

Left behind

The need for affordable mail redirections

A woman with short, curly hair is sitting in a chair, looking out a window. She is holding a white mug with a brown pattern. The scene is bathed in a soft, reddish-pink light. The background shows a window with curtains and a view of a building.

**citizens
advice**

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1. Summary

Without a redirection, home movers can face problems

A postal redirection is a service provided by Royal Mail which allows people to have their mail forwarded from their old address to their new home.

Our new research shows that people rely on post more than they realise. Even when they don't send a lot of letters themselves, they can receive appointment letters from health services, or messages from the council or government departments. Some letters are unexpected or infrequent, such as letters about a court date or fine.

People can face many problems when their post goes missing. If people lose bills sent in the post, they risk fines, damaged credit scores and even court summons.

But this essential service is becoming a luxury add-on

When people move house, they face a long list of tasks and expenses. Many don't feel able to prioritise paying for a redirection - especially as many people believe they don't get a lot of letters.

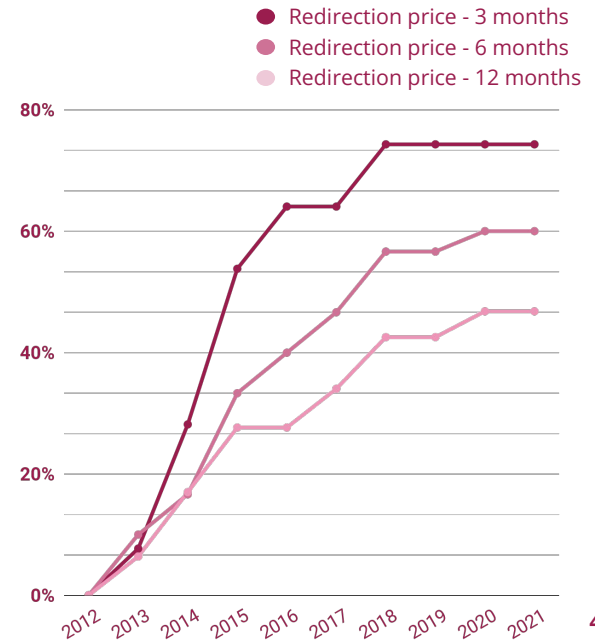
Home movers often opt for a free-of-charge workaround rather than paying for a redirection. But we found that workarounds aren't sufficient to avoid losing letters and experiencing harm.

Our new research highlights how the rising cost of mail redirections means it's in danger of becoming a luxury add-on, when it should be a basic service. People on low incomes struggle to afford a redirection the most.

Although Royal Mail's discount on redirection makes it more affordable, the service is still out of reach for many.

And the cost is rising

The law sets out that Royal Mail must deliver redirection at an affordable price.¹ But the the cost of a 3 month redirection has jumped by over 70% since 2012.²



People on low incomes are priced out

Citizens Advice has found that the high cost is putting many off redirecting their post. Our research has shown that people on low incomes are much more likely to be locked out of mail redirection because they can't afford to pay. 1 in 10 home movers who didn't redirect their post said the **main reason was that they couldn't afford it.**³

People who face harm or disadvantage are much more likely to say the main reason they didn't redirect was because they couldn't afford it.

Among movers who didn't redirect, those who struggle to cope financially are more than **4 times as likely to say they couldn't afford to redirect** compared with people who are comfortable financially.⁴ People in receipt of benefits and disabled people are also much more likely to say they couldn't afford to redirect.⁵

This risks the service becoming a luxury add-on for those who can afford it.

This report explores the barriers people on low incomes face and sets out what needs to happen to unlock the benefits and security of a redirection for all.

Recommendations

During the cost of living crisis, Citizens Advice is helping large numbers of clients who are struggling. Ofcom and Royal Mail must take action to make redirection more affordable.

- 1 **Ofcom** should actively monitor take up of the discounted redirections.
- 2 **Ofcom** should protect at-risk consumers from rising prices.
- 3 **Ofcom** should re-assess whether redirections are truly affordable.
- 4 **Royal Mail** should promote the new discount and make it easy to apply.
- 5 **Royal Mail** should improve the discount for 12 month redirections.

