted in a significant reduction to his income, and hindered his ability to get back on his feet.



## Housing

When Nick was sleeping rough, he was sent a letter from the council offering him a flat. The letter required that he turned up at a given location on a specific day and time. However, Nick didn't get the letter in time.

Nick was having his post sent to the local rough sleeper service. He went to this centre 3 days a week to pick up post, but didn't go more frequently as he found the centre stressful and didn't feel safe there with the other clients. Nick said that because so many people get their post sent to the service it can easily get missed and he didn't always get his letters in time.

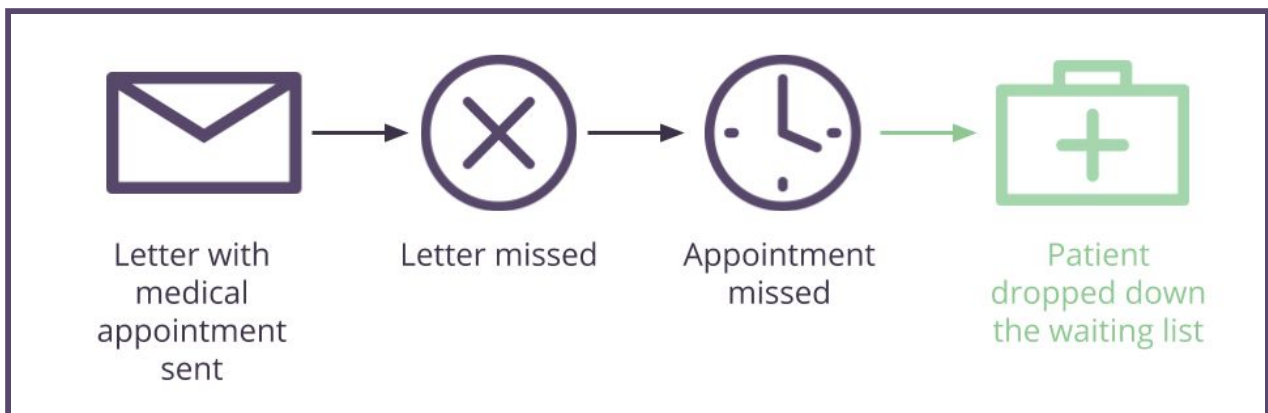
Because Nick missed the appointment he lost out on the offer of the flat and had to spend a further 3 months sleeping rough before he was offered another place to live.



## Healthcare

Katie gets her letters from the hospital sent to her partner's mum's house, but the mum works full time and isn't always in. Katie, therefore, misses some of the letters the hospital sends her about appointments. She says the hospital requires her to get in contact with them within a short period of time after the letter is sent, otherwise she's taken off the list. So, it's important that she gets the letters in time.

Tony, a support worker, says people easily fall out of a support service due to missing a few appointments. For example, he says, if someone is looking to get help from a drug and alcohol recovery service and they miss an appointment then they have to start back from square one. Usually, he says, they have to wait a long time for the appointment in the first place.



## Courts

Anne, a support worker, told us that if someone is sent a letter with a date for a court appearance and they miss it, this can result in a warrant for their arrest. This can be a massive setback for someone trying to improve their situation.



Staff and volunteers at local Citizens Advice offices say:

*"We have seen homeless clients with problems about court hearings/fines which have escalated as they haven't received the paperwork so haven't responded in time."*

*"Court procedures happen without the client's knowledge as they never receive the paperwork. They end up with debts and fines that could have been disputed or minimised if the court letters had been responded to within time limits."*

## 2. Without an address to put on applications homeless people are excluded from the services they need

Certain services require an address to sign up to them. The most notable example is opening a bank account.

For homeless people, particularly those sleeping rough, it's not always possible to provide an address. Not everyone has a friend or family member willing to let them use their address to open a bank account. Simon, a rough sleeper, told us that in the past he'd been forced to use the addresses of empty houses to make applications as he had no alternate address to give.

Not having a bank account restricts people from getting back on their feet. In order to get a job they need a bank account to receive wages. Without income from a job, they need access to benefits. But people told us that it's becoming increasingly difficult for them to receive benefits without a bank account, as they're being urged away from Post Office Card Accounts.<sup>6</sup>

Therefore, not having a fixed postal address can mean not being able to get a job or receive benefits - resulting in no reliable source of income, or no income at all.

