

Millions without mail

**citizens
advice**

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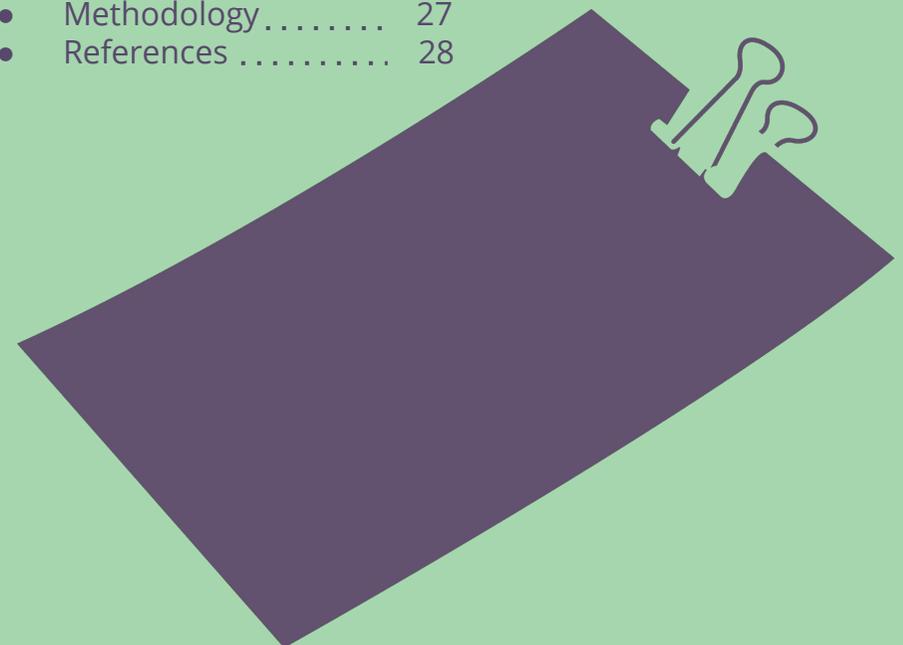
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Executive summary

The problem

Since 2010, 7 million people have been unable to receive their own post.¹

This is either because they don't have an address, they're moving around frequently or someone is intercepting their post.

This problem disproportionately affects marginalised people. Homeless people, survivors of domestic abuse, Gypsies and Travellers, and people living in precarious housing such as boats are far more likely to face these problems.

Missing letters causes people significant harm. This includes missing out on health care services, benefits, housing and employment opportunities, as well as financial losses and debt.

The impact

In the last 10 years:



Essential services

4.7 million people have missed appointments with key services because of missed letters. This includes financial, health and employment related services, as well as court appearances.



Financial

3 million people have experienced financial losses as a result of missed letters. On average this amounts to a **£850 loss** per person.



Health

3.6 million people have missed at least one, if not more, healthcare appointment because of missed letters.



Employment

1.8 million people have missed out on employment opportunities as a result of missing letters.

The solution

The government should invest in an 'Address & Collect' service, provided at post offices, to ensure people in unsafe, precarious or non-traditional living situations have equal access to post.

This is the third time since 2018 that Citizens Advice has highlighted the significant harm marginalised groups of people in the UK face because they can't access their post.

As the agency responsible for post policy, the Department for Business, Energy & Industrial Strategy (BEIS), should make it a priority to ensure the postal service is truly universal.

Access to post will be essential for many people to recover from the financial shock of the coronavirus pandemic. The government should use the upcoming spending review to secure funding for an Address & Collect service and help people to get back on their feet as quickly as possible.

¹ Based on a nationally representative sample of 15,000 UK adults. See page 27 for methodology in full

In numbers

94% of people say post is important to them

Half of people say they're more likely to pay attention to a bill if it comes through the post



2 in 3 people receive some form of communication from **health services by post only**

Since 2010, **7 million people** have been unable to receive their post

This includes:

- **8 in 10** people who have **slept rough**
- **Half of survivors of domestic abuse**
- **7 in 10** people who have lived in **temporary accommodation**
- **82%** of people who have lived in the **Gypsy and Traveller community**

As a result:

4.7 million people have **missed appointments** with key services

3.6 million people missed **one or more healthcare appointment**

1.8 million missed an **employment opportunity**

3 million people faced **financial losses - averaging at £850 per person**



2. Why post is important in 2020

Post is vital for accessing essential services

In 2020, 94% of people say receiving post is important to them. In fact, **3 in 5 people say they'd feel cut off from society if they couldn't send or receive post.**

Whilst many services are moving online, 79% of people say post is helpful or essential for managing their day to day lives.

Essential service providers, from utility companies to the government, continue to communicate by post. Although some service providers give users a choice of how they'd like to receive communication, a significant number only communicate by post.



Services such as hospitals, courts, job centres, utilities and many others use the post to communicate important information such as appointment dates or personal information.

People depend on regular access to their letters to stay on top of the demands of daily life, like applying for jobs, managing their finances and attending health appointments.

Many health services only communicate by post

2 in 3 people receive some form of communication from health services by post only



Hospitals are particularly likely to only communicate by post for arranging appointments and sharing health related results.



6 in 10 people say hospitals notify them of appointment dates by post.



44% of people receive results from hospitals by post.



1 in 4 people say their GP shares results with them by post.

For people to properly access health care services and for the government to effectively relay public health messages, people need reliable access to their post.