2. Everyone needs post for receiving important messages

Post keeps people connected

Many organisations still communicate primarily or only by post. As a result, **anyone can receive important post** - even if they usually opt for digital communications. This includes medical letters, or messages from councils or government departments.



3 in 4 people received a letter in the last month⁶

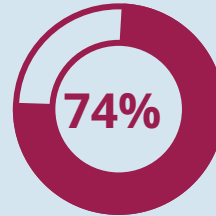


2 in 3 people receive some sort of health communication by post only⁷

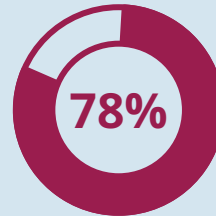
“I get my **water bill, my child’s health visiting appointments, and doctors, and hospital**, things like that [in the post].” Nadira, 27

“The letters I receive on a **monthly basis without fail** are my **pain management clinic appointment letters, the education department [food] vouchers.**” Aisha, 34

While people of all ages receive post, some people are even more reliant on letters. In our research, older participants were more likely to use post to keep in contact with friends and family. And many people who are at risk of disadvantage or harm find post key to managing their lives.



of people with disabilities said it's important for them to receive letters through the post



of unpaid carers said it's important for them to receive letters through the post⁸

People rely on post more than they think

All participants received at least some messages by post. These can include:



Important letters that arrive less often, such as appointment letters or annual car tax letters



Unexpected letters with serious consequences, such as court date letters and speeding fines

But letters aren't a top-of-mind issue for lots of people. And, because some participants mainly received infrequent or unexpected post, they underestimated how much they rely on letters.

Participants therefore have **low awareness of the harm they could experience if they can't get their post after a move.** Mostly, this is because they don't think they receive much important mail in the first place, which makes a redirection feel unnecessary. Or they forget about important but less frequent types of mail, which are likely to cause harm if missed.

But everyone receives important letters through the post, even if they would prefer to be paperless.



Jake's story: How a £12 council tax bill turned into a **£600 nightmare**

Jake, 25, left his rented flat to spend a year abroad for university. He doesn't usually get many letters and didn't think a mail redirection was worth it at the time due to the price. Jake usually requests paperless communications rather than post when he can.

After Jake returned from overseas, he and his fiancée moved into a new house. When they registered with the council, **they received letters informing them they were at risk of repossession.** They were shocked and confused about why they were in this position.

Jake and his fiancée then found out they had left £12 on their council tax bill when they moved out of their previous flat. But **the council only contacted them via letters to their old address** - which they never received.

Letters informing them they were summoned to court also arrived at that old address. Having missed these court dates and in debt to the council, **they ended up having to pay £600 in fines.**



3. Not redirecting can cause serious harm

People are at risk when they don't redirect their post

A significant proportion of the people we spoke to who had recently moved **experienced harm because of missed letters**.

This included missing letters from financial or health organisations. This could result in financial loss, an impact on credit scores, and increased waiting times for medical appointments.

In many cases, this was despite participants having used workarounds (such as notifying relevant organisations themselves).

The following 6 pages explore how missed post caused distress and added to financial hardship for our participants.

Previous occupier fraud can also occur when someone moves out of a house and the new occupant obtains the former occupier's personal details. They can then use these details fraudulently.

"When you move home, it is critical that you take action to keep your personal information secure. Should your sensitive post continue to be sent to an old address, people who receive it may use your personal information to apply for bank accounts, loans and credit cards in your name."

- Amber Burridge, Head of Fraud Intelligence at fraud prevention organisation Cifas



Cifas members recorded a **17% increase** in previous occupier fraud in 2021 compared to 2020.

Financial harm

Many people missed letters from banks or creditors after not taking out a redirection.

These messages can be serious and time-sensitive, such as warnings about missed debt payments.

