



# **Use of Essential Services Traditionally Provided at Post Offices**

**Report**

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## **Executive Summary**

### **Background and Objectives**

Consumers rely on the Post Office to deliver essential services, including access to postal services, banking, benefits payments, bill payment, licensing and central and local government services.

However, the post office network - and the way in which both individuals and small businesses use it - has undergone very significant change in recent years. These changes reflect the enormous social, economic and technological developments within wider society. Whilst some people remain reliant on post offices, others are increasingly using alternative providers and channels for services traditionally accessed at post offices.

Other changes to do with external factors such as technology and the changing face of the high street (pressure on retail, bank branch closures etc) are also likely to continue to have a large impact on post offices and their customers. Vulnerable customers, such as older people, disabled people and people on low incomes, as well as rural residents, are likely to be disproportionately affected as they tend to have a greater reliance on face-to-face rather than electronic transactions and the post office is core in the provision of those services.

This research seeks to understand how these services which were traditionally accessed at post offices are now used and what role the Post Office plays in their delivery. It looks specifically to update information on how consumers access such services, what value they place on post offices and how this may be affected by future changes.

2,000 telephone interviews with consumers and 1,000 telephone interviews with small businesses, defined as businesses with fewer than 50 employees, were undertaken between 14 January and 12 March 2017.

Data is weighted to be representative of the GB population of consumers and small businesses.

### **Key Findings**

Post offices remain a key service and are extensively used by consumers and small businesses. 97% of consumers and 93% of small businesses use post offices. Most do so on a regular basis: 6 out of 10 consumers (59%) and small businesses (62%) use a post office once a month or more. More than 8 in 10 say post offices are 'essential'.

Post offices are widely valued and trusted. Well over 9 in 10 consumers and small businesses describe post offices as 'trustworthy', 'professional' and an 'official service in the community'.

There are over 11,500 post offices in the UK and their broad geographic spread is a key asset of the service. The majority (over 8 in 10) of post office users travel a short distance, of up to 10 minutes, to get to a post office.

### **Use of services**

**Postal services**, the most traditional of post office services, are also now available through a range of other channels. But the majority of consumers (80%) and small businesses (83%) use post offices for stamps or postage for letters, cards and documents. Nonetheless, 34% of consumers and 18% of small businesses do use other retailers for buying letter stamps or postage. Few consumers (2%) and small businesses (4%) use online channels to pay for letter post.

Other premium post services are also widely used. At post offices, 7 in 10 consumers and small businesses send items by Special Delivery or Signed For. And 44% of consumers and 29% of small businesses send international letters.

Over 9 in 10 consumers (93%) and small businesses (91%) use post offices for posting parcels. Relatively few (around 5%) pay for postage online followed by a courier collection, or post parcels through other retailers such as CollectPlus and DHL.

Post offices are also the most common option for returning mail order purchases, with 69% of consumers and 74% of small businesses using them. But consumers (17%) and small businesses (11%) also use other shops and retailers to return mail orders, or have the item collected from their homes (14% consumers) or business premises (16% small businesses).

56% of consumers and 69% of small businesses use a postal service at a post office at least once a month. The frequency of using postal services at post offices is higher amongst people aged over 65 and those living in rural areas. Letter sending and stamp buying is most common among people aged over 65, whilst parcel sending and premium mail services is most common in the AB socio-economic group.

Many **banking services** can be accessed via different channels. Overall, rural consumers, rural small businesses and people on low incomes are more likely than other demographic groups to bank at post offices. The small businesses that use post offices for banking tend to be frequent users.

Most consumers and small businesses that need to withdraw cash use banks or bank cash machines. But 22% of consumers and 15% of small businesses use a post office (counter or cash machine) for cash withdrawals. Cash withdrawal at post office counters is more common in rural areas and by people who are digitally excluded or in socio-economic groups C1, C2 and DE. Of those who withdraw cash at post offices, 59% of consumers and 54% of small businesses do so once a month or more frequently.

Similarly, consumers who make state pension or benefits withdrawals in cash are most likely (41%) to do so at a cash machine or bank branch near their home. But 27% use a

post office counter or cash machine. Post office counters are almost twice as likely to be used for state pension and benefits withdrawals in rural areas (41%) compared with urban areas (21%), and by people who are digitally excluded (33%).

Most consumers and small businesses use bank cash machines or counters to deposit cash and pay in cheques. A minority use a post office to deposit cash (6% of consumers and 8% of small businesses) or cheques (5% of consumers and 10% of small businesses).

Just under half of consumers (46%) who need to **exchange foreign currency** use a bureau de change in a high street, airport or supermarket etc. 37% of consumers use post offices for currency exchange. Although comparatively few small businesses ever need to exchange foreign currency for their business, post offices are the most commonly used option, used by 36% of small businesses needing the service.

Most consumers (83%) pay **utility bills** by direct debit. Post offices are only used for utility bill payments by 4% of consumers overall, but this rises to 16% of those with annual household incomes below £10,000 and 14% of people who are digitally excluded. Local shops, eg offering Paypoint and Payzone services, are used slightly more by consumers than post offices for paying utility bills. 10% of consumers who need to top up electricity or gas prepayment meters, use a post office.

Most consumers need to engage with their local council, making payments or accessing other **local council services**. Direct debit (68%) and online channels (20%) are the most commonly used by consumers. 5% use a post office, but this is around twice as likely among people who are digitally excluded (13%), over 65s (9%) and DEs (11%). 16% of small businesses in rural areas use a post office to transact with local councils (compared to 6% overall).

More than half of consumers ever need to pick up or **access government forms** such as applications for passports or driving licences. Consumers are twice as likely as small firms to use post offices to access forms (71% compared to 35%). Businesses needing forms are more likely to go online (67% do so), whereas only 33% of consumers do so.

Consumers (74%) and small businesses (82%) are most likely to pay **vehicle tax** online. But 20% of consumers and 15% of small businesses who pay vehicle tax, use a post office to make this payment. A post office is especially likely to be used by people over 65, DEs, people with a household income of below £20,000 pa and disabled people - around 1 in 3 of each of these groups do so. 45% of people who are digitally excluded pay at a post office.

For consumers who need **mobile phone top ups**, 6% use a post office. This is around twice as common among people who are digitally excluded (11%), over 65s (12%) and DEs (11%).

Half of consumers (50%) who use post offices say they have used the **Passport Check and Send** service. 9% have used a post office for **identity checking services**.

In the past year nearly 7 in 10 (69%) consumers have used a bank or building society to access **financial services** such as insurance, mortgages, savings accounts, credit cards (excluding standard current accounts). Just over half (52%) have used an insurance company for these services. 12% say they have used the Post Office to access financial services, with insurance the most common product bought.

### **Choice of channels and outlets**

Where consumers have a choice of accessing services through different physical outlets, proximity is a key driver. For example, nearness to their home or business is the top reason consumers and small businesses give for using their chosen outlet for buying postage or stamps. Habit is also important, as is being able to undertake other shopping or business at the same time. Long opening hours, quality or speed of service tend to be listed as less important.

Where online or direct debit options are available to access services, consumers and small businesses who choose these channels often say they do this because it is more convenient or quicker. People who are digitally excluded or on low incomes use online or direct debit methods far less, and are more likely to use a post office or other physical outlet.

### **Post office value and usage**

As well as providing a wide range of formal services, around 1 in 3 (35%) consumers use a post office for social, informal and networking purposes. Demographic groups which are especially likely to benefit from the social and informal post office services are the over 65s (44% of whom use at least one service), C2DEs (40%), those in rural or remote rural areas (44%), people with a disability or impairment (46%), those with a low household income (below £20,000 pa 41%) and people who are digitally excluded (44%). The overall figures include people getting community information (19%), meeting friends and other local residents (18%), and seeking informal help and advice (18%).

Overall, the Post Office is important to most consumers; 81% describe it as important with almost half (49%) saying it is either extremely or very important to them. The Post Office is significantly more likely to be very or extremely important for people aged over 65 (68%), people who are digitally excluded (61%), living people with a disability or impairment (60%), those living in remote rural areas (60%) and people in socio-economic group DE (56%). Nearly 7 in 10 small businesses (68%) say that the Post Office is important to them; and 36% say it is extremely or very important.

Most consumers (79%) and small businesses (74%) who use a post office value the fact that they can access both postal and other Post Office services in the same place.

Most post office visits take place on weekdays and between the core hours of 9am-5.30pm. 87% of consumers and 99% of small businesses use a post office on a weekday. Saturdays are less used (33% consumers and 18% small businesses) and Sundays even less so (8% consumers and 4% small businesses). 89% of consumers and

97% of small businesses visit between 9am-5.30pm. The next most popular times are either side of these core hours, 8am-9am and 5.30pm-7pm, which are used by 9-10% of consumers and 6% of small businesses. Far fewer visits (2-3%) take place before 8am and after 7pm.

### **Future**

The vast majority of consumers (89%) and small businesses (87%) expect to be using post offices more or the same amount in 2 years' time.

If their local post office was not available, most consumers and small businesses say it would cost them more time (8 in 10) or more money (6 in 10) to access services. 4 in 10 consumers (rising to 57% of disabled users) say they would be more dependent on others to access services.

If their local post office was not available, most consumers (56%) and small businesses (67%) say they would use another post office. 23% of consumers would use online services and 16% would use another retailer.



# 1. INTRODUCTION

## 1.1 Background

Consumers rely on the Post Office to deliver essential services, including access to postal services, banking, benefits payments, bill payment, licensing and central and local government services. It is estimated that around 17 million people use a post office each week to access a range of services through 11,600 branches.

However, the post office network - and the way in which both individuals and small businesses use it - has undergone very significant change in recent years. These changes reflect the enormous social, economic and technological developments within wider society. Whilst some people remain reliant on post offices, others are increasingly using alternative providers and channels for services traditionally accessed at post offices.

This is a critical time for the post office network. The network is nearing the end of the biggest restructuring in its history. Government, contractual and market decisions are likely to further re-shape the post office network in the near future.

Other changes to do with external factors such as technology and the changing face of the high street (pressure on retail, bank branch closures etc) are also likely to continue to have a large impact on post offices and their customers. Vulnerable customers, such as older people, disabled people and people on low incomes, as well as rural residents, are likely to be disproportionately affected as they tend to have a greater reliance on face-to-face rather than electronic transactions and the post office is core in the provision of those services.

This research seeks to understand how the services which were traditionally accessed at post offices are now used and what role the post office plays in their delivery. It looks specifically to update information on how consumers access such services, what value they place on post offices and how this may be affected by future changes.

Citizens Advice is the statutory consumer watchdog for postal services.

This research forms part of a wider study which is building evidence for Citizens Advice on changing consumer needs.

## 1.2 Objectives

The main objective of this research is to understand how consumers use the type of services which were traditionally accessed via post offices.

Specific objectives include:

- Examining how consumers use alternative ways of accessing essential services
- Looking at how mail usage interacts with usage of other services
- Quantifying the value of having a range of (essential) services available in one place

## **2. METHODOLOGY AND DEFINITIONS**

### **2.1 Sample size**

A total of 2,000 telephone interviews were undertaken with consumers and 1,000 with small businesses, defined for this project as businesses with fewer than 50 employees.

### **2.2 Sampling**

A telephone survey of a representative sample of the GB population was carried out.

The sample was representative of the consumer population in terms of age, country of residence, rural versus urban dwelling, socio-economic group (SEG), disability and gender. Remote rural areas were over-sampled to provide a more robust sample size of people in those areas.

The small business sample was representative of the small business population in terms of country of residence and number of employees.

The small business sample was structured in such a way as to over-sample larger businesses (ie those with employees as opposed to sole traders) and businesses located in Scotland or Wales in order to achieve robust sample sizes in those sub groups.

Data was weighted to correct for any imbalances in the sample and to ensure the final total was representative. Unweighted bases are shown below the charts.

### **2.3 Participants**

Anyone aged 16 or over was in scope to take part in the research with the exception of people whose close family work or have worked in the recent past in market research or for Post Office Ltd, Royal Mail or Citizens Advice.

A demographic breakdown of those who were interviewed is included as Appendix B.

### **2.4 Telephone interviewing**

The survey was undertaken by phone with calls being made afternoon, early evening and weekends in order to interview a spread of people including those who would not typically be at home during the day.

The telephone numbers used included mobile phone numbers in order to give mobile-only households the opportunity of being sampled.

### **2.5 Questionnaire**

The questionnaire was written in consultation with Citizens Advice and is included as Appendix C (consumers) and D (small businesses). Business interviews took an average of 14-15 minutes to complete and consumer interviews an average of 24-25 minutes.

## **2.6 Fieldwork**

A pilot of 30 interviews (10 small business and 20 consumer) to test the questionnaire took place between 29 December 2016 and 11 January 2017.

The fieldwork took place between 17 January and 28 February 2017 for small businesses and between 14 January and 12 March 2017 for consumers. Interviewing was carried out from Accent's telephone unit in Edinburgh.

## **2.7 Quality Standard**

The research was undertaken in accordance with the market, opinion and social research international quality standard ISO 20252:2012.

## **2.8 Definitions**

Throughout the report, differences between subgroups are reported where the difference is statistically significant.

The research includes both individual consumers and small businesses.

Where people are described as 'digitally excluded', they are people who either have no internet access at home, at work or on their phone or they have not used the internet in the last few months for email or for generally browsing the internet.

The definitions used for urban, rural and remote rural locations are shown in Appendix A.

### **3. SERVICES USED**

This survey covers services that have traditionally been available at post offices and services which are additionally available through a range of other channels. These services include postal services, banking, bill payments, local council and government services. This section includes services used through any channel.

#### **3.1 Consumers: frequency of using services**

The range of services covered includes activities which some consumers and small businesses would never undertake and others which may be undertaken on a regular basis.

Most consumers interviewed buy stamps or postage for letters or cards, post parcels, take money out of a bank account, pay utility bills (eg gas, electricity or water), pick up or access government forms, pay road tax, make payments to a local council or access other council services. Just over half ever collect or return mail order or pay cash or cheques into an account.

Only 18% ever have occasion to charge electricity or gas meter tokens or keys and 14% withdraw state benefits or state pensions in cash.

The frequency with which they do these different activities varies, but once a month is most likely to be mentioned and taking money out of an account is more likely to happen weekly.

**Table 1: Consumer usage of services and frequency**

	Every day	2-3 times a week	At least once a week	At least once a month	At least once a quarter	At least twice a year	At least once a year	Less than once a year	Never use
	%	%	%	%	%	%	%	%	%
Stamps or postage for letters or cards	1	2	10	31	21	11	9	3	11
Parcel posting	0	1	5	16	15	14	12	4	32
Returning mail order	0	0	3	14	13	10	9	6	44
Collecting mail order	0	1	4	17	13	10	6	3	45
Taking money out of bank account	5	17	34	26	4	1	1	1	10
Withdrawing state benefits/state pensions	0	1	6	7	0	0	0	0	83
Paying cash into an account	0	1	6	18	10	8	8	4	44
Paying cheques into an account	0	1	2	10	11	12	13	6	45
Foreign currency exchange	0	0	0	2	8	18	23	9	40
Paying utility bills	0	0	5	62	11	1	0	0	19
Charging electricity/gas meter tokens/keys	0	1	6	9	2	0	0	0	80
Picking up/accessing government forms	0	0	0	1	2	5	21	39	30
Paying road tax	0	0	0	12	1	8	40	4	34
Making payments to a local council or access council services	0	0	2	64	3	1	5	1	22
Topping up a mobile phone	0	0	1	18	4	1	1	1	73

### **3.2 Small businesses: frequency of using services**

As shown in Table 2, the majority of small businesses interviewed buy stamps or postage for letters or documents, pay cheques into an account or pay utility bills (eg gas, electricity or water) with once a month the most likely frequency.

Almost all services are used more by consumers than by small businesses. The exception is paying cheques into a bank account; 45% of consumers never do that but only 24% of small businesses never have occasion to pay in cheques.

Around half of small businesses post parcels, pay cash into or take money out of an account, pay road tax for a car or other vehicle or make payments to a local council (such as rates, licence fees or parking fines) or access other services such as getting planning and travel applications or ID checking services. Again, the frequency with which they undertake these activities is most likely to be monthly, with the exception of paying road tax which is more often done annually.

A minority of small businesses return or collect mail order or internet orders or pick up or access government forms (eg applications for passports or driving licences). Just 1 in 10 ever use foreign currency exchange or top up a mobile phone for work purposes.

**Table 2: Small business usage of services and frequency**

	Every day	2-3 times a week	At least once a week	At least once a month	At least once a quarter	At least twice a year	At least once a year	Less than once a year	Never use
	%	%	%	%	%	%	%	%	%
Stamps or postage for letters or documents	2	3	10	31	23	10	7	1	12
Parcel posting	1	3	6	13	11	5	8	2	51
Returning mail order	0	0	1	4	5	5	6	3	76
Collecting mail order	0	0	1	6	8	6	4	2	73
Taking money out of bank account	0	2	13	18	5	4	4	1	51
Paying cash into an account	1	3	15	16	7	6	4	2	45
Paying cheques into an account	0	3	14	28	16	9	4	2	24
Foreign currency exchange	0	0	0	1	3	2	2	1	89
Paying utility bills	0	0	1	43	12	0	1	0	40
Picking up/accessing government forms	1	0	0	2	4	4	9	6	72
Paying road tax	0	0	0	7	2	7	34	2	46
Making payments to a local council or access council services	0	0	1	32	5	2	5	1	51
Topping up a mobile phone	0	0	0	6	3	2	0	0	89

# 4. POSTAL SERVICES

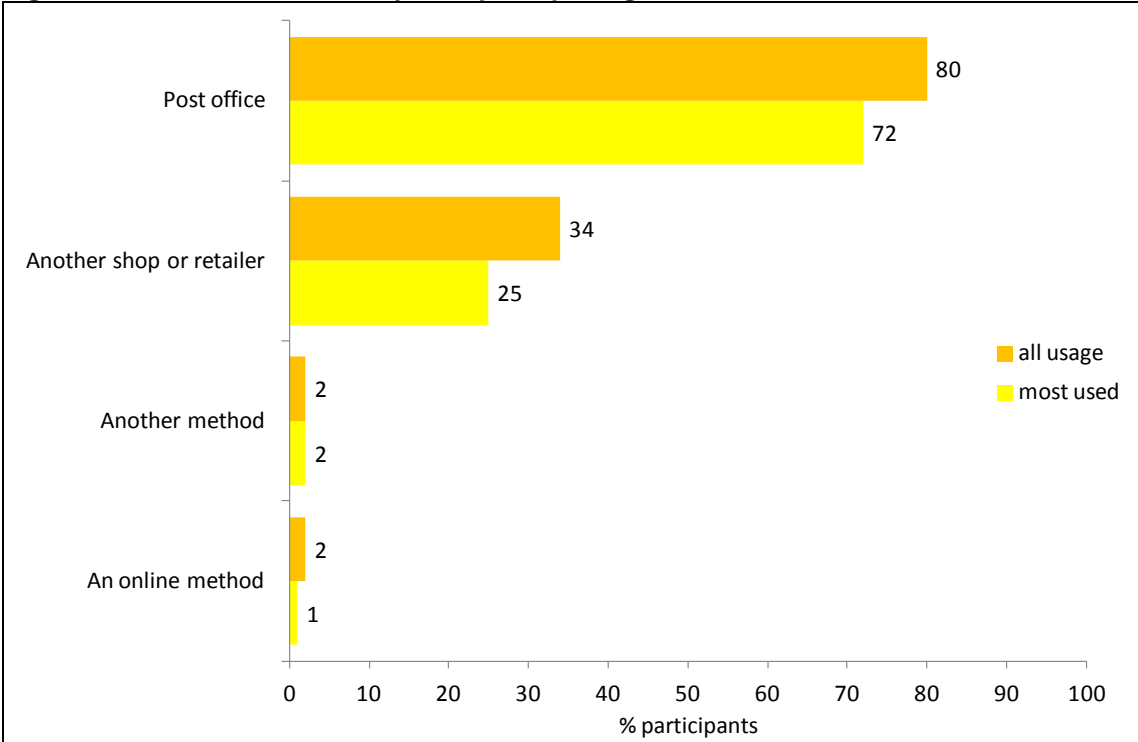
## 4.1 Buying stamps or postage for letters or documents

The majority of consumers buy stamps or pay for postage for letters or cards, and in the vast majority of cases they use a post office (80% ever use a post office and 72% use a post office most often for postage).

Post offices are particularly likely to be the most common choice for older people (88%) and retired people (89%) and also women (82% compared to 78% of men).

Another shop or retailer was mentioned more as the place for buying stamps by those aged 31 to 65 (39%) than by under 30s (30%) or over 65s (24%), but is still an important outlet for a large minority, and the main place used by 1 in 4.

**Figure 1: Where consumers buy stamps or postage for letters or cards**



Base: those consumers who buy stamps or postage for letters or documents (1,788)

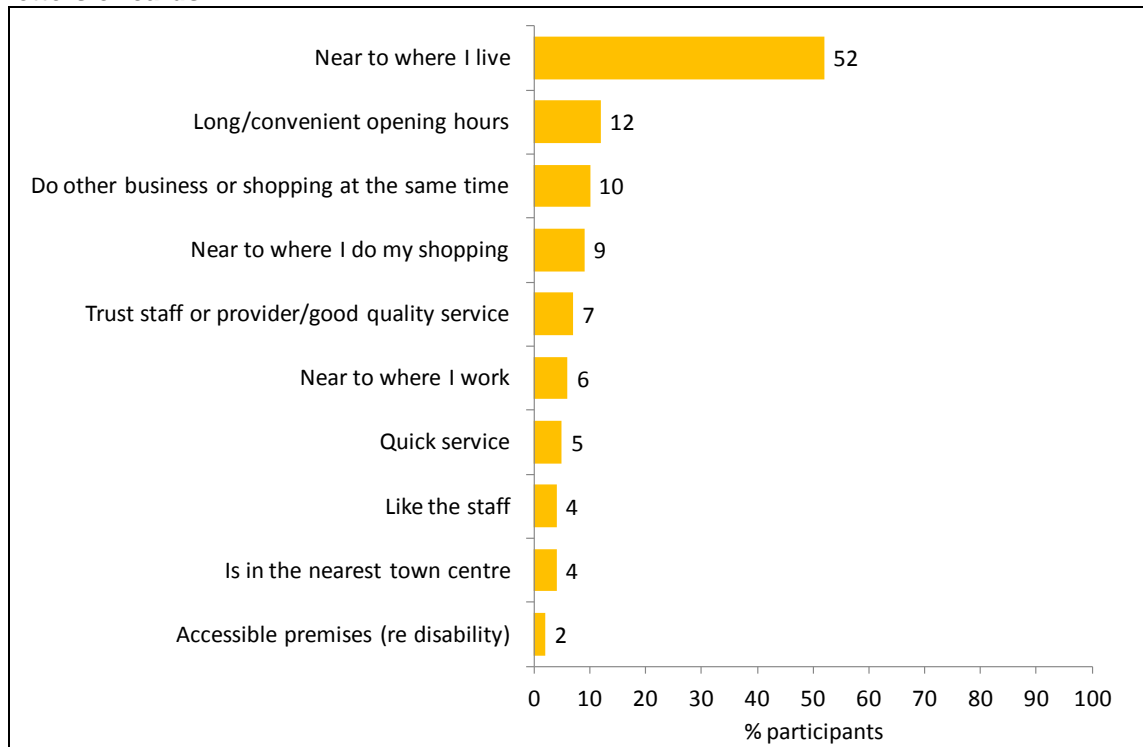


Stamps are mainly bought at a location close to where the consumer lives. This is particularly the case for those using a post office (52% say this compared to a significantly lower 43% of those using another shop or retailer).

The long or convenient opening hours are significantly more likely to be mentioned by those who use another shop or retailer than by those who use a post office (16% compared to 9%). Other reasons for using another shop or retailer which are more likely to be mentioned than by those who use a post office are the fact that another retailer is 'near to where I do my shopping' (19% compared to 5% for post offices) and 'I can do other business or shopping at the same time' (15% compared to 7%).

17% of those who purchase at a post office say that they have always done it that way, compared to 4% of those using another shop or retailer.

**Figure 2: Reasons for consumers using those places to buy stamps or postage for letters or cards**



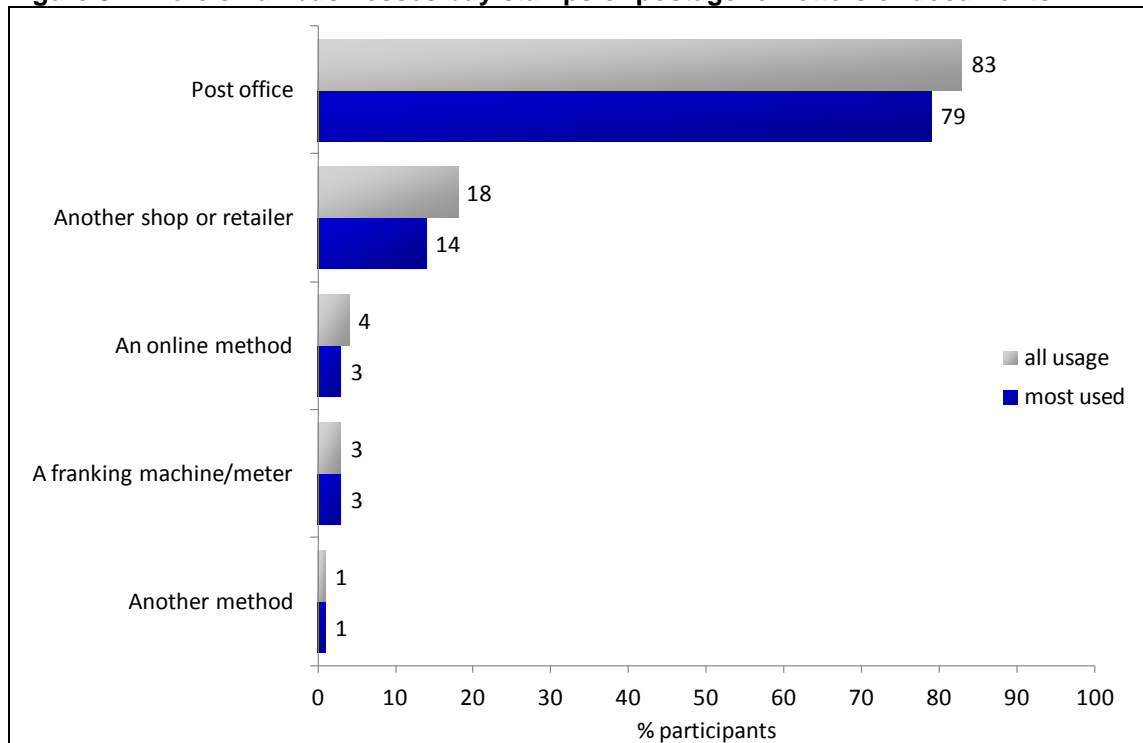
Base: those consumers who buy stamps or postage for letters or documents (1,788)

Like consumers, the large majority (83%) of small businesses which buy stamps or postage for letters or documents do so at a post office and for 79% this is the place they use most often. However, small businesses are much less likely than consumers to buy their stamps from a shop or retailer other than the post office.

An online method of buying postage is twice as likely to be used by small businesses in rural locations as those in urban locations (8% compared to 4%).

A franking machine is only used by 3% but by significantly more where the business has 5 or more employees (10% or more use a franking machine).

**Figure 3: Where small businesses buy stamps or postage for letters or documents**

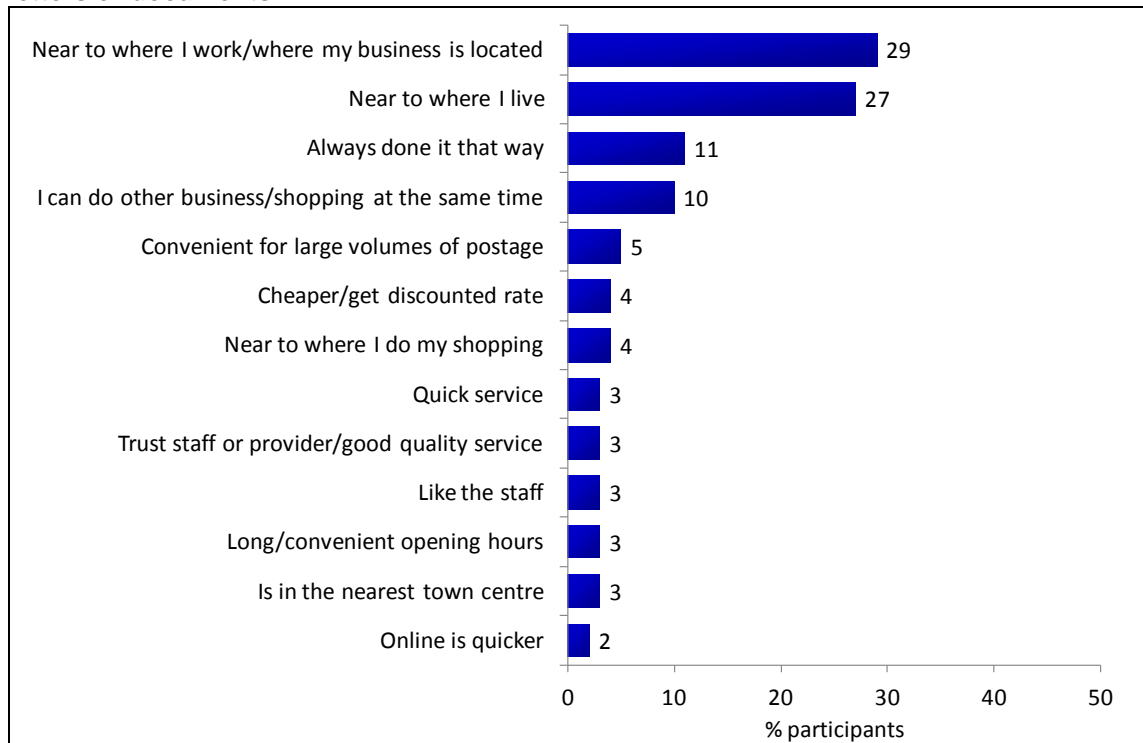


Base: those small businesses which buy stamps or postage for letters or documents (836)

Almost equal numbers of small businesses choose the place to buy stamps or postage because it is near to their business or near to where they live. Those using a post office are especially likely to say that it's near to where they live (33%).

The convenience for large volumes of postage and a discounted rate are mentioned particularly by those using a franking machine.

**Figure 4: Reasons for small businesses using those places to buy stamps or postage for letters or documents**



Base: those small businesses which buy stamps or postage for letters or documents (836)

### 4.2 Posting letters or documents (small business only)

Most small businesses (68%) post their letters and documents straight into either a post box or a meter posting box. 1 in 4 (25%) post at a post office.

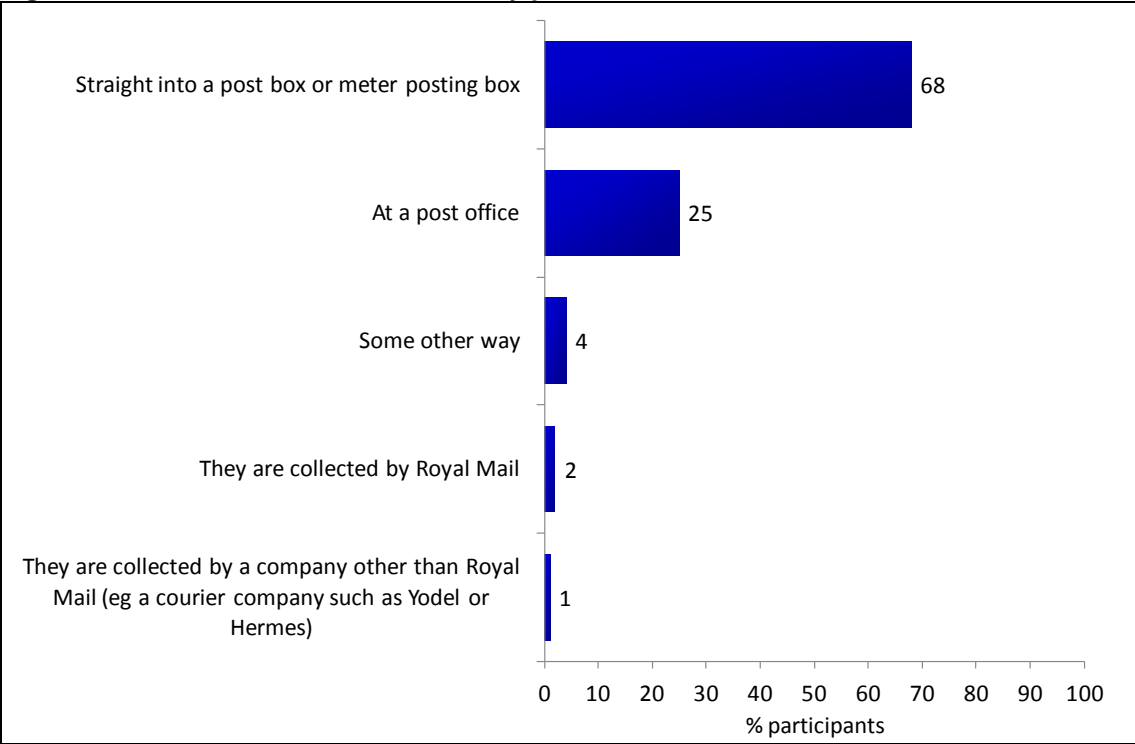
Small businesses are very unlikely to have a collection either by Royal Mail or by another courier company.

While the ranking of these methods is the same regardless of location, the proportions are different. 73% of urban small businesses post straight into a post box or meter posting box, significantly more than the 57% in rural and 48% in remote rural areas which do this.

A Royal Mail collection is much more likely in remote rural areas (16%) than in urban or rural areas (1%).

The less frequently small businesses visit a post office, the more likely they are to be posting straight into a post box or meter posting box and, conversely, the more frequently they visit a post office, the more likely they are to be posting their letters or documents there. Those located in rural areas are significantly more likely than those in urban areas to post at a post office (35% compared to 22%).

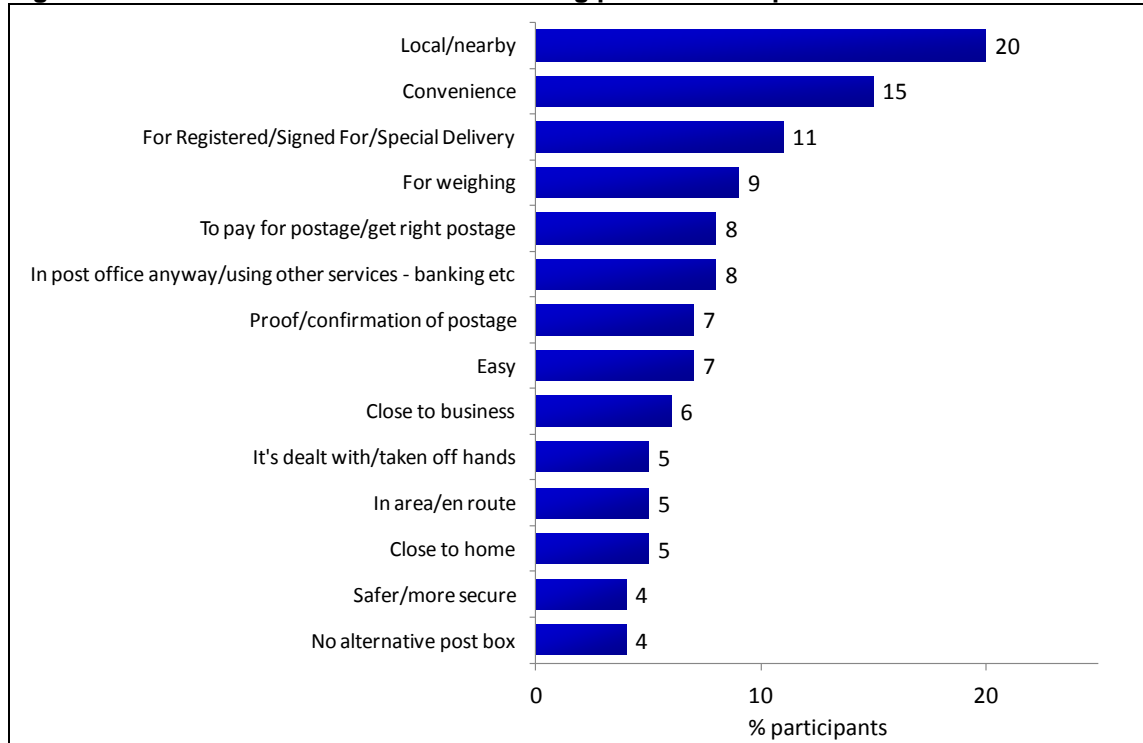
**Figure 5: How small businesses normally post letters or documents**



Base: all small businesses (1,000)

The most likely reasons for small businesses posting at a post office is its convenience or the fact that is local or nearby. However, it is also used for services which need to be handed over a counter such as Registered/Signed For or Special Delivery, mentioned as a reason by just over 1 in 10 (11%), with other reasons being to get items weighed (9%), to ensure that they pay the correct postage (8%) or for proof of postage (7%).

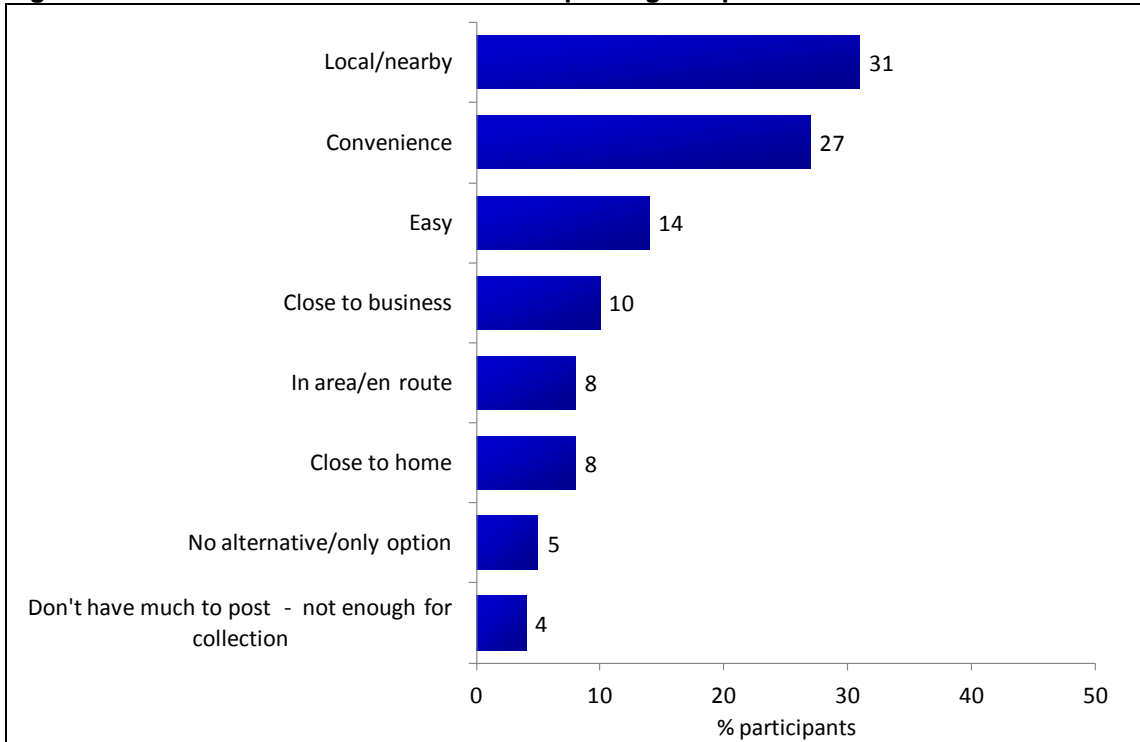
**Figure 6: Reasons for small businesses using post office to post letters and documents**



Base: all small businesses which post at post offices (243)

Nearly all of the reasons given for using a method **other than** a post office to post letters and documents are linked to location and ease of access. While just over 3 in 10 (31%) say the method they use is local or nearby, a further 1 in 10 (10%) say it is close to their business, 8% that it is in their area or en route and 8% say it is close to home.

**Figure 7: Reasons for small businesses not posting at a post office**



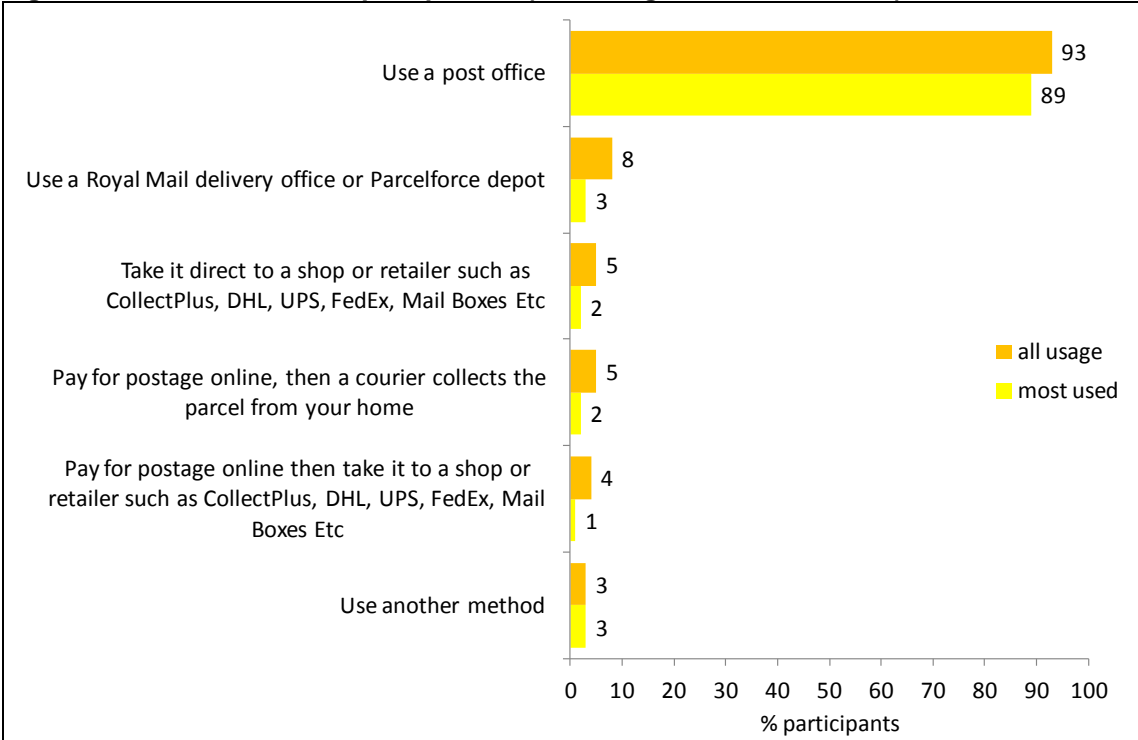
Base: all small businesses which don't usually post at post offices (714)

### 4.3 Posting parcels (excluding mail order returns)

The vast majority of consumers who post parcels use a post office; (93% ever use a post office and 89% use a post office most often). Women are more likely than men to use a post office (95% compared to 91%) but men are significantly more likely than women to use a Royal Mail delivery office or Parcelforce depot (11% compared to 5%) or to pay for postage online and have a courier collect the parcel (6% compared to 3% ever use this method). However, the majority of men still also use a post office.

People who are digitally excluded are significantly less likely to pay for postage online and have a courier collection from home (1% compared to 5% of people who are not digitally excluded).

**Figure 8: Where consumers post parcels (excluding mail order returns)**



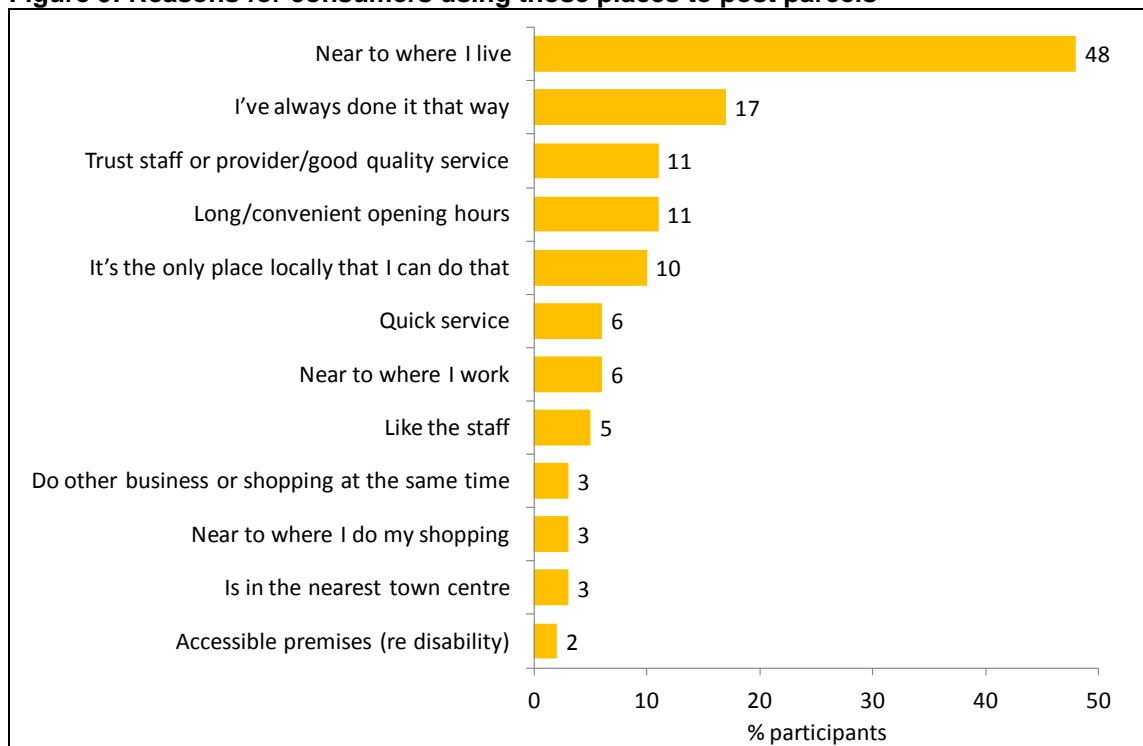
Base: all consumers who post parcels (1,371)

As with buying stamps and postage, the means of posting parcels is most often chosen by consumers because it's near to where they live (48%).

This is the main reason for posting parcels at a post office (51%). Almost 1 in 5 (19%) say they use the post office because they've always done it that way. Other reasons, mentioned by around 1 in 10 are that it's the only place locally that they can do so (11%), they trust the staff of provider or believe it to be a good quality service (11%) or that there are long or convenient opening hours (10%).

Although based on small numbers (a base of 29), 36% of those who use a Royal Mail delivery office or Parcelforce depot say they do so because it is close to where they live. 31% say that they trust the staff or provider, or consider the staff or service to be professional or offering a good quality service, significantly higher than the 11% of post office users. 22% use one of these locations because of the long or convenient opening hours. Just over one in ten (11%) say that a Royal Mail delivery office or Parcelforce depot has premises that are accessible for those with a disability (11%, significantly higher than the 2% of post office users who give this reason).

**Figure 9: Reasons for consumers using those places to post parcels**



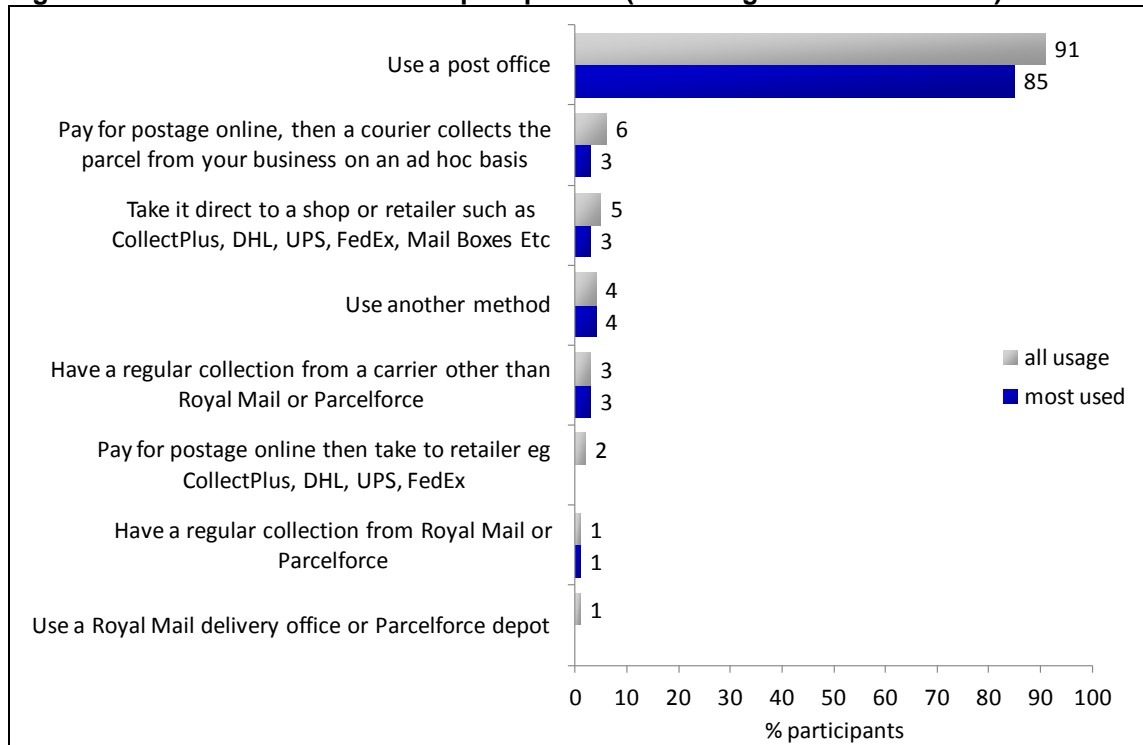
Base: all consumers who post parcels (1,371)



Just over 9 out of 10 (91%) small businesses which ever post parcels (excluding mail order or internet order returns) use a post office to do so and 85% use it most often. Other methods are only mentioned by around 1 in 20, with 6% paying online for ad hoc courier collections and 5% taking parcels direct to shops or retailers such as CollectPlus, DHL, UPS, FedEx or Mail Boxes Etc. A further 2% pay for postage online before taking their parcels to these types of retailer.

Very few small businesses post parcels at a Royal Mail delivery office or Parcelforce depot; only 1% ever do this compared to 8% of consumers who ever use this location.

**Figure 10: Where small businesses post parcels (excluding mail order returns)**

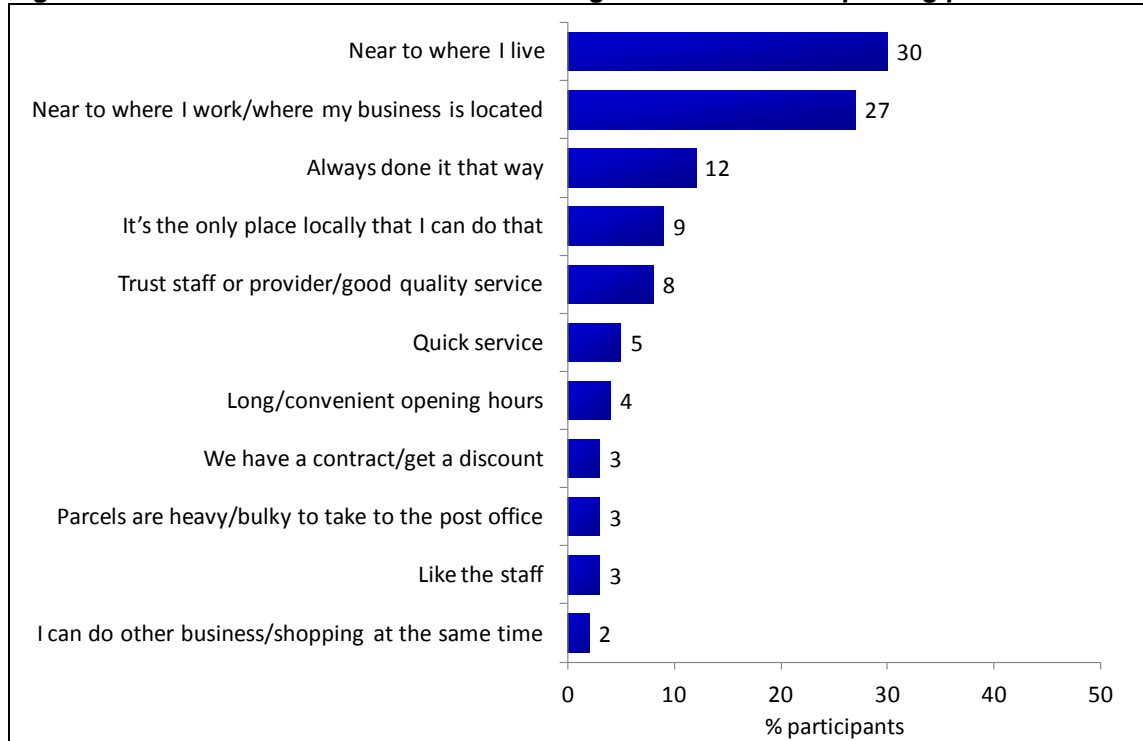


Base: Those small businesses which post parcels (510)

Where small businesses have a regular collection from a carrier other than Royal Mail or Parcelforce, these are provided by a wide range of carriers.

3 in 10 (30%) say that their choice of place to post parcels is driven by it being near to where they live. This rises to 41% among those who use a post office to post parcels.

**Figure 11: Reasons for small businesses using those methods of posting parcels**



Base: Those small businesses which post parcels (510)

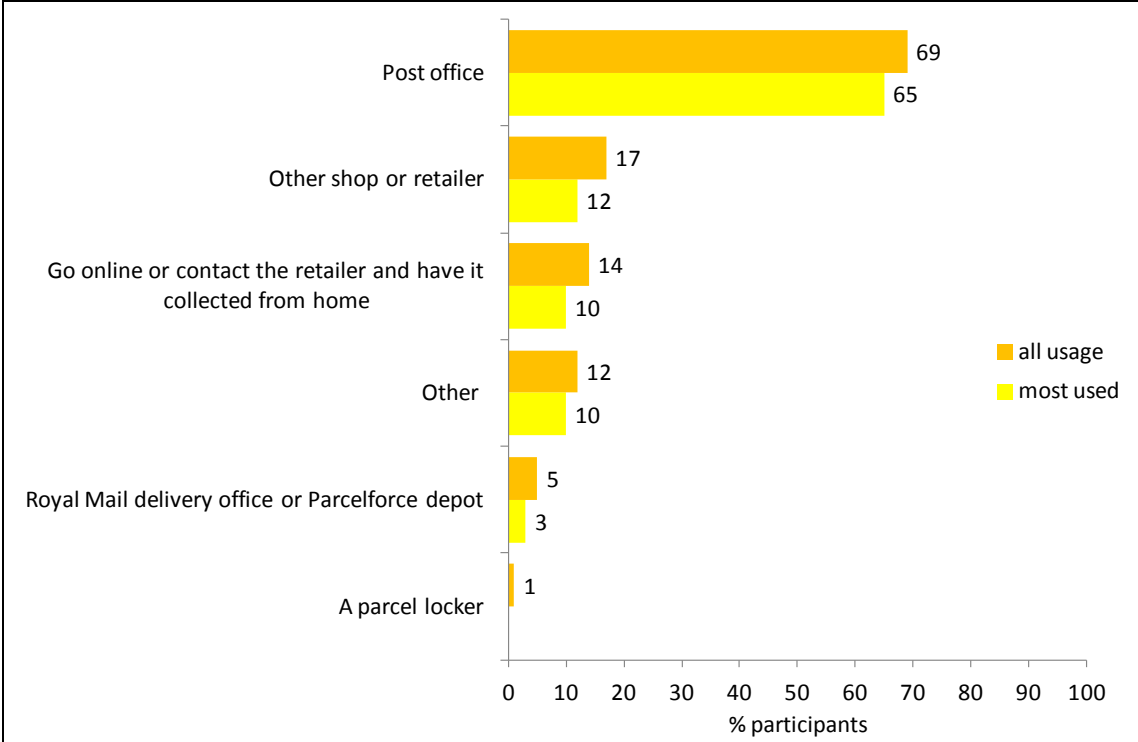
### 4.4 Returning mail order purchases

Just over half of consumers ever have to return mail order or internet shopping purchases. 7 out of 10 of those that do so (69%) ever use a post office to do this and it's the most used option by 65%. White<sup>1</sup> consumers are significantly more likely than Black, Asian and minority ethnic (BME) consumers to say that they ever use a post office for returning mail order purchases (70% compared to 61%) although it is well ahead of the other options for both groups.

While 17% overall use another shop or retailer to return mail order purchases, women are much more likely than men to do this (21% and 13% respectively). When another shop or retailer is used, it is most likely to be a general store (86%) rather than a specialist parcel shop (Doddle, Mail Boxes Etc) (12%).

1 in 4 people in remote rural areas go online or contact the retailer and have the item collected from home (25%) compared to 12% in rural and 13% in urban areas.

**Figure 12: Where consumers return mail order purchases**



Base: Those consumers who return mail order purchases (1,079)

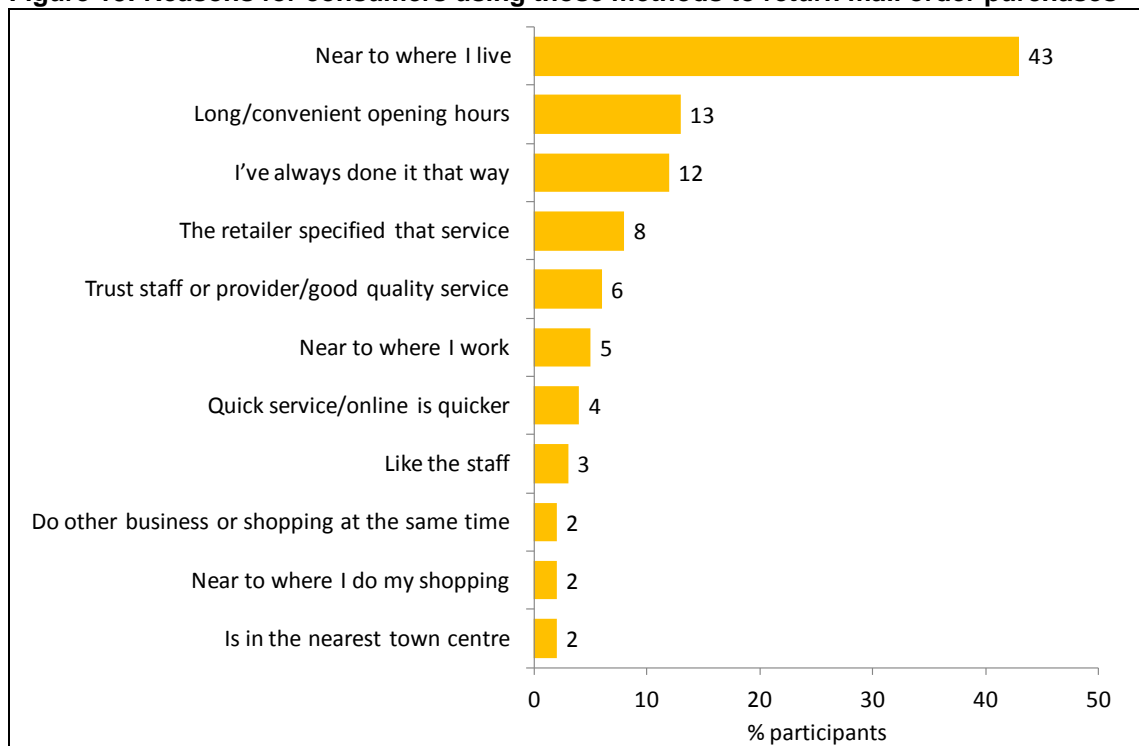
<sup>1</sup> Defined as White British, White Irish or any other White background

Again, it is proximity to home that drives choice in returning mail order or internet purchases. This is a particularly important reason for under 30s (52% compared to 43% overall).

For those using a post office to return mail order purchases, 52% cite the fact that it is close to where they live compared to 47% using another shop or retailer. 34% using a Royal Mail delivery office or Parcelforce depot say it's because it is near to where they live.

Those who use another shop or retailer or who go online and have the item collected from home are more likely than users of other methods to say that the retailer specified that service (16% and 21% respectively).

**Figure 13: Reasons for consumers using those methods to return mail order purchases**

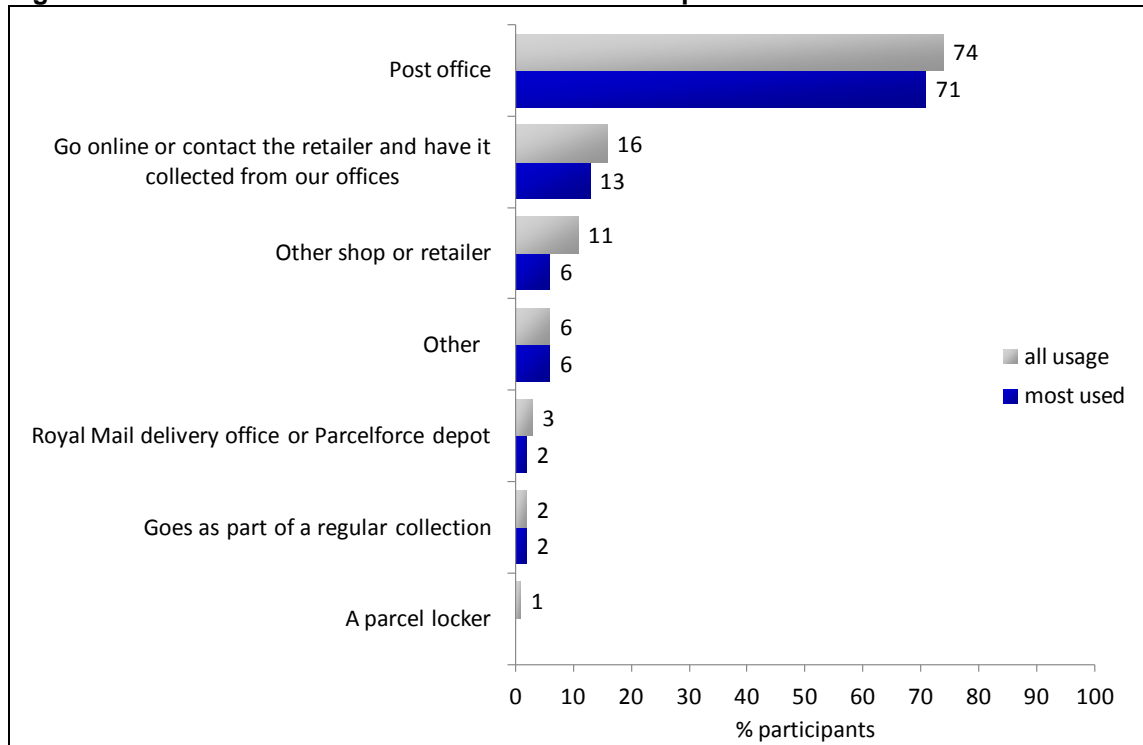


Base: Those consumers who return mail order purchases (1,079)

When mail order or internet order purchases need returning, most small businesses use a post office (74%). For 71% it is the method they are most likely to use, slightly more than is the case for consumers (69% of whom ever use a post office and 65% of whom use a post office most often). 16% contact the retailer online and arrange for the item to be collected from their business. Small businesses are less likely than consumers to use another shop or retailer.

Of those who say they use another shop or retailer, most (14 out of 18) use a general store and 3 out of 18 use a specialist parcel shop (Doddle, Mail Boxes Etc).

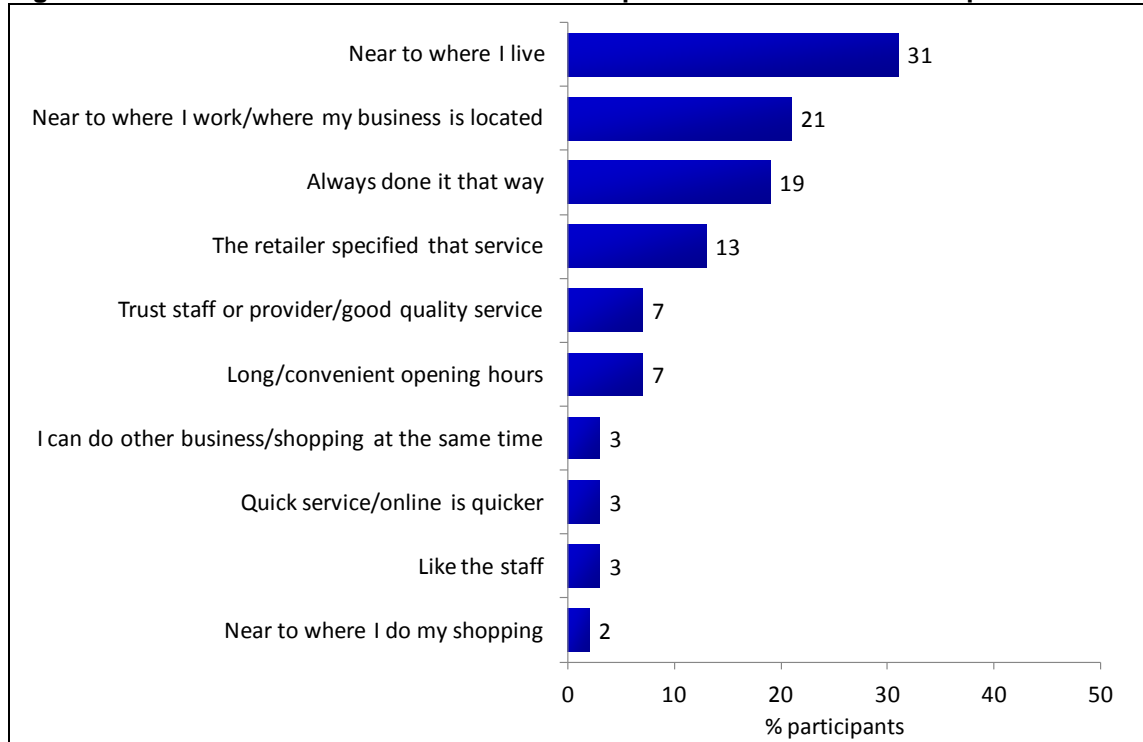
**Figure 14: Where small businesses return mail order purchases**



Base: Those small businesses which return mail order purchases (253)

The main reason mentioned for their choice of method is that it is near to where they live (31% but 37% of those with no employees). Of those who would most often use a post office for this transaction, 27% say it is because it is near to where they work or where their business is located.