Post is essential for managing finances

Letters are people's most preferred way of receiving financial information.

41% of people say receiving information by letter is their preference.

For various aspects of managing finances - like understanding and paying attention to bills, record keeping and getting help with finances - people report greater ease when receiving information through the post compared to online platforms.



Over a third of people say post is essential for managing their finances.

Without access to their letters, over a third of people would struggle to, or be unable to, manage their finances.

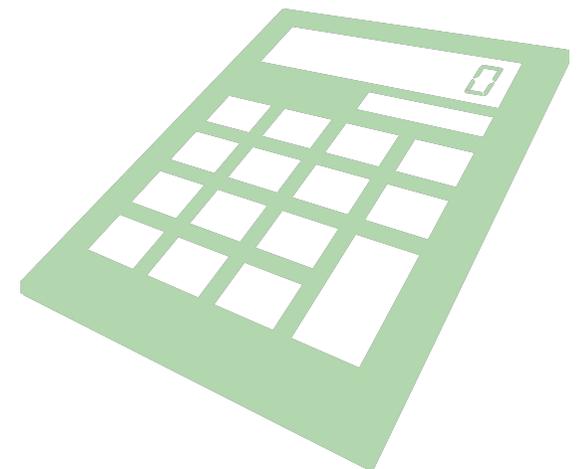
People on low incomes would struggle most, with 47% saying they would struggle or be unable to manage their finances without access to their letters.

A quarter of people say receiving financial information through the post makes it easier for them to get help with their finances.

Half of people say they're more likely to pay attention to a bill if it comes through the post.

It's clear that being able to receive bills, statements and other financial correspondence through the post helps people to manage their finances and makes them more confident in doing so.

At a time when people's incomes are falling because of the coronavirus crisis, it's vital they're able to keep on top of their finances in a way that best suits them.



Post helps people stay connected

People rely on post to stay connected to their support networks.

2 in 3 people say post is either essential or helpful for keeping in touch with family or friends.

3 in 10 people would either struggle or be unable to keep in touch with family or friends without post.

Who is most reliant on post?

By 2030, it's forecast that 4.5 million UK adults will still remain digitally excluded.

While post is important across society, some groups are more reliant on it than others. For example, 1 in 3 disabled people say post is essential for day to day life. When it comes to finances, 41% of people on a low income say post is essential. And a quarter of people from a Black, Asian and minority ethnic (BAME) background say post is essential for keeping in touch with family and friends.

Post has been particularly important during the Coronavirus pandemic

In 2020, the government has relied on post to provide people with life saving health information. Letters were sent to 1.5 million people to inform them of their need to shield during the pandemic. The Prime Minister also wrote a letter to every household about measures they need to take to protect themselves and others from the virus.

Post is supposed to be a 'universal service'

Post is universally important to the UK public. Recognising this universal importance, in 2000 the government put in place a Universal Service Obligation to ensure everyone has affordable access to post. However, this report will go on to demonstrate that in reality, post is not a service that is universally accessible to all.

What's in an address?

An address is often used as a form of identification. Many services require an address to register, even if they'll never send the user a letter through the post.

- Banks require an address to verify the account holder when they open an account
- Claimants can manage Universal Credit online, but they still need to input their postcode to apply
- Schools require an address to check the child is in the catchment area
- Some employers require an address to apply for jobs

For some services, such as GP surgeries, it's meant to be possible to register without an address, but in reality this often isn't the case.

The way many systems are designed makes it impossible for someone to register without an address, locking people out of key services.

Since 2010, 12% of people have been unable to access services due to not having an address to put on applications.

**3. Millions of people can't
receive their own post**

Since 2010, 7 million people have been unable to receive their post.

People struggle to receive post for 3 reasons:

- ① They don't have an address
- ② They move around a lot
- ③ Their post is intercepted

Problems receiving post disproportionately affect people in unsafe, precarious and non-traditional living situations:



of people who have **slept rough**



of people who have lived in **temporary accommodation**



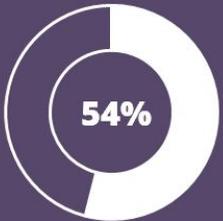
of people who have **sofa surfed**



of people who have lived in **overcrowded accommodation**



of people in the **Gypsy and Traveller community**



of people who have **experienced domestic abuse**



of people who have lived **on a boat**



of people who have lived in a **caravan park**



of people in **safe, secure living situations**

Many people have no address

4 in 10 people who struggled to receive post said having no fixed address was the reason

For these people, they're unable to receive post because they simply don't have an address for letters to be sent to.

"Without a fixed address it is impossible to receive post, or apply for jobs" - Nathan

This is particularly a problem for homeless people that are sleeping rough.

80% of people who have slept rough in the last 10 years have faced problems receiving their post.

55% of people who had difficulties receiving post while they were sleeping rough said it was because they had no fixed address.

"Post doesn't exist when homeless - no way for anyone to post anything to you." - Hanna

Some rough sleepers told us they use the address of homeless day centres or friends and family when they need to.

However, many areas of the country don't have a day centre and not everyone will have a friend or family member that will let them use their address.

For others, their only friend or family member lives in another area of the country, so even if they can use their address they're not always able to pick up their post.

"It was hard looking for work as everyone wanted to post the application and also health workers couldn't contact me as I had no phone or address" - Dawn



Moving around a lot makes receiving post difficult

Almost half of people who can't receive post say it's because they move around frequently.