If people are sent these types of letters and don't take action, the consequences can be severe:



Late fees or higher payments



Damaged credit scores



Legal action

"I filled out a form to get a passport, sent it off, and obviously I gave [my old] address because that was where I lived at the time....They'd sent it back but to that address. I explained...and they said, 'You're going to have to repay another £70 odd and apply again from your new address.' That was a waste of money." Kat, 27

"I got a message to tell me that something that I was paying from an old debt from when I was literally 20, it's finishing this year. And I got a text message saying we've sent you letters and you've not replied, and I realised that I hadn't changed my address with them. **My credit rating's gone down** 286 points, this month, and it was climbing. I had managed to more than double it in the last year." Louise, 34

Siobhan's story: Siobhan received a County Court Judgement after she missed a debt letter

When Siobhan, 36, moved house with her daughter, she couldn't afford to pay for a redirection without cutting back on her food budget. Instead, she updated her creditors with her new address herself.

But when her direct debit was cancelled in error, one creditor sent letters to her previous address telling her that the payments had stopped, and eventually threatening court action.

Siobhan never received the letters and only found out about the missed payments later when she checked her credit score. Her credit report showed her that she'd been given a County Court Judgement for the unpaid debt.

Siobhan now faces a £200 charge to go to court and have the County Court Judgement removed.

"A CCJ for me is **massive**, because I'm on my own and I rent. So I've probably now gone from being able to just go and rent a property to now needing to find a guarantor."



Missed appointments

Health-related appointments were the most commonly missed type of appointment.



In at least two cases, people had informed their GP or hospital of their move, but the letter still went to their old address. People who missed appointments often had to wait much longer to get treatment, leaving them worried about their health and sometimes in physical discomfort.

“I have polycystic kidneys so I have to have them checked every 6 months. **The first time I moved, my hospital appointments were going to the wrong address even though I notified them.** They hadn't updated it. If you miss the appointments, sometimes they won't rebook you.” Jill, 63

Others were concerned they could miss appointments with legal or financial impacts. One participant missed an important court date.

“I could miss out on an important letter e.g. I have to do something by a date. It could be from the benefits office asking me to complete something, **if I don't do it by a certain date I get my benefits cut.**” Carolyn, 57



Personal data could fall into the wrong hands

Some people lost extensive amounts of personal data or important documents when they were sent to their previous address, such as health records or legal papers.

This is particularly worrying when the new tenant is unknown, or the property is in the process of being sold, with lots of strangers coming and going to view it or carry out work on it.

"Somebody did **infiltrate my mail and took out a loan in my name** about eight years ago. I was worried about that. Once it's happened to you...it is on your mind." Margaret, 63

People living in shared accommodation worry about post being opened by flatmates.

"[Getting a mail redirection] would stop the risk of **someone else opening my mail**. My mail gets opened here for some reason, so that would continue [after I move]. I would rather have bank details and SIM cards sent to me directly." Daniel, 33



Louise's story: Louise lost sensitive medical information about her daughter

Louise, 34, had to move house with her husband and children after they were served with a Section 21 eviction notice. The family was on a reduced income as her husband had been furloughed, and faced high costs due to the unexpected move. **Louise felt they couldn't afford a redirection.**

Louise regularly receives medical letters about her daughter, who has epilepsy, so she was careful to update the hospital with their new address. But her paediatrician's office sent a highly confidential letter to their old home. The letter included personal details such as Louise's daughter's date of birth and school, as well as her full medical history and treatment. **Louise was worried that strangers at the old address would now be able to access this information.**

"It's **very sensitive information** and I was just worried that that's not for anyone else to know, and I felt more worried because it's not mine, that there could be repercussions years later, **someone could steal her identity from that information** on there.

I was also just worried about somebody just reading that about my child, like that's **so personal.**"



Spotlight on the link between post and domestic abuse

In some cases, people were anxious that former partners or flatmates who still lived at the old address could open their letters - especially if relationships had broken down.

This is particularly concerning as previous Citizens Advice research has shown that post can be used as a tool of domestic abuse.



Half of domestic abuse survivors have had their post intercepted by the perpetrator.⁹

Abusers can use letters to track the survivor's movements, hide important information from them or take control of their finances.