**Figure 15: Reasons small businesses use those places to return mail order purchases**



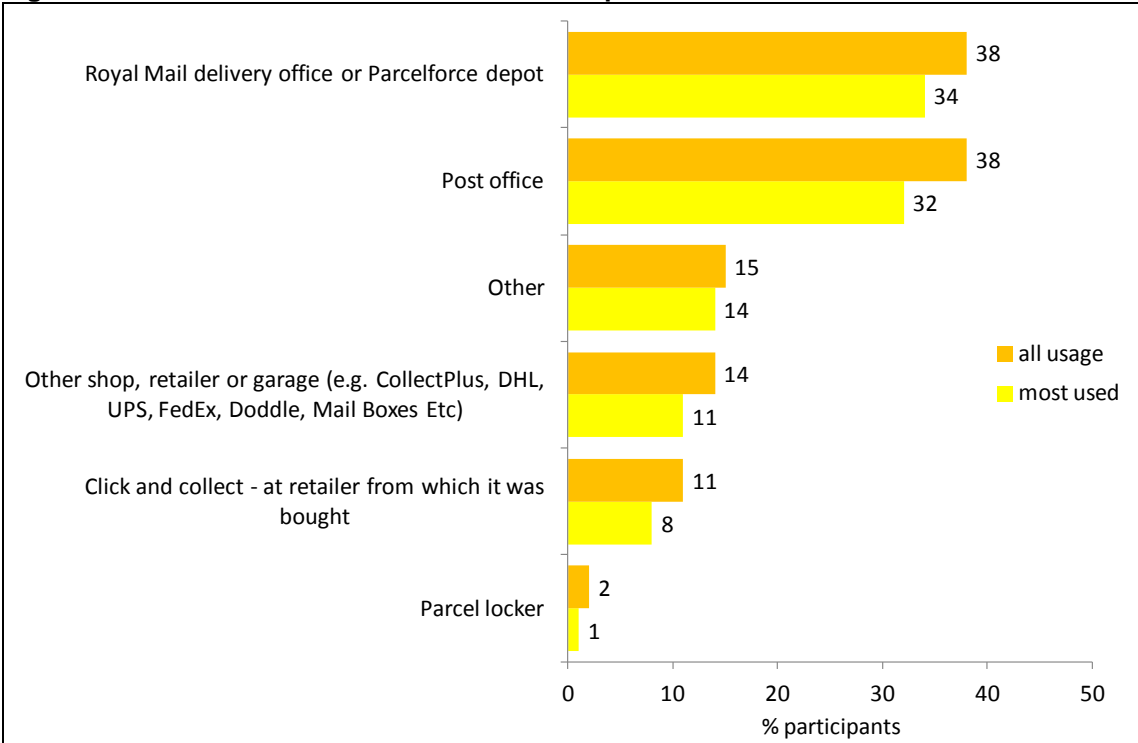
Base: Those small businesses which return mail order purchases (253)

### 4.5 Collecting mail order purchases

55% of consumers ever have a need to collect mail order or internet shopping when the items are not delivered to home or work. Where that is the case they are equally likely to use a Royal Mail delivery office or Parcelforce depot as a post office (both 38%).

14% ever use another shop, retailer or garage (eg CollectPlus, DHL, UPS, FedEx, Doddle or Mail Boxes Etc), and this is more likely to be the case among women than men (18% compared to 11%) and the over 45s (18%). More specifically, most of this group that uses other retailers uses a general store that also offers parcel services (such as Collect Plus) rather than a specialist parcel shop such as Doddle or Mail Boxes Etc (85% of retailer users compared to 10% using a specialist shop).

**Figure 16: Where consumers collect mail order purchases**



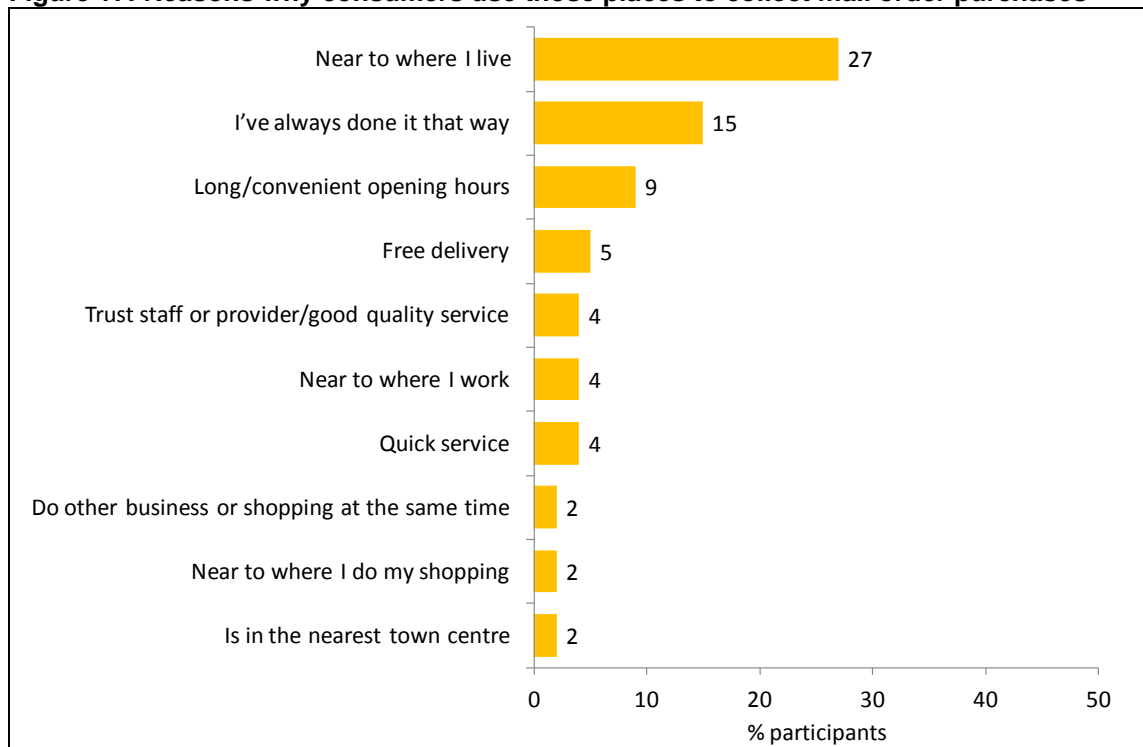
Base: All consumers who collect mail order purchases or internet orders (1,032)

Just over 1 in 4 (27%), choose to collect mail order purchases in the way that they do because the option is near to where they live. That rises to 44% of those who collect from a post office compared to 27% of those who use another retailer and 22% of those who use a Royal Mail delivery office or Parcelforce depot.

Choosing an option because they've always done it that way is most common among those who use a post office (17%), or a Royal Mail delivery office or Parcelforce depot (20%).

Where 'click and collect' from the retailer from which it was bought is used, 22% mention long or convenient opening hours and 16% mention the fact that it's free.

**Figure 17: Reasons why consumers use those places to collect mail order purchases**



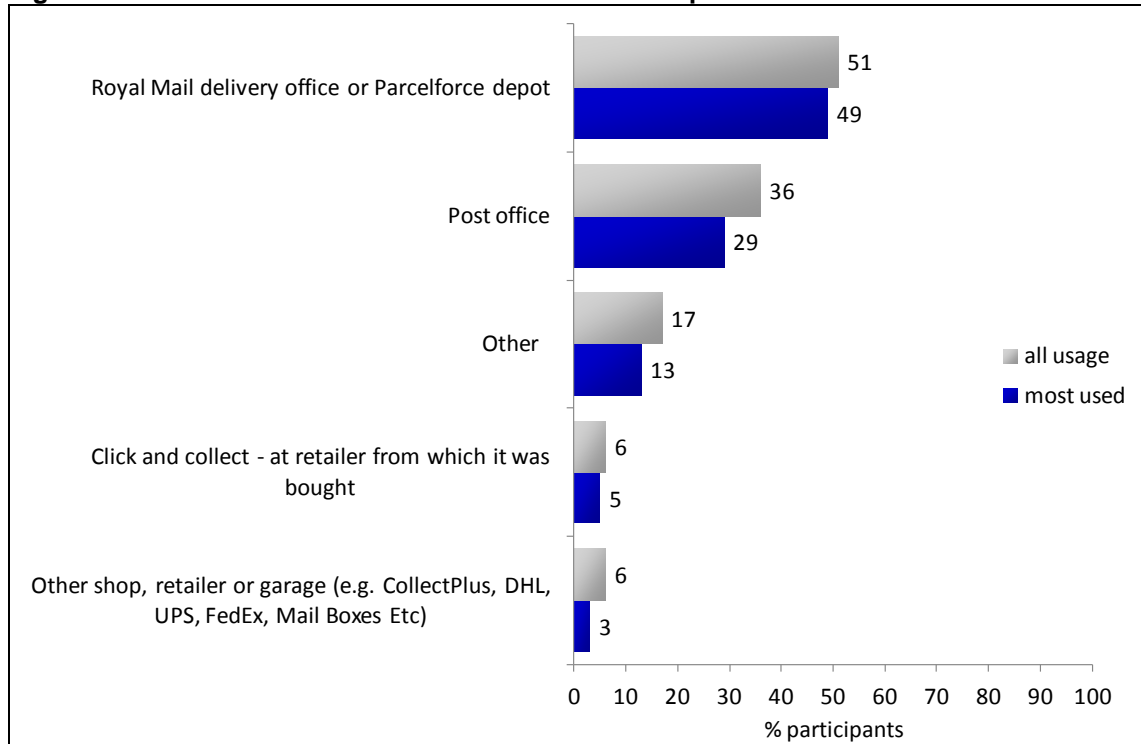
Base: All consumers who collect mail order purchases or internet orders (1,032)



When a small business needs to collect a mail order or internet order because it has not been delivered to their business, they too are most likely to go to a Royal Mail delivery office or Parcelforce depot (51% ever do this) and more likely to do so than consumers. Just over a third (36%) go to a post office.

1 in 20 (6%) uses 'click and collect' at the retailer from which it was bought and the same proportion use another shop, retailer or garage, both options being used less than by consumers.

**Figure 18: Where small businesses collect mail order purchases**

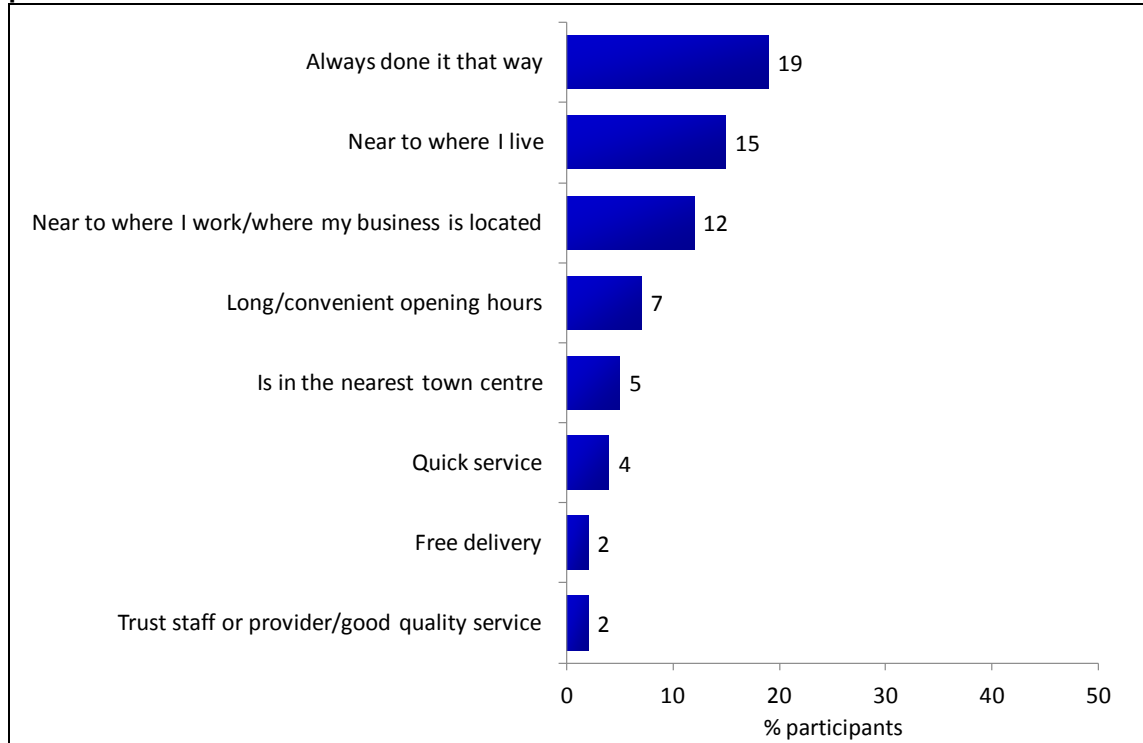


Base: All small businesses which collect mail order purchases or internet orders (243)

For 1 in 5 the reason for collecting mail order items from their chosen place is that they have always done it that way.

24% of those who ever use a post office say it is close to where their business is located and the same proportion (24%) say it is near to where they live. Long or convenient opening hours are particularly likely to be cited as the reason by those using 'click and collect' from the retailer from which it was bought – based on small numbers (15) but half say this.

**Figure 19: Reasons why small businesses use those places to collect mail order purchases**



Base: All small businesses which collect mail order purchases or internet orders (243)

## 5. BANKING SERVICES

### 5.1 Cash withdrawal

Consumers who ever need to withdraw cash from a bank account are mainly using banks or cash machines; primarily located close to home (58% ever use) but near to where they shop (42% ever use) is also popular. 1 in 3 (35%) use cash machines at petrol stations, supermarkets etc. A cash machine or bank close to home is significantly more likely to be used by those in urban areas (60%) than those in remote rural areas (47%).

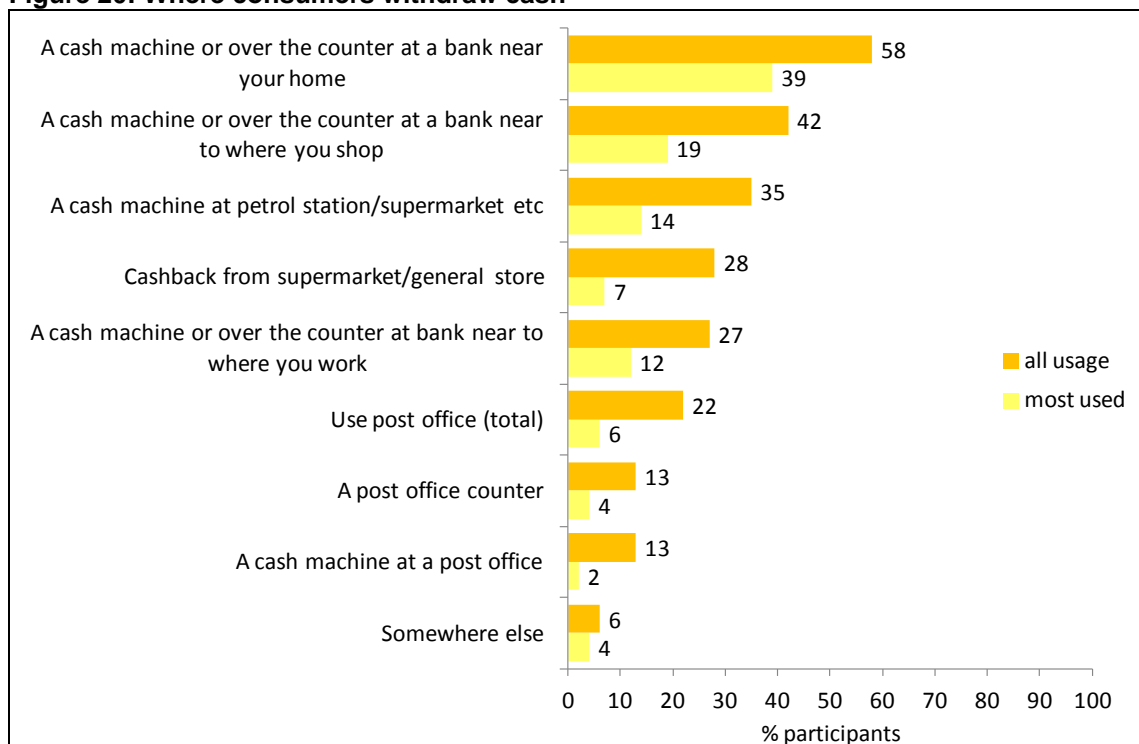
In total, 22% use a post office to withdraw cash, either over the counter or via a cash machine.

13% use a post office counter to withdraw cash with 4% using this method most often. But post office counters are much more likely to be used in rural or remote rural areas (20%) compared to urban areas (12%) among those who withdraw cash.

Post office counters are used more by non-working people, by women (16% compared to 10% of men ever use), by digitally excluded people (18%) and by socio-economic groups C1, C2 and DE (15%).

As well as using post office counters, 13% use a cash machine at a post office.

**Figure 20: Where consumers withdraw cash**

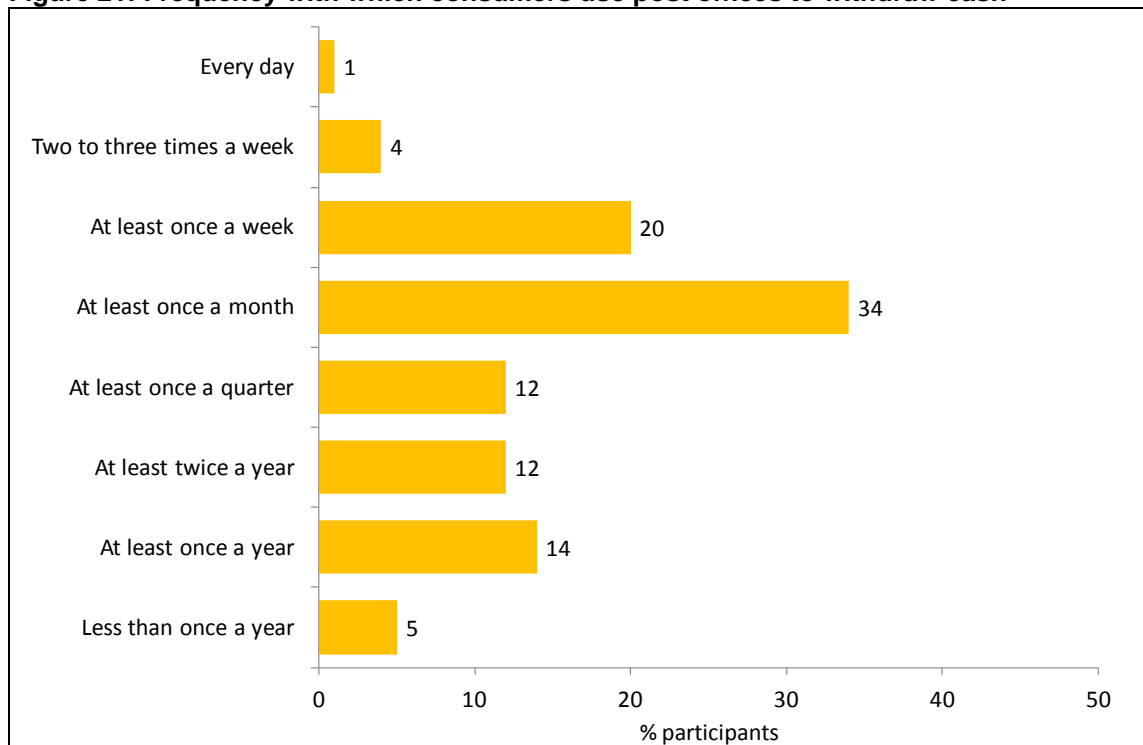


Base: those consumers who withdraw cash (1,764)

Among consumers who use a post office to withdraw cash, either over the counter or from a cash machine, around 6 in 10 (59%) do so once a month or more often, so usage is fairly frequent.

Those aged over 45 are more likely to withdraw cash at a post office once a week or more often than under 45s (28% do so). So too are people who are digitally excluded (39% withdraw cash once a week or more often). Other groups who use a post office more frequently to withdraw cash are carers (14 % do this 2 to 3 times a week compared to 4% of non carers) and BME consumers (19% withdraw cash 2 to 3 times a week compared to 3% of White consumers). In both cases the base sizes are small but the differences are statistically significant.

**Figure 21: Frequency with which consumers use post offices to withdraw cash**

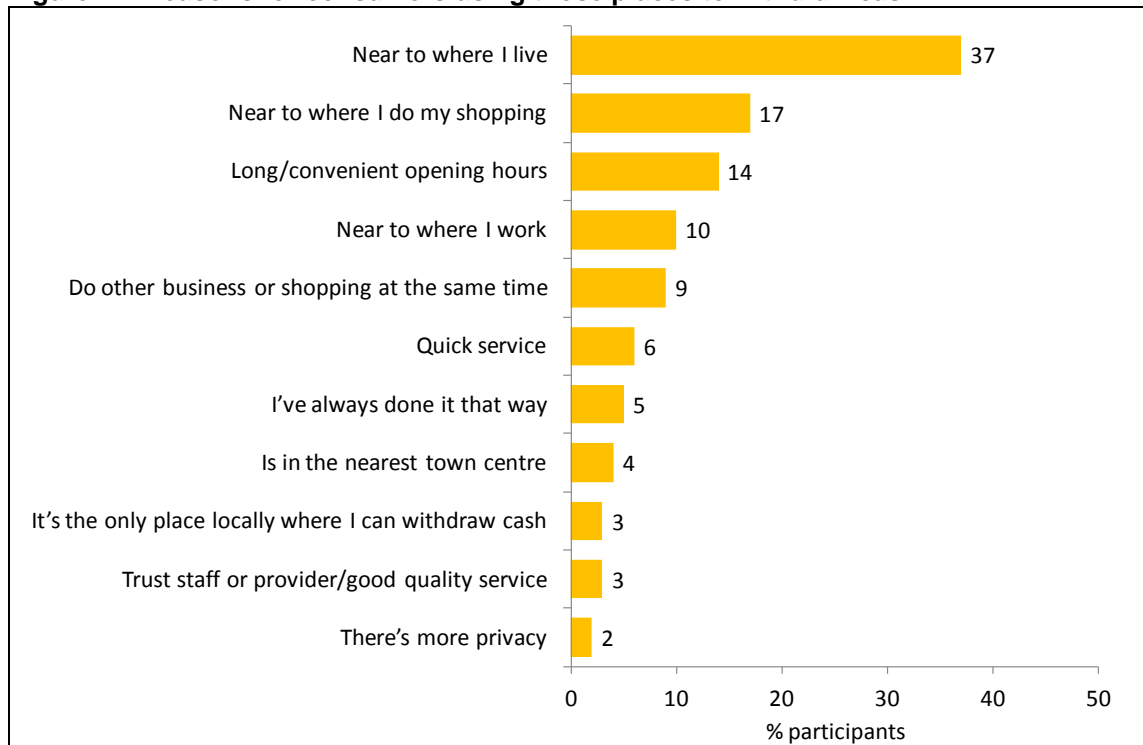


Base: those consumers who use post offices to withdraw cash (413)

In line with the propensity to use a location close to home, the main reason given for their choice of place to withdraw cash is that it's near to where they live. This is especially likely to be the reason given by men (39%) and people in socio-economic groups D and E (41%). While it is the reason given by 66% of those who use a cash machine or bank near to home, this is also the main reason among those who use a post office counter (50%) or a cash machine at a post office (75%).

13% of those who use a post office counter say they trust the staff and find the service good while a further 13% describe it as the only place locally where they can withdraw cash.

**Figure 22: Reasons for consumers using those places to withdraw cash**

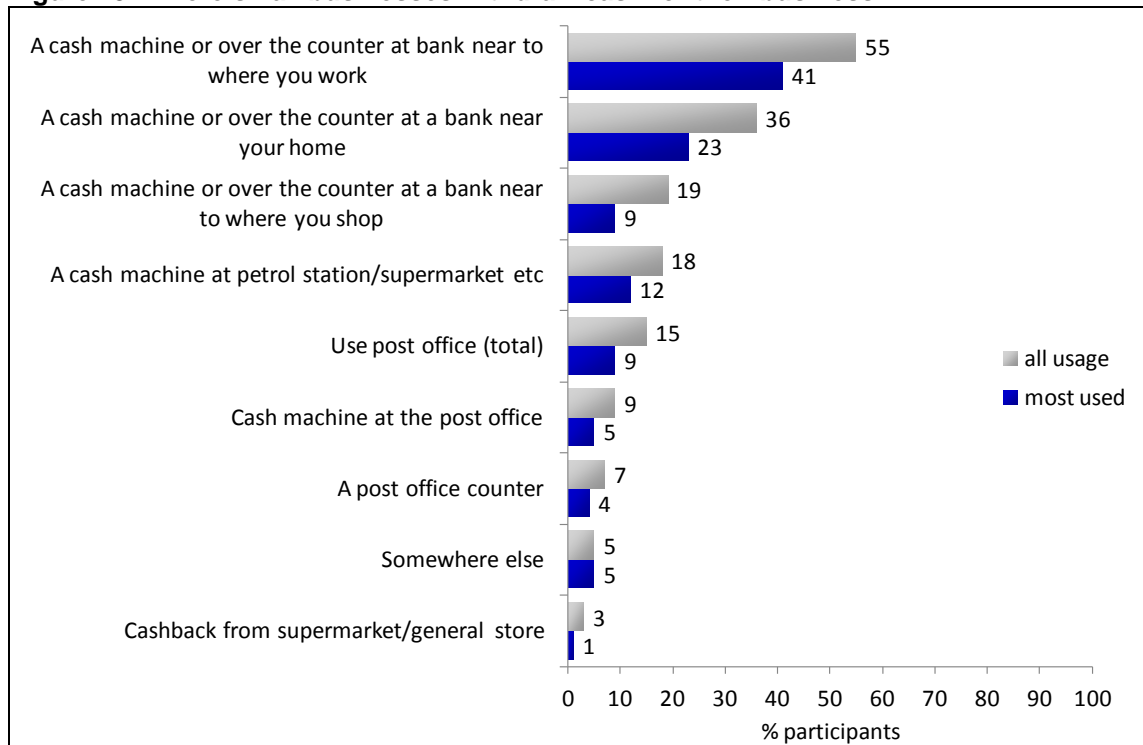


Base: those consumers who withdraw cash (1,764)

Small businesses withdrawing cash for their business are most likely to use banks or cash machines, with machines or banks located close to the place of work most popular rather than the locations close to home favoured by consumers. Those in remote rural areas are significantly more likely than others to use a cash machine or bank near to where they shop (47% ever use this and for 30% it is the method they use most).

7% use a post office counter but this varies by location. Small businesses in rural areas (15%) and remote rural areas (13%) are considerably more likely than their urban counterparts (5%) to use this service.

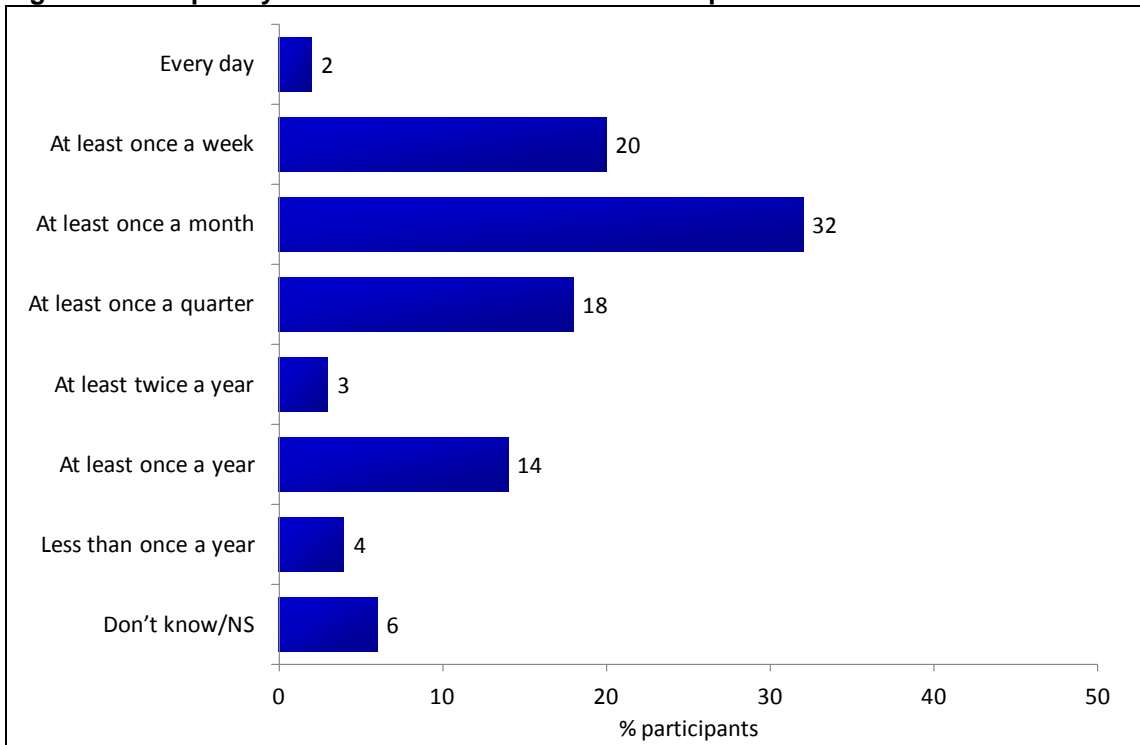
**Figure 23: Where small businesses withdraw cash for their business**



Base: those small businesses which withdraw cash for their business (438)

Those 16% of small businesses which withdraw cash for their business and use a post office, tend to do so fairly frequently, with more than half doing so once a month or more often.

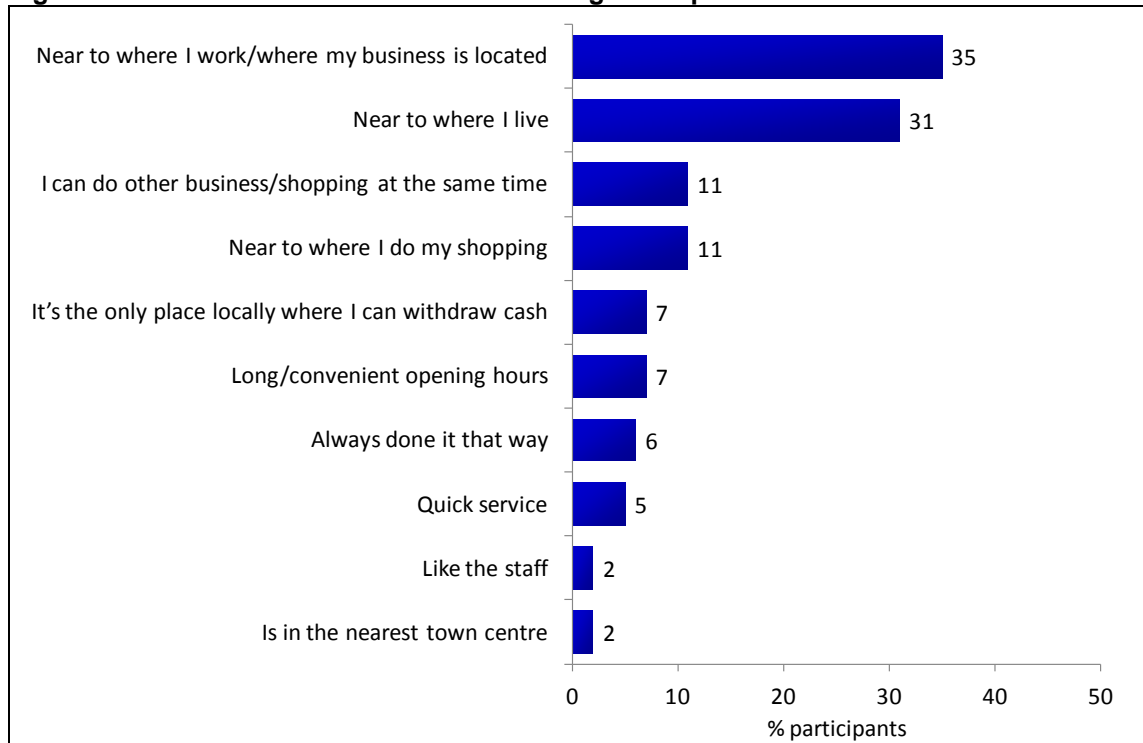
**Figure 24: Frequency with which small businesses use post offices to withdraw cash**



Base: those small businesses which withdraw cash for their business from post offices (60)

Proximity to work or home are the main reasons for small businesses' choice of place to withdraw cash. The reason for using a post office is equally likely to be that it's near to where they live as to be near to where they work.

**Figure 25: Reasons for small businesses using those places to withdraw cash**



Base: those small businesses which withdraw cash for their business (438)

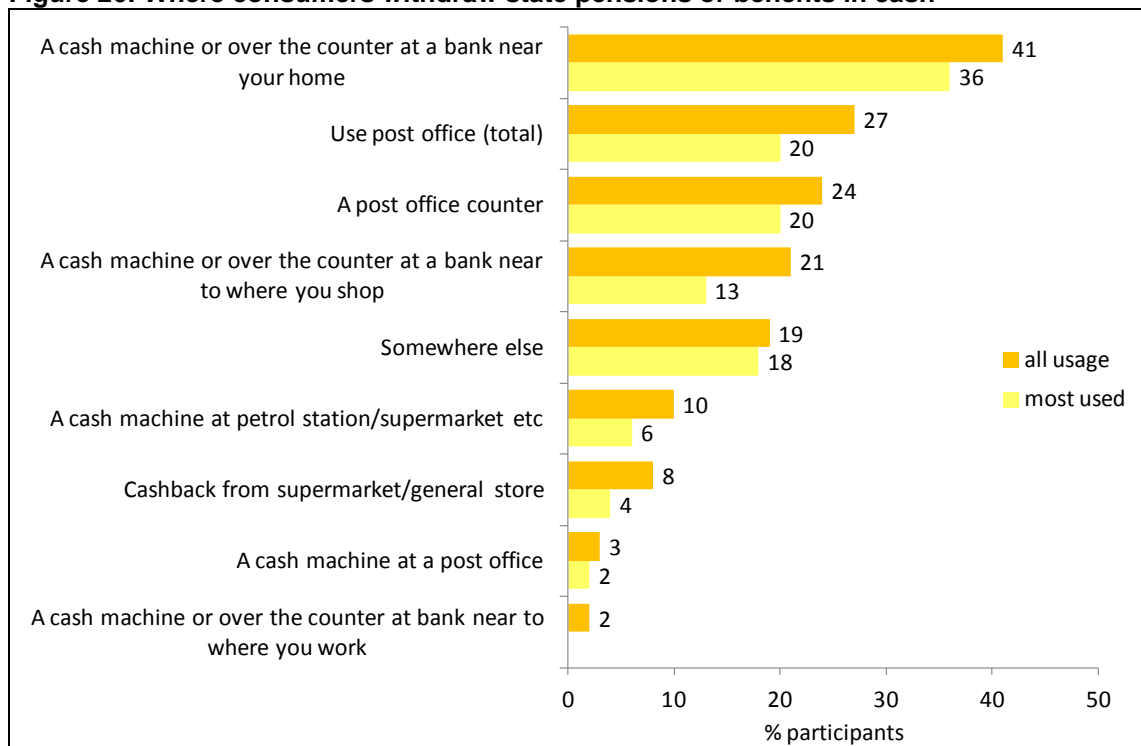


## 5.2 Withdrawal of state pensions or benefits in cash

Those 14% of consumers who withdraw state pension or benefits in cash are most likely to do so at a cash machine or a bank branch near their home; 41% ever use this method and it is the most used method for more than a third (36%). However, post office counters remain an important means of accessing benefits and for 1 in 5 (20%) this is the method they use most.

The post office counter is used more for withdrawing state pension or benefits in cash in rural than in urban areas (41% compared with 21%). Among those who ever withdraw state pensions or benefits in cash, a post office counter is also used more by over 65s (29% ever use), women (28% ever use) and people who are digitally excluded (33% ever use).

**Figure 26: Where consumers withdraw state pensions or benefits in cash**

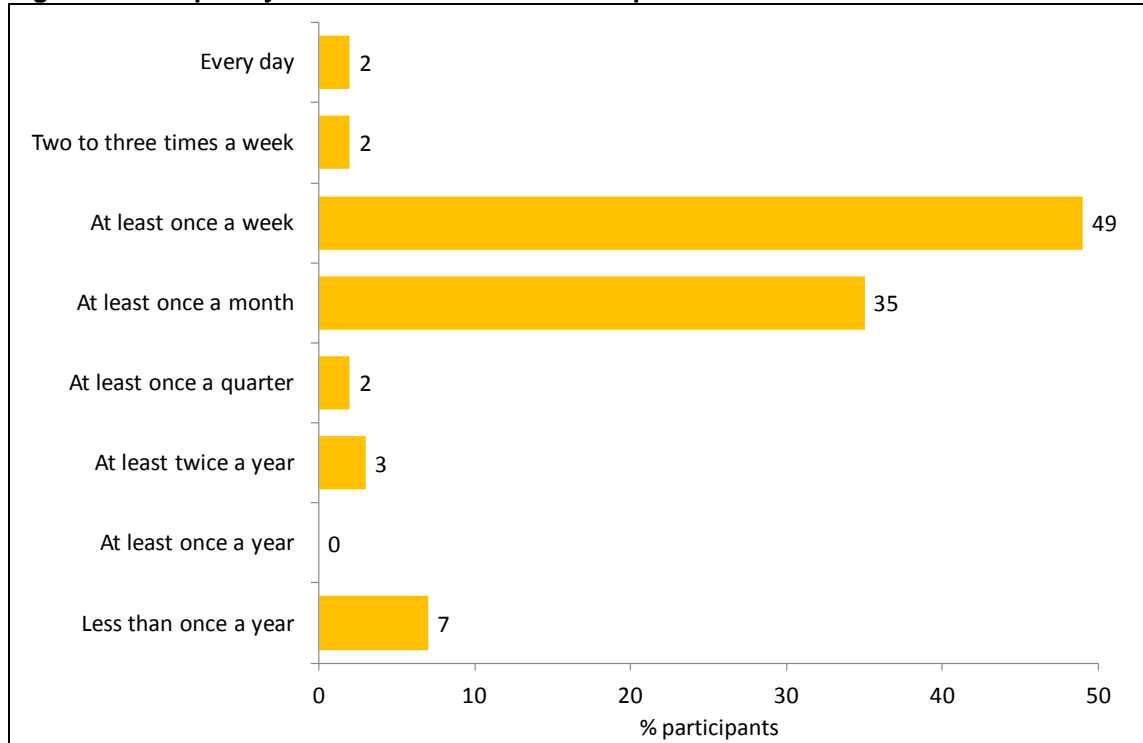


Base: those consumers who withdraw state pensions or benefits in cash (317)

Over half of those who use a post office to withdraw pensions or benefits in cash (53%) do so once a week or more often and 9 in 10 (89%) do this on at least a monthly basis.

44% of those who withdraw their state benefits or pensions from a post office have a Post Office Card Account, rising to 54% of people who are digitally excluded.

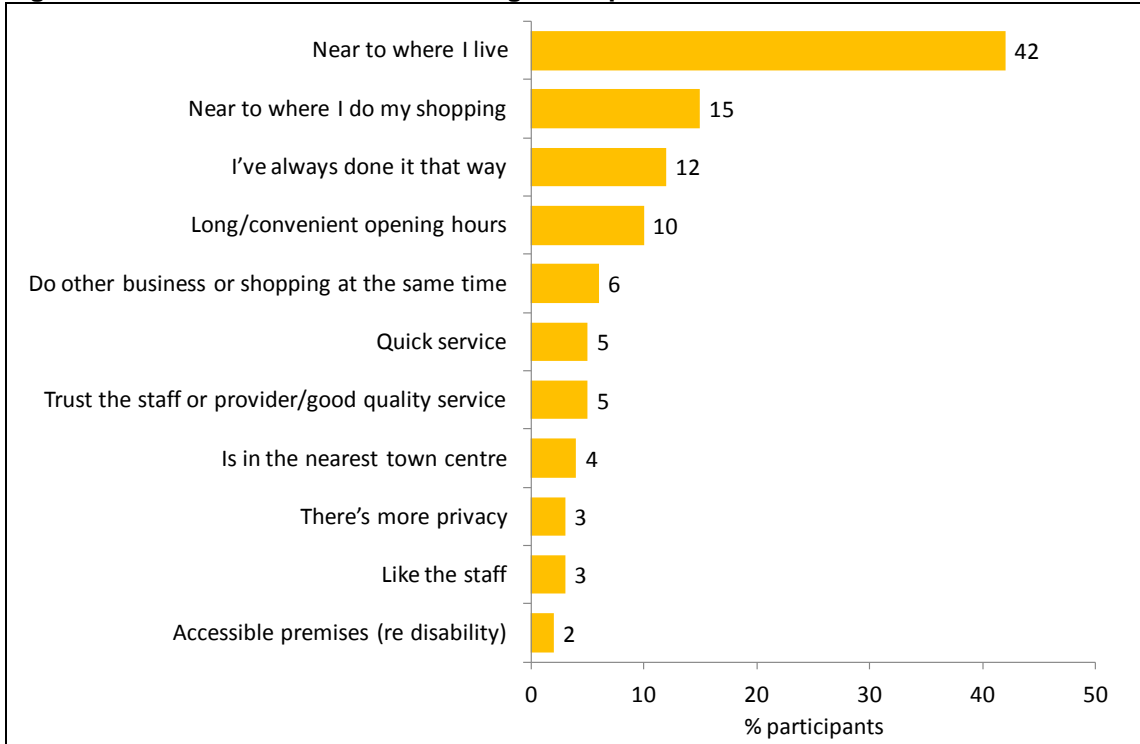
**Figure 27: Frequency with which consumers use post offices to withdraw benefits**



Base: those consumers who use post offices to withdraw benefits (98)

4 in 10 (42%) withdraw pension or benefits near where they live. This is the reason given most often by those using a cash machine or bank near to home (70%) but also those using a post office (44%).

**Figure 28: Reasons for consumers using those places to withdraw benefits**



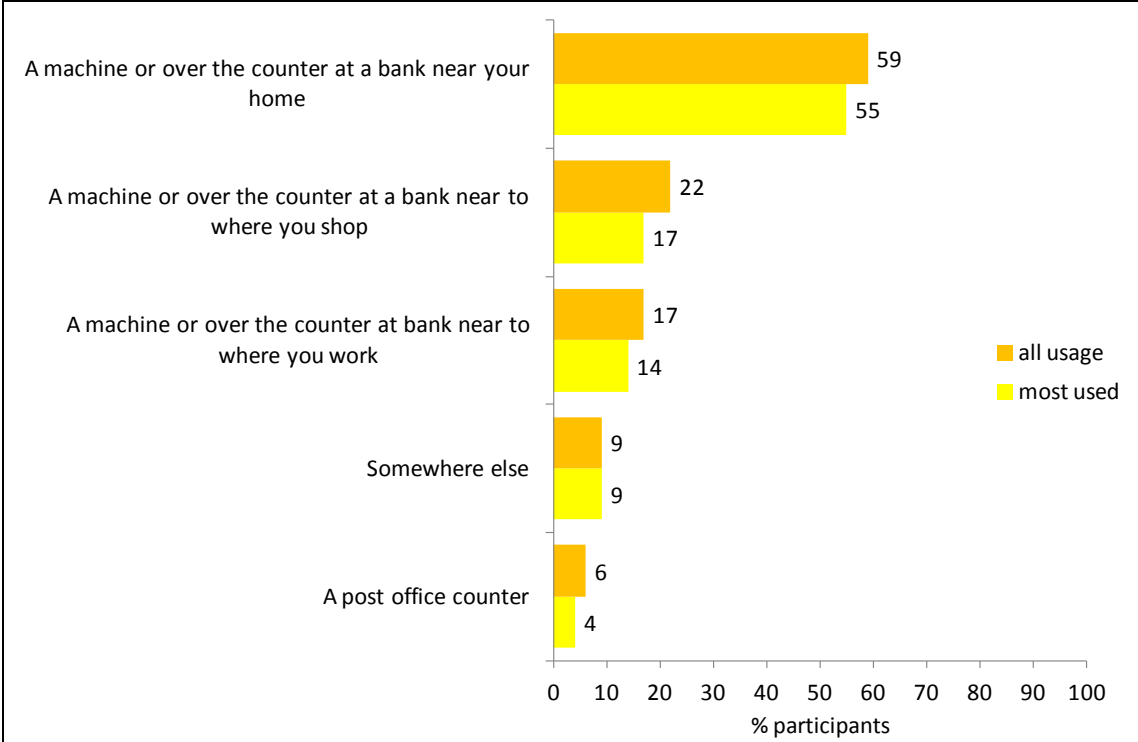
Base: those consumers who withdraw state pensions or benefits in cash (317)

### 5.3 Cash deposits

The majority of consumers that need to deposit cash or pay cash into an account, do so at a machine or bank branch located close to home (59% ever do this and for 55% it's the method they use most often). This is less common in remote rural areas (35% of consumers) than in rural (54%) and urban (61%) ones. In fact they are more likely to use a machine or bank branch near to where they shop (39% in remote rural areas do this compared to 21% in other areas).

Around 1 in 20 uses a post office counter (6% ever use, 4% use most often) to deposit cash. Over 65 year olds are twice as likely to use this way of depositing cash (12%), as are those in Wales (12%).

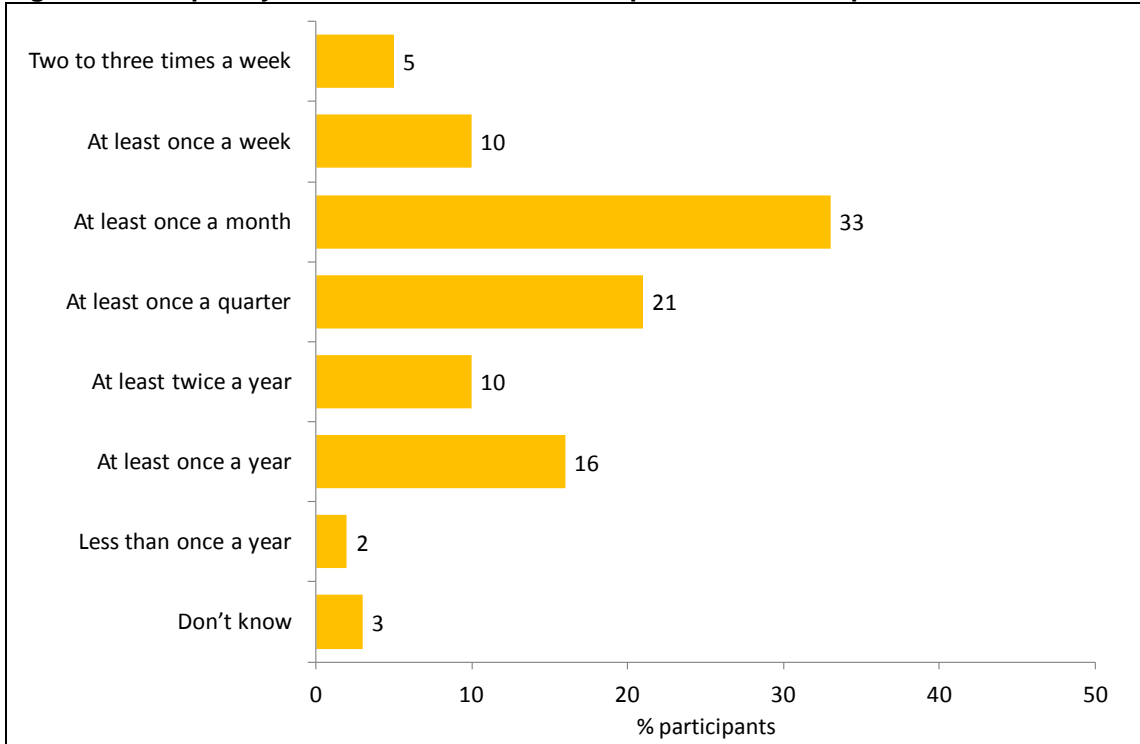
**Figure 29: Where consumers deposit cash**



Base: those consumers that deposit cash or pay cash into an account (1,052)

Where consumers use a post office to deposit cash, it is on a less frequent basis than some other transactions. Just under half will use a post office once a month or more often to do this but 28% only deposit cash at a post office less than four times a year.

**Figure 30: Frequency with which consumers use post offices to deposit cash**

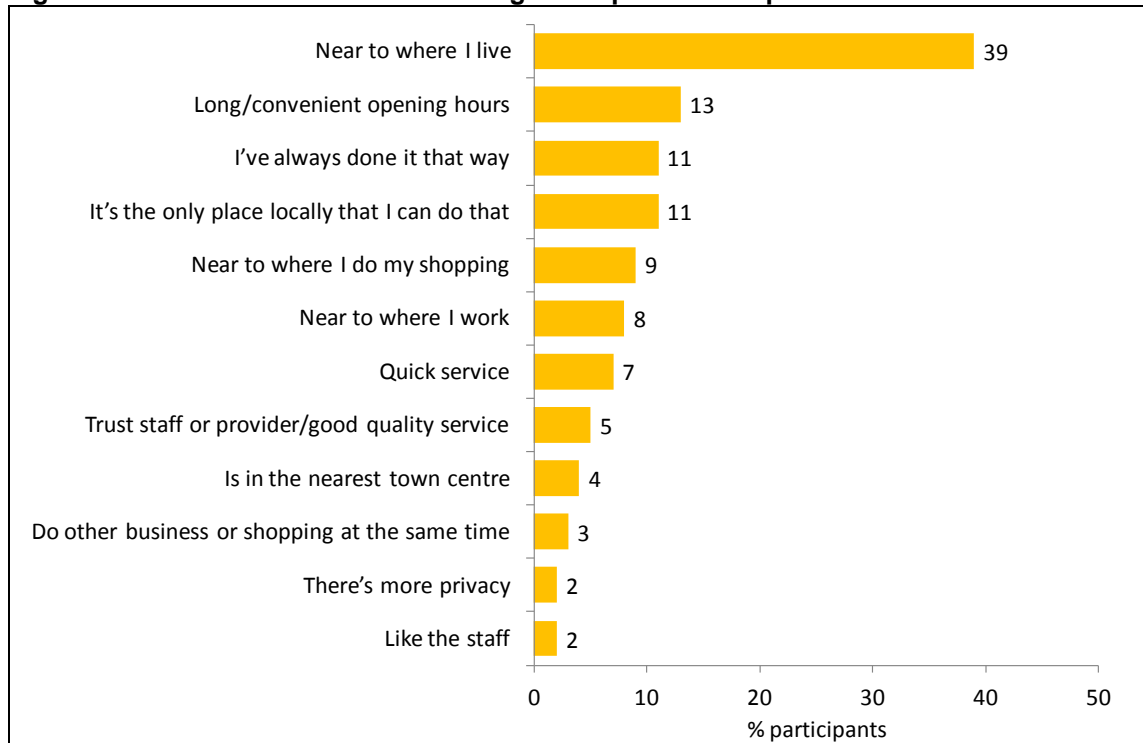


Base: those consumers who deposit cash at a post office (70)

Most of those with a need to deposit cash are doing this close to home and the reason for choosing the method they use is most likely to be because it is near to where they live (39%). Those who use a cash machine or bank close to home are especially likely to give this reason (63%) and so too are post office counter users (49%).

Long or convenient opening hours is more likely to be the reason for using a cash machine or bank close to work (24%) as well as the fact that it's near to work (49%).

**Figure 31: Reasons for consumers using those places to deposit cash**

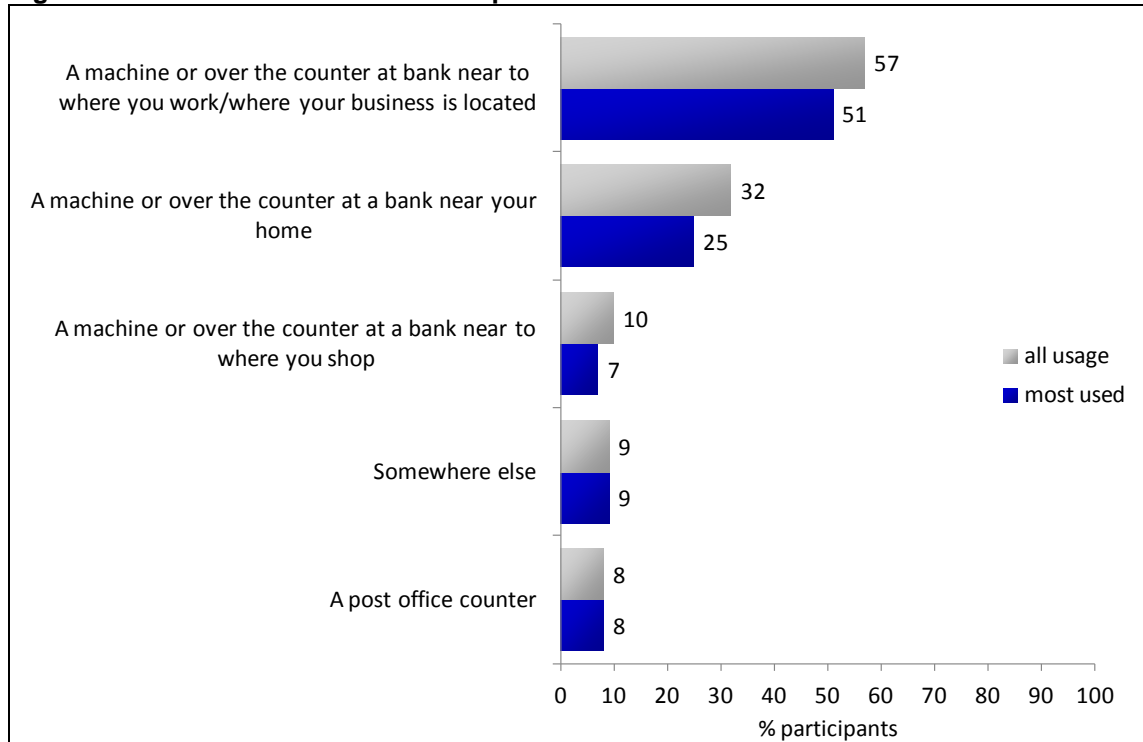


Base: those consumers that deposit cash or pay cash into an account (1,052)

For small businesses, depositing cash is most likely to be done at a machine or bank branch located close to their business; 57% of small businesses ever use this method and for 51% it is the method they use most. Those with no employees are more likely than those with employees to use a machine or bank near to their home (36%). While 1 in 10 small businesses use a machine or bank near to where they shop, the proportion is significantly higher in rural (16%) and remote rural (26%) areas compared to urban areas (7%).

While the proportion of small businesses which use a post office is low at 8%, it is twice as likely to be the place they use most compared to consumers (8% and 4% use most respectively).

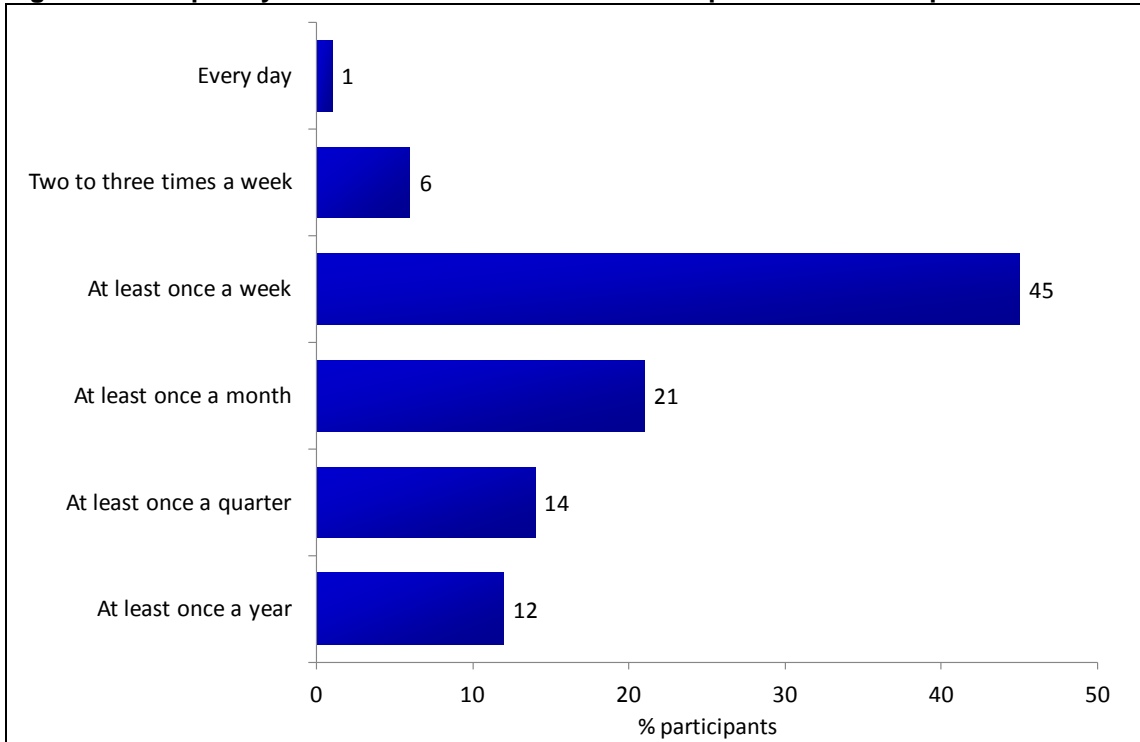
**Figure 32: Where small businesses deposit cash for their businesses**



Base: those small businesses which deposit cash for their business (576)

Among small businesses which deposit cash, post offices are used by just 8%, a similar proportion to consumer usage, and the same proportion say this is what they use the most. However, those that do make use of a post office do so quite regularly and more than half deposit cash once a week or more often.

**Figure 33: Frequency with which small businesses use post offices to deposit cash**



Base: those small businesses which deposit cash for their business at a post office (52)

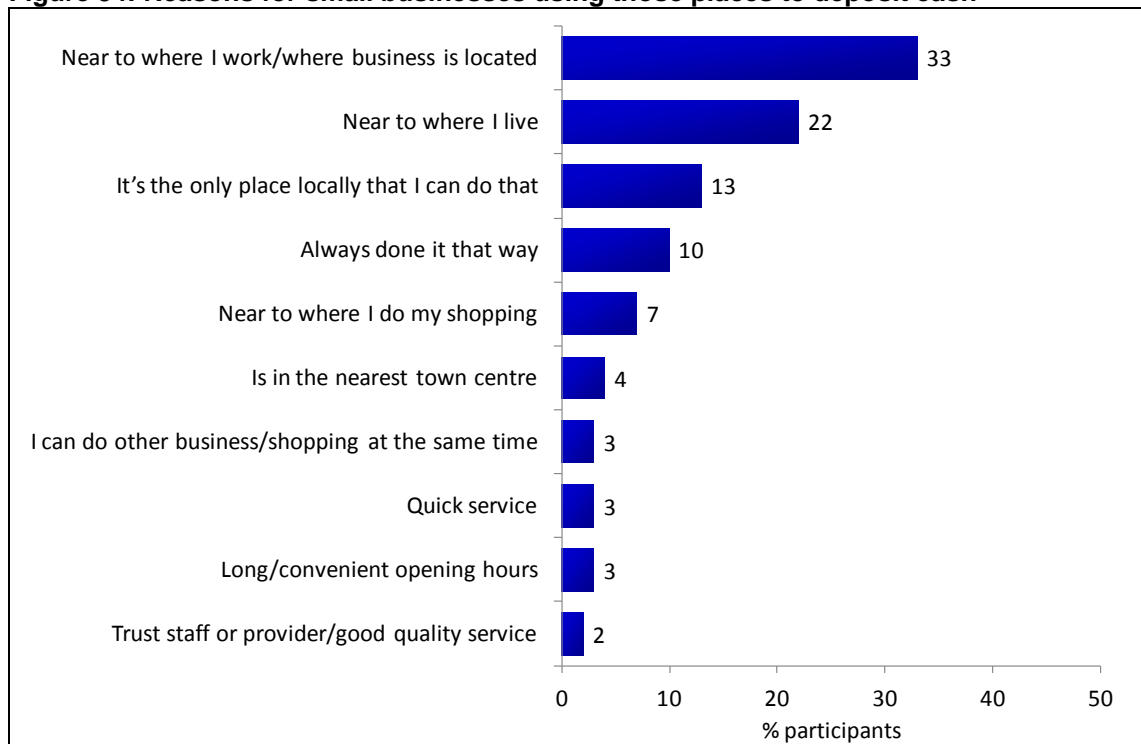


The reason most likely to be specified for their choice of place to deposit cash on behalf of the business is that it's near to where they work or where the business is located.

Small businesses using their chosen method to deposit cash because it's near to where they live is especially prevalent in urban areas (26% compared to 8% in rural areas) and among those small businesses with no employees (26%).

While 13% overall say that their chosen way of depositing cash is the only place locally that they can do that, this is significantly more likely to be the reason chosen by those who use their post office (24%). A post office is also used because it's near to where their business is located (36%) or because it's the only place locally that they can do that (24%).

**Figure 34: Reasons for small businesses using those places to deposit cash**



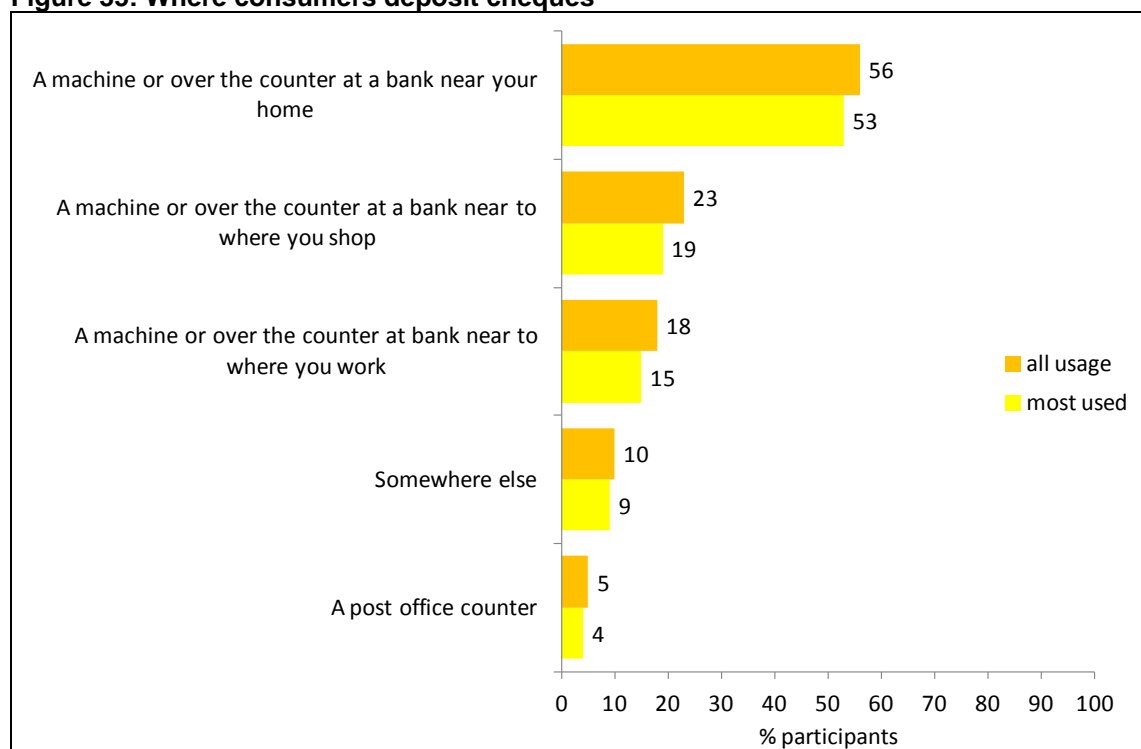
Base: those small businesses which deposit cash for their business (576)

## 5.4 Cheque deposits

Just over half of consumers ever deposit cheques and most of these do so at a machine or over the counter at a bank near their home (56% ever do this and for 53% it's the way they most often do this). Again, this is more likely to be an option in urban areas than in remote rural areas (58% in urban areas use this location compared to 37% in remote rural areas).

1 in 20 (5%) use a post office counter to deposit cheques. The proportion doing so is significantly higher in rural areas (11% compared to 4% in urban areas) and in Wales (14%). It is also more likely to be the place used by those on low incomes; 16% of those with a household income below £10,000 pa use a post office.