Registering with a GP can also be difficult without a fixed postal address, but we found surgeries tend to be more flexible about letting homeless patients register.



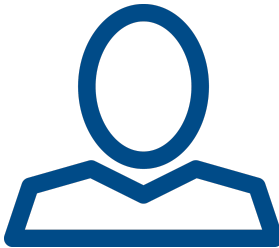
**Helen**, a rough sleeper, highlighted the importance of having a bank account as a first step to allowing people to better their situation. She told us about a friend who has to beg for money on the streets as they're unable to get a bank account and, therefore, can't access benefits.

---

<sup>6</sup> A Post Office Card Account is a simple account for the receipt of pension, benefits or tax credits. With the move onto Universal Credit, recipients are expected to have their benefits paid into a bank account instead.



Janet, a support worker, says having no access to post escalates problems as it slows down access to benefits and bank accounts and 'puts more bumps in the road'.



Ian isn't registered with a GP. He said there are too many hoops, it's too awkward and you need too much documentation. This means he can't get a proper check up. He has mental and physical health problems and would benefit a lot from regular checkups.

Staff and volunteers at local Citizens Advice offices see homeless clients facing particular problems accessing banking, benefits and healthcare services without an address to put down. **This has a significant impact on clients' lives:**

"Registering with a GP is a nightmare for our clients due to having no fixed or care of address or I.D. This impacts on their general health and emotional wellbeing."

"Clients stay homeless as they cannot secure or sustain accommodation without access to benefits or a bank account. They can't defend claims without a correspondence address and can't access primary care if they're not registered, so they have to attend A&E at significant inconvenience."

"It has a devastating effect in all the areas, as effectively the person does not exist and has no access whatsoever to assistance."

**"Applying for and accessing benefits usually requires a bank account, and an address is needed to open one, so the issue is cyclical."**

## **Citizens Advice's proposed solutions: building on existing services**

For homeless people, not having a fixed postal address is an additional obstacle to the already difficult process of getting the support they need. Not having a fixed postal address slows down and draws out the administrative processes involved in accessing essential services, and often leaves homeless people without income for a considerable amount of time.

We think it's clear that action must be taken to improve homeless people's access to post so they can access the services they need. Three quarters of MPs (74%) agree.

In the long term, essential service providers should strive to better understand the needs of their users to ensure homeless people, in particular, are not missing out on important correspondence. However, we recognise that it will take time to change the communication methods of all the services homeless people need to engage with.

For now, our research suggests that a solution which gives homeless people access to a fixed address will go a significant way to improving homeless people's access to essential services.

There are 2 existing postal systems that we think, with some small tweaks, would give homeless people a fixed postal address to use on applications and a place to receive post.

### **Our recommendations:**

#### **1. The government should conduct a review of homeless people's access to post.**

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 this into the government's wider strategy for homelessness reduction.

#### **2. A free PO box type system should be established for homeless people.**

A service similar to a PO box should be set up for homeless people, giving them an address to put on applications (either a PO box address or a dummy

address<sup>7</sup>) and allowing them to pick up their post from a Royal Mail delivery office. This service should be free for homeless people to use and the ID requirements to use the service should be minimal.

We believe that Royal Mail's national network of 1,350 delivery offices would be well placed to provide this service given its geographical spread, the training of their staff and the capacity of the locations to hold letters.

### **3. An adjusted form of Poste Restante should be set up for homeless people.**

Poste Restante is a system that allows you to have your post sent to and collected from a post office. The sender just puts your name and the address of the post office you have chosen on the letter. At the moment, the Post Office website states that you need to provide proof of address to sign up, which directly compounds the issues raised in this report. It also says that domestic post is only kept for 2 weeks and international post for a month. We think this time period should be extended to at least 2 months and that the ID requirements to be relaxed for homeless people.

Poste Restante is a service that Royal Mail and Post Office Ltd are required to provide for free under the Universal Service Obligation. Post Office Ltd describes itself as a 'business with a social purpose' and with over 11,500 branches across the UK, we believe it's uniquely placed to help address this problem faced by homeless people.

---

<sup>7</sup> This would be a made up street address - letters would be delivered to the Royal Mail depot



## There's widespread support for these recommendations

The homeless people and support workers we spoke to at day centres were supportive of our recommendations, with some homeless people independently bringing up PO boxes as a suggested solution to this problem. Three quarters of the MPs we asked also agreed with our recommendations.