"My ex-partner would still have been living there... **I knew he'd open anything that came with my name on**, to see, 'What's she getting up to? What letter is she getting?' I knew that but what he'd do with it, I don't really know. **I don't really trust him in that sense**, so yes, that worried me a bit." Nadira, 27

If a domestic abuse survivor escapes the abusive home but doesn't redirect their post, the perpetrator can continue to harm them through accessing their letters. People concerned about their personal safety can redirect their mail through a dedicated [Royal Mail redirection](#).

Citizens Advice is continuing to work with Royal Mail and Post Office Ltd to explore solutions to this problem. This includes Address & Collect, a service allowing people who can't access post to collect their letters at a post office.

4. People are already under pressure when they're moving house

Home movers face extra financial demands

Moving house is a stressful time. As well as the emotional and logistical pressure moving home, people face a long list of extra financial demands. People we spoke to had to find money to pay for expenses such as:



Administrative and cleaning fees



Rental deposits



Furniture for the new property

“It would have had to come out of another budget. I probably would have taken it out of the food budget and would have **lived on noodles for a week**; that’s just how my life goes sometimes. I also had to find 900 at the time for the deposit.” Tara, 36

Meeting these costs was often a struggle, especially when people’s day-to-day budgets were already squeezed.

“I had to pay for the removal van. I had to pay a deposit and rent upfront. **At that point, I couldn't afford [a redirection] because I had to think about tomorrow, if I'm going to have food on the table tomorrow.** If I'm going to be able to even put the **gas and heating on.**” Aisha, 34

Some people move unexpectedly or in traumatic circumstances

Many people in our research were moving unexpectedly or at times of personal upheaval. Some had to leave their home because they had been evicted. Others had to leave because their landlords had raised the rent to unaffordable levels or had told them they wished to sell the property. Some were moving out due to the breakdown of a relationship.

When people were moving in **sudden or traumatic circumstances**, they found it even **harder to meet the cost of moving** and felt less able to plan and **budget for a redirection**.

“I lived with my ex-partner and we split up and it was messy and I moved out with my boy. **It was quite rushed. I feel like I forgot a lot. You know when you move and you plan, I couldn't do that.** I wasn't very organised.” Nadira, 27

“**I was issued a Section 21** in October 2021...Then I found this house in November and the landlord agreed to give me this house but only if I started the tenancy as soon as possible...**I had 24 hours to move, so had no time to think about anything.**” Aisha, 34

There were over **14,000 landlord possession claims in just 3 months between October and December 2021.**¹⁰

There are potentially large numbers of people who face eviction from their homes and end up at risk of losing important letters because they can't afford to redirect.

“Some people at the top of Royal Mail might be in the fortunate position where they've never actually been evicted from a house.

To them it's the cost of moving, but for a working person that's something extra to factor in.” Leah, 34

Many people have to rely on risky workarounds

When considering all the unavoidable costs they faced as part of their move, many participants couldn't afford to pay for an extra £33.99 for a redirection as well. Instead, they found ways to handle their post themselves.

“For me, my mindset was, 'I can't carry my furniture so I need to get a van.' Then it was like, 'I can't leave some of the rubbish there, because I need my deposit back, so I need to book for the council to come and get that.' So that's, you're talking probably £100 and something for the council and a van, probably a bit more than that. Then when you've got your other things like the redirection for the post, even though it's only a small amount, **you're already in the minuses by then, so your brain tells you, if you can do it yourself, you'll do it yourself.**” Siobhan, 36

But in our research, **people who used their own methods frequently missed letters.** Many people who faced the most serious harm from missing post had put workarounds in place, but found these often failed when they were most needed.

Jake, 25, didn't redirect his post when he moved house. He was waiting for important post about a hospital appointment and asked the people at his old address to look out for the letter.

“It's a really important letter about a hospital appointment that I was waiting on... It was still given to me late and I missed the appointment and it took me months to reschedule it which was really frustrating.”

Asking people to forward post doesn't always work

When people can't afford redirection, popular free alternatives include visiting the old property to collect post or having letters forwarded to their new home.