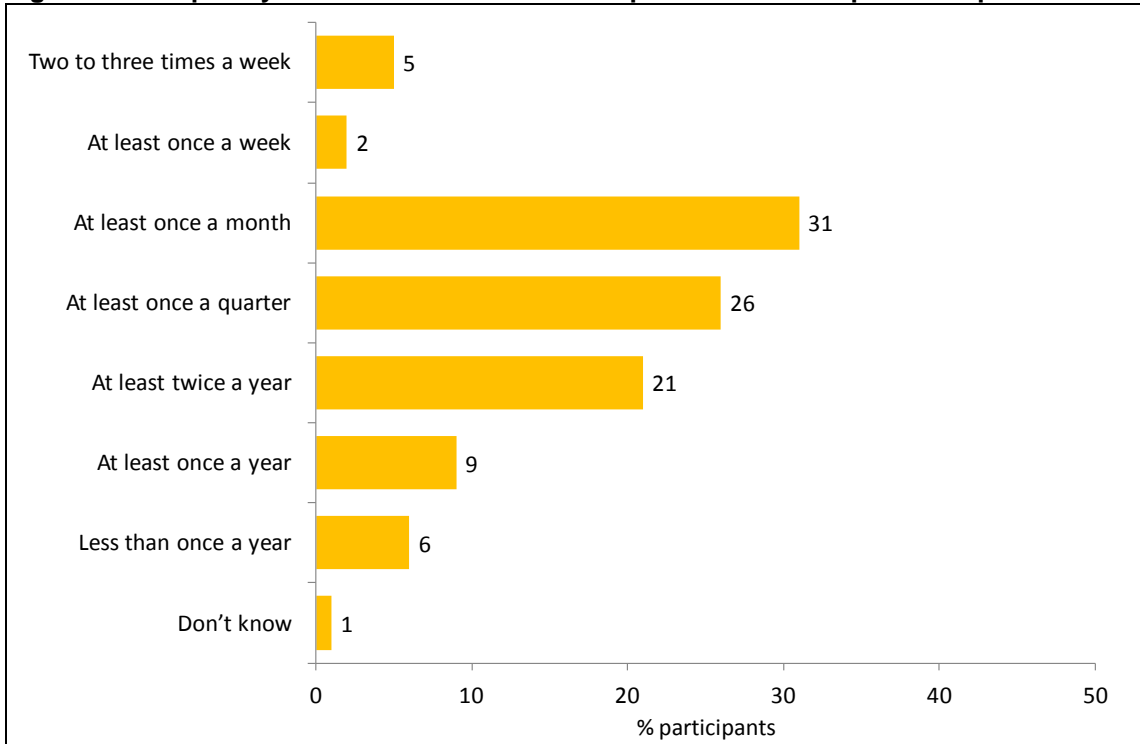
**Figure 35: Where consumers deposit cheques**



Base: those consumers who deposit cheques (1,109)

Where a post office is used to deposit cheques, it does not tend to be a frequent requirement. Nearly 4 in 10 (38%) use a post office for this activity once a month or more often with a similar proportion using it less than once a month but at least twice a year.

**Figure 36: Frequency with which consumers use post offices to deposit cheques**

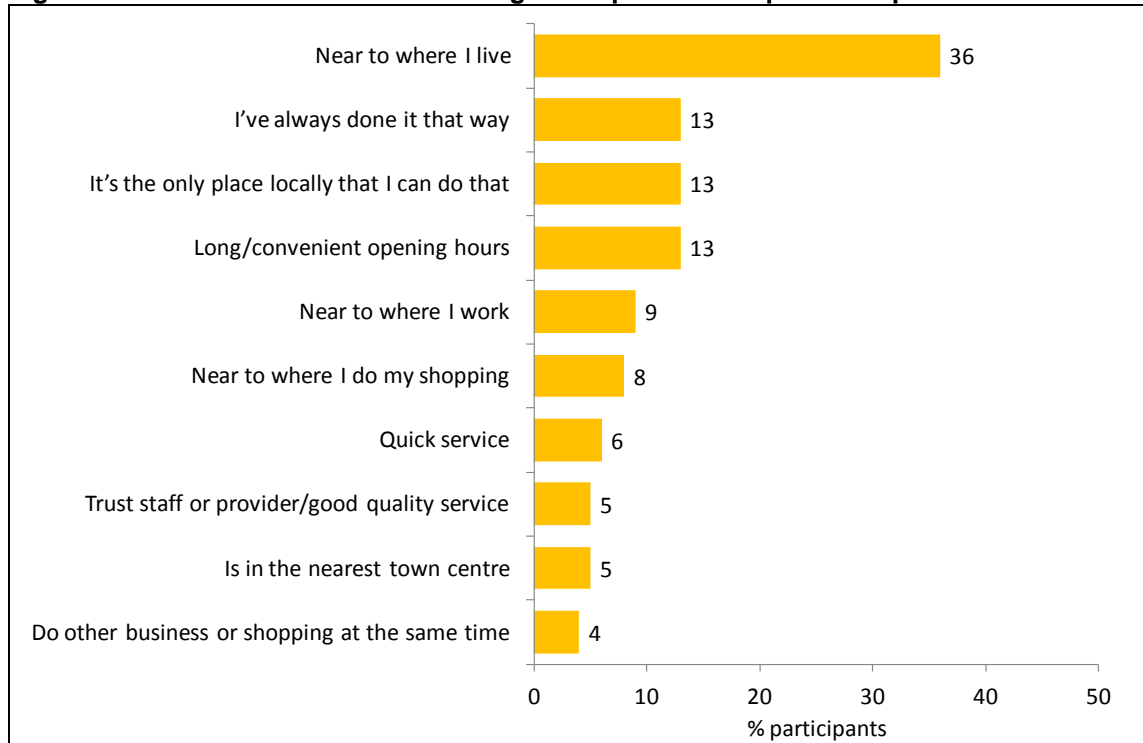


Base: those consumers who deposit cheques at post offices (76)

The choice of where to deposit cheques is driven by being close to home for more than 1 in 3 (36%). This reason is chosen most by those who use a cash machine or bank close to home (60%) but also by those who use a post office (56%).

Choosing a location because it's closer to home is significantly more likely to be mentioned by men (39%) than by women (33%).

**Figure 37: Reasons for consumers using those places to deposit cheques**

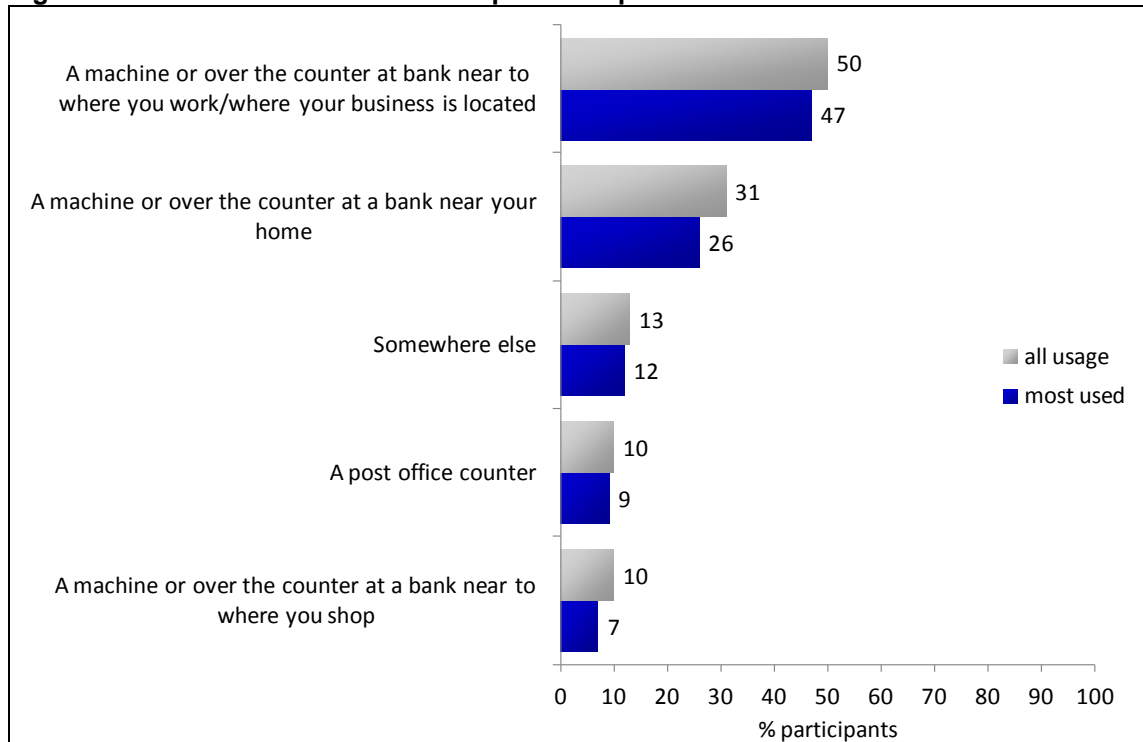


Base: those consumers who deposit cheques (1,109)

At a machine or at a bank branch close to where the business is located is also the way most small businesses who have a need to deposit cheques do so, with results similar to the way in which they deposit cash. Again those in urban locations and those with no employees are the groups most likely to use a bank or machine located close to home (both 35%).

Small businesses are twice as likely as consumers to use a post office counter for depositing cheques. Those in remote rural locations are more likely to use post offices (19% compared to 8% of those in urban areas).

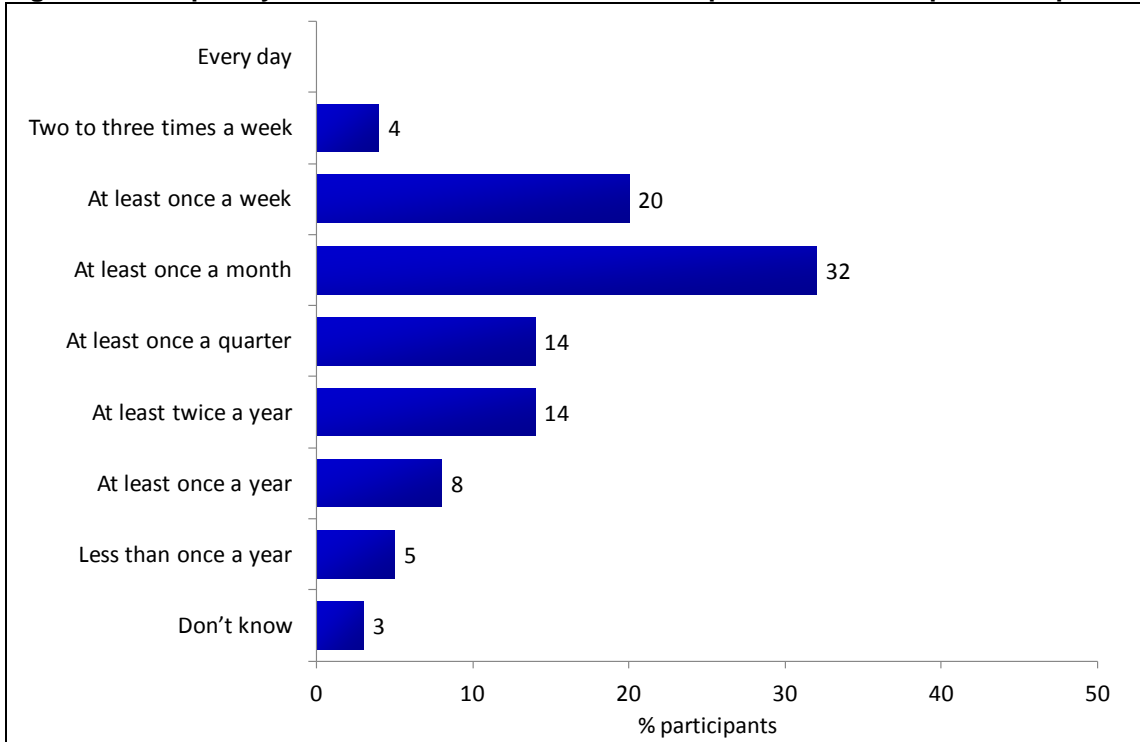
**Figure 38: Where small businesses deposit cheques for their businesses**



Base: those small businesses which deposit cheques for their business (769)

The use of post offices for depositing cheques is less frequent than for depositing cash, among those small businesses that do so. Nonetheless, more than half of those using a post office do so once a month or more often.

**Figure 39: Frequency with which small businesses use post offices to deposit cheques**

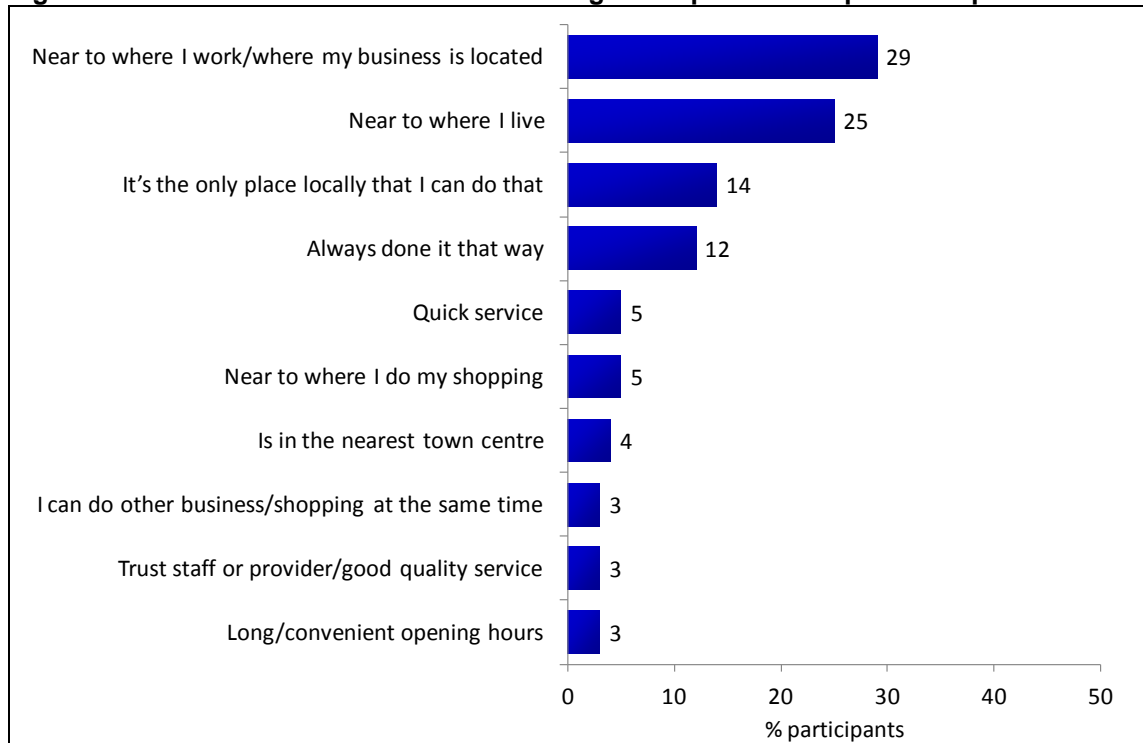


Base: those small businesses which deposit cheques for their business at post offices (64)

Convenience of location is the main reason for choice that small businesses make when they need to deposit cheques on behalf of their business. Proximity to work or to where they live are the main reasons given.

Proximity to home is the reason given by 54% of those who use a post office to deposit cheques; they are also particularly likely to say that a post office is the only place locally available to them (22%).

**Figure 40: Reasons for small businesses using those places to deposit cheques**



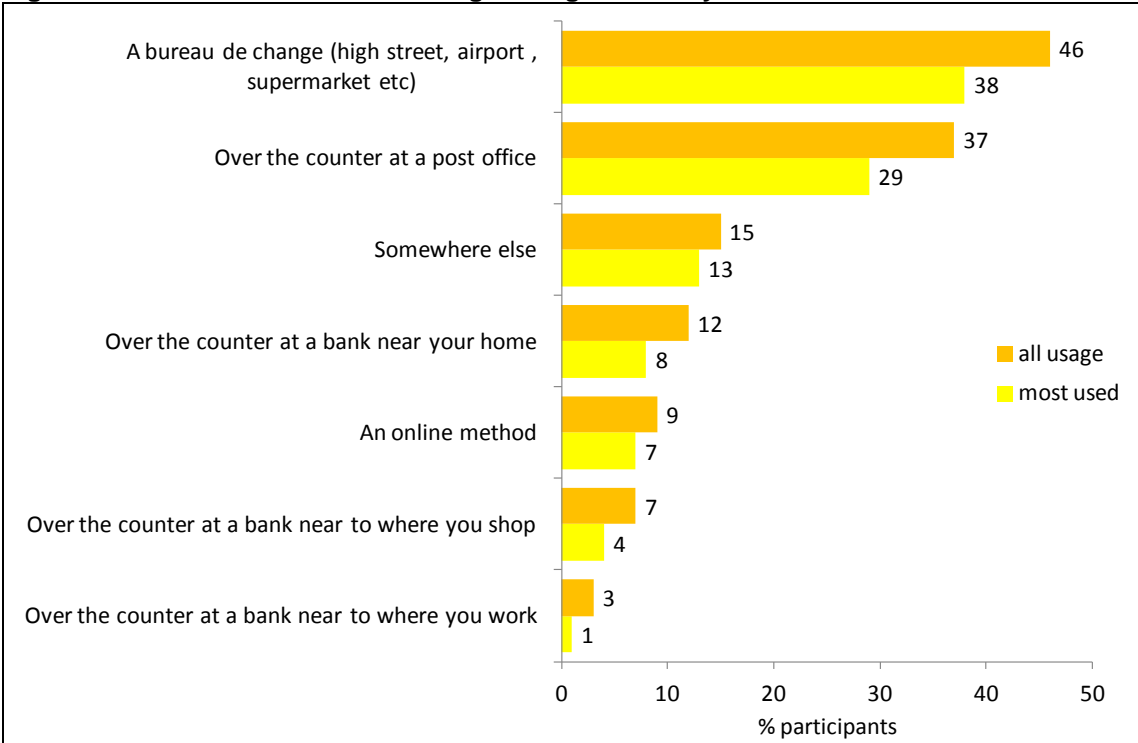
Base: those small businesses which deposit cheques for their business (769)

### 5.5 Foreign currency exchange

For consumers, a bureau de change is the most popular way of exchanging currency and just under half of those who need to do this transaction use a bureau de change in a high street, airport or supermarket etc (46% ever use and for 38% this is the most used location). Under 45s are significantly more likely than over 45s to use a bureau de change in one of these locations (50% compared to 41% of over 45s) and usage is higher in urban areas (48% compared to 34% in rural areas).

A post office counter is the second most popular way of exchanging currency. 37% use post offices to do this and for 29% it is the method used most. Usage is higher among White consumers compared to BME consumers (39% compared to 25%) but there are no other significant demographic differences in usage.

**Figure 41: Where consumers exchange foreign currency**

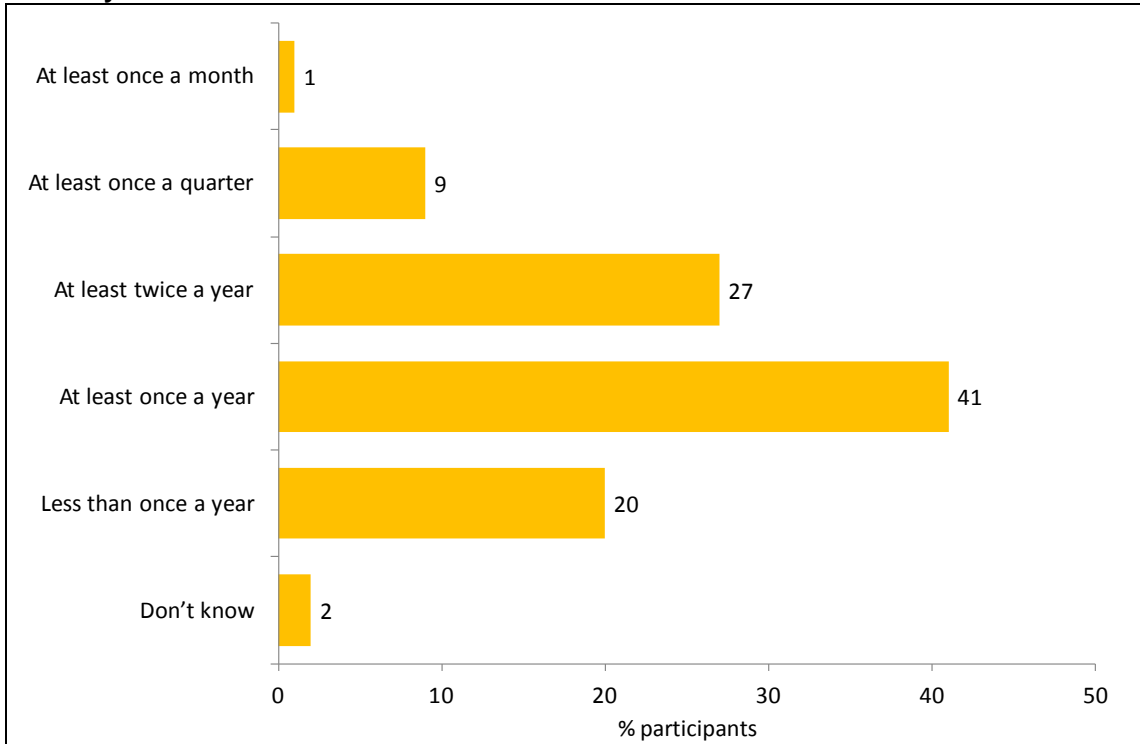


Base: those consumers who exchange foreign currency (1,175)



Of consumers who exchange foreign currency at post offices, just less than 8 in 10 (78%) do this once a year or more often. This includes 4 in 10 (41%) who do so once a year.

**Figure 42: Frequency with which consumers use post offices to exchange foreign currency**



Base: Those consumers who exchange foreign currency at post offices (459)

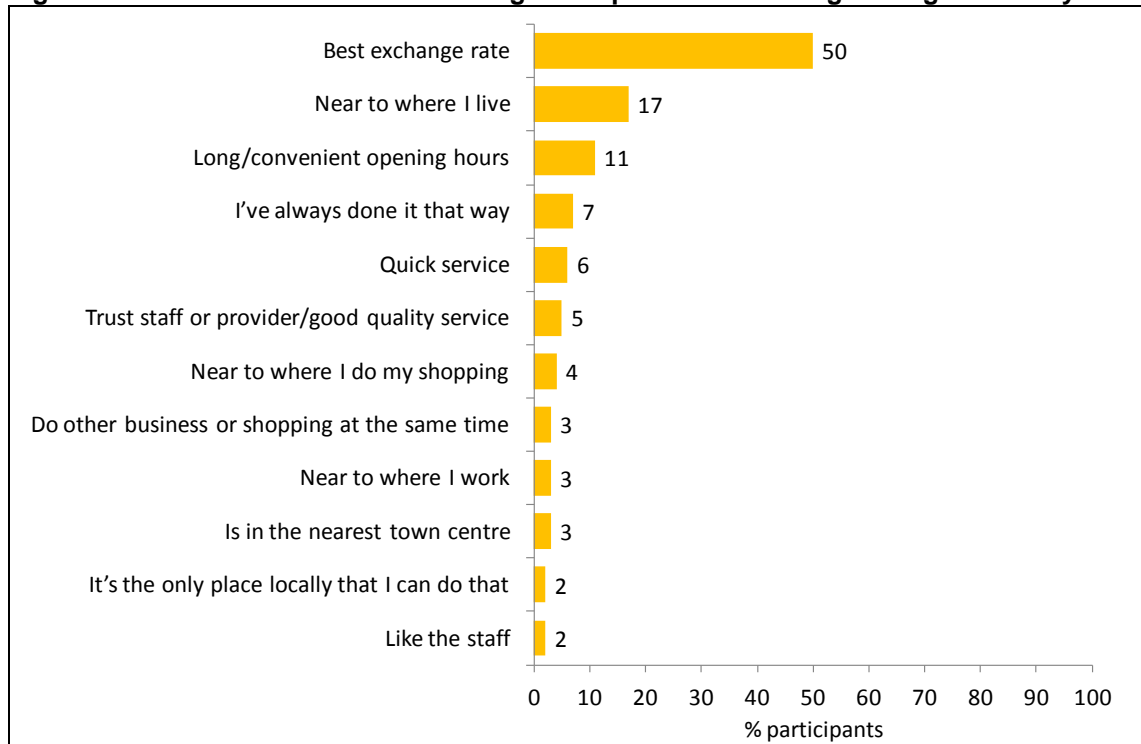
The over-riding reason for choice of place to exchange currency is the exchange rate on offer. This is especially likely to be the reason given by White consumers (51% compared to 40% of BME consumers – although still the main reason chosen by this latter group). The best exchange rate is especially likely to be the reason for using an online method (62%) or a bureau de change (55%).

Those who use a post office counter to exchange currency are also most likely to do so because it has the best exchange rate (47%), while 32% use a post office counter because it is close to where they live.

Proximity to home is the main reason for using a bank near to home (46%), and is more important than the exchange rate among those who use this location.

Those in socio-economic group DE are significantly more likely than other groups to choose a means of exchanging currency which is near where they live (26% compared to 16%).

**Figure 43: Reasons for consumers using those places to exchange foreign currency**



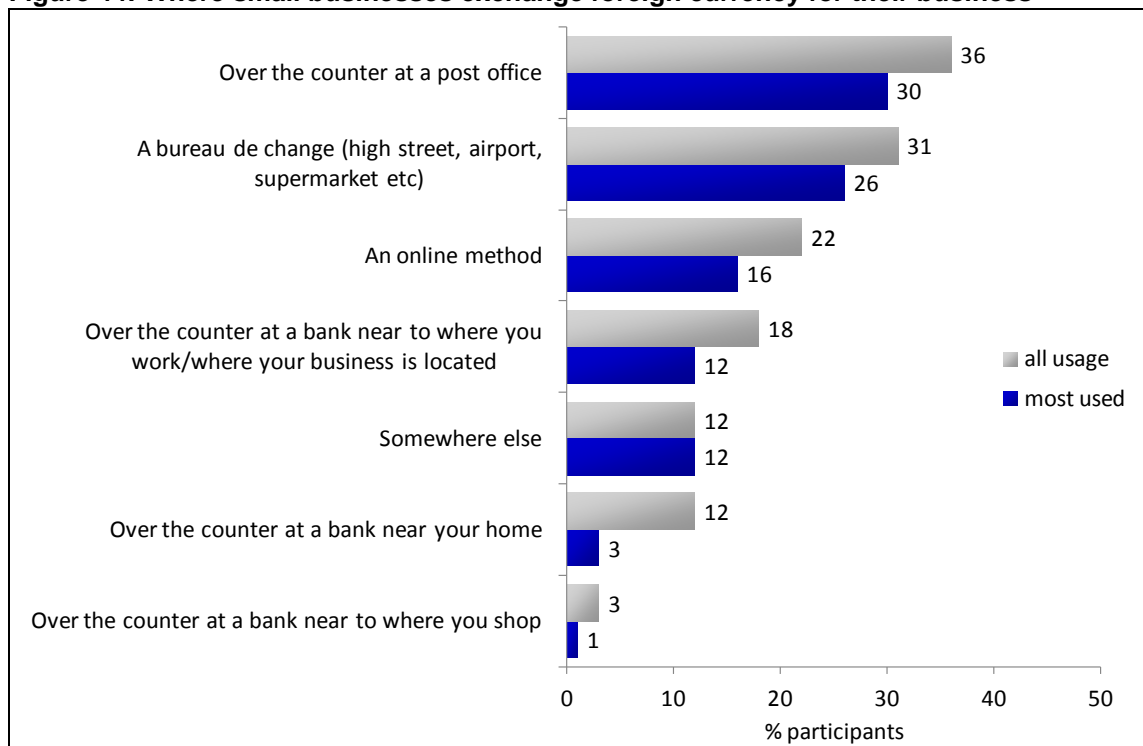
Base: those consumers who exchange foreign currency (1,175)

Although a comparatively small proportion of small businesses (10%) ever need to exchange foreign currency for their business, those that do so are most likely to use a post office (30% say this is the method they use most), followed closely by those that use a bureau de change on a high street (26% use this most). This is the opposite order to consumers who are more likely to use a bureau de change on a high street at an airport or in a supermarket etc than a post office.

A post office is significantly more likely to be used in rural than in urban areas (59% compared to 27%, but based on a small sample).

Small businesses are much more likely than consumers to use an online method of currency exchange, although only a minority do so.

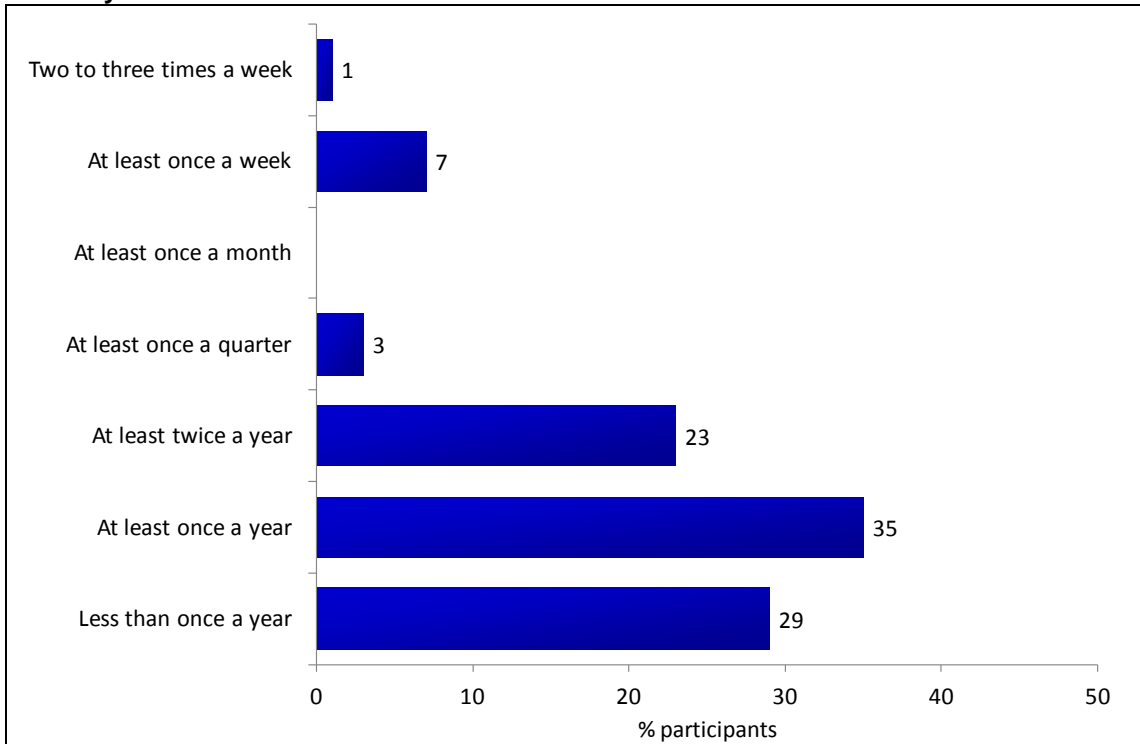
**Figure 44: Where small businesses exchange foreign currency for their business**



Base: those small businesses which exchange foreign currency for their business (110)

Foreign currency exchange is a less frequent activity than most other types of financial transaction and almost two-thirds (64%) of small businesses using post offices for this transaction, do so less than twice a year. Small businesses also undertake this transaction slightly less frequently than consumers.

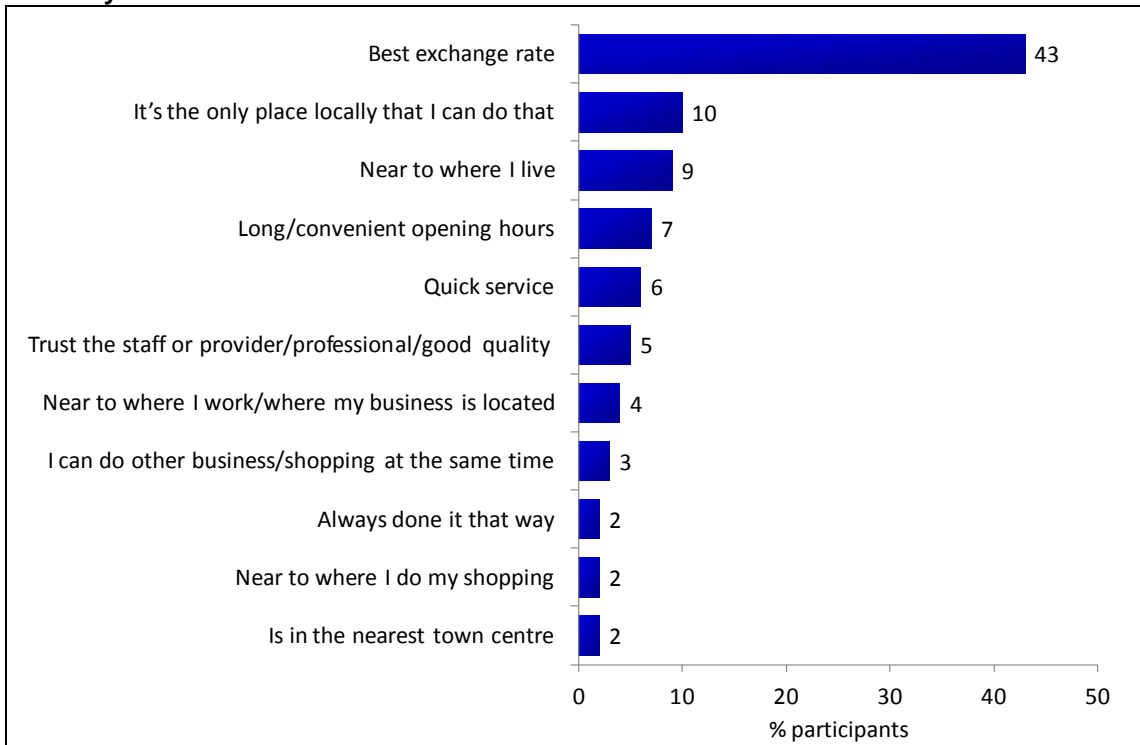
**Figure 45: Frequency with which small businesses use post offices to exchange foreign currency**



Base: those small businesses which exchange foreign currency for their business at post offices (64)

Similar to consumers, location is less important in small businesses' choice of where to exchange currency; more than 4 in 10 (43%) look for the best exchange rate.

**Figure 46: Reasons for small businesses using those places to exchange foreign currency**



Base: those small businesses which exchange foreign currency for their business (110)

## 6. OTHER SERVICES

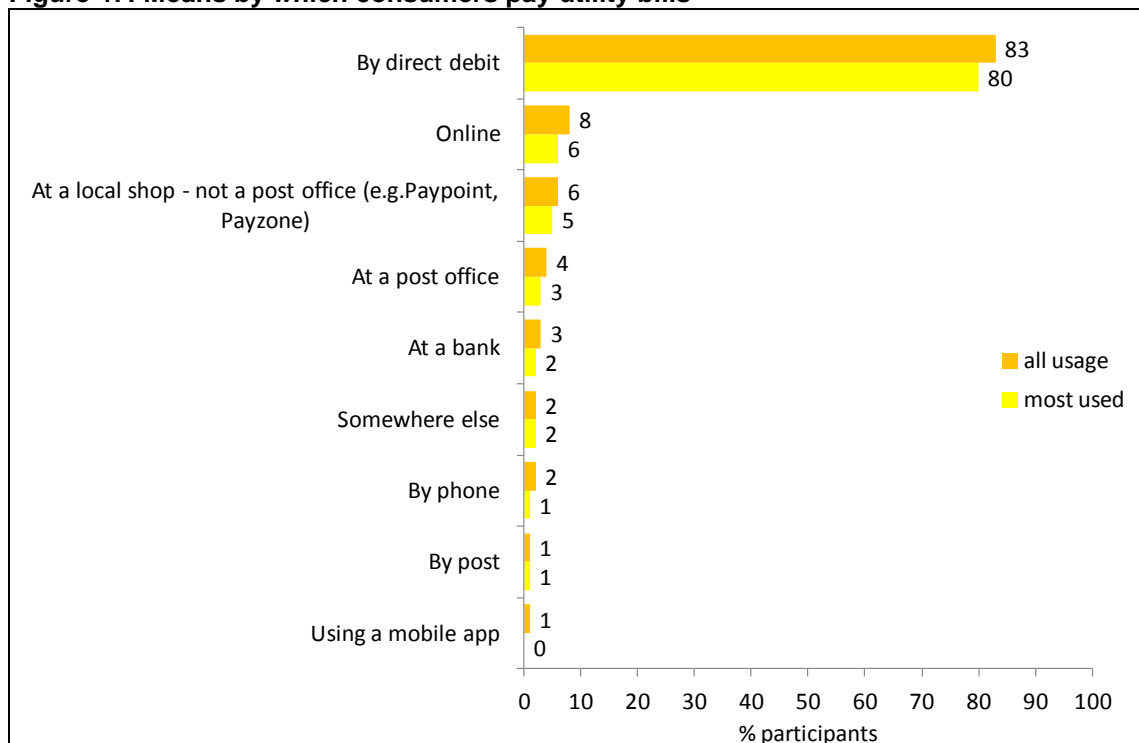
### 6.1 Paying utility bills

More than 3 in 4 consumers pay utility bills (but excluding prepayment meters) and direct debit is the most used option (83% ever use and for 80% direct debit is the way they usually pay these bills). This method of payment rises to 90% of those in socio-economic group AB, but is used by only 67% of people who are digitally excluded.

Post offices are only used by 4% overall but are significantly more likely to be used for paying this type of bill by DEs (9%) compared to other socio-economic groups (3%). Post offices are also used more by people who are digitally excluded (14% compared to 2% of people who are not digitally excluded).

Post offices are also used by 16% of those on very low incomes (a household income of less than £10,000 pa), this group also being more likely than others to pay at a local shop using Paypoint or Payzone for example (18%).

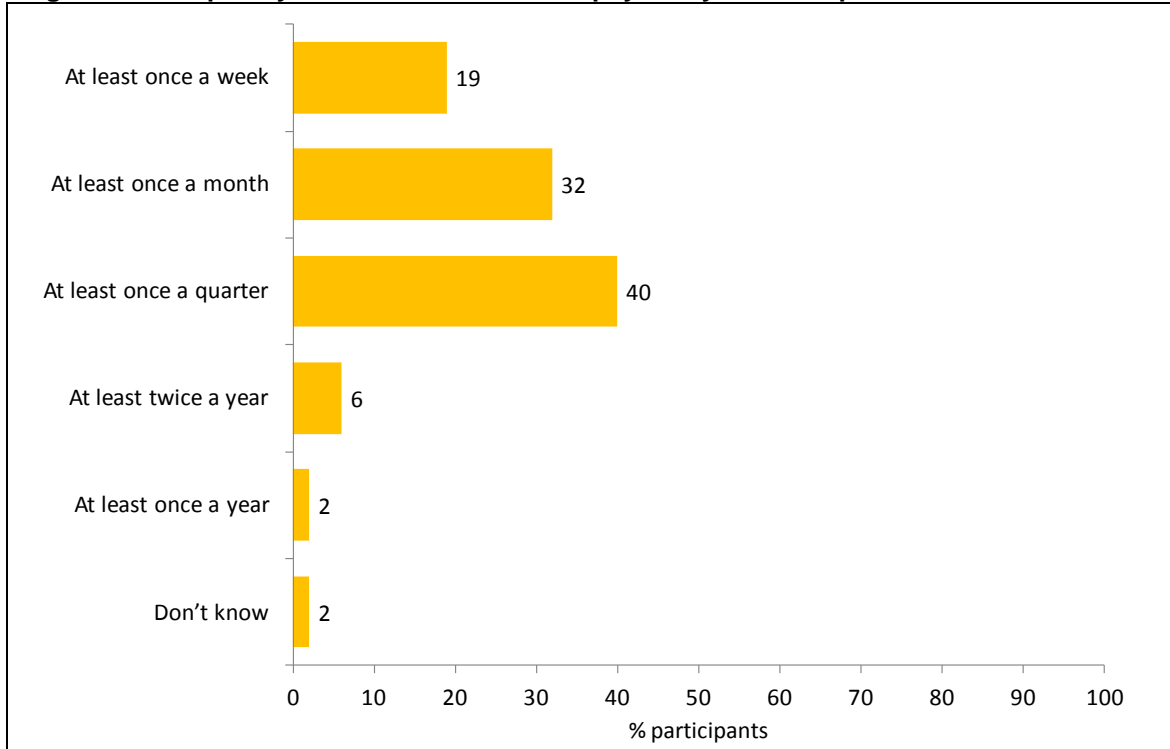
**Figure 47: Means by which consumers pay utility bills**



Base: Those consumers who pay utility bills (1,616)

While few use post offices for paying their utility bills (4%), those that do so are regular users. Just under 1 in 5 (19%) uses post offices for bill payments at least once a week and 9 in 10 are using post offices once a quarter or more often.

**Figure 48: Frequency with which consumers pay utility bills at a post office**

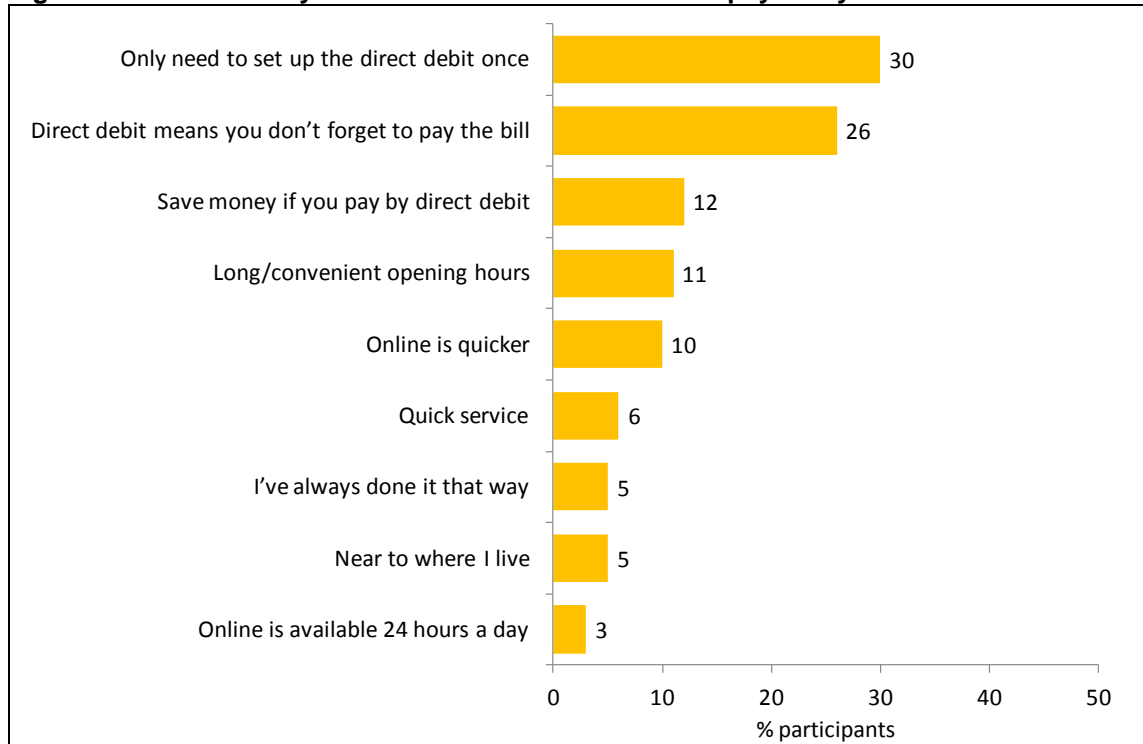


Base: those consumers that use a post office to pay utility bills (65)

Direct debit is the most used method of payment and the 2 key listed reasons that consumers cite are based on convenience: they only need to be set up once and there is no risk of forgetting. 12% also mention the cost-saving associated with direct debit payments.

Those who pay their utility bills at a post office do so mainly because it's close to where they live (46%), they trust the staff or believe it's a good quality service (16%) or they've always done it that way (15%).

**Figure 49: Reasons why consumers use those means to pay utility bills**



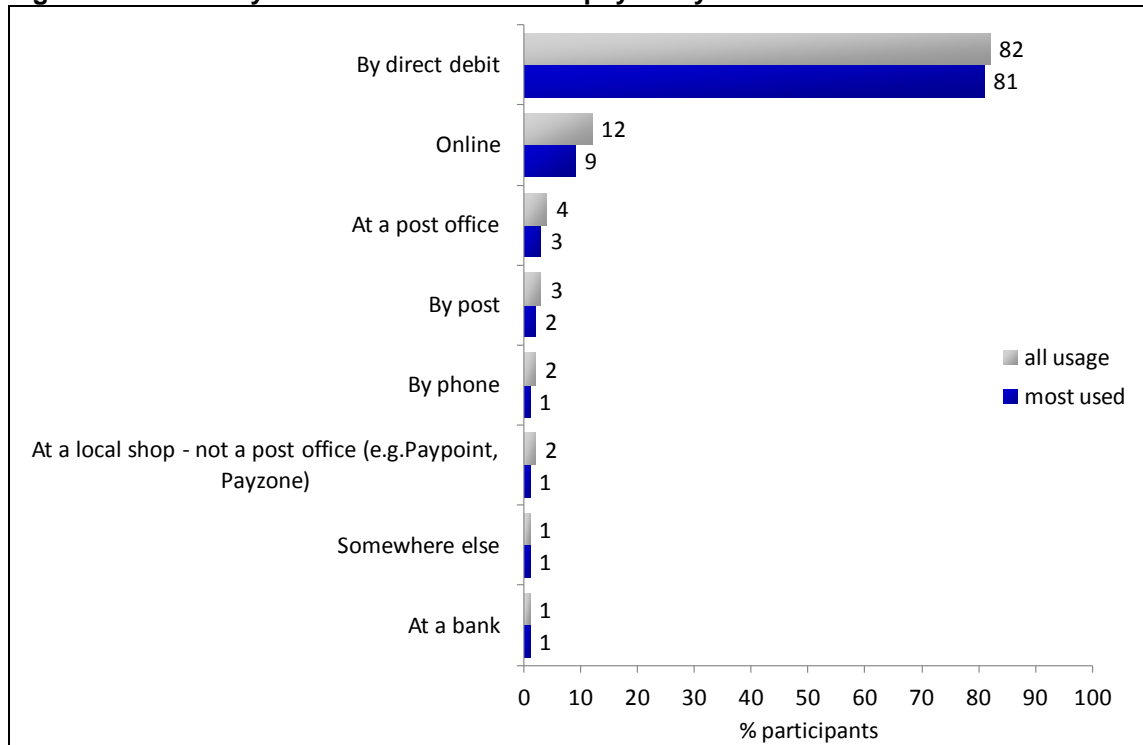
Base: Those consumers who pay utility bills (1,616)



Direct debit is the most popular way for small businesses to pay their utility bills (eg gas, electricity or water) and just over 8 out of 10 use this method (82% ever do, 81% do this most often). A minority use online bill payment but it is more popular among small businesses (12%) than among consumers (8%).

The small proportion (4%) using a post office to pay utility bills do so either quarterly or monthly. Only those with fewer than 5 employees use a post office for utility bill payment and those in the transport, retail and distribution sector are the most likely to use a post office (9% do so).

**Figure 50: Means by which small businesses pay utility bills**

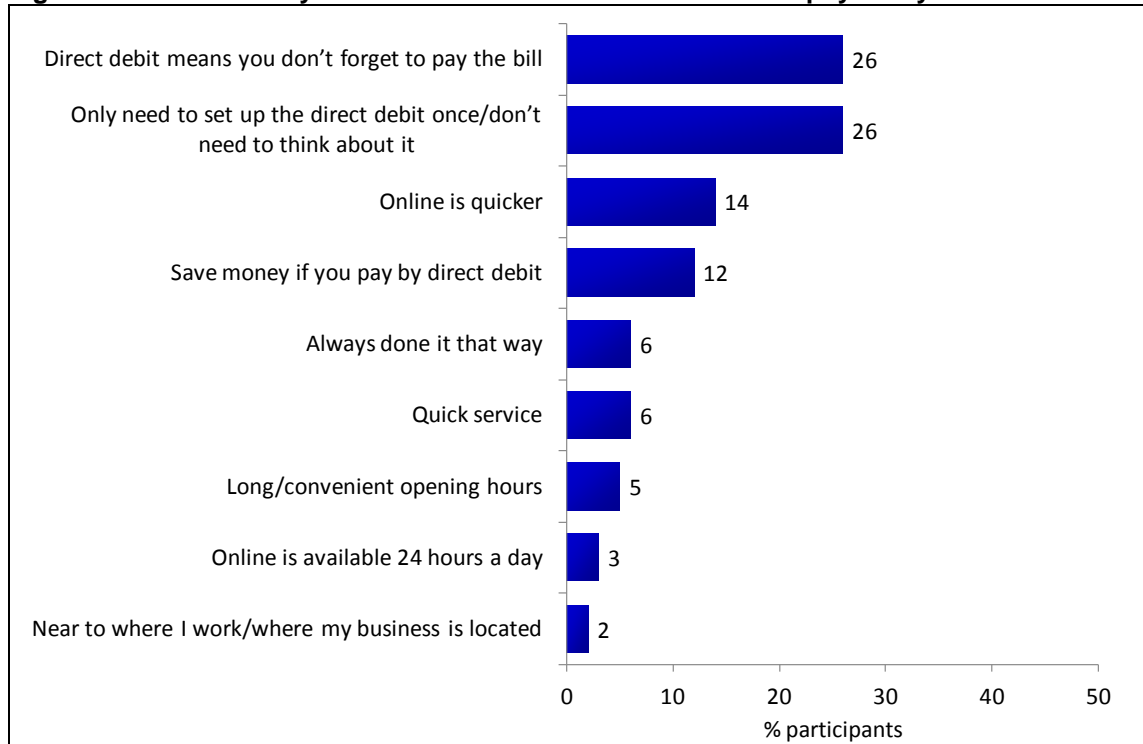


Base: Those small businesses which pay utility bills (651)

The use of direct debit for utility bills is seen as easier and more convenient by small businesses. Just over 1 in 4 (26%) say it means they don't forget to pay the bill and the same proportion say that you only need to set it up once and don't need to think about it. A further 12% mention saving money if you pay by direct debit.

Of the 15 small businesses which use a post office to pay utility bills, equal numbers do so because it's near to where they work, near to where they live or because they trust the provider or feel it's a good quality service.

**Figure 51: Reasons why small businesses use those means to pay utility bills**



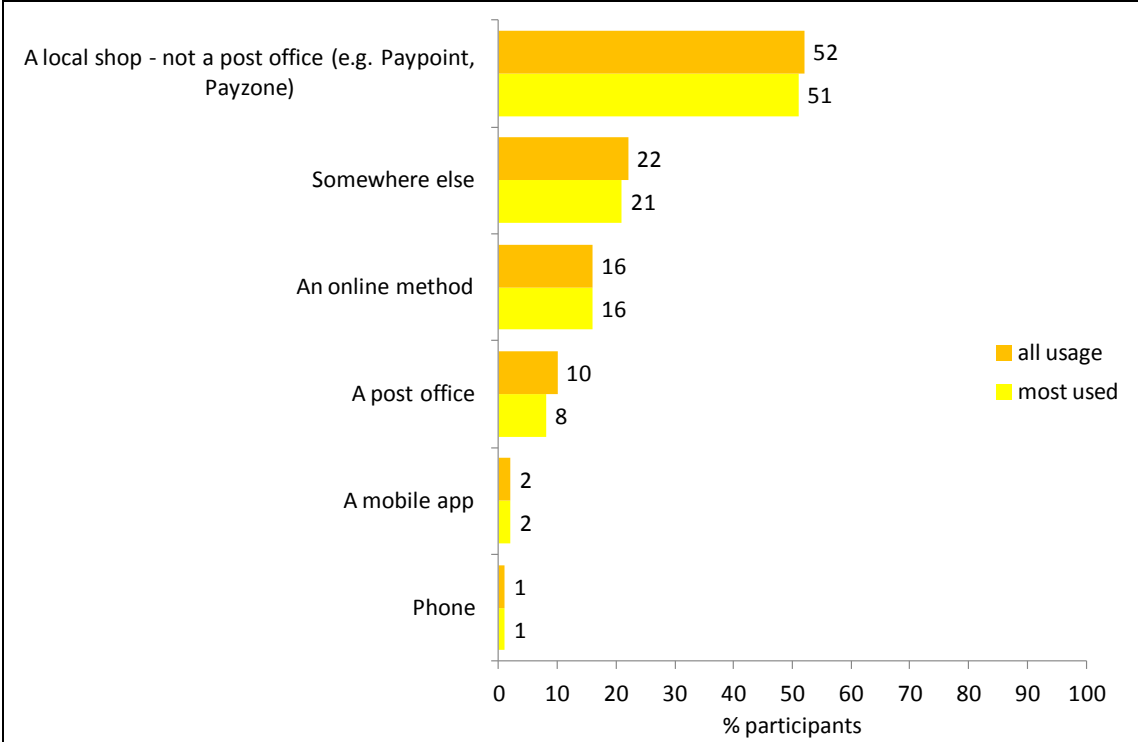
Base: Those small businesses which pay utility bills (651)

## 6.2 Topping up electricity or gas prepayment meters

Comparatively few consumers (19%) have a need to top up electricity or gas prepayment meters. Of those that do, around half use a service such as Paypoint or Payzone at a local shop (52% ever use and 51% use this method most often).

1 in 10 ever uses a post office for topping up electricity or gas meters but women are twice as likely as men to use a post office to do this (13% compared to 7%). Unemployed people are also significantly more likely than those in full time work to use a post office for topping up electricity or gas meters (22% compared to 5%).

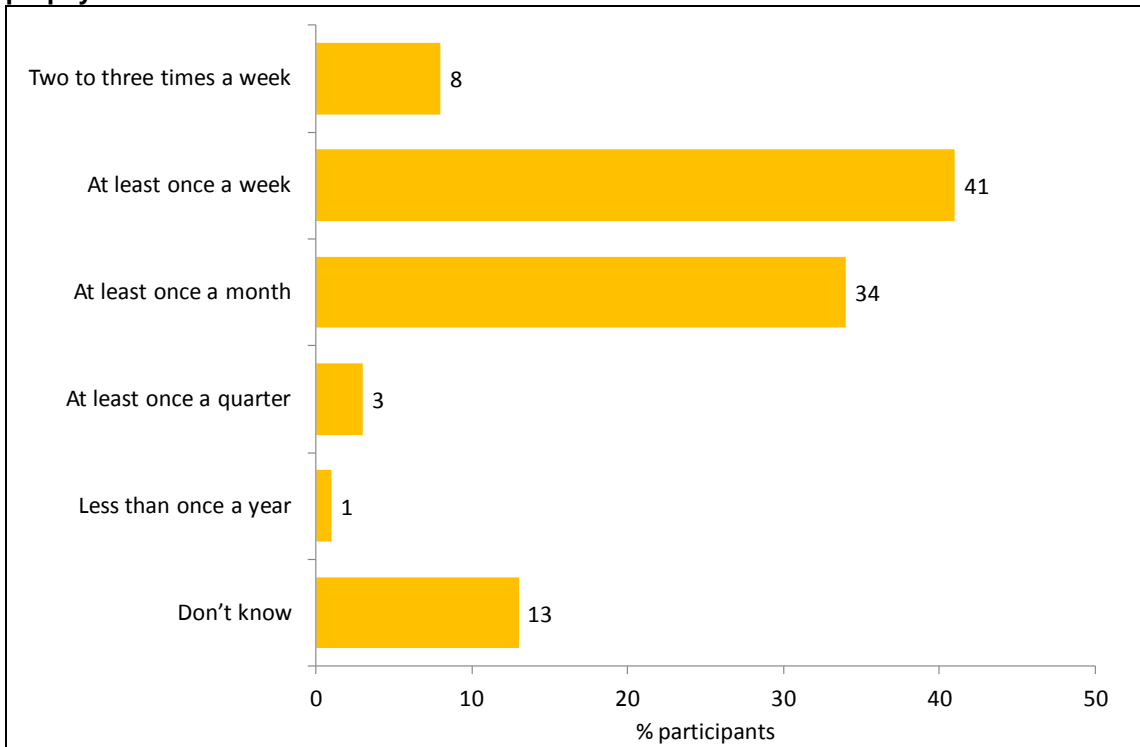
**Figure 52: Where consumers top up their electricity and/or gas prepayment meter**



Base: Consumers who top up their electricity and/or gas prepayment meter (330)

Those few consumers who use a post office for topping up prepayment meters are frequent in their usage. Almost half (49%) do this once a week or more often.

**Figure 53: Frequency of consumers using a post office to top up electricity and/or gas prepayment meter**



Base: Consumers using a post office to top up electricity and/or gas prepayment meter (33).

NB: small base size

4 in 10 (40%) choose a method of topping up their electricity or gas meter that is close to where they live. This is especially the case for those who use a post office (20 out of 26).

**Figure 54: Reasons for using choice of method for topping up electricity and/or gas prepayment meter**



Base: Consumers who top up their electricity and/or gas prepayment meter (329)

### 6.3 Making payments to and other business with local councils

Most consumers need to engage with their local council; making payments (such as rent, council tax or parking fines) or accessing other council services such as getting transport passes.

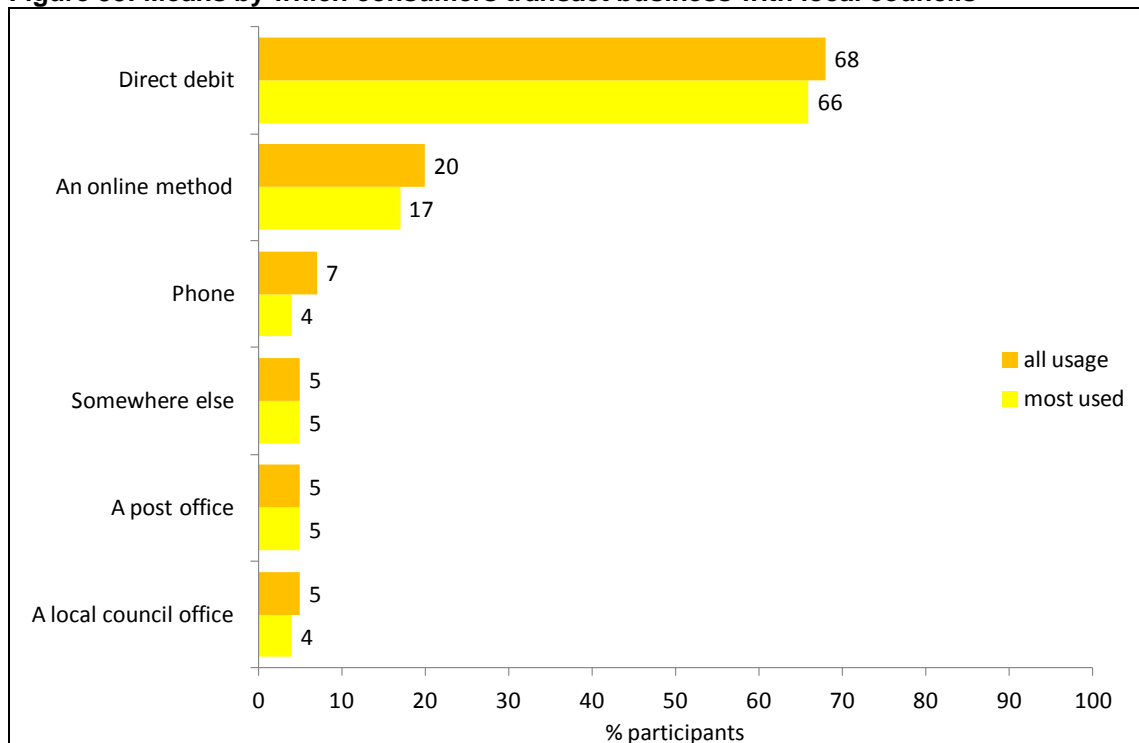
Much of the interaction is bill paying and nearly 7 out of 10 (68%) do this by direct debit. Direct debit is significantly more likely to be used by those in socio-economic groups AB and C1 (72%) compared to DEs (59%). It is also more popular with White than with BME consumers (69% compared to 60%) although still the favoured method for both.

1 in 5 interacts online with their local council. Similar to direct debit this method is used more by ABC1s (24%) than by DEs (13%). This latter group is also more likely than other groups to go to their local council offices (12% do this).

Men are significantly more likely to use an online method than women (23% compared to 18% of women), as are those who work (24%) and BME consumers (30% compared to 19% of White consumers).

1 in 20 (5%) use a post office but this is around twice as likely among people who are digitally excluded (13%), over 65s (9%) and DEs (11%).

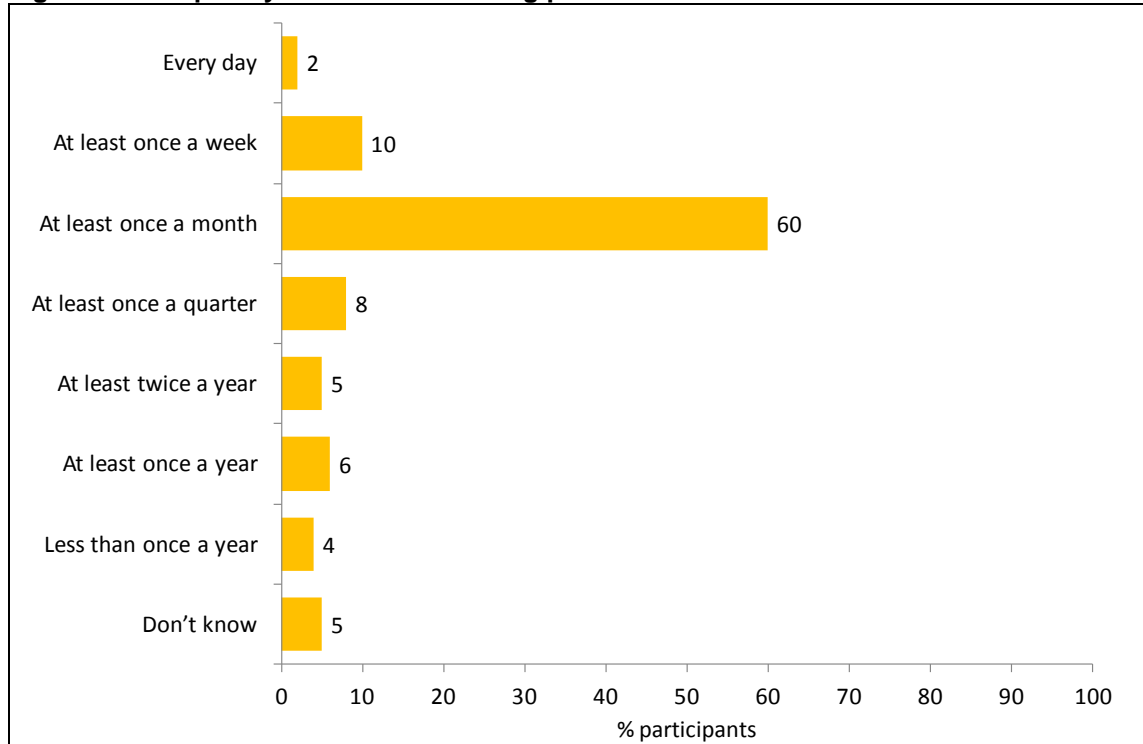
**Figure 55: Means by which consumers transact business with local councils**



Base: those consumers who make payments to local councils (such as rent, council tax or parking fines) or access other council services such as getting transport passes (1,531)

Where consumers use a post office to engage with their local council, making payments (such as rent, council tax or parking fines) or accessing other council services such as getting transport passes, it is most likely to happen on a monthly basis; 60% do this at least once a month but less than weekly.

**Figure 56: Frequency of consumers using post office to transact with local councils**

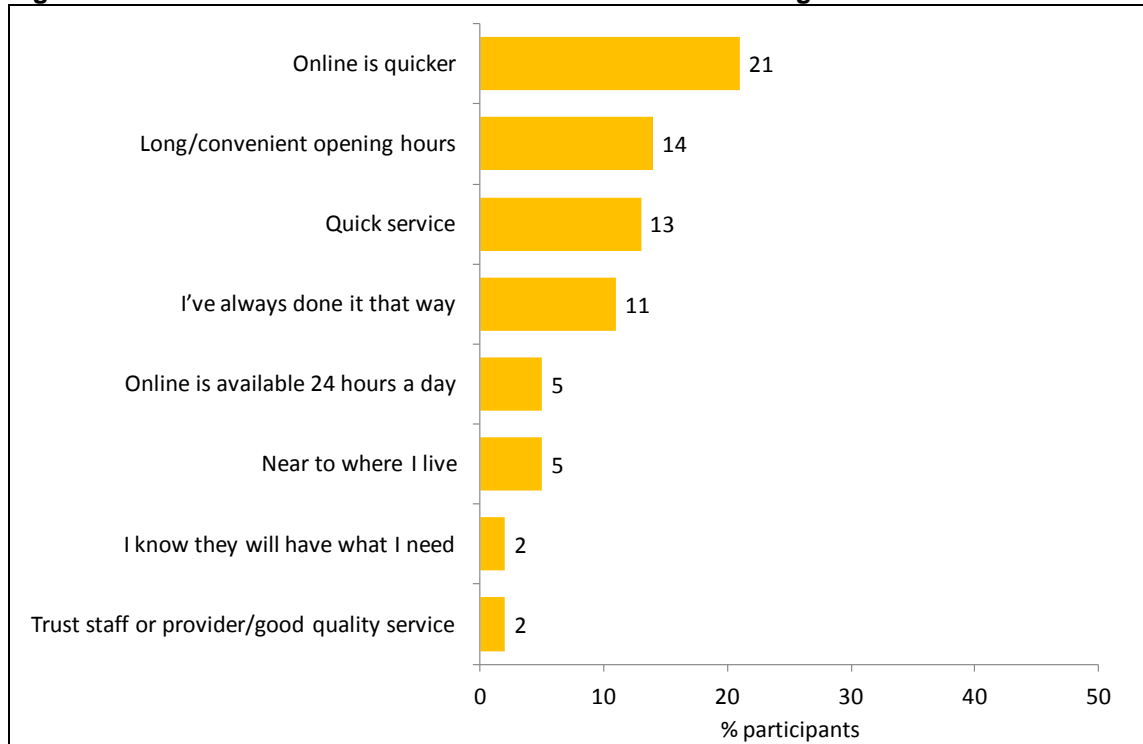


Base: consumers who make payments to local councils (such as rent, council tax or parking fines) or access other council services such as getting transport passes at a post office (88)

Of the listed reasons, speed of online is the main reason mentioned for their choice of interaction with the local council. This is mentioned particularly by those who use online (43%) but also by those who use direct debit who, in some cases, perceive this to be an online method (21%).

