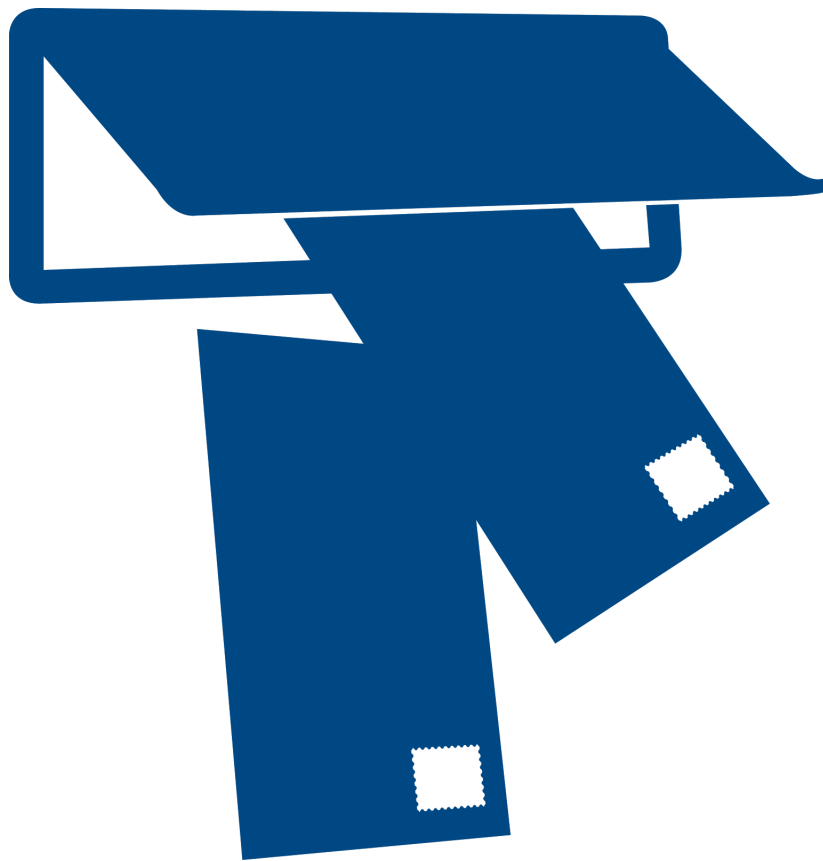


# Using the post to access benefits



**Toby Strudwick**  
**Anne Pardoe**

# Contents

<b>Summary</b>	<b>2</b>
<b>Introduction</b>	<b>3</b>
<b>Benefit claimants use a range of services</b>	<b>5</b>
<b>Small problems can have a significant impact</b>	<b>8</b>
<b>Conclusions</b>	<b>14</b>

# Summary

Millions of people in the UK receive benefits, and many of the most essential interactions between the government and claimants are still conducted through the post. Our network of 600 offices gave advice to 647,000 people last year with questions and problems relating to benefits. Our evidence indicates that when things go wrong with the post, the potential impact can be significant. As the official consumer advocate for postal users, we undertook research to investigate the experience of benefits claimants using the post. Our investigation finds:

- Half (49%) of people receiving benefits have used the post to administer them in the last 2 years. The majority of claimants have not experienced problems in that time.
- Many people (53%) are paying to use postal services to communicate with government, even when Freepost is available.
- 1 in 10 have encountered at least 1 problem in last 2 years. The most common issues are letters being delayed or never arriving. This appears to be, at least in part, related to systems government departments have in place to receive and process correspondence.
- When problems with using post to administer benefits arise, they can cause significant difficulties for people, including delays in payments and financial stress.

Based on our findings, we conclude there are 2 areas that warrant further investigation to improve the experience of people communicating with the government through the post about benefits:

1. Further work to understand any barriers to take up of Freepost and determine whether any interventions - such as enhanced messaging in government communications, or other efforts to improve consumer awareness - would lead to greater use of the free service.
2. Engagement with government departments to identify where improvements could be made to the procedures for sending and receiving correspondence. These measures should reduce the risk of items being lost or delayed, and address problems with the receipt of premium mail.