1 in 4 people who don't redirect their post ask someone at their old address to forward letters instead.¹¹

But this relies on maintaining a relationship with the current occupants of the property, and depending on them to remember to send letters on. Sometimes people fall out with the landlord or new tenants, who then deny them access to their post.

Sarah, 42, filed for divorce while living with a friend, and had arranged for her divorce papers to be sent to that address. She moved out before they arrived, and her friend agreed to forward on any post. But the friendship had deteriorated and Sarah never received the papers.

"It **wasn't a very nice situation** when I left but the girl said she'd forward any post, and I told her just the divorce papers. I knew my ex had received them and I contacted her and she said no post has come for you, and I in my gut felt they would have arrived because postal services are pretty reliable these days."

Manually updating organisations isn't foolproof

Others choose to tell organisations about their move directly.



1 in 3 of those who don't redirect notify their contacts themselves.¹²

But it's hard for people to remember every organisation that could ever contact them by post, particularly if they don't receive letters from them often. And it can be impossible to predict when you'll get an urgent letter like a court date or fine.

Even when people had updated an organisation about their move, human error meant that in some cases post was still sent to the previous address.

“The day we moved I changed the address with our GP. At the hospital **I highlighted to them three times** if they could make sure the paediatrician letter please goes to my new house. **But then a very confidential letter...got sent to my old address.**”
Louise, 34



**5. Redirections are unaffordable
for people on low incomes**

The cost of redirections has soared

Redirection prices have risen significantly compared to household disposable incomes in the last nine years.¹³



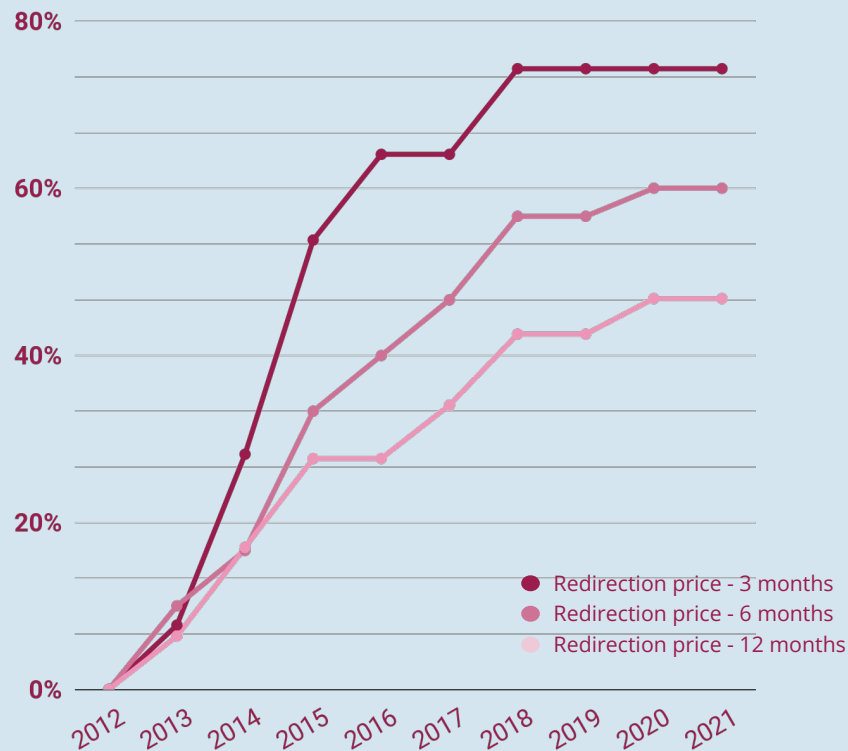
Ofcom found that the price of a 3 month redirection has jumped by 74% since 2012/13.¹⁴

But there is no alternative service provider for redirections. People can either redirect with Royal Mail or to not redirect at all.

This lack of competitive pressure means there is little incentive for Royal Mail to reduce the cost of redirection.

“It is a substantial amount. It’s pretty much the **same price as a new microwave**. When you’re moving you probably think I’d rather get a microwave.” Nadira, 27

Redirection price increases, 2012 to 2021¹⁵



Affordable for all?