Those who use a post office tend to say that it's near to where they live (42%), they've always done it that way (25%) or they trust the staff or provider or believe it's a good quality service (12%).

**Figure 57: Reasons consumers use those means of transacting with local councils**



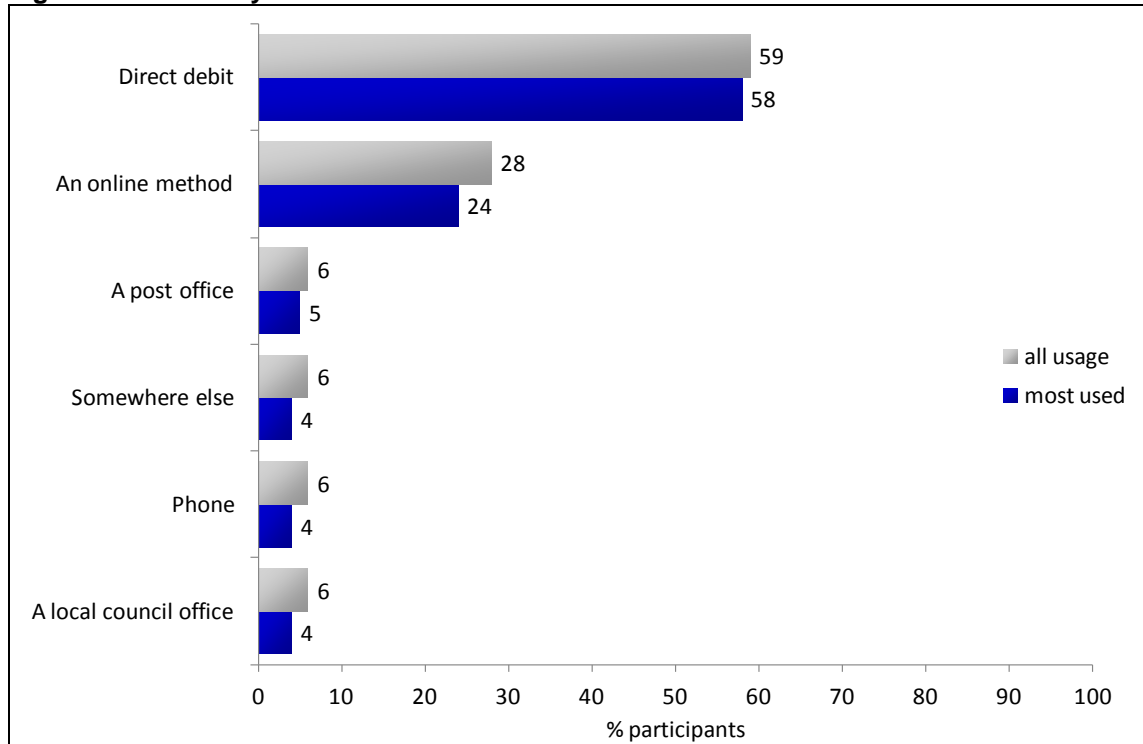
Base: those consumers who transact services with local councils (1,531)



Direct debit is also the method used most by those small businesses that need to make payments to local councils (such as rates, licence fees or parking fines) or access other council services such as getting transport passes, planning applications, ID checking etc. 59% mention direct debit, rising to 75% in remote rural areas. This method is used slightly less by small businesses than by consumers, but small businesses are slightly more likely to use an online method than are consumers.

1 in 20 small businesses use a post office (6% ever use and 5% use most often) for transacting with local councils, about the same proportion as go direct to the local council offices. Businesses in rural areas use a post office significantly more than those in urban areas (16% compared to 3%).

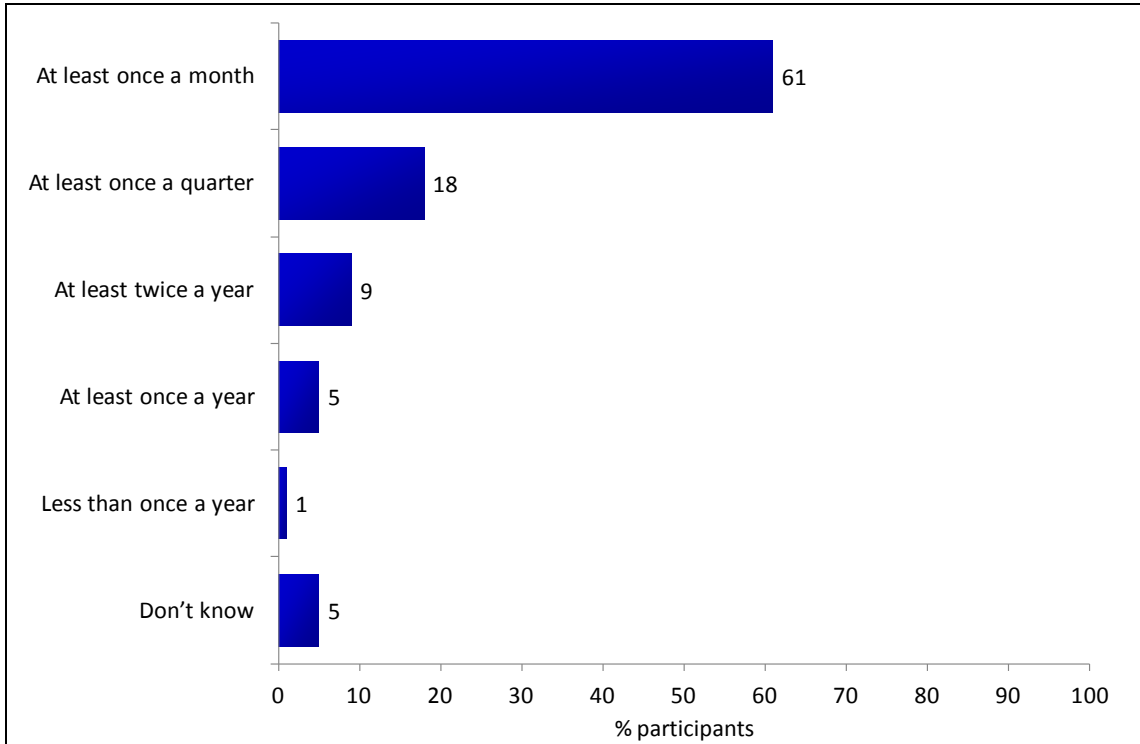
**Figure 58: Means by which small businesses transact with local councils**



Base: those small businesses which transact with local councils to make payments to local councils (such as rates, licence fees or parking fines) or access other council services such as getting transport passes, planning applications, ID checking etc (539)

The small number of small businesses which use a post office for local council business do so fairly frequently; 6 in 10 (61%) use a post office at least once a month for this type of transaction.

**Figure 59: Frequency with which small businesses use post offices to transact with local councils**

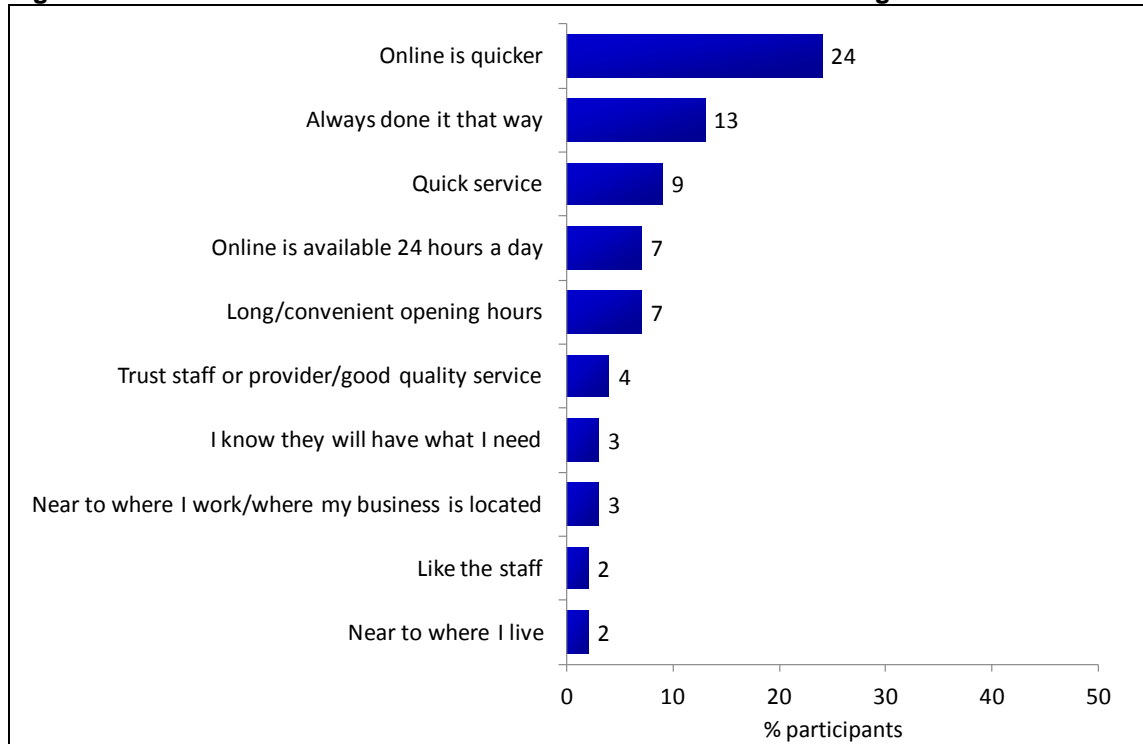


Base: those small businesses which transact with local councils at a post office (17)  
NB: small base size

Most of those who use direct debit give an unlisted reason but 12% say they have always done it that way. Most of those using online mention that it's quicker (54%) or that it's available 24 hours a day (18%).

Few small businesses use a post office for local council transactions; those that do are almost equally likely to say that the post office is close to where they live (9 out of 24), close to where their business is located (10 out of 24) or that they like the staff (10 out of 24).

**Figure 60: Reasons small businesses use those means of transacting with local councils**



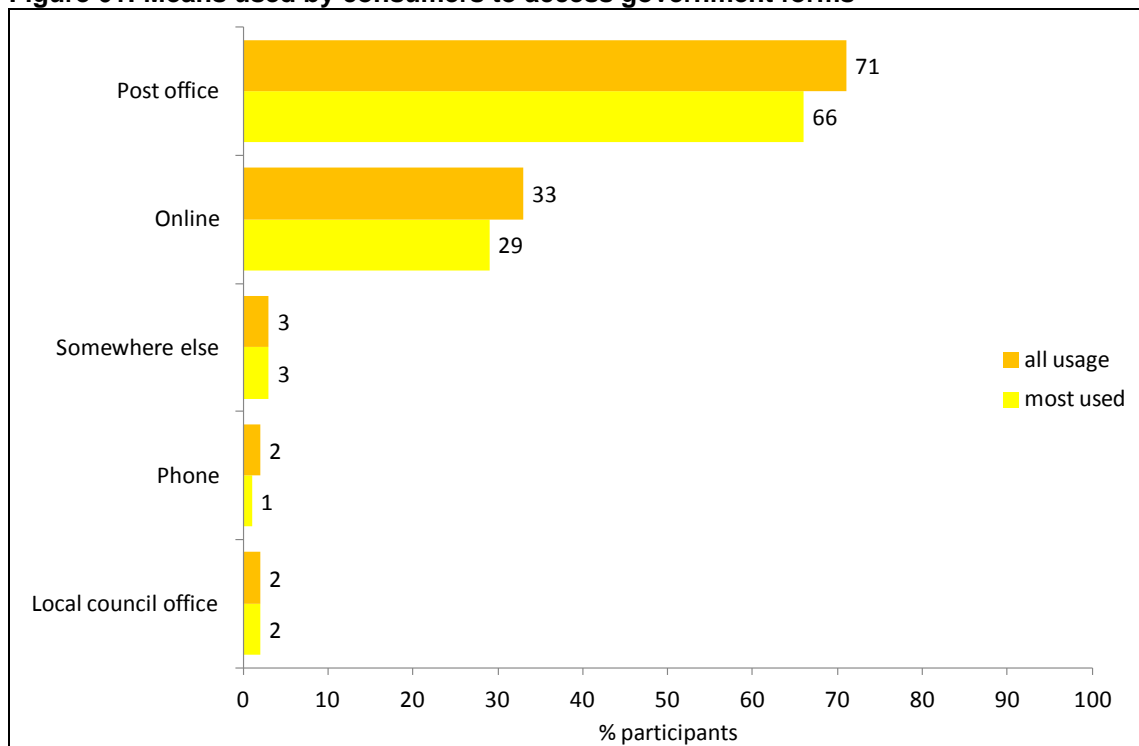
Base: those small businesses which transact with local councils (539)

## 6.4 Accessing government forms

More than half of consumers ever have a need to pick up or access government forms such as applications for passports, driving licences or fishing rod licences. The post office is the place most used for these sorts of forms with just over 7 in 10 (71%) ever using a post office and two-thirds (66%) saying that a post office is the place they would use most to do this. Significantly more women than men say that they use a post office (76% compared to 67%) and it is also particularly likely to be used for accessing forms by socio-economic group DE (77%).

A third (33%) use online methods of accessing government forms with other options used by very few. Men are more likely than women to access forms online (36% compared to 30%) and 40% of ABs ever go online to access government forms.

**Figure 61: Means used by consumers to access government forms**



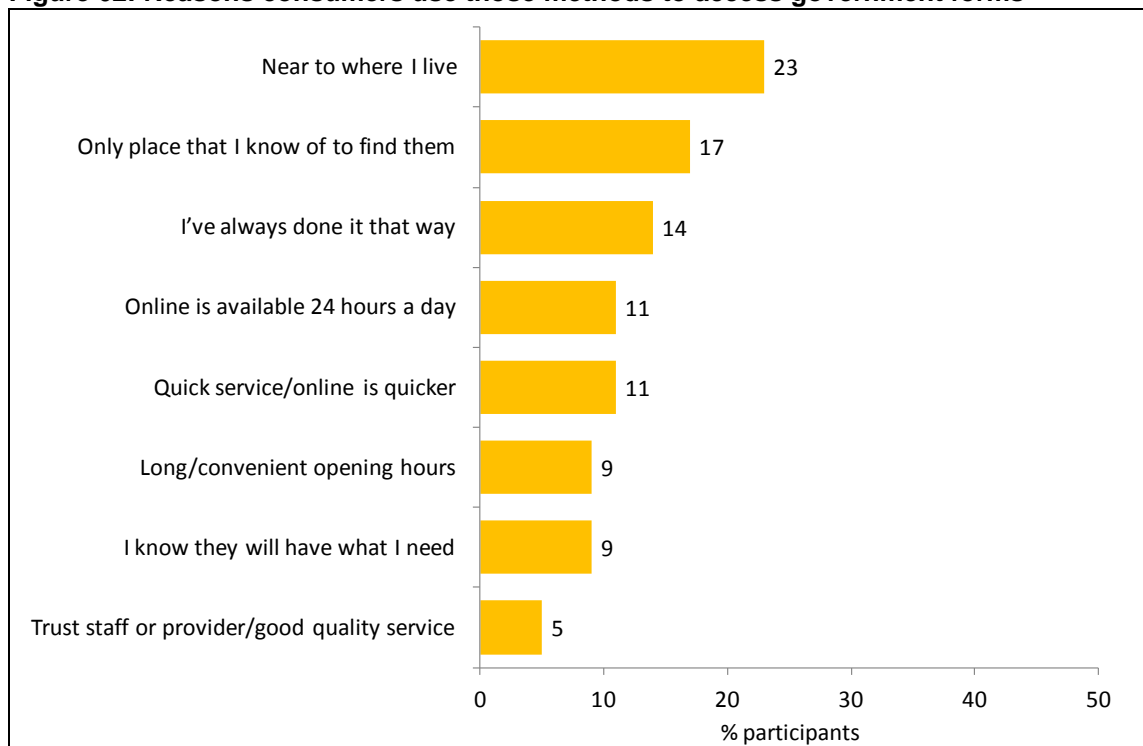
Base: all consumers who access government forms (1,357)

The main specified reason for choice of method of accessing government forms is that it is near to where they live, mentioned by 23% (but by 31% of those aged over 65). This is a particularly important reason for carers, 34% of whom say this is why they access forms in the way they do, as opposed to 22% of non-carers who give this reason.

Overall 17% say that they use the method they do because it's the only place they know to find government forms. This is particularly the case where they use a post office (25% give this reason).

Those who access government forms online do so because it's available 24 hours a day (35%) or because it's quicker (30%).

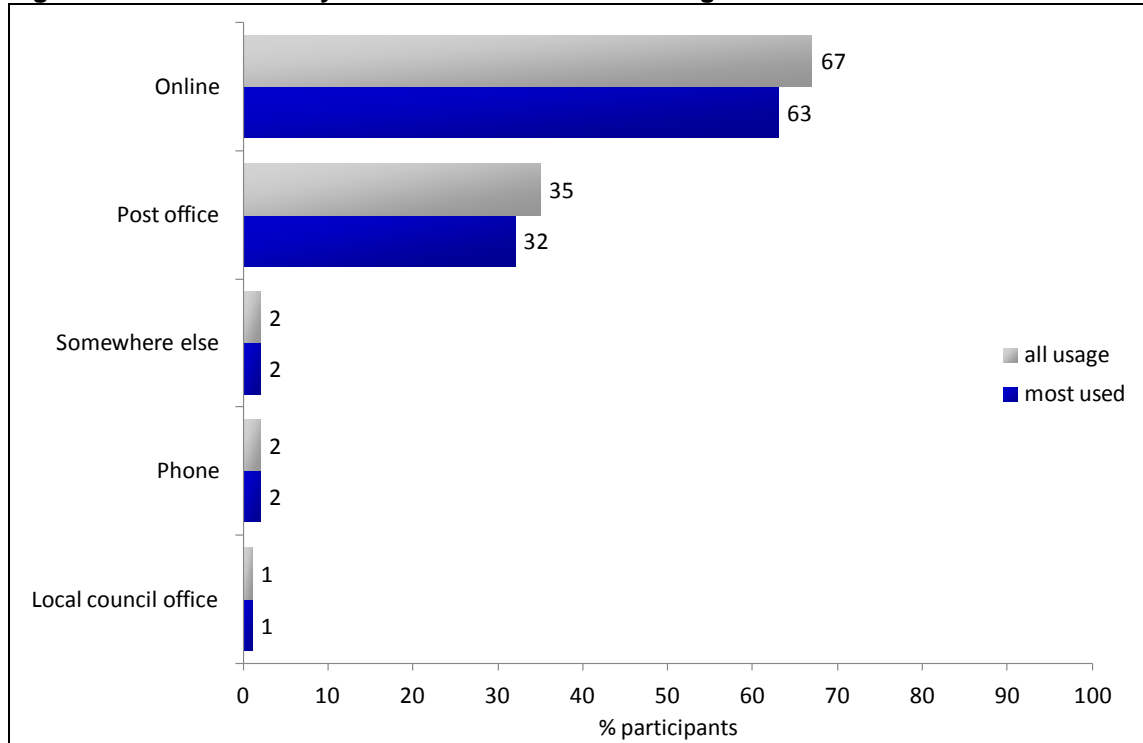
**Figure 62: Reasons consumers use those methods to access government forms**



Base: all consumers who access government forms (1,357)

While consumers still use post offices for accessing government forms, two-thirds (67%) of small businesses who need forms for their business, such as applications for passports or driving licences, go online. For 63% this is the method they use most often. A post office, however, is used by more than a third (35%) and is the main method of accessing forms for 32%.

**Figure 63: Means used by small businesses to access government forms**



Base: those small businesses which access government forms (251)

The convenience of an online method is mentioned most as the reason for small businesses accessing government forms in that way; 28% mention online being available 24 hours a day and 26% say that it is quicker or offers a quick service.

Among those small businesses which use a post office, proximity to their home (27%) or to their business (22%) are the main reasons for doing so. For 16% a post office is the only place they know that they can find these forms and 14% say that they have always done it this way.

**Figure 64: Reasons small business use those methods to access government forms**



Base: those small businesses which access government forms (251)

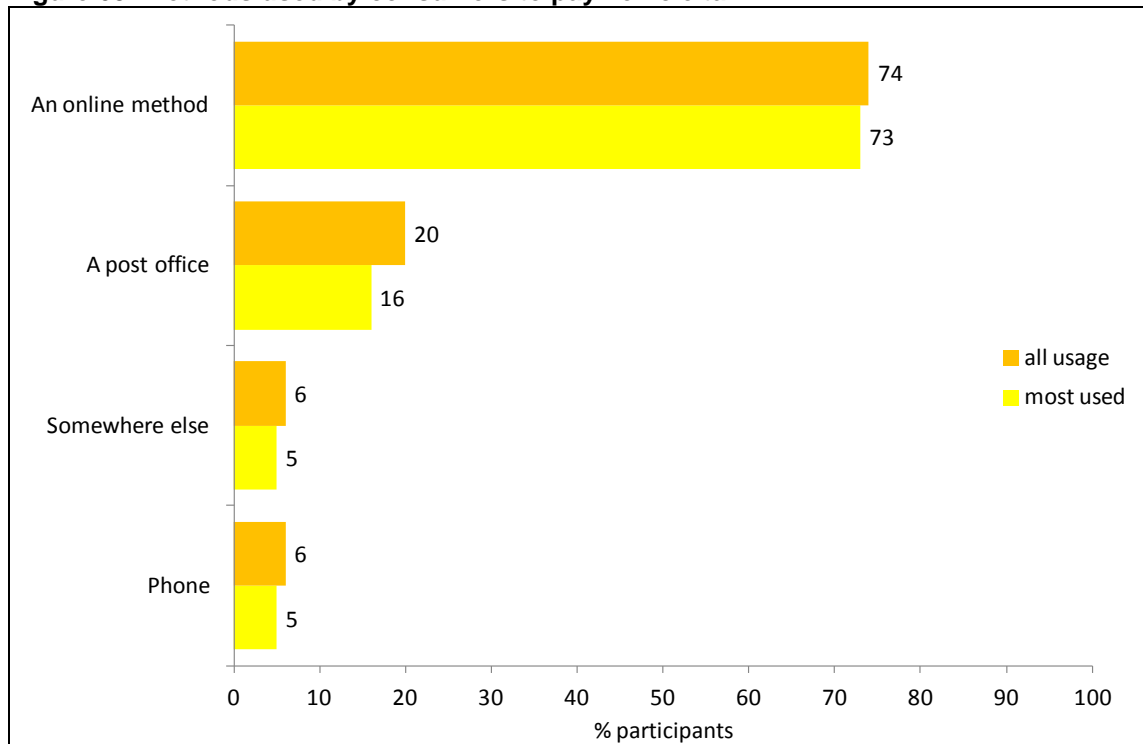
## 6.5 Paying vehicle tax

Consumers are most likely to pay road tax for a car or other vehicle online. 3 out of 4 do so (74% with 73% doing this most often). Likelihood of paying online reduces with age; 84% of 18-30 year olds pay online, dropping to 55% of over 65s using this method.

Online is also favoured by ABs (83%), men (77%) and those working full time (83%).

However, post offices still play a role in the provision of road tax and are used by 1 in 5 (20%), with 16% saying it is the way they most often pay this tax. A post office is especially likely to be used by the over 65s and DEs (33% of both groups use a post office), those with a household income below £20,000 pa or with a disability (both 32%) and people who are digitally excluded (45%).

**Figure 65: Methods used by consumers to pay vehicle tax**



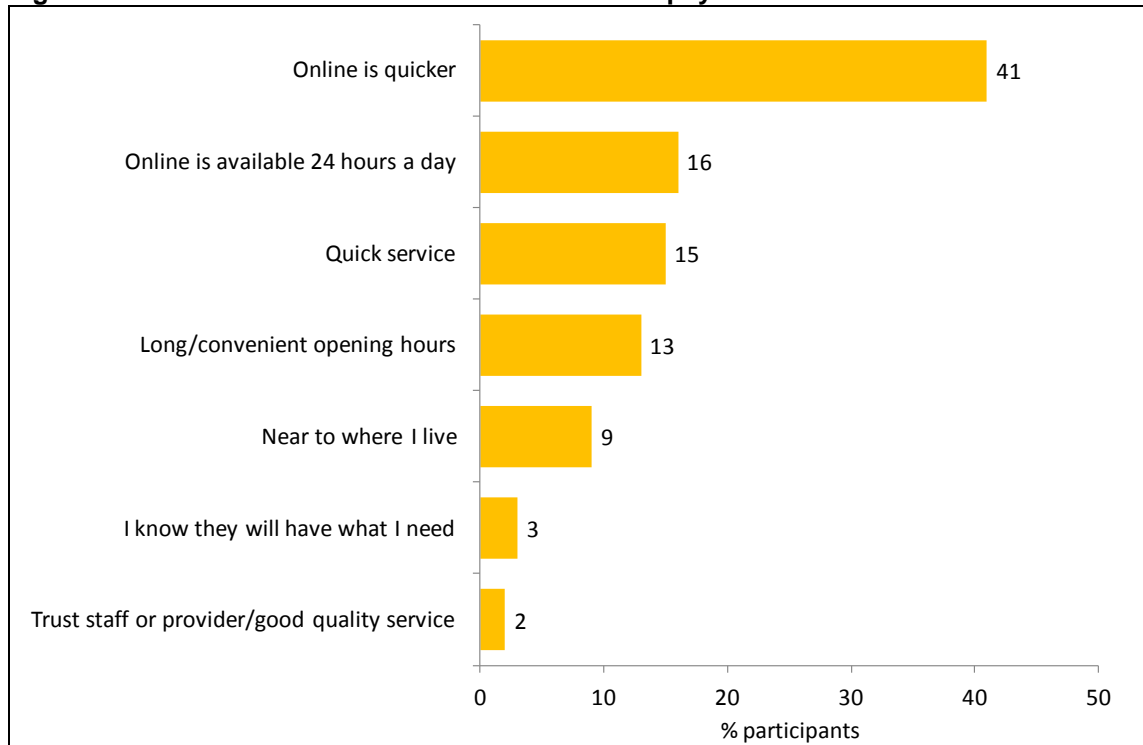
Base: those consumers who pay vehicle tax (1,348)



The fact that paying vehicle tax online is quicker is mentioned by 41% overall, but by 54% of those who use this method, a further 21% of online users say that they use that method because it is available 24 hours a day.

4 in 10 (40%) of those who use a post office to pay road tax say that it is near to where they live, their main reason for using that means of paying. Additionally 10% use a post office because they trust the staff or provider or it's a good quality service, 10% because they know the post office will have what they need and 8% because of the long or convenient opening hours.

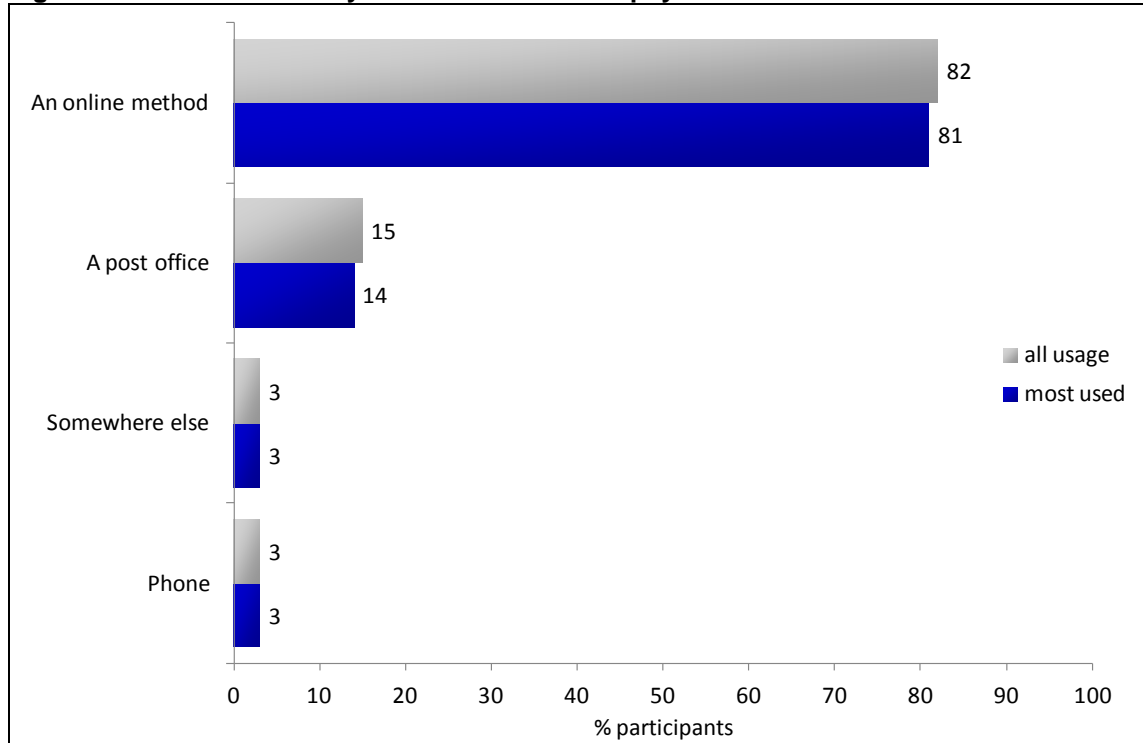
**Figure 66: Reasons consumers use these means to pay vehicle tax**



Base: those consumers who pay vehicle tax (1,348)

Online is also the method used most by small businesses to pay vehicle tax, used slightly more than by consumers; 8 in 10 of those with a need to pay vehicle tax do it online. 15% ever use a post office, slightly less than among consumers, but this is considerably higher among small businesses in the transport, retail and distribution sector, 32% of which pay their road tax at a post office.

**Figure 67: Methods used by small businesses to pay vehicle tax**

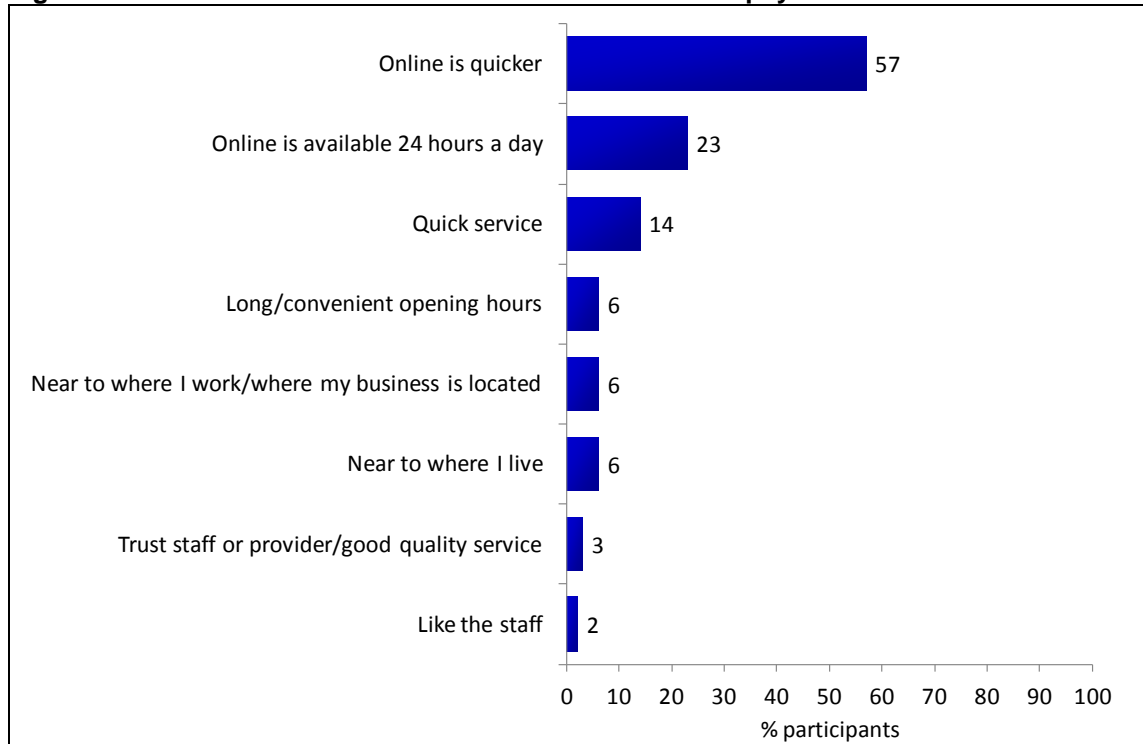


Base: those small businesses which pay vehicle tax (514)

The speed and availability of online as a means of paying vehicle tax are the reason that most small businesses use this method of payment. 57% say that online is quicker and 23% that online is available 24 hours a day.

Those using a post office to pay their vehicle tax primarily do so because it's either close to their business (29%) or to home (28%). However 23% say that they trust the staff or provider, they consider the staff or service to be professional or it's a good quality service.

**Figure 68: Reasons small businesses use these means to pay vehicle tax**



Base: those small businesses which pay vehicle tax (514)

## 6.6 Topping up a mobile phone

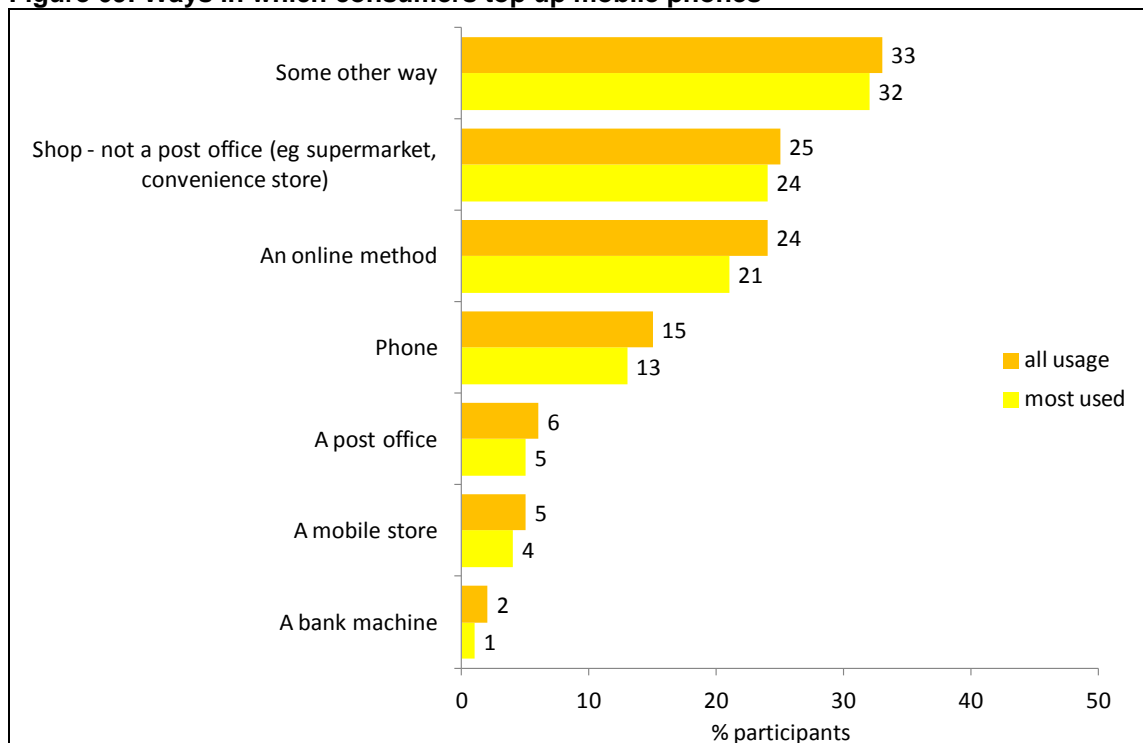
Many consumers have mobile phone contracts which obviate the need to top up their phone. Those who do have to top up their mobile, have a wide range of options for doing so. From the list of possible options provided, the one most likely to be used was topping up in a shop such as a supermarket or convenience store (used by 1 in 4 – 25%). A similar proportion (24%) ever top up online and online is the method used most by 21%.

Topping up at a shop is the method used most by over 65s (38%), DEs (37%) and those with a disability (36%).

Online is the method of topping up used most by 16-30 year olds (46%) and men are significantly more likely to top up online than women (29% of men compared to 17% of women).

Post offices are only used by 6% overall to top up their mobile phone. However, people who are digitally excluded (11%), over 65s (12%) and DEs (11%) are twice as likely as the average to do this at a post office.

**Figure 69: Ways in which consumers top up mobile phones**



Base: those consumers who top up mobile phones (535)

Other reasons than those listed were most likely to be given for the reason mobiles are topped up in the way they are. But the reason most likely to be specified was that the method was near to where they live, mentioned by 53% of those who use a post office (14 out of 27) and 35% of those who use a shop. The other main reason mentioned for topping up a mobile phone at a post office is the ability to do other business or shopping at the same time (mentioned by 8 out of 27).

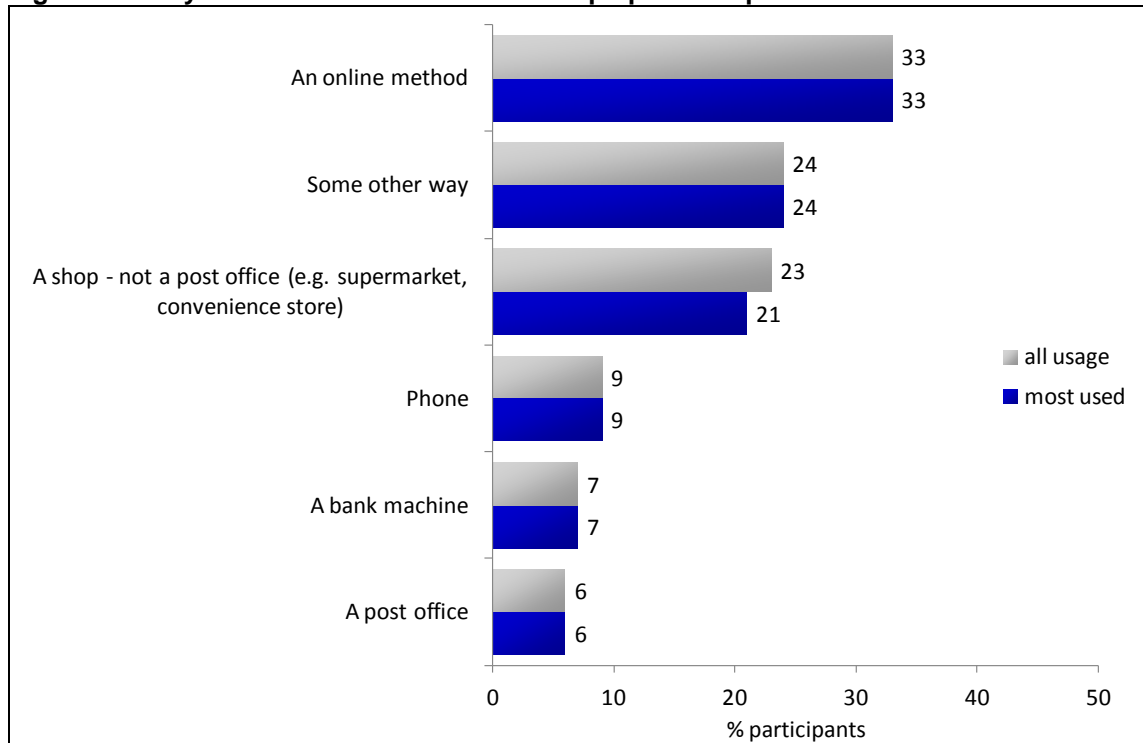
**Figure 70: Reasons consumers top up mobile phones in this way**



Base: those consumers who top up mobile phones (535)

Online is the method used most for topping up their business mobile phones, albeit only used by a third of small businesses that need to do this (33%). 23% use a shop other than a post office, such as a supermarket or convenience store, and it is the most used method for 21%. Post offices are used by 6% but lag behind topping up by phone (9%) or topping up at a bank machine (7%). Small businesses are more likely than consumers to top up online or by using a bank machine but are less likely to top up by phone.

**Figure 71: Ways in which small businesses top up mobile phones**

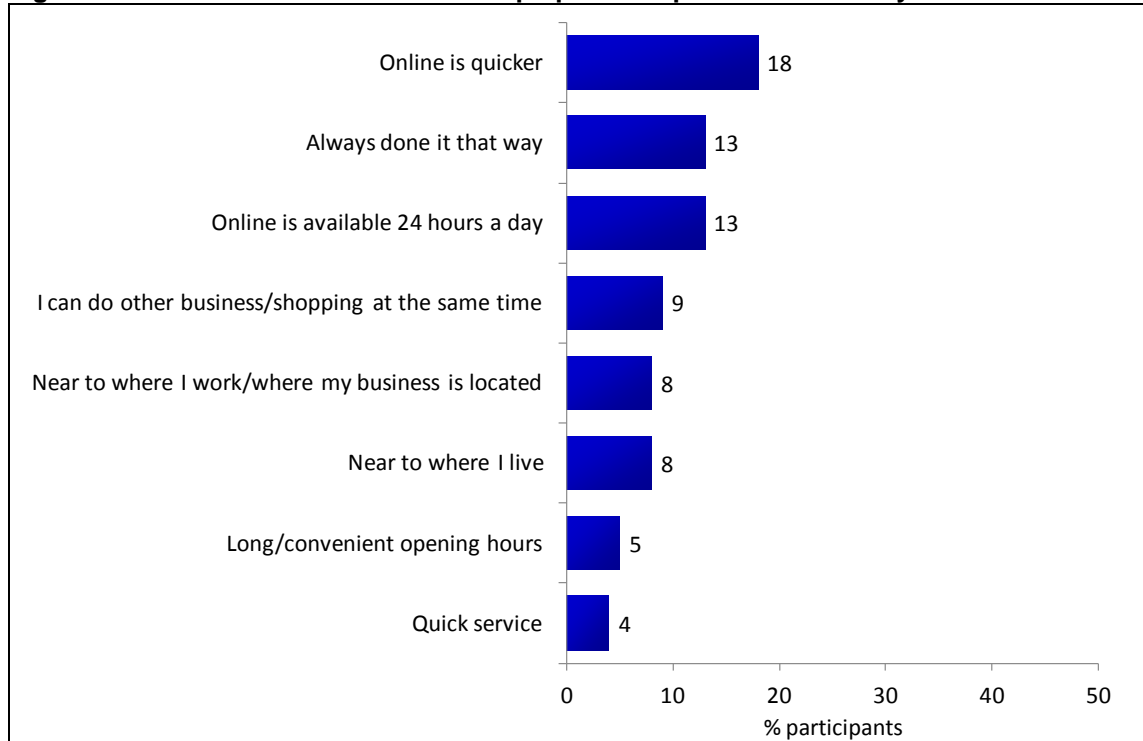


Base: those small businesses which top up mobile phones (87)

The main reason among those listed for their chosen method of topping up business mobiles is the speed of online and its availability.

Very few small businesses were using a post office to top up their business mobile phone. Those that did so are equally likely to say that it is because the post office is near to their work or to their home or that it allows them to shop or do other business at the same time.

**Figure 72: Reasons small businesses top up mobile phones in this way**



Base: those small businesses which top up mobile phones (87)

### 6.7 Passport and identity checking service

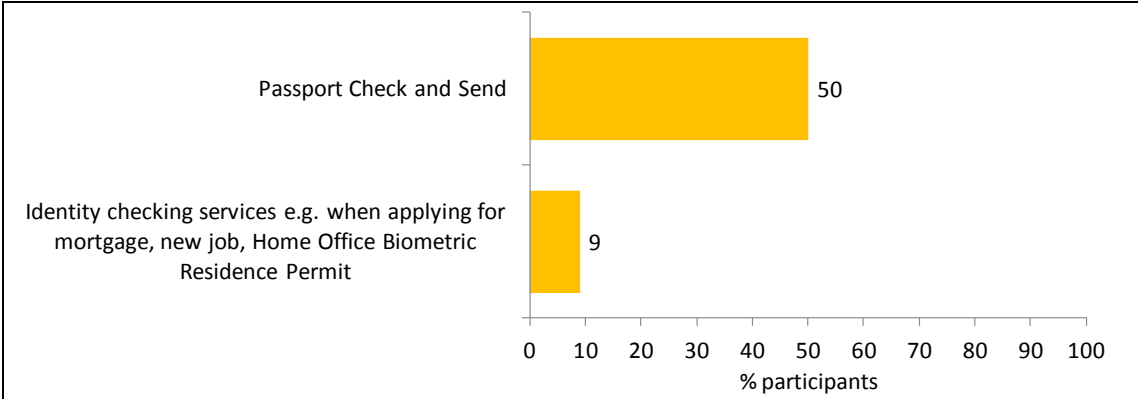
Just over half of post office users (52%) use either the passport or identity checking service. Usage of one or other service is highest among those aged 31-65, women, those who are working full-time and people who are not digitally excluded (only 37% of those who are digitally excluded have used one of these services).

Half of consumers who use post offices say that they have used the Passport Check and Send service. Usage is especially high among those aged 31 to 45 (58%) and ABs (56%). Women are significantly more likely than men to have used the service (53% compared to 46% of men).

Using a post office for identity checking services, for example when applying for a mortgage, new job or Home Office Biometric Residence Permit, is a much less frequent activity. Nevertheless 1 in 10 say they have accessed this service at a post office. Usage is significantly higher among under 45s (12%) and men (10% compared to 7% of women have used the service). BME consumers are also significantly more likely to use this service than White consumers (23% compared to 7%).

People who are digitally excluded are significantly less likely than those who are not to use either service.

**Figure 73: Whether consumers access passport or identity checking services at a post office**

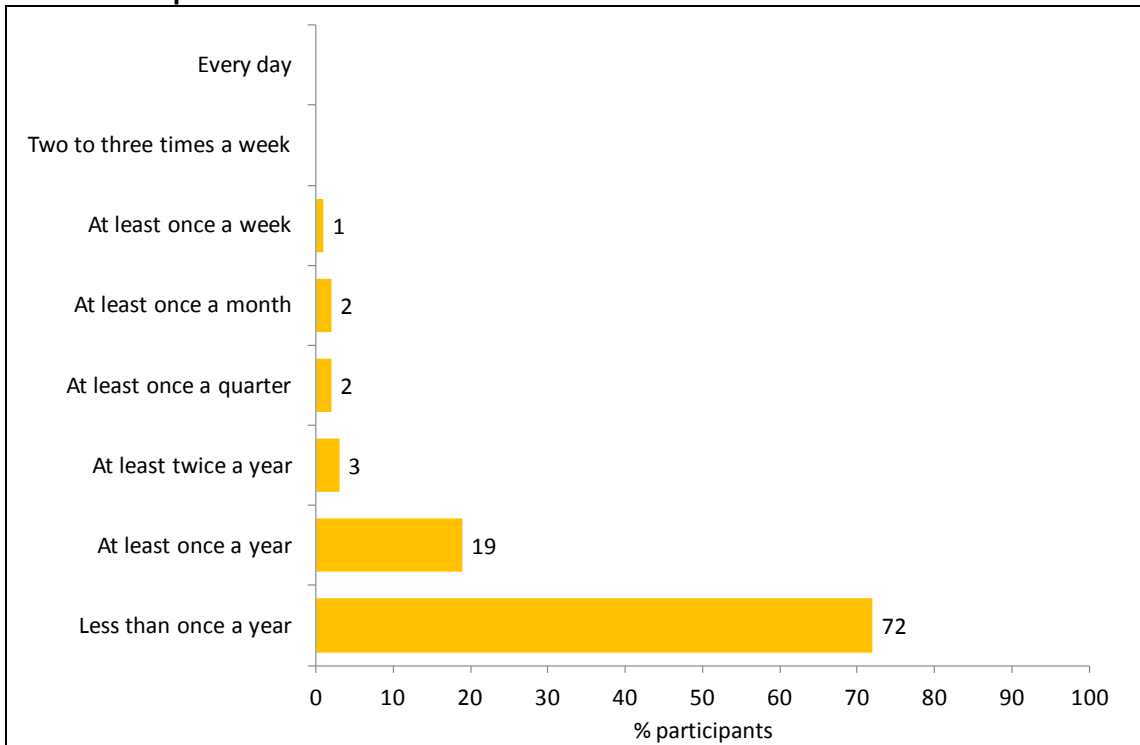


Base: those consumers who use a post office (1,937)



The nature of these types of service means they are not used on a very frequent basis and 7 in 10 (72%) use them less than once a year.

**Figure 74: Frequency with which consumers access passport or identity checking services at a post office**



Base: those consumers who access passport or identity checking services at post offices (987)

# 7. FINANCIAL SERVICES AND INSURANCE

## 7.1 Consumers and financial services

In the past year nearly 7 in 10 (69%) consumers have used a bank or building society to access financial services such as insurance, mortgages, savings accounts, credit cards etc. Usage of both banks and building societies is highest in the 31-45 age group (75% using a bank and 59% a building society) and among those working full time (76% a bank and 59% a building society).

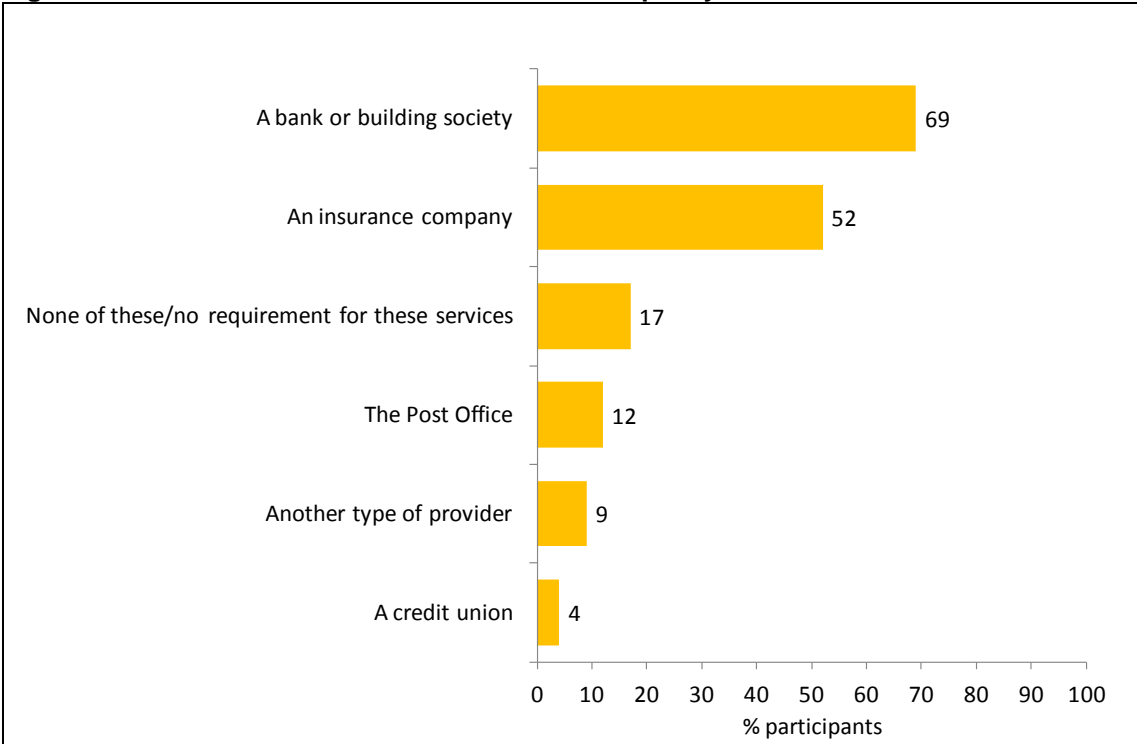
Just over half (52%) have used an insurance company for these services.

12% say they have used the Post Office for financial services.

A further 17% say that they have no requirement for these services. The youngest and oldest age groups are more likely to say this (20% of 16-30 year olds and 22% of those over 65 have no requirement). This rises to 27% of DEs, 31% of people who are digitally excluded and 32% of those with a household income below £10,000 pa. 26% of BME consumers say they have no need of financial services, significantly higher than the 16% of White consumers who say this.

Current accounts, basic bank accounts and the Post Office Card Account were not asked about in this question.

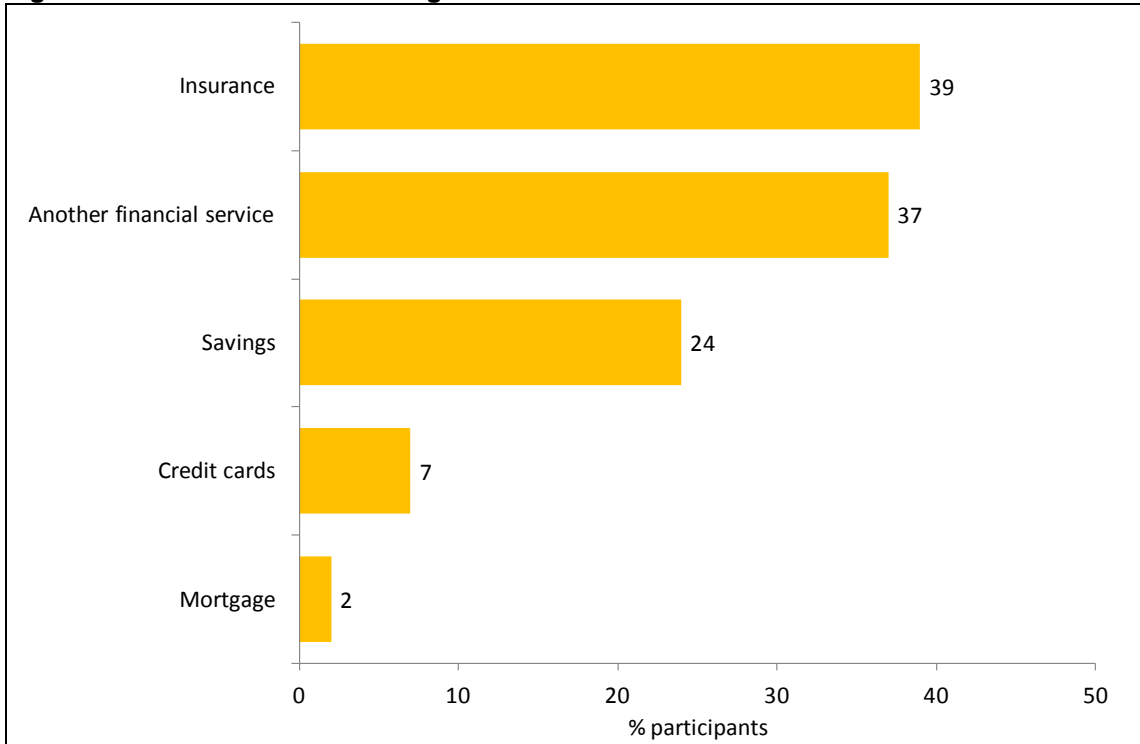
**Figure 75: Providers used for financial services in past year**



Base: all consumers (2,000)

Where the Post Office has been used for financial services, insurance is most likely to have been bought, mentioned by nearly 4 in 10 (39%). Digitally excluded people are significantly less likely to have bought insurance through the Post Office than digitally included people (22% compared to 42%).

**Figure 76: Financial services bought from the Post Office**

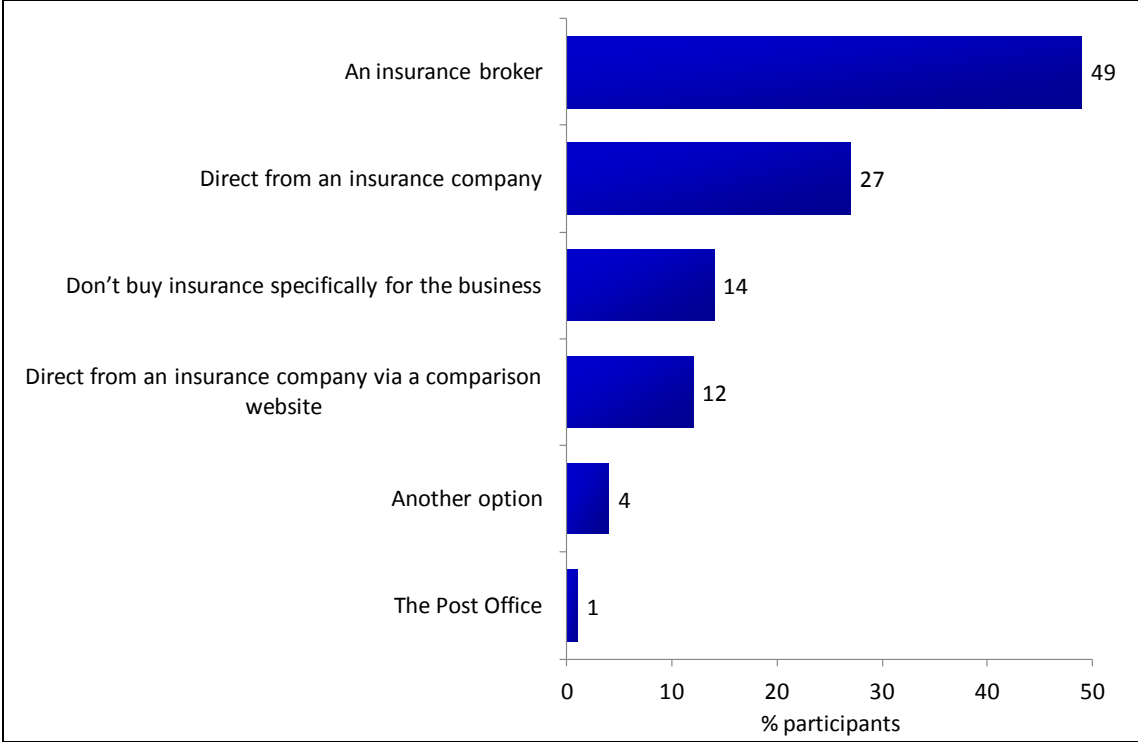


Base: those consumers who have used the Post Office for financial services in the past year (227)

**7.2 Small businesses: insurance and financial services**

The method used most to buy business insurance is through an insurance broker, used by almost half (49%), with just over 1 in 4 (27%) buying direct from an insurance company. Just 1% of small businesses use the Post Office to buy insurance. Small businesses in remote rural locations are more likely than those in urban or rural locations to buy insurance from the Post Office (5% do so) and they are also more likely than other locations to buy direct from the insurance company (46% do so).

**Figure 77: Providers used to buy insurance for their business**

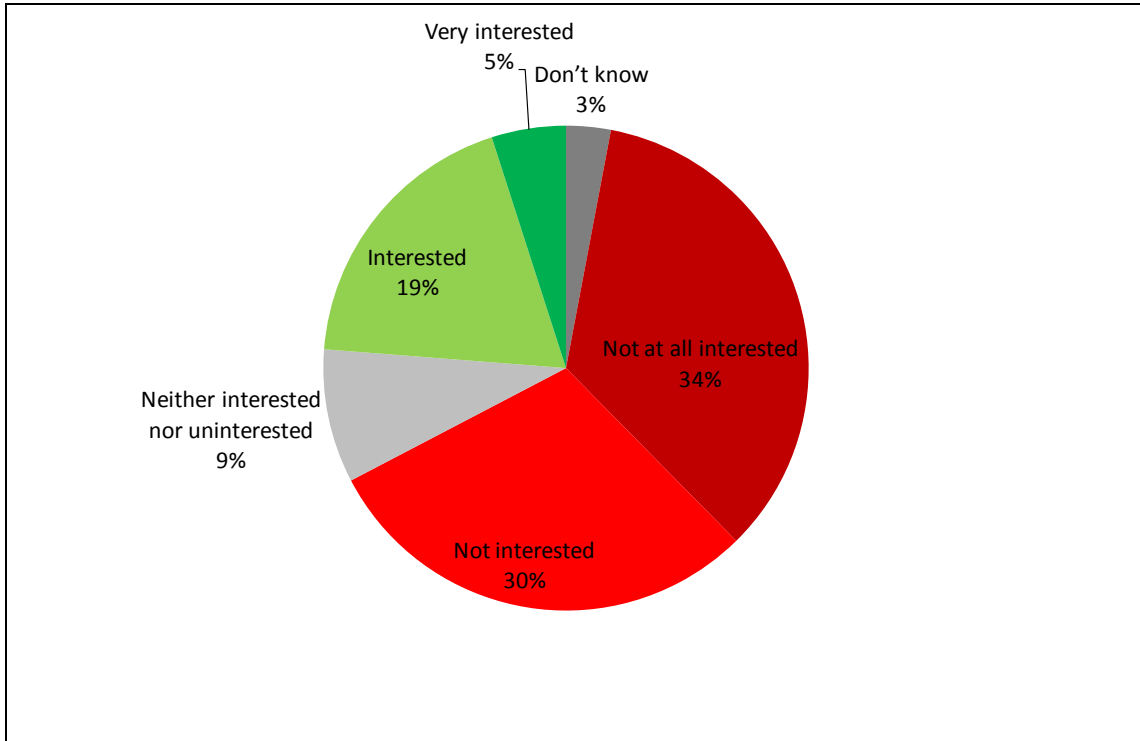


Base: all small businesses (1,000)

Those 9 small businesses which have used the Post Office for insurance buy a range of insurance types for their business. The main types, in order of likelihood of being bought, are vehicle insurance, buildings/property insurance and employer’s liability.

Asked how interested they would be in a business bank account provided by the Post Office, around 1 in 4 (24%) small businesses that currently use a post office are interested, with 1 in 20 of them (5%) very interested. Overall interest is higher in rural than in urban areas with 12% of those small businesses in remote rural areas saying they are very interested.

**Figure 78: Small business interest in a business bank account provided by the Post Office**



Base: all small businesses that use a post office (934)

## 8. POST OFFICE USAGE

Section 8 reports on consumer and small business usage of post offices. This includes frequency of use, the times and days of visits, how long it takes to reach a post office and method of travel, and services used at post offices.

### 8.1 Frequency and timings

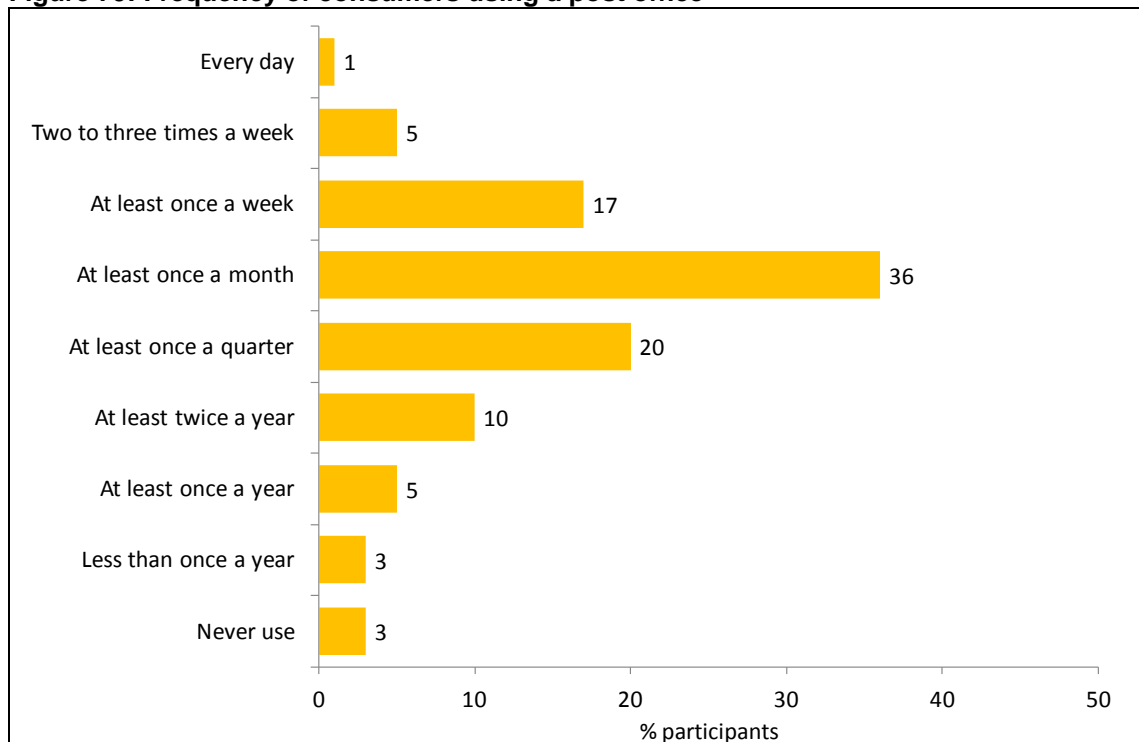
97% of consumers ever use a post office and most do so on a regular basis, 6 out of 10 (59%) using a post office once a month or more often.