**Ian** suggested a PO box would be helpful as he'd know his post is always there and he can go back to this fixed address.

He said: 'For a homeless person that would be the ideal thing because it's a fixed address. Every service would have somewhere to contact you.'

He said he would definitely use it and that it would make life much easier.

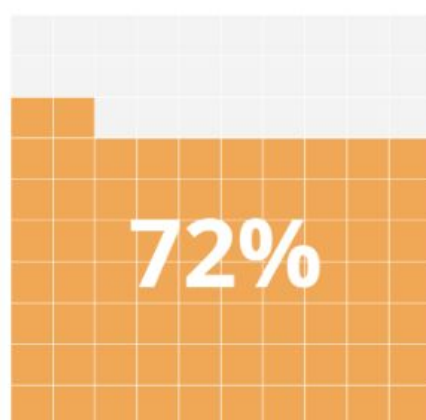
**Nick** thought a PO box would work well as he would know that his post is safe and secure, and that he won't miss it.

At the local homeless service he said you might miss your mail because so many people have it sent there.

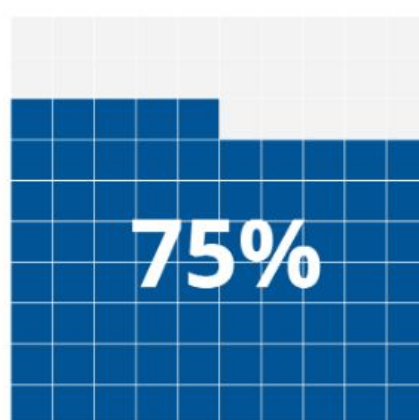
He thought about getting a PO box in the past because his mail kept going missing where he was living. He did have one for a while, but he said it was very expensive.

**Chris and Becka** thought a PO box would be very helpful and much easier as they're not always able to pick up letters from the day centre.

For example, they said, the centre isn't open every day and they don't sort the letters on Saturdays and Sundays so you don't have as immediate access to your post. They think a PO box would make engaging with essential services a lot easier.



of MPs agree with  
our PO box  
recommendation



of MPs agree with  
our Poste Restante  
recommendation

# Practical considerations for our proposed solutions

Whatever service is established, these are some of the key issues that must be thought through. Here we set out Citizens Advice's position on each:

- **Who is eligible for the service and how can we identify them?**  
We think every homeless person should be eligible for this service and that, given the difficulties homeless people face obtaining ID, it shouldn't be required to access the service. However, if Royal Mail and Post Office Ltd feel ID is necessary, we believe a signed letter from a day centre, local authority or charity should be enough evidence to verify a person's eligibility.
- **How do we communicate the message about the service?**  
We believe the best way to get the message out about the service is to make sure the local services that homeless people engage with know about it and can advise their clients to use it. Our network of over 300 local Citizens Advice offices can also be used to promote the service.
- **How long can someone use the service for?**  
To make this service feasible on the side of those delivering it, we feel the user should be required to renew the service - for example every 6 months or year.

## **What's next? Collaborating with Royal Mail, the Post Office and others**

Citizens Advice is pleased to have established a working group with Royal Mail and Post Office Ltd to try explore solutions that could give homeless people an address and access to post. Citizens Advice welcomes the collaborative approach of all participants in this group and will continue to work to get the best outcome for homeless people.

We think running an initial trial of our suggested solutions in certain parts of the country would be a simple way to get an estimate of demand for the services and to understand operationally how well it would work.

We understand the need to for Royal Mail and Post Office Ltd to look carefully into any solutions before committing to them. In the next 6 months we would like to get a commitment to launch a trial service to give homeless people access to post.

We'll be calling on banks to allow homeless people to use this as their address for opening a bank account.

We'll also continue to push the government to take action so homeless people can access the support they're entitled to.

# We help people find a way forward

Citizens Advice provides free,  
confidential and independent advice  
to help people overcome their problems.

We advocate for our clients and consumers  
on the issues that matter to them.

We value diversity, champion equality  
and challenge discrimination.

We're here for everyone.



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

Published December 2018

Citizens Advice is an operating name of The National Association of Citizens  
Advice Bureaux.

Registered charity number 279057.