When people move around frequently their address changes all the time. They may give a service provider the address of the place they're currently staying and then move somewhere else a week later. The service will then send their letters to the old address that the person can no longer access.

This is particularly a problem for homeless people living in temporary accommodation, or moving around between friends' and family members' homes.

"When sofa surfing I was constantly changing address with companies I was dealing with and it caused all sorts of hassle for me." - Janine

4 in 5 people in the Gypsy and Traveller community have had problems receiving their post.

61% said that moving frequently was the reason for their problems receiving post whilst living in the Gypsy and Traveller community.

People living in moving homes, such as boats or caravans, are much more likely to experience problems receiving post.

52% of boat dwellers said their problems receiving post were because they moved around a lot.

"I did not think about how much I would miss out on before I had to live in the caravan - no post box. I felt isolated without the usual experience" - Alfie

People in these situations can't simply update their address every time they move, or take out a redirection service. By the time they have updated their new address with a service provider, they may have already moved on to somewhere else. What they need is one consistent place for their post to be sent that they can access regardless of where they are living.

"It was very difficult to keep your address up to date when you're moving around. There were just too many people to inform each time." - Tim



Post interception is a serious problem

Almost 1 in 3 people who can't receive post say it's because someone is intercepting it.

This is when someone else takes your post and hides it, opens it, reads it, destroys it or stops you accessing it.

This problem particularly affects survivors of domestic abuse. Our previous research found that half of survivors of domestic abuse have their post intercepted by the perpetrator.

Perpetrators will often use post as a way to stalk, harass and further exercise coercive control. The impacts of this for survivors can be very serious.

"My partner would hide all post. I was not allowed to receive letters, parcels, etc." - Sam

"I was constantly missing posts because my partner felt the need to invade my privacy and look through them and often destroy them without my consent or even getting to see it." - Sanaya

Beth found over 600 letters hidden in a suitcase

When Beth was living with her abusive ex-partner he hid all her post from her. He hid letters that required responses, like letters about changes to her pension. He also used letters, such as bank statements, to check up on her movements.

It was only when Beth got a call from HMRC that she discovered she hadn't been receiving letters that were sent to her. She searched her home and found a suitcase containing over 600 of her letters that her partner had hidden.

"Receiving post in a caravan is hard as it all goes into one mailbox and other people take it or open it without you knowing." - Tyler

Problems with post interception also occur when the post for multiple households is gathered in one place, where anyone can access it.

A third of people who had problems receiving post whilst in overcrowded accommodation said post interception was the reason for their problems.

"When you share the same address with another 30 people post can get lost very easily." - Ross

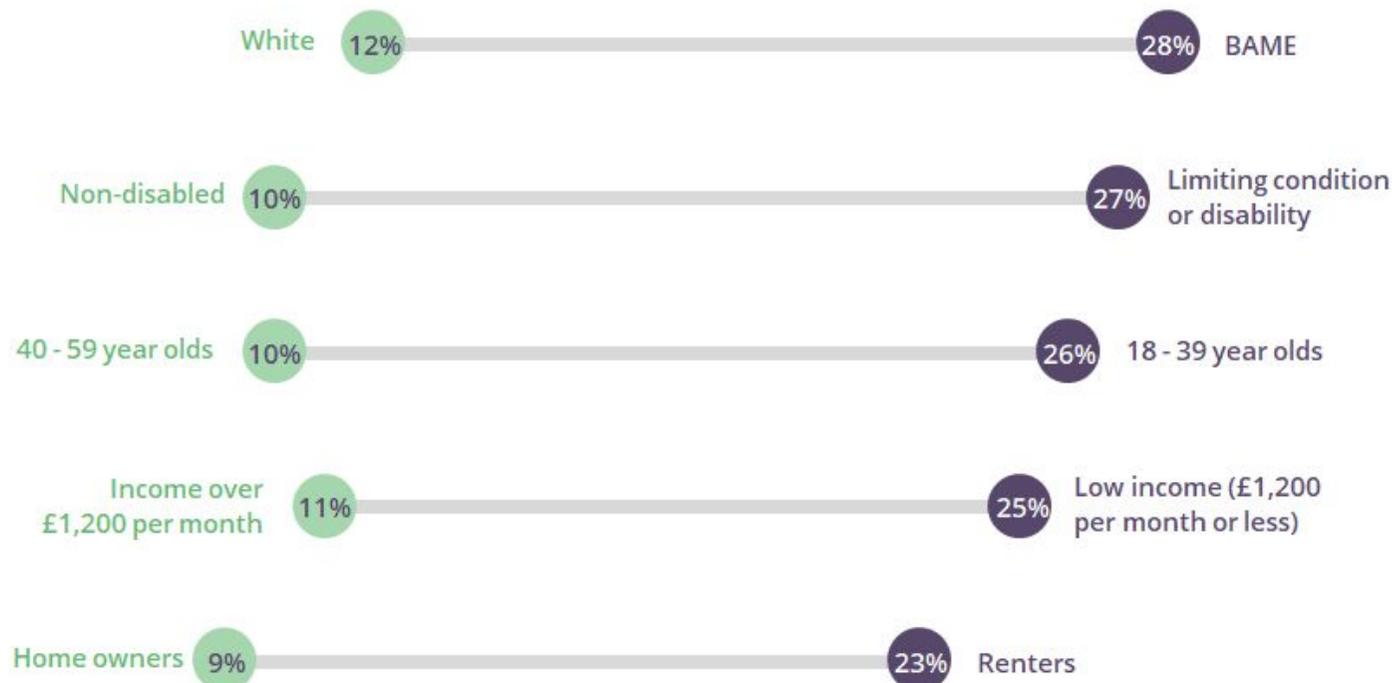
People living on boats or caravan sites also experience issues with having their post intercepted. Often the post for a number of caravans or boats is collected in one place, meaning people can access post that isn't addressed to them.