Certain groups use post offices more than others; the following groups are particularly likely to do so once a week or more often:

- 34% of people aged over 65 (34%)
- retired people (31%)
- carers (34%)
- people who are digitally excluded (30%)

However, people who are digitally excluded have an above average likelihood of never using a post office: 6% never use compared to 3% of people who are not digitally excluded. People in Scotland are also more likely to never use a post office compared to those in England or Wales (7% compared to 3%).

**Figure 79: Frequency of consumers using a post office**



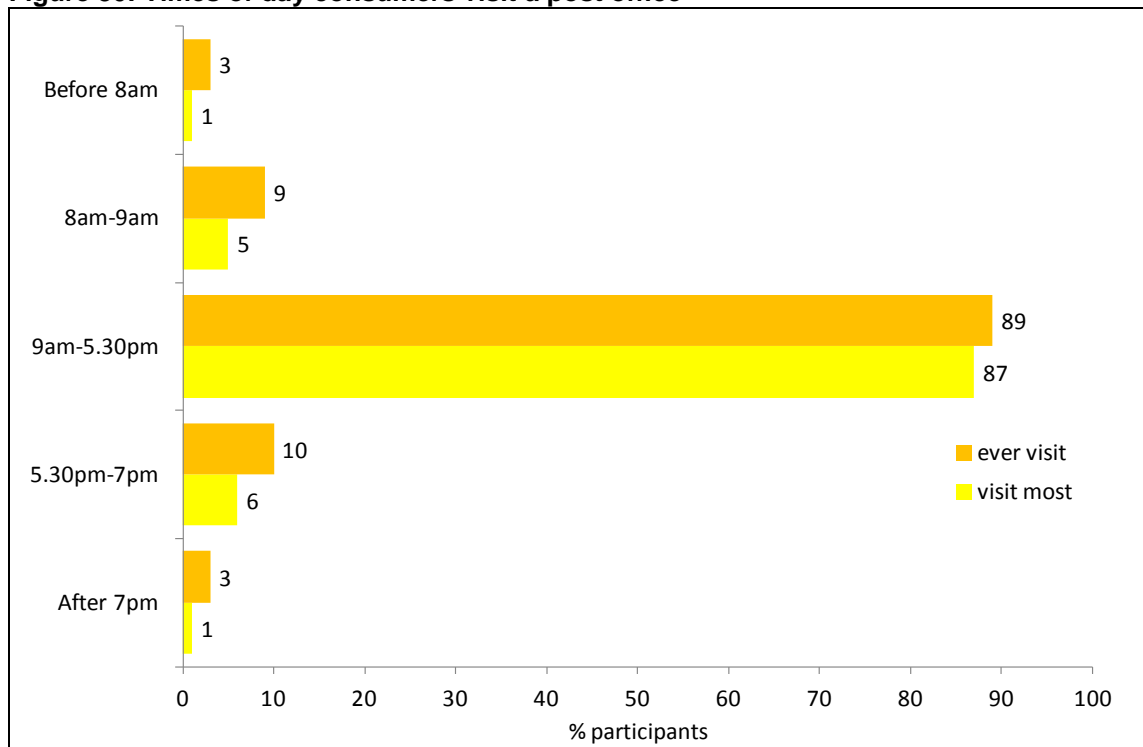
Base: all consumers (2,000)

89% of consumer post office users ever use a post office between the core hours of 9am and 5.30pm. 25% ever use a post office before 9am or after 5.30pm.

87% visit most often between 9.00am and 5.30pm and 13% make most of their post office visits outside of these hours. The people most likely to use a post office during core hours are aged over 65 (97%), retired people (96%), those in socio-economic group DE (93%) and people who are digitally excluded (92%).

1 in 10 ever visits between 8am and 9am (9%) and between 5.30pm and 7pm (10%). Visiting between 5.30pm and 7pm is more popular with those working full time (13% use during this time), unemployed people (15%) and students (16%). Unemployed people are also more likely than others to visit a post office early in the morning (8% do so before 8am) or after 7pm (11% do so).

**Figure 80: Times of day consumers visit a post office**



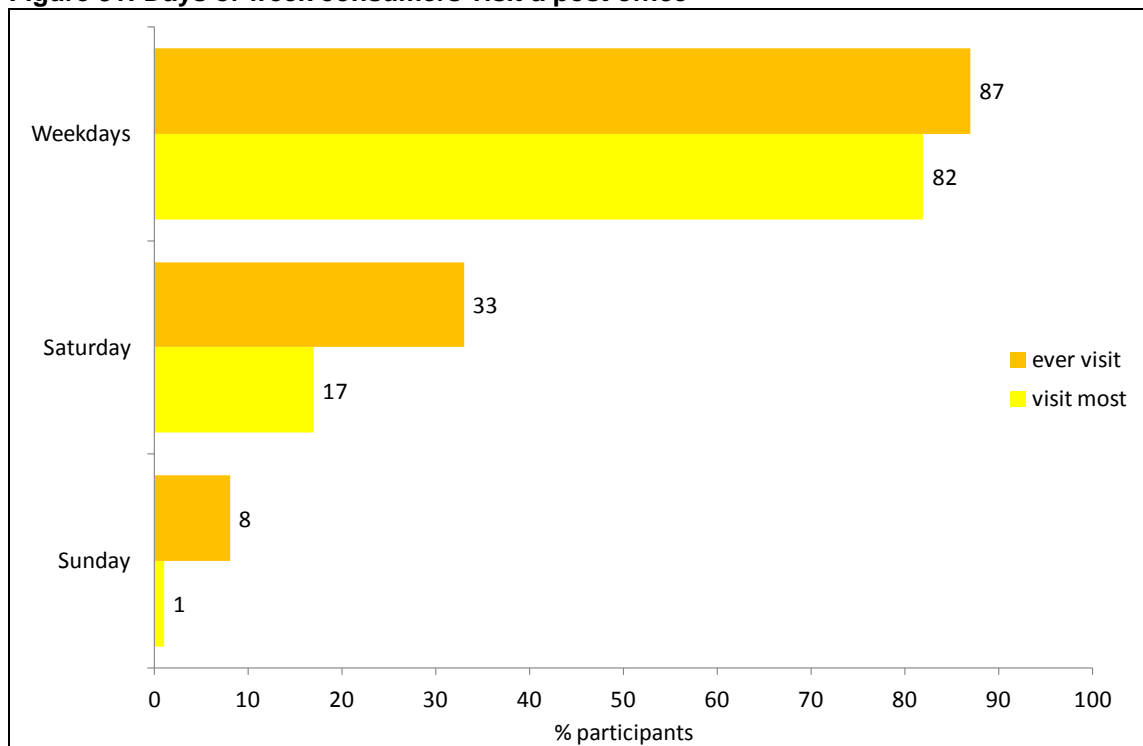
Base: those consumers who use a post office (1,937)

Most consumers (excluding those who visit every day) visit a post office on weekdays (87% ever do so) with a third ever visiting on Saturday. Just under 1 in 10 (8%) ever use a post office on a Sunday.

Visiting a post office on weekdays is especially popular among over 65 year olds (97%), retired people (97%), people in socio-economic group DE (93%), people with a disability or impairment (95%), people who are digitally excluded (93%) and those in remote rural areas (94%).

People aged under 65 or in socio-economic groups ABC1C2 are more likely than over 65s or DEs to use a post office on Saturday (35% do so). Saturdays are also more popular than average with people who work full-time (38%) and students (46%).

**Figure 81: Days of week consumers visit a post office**



Base: those consumers who use a post office but not every day (1,937)

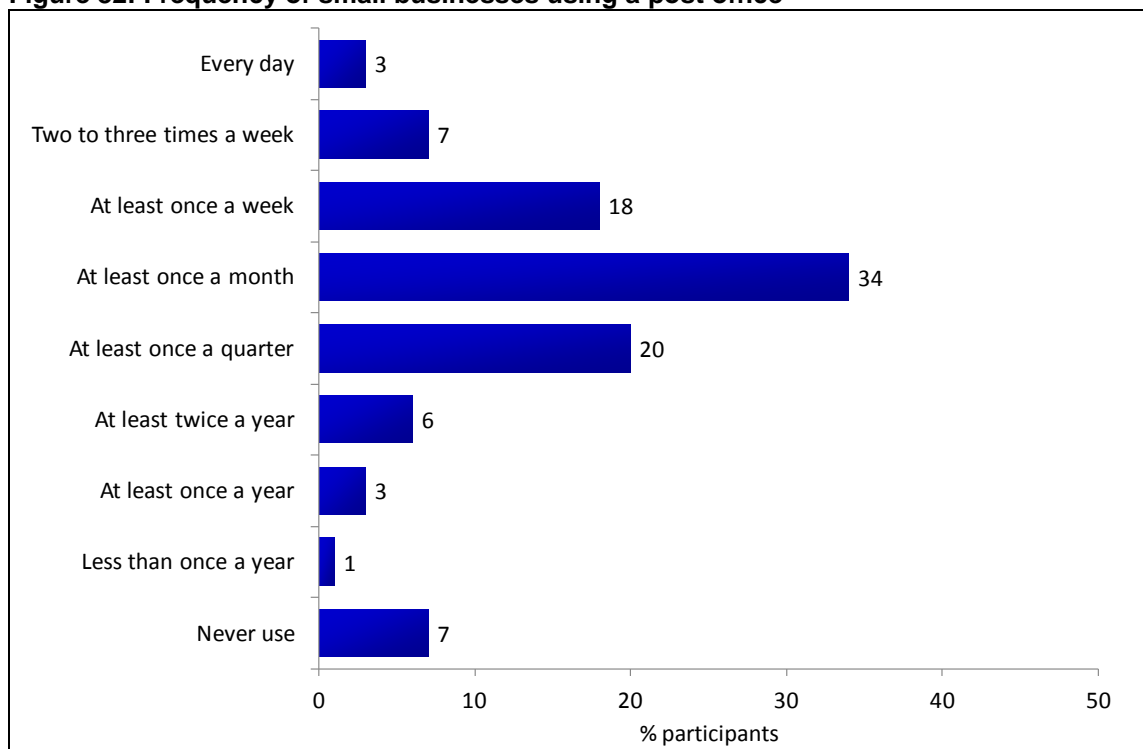


Most small businesses do use a post office at least occasionally; only 7% say that they never use a post office (although this is twice as many as consumers). A further 10% use a post office less than quarterly. Most are fairly frequent post office users with 28% using once a week or more often and usage tends to be slightly higher than among consumers.

Larger small businesses use a post office more frequently. 42% of those with 10 or more employees use a post office once a week or more often compared to 26% of those with 10 employees or fewer using it this frequently.

Small businesses in the transport, retail and distribution sector are more frequent post office users than other sectors (39% use once a week or more often compared to 26% of those in the business services sector).

**Figure 82: Frequency of small businesses using a post office**



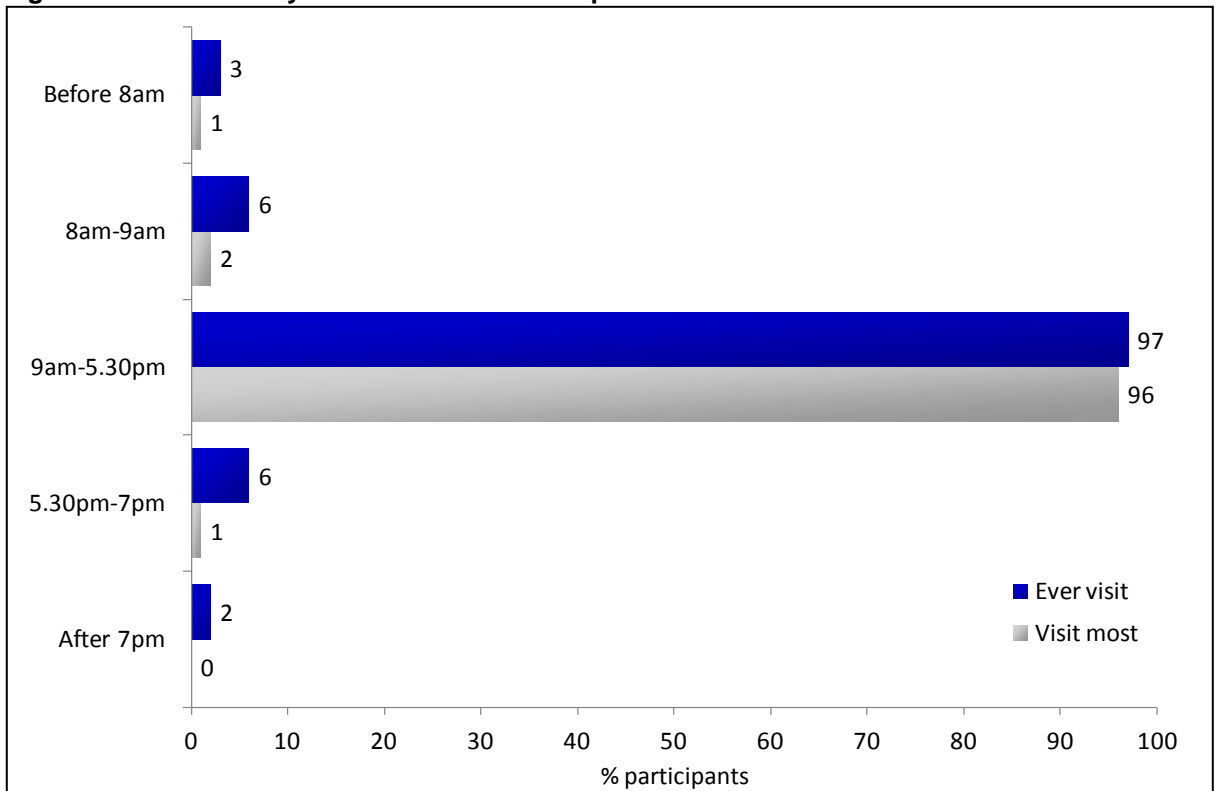
Base: all small businesses (1,000)

97% of small business post office users ever use a post office between the core hours of 9am and 5.30pm while 17% ever use a post office before 9am or after 5.30pm. 96% visit most often between 9.00am and 5.30pm and 4% make most of their post office visits outside of these hours. Small businesses are less likely than consumers to visit outside of core hours, particularly in the evenings.

Small businesses in urban and rural areas are more likely than those in remote rural areas to use a post office during core hours of 9am to 5.30pm (97% do so compared to 91% in remote rural areas). 15% in remote rural areas use a post office between 5.30pm and 7pm, compared to 5% of those in urban and rural areas who use it at that time.

Small businesses in the manufacturing sector are more likely than other sectors to use a post office very early or late in the day. 12% use a post office before 8am and 6% do so after 7pm.

**Figure 83: Times of day small businesses use post offices**

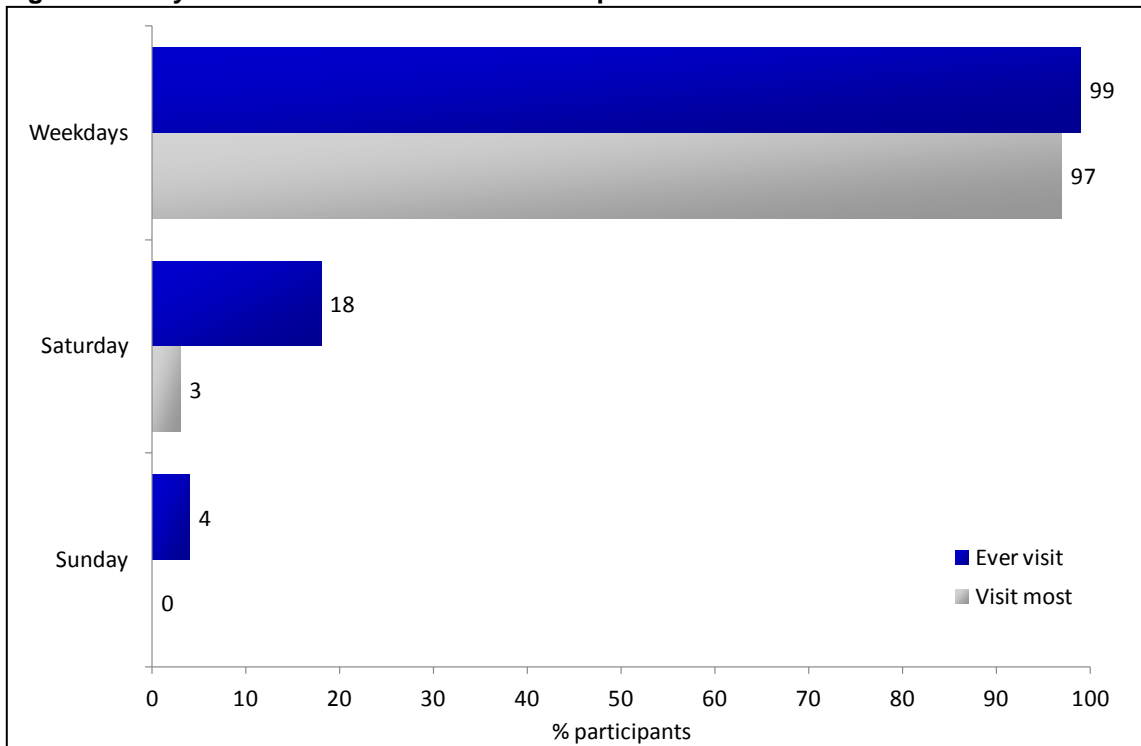


Base: those small businesses which use a post office (934)

Excluding small businesses which visit a post office every day, virtually all (99%) of small businesses visit post offices on weekdays and 97% most often visit on weekdays.

In rural areas 97% ever use a post office on weekdays compared to 99% of small businesses in urban areas. While 18% overall ever use a post office on a Saturday, that rises to 21% of sole traders. Fewer than 10% of small businesses with one or more employees use a post office on a Saturday.

**Figure 84: Days of week small businesses use post offices**

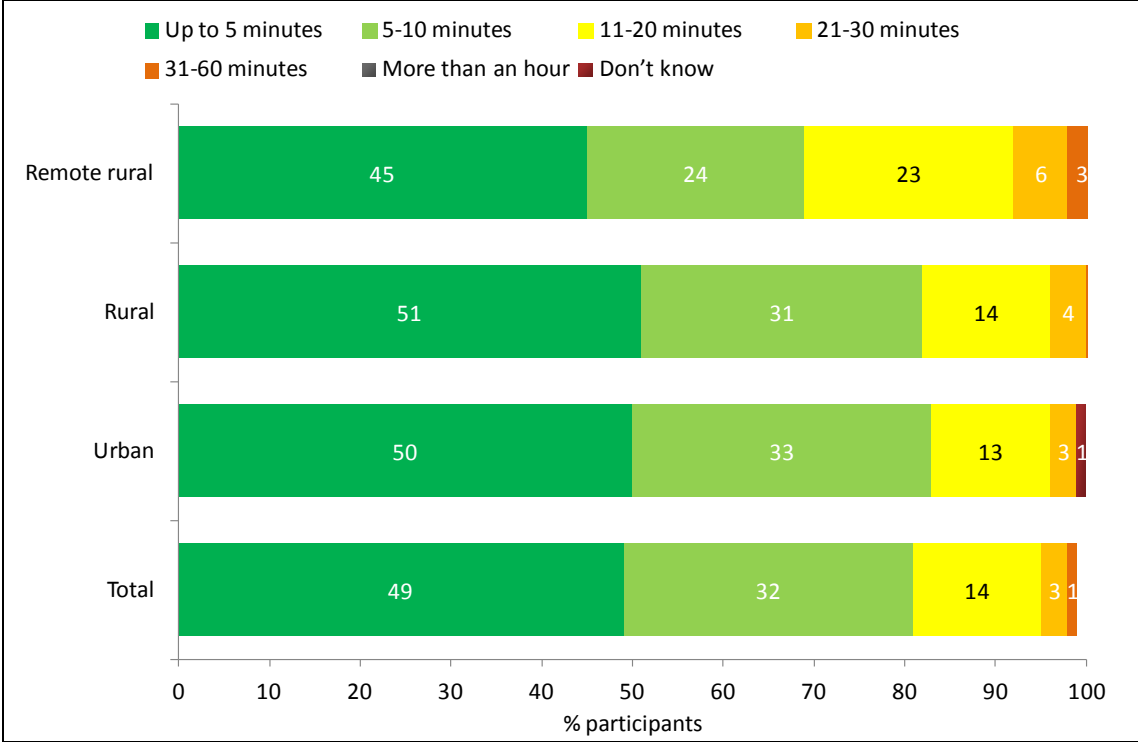


Base: those small businesses which use a post office but not every day (873)

### 8.2 Time taken to reach post office

Half of all consumers are within 5 minutes journey time of the post office they use most and there is little difference in journey time between urban and rural areas. However, those in remote rural areas are significantly more likely to have a journey time of more than 10 minutes (32%).

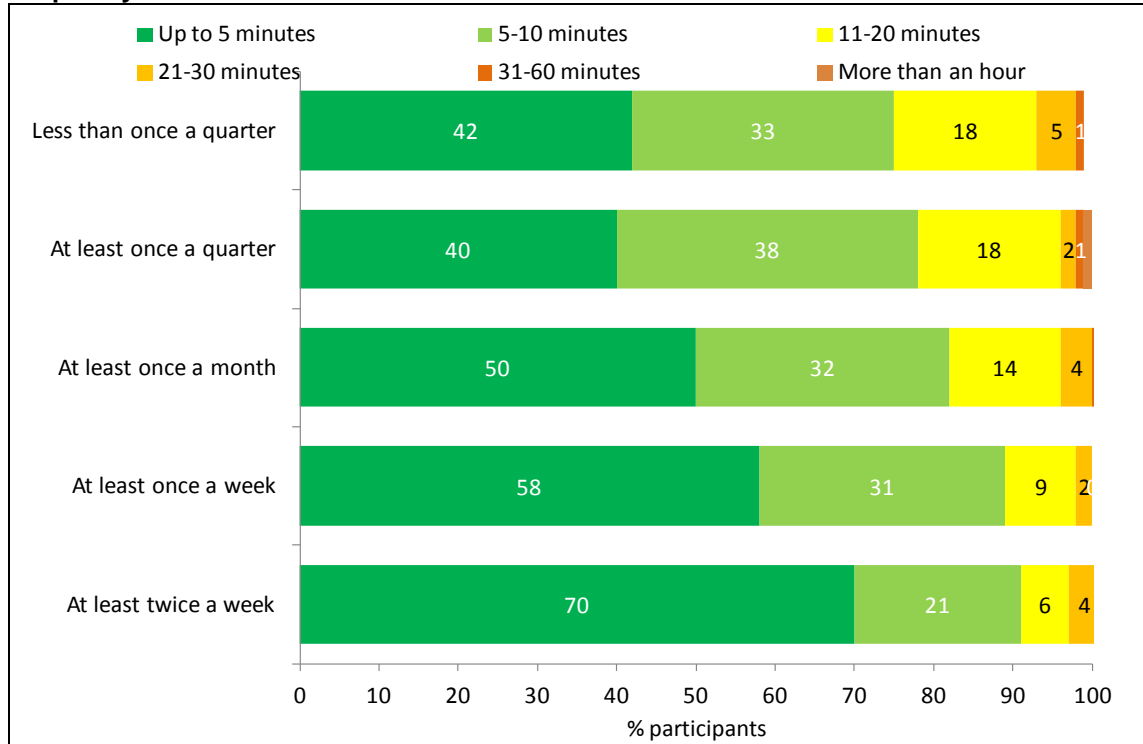
**Figure 85: Length of time for consumers to reach post office used most often by location**



Base: those consumers who use a post office (1,937)

There is a clear correlation between the length of time it takes consumers to reach their post office and the frequency with which they use it. 70% of those who use their post office at least twice a week are within 5 minutes of it.

**Figure 86: Length of time for consumers to reach post office used most often by frequency**



Base: those consumers who use a post office (1,937)

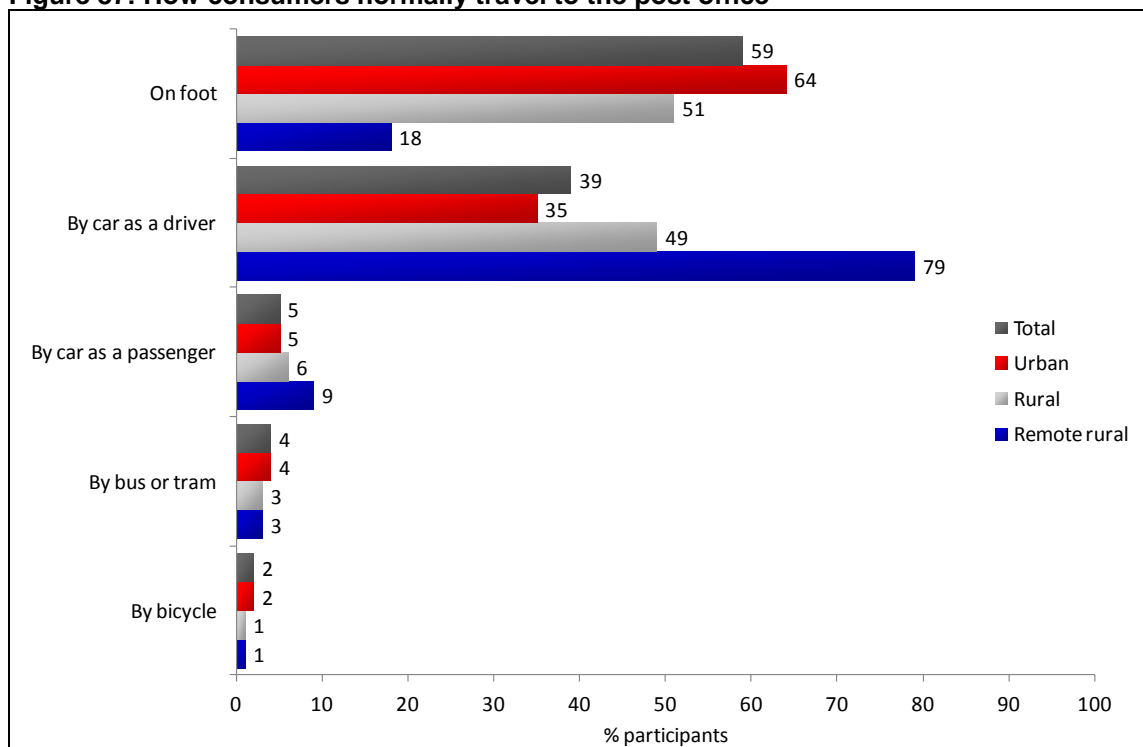
### 8.3 Accessing a post office

Most consumers who use a post office (59%) walk to their post office although likelihood of walking decreases with age. 68% of under 30s walk compared to 51% of over 65 year olds.

Only 47% of disabled people walk to their post office and they are significantly more likely than others to go by car as a passenger (15% compared to 5% overall).

In rural areas, consumers are almost as likely to drive as to walk (49% drive, 51% walk) while in remote rural areas driving is much more prevalent and nearly 8 in 10 drive (79%).

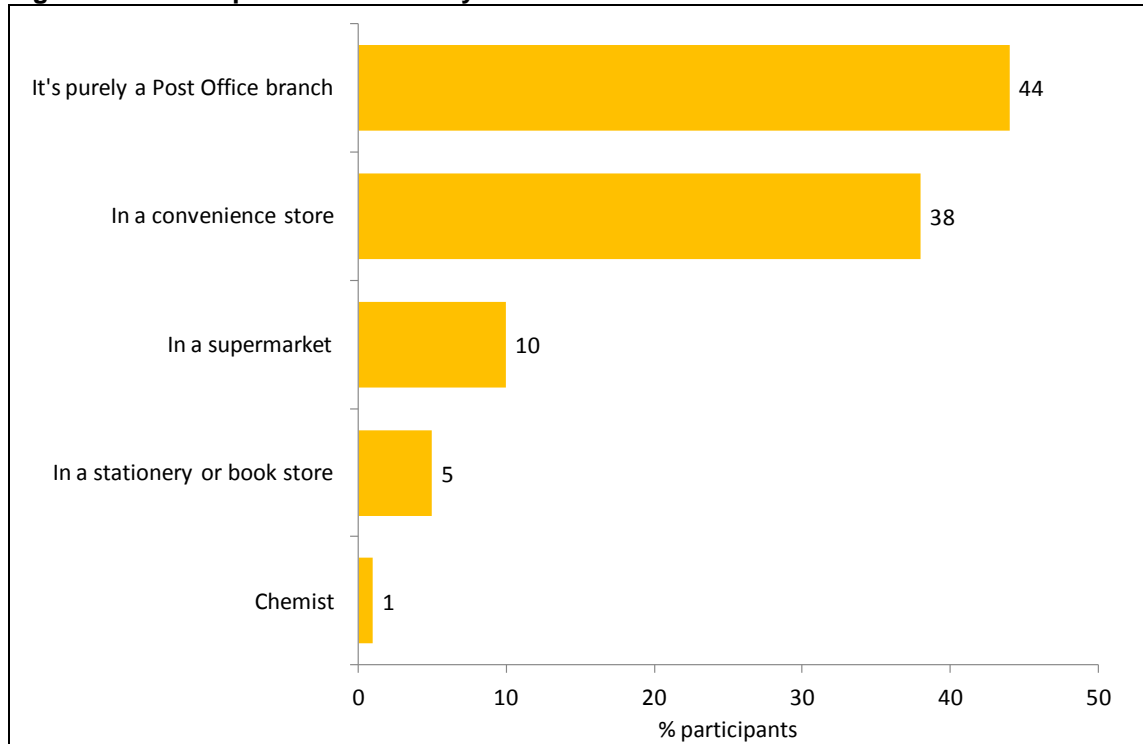
**Figure 87: How consumers normally travel to the post office**



Base: those consumers who use a post office (1,937)

Of the types of post office currently available, consumers are more likely to use a dedicated post office branch than a post office located within other premises; this is the case for 44% of post office users. These could include traditional sub post offices as well as 'main' and flagship crown branches.<sup>2</sup> Slightly fewer (38%) use a post office in a convenience store. Younger people, aged under 30, are significantly more likely to use a dedicated post office branch (52% do so). In Scotland 50% use a post office in a convenience store and only 33% use a dedicated post office branch.

**Figure 88: Where post office used by consumers is located**



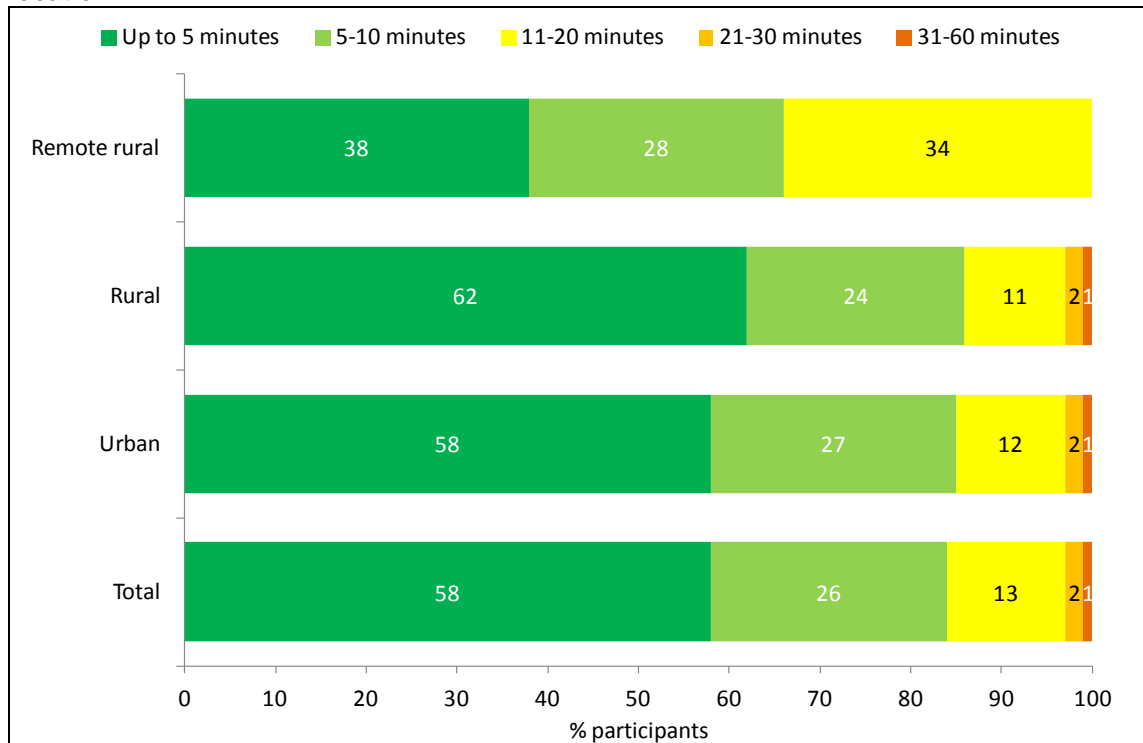
Base: those consumers who use a post office (1,937)

<sup>2</sup> Since 2010 a restructuring of the post office network has been taking place, the Network Transformation Programme (NTP), which involves the conversion of traditional sub post offices to either PO Locals/Local Plus or PO Mains.

Busier branches convert to PO Mains where there are still dedicated Post Office counters operating during the core business hours of 9am to 5.30pm. Smaller sub post offices are being integrated into retail premises where they operate for longer opening hours but with a reduced range of services (although Local Plus branches, which are typically in very rural areas, do offer the wider range of services).

For more than 8 in 10 small businesses the post office they use most often is within 10 minutes of the place they usually set off from and for most is within 5 minutes. Small businesses are more likely than consumers to be within 5 minutes of their post office (58% compared to 49%). Two-thirds of those located in remote rural areas are within ten minutes of their post office but a third (34%) are between 11 and 20 minutes away, significantly more than is the case for those in rural or urban areas.

**Figure 89: Length of time for small businesses to reach post office used most often by location**

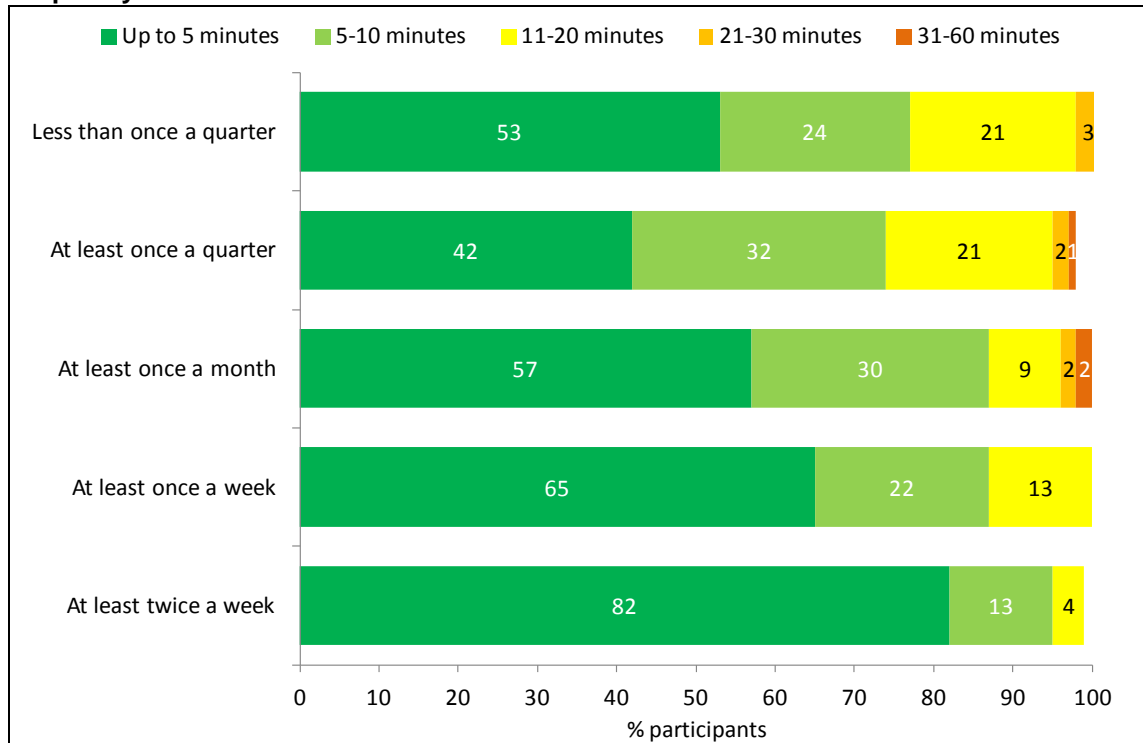


Base: small businesses that use a post office (934)



As with consumers, there is a strong correlation between how long it takes small businesses to reach their post office and how frequently they use it. 82% of those who use their post office at least twice a week, are within five minutes of it. Conversely, nearly 1 in 4 (24%) of those who use their post office no more than quarterly are more than ten minutes away from it.

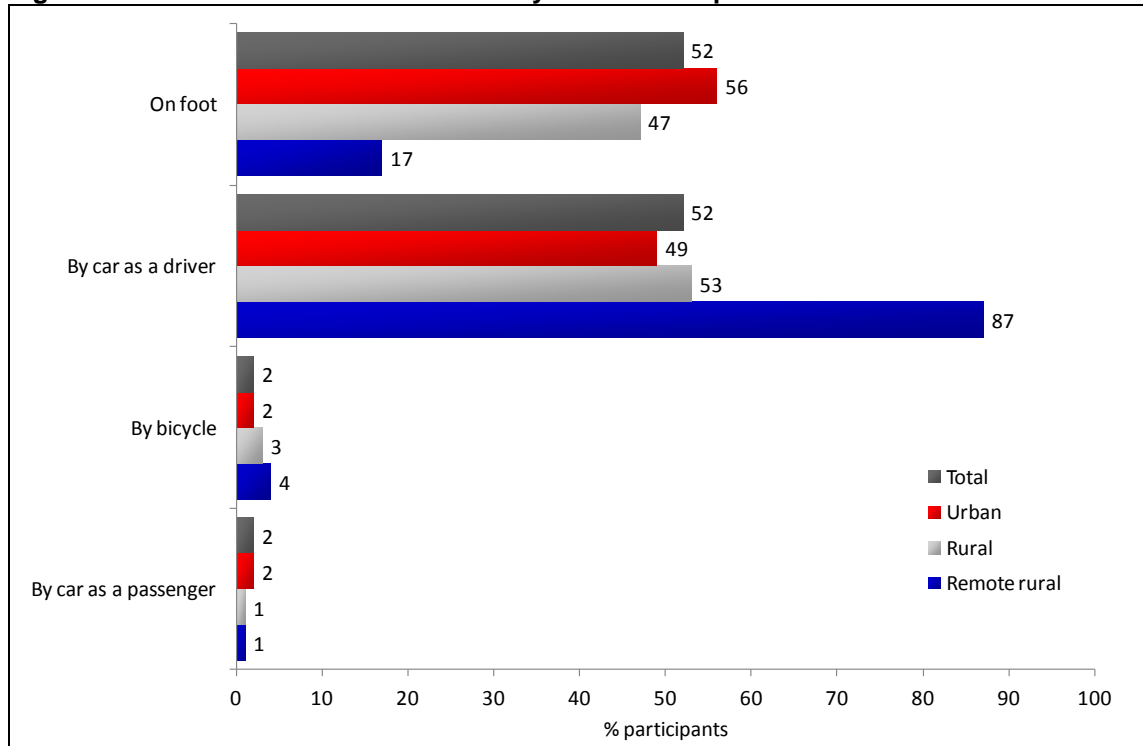
**Figure 90: Length of time for small businesses to reach post office used most often by frequency**



Base: small businesses that use a post office (934)

Those visiting post offices on behalf of their business are equally likely to go on foot as to drive; both methods are used at some point by just over half (52%). However, consistent with the longer journey time to the post office, small businesses located in remote rural areas are significantly more likely to drive and less likely to go on foot. 87% ever drive to their post office while just 17% ever walk. Small businesses are much more likely to drive than consumers (52% drive compared to 39% of consumers).

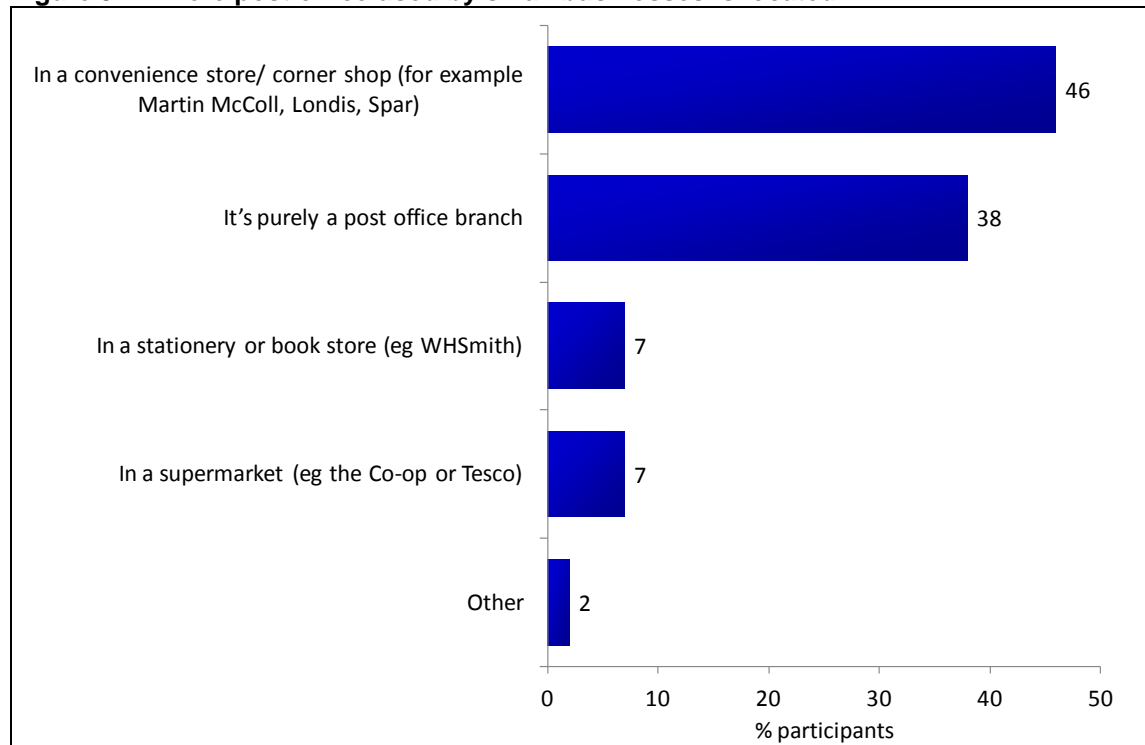
**Figure 91: How small businesses normally travel to the post office**



Base: small businesses that use a post office (934)

Almost half of small businesses (46%) use a post office in a convenience store or corner shop, slightly more than the proportion of consumers who use this option (38%). However, in 38% of cases, small businesses are using a branch which is purely a post office (compared to 44% of consumers). In total, fewer than 1% of small businesses are using a post office located in a petrol station, but in remote rural areas and in Scotland 4% and 3% respectively of small businesses use post offices in petrol stations.

**Figure 92: Where post office used by small businesses is located**



Base: small businesses that use a post office (934)

## **8.4 Reasons for using the Post Office – postal services**

Overall 97% of post office consumer users use at least one postal service at a post office.

Asked specifically about use of their post office for postal services, just over 8 in 10 consumers send first or second class letters (82%) or buy stamps for sending letters (80%). The majority of post office consumer users also send small or standard parcels (74%) or send items by Special Delivery or Signed For (71%).

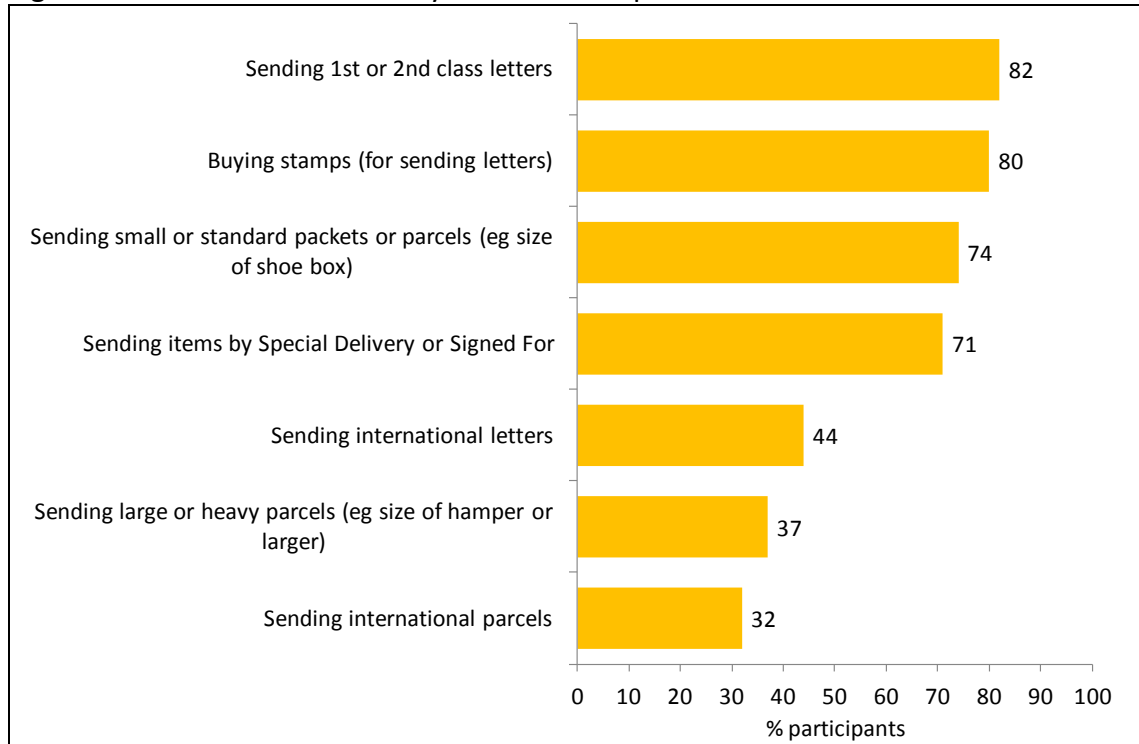
Sending international items or large parcels are less frequent activities but are undertaken nevertheless by at least 3 in 10 post office users: 44% send international letters, 37% send large or heavy parcels and 32% send international parcels.

Post Office users aged over 65 are more likely than people aged 65 or under to be sending 1<sup>st</sup> or 2<sup>nd</sup> class letters (90%) or buying stamps for sending letters (89%). However, they are less likely than those aged 65 or under to send small or standard packets or parcels (64%), send large or heavy parcels (30%), use Special Delivery or Signed For (54%), send international letters (53%) or send international parcels (25%).

BME consumers are also significantly more likely than White consumers to send Special Delivery or Signed For items (83% compared to 70%).

People who are digitally excluded are less likely than people who are not to use any of these services, with the exception of stamp buying and sending letters.

Figure 93: Postal services used by consumers at post offices



Base: those consumers who use a post office (1,937)

With the exception of sending letters and buying stamps, people in socio-economic group AB use all postal services significantly more than those in group DE as shown in Table 3.

Table 3: Postal services used by socio-economic group

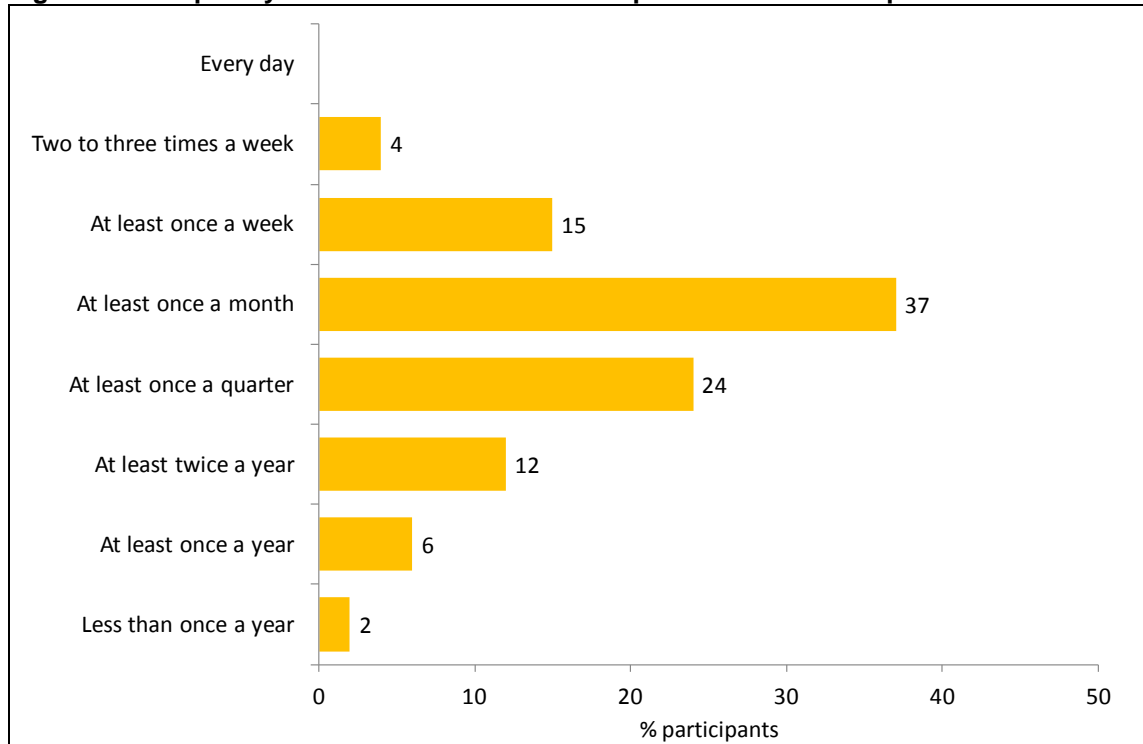
Postal service	% of ABs using the service	% of DEs using the service
Send small or standard parcels of packets	84%	62%
Use Special Delivery or Signed For	81%	59%
Send international letters	52%	33%
Send large or heavy parcels	46%	27%
Sent international parcels	42%	20%
Base: those who use a post office	554	445

Those consumers who use postal services at post offices do so on a fairly frequent basis. Nearly 1 in 5 (19%) do this once a week or more often and over half (56%) do so once a month or more often.

Frequency of using postal services at a post office increases with age. 14% of those aged under 30 use a post office once a week or more which rises to 25% of those aged over 65.

People living in rural or remote rural areas are also more likely to use a post office for postal services once a week or more than people in urban areas (25% compared to 17%).

**Figure 94: Frequency with which consumers use postal services at a post office**



Base: consumers who use a post office for postal services (1,888)

Postal services used by small businesses that use post offices are dominated by stamp buying for letters, which almost 9 in 10 (87%) do at a post office. 7 in 10 small businesses send items by Special Delivery or Signed For at a post office and this rises to 78% of those working in business services.

Just under 6 in 10 small businesses (59%) use a post office to send small or standard sized packets or parcels (the size of a shoe box) but this is much higher in the transport, retail and distribution sectors where 76% send small parcels.

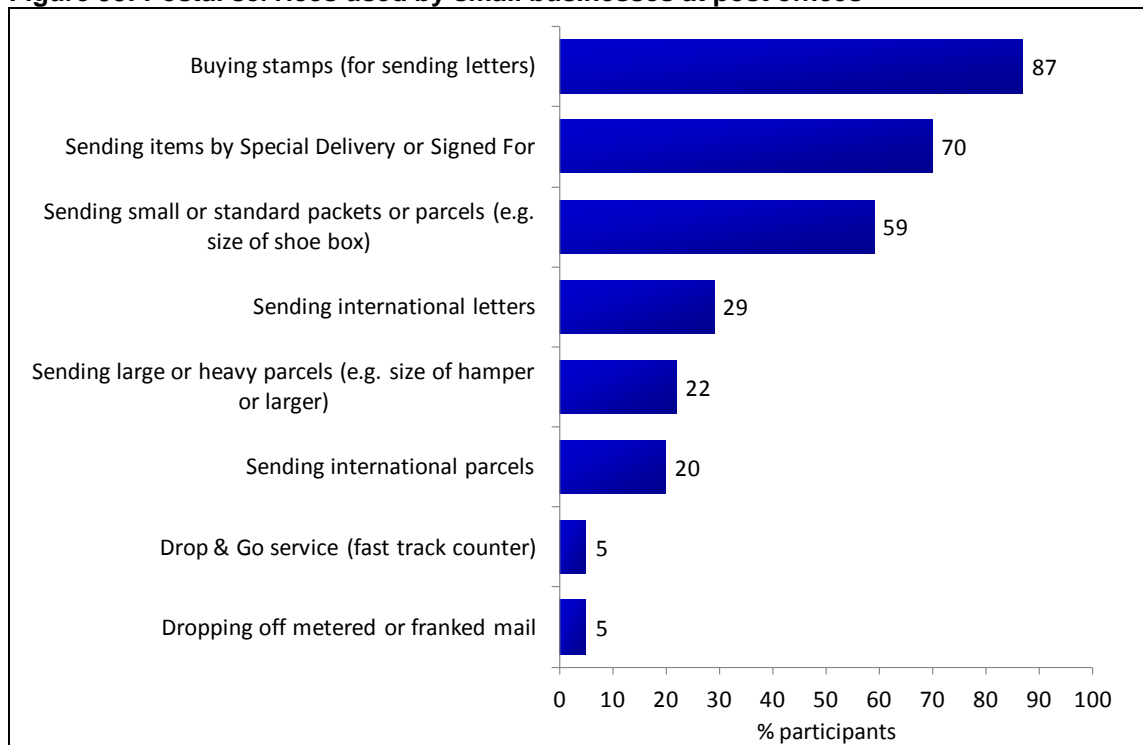
1 in 5 use a post office for international parcel sending, and this is higher in rural areas where 27% do so.

Larger small businesses, those with 10 or more employees, are more likely to be dropping off franked mail at a post office; 26% do this compared to 5% overall. The Drop & Go fast track counter service is also used by 5% overall but by more in the manufacturing sector (12%) and in transport, retail and distribution (10%).

Small businesses are less likely than consumers to send international letters or parcels or to send large or heavy parcels.

For all services, likelihood of use increases with frequency of post office usage.

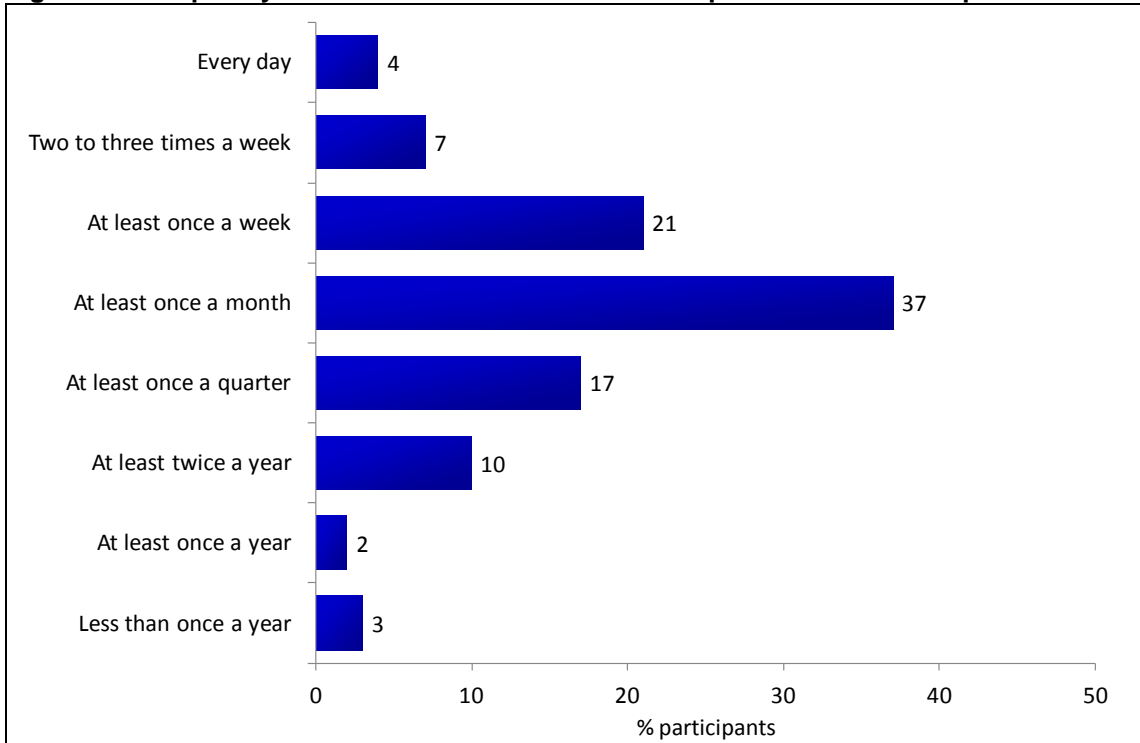
**Figure 95: Postal services used by small businesses at post offices**



Base: small businesses that use a post office (934)

The most common frequency with which small businesses use a post office for postal services is monthly (37%). But just under 7 in 10 (69%) use a post office once a month or more often. Small businesses are more frequent users of postal services at post offices than are consumers. 32% of small businesses visit once a week or more often to use postal services compared to 19% of consumers.

**Figure 96: Frequency with which small businesses use postal services at a post office**



Base: small businesses that use a post office for postal services (900)



### 9.1 Reasons for using the Post Office – social, informal and networking

In many communities post offices serve a more informal social role as well as providing access to more formal and commercial services. 35% use their post office for a social purpose with around 1 in 5 undertaking each of the individual social activities. Demographic groups which are especially likely to benefit from the social and informal post office services are the over 65s (44% of whom use at least one service), C2DEs (40%), those in rural or remote rural areas (44%), people with a disability or impairment (46%), those with a low household income (below £20,000 pa 41%) and people who are digitally excluded (44%).

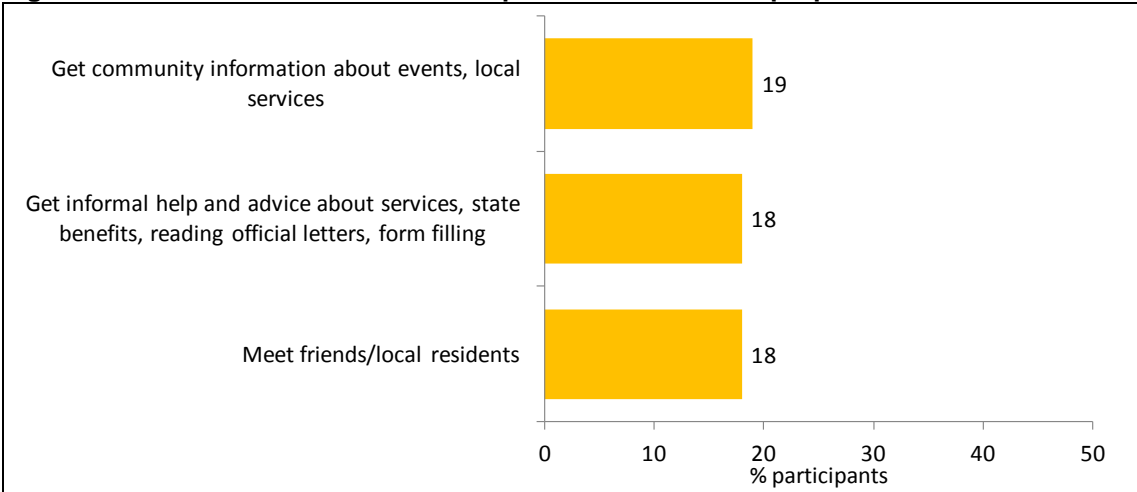
18% of post office users use their post office to meet friends or other local residents, but this rises to 29% of the over 65s. This is also more likely to be the case for carers (26%), people who are digitally excluded (26%) and disabled people (27%). This role is more prevalent in rural (26%) and remote rural (31%) areas.

While 18% overall use their post office for informal help and advice about services, state benefits, reading official letters or form filling, this is particularly used by those in socio-economic group C2 (23%). This help and advice is also significantly more likely to be used by those with an annual household income of £30,000 or less (22%) than by those with an annual household income of £60,000 or more.

19% of post office users get community information about events or local services at a post office. This service is used more by people aged over 65 (25%) and those in rural (27%) or remote rural areas (30%).

For all services, likelihood of using increases with frequency of post office usage but it may be the availability of these services which increases the propensity to visit.

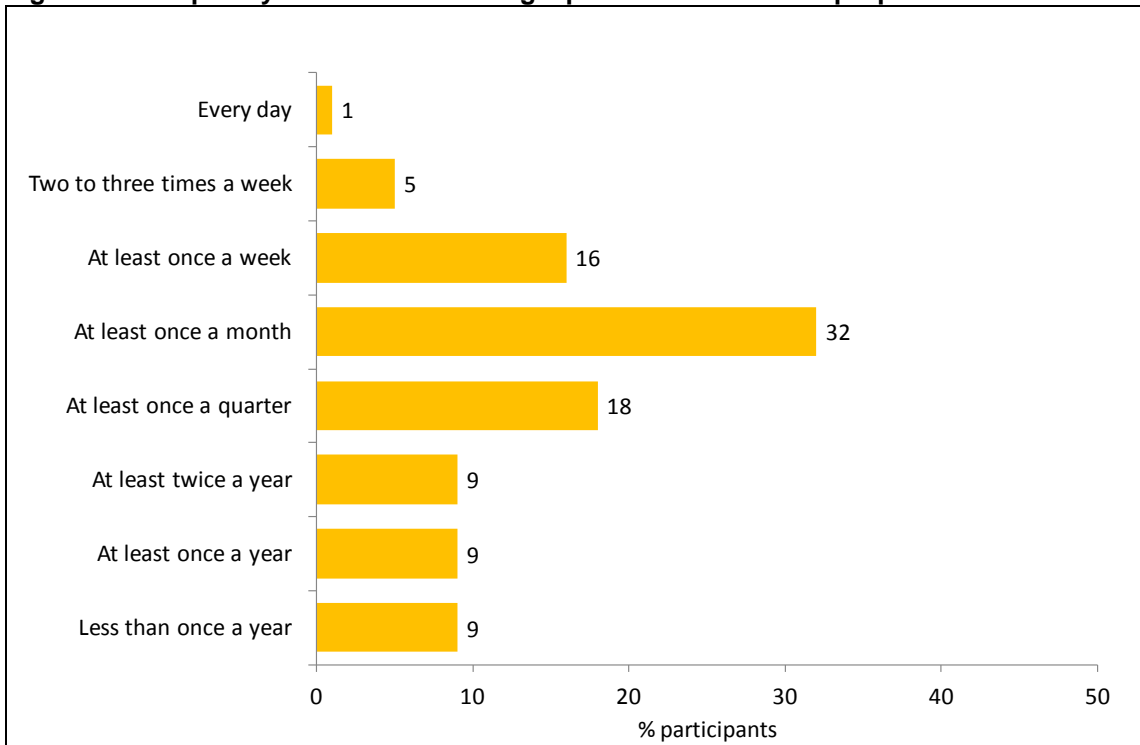
**Figure 97: Whether consumers use the post office for social purposes**



Base: those consumers who use the post office (1,937)

Where a post office is used by consumers for social reasons, it is generally on a fairly regular basis with 22% of those who use these services doing so once a week or more often and 54% doing so once a month or more often.

**Figure 98: Frequency of consumers using a post office for social purposes**

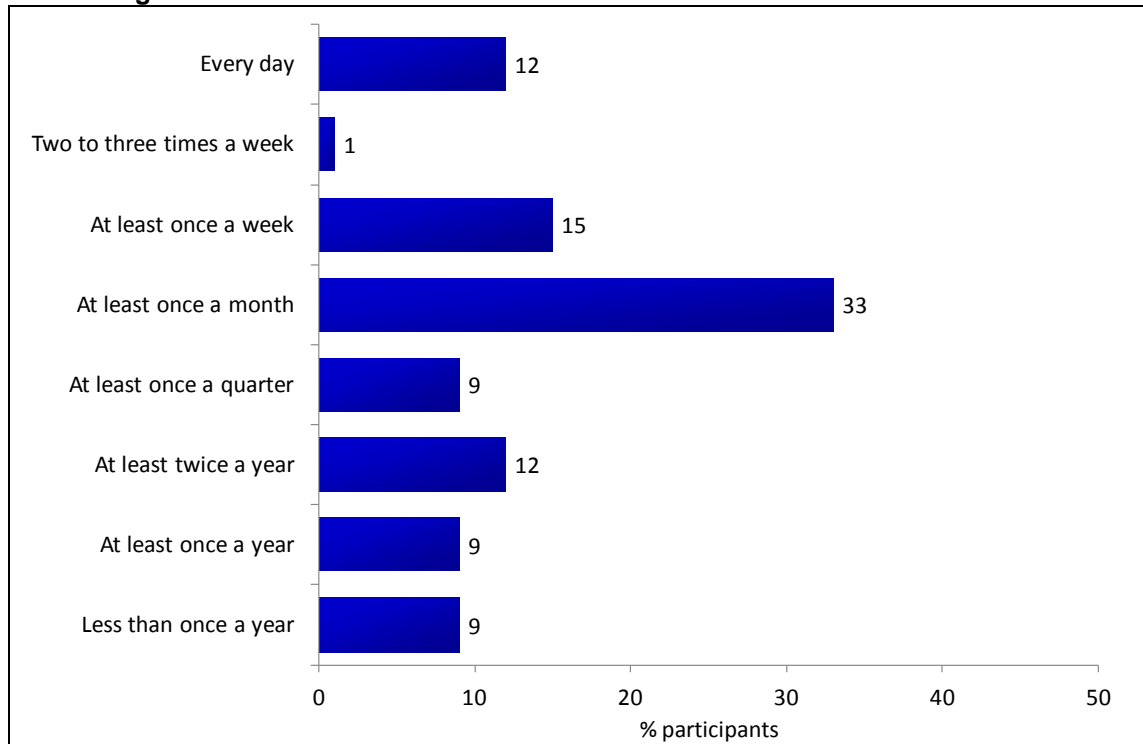


Base: consumers who use a post office for social purposes (719)

Post offices are traditionally used for contact with others as well as for accessing services. A small proportion of small businesses (4%) use a post office to use a noticeboard or to advertise their business or services. A similar proportion (3%) uses a post office for informal networking and/or for contacts for their business.