Redirections are supposed to be delivered at an affordable price.¹⁶ This is set out in law to help protect everyone, regardless of income.¹⁷

Yet our research shows that the high cost of redirection is a barrier to many home movers. **Three in 10** people who didn't redirect their post said they couldn't afford it or it wasn't worth it for the price.¹⁸

And Ofcom's research found that **one in four** (24%) of those who took out redirection **had to cut back on essentials to be able to afford it.**¹⁹



The price of a mail redirection is simply too high for many households to afford.

The current cost of a 12 month redirection (£68.99) is almost the same as the entire food budget for two weeks for households with the lowest income (£70).²⁰

“The amount they're charging is what a lot of people have to **live off and eat off for a week**, or even longer than that.” Louise, 34



The cost of living crisis means that inflation is at its highest point in 30 years.

With energy bills, tax, food and petrol all going up in price, it will become even harder for people to afford to redirect their post without reducing what they spend on essentials.

Redirection is at risk of becoming a luxury add-on, rather than a basic service for security.

People on low incomes are priced out of redirections

After essentials like food or heating have been paid, a 12 month redirection represents **22%** of the disposable income for a household in the lowest income decile. This is 27 times higher than for those on the highest incomes, where a 12 month redirection only represents **0.8%** of their disposable income.²¹

The high price of redirection means low income households are forced to prioritise essentials like food and heating, or cut back on these to afford post products like redirection.

And as we explored in section 4, people face extra costs when they move that can put further pressure on budgets. And this is even worse for people on low incomes.

People should not be at risk of harm because the cost of redirection is out of their budget. But the cost of living crisis will make it even harder for people to feed their families, let alone pay for redirection.

Citizens Advice helps thousands of people every year with debt assessments. 51% of private tenants who did a debt assessment spend more on essentials than their income.²² It would be incredibly difficult to be able to afford a redirection for those on a negative budget.

“It would have had to come out of another budget. I probably **would have taken it out of the food budget** and would have **lived on noodles for a week**; that’s just how my life goes sometimes. I also had to find £900 at the time for the deposit.” Siobhan, 36

“I have been on benefits before, I know how tight money can be, it is really important. £68.99 is a lot of money especially to someone trying to afford **milk, nappies** and so on.” Nadira, 27

6. The discount is a step in the right direction, but more needs to be done

Citizens Advice has campaigned since 2018 to make redirections fairer.²³

Citizens Advice called on Royal Mail to put in place a redirections discount in 2018.²⁴

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.²⁵

Royal Mail expanded its redirections discount in **November 2021** and made it more generous.²⁶ Ofcom estimates 7.2 million people are now eligible for the discount.²⁷

Citizens Advice has highlighted problems with how narrow this eligibility criteria was in. In **May 2021** we also challenged the business to provide a more generous discount.²⁸

Until Royal Mail refreshed the discount it offers, Ofcom had intended to propose a new targeted price cap on redirection services for financially vulnerable consumers.²⁹

Whilst Citizens Advice welcomed this change from Royal Mail, the discount is only a voluntary scheme. Without action from Ofcom, the discount could still be removed or cancelled out by price increases.



The discount makes redirection more affordable for those on tight budgets

The new discount is a step in the right direction and should allow more people to redirect their mail, regardless of their income.

Research participants felt the discount made a big difference. When shown the concessionary rates after the standard prices, **the majority of participants changed their minds about mail redirection, saying they would likely take it out on their next or upcoming house move if eligible.**



"That's a massive difference [...] **when you're broke, £22.50 looks so much more reasonable.**" Siobhan, 36

"I wouldn't take any out if there wasn't a discount. It's a **vital lifeline for people on a low income** that [Royal Mail] offer a discount on redirection." Megan, 33

"**The discount makes a heck of a difference**, because £33.99 to £22.50, that goes towards something else, if that's petrol in the car or food on the table. I think it makes a difference to everybody nowadays." Margaret, 63

But awareness of the redirections discount is very low

There was almost no awareness among participants about the discount.³⁰

One participant reported asking about a discount at her local Post Office and was told that there wasn't one.