# Introduction

Postal services continue to play an essential role in the benefits system. From sending and receiving application forms, to updating the Department of Work and Pensions about a change in working status, or receiving an invitation to attend a health assessment - many of the essential interactions between the Government and claimants are still conducted through the post.

Some of these interactions will move online under Universal Credit. When it is fully rolled-out in 2022, 7.8 million families will receive Universal Credit, but at the moment there are only 530,000 claimants. However, many of these claimants are still required to submit evidence and update their claim using the post. Meanwhile, changes to disability benefits mean that millions of claimants are submitting new claims. Personal Independence Payment (PIP) is replacing Disability Living allowance for all adult claimants. 2.5 million people had registered for PIP by January 2017. The application form must be submitted through the post.

It is vital, therefore, that postal services are affordable, accessible and meeting the needs of benefits claimants. Citizens Advice is uniquely placed to explore this issue. First, we have unrivalled insight into the benefits system - our network gave advice about 1.9 million benefits issues in 2016-17. Second, we are the statutory consumer advocate in the postal market. We carry out research to ensure postal services are meeting the needs of consumers and identify causes of detriment. We then work with others, including government, regulators and industry to address these problems.

Through our network of local Citizens Advice, we identified a number of cases in which clients seeking advice about a benefit claim had experienced a problem when communicating with the government about their benefits through the post.

This prompted us to carry out a thorough review of evidence from across our network on this issue. This included an analysis of 48 evidence forms - detailed descriptions accounts of complex cases submitted by local Citizens Advice - interviews with 4 frontline advisers and a survey of 216 advisers from across the Citizens Advice service. Finally, to better understand the experience of benefit

claimants themselves, we carried out a telephone survey of 1,000 people who had sent or received at least 1 item related to the benefits claim in the past 2 years.<sup>1</sup>

This briefing sets out the findings of our research. It is important to note that the scope of our research means that it is not always possible for us to draw firm conclusions from the data. However, the evidence does allow us to point to a number of areas of concern which warrant further investigation and discussion for government departments and organisations delivering frontline benefits services and postal operators.

In the first section, we look at the types of postal services claimants use to communicate with the government. We find that many claimants do not use Freepost services, even when they are provided with the envelope, with some turning to relatively expensive premium services. Although a majority of claimants find administering their benefits through post affordable, this is not the case for all. We conclude that further work to understand potential barriers to take up of free, and low cost postal services is required in order to identify and appropriate steps for Government and postal operators to take to ensure that low income claimants are not spending more than they need to.

In the second section we turn to look at how often people encounter problems when administering their benefits by post, and the impact on their lives. We find that the system works for most. However, for the 1 in 10 people who do encounter a problem, the impact can be severe. It is difficult to establish the root cause of many of these problems, however evidence from our network of advisers suggests that administrative failures, rather than failures in the postal system, are at the heart of many of the issues we see.

We therefore argue that government departments and organisations delivering frontline benefits services should work with postal services operators and consumer advocates to review the arrangements and processes they currently have in place for communicating with claimants through the post.

---

<sup>1</sup> The survey was carried out by Comres, with fieldwork completed between the 8th and 29th of March 2017. The sample included 250 people in receipt of Personal Independence Payment (PIP) or Disability Living Allowance (DLA)