"Mail was left by Marina owner in an insecure communal area and lots of post went missing." - Layla

Marginalised groups are most affected by post insecurity

Anyone can face problems accessing their post, but some groups are more likely to experience problems than others. People in unsafe, precarious or non-traditional living situations, such as: homeless people, survivors of domestic abuse and people from Gypsy and Traveller communities, are more likely to struggle accessing their post. People who experience problems receiving their post are also more likely to be on a lower income, disabled, younger, from a Black, Asian or Minority Ethnic background and renting. Conversely, people who are retired, looking after the home or in paid work are least likely to have experienced any problems receiving their post. Not being able to receive letters compounds other barriers marginalised people face in their everyday lives.

Percentage of people who have had problems receiving their post:



4. The consequences of missing letters can be severe

People struggle to access essential services without post

4.7 million people have missed appointments with key services because of problems receiving their post.

A significant number of service providers send appointment dates in the post. Problems with receiving post therefore lead to missed appointments. This makes it incredibly difficult for people to engage with the services that they need.

We've heard from homeless people who have missed out on housing due to missed letters, survivors of domestic abuse who can't access support because their letters are hidden, and people who have missed jobcentre appointment letters and received sanctions as a result.

Not being able to access support services at a time when people are struggling prevents them from being able to improve their situation.

Nick's story

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

Nick was having his post sent to the local rough sleeper service. Nick said that because so many people get their post sent to the service it can easily get missed and he didn't always get his letters in time.

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

"Unfortunately having no address has given me many problems. Important letters have been unable to reach me in time when I really needed to address them...Benefit inquiries...medical appointments that I needed to attend ... Personal Independence Payments I've had stopped due to not knowing I had appointments to attend" - Ciaron



Problems receiving post particularly affect people's ability to access health and employment services.

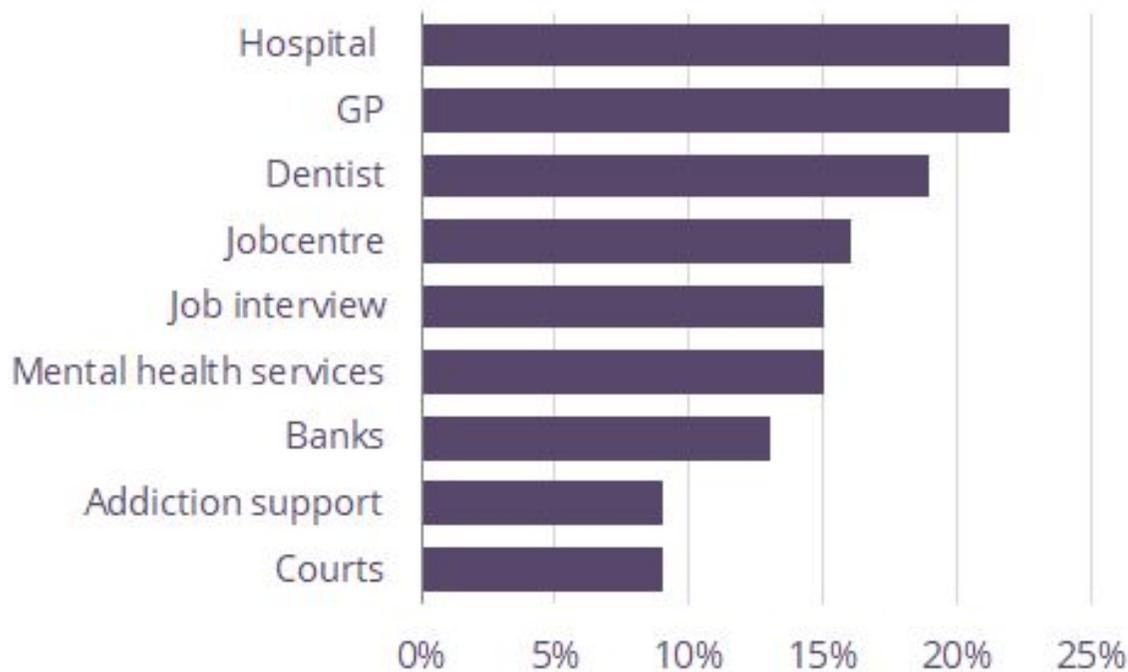
Looking at those who have had problems receiving post, people who have slept rough are almost 3 times as likely as an average person to have missed out on employment related appointments as a result.

Joe's story

Joe has missed a number of appointments because letters have been sent to different addresses. Joe had been using addresses of friends and family to access the services he needed, but these were spread out around the country.