It is notable that 12% say they use a post office for these reasons every day; this may be because if they are advertising in a post office, their presence there is continuous.

**Figure 99: Frequency with which small businesses use the post office for advertising or networking**



Base: those small businesses which use the post office for advertising or networking (64)

## 10. THE ROLE OF THE POST OFFICE

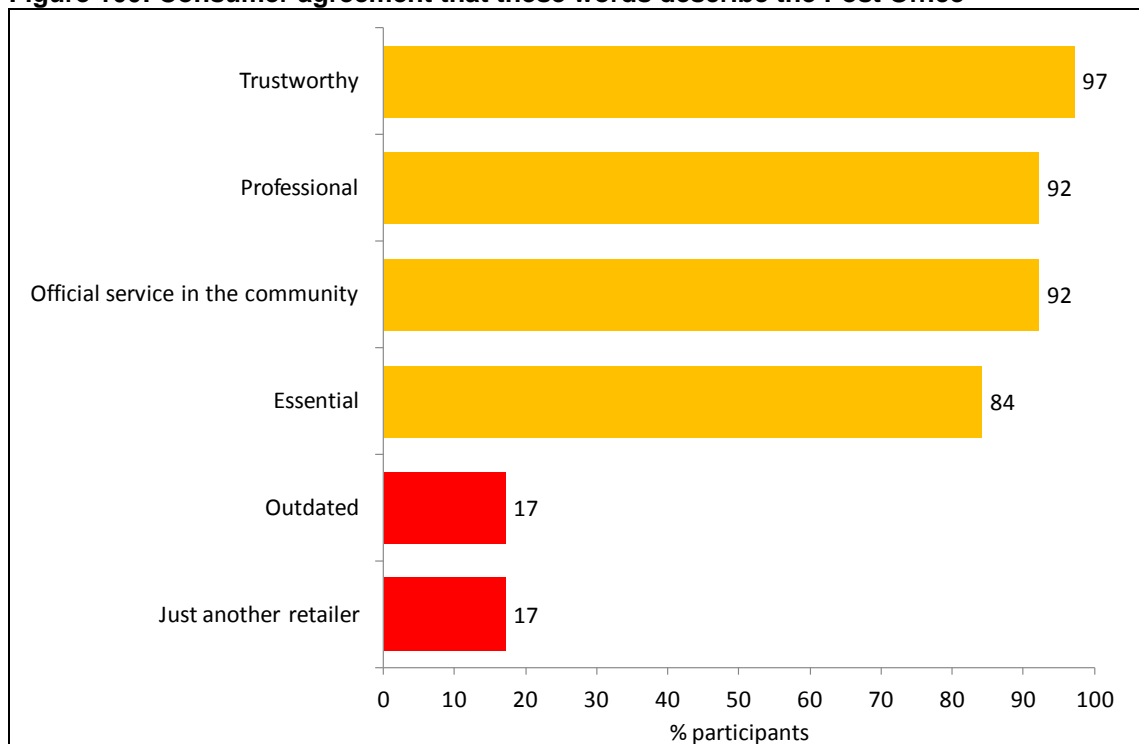
### 10.1 Description of the Post Office

Asked to choose which words or phrases, from a list of six, almost all (97%) describe the Post Office as 'trustworthy'. At least 9 in 10 consumers say that the Post Office is 'professional' (92%) and 'an official service in the community' (92%).

Slightly fewer (84%) describe the Post Office as 'essential'. However 90% of over 65 year olds, 91% of disabled people and 88% of people in socio-economic group DE see the Post Office as 'essential'.

Only a minority regard the Post Office as 'outdated' (17%) or 'just another retailer' (17%). There is slightly higher agreement among men that the Post Office is 'outdated' (22%) and among under 30s (21%). People in socio-economic group DE and people who are digitally excluded are more likely than others to agree that the Post Office is 'just another retailer' (26% and 28% respectively agree).

**Figure 100: Consumer agreement that these words describe the Post Office**



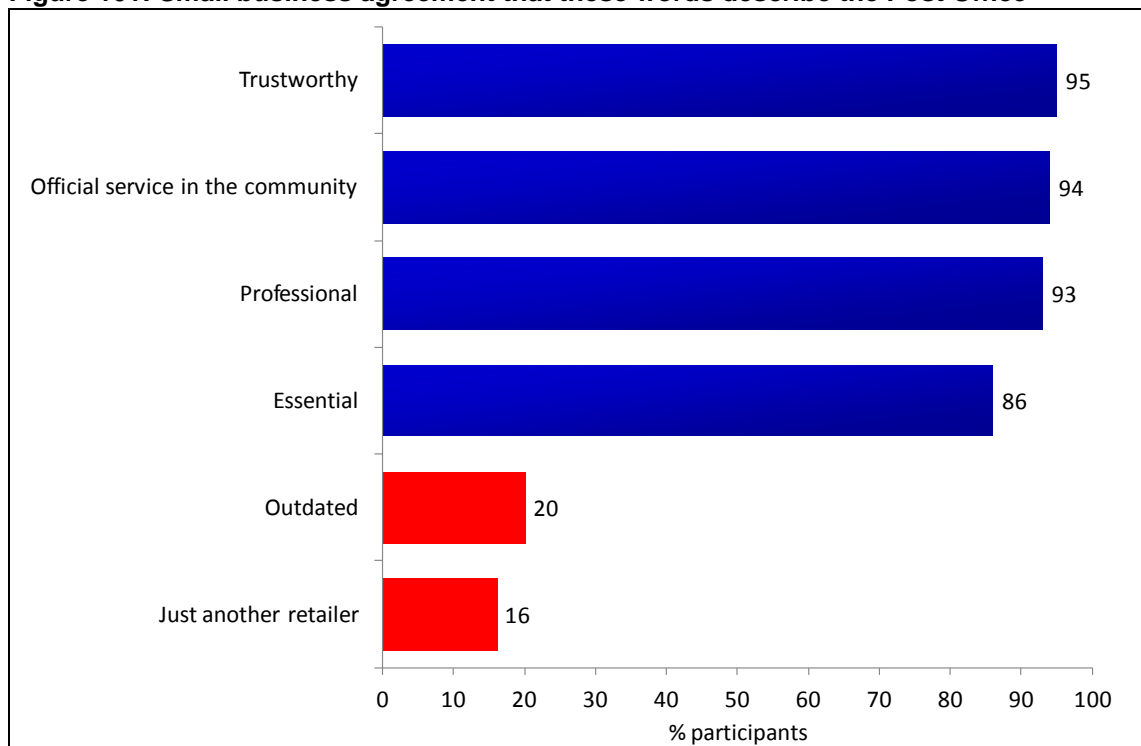
Base: all consumers (2,000)

Small business views are very similar to consumers in this respect. Small businesses choose 'trustworthy' (95%), 'professional' (93%) and 'an official service in the community' (94%) to describe the Post Office. The likelihood of choosing 'trustworthy' increases the more frequently they use a post office; 98% of those small businesses using at least once a week agree that this describes the Post Office.

86% of small businesses say that the Post Office is 'essential' and this is higher in Scotland (94%) compared to England (86%) and Wales (73%).

The negative descriptions 'outdated' and 'just another retailer' are chosen by 20% and 16% respectively. Those who never use a post office are significantly more likely to choose these words; 40% choose 'outdated' and 47% choose 'just another retailer.'

**Figure 101: Small business agreement that these words describe the Post Office**



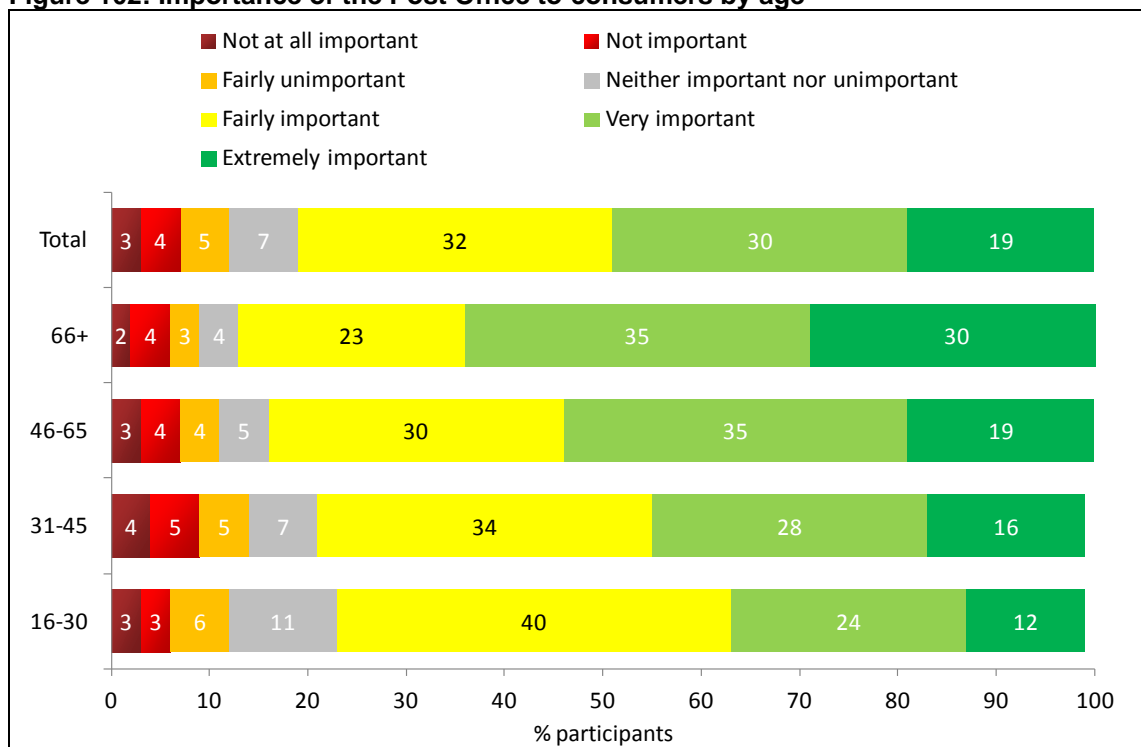
Base: all small businesses (1,000)

## 10.2 Importance of the Post Office: consumers

Overall the Post Office is important to most consumers; 81% describe it as important with almost half (49%) saying it is either extremely or very important to them. The perceived importance of the Post Office increases steeply with frequency of use so 83% of those who use their post office at least twice a week say it is extremely or very important to them. However, even just over 1 in 5 (21%) of those who never use a post office themselves still regard it as very or extremely important.

The importance of the Post Office increases with age. While the majority of all ages regard the Post Office as important, it is significantly more likely to be very or extremely important to people aged over 45 and particularly those aged over 65.

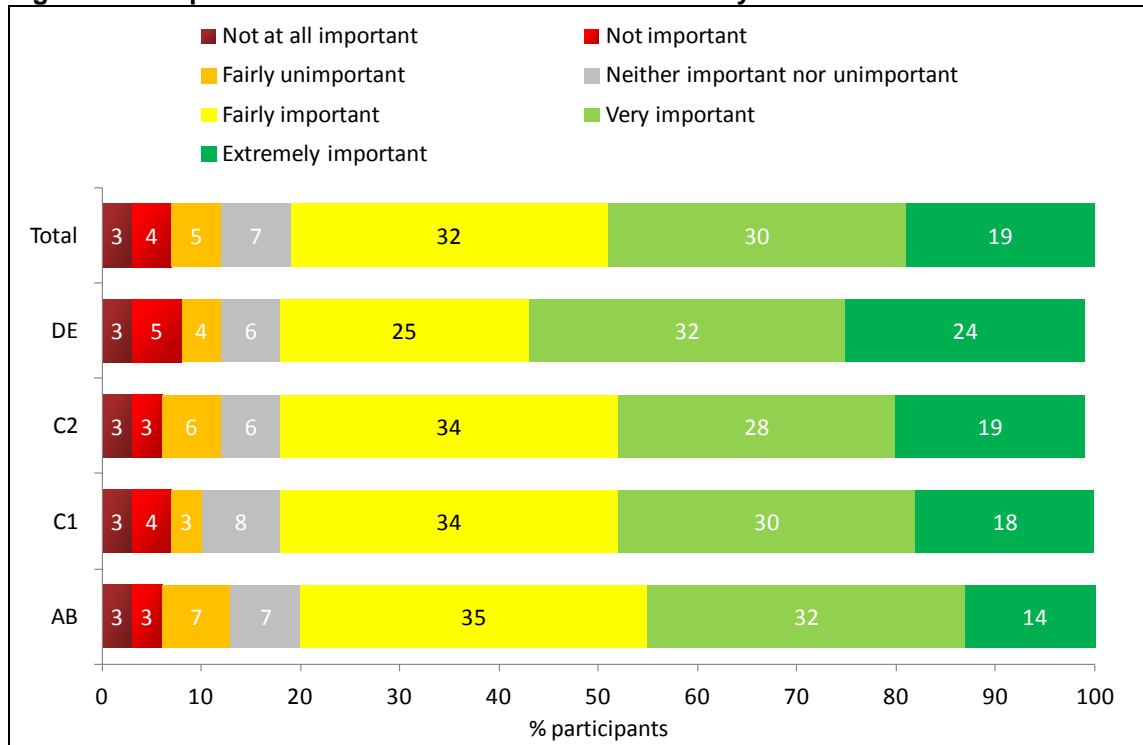
**Figure 102: Importance of the Post Office to consumers by age**



Base: all consumers (2,000)

The Post Office is more important to DEs than to other socio-economic groups. DEs are less likely than other groups to regard the Post Office as fairly important but more likely to regard it as extremely important.

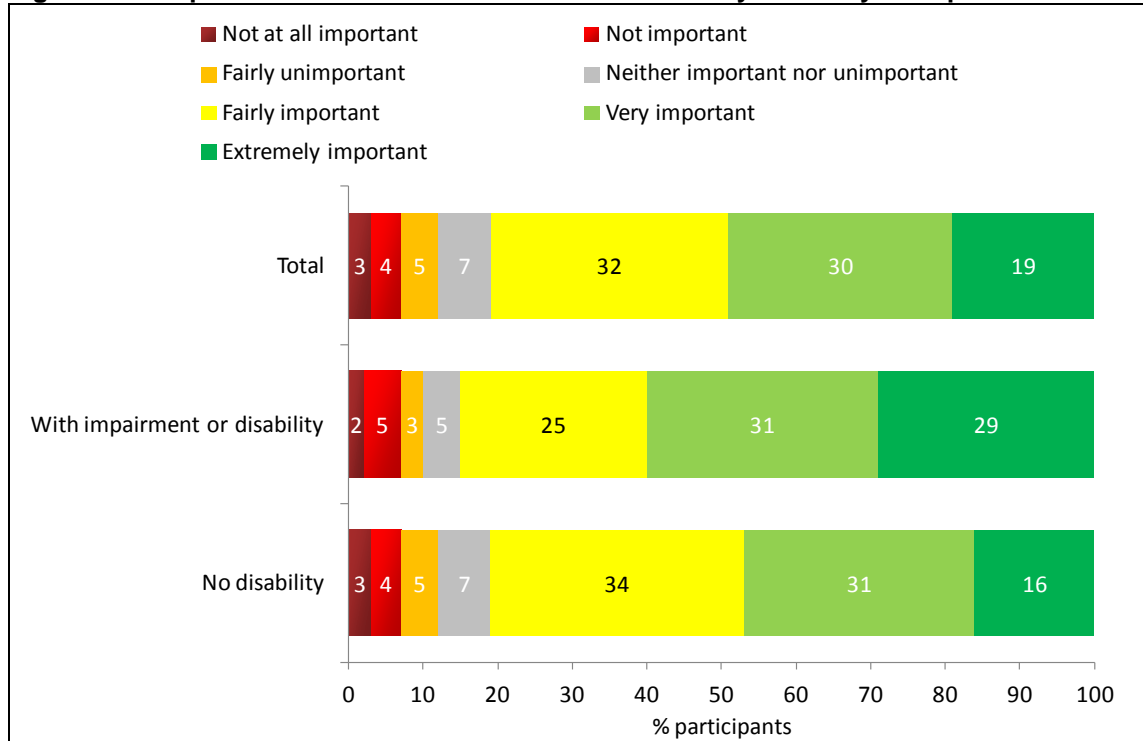
**Figure 103: Importance of the Post Office to consumers by SEG**



Base: all consumers (2,000)

The Post Office is significantly more likely to be extremely important to people with a disability or impairment than to those without (29% compared to 16%). People with certain conditions were especially likely to describe the Post Office as extremely important; namely those with reduced or limited mobility (31%), arthritis (38%) or with deafness or hearing loss (38%).

**Figure 104: Importance of the Post Office to consumers by disability or impairment**

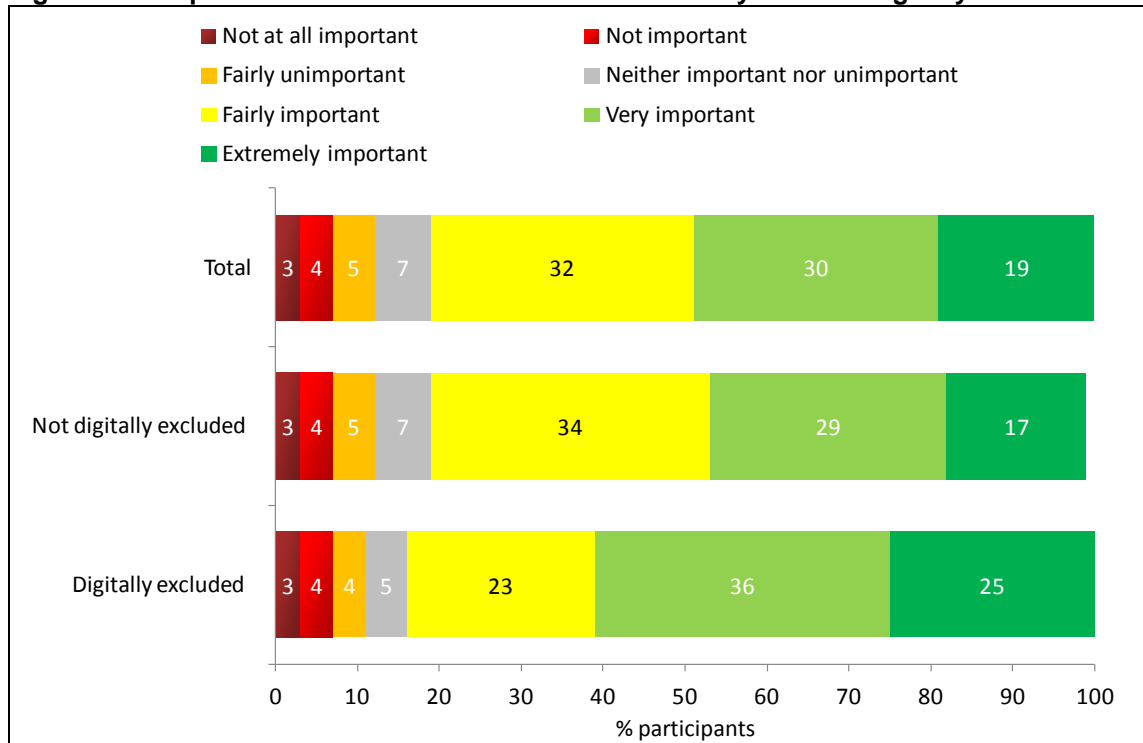


Base: all consumers (2,000)



The Post Office is more important to people who are digitally excluded than to those who are not. 61% of people who are digitally excluded rate the Post Office as very or extremely important compared to 46% of people who are not digitally excluded.

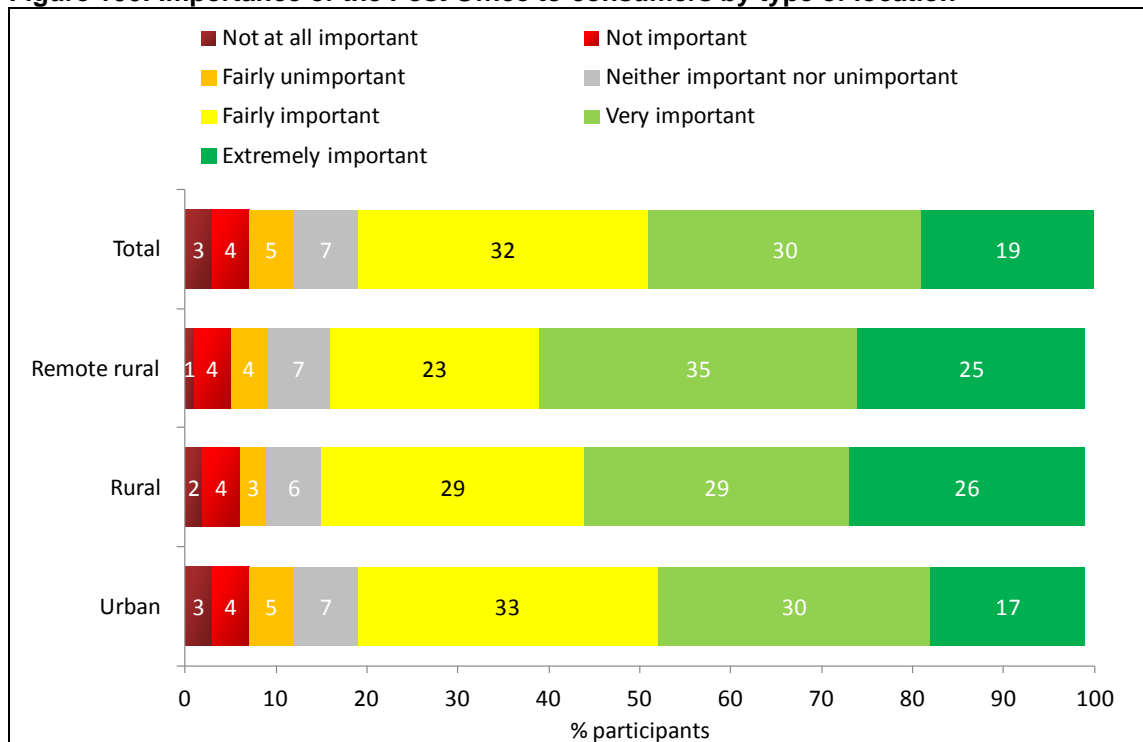
**Figure 105: Importance of the Post Office to consumers by whether digitally excluded**



Base: all consumers (2,000)

People living in rural or remote rural areas are much more likely than those living in urban areas to believe that the Post Office is extremely important.

**Figure 106: Importance of the Post Office to consumers by type of location**

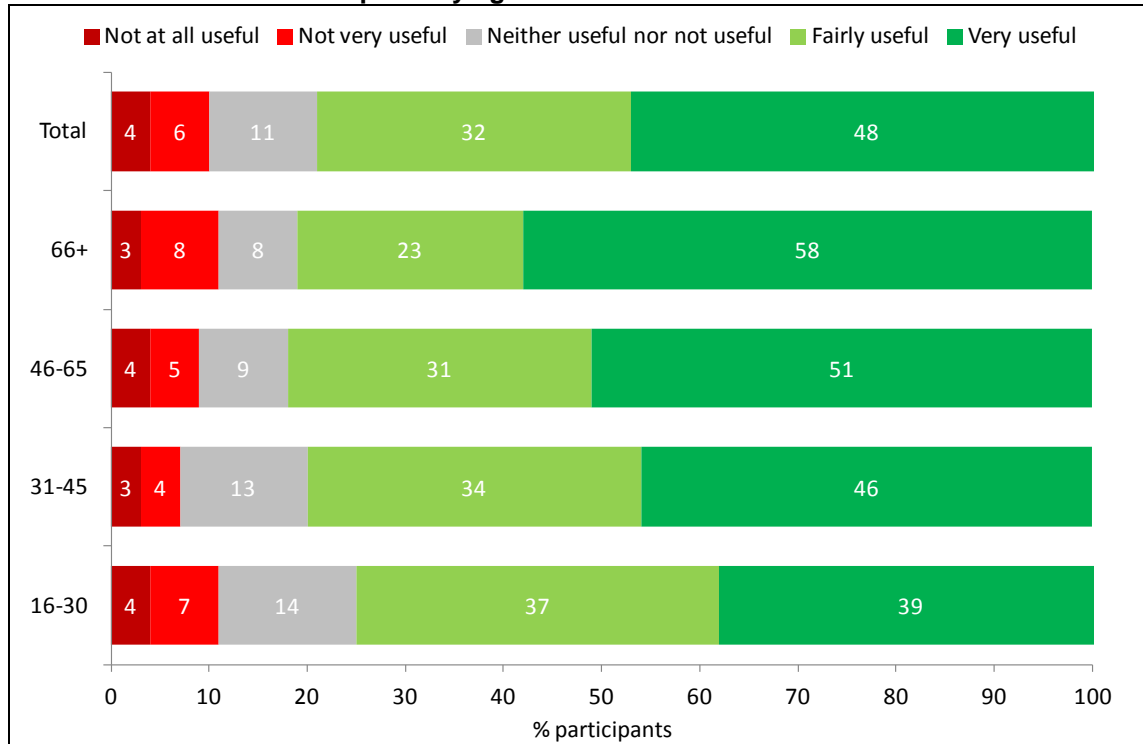


Base: all consumers (2,000)

### 10.3 Use of post offices for non-postal goods or services: consumers

Most consumers who use a post office (79%) value the fact that they can access both postal and other Post Office services in the same place. This is significantly more useful for women (51% say it's **very** useful compared to 45% of men) and usefulness increases with age: 81% of over 65 year olds find this aspect of using a post office very or fairly useful.

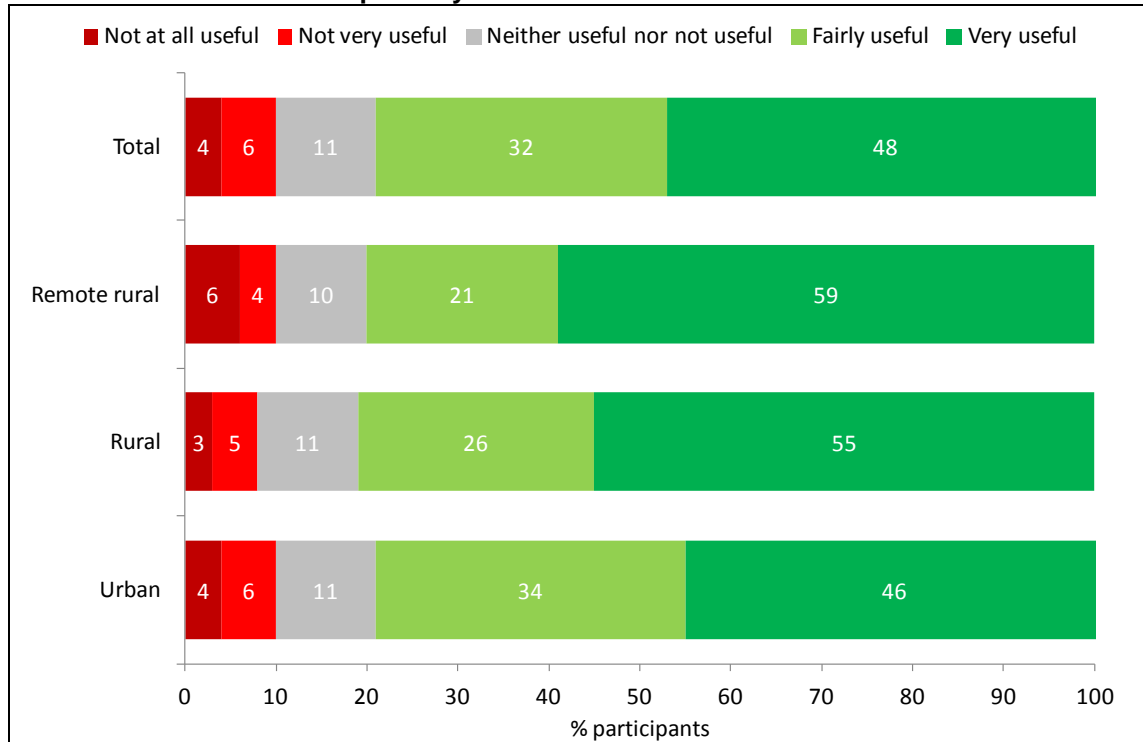
**Figure 107: Usefulness for consumers of being able to access postal and other Post Office services in the same place by age**



Base: those consumers that use a post office (1,937)

While there is little difference in overall usefulness of being able to access postal and other Post Office services in the same place by people who live in urban and rural areas, those who live in rural or remote rural areas are significantly more likely to say that this is very useful (59% in remote rural, 55% in rural and 46% in urban areas).

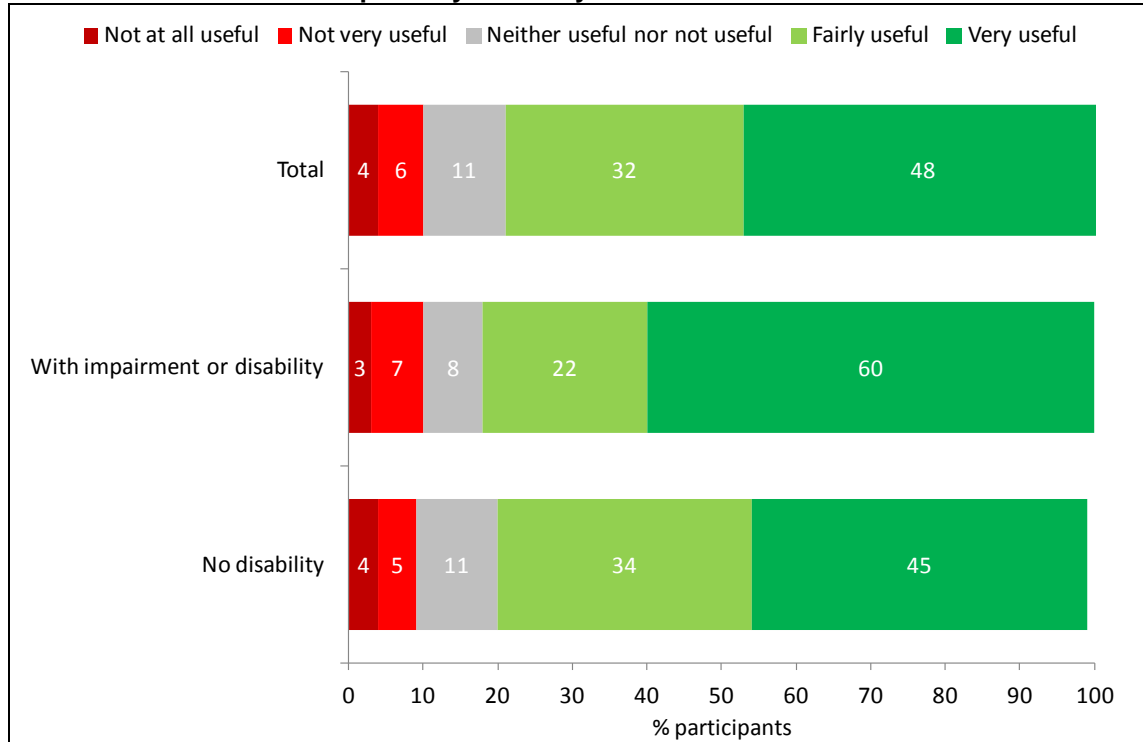
**Figure 108: Usefulness for consumers of being able to access postal and other Post Office services in the same place by location**



Base: those consumers that use a post office (1,937)

People with a disability or impairment are significantly more likely than those without a disability to find it very useful to access both postal and other Post Office services in the same place (60% compared to 45%).

**Figure 109: Usefulness for consumers of being able to access postal and other Post Office services in the same place by disability**

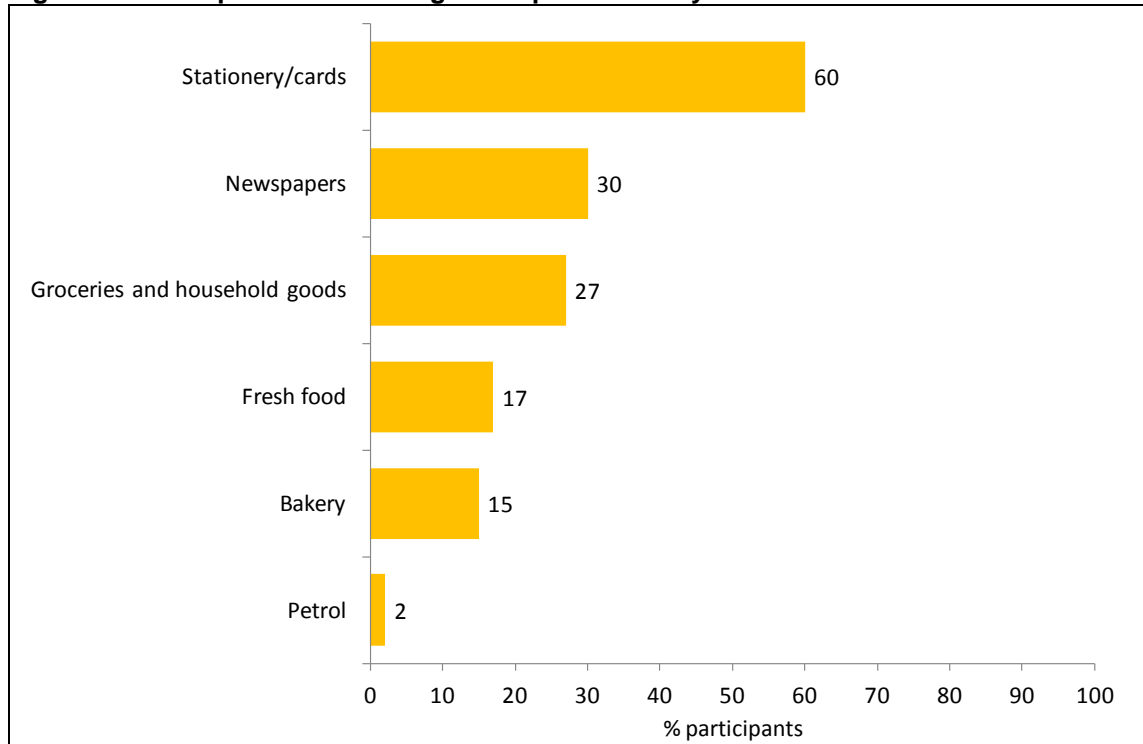


Base: those consumers that use a post office (1,937)

Where non Post Office items are available at the post office, the goods most commonly purchased are stationery or cards (60%) or newspapers (30%). A similar proportion of consumers (27%) buy groceries or household goods. Overall almost 7 in 10 (69%) post office users buy non postal items at their post office. Women and people aged 46 to 65 are particularly likely to buy these types of item (73% do so).

Women and C1s are especially likely to buy stationery (65%) while newspapers are bought more by over 45 year olds (34%) and C2s (37%) than by other groups.

**Figure 110: Non postal items bought at a post office by consumers**



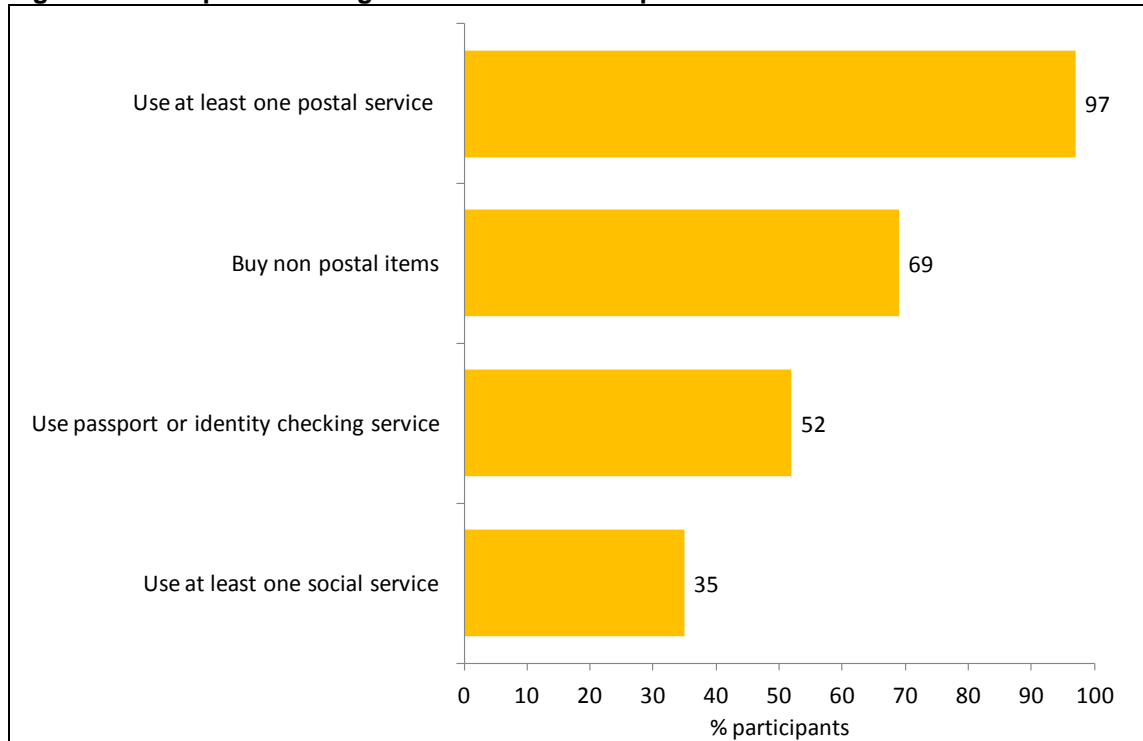
Base: those consumers that use a post office (1,937)

## All services used at post offices

The vast majority of people who use a post office, use it for at least one postal service (97% do so). A majority also buy non postal items such as stationery and newspapers from their post office outlet (69%) and just over half have used the passport or identity checking services available (52%).

Just over a third (35%) use the post office for a social or community reason.

**Figure 111: Proportion using different services at post offices**



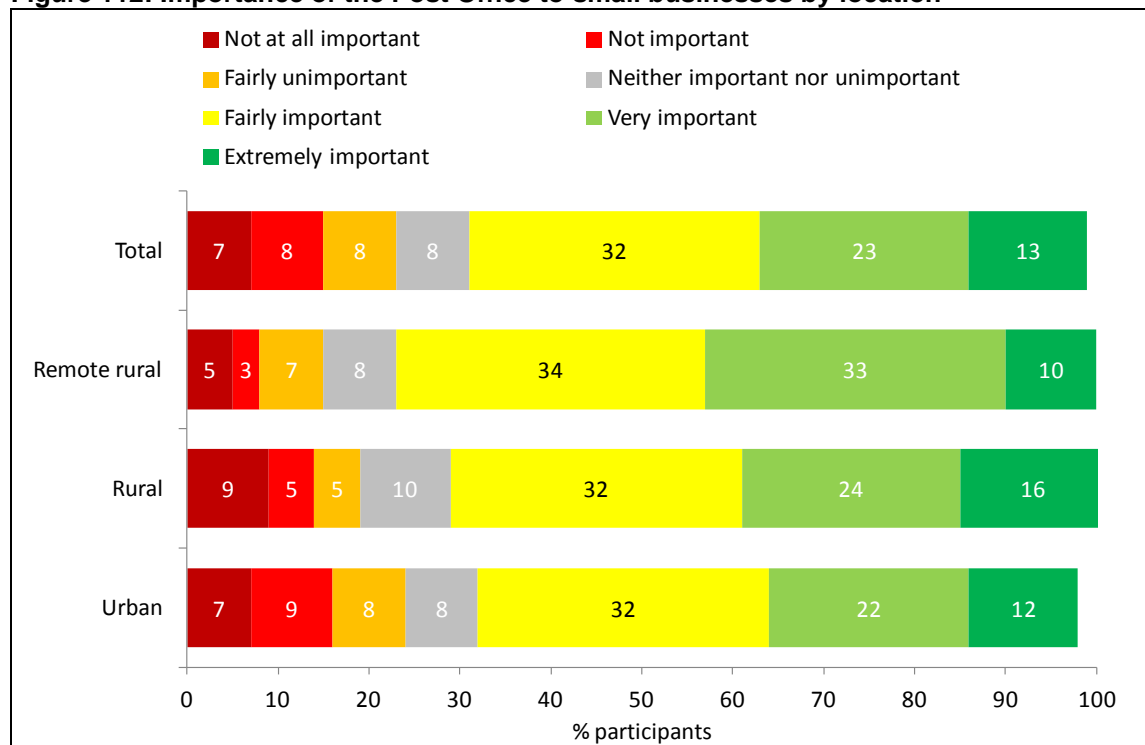
Base: those who use a post office (1,937)

## 10.4 Importance of the Post Office: small businesses

Nearly 7 in 10 small businesses (68%) say that the Post Office is important to them; for 13% it is extremely important and very important for 23%. While few regard the Post Office as unimportant, small businesses are twice as likely to do so as consumers (23% of small businesses compared to 12% of consumers).

Small businesses in rural and remote rural areas are more likely than those in urban areas to regard the Post Office as important (77% in remote rural, 72% in rural and 66% in urban areas) although the differences are not statistically significant.

**Figure 112: Importance of the Post Office to small businesses by location**



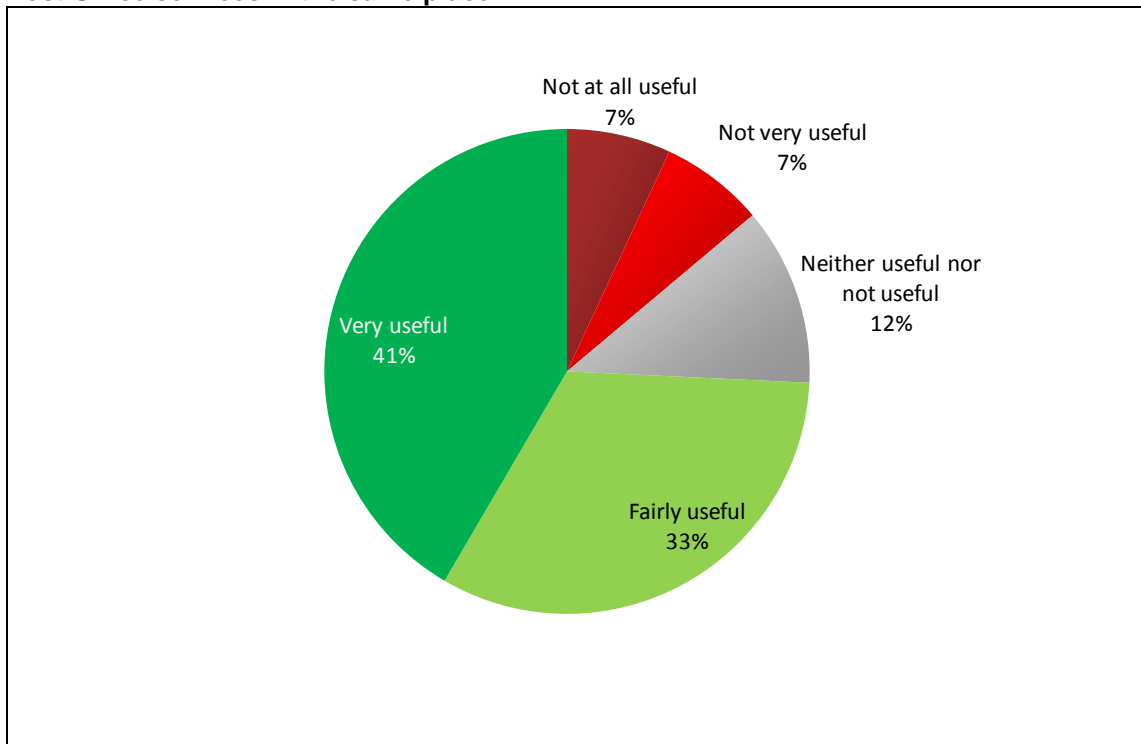
Base: all small businesses (1,000)

## 10.5 Use of post offices for non-postal services: small businesses

Just under 3 in 4 small businesses (74%) find it useful to be able to access both postal and other Post Office services in the same place, with 41% describing it as very useful. 54% of small businesses in remote rural locations say it is very useful. More frequent post office users are also especially likely to find this valuable. 66% of those small businesses who visit at least twice a week and 61% of those who visit at least once a week say this facility is very useful.

The results are similar for small businesses and consumers.

**Figure 113: Usefulness for small businesses of being able to access postal and other Post Office services in the same place**



Base: those small businesses that use a post office (934)



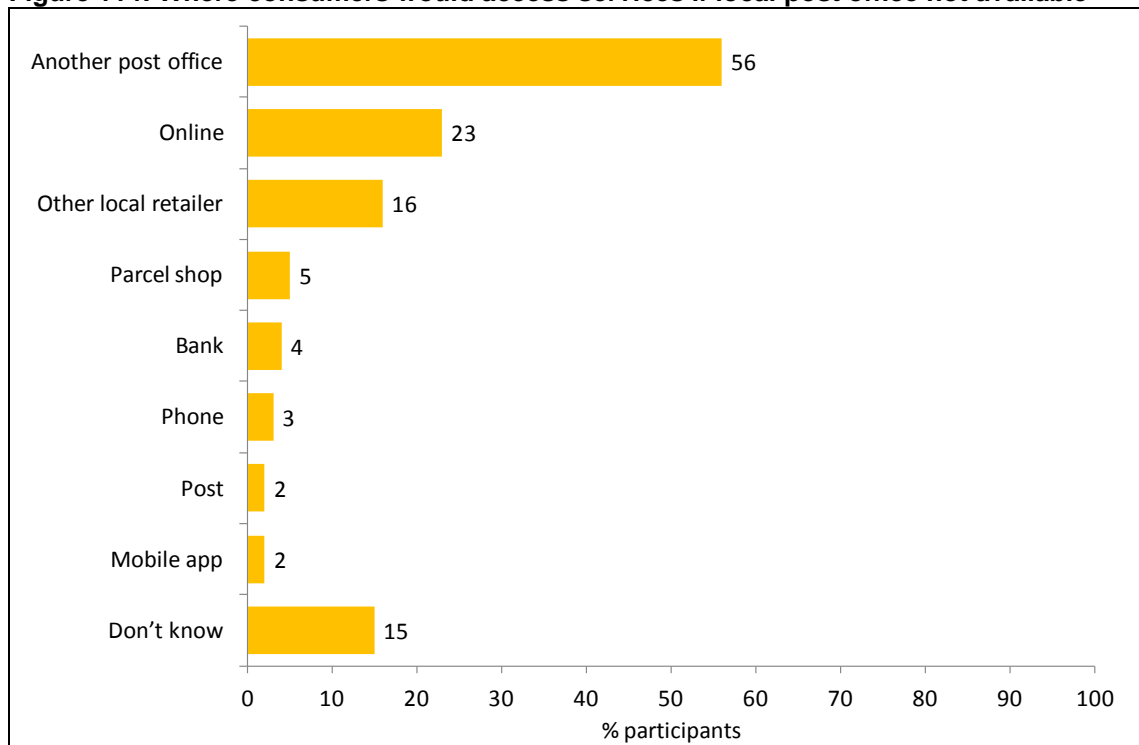
## 10.6 Impact of local post office not being available

In the event of their local post office not being available, most consumers would look to use an alternative branch; 56% say they would do this, with significantly more people in socio-economic group AB (61%) giving this as their first choice. People living in rural areas are significantly more likely than those in urban areas to say that they would use an alternative branch (64% compared to 54%).

23% would use online services as an alternative and this is most popular with younger age groups. 30% of under 30s would choose an online alternative but the proportion decreases with age such that only 10% of over 65s choose online as an option.

15% say they do not know what they would use in place of their local post office, with 19% of over 65s, 20% of disabled people, 21% of people in socio-economic group DE and 23% of the digitally excluded falling into this category.

**Figure 114: Where consumers would access services if local post office not available**



Base: those consumers that use a post office (1,937)

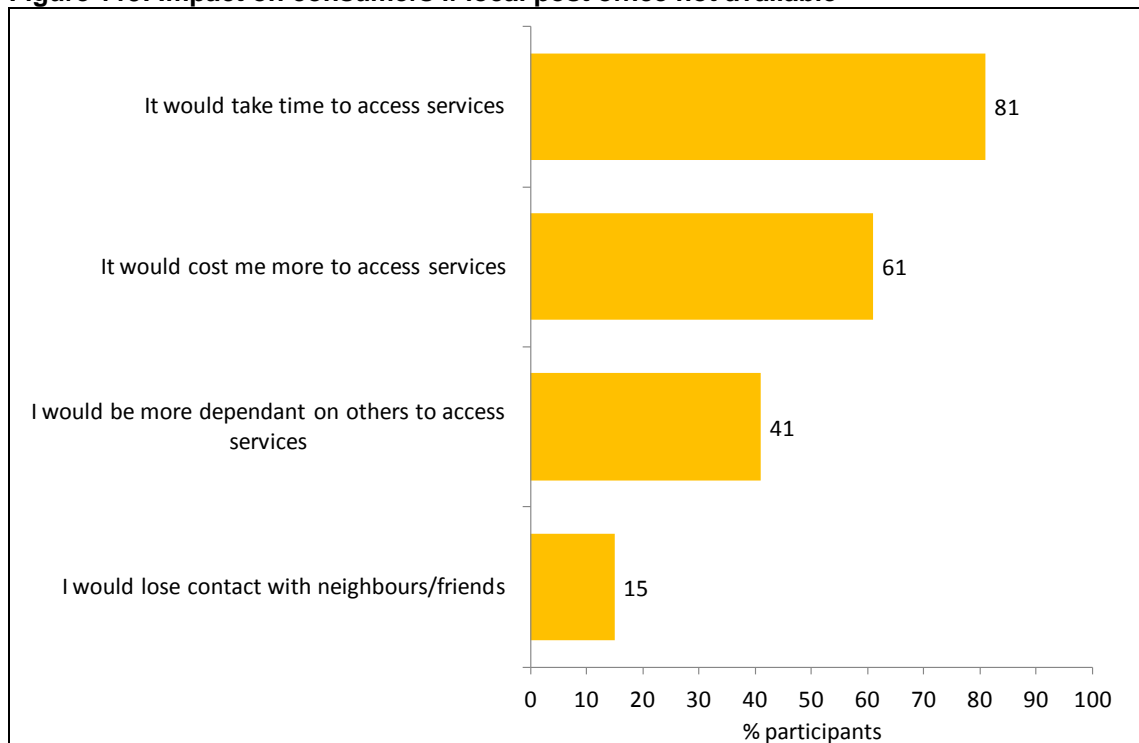
Most consumers (81%) believe that it would take them more time to access services if their local post office were not available. Women believe this more than men (84% compared to 79%).

6 in 10 (61%) say that it would cost them more to access the services if they could not use their local post office. This rises to 68% of over 65s, 66% of people in socio-economic group DE and 71% of those in rural or remote rural areas.

Fewer, but still a large minority, 41%, would be dependent on others to access services. Again, over 65s and disabled people are most affected and 46% and 57% respectively say this would be the case, and specifically those with limited or reduced mobility (65%) or arthritis (55%). Additionally, people who are digitally excluded would be more dependent on others (49%).

Only a minority (15%) say they would lose contact with neighbours or friends without their post office but certain groups are likely to be particularly affected. 25% of people who are digitally excluded, 22% of over 65s, 24% of disabled people, 17% of women (compared to 13% of men) and 21% of those in rural areas (compared to 13% in urban areas) believe this would happen.

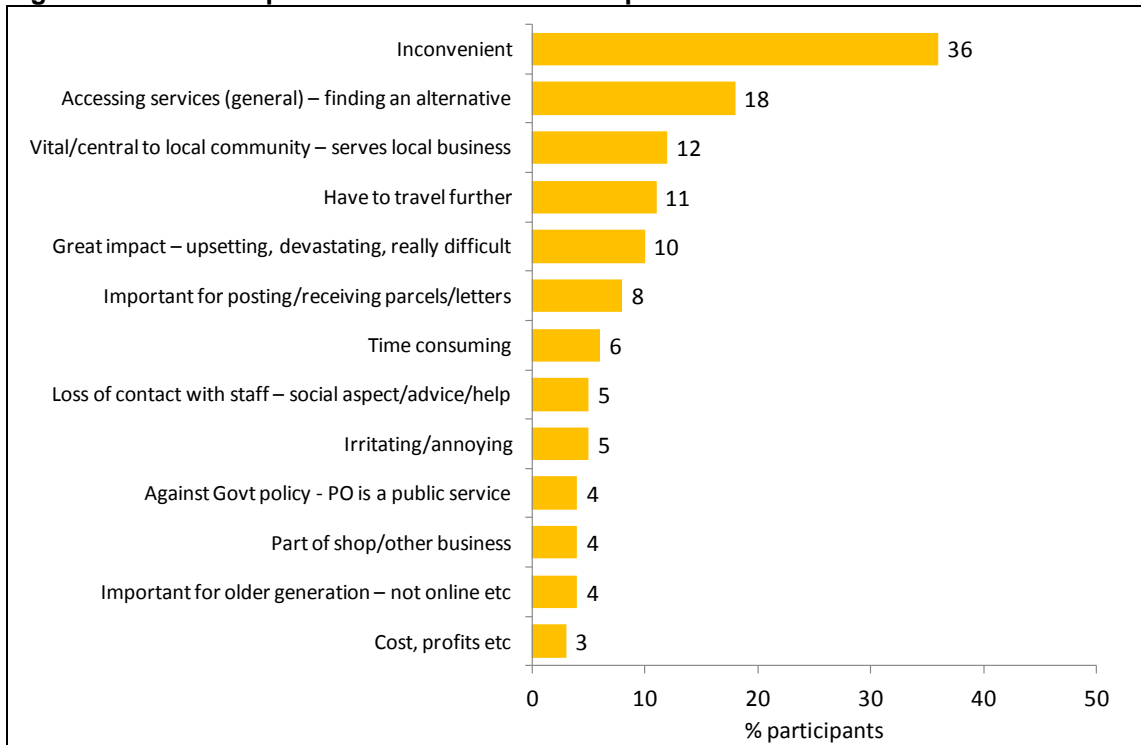
**Figure 115: Impact on consumers if local post office not available**



Base: those consumers that use a post office (1,937)

Asked about other consequences the loss of their local post office might have, almost 3 in 10 (28%) mentioned other impacts. Spontaneous answers to this question were recorded and more than a third (36%) talked about inconvenience.

**Figure 116: Other impacts on consumers if local post office not available**



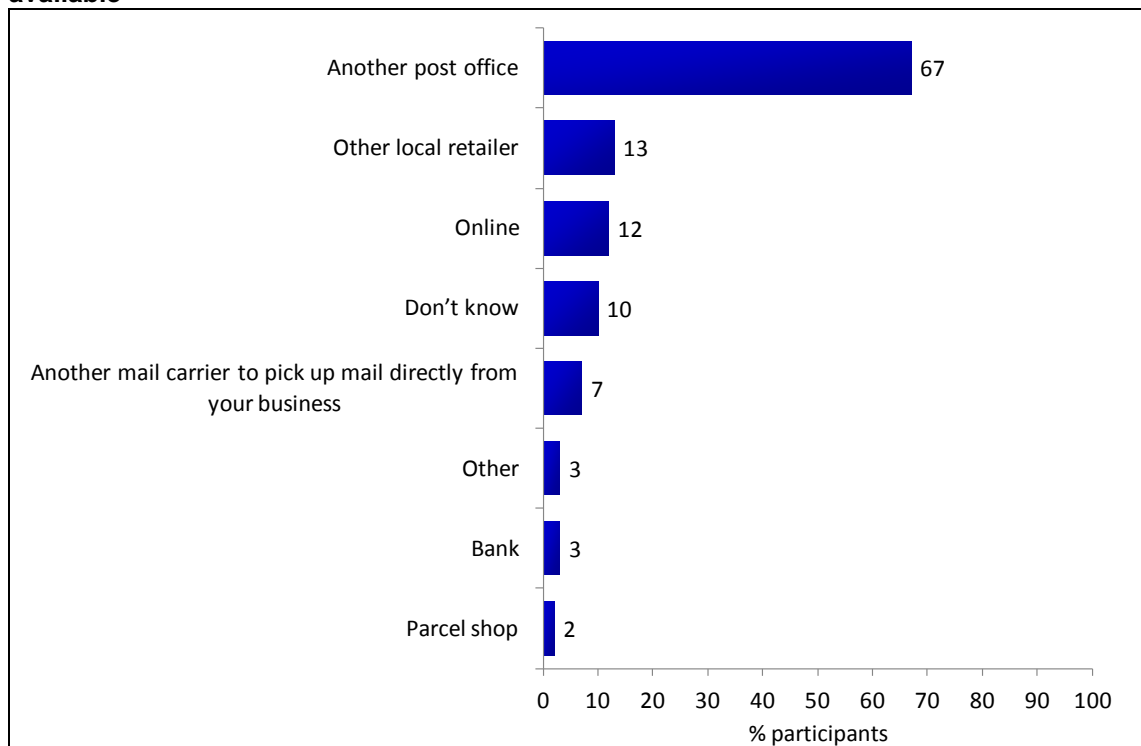
Base: those consumers for whom not having a post office would impact in other ways (541)

If their local post office was not available, two-thirds of small businesses (67%) would use another post office in preference to finding other places or other methods to access the type of services for which their businesses currently uses the local post office. This is higher than for consumers, 56% of whom would look for another post office. 82% of small businesses in remote rural locations say they would use another post office; significantly more than in rural and urban areas.

Some way behind another post office, the second choice is another local retailer, chosen by 13% but by 23% of those small businesses that only visit a post office once a quarter.

Online options are already being used for a number of services and 12% say that they would use online alternatives if the post office were not available. For 19% of those small businesses using a post office less than once a quarter, online is the alternative they would use. However, small businesses are half as likely as consumers to consider online as an alternative (12% do so compared to 23% of consumers).

**Figure 117: Where small businesses would access services if local post office not available**



Base: those small businesses that use a post office (934)

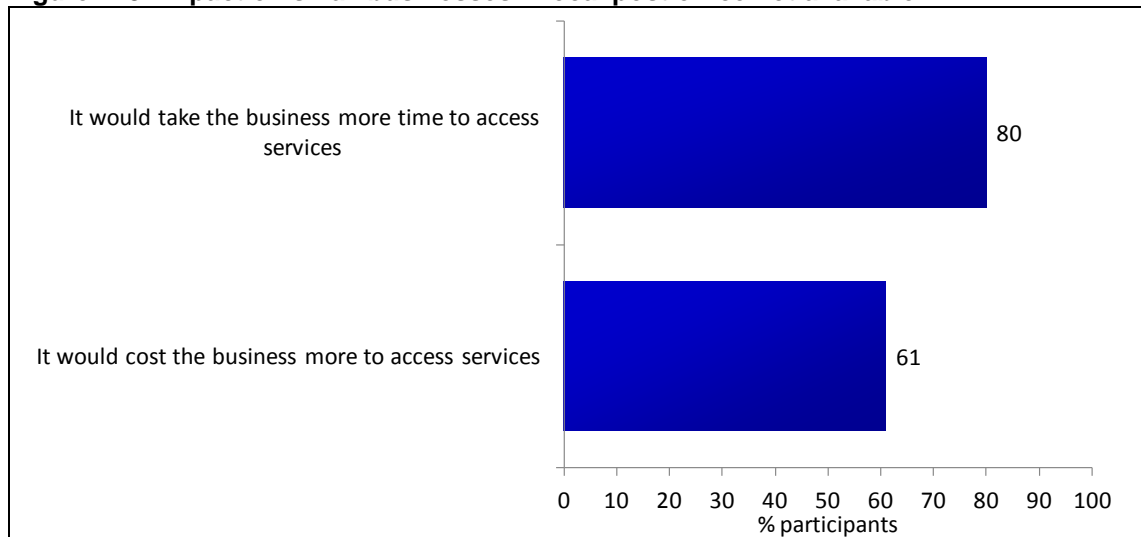
Among small businesses that use a post office, the impact of not having their local post office available is likely to be felt more in terms of time than in terms of cost. 8 out of 10 (80%) say it would take their business more time to access services without the post office. The more frequently they use a post office, the more likely they are to agree that there will be an impact on their time; 95% of those who use a post office at least twice a week agree with the statement compared to a significantly smaller 59% of those who only use a post office less than once a quarter.

Just over 6 in 10 (61%) agree that it would cost the business more to access services if the local post office were not available. Again the impact is greater the more frequently the post office is used. 81% of those using a post office at least twice a week agree that this statement applies to them compared to 34% of those who use it less than once a quarter.

There are also differences by location. Those in rural areas are significantly more likely to say that there would be a cost impact for their business; 76% in rural and 80% in remote rural areas compared to 55% in urban areas. However, those in Scotland are significantly less likely than those in England or Wales to believe the loss of their local post office would cost more. Only 43% in Scotland say the statement applies to them compared to 62% in England and 74% in Wales.

At the total level, the impact is virtually the same for small businesses as for consumers.

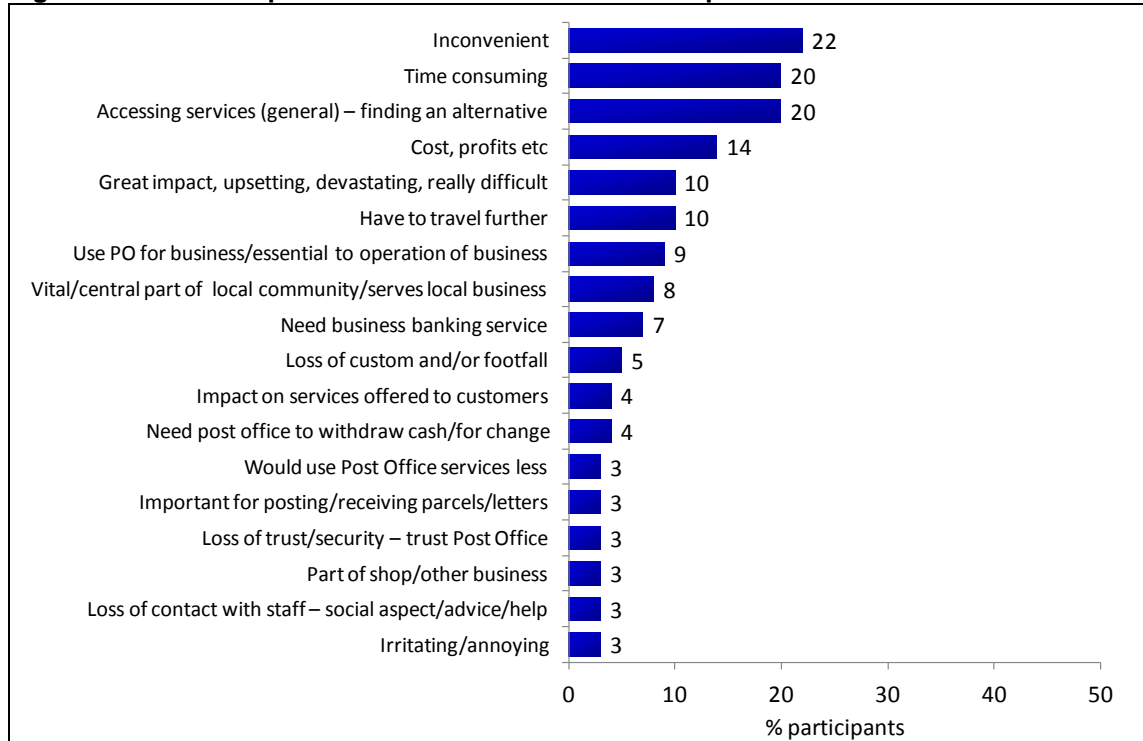
**Figure 118: Impact on small businesses if local post office not available**



Base: those small businesses that use a post office (934)

1 in 5 small businesses that use a post office (19% overall but 25% in rural areas) believe that there are other ways in which not having their local post office available would impact on their business. Spontaneous answers to this question were recorded. Roughly equal numbers cite the inconvenience, the fact that it would be time consuming and general concerns about finding alternative ways to access services.

**Figure 119: Other impacts on small businesses if local post office not available**



Base: those small business post office users which believe loss of local post office would impact in other ways (181)

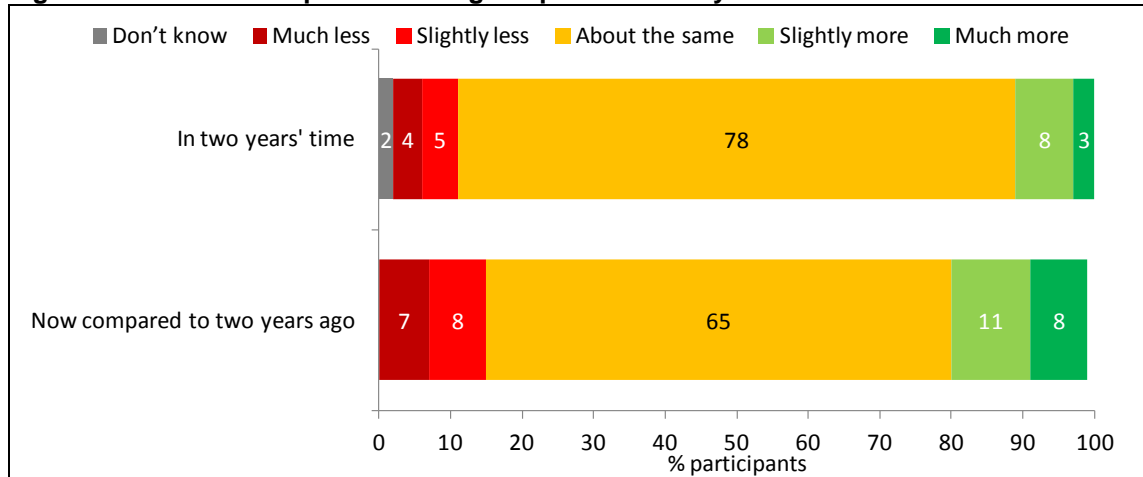
## 11. THE FUTURE

Just under two-thirds of consumers (65%) use a post office about the same amount as they did 2 years ago. However, there is a net increase in usage as 19% say they now use a post office either slightly more or much more than they used to while 15% say they use it less.