“I went to the Post Office and I asked them about it...And they didn't mention anything about discounts, and **when I went on the website, that bit seems hidden** [...] I didn't actively find that and I'm quite good online. **So I feel like that's probably hidden a bit on purpose.**” Louise, 34.

This reflects previous research showing that only one in four knew about the previous redirection discount.³¹ And uptake of the old discount was very low.³²

Citizens Advice has previously highlighted the difficulty of finding information about the discount on Royal Mail's website.³³ While Royal Mail has recently added a bolded reference to the concession on its website,³⁴ the concessionary price isn't shown in the “How much it costs” section on the website.³⁵ The page with the information on the discount can be hard to find.

Royal Mail must **do more to raise awareness of the discount**. People will only benefit from the discount if they know how to apply for it. The business should include information about the discount in the pricing section, add prompts in the sign-up process and make information about the discount more prominent on the redirections home page.



The discount doesn't incentivise people to take out the longest redirection

Anti-fraud organisations recommend taking out a 12 month redirection to avoid the risk of fraud.³⁶ We would therefore expect Royal Mail's discount structure to encourage people to take out a longer redirection.

"Post left behind at a previous property provides criminals with a wealth of information to use, which can cause huge issues for the victim. Being a victim of identity fraud can have a direct impact on your personal finances and can also make it difficult for you to obtain loans, credit cards or a mortgage until the matter is resolved.

"We recommend asking Royal Mail to redirect your post for at least a year and to also keep an eye on your personal credit file for 2-3 months after you have moved house." **Detective Chief Inspector Craig Mullish, City of London Police**

But people we spoke to felt that the 12-month redirection is too expensive to pay upfront. Most participants would consider three months (for single households) or six months (for households with two adults).

They noted that the discount rate is lower for the 12-month redirection - for example, a single adult household saves 13% on a 12-month redirection compared to 37% for six months. Participants felt this structure was not intuitive and didn't encourage people to take out a longer redirection.

"I feel like it makes a little bit of difference if you're only going for three months, but if 12 months is recommended then it's not enough, **I would've put 12 months as the bigger discount to encourage people to get it.**" Daniel, 24

People who had a problem would redirect in future

Our research showed that those who suffered harm from losing post are more open to redirection in the future. This group regretted not redirecting in the past but struggled to afford it at the time.

“As long as it's [the cost of a redirection] less than a court fee, and it's never going to be £200, yes, I would find the money to take it, 100%.” Siobhan, 36

“You know how you were asking me about my priority list before? [Redirection] would be up there before I booked my van because **I never want to be in that situation again.**” Amanda, 36

But people who didn't still think it's too pricey

Those on a low income or who hadn't previously had a bad experience still felt a mail redirection wasn't affordable.

It can be difficult for people to imagine the risks from not redirecting their post. If people haven't experienced harm in the past, redirection can feel unnecessary.

“I would say that mail redirection is more important than people who are struggling probably realise. It doesn't come as an essential cost, but the consequences can be quite bad. Royal Mail as an organisation are aware of that, and I feel that they should make sure it is a very affordable service.” Heather, 34

7. Conclusion and recommendations

Conclusion

Our research shows that people rely on post more than they realise. Even when they don't send a lot of letters themselves, they receive appointment letters from health services, or messages from the council or government departments. Some letters are unexpected or infrequent, such as letters about a court date or fine.

Because people have low awareness of how much they rely on post, redirection isn't seen as a priority.

Informal workarounds might seem cheaper than a redirection, but they often don't pay off in the long run. Many of the participants in our research found this out the hard way.

People were most likely to consider a redirection for a future move if they had experienced harm themselves.

The price is too high for many

Citizens Advice found that people on low incomes or at greater risk of disadvantage are more likely to be locked out of the safety net that redirection provides.

People on low incomes struggle with spending £68.99 upfront (the cost of a 12-month redirection). This is more than a weekly food budget for households with the lowest incomes.³⁷

There is no alternative service for redirection other than Royal Mail, so people don't have a choice about who forwards their mail.