One of the letters he missed was from the Jobcentre. This meant that he missed his appointment and as a result he was sanctioned for months on end. This resulted in a significant reduction to his income, and hindered his ability to get back on his feet

Percentage of people who have had problems receiving their post that missed out on the following services as a result



Missing letters and court appearances

Almost 1 in 10 people who had problems accessing their post missed court appearances. This can have serious financial and legal consequences for the person involved.

Often homeless people will miss court dates because they never received the letter. Sometimes, a warrant is issued for their arrest as a result.

Staff and volunteers at local Citizens Advice offices told us:

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

Survivors of domestic abuse also told us about missed engagements with legal services as a result of perpetrators hiding their letters.

One survivor we spoke to faced harsher sentencing in a court hearing because a previous court letter she'd never received was vandalised by her abuser and sent back to the court.

People are locked out of services because they don't have an address

1 in 8 UK adults have been unable to access essential services because they haven't had an address to put on applications.

People who have had problems receiving their post are 29 times more likely than people who haven't had problems to have missed out on a service because they don't have an address to put on the application.

This is a particular problem for rough sleepers who don't even have a temporary address they can use.

Survivors of domestic abuse are also more likely to have problems giving out an address. When a survivor manages to leave the home where they were living with the perpetrator, they often want to keep their new whereabouts secret. However, 40% of survivors have had their new address disclosed to the perpetrator by a service provider.

Half of survivors who have left the home where they lived with the perpetrator have avoided engaging with an essential service because of the risks of giving out their address.

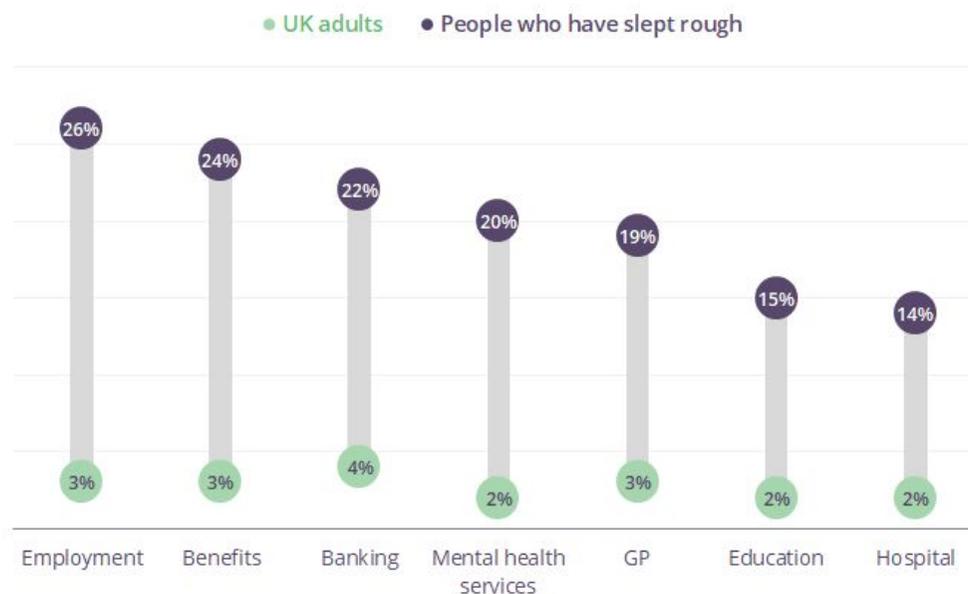
Without an address, people struggle to access banking, healthcare employment and benefits services.

This means people are locked out of

support services when they need them the most.

People who are in unsafe or precarious living situations face greater barriers accessing services because they don't have an address. In particular, people who have slept rough are 7 times more likely to not be able to access banking services because they don't have an address.

Percentage of people who have been unable to access the following services because they don't have an address



Problems receiving post affect people's health

Over half of people who have struggled to receive their post missed health related appointments as a result.

That's 3.6 million people who have missed at least one, if not more, healthcare appointments in last 10 years.

We know that health services, like GP surgeries or hospitals, use post to get in touch with patients about appointments, results and other important information. Hospitals in particular are likely to share important information by post only.

Not being able to receive letters from health services means people miss out on important information related to their health condition or treatment.

Missing letters can also mean missed medical appointments, which can have serious consequences like being moved down waiting lists.

This can further delay diagnosis or treatment and can leave people with serious conditions that go untreated or could have been prevented. All because they missed a letter.

This is especially an issue for people who are already marginalised or more at risk because of their situation, such as homeless people or survivors of domestic abuse.

The consequences of missing health related letters are even more severe now due the coronavirus crisis. For example, someone without access to their post may miss a letter informing them that they need to shield.

Megan's story

Megan's ex-partner hid important appointment letters to stop her accessing the medical treatment she needed. Megan has been reliant on alcohol for many years, and had started to become seriously ill. However, she couldn't attend the appointments she needed to because her post was being intercepted. Megan's liver is now starting to fail as a direct result of missing appointments.

"I kept chasing the NHS for my results and appointment dates, and they kept telling me I did not turn up." - Marianna



Marginalised people are most likely to have problems accessing healthcare

Marginalised groups are particularly at risk of missing health appointments due to missed letters. Of those who struggled to receive post, missing medical appointments was a consequence for:

- 3 in 5 survivors of domestic abuse
- 2 in 3 rough sleepers
- 4 in 5 members of the Gypsy and Traveller community

Missing health appointments doesn't just harm individuals, it also burdens the NHS with the disruption and cost of missed appointments. **In 2017/18 missed health appointments cost the NHS over £1 billion.**



People without an address struggle to register with a GP

It's supposed to be possible for people without an address to register with GP surgeries. However, in practice, homeless people, and particularly rough sleepers, face barriers accessing healthcare because they don't have a fixed address.