Looking ahead consumers envisage less change and 78% believe they will use a post office the same amount as they do now. However, there is again a net increase as 11% feel they will use the post office more in future while 9% think they will use it less.

Compared to people aged over 30, under 30s are much more likely both to use a post office more than they used to (15% use slightly more and 16% use much more) and to believe that they will use it still more in future (14% will use slightly more and 7% will use much more).

**Figure 120: Future and previous usage of post offices by consumers**



Base: all consumers (2,000)

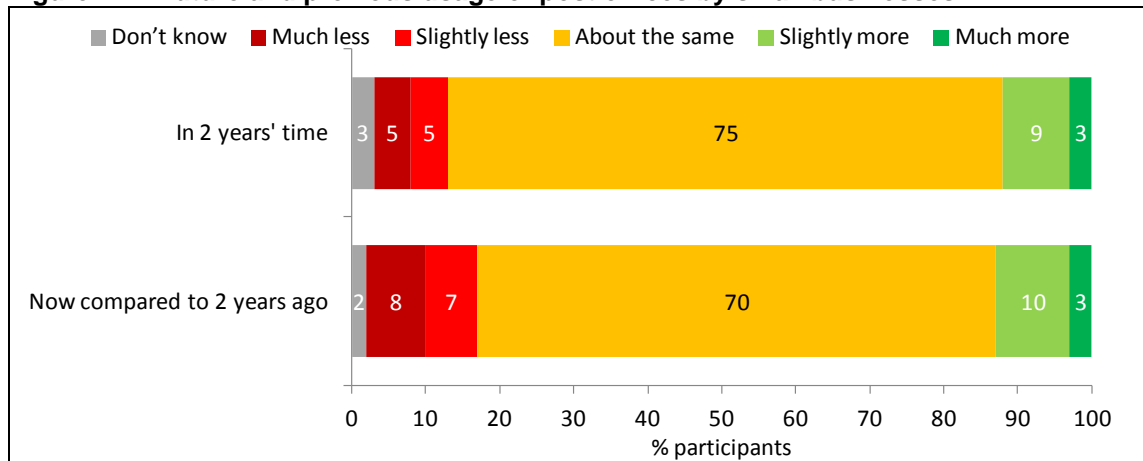
While most small businesses (70%) use a post office about the same amount as they did 2 years ago, unlike consumers there is a net decrease in usage as 15% use it less and 13% use it more. In rural areas however, there is a net increase with 11% using less but 19% using more than 2 years ago. This compares to 17% in urban areas using less and 12% using more.

Those small businesses that use a post office at least once a week are significantly more likely than less frequent users to say that they now use a post office more than they did 2 years ago, although the majority say that they use it the same amount.

Looking to the future, there is a feeling that the decline in usage has stabilised and 3 in 4 (75%) envisage no change in the amount their business will use a post office in 2 years time. While 10% envisage using a post office less, 12% feel they are likely to use it more in the future, a net increase. 20% of those small businesses in the transport, retail and distribution sector say they expect to be using a post office more in 2 years time.

This view of the future is similar for small businesses and consumers.

**Figure 121: Future and previous usage of post offices by small businesses**



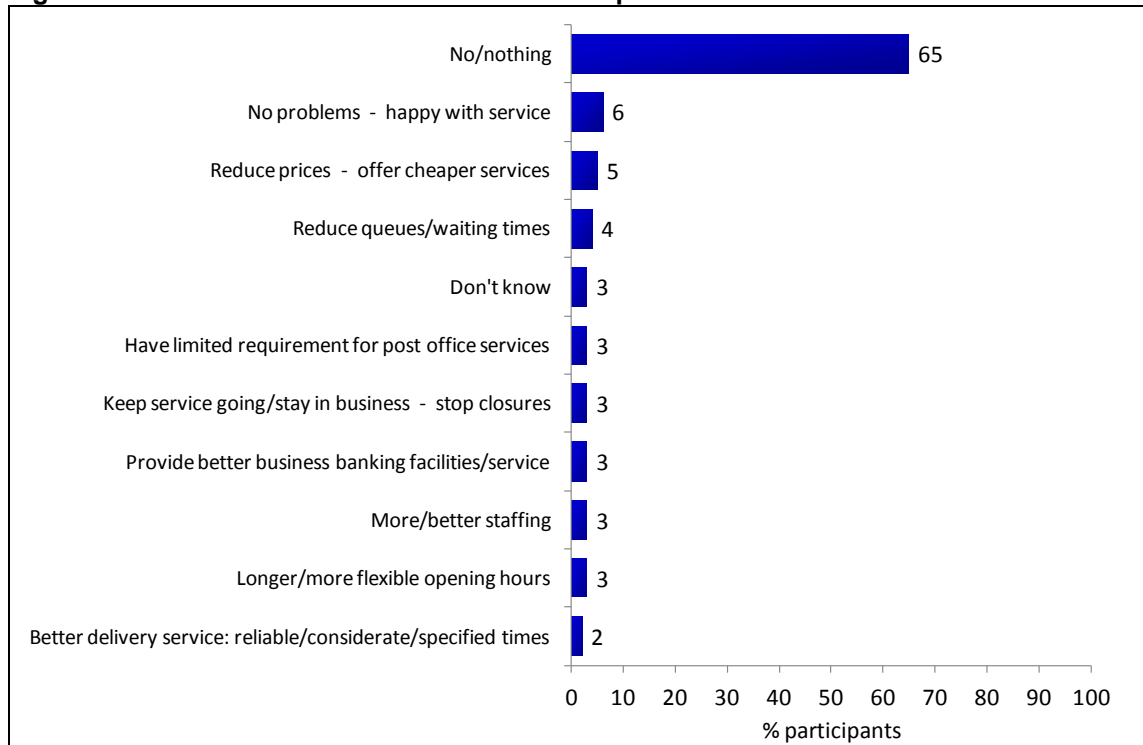
Base: all small businesses (1,000)



Two-thirds of small businesses say that there is nothing more the Post Office could do to help them with their business and a further 6% say they have no problems or are happy with the service.

Around 1 in 20 suggest the Post Office could reduce prices or offer cheaper services (5%) or reduce queues or waiting times (4%). The suggestion of longer or more flexible opening hours was significantly more likely to be mentioned by rural small businesses (6% compared to 2% in urban areas) as was the request for better business banking facilities (5% in rural areas compared to 2% in urban areas).

**Figure 122: What the Post Office could do to help their business**



Base: all small businesses that use a post office (934)

## 12. CONCLUSIONS

The research finds that post offices are almost universally used by consumers and small businesses, with most using them once a month or more. Post offices are valued and trusted by both consumers and small businesses and the majority say post offices are important to them. Despite this, consumers and small businesses now often have wider choice of different channels and outlets, including online services, to access services provided at post offices.

Consumers and small businesses predominantly use post offices for postal services. The vast majority buy stamps and post letters and parcels. Whilst some consumers and small businesses use alternatives such as parcel shops, particularly for returning mail order items, this is less common than using a post office.

A very high proportion of consumers use the Passport Check and Send service, access government forms and exchange foreign currency at post offices, although these are not generally very frequent transactions.

Post offices now offer a broad range of banking services, but most still use bank counters and bank ATMs for cash withdrawals and deposits. However, a significant minority use post offices for day-to-day banking transactions, particularly consumers and small businesses in rural areas and people in lower socio-economic groups. Small businesses using post offices for banking tend to be frequent users. Most consumers who withdraw their state benefits and pensions in cash use a bank, although a sizeable minority use post offices to do so, again especially in rural areas.

Many bills and payments including payments to utility companies, local councils and for vehicle tax can be paid by direct debit, online or at post offices. The majority of consumers use direct debit or online options. However, a small minority use post offices and this tends to include a higher proportion of people on low incomes, people who are digitally excluded and people aged over 65.

Around 1 in 3 consumers use a post office for less formal reasons - meeting friends and local residents, informal help and advice, and community information. These services are more commonly used by more vulnerable consumers, including older people, people on low incomes, disabled people and rural residents.

Where consumers have a choice of accessing services through different physical outlets, proximity - to home or business - is a key driver. Habit is also important, as is being able to undertake other shopping or business at the same time. Long opening hours, quality or speed of service tend to be less important. Where online or direct debit options are available, consumers and small businesses who choose these channels often say they do this because it is more convenient or quicker. People who are digitally excluded or on low incomes use online or direct debit methods far less, and are more likely to use a post office or other physical outlet.

Overall, the research paints a picture of a widely used post office network, which tends to be used differently by different demographic groups. Whilst some services are used

by almost everyone, other services are used most heavily in rural communities or by people on lower incomes. All demographic groups make extensive use of postal services at post offices. Parcel services are used most by people in higher socio-demographic groups. But vulnerable consumers, including people on lower incomes and older people, are more likely to use the non-postal Post Office services. Vulnerable groups and rural consumers also place the highest importance on post offices, and are more likely to say that the Post Office is extremely or very important to them.

Consumers and small businesses expect to be using post offices just as much in the future. Nearly 9 in 10 say that they will be using post offices more or the same amount in 2 years' time. The majority say it would cost them more in time and money to access services if their local post office was not available. A high minority of older and disabled consumers say without their local post office, they would be more dependent on others to access services.

# **APPENDIX A**

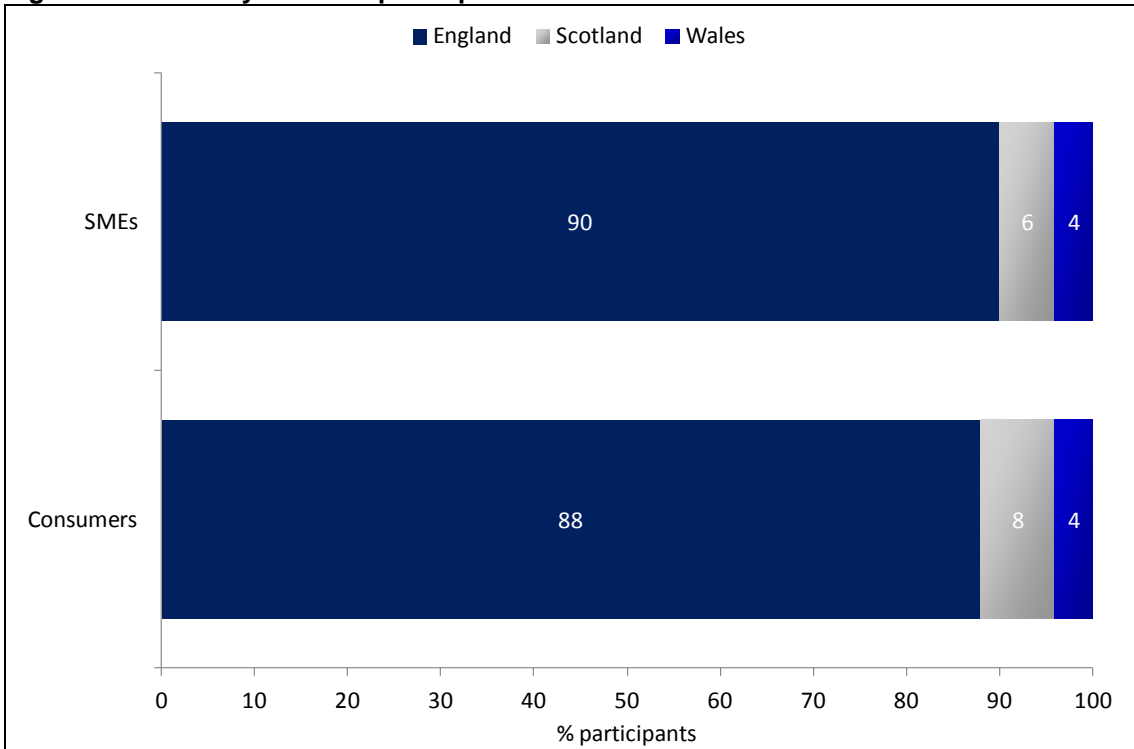
## **Urban and Rural Definitions**

<b>England and Wales:</b>	<b>Classification</b>
A1 = Urban major conurbation: OA falls within a built-up area with a population of 10,000 or more and is assigned to the 'major conurbation' settlement category. The wider surrounding area is less sparsely populated	Urban
B1 = Urban minor conurbation: OA falls within a built-up area with a population of 10,000 or more and is assigned to the 'minor conurbation' settlement category. The wider surrounding area is less sparsely populated	Urban
C1 = Urban city and town: OA falls within a built-up area with a population of 10,000 or more and is assigned to the 'city and town' settlement category. The wider surrounding area is less sparsely populated	Urban
C2 = Urban city and town in a sparse setting: OA falls within a built-up area with a population of 10,000 or more and is assigned to the 'city and town' settlement category. The wider surrounding area is sparsely populated	Urban
D1 = Rural town and fringe: OA is assigned to the 'town and fringe' settlement category. The wider surrounding area is less sparsely populated	Rural
D2 = Rural town and fringe in a sparse setting: OA is assigned to the 'town and fringe' settlement category. The wider surrounding area is sparsely populated	Rural
E1 = Rural village: OA is assigned to the 'village' settlement category. The wider surrounding area is less sparsely populated	Rural
E2 = Rural village in a sparse setting: OA is assigned to the 'village' settlement category. The wider surrounding area is sparsely populated	Remote rural
F1 = Rural hamlet and isolated dwellings: OA is assigned to the 'hamlet and isolated dwelling' settlement category. The wider surrounding area is less sparsely populated;	Remote rural
F2 = Rural hamlet and isolated dwellings in a sparse setting: OA is assigned to the 'hamlet and isolated dwelling' settlement category. The wider surrounding area is sparsely populated.	Remote rural
<b>Scotland:</b>	
1 = Large urban area: Settlement of over 125,000 people	Urban
2 = Other urban area: Settlement of 10,000 to 125,000 people	Urban
3 = Accessible small town: Settlement of 3,000 to 10,000 people, within 30 minutes drive of a settlement of 10,000 or more	Rural
4 = Remote small town: Settlement of 3,000 to 10,000 people, with a drive time of 30 to 60 minutes to a settlement of 10,000 or more	Rural
5 = Very remote small town: Settlement of 3,000 to 10,000 people, with a drive time of over 60 minutes to a settlement of 10,000 or more	Rural
6 = Accessible rural area: Settlement of less than 3,000 people, within 30 minutes drive of a settlement of 10,000 or more	Rural
7 = Remote rural area: Settlement of less than 3,000 people, with a drive time of 30 to 60 minutes to a settlement of 10,000 or more	Remote rural
8 = Very remote rural area: Settlement of less than 3,000 people, with a drive time of over 60 minutes to a settlement of 10,000 or more.	Remote rural

# **APPENDIX B**

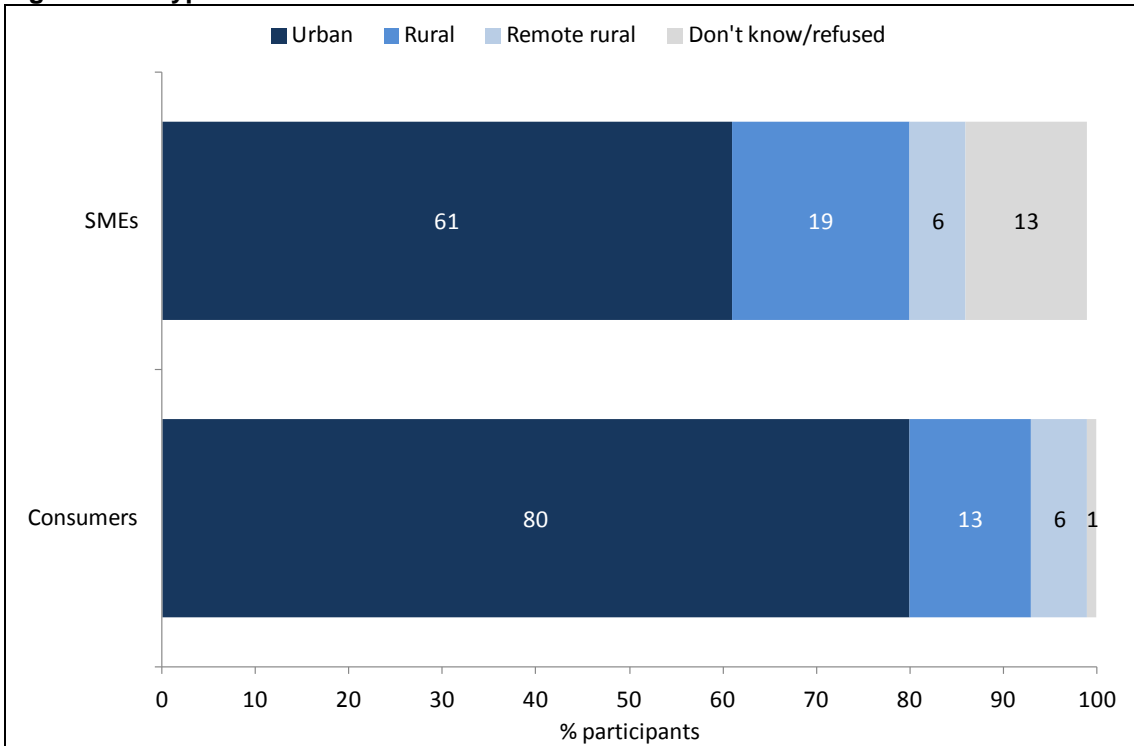
## **Demographics & Classification**

**Figure 123: Country in which participant is located**



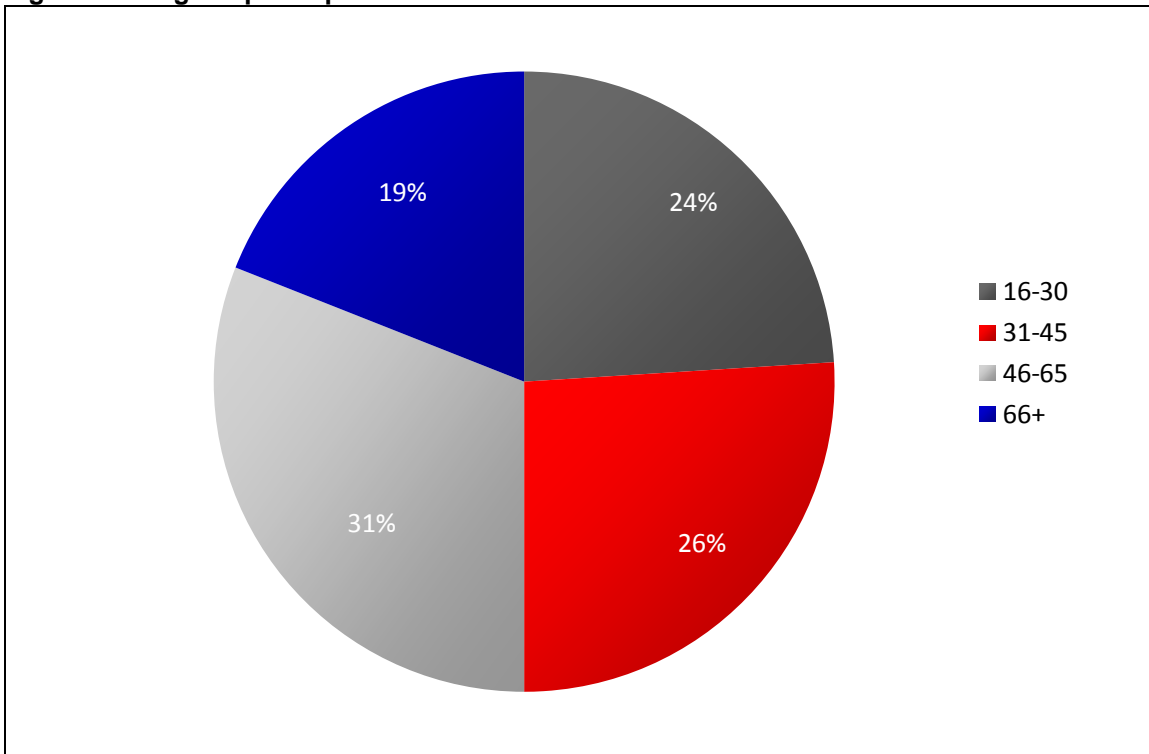
Base: all small businesses (1,000); all consumers (2,000)

**Figure 124: Type of location**



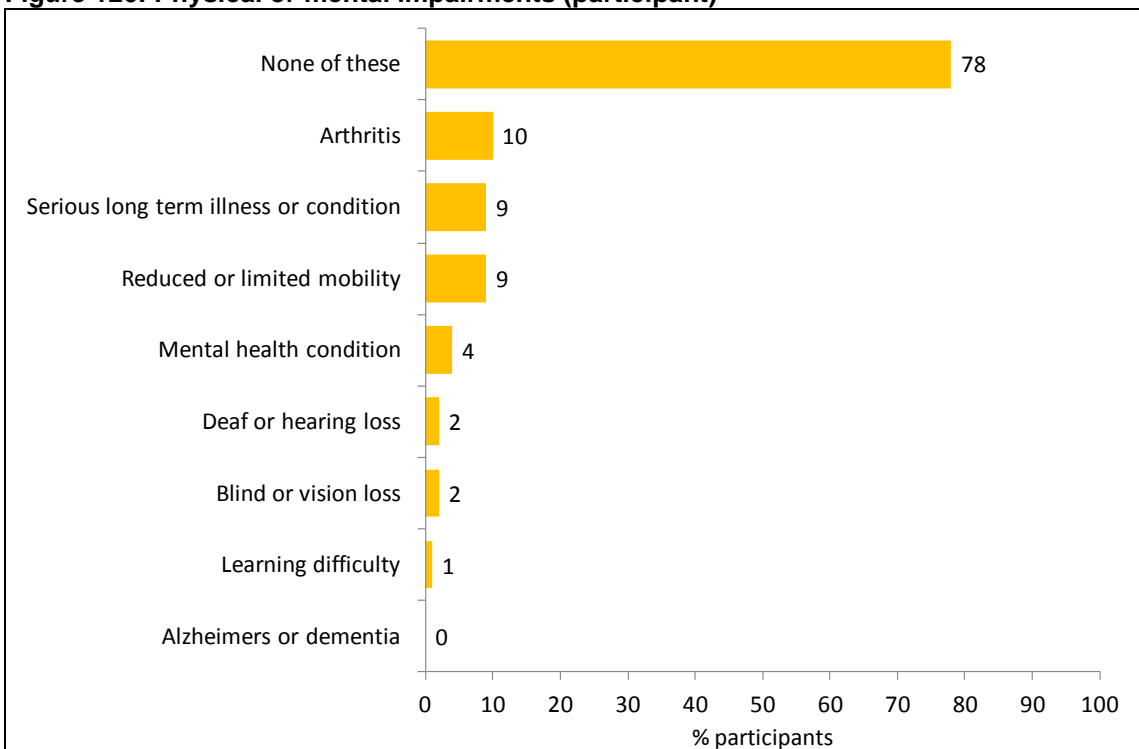
Base: all small businesses (1,000); all consumers (2,000)

**Figure 125: Age of participant**



Base: all consumers (2,000)

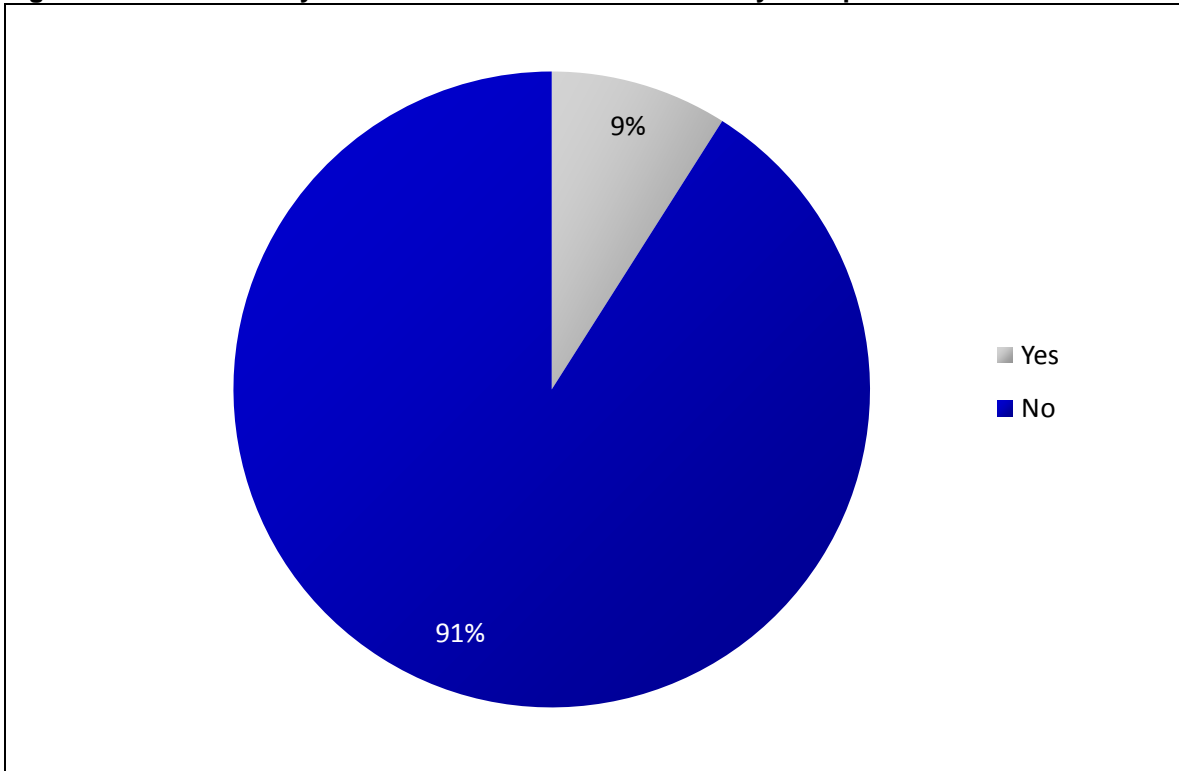
**Figure 126: Physical or mental impairments (participant)**



Base: all consumers (2,000)

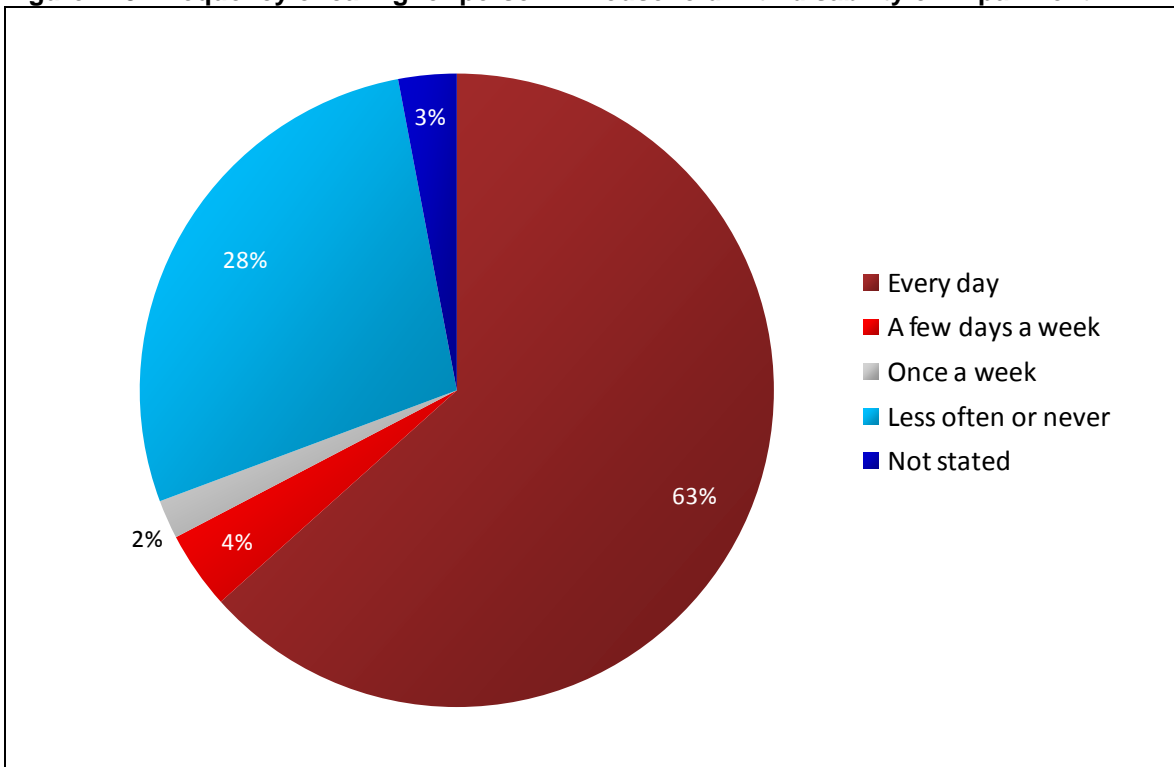


**Figure 127: Whether anyone else in household has disability or impairment**



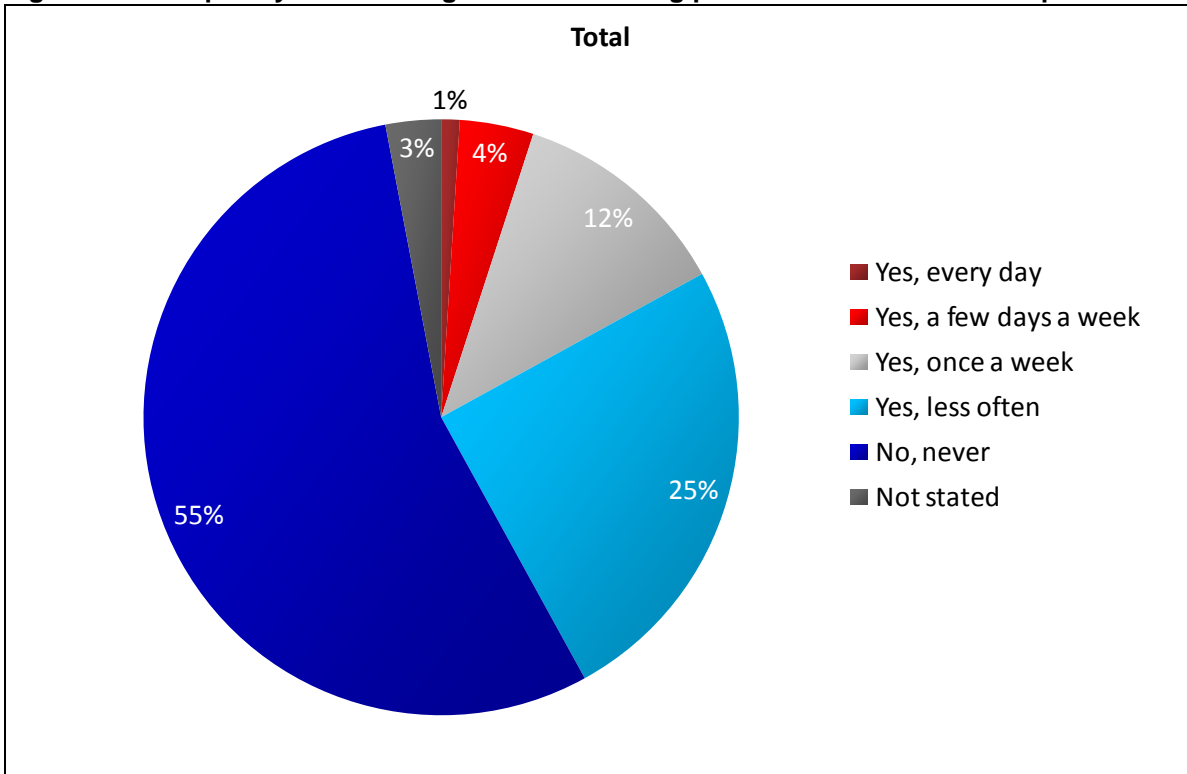
Base: all consumers (2,000)

**Figure 128: Frequency of caring for person in household with disability or impairment**



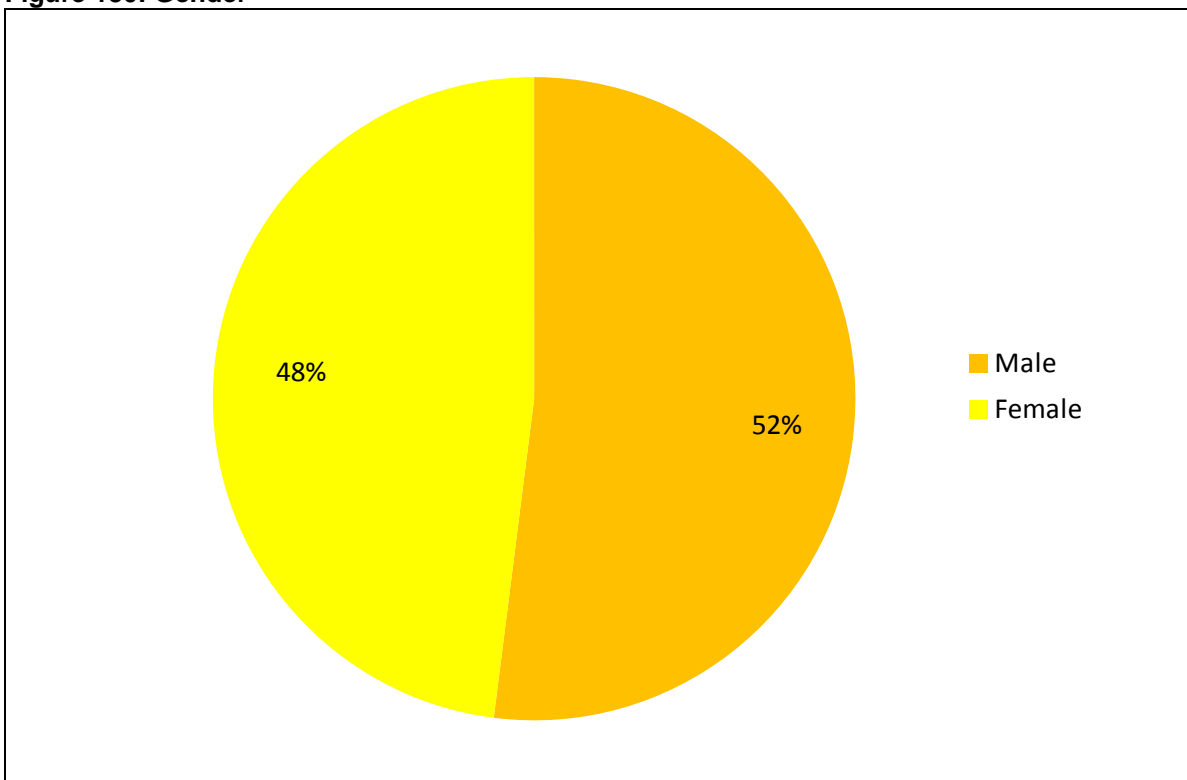
Base: those who care for someone else in household (194)

**Figure 129: Frequency of accessing services or using post office on behalf of the person cared for**



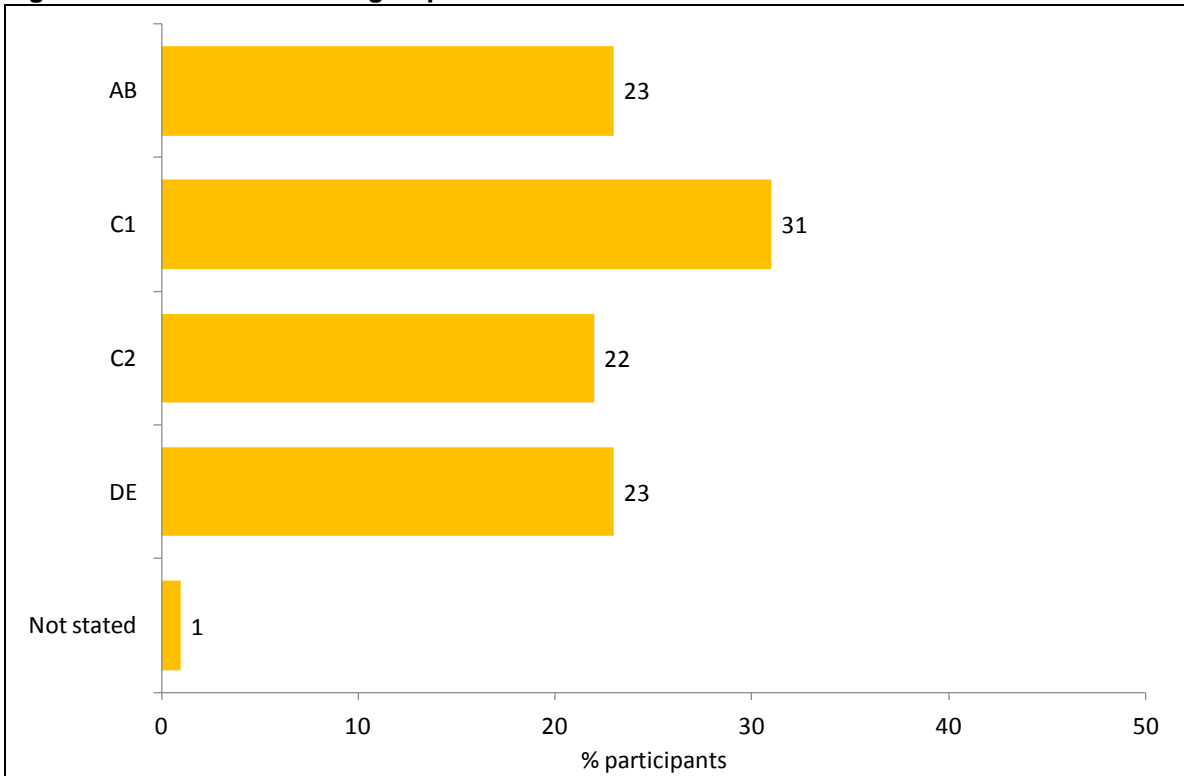
Base: those who care for someone else in household (194)

**Figure 130: Gender**



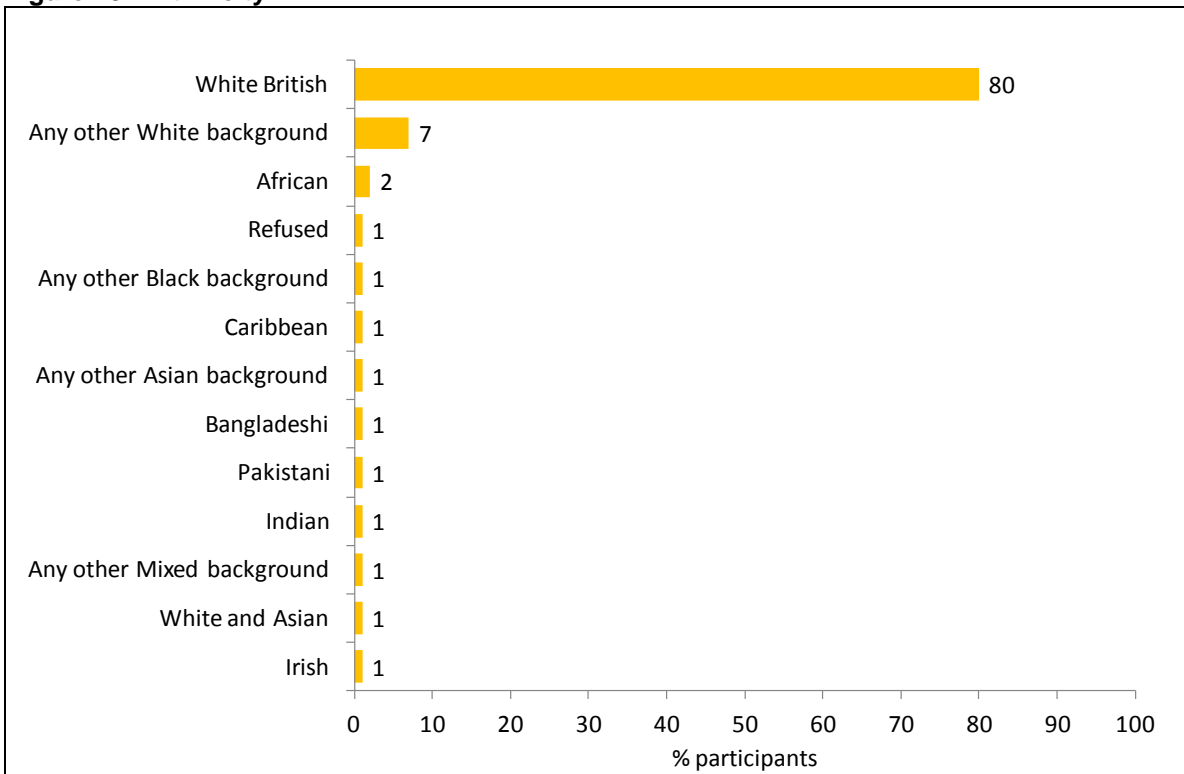
Base: all consumers (2,000)

**Figure 131: Socio-economic group**



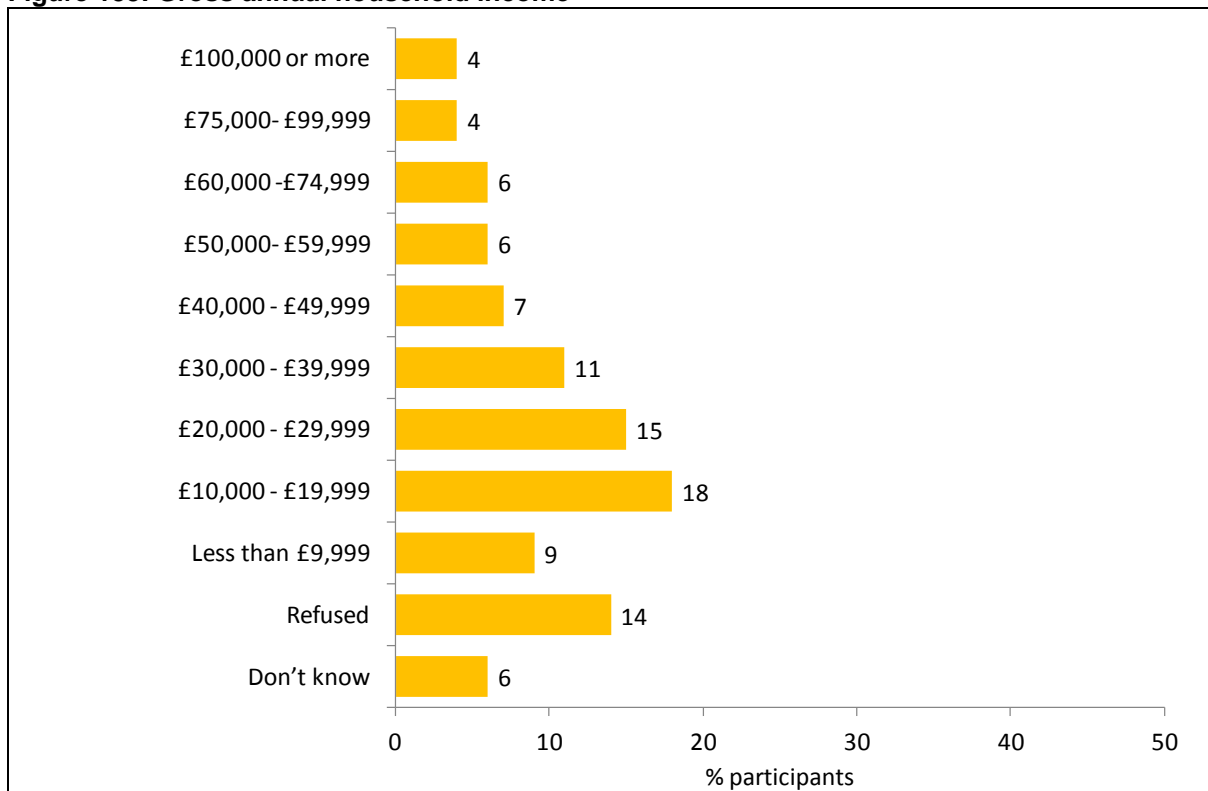
Base: all consumers (2,000)

**Figure 132: Ethnicity**



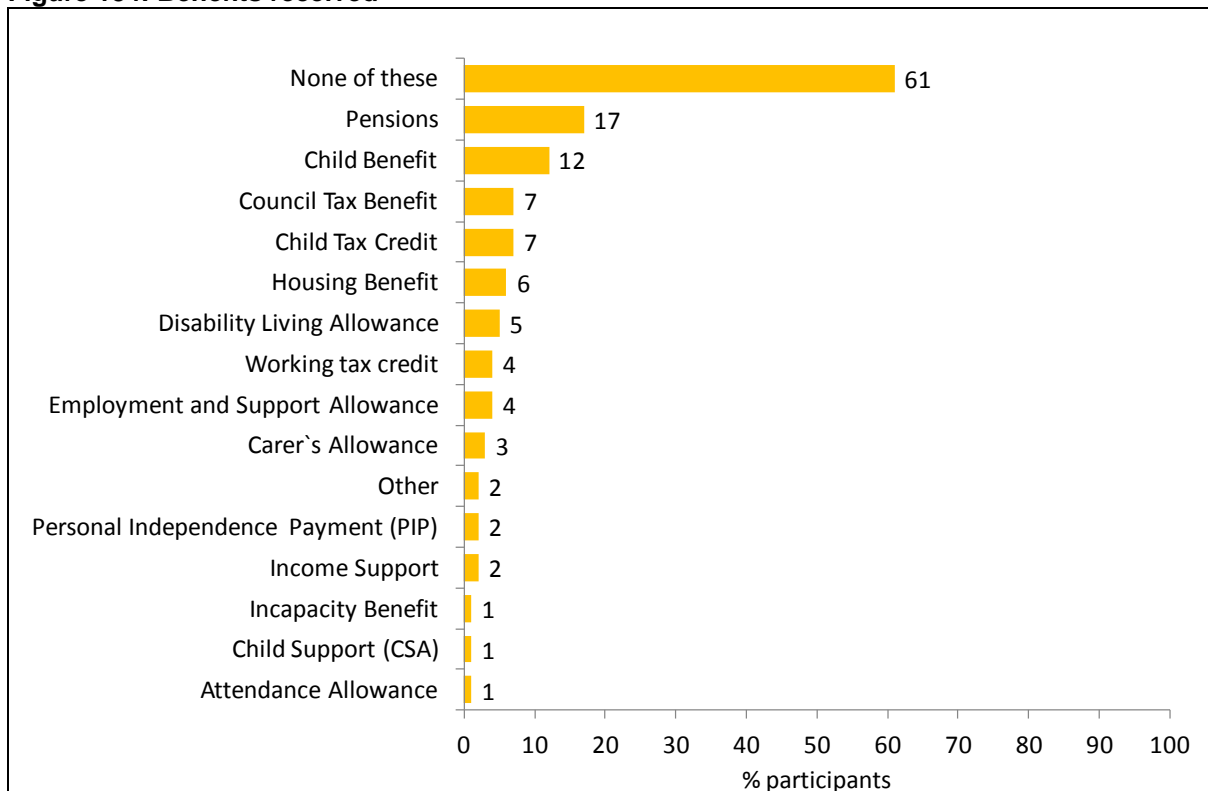
Base: all consumers (2,000)

**Figure 133: Gross annual household income**



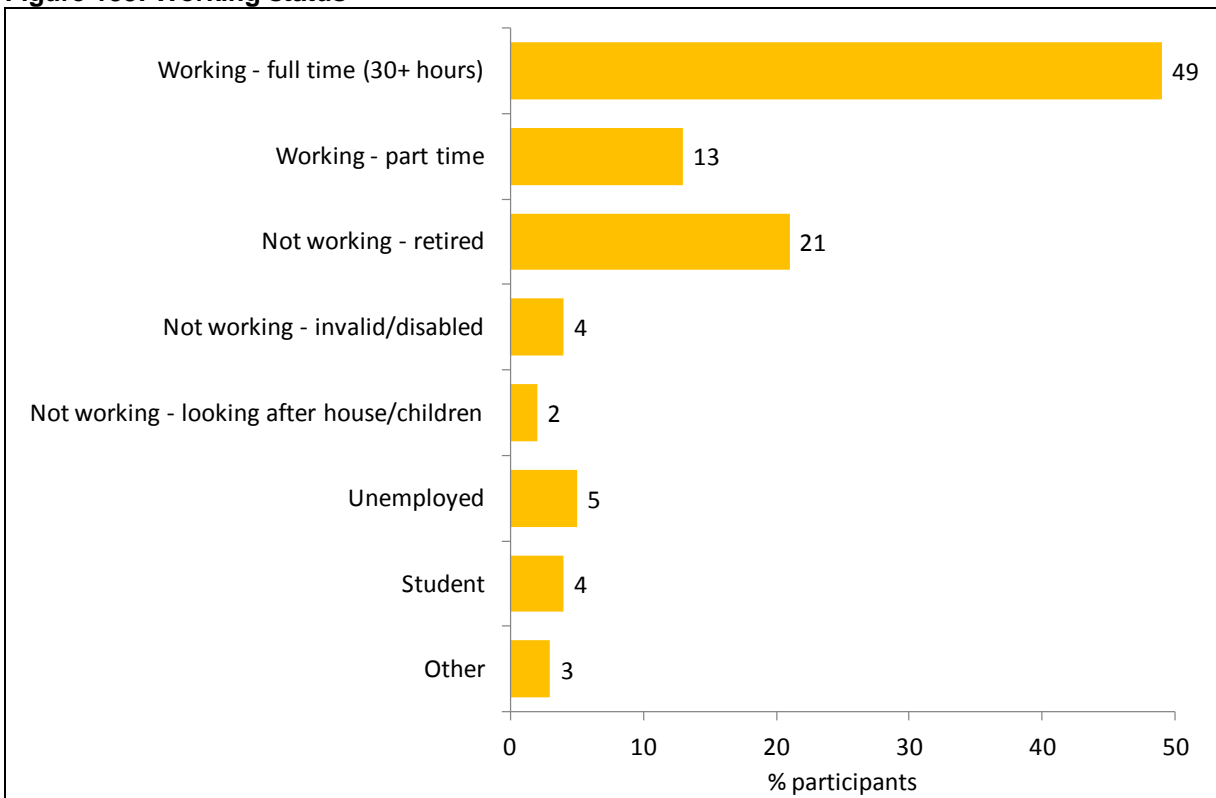
Base: all consumers (2,000)

**Figure 134: Benefits received**



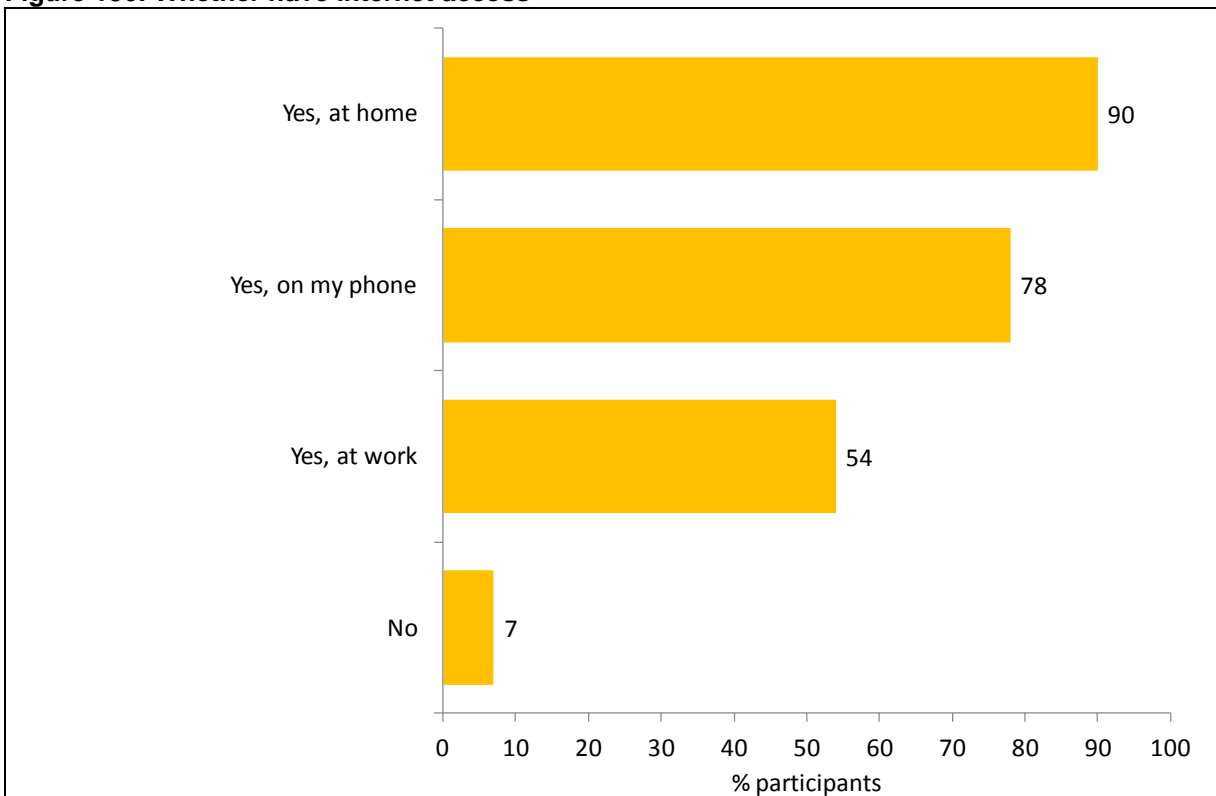
Base: all consumers (2,000)

**Figure 135: Working status**



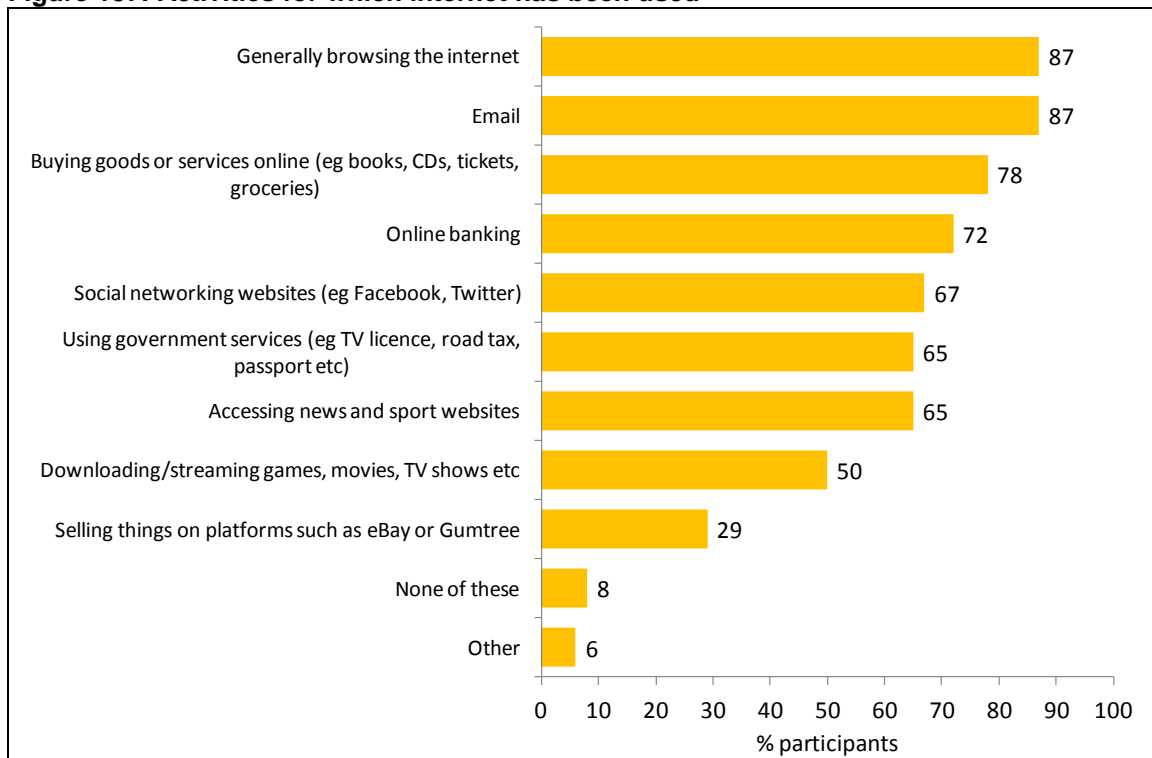
Base: all consumers (2,000)

**Figure 136: Whether have internet access**



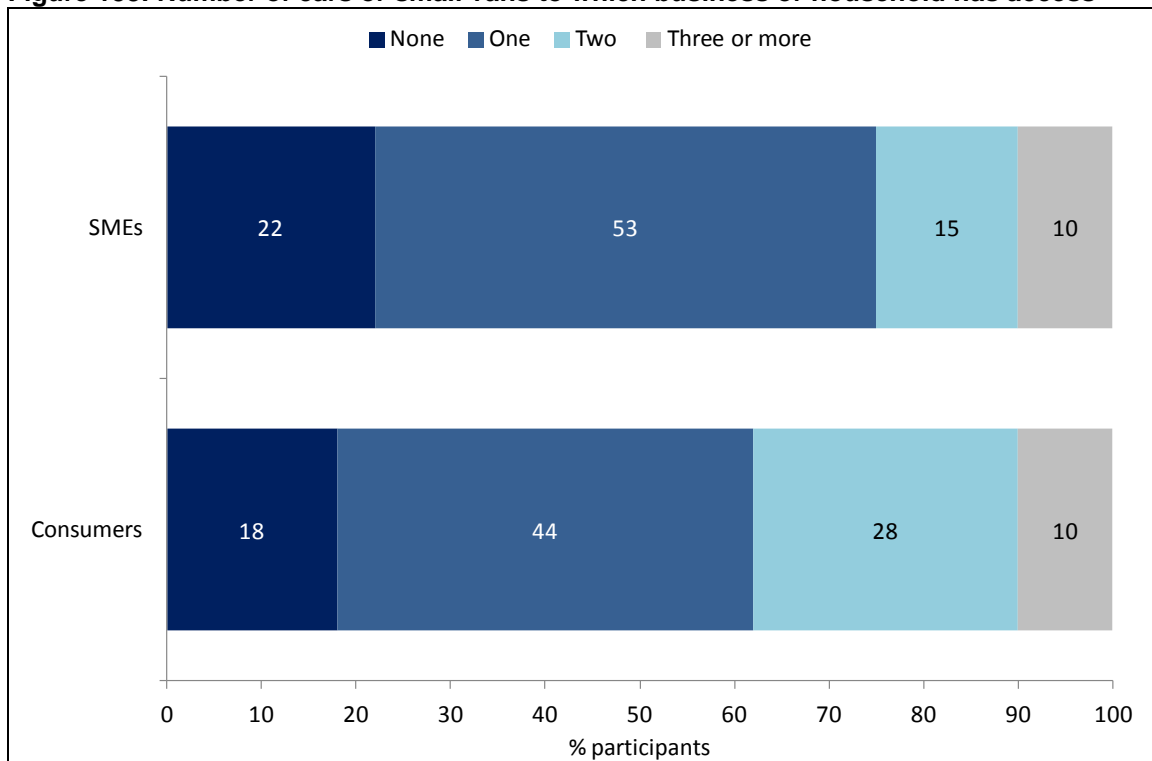
Base: all consumers (2,000)

**Figure 137: Activities for which internet has been used**



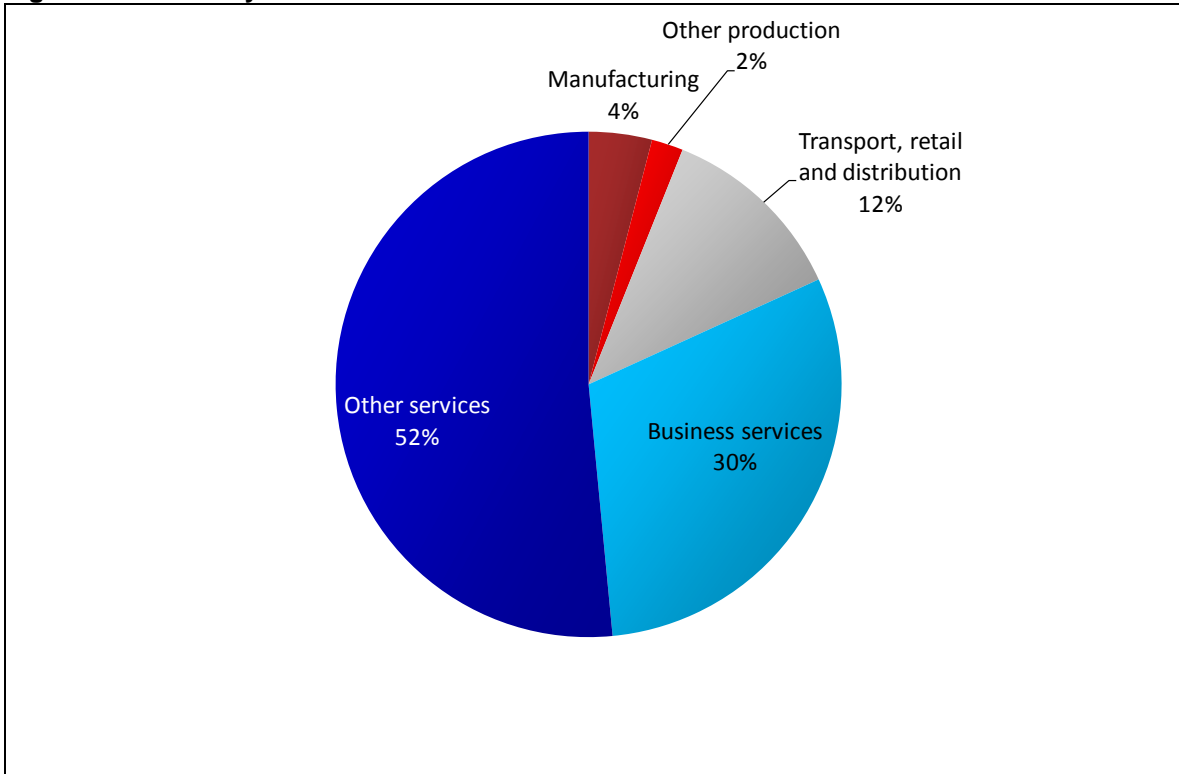
Base: all consumers (2,000)

**Figure 138: Number of cars or small vans to which business or household has access**



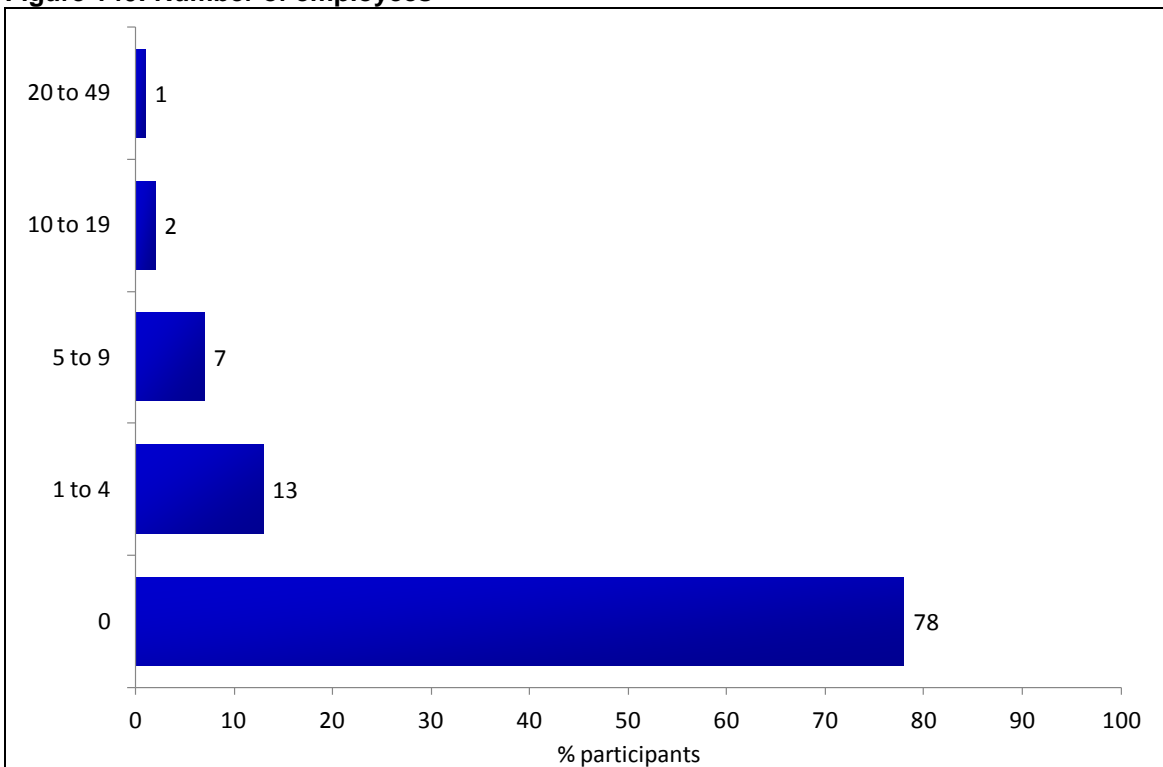
Base: all small businesses (1,000); all consumers (2,000)

**Figure 139: Industry sector**



Base: all small businesses (1,000)

**Figure 140: Number of employees**



Base: all small businesses (1,000)

# **APPENDIX C**

## **Consumer Questionnaire**



Interviewer no:

Interviewer name:

Date:   /

Time interview started:   :

**Screening**

Good morning/afternoon/evening. My name is ..... and I am calling from Accent. We are carrying out research for Citizen’s Advice into people’s use of essential services such as banking, bill payments, mail order and postal services.