And the rising cost of redirection leaves many home movers with little choice but to expose themselves to the consequences of missing post.

A service for everyone?

Royal Mail's new discount should help more home movers to take advantage of the security that a redirection offers.

But there's very low awareness of the discount.

And it's not protected in regulation. So it could disappear or be cancelled out by yet more price rises.

Citizens Advice is helping large numbers of clients who are struggling to afford the rising cost of living. Ofcom and Royal Mail need to play their part by making redirection more affordable.

Redirection is an essential service, not a luxury add-on. It should be accessible to everyone who moves.

Recommendations for Ofcom

① **Ofcom should actively monitor the use of the discounted redirections.**

There's little point in having a good redirections discount if the people who need it don't know about it. Our research found that very few participants were aware of the discount. A voluntary approach doesn't incentivise companies to promote discounts as it generates less income. Ofcom should therefore actively monitor take-up of the discount and assess whether Royal Mail is doing enough to promote it.

② **Ofcom should protect vulnerable consumers from rising prices.**

The current discount is only offered on a voluntary basis. To make sure it stays in place, Ofcom could require Royal Mail to offer a targeted price cap on redirection services for consumers on low incomes, mirroring the current discount.³⁸ It already has conditions that protect the price caps on second class letters, large letters and parcels.³⁹ This new condition could set out that Royal Mail must not reduce the level of the discount below the current percentages. This would protect the discount from being cancelled out by future price rises.

③ **Ofcom should re-assess if redirections are affordable - and intervene if they're not.**

The cost of living crisis has worsened since Ofcom carried out its redirections research in 2021. And it's likely to get worse. Given this immense pressure on people's budgets, Ofcom should re-assess whether redirections are affordable.

Not everyone who's on a low income or struggling financially is covered by the discount.⁴⁰ Royal Mail's monopoly on redirections means there is little pressure on the company to reduce prices. If Ofcom finds that redirections are no longer affordable, the regulator should introduce price caps to protect all consumers from increasing cost of redirections.

Recommendations for Royal Mail

4

Royal Mail should promote the new discount and make it easy to apply.

This discount is a significant step in the right direction and it should make a difference to eligible home movers on low incomes.

But our research reveals that there's little awareness about the discount - even among people who recently moved. Royal Mail should set a measure of success to hold itself accountable for the level of take-up. Royal Mail should also do more to raise awareness of the discount, e.g. by making it more prominent on their website and adding information about the discount in the pricing section. People will only benefit from the discount if they know how to apply for it.

5

Royal Mail should improve the discount for 12 month redirections.

The price structure of the 12 month discount is not intuitive and will discourage some people from taking out a longer redirection. People who take out a longer redirection receive a lower discount and many find the cost too high to pay upfront.

Royal Mail should review the discount rate on 12 month redirection. This is the length of time recommended by anti-fraud organisations, and it shouldn't be available only to those with the deepest pockets.

8. Appendix

Methodology

Citizens Advice commissioned BritainThinks to conduct qualitative research to explore people's experiences of the redirections service. The research was carried out between December 2021 and February 2022.

The research explored participants' experiences of the affordability of post, the consequences faced by those who don't redirect, and perceptions of Royal Mail's new discount. Unless otherwise stated, all data referenced is from this research.

The research took a multi-stage approach:

- **29** members of the public took part in a **pre-task questionnaire**
- Of these participants, **15** took part in a **30-minute initial interview**
- Of these interviewees, **5** took part in an additional **1-hour in-depth interview**

The sample included adults from England and Wales who were not users of the redirection service. 19 participants had moved since March 2019 and not taken out redirection, while 10 planned to move in the following 6 months and were undecided as to whether to redirect.

Our research focused on those most at risk of harm. All participants had an annual household income of less than £20,000, the majority (25) were renters and over half (17) were in receipt of Universal Credit or corresponding legacy benefits. The sample also included 8 people from ethnic minority backgrounds and 11 disabled people. Fieldwork took place

Note: All storytellers in this report have been given different names to preserve their anonymity.

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40. For example, people on low incomes or those receiving PIP.

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