Ian's story

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

Missing health appointments has especially serious consequences for survivors of domestic abuse

One survivor, who missed appointments for cervical cancer due to missing letters, said social services took away custody of her children because she was perceived as not looking after herself.

Another survivor told us she missed hospital appointments for her son's epilepsy as a result of the perpetrator hiding the appointment letters. She felt unable to explain why to the hospital, which made her feel like a bad mother and made her worry about losing her kids.

"I could have had breast cancer and that with missing the appointments... I've had breast cancer, and I go for mammograms and was missing appointments because he was hiding them and I was worried and panicking that it was back." - Steph

Missed letters lead to financial losses

3 million people have faced financial losses because they struggle to receive post.

Citizens Advice calculates that people who faced financial losses lost on average £850 each. This rises to over £1,000 for survivors of domestic abuse.

Of those who have had problems receiving post, financial losses have been felt by:

- Half of survivors of domestic abuse
- 57% of people who have slept rough
- 71% of people from the Gypsy and Traveller community
- Half of people on a low income

Since 2010, almost 1 million people have missed at least one appointment with their bank because of missed letters.

The financial harm people face differs based on their living situation:

- People **without a fixed address**, such as rough sleepers, struggle to open up a bank account or receive benefits as a result.
- People who **move around frequently**, such as sofa-surfers, often miss important letters and can find it hard to manage their finances and any debt they may have as a result. Missed letters about Jobcentre appointments can also lead to financial losses in the form of benefit sanctions.
- For people whose **post is intercepted**, such as those experiencing domestic abuse, the perpetrator may hide important financial letters from them, take credit out in their name using information they find in the post, or hide bills so they go unpaid and survivors build up debt .

Helen's story

Helen suffered significant financial losses because her ex-partner intercepted her post. She was left with over £18k of debt from unpaid utility bills, because they were hidden from her. He also hid reminder notices and letters from the county court judgement. Helen had no idea about the debt until it was too late.

"I never got to see my mail because my partner took out debt in my name and hid it from me." - Dylan

"I had missed a few important letters for debts which resulted in me having bailiffs in later years at my current address" - Anne-Marie

Without post, people miss out on jobs and housing - and struggle to get back on their feet

Without secure, reliable and affordable access to their post, people face practical, financial and health-related problems.

For marginalised groups, not having access to post entrenches the barriers they already face. A lack of access to their post can worsen their financial situation, their health condition or prevent them from securing housing or a new job.

For many people, employment and financial security is not possible if they can't receive their post or use an address.

Employment

1 in 4 people who had problems receiving post in the last 10 years missed a job interview or job centre appointment as a result.

That's approximately 1.8 million people who have missed an employment opportunity.

This rises to **2 in 5** for unemployed people experiencing problems receiving post in the last 10 years.

Unemployed people are further prevented from seeking employment by their lack of access to post.

The knock on impacts of post insecurity are not only felt by individuals but by society and the economy too.

The coronavirus crisis makes getting people the right support even more urgent

During the coronavirus crisis, when people are experiencing high rates of unemployment and housing precarity, it's vital that they're not prevented from accessing the opportunities and support that they need.

With higher rates of homelessness expected and rising instances of domestic abuse resulting from the crisis, access to post is more relevant now than ever.

Providing people with secure, reliable and affordable access to post, as well as an address to put on applications, would ensure they have access to the services and support that come with it.



5. 'Address & Collect' is the solution

An 'Address & Collect' service

An 'Address & Collect' service could provide a solution to many of the issues people face when they don't have access to their post. An 'Address & Collect' service is a dedicated service giving people in unsafe, precarious or non-traditional living situations equal access to post. Comparable to a PO box, it would provide users with an address and a place to pick up their post.

An 'Address & Collect' service must:

Enable people who don't have access to their post to collect it

Providing a secure location where people's post can be held and collected would ensure equal access to post. This would reduce the harmful impacts felt as a result of people not being able to receive their post.

Be provided at a post office

A post office is the ideal location for an 'Address & Collect' service. With over 11,500 branches and a strict access criteria, post offices are a convenient place for most people to collect their post. They also tend to be in safer locations such as on high streets. Given the social purpose and community role of the post office, we believe the network is well placed to provide this kind of service.

Be free and accessible for the user

Post insecurity affects people in unsafe, precarious or non-traditional living situations, who are more likely to be from lower socioeconomic backgrounds and unemployed. For a service like this to be successful in helping people, it's essential that there's no cost imposed on the user. This service should also avoid imposing strict ID requirements on users, as this might prevent them from being able to access it.

Provide a safe and usable address

Survivors of domestic abuse are particularly at risk when giving out their address. That's why it's important that the address the service provides can't be used to track down the user's whereabouts. It must not include details of the town the person is living in, or the location of the collection point. It is also vital that the address is accepted on applications and by essential services, like banks.

Recommendation

The government should invest in an 'Address & Collect' service, provided at post offices, to ensure everyone has equal access to post.

Citizens Advice research has previously revealed that homeless people and survivors of domestic abuse don't have adequate access to post, and suffer severe consequences as a result. This report shows homeless people and survivors of domestic abuse aren't the only ones experiencing these issues. Anyone who doesn't have an address, who moves around frequently, or whose post is intercepted can face these problems.