Can I just ask you a couple of questions to check that you are eligible to take part in this research?

Any answer you give will be treated in confidence in accordance with the Code of Conduct of the Market Research Society. Calls may be recorded for Quality Control purposes.

**Q1. ASK ALL:** Do you or any of your close family work or have worked in the recent past in market research or for Post Office Ltd, Royal Mail or Citizens Advice? **SINGLE CODE**

- 1 yes **THANK AND CLOSE**
- 2 no

**Q2. ASK ALL:** Can I ask which of these age categories you fall into: **SINGLE CODE**

- 1 16-30
- 2 31-45
- 3 46-65
- 4 66-75
- 5 76+

**Q3. ASK ALL:** And which country do you live in? **SINGLE CODE**

- 1 England
- 2 Scotland
- 3 Wales
- 4 Other – **THANK & CLOSE**

**Q4. ASK ALL:** Please can you tell me your postcode? **SINGLE CODE. DP TO PROGRAMME POSTCODE LOOK UP**

Postcode:  
 Don't know  
 Refused

- 1 Urban
- 2 [DELETED]
- 3 Rural
- 4 Remote rural

**Q5. IF Q4=DK OR REFUSED:** How would you describe the area where you live? Would you say your residence is in an urban, rural or remote rural area? **SINGLE CODE**

- 1 Urban
- 2 Rural
- 3 Remote rural

---

**Q6. ASK ALL STANDARD SEG QUESTION**

- A
- B
- C1
- C2
- D
- E

---

**Q7. ASK ALL:** Do you have any of the following physical or mental impairments or conditions which limit your daily activities or the work you can do, including problems due to age? **MULTICODE. READ OUT**

1. Reduced or limited mobility
2. Arthritis
3. Blind or vision loss
4. Deaf or hearing loss
5. Alzheimers or dementia
6. Learning difficulty
7. Mental health condition
8. Serious long term illness or condition (Please specify)
9. None of these

---

**Q8. RECORD FOR ALL: Gender SINGLE CODE**

- 1 Male
- 2 Female

---

**CHECK QUOTAS ON AGE, COUNTRY OF RESIDENCE, RURAL VS. URBAN DWELLING, SEG, DISABILITY, GENDER**

**Main Questionnaire**

Thank you, I can confirm you are in scope for the survey. The questionnaire will take about fifteen minutes. You do not have to answer questions you do not wish to and you can terminate the interview at any point.

---

**Q9. How often do you use each of the following services either on your own behalf or on behalf of someone else? READ OUT**

1. Buying stamps or paying for postage for letters or cards
2. Parcel posting (but excluding mail order/internet shopping returns)
3. Returning mail order or internet shopping items
4. Collecting Mail order or internet shopping items (if not delivered to home or work)
5. Taking money out of a bank account
6. Withdrawing state benefits or state pension money in cash
7. Paying cash into an account
8. Paying cheques into an account
9. Foreign currency exchange (Bureau de Change)
10. Paying utility bills (eg gas, electricity or water)
11. Charging of electricity and gas meter tokens/ keys/ cards
12. Picking up or accessing government forms (eg applications for passports, driving licence, fishing rod licence)
13. Paying road tax for a car or other vehicle
14. [DELETED]
15. Making payments to a local council (such as rent, council tax or parking fines) or accessing other council services such as getting transport passes

16. Topping up a mobile phone

**RESPONSE OPTIONS**

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 Less than once a year
- 9 Never use
- 10 Don't know

---

**Q10. IF Q9.1=1-8 (OTHERS GO TO Q13):** Where do you go to buy stamps or pay for postage for letters or cards? **MULTICODE**

- 1 the Post office
- 2 another shop or retailer
- 3 an Online method
- 4 another method

---

**Q11. IF MORE THAN ONE ANSWER AT Q10 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q10 AND READ OUT.**

- 1 the Post office
- 2 another shop or retailer
- 3 an Online method
- 4 another method

---

**Q12. IF Q9.1=1-8:** Why do you use [insert response at Q10 or Q11] to buy stamps or pay for postage? **IF ONLINE MOST USED AT Q10 or Q11, ONLY SHOW CODES 11-13. OTHERWISE SHOW ALL CODES EXCEPT 11 AND 12. MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 Online is quicker
- 12 Online is available 24 hours a day
- 13 Other reason
- 14 I've always done it that way
- 18 To purchase specific postal services (international mail, large letter etc...)

---

**Q13. IF Q9.2=1-8 (OTHERS GO TO Q16):** Where do you go to post parcels (not including mail order/internet shopping returns)? **MULTICODE. READ OUT**

- 1 use the Post office
- 2 use a Royal Mail delivery office or Parcelforce depot
- 3 Pay for postage online, then a courier collects the parcel from your home
- 4 Pay for postage online then take it to a shop or retailer such as CollectPlus, DHL, UPS, FedEx, Mail Boxes Etc
- 5 Take it direct to a shop or retailer such as CollectPlus, DHL, UPS, FedEx, Mail Boxes Etc
- 6 use another method

---

**Q14. IF MORE THAN ONE ANSWER AT Q13 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q13 AND READ OUT.**

- 1 use the Post office
- 2 use a Royal Mail delivery office or Parcelforce depot
- 3 Pay for postage online, then a courier collects the parcel from your home
- 4 Pay for postage online then take it to a shop or retailer such as CollectPlus, DHL, UPS, FedEx, Mail Boxes Etc
- 5 Take it direct to a shop or retailer such as CollectPlus, DHL, UPS, FedEx, Mail Boxes Etc
- 6 use another method

---

**Q15. IF Q9.2=1-8:** Why do you [insert response at Q13 OR Q14] to post parcels? **MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 Online is quicker
- 12 Online is available 24 hours a day
- 13 Other reason
- 17 It's the only place locally that I can do that
- 18 I've always done it that way

(codes 14-16 for small business only)

---

**Q16. IF Q9.3=1-8 (OTHERS GO TO Q20):** Where do you go to return a mail order or internet shopping purchase? **MULTICODE**

- 1 Post office
- 2 Royal Mail delivery office or Parcelforce depot
- 3 Other shop or retailer
- 4 Go online or contact the retailer and have it collected from home
- 5 A parcel locker
- 6 Other

---

**Q17. IF CODE 3 AT Q16 ASK:** And when you have used a shop to return mail order purchases, was it a general store which also offered parcel services (such as Collect Plus), or was it a specialist parcel shop (such as Doddle)? **MULTICODE**

- 1 General store
- 2 Specialist parcel shop (Doddle, Mail Boxes Etc)
- 3 Can't remember/don't know

---

**Q18. IF MORE THAN ONE ANSWER AT Q16 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q16 AND READ OUT.**

- 1 Post office
- 2 Royal Mail delivery office or Parcelforce depot
- 3 Other shop or retailer
- 4 Go online or contact the retailer and have it collected from home
- 5 A parcel locker
- 6 Other

---

**Q19. IF Q9.3=1-8:** Why do you use that returns service? **MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service/online is quicker
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 Online is available 24 hours a day
- 12 The retailer specified that service
- 13 Other reason
- 14 I've always done it that way

---

**Q20. IF Q9.4=1-8 (OTHERS GO TO Q24):** Where do you go to collect mail order or internet shopping (when not delivered to home/work)? **MULTICODE**

- 1 Post office
- 2 Royal Mail delivery office or Parcelforce depot
- 3 Other shop, retailer or garage (e.g. CollectPlus, DHL, UPS, FedEx, Mail Boxes Etc)
- 4 Click and collect - at retailer from which it was bought
- 5 Parcel locker
- 6 Other

---

**Q21. IF CODE 3 AT Q20 ASK:** And when you have used a shop to collect online or mail order purchases from, was it a general store which also offered parcel services (such as Collect Plus), or was it a specialist parcel shop (such as Doddle)? **MULTICODE**

- 1 General store (such as Collect Plus)
- 2 Specialist parcel shop (Doddle, Mail Boxes Etc)
- 3 Can't remember/don't know

---

**Q22. IF MORE THAN ONE ANSWER AT Q20 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q20 AND READ OUT.**

- 1 Post office
- 2 Royal Mail delivery office or Parcelforce depot
- 3 Other shop or retailer (e.g. CollectPlus, DHL, UPS, FedEx, Mail Boxes Etc)
- 4 Click and collect - at retailer from which it was bought
- 5 Parcel locker
- 6 Order online and collection from home
- 7 Other

---

**Q23. IF Q9.4=1-8:** Why do you collect mail order or internet shopping (in this way)? **MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 Free delivery
- 12 Other reason
- 13 I've always done it that way

---

**Q24. IF Q9.5=1-8 (OTHERS GO TO Q28):** Where do you go to withdraw cash? Do you use .... **MULTICODE. READ OUT**

- 1 a Cash machine or over the counter at a bank near your home
- 2 a Cash machine or over the counter at bank near to where you work
- 3 a Cash machine or over the counter at a bank near to where you shop
- 4 a Cash machine at petrol station/supermarket etc.
- 5 Cashback from supermarket/general store
- 6 a Post Office counter
- 7 a Cash machine at the post office
- 8 Somewhere else

---

**Q25. IF MORE THAN ONE ANSWER AT Q24 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q24 AND READ OUT.**

- 1 a Cash machine or over the counter at a bank near your home
- 2 a Cash machine or over the counter at bank near to where you work
- 3 a Cash machine or over the counter at a bank near to where you shop
- 4 a Cash machine at petrol station/supermarket etc.
- 5 Cashback from supermarket/general store
- 6 a Post Office counter
- 7 a Cash machine at the post office
- 8 Somewhere else

---

**Q26. IF Q9.5=1-8: Why do you use [insert response at Q24 or Q25] to withdraw cash? MULTICODE.  
PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 There's more privacy
- 12 Online is quicker
- 13 Online is available 24 hours a day
- 14 Other reason
- 15 It's the only place locally where I can withdraw cash
- 16 I've always done it that way

---

**Q27. IF POST OFFICE (CODES 6 OR 7 AT Q24) ASK: How often do you use the Post Office to withdraw cash?**

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 About twice a year
- 9 About once a year
- 10 Less than once a year
- 11 Don't know

---

**Q28. IF Q9.6=1-8 (OTHERS GO TO Q33): Where do you go to withdraw your state pensions or benefits in cash?  
MULTICODE**

- 1 a Cash machine or over counter at a bank near your home
- 2 a Cash machine or over counter at bank near to where you work
- 3 a Cash machine or over the counter at a bank near to where you shop
- 4 a Cash machine at petrol station/supermarket etc.
- 5 Cashback from supermarket/general store
- 6 a Post Office counter
- 7 a Cash machine at the post office
- 8 Somewhere else

---

Q29. **IF MORE THAN ONE ANSWER AT Q28 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q28 AND READ OUT.**

- 1 a Cash machine or over counter at a bank near your home
- 2 a Cash machine or over counter at bank near to where you work
- 3 a Cash machine or over the counter at a bank near to where you shop
- 4 a Cash machine at petrol station/supermarket etc.
- 5 Cashback from supermarket/general store
- 6 a Post Office counter
- 7 a Cash machine at the post office
- 8 Somewhere else

---

Q30. **IF Q9.6=1-8:** Why do you use [insert response Q28 or Q29] to withdraw your state pensions and benefits in cash? **MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 There's more privacy
- 12 Other reason
- 13 I've always done it that way

---

Q31. **IF POST OFFICE (CODES 6 OR 7 AT Q28) ASK. OTHERS GO TO Q33:** How often do you collect state pension or benefits at the Post Office? **SINGLE CODE**

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 Less than once a year

---

Q32. Do you have a Post Office Card Account? **INTERVIEWER IF REQUIRED EXPLAIN:** A Post Office Card Account allows for drawing out a pension or benefits in cash at the post office without the need for a bank account. **READ OUT – SINGLE CODE**

- Yes  
No  
Not sure  
Would rather not say



---

**Q33. IF Q9.7=1-8 (OTHERS GO TO Q37):** Where do you go to deposit cash or pay cash into an account?  
**MULTICODE**

- 1 a Machine or over the counter at a bank near your home
- 2 a Machine or over the counter at bank near to where you work
- 3 a Machine or over the counter at a bank near to where you shop
- 4 a post office counter
- 5 Somewhere else

---

**Q34. IF MORE THAN ONE ANSWER AT Q33 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q33 AND READ OUT.**

- 1 a Machine or over counter at a bank near your home
- 2 a Machine or over counter at bank near to where you work
- 3 a Machine or over the counter at a bank near to where you shop
- 4 a post office counter
- 5 Somewhere else

---

**Q35. IF Q9.7=1-8:** Why do you use [insert response at Q33 or Q34] to deposit cash or pay cash into an account? **MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 There's more privacy
- 12 Other reason
- 13 It's the only place locally that I can do that
- 14 I've always done it that way

---

**Q36. IF POST OFFICE (CODE 4 AT Q33) ASK:** How often do you use the Post Office to deposit cash?

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 Less than once a year
- 9 don't know

---

**Q37. IF Q9.8=1-8 (OTHERS GO TO Q41):** Where do you go to deposit or pay in a cheque? **MULTICODE**

- 1 a Machine or over the counter at a bank near your home
- 2 a Machine or over counter at bank near to where you work
- 3 a Machine or over the counter at a bank near to where you shop
- 4 a post office counter
- 5 a cheque cashing service (eg The Money Shop, Cash Converters, The Cash Shop)
- 6 Somewhere else

---

**Q38. IF MORE THAN ONE ANSWER AT Q37 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q37 AND READ OUT.**

- 1 a Machine or over the counter at a bank near your home
- 2 a Machine or over the counter at bank near to where you work
- 3 a Machine or over the counter at a bank near to where you shop
- 4 a post office counter
- 5 a cheque cashing service (eg The Money Shop, Cash Converters, The Cash Shop)
- 6 Somewhere else

---

**Q39. IF Q9.8=1-8:** Why do you use [insert response at Q37 or Q38] for a cheque deposit? **MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 For privacy
- 12 Other reason
- 13 It's the only place locally that I can do that
- 14 I've always done it that way

---

**Q40. IF POST OFFICE (CODE 4 AT Q37) ASK:** How often do you use the Post Office to deposit a cheque?

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 Less than once a year
- 9 don't know

---

**Q41. IF Q9.9=1-8 (OTHERS GO TO Q45):** Where do you go to exchange foreign currency (Bureau de Change)? **MULTICODE**

- 1 Over the counter at a bank near your home
- 2 Over the counter at bank near to where you work
- 3 Over the counter at a bank near to where you shop
- 4 Over the counter at a post office
- 5 a Bureau de change (high street, airport, supermarket etc)
- 6 an Online method
- 7 Somewhere else

---

**Q42. IF MORE THAN ONE ANSWER AT Q41 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q41 AND READ OUT.**

- 1 Over the counter at a bank near your home
- 2 Over counter at bank near to where you work
- 3 Over the counter at a bank near to where you shop
- 4 Over the counter at a post office
- 5 a Bureau de change (high street, airport, supermarket etc)
- 6 an Online method
- 7 Somewhere else

---

**Q43. IF Q9.9=1-8:** Why do you use this method for foreign currency exchange? **MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 Best exchange rate
- 12 Privacy
- 13 Other reason
- 14 It's the only place locally that I can do that
- 15 I've always done it that way

---

**Q44. IF POST OFFICE (CODE 4 AT Q41) ASK:** How often do you use the Post Office to buy or sell foreign currency?

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 Less than once a year
- 9 don't know

---

**Q45. IF Q9.10=1-8 (OTHERS GO TO Q49):** What method do you use for paying your utility bills (eg gas, electricity or water)? **MULTICODE.**

- 1 At a Local shop - not a Post Office (e.g. Paypoint, Payzone)
- 2 At a post office
- 3 Online
- 4 Using a mobile app
- 5 By post
- 6 By direct debit
- 7 At a bank
- 8 By phone
- 9 Somewhere else

---

**Q46. IF MORE THAN ONE ANSWER AT Q45 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q45 AND READ OUT.**

- 1 At a Local shop - not a Post Office (e.g. Paypoint, Payzone)
- 2 At a post office
- 3 Online
- 4 Using a mobile app
- 5 By post
- 6 By direct debit
- 7 At a bank
- 8 By phone
- 9 Somewhere else

---

**Q47. IF Q9.10=1-8:** Why do you pay your utility bills [insert response at Q45 or Q46]? **MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 Privacy
- 12 Online is quicker
- 13 Online is available 24 hours a day
- 14 Only need to set up the direct debit once/don't need to think about it
- 15 Direct debit means you don't forget to pay the bill
- 16 Save money if you pay by direct debit
- 17 Other reason
- 18 I've always done it that way

---

**Q48. IF POST OFFICE (CODE 2 AT Q45) ASK:** How often do you use the Post Office to pay your utility bills?

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 Less than once a year
- 9 don't know

---

**Q49. IF Q9.11=1-8 (OTHERS GO TO Q53):** Where do you go to top up your electricity and/or gas meter? **MULTICODE**

- 1 a Local shop - not a Post Office (e.g. Paypoint, Payzone)
- 2 a Post office
- 3 an Online method
- 4 a Mobile app
- 5 phone

---

**Q50. IF MORE THAN ONE ANSWER AT Q49 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q49 AND READ OUT.**

- 1 a Local shop - not a Post Office (e.g. Paypoint, Payzone)
- 2 a Post office
- 3 an Online method
- 4 a Mobile app
- 5 phone
- 6 Somewhere else

---

**Q51. IF Q9.11=1-8:** Why do you use [insert response at Q49 or Q50] to top up your electricity and/or gas meter? **MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service/online is quicker
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 Online is available 24 hours a day
- 12 Other reason
- 13 I've always done it that way

---

**Q52. IF POST OFFICE (CODE 2 AT Q49) ASK:** How often do you use the Post Office to top up your electricity and/or gas meter?

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 Less than once a year
- 9 don't know

---

**Q53. IF Q9.12=1-8 (OTHERS GO TO Q56):** Where do you go to pick up or access government forms such as applications for passports, driving licence, or fishing rod licence? **MULTICODE**

- 1 Online
- 2 Local council office
- 3 Phone
- 4 Post office
- 5 Somewhere else

---

Q54. **IF MORE THAN ONE ANSWER AT Q53 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q53 AND READ OUT.**

- 1 Online
- 2 Local council office
- 3 Phone
- 4 Post office
- 5 Somewhere else

---

Q55. **IF Q9.12=1-8:** Why do you use that method to pick up or access government forms? **MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service/online is quicker
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 I know they will have what I need
- 12 I can get advice there as well
- 13 Privacy
- 14 Online is available 24 hours a day
- 15 Only place that I know of to find them
- 16 Other reason
- 17 I've always done it that way

---

Q56. **IF Q9.13 =1-8 (OTHERS GO TO Q62):** Where do you go to pay road tax for a car or other vehicle? **MULTICODE**

- 1 an Online method
- 2 Phone
- 3 a Post office
- 4 Somewhere else

---

Q57. **IF MORE THAN ONE ANSWER AT Q56 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q56 AND READ OUT.**

- 1 an Online method
- 2 Phone
- 3 a Post office
- 4 Somewhere else

---

Q58. **IF Q9.13=1-8:** Why do you use [insert response at Q56 or Q57] to pay road tax for a car or other vehicle? **MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 I know they will have what I need
- 12 Privacy
- 13 Online is quicker
- 14 Online is available 24 hours a day
- 15 Other reason

---

Q59. **[DELETED]**

---

Q60. **[DELETED]**

---

Q61. **[DELETED]**

---

Q62. **IF Q9.15=1-8 (OTHERS GO TO Q66):** How would you make payments to local councils (such as rent, council tax, parking fines) or access other council services such as getting transport passes etc? **MULTICODE**

- 1 an Online method
- 2 a Local council office
- 3 Phone
- 4 a Post office
- 5 Direct debit
- 6 Somewhere else

---

Q63. **IF MORE THAN ONE ANSWER AT Q62 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q62 AND READ OUT.**

- 1 an Online method
- 2 a Local council office
- 3 Phone
- 4 a Post office
- 5 Direct debit
- 6 Somewhere else

---

**Q64. IF Q9.15= 1-8: Why do you use [insert response at Q62 or Q63] to make payments to local councils such as rent, council tax, parking fines or get transport passes etc? MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 I know they will have what I need
- 12 I can get advice there as well
- 13 Privacy
- 14 Online is quicker
- 15 Online is available 24 hours a day
- 16 Other reason
- 17 I've always done it that way

---

**Q65. IF POST OFFICE (CODE 4 AT Q62) ASK: How often do you use the Post Office to make payments to your local council or access other council services? SINGLE CODE**

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 Less than once a year
- 9 don't know

---

**Q66. IF Q9.16=1-8 (OTHERS GO TO Q69): How do you top-up your mobile phone? MULTICODE**

- 1 a Shop - not a Post Office (e.g. supermarket, convenience store)
- 2 a Post office
- 3 an Online method
- 4 phone
- 5 a bank machine
- 6 a mobile store
- 7 some other way

---

**Q67. IF MORE THAN ONE ANSWER AT Q66 ASK: And which of those would you say is the method you use most? BRING FORWARD ANSWERS FROM Q66 AND READ OUT.**

- 1 a Shop - not a Post Office (e.g. supermarket, convenience store)
- 2 a Post office
- 3 an Online method
- 4 phone
- 5 a bank machine
- 6 a mobile store
- 7 some other way



---

**Q68. IF Q9.16=1-7: Why do you use [insert response at Q66 or Q67] to top-up your mobile phone? IF ONLINE MOST USED OPTION, JUST SHOW CODES 11-13. OTHERWISE SHOW ALL CODES EXCEPT 11-12. MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 Online is quicker
- 12 Online is available 24 hours a day
- 13 Other reason
- 14 I've always done it that way

---

**Q69. ASK ALL: For financial services such as insurance, mortgages, savings accounts, credit cards etc, which of the following have you used in the past year? MULTICODE. READ OUT**

1. A bank or building society
2. An insurance company
3. A credit union
4. The Post Office
5. Another type of provider
6. None of these/no requirement for these services

---

**Q70. IF POST OFFICE (CODE 4) AT Q69 ASK. OTHERS GO TO Q71: Which of these types of financial service have you bought from the Post Office? MULTICODE. READ OUT.**

1. Insurance
2. Mortgage
3. Savings
4. Credit cards
5. Another financial service
6. None of these

---

**Q71. ASK ALL: Thinking about all the reasons for going there, how often do you use the Post Office? SINGLE CODE**

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 Less than once a year
- 9 Never use
- 10 Don't know

---

**Q72.** How important or unimportant would you say the Post Office is to you? **READ OUT. SINGLE CODE**

- 1 Extremely important
- 2 Very important
- 3 Fairly important
- 4 Neither important nor unimportant
- 5 Fairly unimportant
- 6 Not important
- 7 Not at all important
- 8 Don't know

---

**Q73.** **IF NEVER USE POST OFFICE (Q71=9) GO TO Q91. ASK OTHERS:** How long does it take you to travel from the place you usually set off from to the post office you use most often? **SINGLE CODE**

- 1 Up to 5 minutes
- 2 5-10 minutes
- 3 11-20 minutes
- 4 21-30 minutes
- 5 31-60 minutes
- 6 more than an hour
- 7 don't know

---

**Q74.** How do you normally travel to the post office that you use most often? **MULTICODE**

- 1 By car as a passenger
- 2 By car as a driver
- 3 By bus or tram
- 4 By train or underground
- 5 By bicycle
- 6 On foot
- 7 Community transport scheme
- 8 Other
- 9 Don't know

---

**Q75.** Where is your Post Office located? **SINGLE CODE. PROMPT IF NECESSARY**

- 1 In a supermarket (eg the Co-op or Tesco)
- 2 In a convenience store/ corner shop (for example Martin McColl, Londis, Spar)
- 3 In a petrol station
- 4 In a stationery or book store (eg WHSmith)
- 5 It's purely a Post Office branch
- 6 Other, please specify

---

**Q76.** At which of the following times of day do you ever visit the Post Office? **MULTICODE. READ OUT**

- 1 Before 8am
- 2 8am-9am
- 3 9am-5.30pm
- 4 5.30pm-7pm
- 5 After 7pm

---

**Q77. IF MORE THAN ONE ANSWER AT Q76 ASK:** And at which of those times do you most often visit the Post Office? **BRING FORWARD ANSWERS FROM Q76. READ OUT**

- 1 Before 8am
- 2 8am-9am
- 3 9am-5.30pm
- 4 5.30pm-7pm
- 5 After 7pm

---

**Q78. IF Q71=1 (EVERY DAY) GO TO Q80. ASK OTHERS:** On which of the following days do you visit the Post Office? **MULTICODE. READ OUT**

- Weekdays
- Saturday
- Sunday

---

**Q79. IF MORE THAN ONE ANSWER AT Q78 ASK:** And on which of those days do you most often visit the Post Office ? **BRING FORWARD ANSWERS FROM Q78. READ OUT. SINGLE CODE**

- Weekdays
- Saturday
- Sunday

---

**Q80. Which of the following postal services do you use at the Post Office, if any? MULTICODE. READ OUT**

- 1 Sending 1st or 2nd class letters
- 2 Sending small or standard packets or parcels (e.g. size of shoe box)
- 3 Sending large or heavy parcels (e.g. size of hamper or larger)
- 4 Sending items by Special Delivery or Signed For
- 5 Buying stamps (for sending letters)
- 6 Sending international letters
- 7 Sending international parcels

---

**Q81. IF NO SERVICES USED AT Q80 GO TO Q82. ASK OTHERS:** How often do you use postal services at the Post Office? **SINGLE CODE**

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 Less than once a year
- 9 don't know

---

**Q82. Which of the following government services do you access at the Post Office, if any? MULTICODE. READ OUT.**

- 1 Passport Check and Send
- 2 Identity checking services e.g. when applying for mortgage, new job, Home Office Biometric Residence Permit

---

**Q83. IF NO SERVICES USED AT Q82 GO TO Q84. ASK OTHERS:** How often do you access these government services at the Post Office? **SINGLE CODE**

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 Less than once a year

---

**Q84.** Which of the following do you do or get from the Post Office, if at all? **MULTICODE. READ OUT**

- 1 Meet friends/local residents
- 2 Get informal help and advice for example about services, state benefits, reading official letters, form filling
- 3 Get community information for example about events, local services

---

**Q85. IF NO SERVICES USED AT Q84 GO TO Q87:** How often do you do those things at the Post Office? **SINGLE CODE**

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 Less than once a year

---

**Q86. [MOVED]**

---

**Q87.** If your local post office was not available, where would you go or what other methods would you use to access the type of services that you currently use your local post office for? **MULTICODE. PROBE**

- 1 Another post office
- 2 Online
- 3 Parcel shop
- 4 Other local retailer
- 5 Bank
- 6 Mobile app
- 7 Post
- 8 Phone
- 9 Other
10. Don't know

---

**Q88.** What impact would it have on you if your local post office was not available? Which, if any, of these statements would apply to you? **MULTICODE. READ OUT. INTERVIEWER: PLEASE REASSURE IF NECESSARY THAT WE ARE NOT AWARE OF ANY PLANS TO CLOSE THEIR POST OFFICE**

- 1 It would cost me more to access services
- 2 It would take me more time to access services
- 3 I would be more dependent on others to access services
- 4 I would lose contact with neighbours/friends

---

Q89. And would not having your local post office available impact on you in any other way?

Yes, please specify .....

No/don't know

---

Q90. Which of the following non-Post Office items do you buy at your local Post Office? **MULTICODE.**  
**READ OUT.**

- 1 Groceries and household goods
- 2 Fresh food
- 3 Bakery
- 4 Newspapers
- 5 Stationery/cards
- 6 Petrol

---

Q86. How useful is it to you to be able to access both postal services and other Post Office services in the same place? **SINGLE CODE. READ OUT.**

- 1 Very useful
- 2 Fairly useful
- 3 Neither useful nor not useful
- 4 Not very useful
- 5 Not at all useful

---

Q91. **ASK ALL:** Which of these words or phrases do you think describe the Post Office? **MULTICODE.**  
**READ OUT. RANDOMISE**

- 1 Outdated
- 2 Trustworthy
- 3 Professional
- 4 Just another retailer
- 5 Official service in the community
- 6 Essential

---

Q92. Compared to two years ago, would you say you use the Post Office more, less or about the same?

Much more  
Slightly more  
About the same  
Slightly less  
Much less  
Don't know

---

Q93. Thinking ahead, do you think in two years time you will use the Post Office more than you do now, about the same amount or less than you do now?

Much more  
Slightly more  
About the same  
Slightly less  
Much less  
Don't know

---

Q94. Finally a few questions about you to help us analyse the data. Just to remind you, the responses you give will be completely confidential. I would now like you to think about the income of your household as whole. Which of the following best represents the gross annual income, before deductions for tax and National Insurance, for your household? **SINGLE CODE – READ OUT, STOP WHEN GIVEN AN ANSWER**

- 1 Less than £9,999
- 2 £10,000 - £19,999
- 3 £20,000 - £29,999
- 3 £30,000 - £39,999
- 4 £40,000 - £49,999
- 5 £50,000- £59,999
- 6 £60,000 -£74,999
- 7 £75,000- £99,999
- 8 £100,000 or more
- 9 Refused **DO NOT READ OUT**
- 10 Don't know **DO NOT READ OUT**

---

Q95. Which of the following best describes your working status? **SINGLE CODE. READ OUT.**

- 1 Working - full time (30+ hours)
- 2 Working - part time
- 3 Unemployed
- 4 Not working - retired
- 5 Not working - looking after house/children
- 6 Not working - invalid/disabled
- 7 Student
- 8 Other, please specify:

---

Q96. To help us with the analysis, do you receive any of the following benefits? **MULTICODE - READ OUT**

- 1 Attendance Allowance
- 2 Carer's Allowance
- 3 Child Benefit
- 4 Child Support (CSA)
- 5 Child Tax Credit
- 6 Council Tax Benefit
- 7 Disability Living Allowance
- 8 Employment and Support Allowance
- 9 Housing Benefit
- 10 Incapacity Benefit
- 11 Income Support
- 12 Jobseeker's Allowance
- 13 Pensions
- 14 Personal Independence Payment (PIP)
- 15 Universal Credit
- 16 Working tax credit
- 17 None of these
- 18 Other, specify:

---

Q97. How many cars or small vans do you have access to in your household? **SINGLE CODE**

- 1 One
- 2 Two
- 3 Three or more
- 4 None

---

Q98. To which of these ethnic groups do you consider you belong? **SINGLE CODE - READ OUT, STOP WHEN GIVEN AN ANSWER**

**A: WHITE**

- 1 British
- 2 Irish
- 3 Any other White background

**B: MIXED**

- 4 White and Black Caribbean
- 5 White and Black African
- 6 White and Asian
- 7 Any other Mixed background

**C: ASIAN OR ASIAN BRITISH**

- 8 Indian
- 9 Pakistani
- 10 Bangladeshi
- 11 Any other Asian background

**D: BLACK OR BLACK BRITISH**

- 12 Caribbean
- 13 African
- 14 Any other Black background

**E: CHINESE, ARAB OTHER ETHNIC GROUP**

- 20 Chinese
- 21 Arab
- 17 Any other ethnic group
- 18 Refused

---

Q99. Does anybody in your household apart from you, have any long-term, illness, health problem, impairment or condition, which limits their daily activities or the work they can do? **SINGLE CODE**

- 1 Yes
- 2 No

---

Q100. **IF Q99=1:** Could you tell me how often, if at all, you care for this person? **SINGLE CODE**

- 1 Every day
- 2 A few days a week
- 3 Once a week
- 4 Less often or never

---

Q101. **IF Q99=1:** Do you access services or go to the Post Office on behalf of this person? **SINGLE CODE**

- 1 Yes, every day
- 2 Yes, a few days a week
- 3 Yes, once a week
- 4 Yes, less often
- 5 No, never

---

Q102. Do you have Internet access at home, at work or on your phone? **MULTICODE**

- 1 Yes, at home
- 2 Yes, at work
- 3 Yes, on my phone
- 4 No

---

Q103. Thinking about the last few months, which activities have you used the internet for? **MULTICODE.**

**READ OUT**

- email
- generally browsing the internet
- online banking
- accessing news and sport websites
- social networking websites (eg Facebook, Twitter)
- Buying goods or services online (eg books, CDs, tickets, groceries)
- Selling things on platforms such as eBay or Gumtree
- Downloading/streaming games, movies, TV shows etc
- Using government services (eg TV licence, road tax, passport etc)
- Other
- None of these

---

Q104. We really appreciate the time that you have given us today. Would you be willing to be contacted again for clarification purposes or be invited to take part in other research for Citizens Advice?

- Yes, for both clarification and further research
- Yes, for clarification only
- Yes, for further research only
- No

---

**THANK YOU FOR YOUR HELP IN THIS RESEARCH**

This research was conducted under the terms of the MRS code of conduct and is completely confidential. If you would like to confirm my credentials or those of Accent please call the MRS free on 0500 396999.

Please can I take a note of your name and where we can contact you for quality control purposes?

Respondent name: .....

Telephone: home: ..... work:.....

**Thank you**

I confirm that this interview was conducted under the terms of the MRS code of conduct and is completely confidential

Interviewer's signature: .....

Time Interview completed: 

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 : 

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# **APPENDIX D**

## **Small Business Questionnaire**

Interviewer no:

Interviewer name:

Date:   /

Time interview started:   :

### Screening

Good morning/afternoon/evening. My name is ..... and I am calling from Accent. We are carrying out research for Citizen's Advice into small business's use of essential services such as banking, bill payments and postal services. Could I talk to the person within the business with responsibility for making decisions regarding the company's banking or bill payment or postal requirements?

Can I just ask you a couple of questions to check that you are eligible to take part in this research?

Any answer you give will be treated in confidence in accordance with the Code of Conduct of the Market Research Society. Calls may be recorded for Quality Control purposes.

---

Q1. **ASK ALL:** Do you or any of your close family work or have worked in the recent past in market research or for Post Office Ltd, Royal Mail or Citizens Advice? **SINGLE CODE**

- 1 yes **THANK AND CLOSE**      2 no

Q1a How many employees does your business have, in addition to yourself?

- 0 (ie participant is only employee)  
1 to 4  
5 to 9  
10 to 19  
20 to 49  
50 or more **THANK & CLOSE**  
Don't know **THANK & CLOSE**

---

Q2. **[DELETED]**

---

Q3. **ASK ALL:** And which country is your business located in? **SINGLE CODE**

- 1 England  
2 Scotland  
3 Wales  
4 Other – **THANK & CLOSE**

---

Q4. **ASK ALL:** Please can you tell me your business's postcode? **SINGLE CODE. DP TO PROGRAMME POSTCODE LOOK UP**

Postcode:  
Don't know  
Refused

- 1 Urban  
2 **[DELETED]**  
3 Rural  
4 Remote rural

---

Q5. **IF Q4=DK OR REFUSED:** How would you describe the area where your business is located? Would you say your business is in an urban, rural or remote rural area? **SINGLE CODE**

- 1 Urban
- 2 Rural
- 3 Remote rural
- 4 Don't know/refused

---

Q6. **[DELETED]**

---

Q7. **[DELETED]**

---

Q8. **[DELETED]**

---

**CHECK QUOTAS ON COUNTRY OF RESIDENCE, RURAL VS. URBAN, NUMBER OF EMPLOYEES**

### **Main Questionnaire**

Thank you, I can confirm you are in scope for the survey. The questionnaire will take about fifteen minutes. You do not have to answer questions you do not wish to and you can terminate the interview at any point.

---

Q9. How often does your business use each of the following services? **READ OUT**

1. Withdrawing cash from an account
2. Paying cash into an account
3. Paying cheques into an account
4. Buying stamps or paying for postage for letters or documents
5. Parcel posting (but excluding mail order/internet order returns)
6. Returning mail order or internet order items
7. Collecting Mail order or internet orders (if not delivered to your business)
8. **[DELETED]**
9. Foreign currency exchange (Bureau de Change)
10. Paying utility bills (eg gas, electricity or water)
11. **[DELETED]**
12. Picking up or accessing government forms (eg applications for passports, driving licence)
13. Paying road tax for a car or other vehicle
14. **[DELETED]**
15. Making payments to a local council (such as rates, licence fees or parking fines) or accessing other council services such as getting planning and travel applications or ID checking services
16. Topping up a mobile phone

#### **RESPONSE OPTIONS**

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 Less than once a year
- 9 Never use
- 10 Don't know

---

**Q24. IF Q9.5=1-8 (OTHERS GO TO Q33):** Where do you go to withdraw cash for your business? Do you use .... **MULTICODE. READ OUT**

- 1 a Cash machine or over the counter at a bank near your home
- 2 a Cash machine or over the counter at bank near to where you work/your office
- 3 a Cash machine or over the counter at a bank near to where you shop
- 4 a Cash machine at petrol station/supermarket etc.
- 5 Cashback from supermarket/general store DO NOT READ OUT
- 6 a Post Office counter
- 7 Cash machine at the post office
- 8 Somewhere else

---

**Q25. IF MORE THAN ONE ANSWER AT Q24 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q24 AND READ OUT.**

- 1 a Cash machine or over the counter at a bank near your home
- 2 a Cash machine or over the counter at bank near to where you work
- 3 a Cash machine or over the counter at a bank near to where you shop
- 4 a Cash machine at petrol station/supermarket etc.
- 5 Cashback from supermarket/general store
- 6 a Post Office counter
- 7 a Cash machine at the post office
- 8 Somewhere else

---

**Q26. IF Q9.5=1-8:** Why do you use [insert response at Q24 or Q25] to withdraw cash? **MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work/where my business is located
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 There's more privacy
- 12 Online is quicker
- 13 Online is available 24 hours a day
- 14 Other reason
- 15 It's the only place locally where I can withdraw cash
- 16 Always done it that way

---

**Q27. IF POST OFFICE (CODES 6 OR 7 AT Q24) ASK:** How often do you use the Post Office to withdraw cash?

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 Less than once a year

---

**Q33. IF Q9.7=1-8 (OTHERS GO TO Q37):** Where do you go to deposit cash or pay cash into an account? **MULTICODE**

- 1 a Machine or over the counter at a bank near your home
- 2 a Machine or over the counter at bank near to where you work or where your business is located
- 3 a Machine or over the counter at a bank near to where you shop
- 4 a post office counter
- 5 Somewhere else

---

**Q34. IF MORE THAN ONE ANSWER AT Q33 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q33 AND READ OUT.**

- 1 a Machine or over the counter at a bank near your home
- 2 a Machine or over the counter at bank near to where you work or where your business is located
- 3 a Machine or over the counter at a bank near to where you shop
- 4 a post office counter
- 5 Somewhere else

---

**Q35. IF Q9.7=1-8:** Why do you use [insert response at Q33 or Q34] to deposit cash or pay cash into an account? **MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work/where my business is located
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 There's more privacy
- 12 Other reason
- 13 It's the only place locally that I can do that
- 14 Always done it that way

---

**Q36. IF POST OFFICE (CODE 4 AT Q33) ASK:** How often do you use the Post Office to deposit cash?

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 Less than once a year
- 9 Don't know

---

**Q37. IF Q9.8=1-8 (OTHERS GO TOQ10):** Where do you go to deposit or pay in a cheque?  
**MULTICODE**

- 1 a Machine or over the counter at a bank near your home
- 2 a Machine or over the counter at bank near to where you work/where your business is located
- 3 a Machine or over the counter at a bank near to where you shop
- 4 a post office counter
- 5 Somewhere else

---

**Q38. IF MORE THAN ONE ANSWER AT Q37 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q37 AND READ OUT.**

- 1 a Machine or over the counter at a bank near your home
- 2 a Machine or over the counter at bank near to where you work/where your business is located
- 3 a Machine or over the counter at a bank near to where you shop
- 4 a post office counter
- 5 Somewhere else

---

**Q39. IF Q9.8=1-8:** Why do you use [insert response at Q37 or Q38] for a cheque deposit?  
**MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work/where my business is located
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 For privacy
- 12 Other reason
- 13 It's the only place locally that I can do that
- 14 Always done it that way

---

**Q40. IF POST OFFICE (CODE 4 AT Q37) ASK:** How often do you use the Post Office to deposit a cheque?

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 Less than once a year
- 9 Don't know

---

**Q10. IF Q9.1=1-8 (OTHERS GO TO q12A):** Where do you go to buy stamps or pay for postage for letters or documents? **MULTICODE**

- 1 the Post office
- 2 another shop or retailer
- 3 an Online method
- 4 another method
- 5 a franking machine/meter
- 6 a prepaid/PPI service (account)

---

**Q11. IF MORE THAN ONE ANSWER AT Q10 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q10 AND READ OUT.**

- 1 the Post office
- 2 another shop or retailer
- 3 an Online method
- 4 another method
- 5 a franking machine/meter
- 6 a prepaid/PPI service (account)

---

**Q12. IF Q9.1=1-8:** Why do you use [insert response at Q10 or Q11] to buy stamps or pay for postage? **IF ONLINE MOST USED AT Q10 or Q11, ONLY SHOW CODES 11-13. OTHERWISE SHOW ALL CODES EXCEPT 11 AND 12. MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work/*where my business is located*
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 Online is quicker
- 12 Online is available 24 hours a day
- 13 Other reason
- 14 Cheaper/get discounted rate
- 15 Convenient for large volumes of postage
- 16 No upfront costs
- 17 Always done it that way
- 18 To purchase specific postal services (international mail, large letter etc...)

---

**Q12a ASK ALL:** How do you normally post your letters or documents? **SINGLE CODE**

- 1 Straight into a post box or meter posting box
- 2 At the Post Office
- 3 They are collected by Royal Mail
- 4 They are collected by a company other than Royal Mail (eg a courier company such as Yodel or Hermes)
- 5 Some other way **GO TO Q13**

---

**Q12b: IF POST OFFICE AT Q12A ASK:** Why do you use the Post Office for posting your letters or documents?

.....

---

**Q12c: IF NOT POST OFFICE AT Q12A ASK:** Why do you use that method of posting your letters or documents?

.....

---

**Q13. IF Q9.2=1-8 (OTHERS GO TO Q16):** Where do you go to post parcels (not including mail order/internet order returns)? **MULTICODE. READ OUT**

- 1 use the Post office
- 2 use a Royal Mail delivery office or Parcelforce depot
- 3 Pay for postage online, then a courier collects the parcel from your business on an ad hoc basis
- 4 Pay for postage online then take it to a shop or retailer such as CollectPlus, DHL, UPS, FedEx, Mail Boxes Etc
- 5 Take it direct to a shop or retailer such as CollectPlus, DHL, UPS, FedEx, Mail Boxes Etc
- 6 use another method READ OUT LAST
- 7 have a regular collection from Royal Mail or Parcelforce
- 8 have a regular collection from a carrier other than Royal Mail or Parcelforce

---

**Q13A IF CODE 8 AT Q13 ASK:** Which carrier provides that collection? **MULTICODE**

- 1 Hermes
- 2 Yodel
- 3 Other

---

**Q14. IF MORE THAN ONE ANSWER AT Q13 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q13 AND READ OUT.**

- 1 use the Post office
- 2 use a Royal Mail delivery office or Parcelforce depot
- 3 Pay for postage online, then a courier collects the parcel from your business on an ad hoc basis
- 4 Pay for postage online then take it to a shop or retailer such as CollectPlus, DHL, UPS, FedEx, Mail Boxes Etc
- 5 Take it direct to a shop or retailer such as CollectPlus, DHL, UPS, FedEx, Mail Boxes Etc
- 6 use another method READ OUT LAST
- 7 have a regular collection from Royal Mail or Parcelforce
- 8 have a regular collection from a carrier other than Royal Mail or Parcelforce

---

**Q15. IF Q9.2=1-8:** Why do you [insert response at Q13 OR Q14] to post parcels? **MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work/where my business is located
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time



- 11 Online is quicker
- 12 Online is available 24 hours a day
- 13 Other reason
- 14 Parcels are heavy/bulky to take to the post office
- 15 We have a contract/get a discount
- 16 No upfront costs
- 17 It's the only place locally that I can do that
- 18 Always done it that way

---

**Q16. IF Q9.3=1-8 (OTHERS GO TO Q20):** Where do you go to return a mail order or internet order purchase? **MULTICODE**

- 1 Post office
- 2 Royal Mail delivery office or Parcelforce depot
- 3 Other shop or retailer
- 4 Go online or contact the retailer and have it collected from our offices
- 5 A parcel locker
- 6 Other
- 7 Goes as part of a regular collection

---

**Q17. IF CODE 3 AT Q16 ASK:** And when you have used a shop to return mail order purchases, was it a general store which also offered parcel services (such as Collect Plus), or was it a specialist parcel shop (such as Duddle)? **MULTICODE**

- 1 General store
- 2 Specialist parcel shop (Duddle, Mail Boxes Etc)
- 3 Can't remember/don't know

---

**Q18. IF MORE THAN ONE ANSWER AT Q16 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q16 AND READ OUT.**

- 1 Post office
- 2 Royal Mail delivery office or Parcelforce depot
- 3 Other shop or retailer
- 4 Go online or contact the retailer and have it collected from our offices
- 5 A parcel locker
- 6 Other
- 7 Goes as part of a regular collection

---

**Q19. IF Q9.3=1-8:** Why do you use that returns service? **MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work/where my business is located
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service/online is quicker
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 Online is available 24 hours a day
- 13 The retailer specified that service
- 14 Other reason
- 15 Always done it that way

---

Q20. **IF Q9.4=1-8 (OTHERS GO TO Q41):** Where do you go to collect mail order or internet orders (when not delivered to your business)? **MULTICODE**

- 1 Post office
- 2 Royal Mail delivery office or Parcelforce depot
- 3 Other shop, retailer or garage (e.g. CollectPlus, DHL, UPS, FedEx, Mail Boxes Etc)
- 4 Click and collect - at retailer from which it was bought
- 5 Parcel locker
- 6 Other

---

Q21. **IF CODE 3 AT Q20 ASK:** And when you have used a shop to collect online or mail order purchases from, was it a general store which also offered parcel services (such as Collect Plus), or was it a specialist parcel shop (such as Doodle)? **MULTICODE**

- 1 General store (such as Collect Plus)
- 2 Specialist parcel shop (Doodle, Mail Boxes Etc)
- 3 Can't remember/don't know

---

Q22. **IF MORE THAN ONE ANSWER AT Q20 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q20 AND READ OUT.**

- 1 Post office
- 2 Royal Mail delivery office or Parcelforce depot
- 3 Other shop or retailer (e.g. CollectPlus, DHL, UPS, FedEx, Mail Boxes Etc)
- 4 Click and collect - at retailer from which it was bought
- 5 Parcel locker
- 6 Order online and collection from home
- 7 Other

---

Q23. **IF Q9.4=1-8:** Why do you collect mail order or internet orders (in this way)? **MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work/where my business is located
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 Free delivery
- 12 Other reason
- 13 Always done it that way

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Q24. **[MOVED FORWARD]**

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Q25. **[MOVED FORWARD]**

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Q26. **[MOVED FORWARD]**

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Q27. **[MOVED FORWARD]**

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Q28. [DELETED]

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Q29. [DELETED]

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Q30. [DELETED]

---

Q31. [DELETED]

---

Q32. [DELETED]

---

Q33. [MOVED FORWARD]

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Q34. [MOVED FORWARD]

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Q35. [MOVED FORWARD]

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Q36. [MOVED FORWARD]

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Q37. [MOVED FORWARD]

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Q38. [MOVED FORWARD]

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Q39. [MOVED FORWARD]

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Q40. [MOVED FORWARD]

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Q41. **IF Q9.9=1-8 (OTHERS GO TO Q45):** Where do you go to exchange foreign currency (Bureau de Change)? **MULTICODE**

- 1 Over the counter at a bank near your home
- 2 Over the counter at bank near to where you work/where your business is located
- 3 Over the counter at a bank near to where you shop
- 4 Over the counter at a post office
- 5 a Bureau de change (high street, airport, supermarket etc)
- 6 an Online method
- 7 Somewhere else

---

Q42. **IF MORE THAN ONE ANSWER AT Q41 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q41 AND READ OUT.**

- 1 Over the counter at a bank near your home
- 2 Over the counter at bank near to where you work/where your business is located
- 3 Over the counter at a bank near to where you shop
- 4 Over the counter at a post office
- 5 a Bureau de change (high street, airport, supermarket etc)
- 6 an Online method
- 7 Somewhere else

---

**Q43. IF Q9.9=1-8: Why do you use this method for foreign currency exchange? MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work/where my business is located
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 Best exchange rate
- 12 Privacy
- 13 Other reason
- 14 It's the only place locally that I can do that
- 15 Always done it that way

---

**Q44. IF POST OFFICE (CODE 4 AT Q41) ASK: How often do you use the Post Office to buy or sell foreign currency?**

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 Less than once a year
- 9 Don't know

---

**Q45. IF Q9.10=1-8 (OTHERS GO TO Q53): What method do you use for paying your utility bills (eg gas, electricity or water)? MULTICODE.**

- 1 At a Local shop - not a Post Office (e.g. Paypoint, Payzone)
- 2 At a post office
- 3 Online
- 4 Using a mobile app
- 5 By post
- 6 By direct debit
- 7 At a bank
- 8 By phone
- 9 Somewhere else
- 10 Included within our rent/building charges/don't pay direct **GO TO Q53 (DON'T ALLOW WITH ANOTHER ANSWER)**

---

**Q46. IF MORE THAN ONE ANSWER AT Q45 ASK: And which of those would you say is the method you use most? BRING FORWARD ANSWERS FROM Q45 AND READ OUT.**

- 1 At a Local shop - not a Post Office (e.g. Paypoint, Payzone)
- 2 At a post office
- 3 Online
- 4 Using a mobile app
- 5 By post
- 6 By direct debit
- 7 At a bank
- 8 By phone

---

**Q47. IF Q9.10=1-8: Why do you pay your utility bills [insert response at Q45 or Q46]? MULTICODE.  
PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work/where my business is located
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 Privacy
- 12 Online is quicker
- 13 Online is available 24 hours a day
- 14 Only need to set up the direct debit once/don't need to think about it
- 15 Direct debit means you don't forget to pay the bill
- 16 Save money if you pay by direct debit
- 17 Other reason
- 18 Always done it that way

---

**Q48. IF POST OFFICE (CODE 2 AT Q45) ASK: How often do you use the Post Office to pay your utility bills?**

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 Less than once a year
- 9 Don't know

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**Q49. [DELETED]**

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**Q50. [DELETED]**

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**Q51. [DELETED]**

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**Q52. [DELETED]**

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**Q53. IF Q9.12=1-8 (OTHERS GO TO Q56): Where do you go to pick up or access government forms for your business such as applications for passports, or driving licences? MULTICODE**

- 1 Online
- 2 Local council office
- 3 Phone
- 4 Post office
- 5 Somewhere else

---

**Q54. IF MORE THAN ONE ANSWER AT Q53 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q53 AND READ OUT.**

- 1 Online
- 2 Local council office
- 3 Phone
- 4 Post office
- 5 Somewhere else

---

**Q55. IF Q9.12=1-8:** Why do you use that method to pick up or access government forms? **MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work/where my business is located
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service/online is quicker
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 I know they will have what I need
- 12 I can get advice there as well
- 13 Privacy
- 14 Online is available 24 hours a day
- 15 Only place that I know of to find them
- 16 Other reason
- 17 Always done it that way

---

**Q56. IF Q9.13 =1-8 (OTHERS GO TO Q62):** Where do you go to pay road tax for a car or other vehicle? **MULTICODE**

- 1 an Online method
- 2 Phone
- 3 a Post office
- 4 Somewhere else

---

**Q57. IF MORE THAN ONE ANSWER AT Q56 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q56 AND READ OUT.**

- 1 an Online method
- 2 Phone
- 3 a Post office
- 4 Somewhere else

---

Q58. **IF Q9.13=1-8:** Why do you use [insert response at Q56 or Q57] to pay road tax for a car or other vehicle? **MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work/where my business is located
- 5 Long/convenient opening hours
- 5 Like the staff
- 6 Trust the staff or provider /consider staff or service professional/good quality service
- 7 Quick service
- 8 Accessible premises (re disability)
- 9 I can do other business or shopping at the same time
- 10 I know they will have what I need
- 11 Privacy
- 12 Online is quicker
- 13 Online is available 24 hours a day
- 14 Other reason

---

Q59. **[DELETED]**

---

Q60. **[DELETED]**

---

Q61. **[DELETED]**

---

Q62. **IF Q9.15=1-8 (OTHERS GO TO Q66):** How would you make payments to local councils (such as rates, licence fees or parking fines) or access other council services such as getting transport passes, planning applications, ID checking etc? **MULTICODE**

- 1 an Online method
- 2 a Local council office
- 3 Phone
- 4 a Post office
- 5 Direct debit
- 6 Somewhere else

---

Q63. **IF MORE THAN ONE ANSWER AT Q62 ASK:** And which of those would you say is the method you use most? **BRING FORWARD ANSWERS FROM Q62 AND READ OUT.**

- 1 an Online method
- 2 a Local council office
- 3 Phone
- 4 a Post office
- 5 Direct debit
- 6 Somewhere else

---

**Q64. IF Q9.15= 1-8: Why do you use [insert response at Q62 or Q63] to make payments to local councils such as rent, rates, licence fees, parking fines or get planning and travel applications or ID checking services etc? MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work/where my business is located
- 5 Long/convenient opening hours
- 6 Like the staff
- 7 Trust the staff or provider /consider staff or service professional/good quality service
- 8 Quick service
- 9 Accessible premises (re disability)
- 10 I can do other business or shopping at the same time
- 11 I know they will have what I need
- 12 I can get advice there as well
- 13 Privacy
- 14 Online is quicker
- 15 Online is available 24 hours a day
- 16 Other reason
- 17 Always done it that way

---

**Q65. IF POST OFFICE (CODE 4 AT Q62) ASK: How often does your business use the Post Office to make payments to your local council or access other council services? SINGLE CODE**

1. Every day
2. Two to three times a week
3. At least once a week
4. At least once a month
5. At least once a quarter
6. At least twice a year
7. At least once a year
8. Less than once a year
9. Don't know

---

**Q66. IF Q9.16=1-8 (OTHERS GO TO Q70A): How does your business top-up your business mobile phone? MULTICODE**

- 1 a Shop - not a Post Office (e.g. supermarket, convenience store)
- 2 a Post office
- 3 an Online method
- 4 phone
- 5 a bank machine
- 6 a mobile store
- 7 some other way

---

**Q67. IF MORE THAN ONE ANSWER AT Q66 ASK: And which of those would you say is the method you use most? BRING FORWARD ANSWERS FROM Q66 AND READ OUT.**

- 1 a Shop - not a Post Office (e.g. supermarket, convenience store)
- 2 a Post office
- 3 an Online method
- 4 phone
- 5 a bank machine
- 6 a mobile store
- 7 some other way



---

**Q68. IF Q9.16=1-8: Why does your business use [insert response at Q66 or Q67] to top-up your mobile phone? IF ONLINE MOST USED OPTION, JUST SHOW CODES 11-13. OTHERWISE SHOW ALL CODES EXCEPT 11-12. MULTICODE. PROBE BUT DO NOT PROMPT**

- 1 Near to where I live
- 2 Is in the nearest town centre
- 3 Near to where I do my shopping
- 4 Near to where I work/where my business is located 5 Long/convenient opening hours
- 5 Like the staff
- 6 Trust the staff or provider /consider staff or service professional/good quality service
- 7 Quick service
- 8 Accessible premises (re disability)
- 9 I can do other business or shopping at the same time
- 10 Online is quicker
- 11 Online is available 24 hours a day
- 12 Other reason
- 13 Always done it that way

---

**Q69. [DELETED]**

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**Q70. [DELETED]**

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**Q70a Which of the following providers do you use to buy insurance for your business? MULTICODE. READ OUT**

- 1 An insurance broker
- 2 Direct from an insurance company
- 3 Direct from an insurance company via a comparison website
- 4 The Post Office
- 5 Another option
- 6 Don't buy insurance specifically for the business **GO TO Q71 (DON'T ALLOW THIS CODE WITH OTHER ANSWERS)**

---

**Q70b IF CODE 4 POST OFFICE AT Q70A IS ONE OF OPTIONS CHOSEN ASK. OTHERS GO TO Q71: Which of the following types of insurance do you buy for your business? MULTICODE. READ OUT**

- 1 Vehicle insurance
- 2 Buildings/property insurance
- 3 Office or surgery insurance
- 4 Shopkeepers insurance
- 5 Homeworkers insurance
- 6 Self employed insurance
- 7 Employer's liability
- 8 Public/product liability
- 9 Professional indemnity
- 10 None of these

---

**Q70c IF NONE AT Q70b GO TO Q71. ASK OTHERS:** And which of those types of insurance do you buy at the Post Office? **BRING FORWARD THOSE MENTIONED AT Q70B AND READ OUT. MULTICODE**

- 1 Vehicle insurance
- 2 Buildings/property insurance
- 3 Office or surgery insurance
- 4 Shopkeepers insurance
- 5 Homeworkers insurance
- 6 Self employed insurance
- 7 Employer's liability
- 8 Public/product liability
- 9 Professional indemnity
- 10 None of these

---

**Q71. ASK ALL:** Thinking about all the reasons for going there, how often does your business use the Post Office? **SINGLE CODE**

1. Every day
2. Two to three times a week
3. At least once a week
4. At least once a month
5. At least once a quarter
6. At least twice a year
7. At least once a year
8. Less than once a year
9. Never use
10. Don't know

---

**Q72.** How important or unimportant would you say the Post Office is to your business? **READ OUT. SINGLE CODE**

- 1 Extremely important
- 2 Very important
- 3 Fairly important
- 4 Neither important nor unimportant
- 5 Fairly unimportant
- 6 Not important
- 7 Not at all important
- 8 Don't know

---

**Q73. IF NEVER USE POST OFFICE (Q71=9) GO TO Q91. ASK OTHERS:** How long does it take you, or the person who usually goes to the post office, to travel from the place you/they usually set off from to the post office you/they use most often? **SINGLE CODE**

- 1 Up to 5 minutes
- 2 5-10 minutes
- 3 11-20 minutes
- 4 21-30 minutes
- 5 31-60 minutes
- 6 more than an hour
- 7 don't know

---

Q74. How does the person in your business who usually goes to the post office, normally travel to the post office that you use most often? **MULTICODE**

- 1 By car as a passenger
- 2 By car as a driver
- 3 By bus or tram
- 4 By train or underground
- 5 By bicycle
- 6 On foot
- 7 Community transport scheme
- 8 Other
- 9 Don't know

---

Q75. Where is the post office your business usually uses located? **SINGLE CODE. PROMPT IF NECESSARY**

- 1 In a supermarket (eg the Co-op or Tesco)
- 2 In a convenience store/ corner shop (for example Martin McColl, Londis, Spar)
- 3 In a petrol station
- 4 In a stationery or book store (eg WHSmith)
- 5 It's purely a Post Office branch
- 6 Other, please specify

---

Q76. At which of the following times of day do (or the person in your business who usually goes to the post office) you ever visit the Post Office on behalf of your business? **MULTICODE. READ OUT**

- 1 Before 8am
- 2 8am-9am
- 3 9am-5.30pm
- 4 5.30pm-7pm
- 5 After 7pm

---

Q77. **IF MORE THAN ONE ANSWER AT Q76 ASK:** And at which of those times do you (or the person who goes) most often visit the Post Office on behalf of your business? **BRING FORWARD ANSWERS FROM Q76. READ OUT**

- 1 Before 8am
- 2 8am-9am
- 3 9am-5.30pm
- 4 5.30pm-7pm
- 5 After 7pm

---

Q78. **IF Q71=1 (EVERY DAY) GO TO Q80. ASK OTHERS:** On which of the following days do you, or the person who goes, visit the Post Office on behalf of your business? **MULTICODE. READ OUT**

Weekdays  
Saturday  
Sunday

---

Q79. **IF MORE THAN ONE ANSWER AT Q78 ASK:** And on which of those days do you (or they) most often visit the Post Office? **BRING FORWARD ANSWERS FROM Q78. READ OUT. SINGLE CODE**

Weekdays  
Saturday

---

Q80. Which of the following postal services does your business use at the Post Office, if any?

**MULTICODE. READ OUT**

- 1 [DELETED]
- 2 Sending small or standard packets or parcels (e.g. size of shoe box)
- 3 Sending large or heavy parcels (e.g. size of hamper or larger)
- 4 Sending items by Special Delivery or Signed For
- 5 Buying stamps (for sending letters)
- 6 Sending international letters
- 7 Sending international parcels
- 8 Dropping off metered or franked mail
- 9 Drop & Go service (fast track counter)

---

Q81. **IF NO SERVICES USED AT Q80 GO TO Q84 ASK OTHERS:** How often does your business use postal services at the Post Office? **SINGLE CODE**

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 Less than once a year

---

Q82. **[DELETED]**

---

Q83. **[DELETED]**

---

Q84. Which of the following does your business do or get from the Post Office, if at all? **MULTICODE. READ OUT**

- 1 [DELETED]
- 2 [DELETED]
- 3 [DELETED]
- 4 Using a noticeboard or advertising your business or services
- 5 Informal networking and/or contacts for your business

---

Q85. **IF NO SERVICES USED AT Q84 GO TO Q86:** How often does your business do those things at the Post Office? **SINGLE CODE**

- 1 Every day
- 2 Two to three times a week
- 3 At least once a week
- 4 At least once a month
- 5 At least once a quarter
- 6 At least twice a year
- 7 At least once a year
- 8 Less than once a year

---

Q86. How useful is it to your business to be able to access both postal services and other Post Office services in the same place? **SINGLE CODE. READ OUT.**

- 1 Very useful
- 2 Fairly useful
- 3 Neither useful nor not useful
- 4 Not very useful
- 5 Not at all useful

---

Q87. If your local post office was not available, where would you go or what other methods would you use to access the type of services that your business currently uses your local post office for? **MULTICODE. PROBE**

- 1 Another post office
- 2 Online
- 3 Parcel shop
- 4 Other local retailer
- 5 Bank
- 6 Mobile app
- 7 Post
- 8 Phone
- 9 Other
- 10 Royal Mail to pick up mail directly from your business
- 11 Another mail carrier to pick up mail directly from your business
- 12 Don't know

---

Q88. What impact would it have on your business if your local post office was not available? Which of these statements would apply to you? **MULTICODE. READ OUT. INTERVIEWER: PLEASE REASSURE IF NECESSARY THAT WE ARE NOT AWARE OF ANY PLANS TO CLOSE THEIR POST OFFICE**

- 1 It would cost the business more to access services
- 2 It would take the business more time to access services
- 3 [DELETED]
- 4 [DELETED]

---

Q89. And would not having your local post office available impact on your business in any other way?

Yes, please specify .....

No/don't know

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Q90. **[DELETED]**

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Q90A What more could the Post Office do to help your business? **PROBE**

.....

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Q90B How interested would you be in a business bank account provided by the Post Office? **READ OUT**

- Very interested
- Interested
- Neither interested not uninterested
- Not interested
- Not at all interested

Don't know

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Q91. **ASK ALL:** Which of these words or phrases do you think describe the Post Office? **MULTICODE.**  
**READ OUT. RANDOMISE**

- 1 Outdated
- 2 Trustworthy
- 3 Professional
- 4 Just another retailer
- 5 Official service in the community
- 6 Essential

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Q92. Compared to two years ago, would you say your business uses the Post Office more, less or about the same?

- Much more
- Slightly more
- About the same
- Slightly less
- Much less
- Don't know

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Q93. Thinking ahead, do you think in two years time your business will use the Post Office more than you do now, about the same amount or less than you do now?

- Much more
- Slightly more
- About the same
- Slightly less
- Much less
- Don't know

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Q94. **[DELETED]**

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Q95. **[DELETED]**

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Q96. **[DELETED]**

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Q97. How many cars or small vans does your business have access to? **SINGLE CODE**

- 1 One
- 2 Two
- 3 Three or more
- 4 None

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Q98. **[DELETED]**

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Q99. **[DELETED]**

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Q100. **[DELETED]**

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Q101. **[DELETED]**

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Q102. Do you have Internet access at your work? **SINGLE CODE**

- 5 [DELETED]
- 6 Yes
- 7 [DELETED]
- 8 No

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Q103. **[DELETED]**

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Q103a Please tell me which sector your business is in?

- Manufacturing
- Other production
- Transport, retail and distribution
- Business services
- Other services

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Q104. We really appreciate the time that you have given us today. Would you be willing to be contacted again for clarification purposes or be invited to take part in other research for Citizens Advice?

- Yes, for both clarification and further research
- Yes, for clarification only
- Yes, for further research only
- No

**Thank you for your help in this research**

This research was conducted under the terms of the MRS code of conduct and is completely confidential. If you would like to confirm my credentials or those of Accent please call the MRS free on 0500 396999.

Please can I take a note of your name and where we can contact you for quality control purposes?

Respondent name: .....

Telephone: home: ..... work:.....

**Thank you**

I confirm that this interview was conducted under the terms of the MRS code of conduct and is completely confidential

Interviewer's signature: .....

Time Interview completed: 

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