In 2000, the Government put in place a Universal Service Obligation to ensure everyone can access post. However, we have now shown for a third time that a large portion of people in the UK can't receive post in the reliable, accessible, and secure way that people in more secure living situations take for granted.

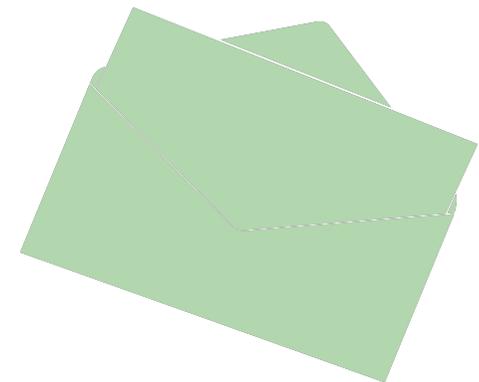
As the department responsible for postal policy, it should be a priority for BEIS to ensure the postal service is truly universal.

The department should invest in an 'Address & Collect' service provided at post offices to ensure everyone has equal access to this essential service.

Access to post will be essential for many people to recover from the financial shock of the coronavirus pandemic. However, the pandemic has thrown more people into precarious housing situations, meaning more people are set to face problems receiving their post.

The government needs a reliable postal system, not just for economic recovery, but to effectively communicate public health messages.

The government should use the upcoming spending review to secure funding for an Address & Collect service and help people to get back on their feet as quickly as possible.



Appendix

Methodology

Citizens Advice commissioned Natcen Social Research to conduct quantitative research on the extent to which people struggle to access their post and the impact this has on them. This involved an online survey of 15,000 UK adults using the Dynata panel.

The research looked at a nationally representative sample of people from England, Wales, Scotland and Northern Ireland. Quotas were set to be nationally representative of region, age, and sex. We wanted to know how prevalent problems receiving post were in the general population as well as specific groups that we thought might be most affected by this issue.

The large sample enabled us to achieve sufficient sub samples in particular groups of interest:

- people who have experienced homelessness
- people who have lived in non-standard dwellings, such as boats and caravan sites
- people who have lived with an abusive partner or family member
- people who have lived in the Gypsy and Traveller community

We asked people to reflect on their living situation and their ability to receive post over the last 10 years. The survey also allowed us to collect qualitative data through open text answers.

Other quotes and case studies are from previous qualitative research that was undertaken looking at the experiences of homeless people and survivors of domestic abuse, when it comes to not having access to post.

Note: all case studies in this report have been given different names to preserve their anonymity



References

Report statistics in full

- Since 2010, 7 million people have been unable to receive their own post
 - Calculation is based on proportion saying they have experienced problems receiving post (14%) and 2011 Census data (49,738,451 UK adults aged 18+), giving an estimate of 6,963,383 UK adults who have experienced post insecurity in the last 10 years.
- 69% of people who have experienced post insecurity in the last 10 years, have missed appointments with key services because of it. This is equivalent to 4.7 million people.
- 44% of people who have experienced post insecurity in the last 10 years have experienced financial losses as a result of missed letters. That's equivalent to 3 million people.
- People who experienced post insecurity and faced financial losses as a result, lost on average £850 per person over a 10 year period. Citizens Advice calculated this figure based on responses to the survey. Respondents were asked: "In the last 10 years, did you experience any negative financial impact as a result of your difficulties receiving post? For example: debt built up from missing bills, having money stolen from your bank account, or benefit sanctions for missing appointments." Those who reported experiencing a negative financial impact were then asked to estimate how much money they had lost, and were offered a set of bands from which to choose. The mean was calculated using the midpoints of each band. The upper band was unbounded (More than £5,000), so these responses were set to £5,000.
- 53% of people who have experienced post insecurity in the last 10 years, have missed at least one, if not more, healthcare appointments. This is equivalent to 3.6 million people.
- 26% of people who have experienced post insecurity in the last 10 years have missed out on employment opportunities as a result of missing letters. That's equivalent to 1.8 million people.
- 94% of all respondents said post was important to them
- 51% of all respondents said they're more likely to pay attention to a bill if it comes through the post, rather than online
- 2 in 3 (64%) of all respondents receive some form of communication from health services by post *only*
- 80% of respondents who have slept rough, have experienced post insecurity at any point in the last 10 years
- 54% of respondents who have lived with an abusive partner or family member, have experienced post insecurity at any point in the last 10 years
- 69% of all respondents who have lived in temporary or emergency accommodation, have experienced post insecurity at any point in the last 10 years
- 82% of respondents who have lived in a Gypsy and Traveller community have experienced post insecurity at any point in the last 10 years
- 79% of all respondents said post was essential or helpful for managing day-to-day life
- 57% of all respondents said their hospital shares appointment dates with them via post
- 44% of all respondents said their hospital share results via post
- 25% of all respondents said their GP shares result with them via post
- 41% of all respondents said their preferred mode of receiving financial documents is by letter
- 35% of all respondents said post was essential for managing finances
- 34% of all respondents said they would either be unable to (6%) or struggle to (28%) manage finances without post
- 47% of people earning below £1200pm said they would struggle or be unable to manage their finances with access to their post. This group was more likely to say this than any other income group
- 27% of all respondents said post made it easier to get help with their finances

References

- 64% of all respondents said post was essential (21%) or helpful (43%) when it comes to keeping in touch with family or friends
- 28% of all respondents said they would either be unable to (5%) or struggle to (23%) keep in touch with family or friends without post
- 33% of people with a limiting condition or disability said post was essential for day-to-day life
- 41% of people who earn up to £1200pcm said post was essential for managing their day to day lives
- 25% of people from a BAME background said post was essential for keeping in touch with family and friends
- 12% of respondents have been unable to access essential services because they haven't had an address to put on applications
- 80% of people who have slept rough have faced problems receiving their post at any point in the last 10 years
- 60% of people who have sofa surfed have faced problems receiving their post at any point in the last 10 years
- 61% of people who have lived in overcrowded accommodation, have faced problems receiving their post at any point in the last 10 years
- 67% of people who have lived on a boat have faced problems receiving their post at any point in the last 10 years
- 56% of people who have lived in a caravan park have faced problems receiving their post at any point in the last 10 years
- 4% of people who haven't been in unsafe or precarious living situations, have faced problems receiving their post at any point in the last 10 years
- 38% of respondents who have experienced post insecurity at any point in the last 10 years said this was due to a lack of a fixed address
- 55% of respondents who experienced post insecurity whilst sleeping rough said the main reason for this was a lack of a fixed address
- 48% of respondents who have experienced post insecurity at any point in the last 10 years said this was due to moving around frequently
- 61% of respondents who have experienced post insecurity whilst living in a Gypsy and Traveller community said the main reason for this was moving around frequently
- 61% of respondents who have experienced post insecurity whilst living in a Gypsy and Traveller community said the main reason for this was moving around frequently
- 52% of respondents who have experienced post insecurity whilst on a boat said the main reason for this was moving around frequently
- 36% of respondents who have experienced post insecurity at any point in the last 10 years said this was due to post being intercepted
- 31% of respondents who have experienced post insecurity whilst living in overcrowded accommodation said the main reason for this was post interception
- 49% of people who have slept rough and experienced post insecurity at any time in the last 10 years, have missed out on employment related services because of missed letters (compared to 26% of respondents who experienced post insecurity). This equates to x3 more likely.
- 9% of respondents who have experienced post insecurity at any point in the last 10 years said they've missed court appearances
- 60% of people who have had problems receiving their post at any time in the last 10 years have missed out on a service because they didn't have an address to put on an application (compared to 5% of people who have never had problems receiving their post). This equates to 29 times more likely.
- 40% of survivors who left the home where abuse was taking place had their new address revealed to the perpetrator by an agency or service provider ([On the receiving end](#) - Citizen Advice - 2020)
- 51% of survivors who left the home where abuse was taking place avoided engaging with an essential service because they didn't want to give out their new address ([On the receiving end](#) - Citizen Advice - 2020)
- 22% of people who have slept rough have not been able to access banking services because they don't have an address to put on applications, (compared to 4% of all respondents). This equates to 7 times more likely.
- 53% of respondents who have experienced post insecurity at any point in the last 10 years said they've missed health-related appointments because of missed letters

References

- 61% of survivors of domestic abuse who have experienced post insecurity at any point in the last 10 years, said they'd missed health-related appointments because of missed letters
- 68% of people who have slept rough and experienced post insecurity at any point in the last 10 years, said they'd missed health-related appointments because of missed letters
- 79% of people who have lived in a Gypsy and Traveller community and experienced post insecurity at any point in the last 10 years, said they'd missed health-related appointments because of missed letters
- In 2017/18 missed health appointments cost the NHS over £1 billion
- Survivors of domestic abuse who experienced a financial loss due to post insecurity, lost on average £1000 over a 10 year period (calculated using same method as £850 average figure)
- 49% of survivors of domestic abuse who had problems receiving their post, faced financial losses as a result
- 57% of people who have slept rough and had problems receiving their post, faced financial losses as a result
- 71% of people from a Gypsy and Traveller community who have had problems receiving their post, faced financial losses as a result
- 52% of people earning up to £1200pcm who have had problems receiving their post, faced financial losses as a result
- 13% of people who have experienced post insecurity at any point in the last 10 years, have missed at least one appointment with their bank because of missed letters. That equates to almost 1 million people
- 26% of respondents who have experienced post insecurity at any point in the last 10 years said they've missed employment-related appointments
- 43% of people who are economically inactive (unemployed) and have experienced post insecurity at any point in the last 10 years, have missed employment-related appointments due to missed letters

References to external data

1. Ofcom, [Residential Postal Tracker 2019](#), QC3 p. 156
 - 62% UK adults say they'd feel cut off from society if they couldn't send or receive post
2. [Lloyds Bank Consumer Digital Index](#), 2019, pg. 10
 - By 2030 it is forecast that 4.5 million UK adults will still remain digitally excluded
3. BBC, [Coronavirus: Stay at home to stay safe, 1.5 million advised](#), March 2020
 - Letters were sent to 1.5 million people to inform them of their need to shield
4. NHS England, [NHS to trial tech to cut missed appointments and save up to £20 million](#), Oct 2018 and NHS England, [Missed GP appointments costing NHS millions](#), Jan 2019
 - With each hospital outpatient appointment costing the NHS approximately £120, that could mean almost £1 billion worth of appointments were missed

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