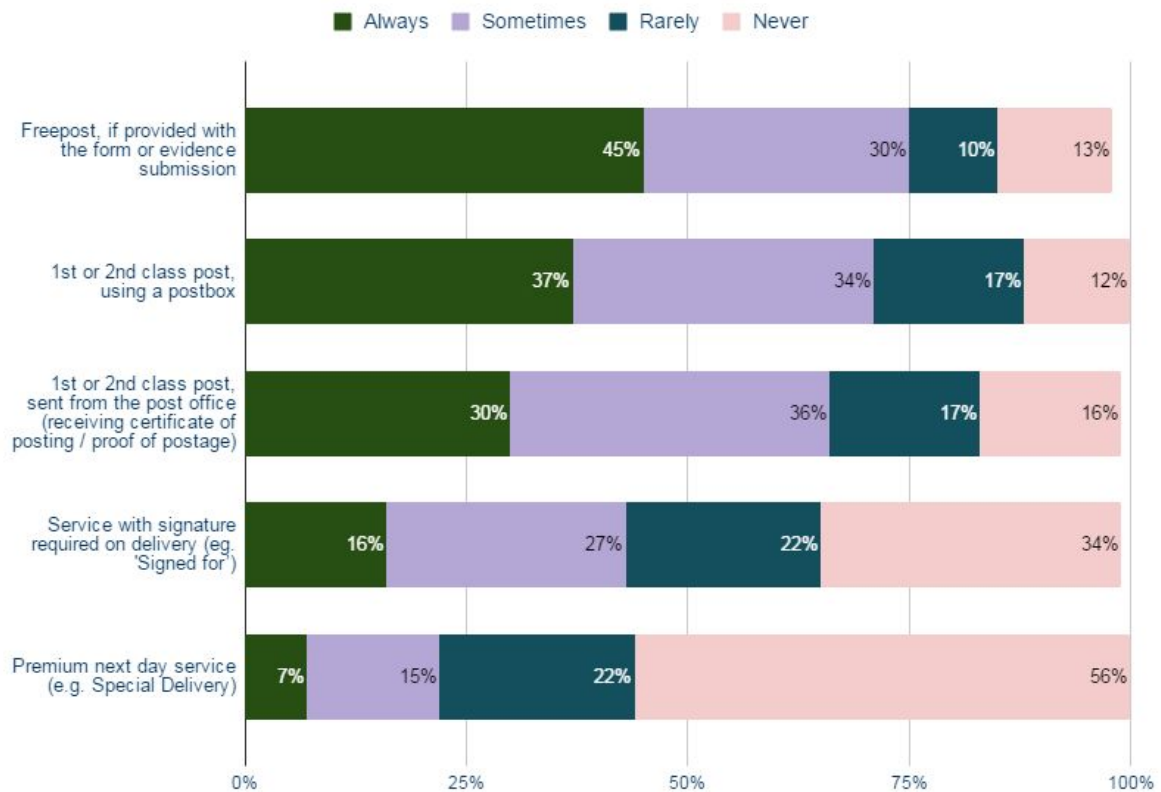
# 1. Benefits claimants use a range of postal services

Post continues to play a central role in the administration of benefits. In this chapter we look at the types of postal services claimants use to communicate with the government. We ask why claimants do not always use Freepost services where these are available, turning instead to relatively expensive premium services. Although a majority of claimants find administering their benefits through post affordable, this is not the case for all.

Just under half (49%) of benefit claimants indicated they had sent an item relating to their benefits through the post in the past two years. We asked them a series of questions about how often they use particular services to send items relating to their benefits, with options ranging from 'never' to 'always'. The order in which the services were asked about was randomised.

An analysis of the results revealed some inconsistencies. As Figure 2 shows, 45% of respondents said that they 'always' use Freepost. However, 37% also said they 'always' send items first or second class from a postbox, with a further 30% indicating they 'always' send first or second class from a post office. Across these 3 options alone, the percentage of people saying they 'always' use particular services exceeds 100, even before other options are taken into account. The data must therefore be interpreted with caution. The results do, however, point to 2 areas which warrant further exploration.

**Figure 2: Use of different types of postal services to send correspondence to government departments**



Q: And how often, if at all, would you say you use each of the following types of postal services to send correspondence to the relevant government department, such as HMRC or DWP, about your benefits? (Base: 579)<sup>2</sup>

First, **why aren't more claimants using Freepost?** This service is free to use for the sender as the cost is picked up by the recipient. DWP and HMRC provide a Freepost envelope when requesting claimants to return important items such as application form. Survey respondents were asked how frequently they use Freepost, 'if provided with the form or evidence submission'. More than 4 in 10 (45%) said that they always do so. However, a further 3 in 10 (30%) said they only used it sometimes. More than 2 in 10 (23%) said they rarely or never use it.

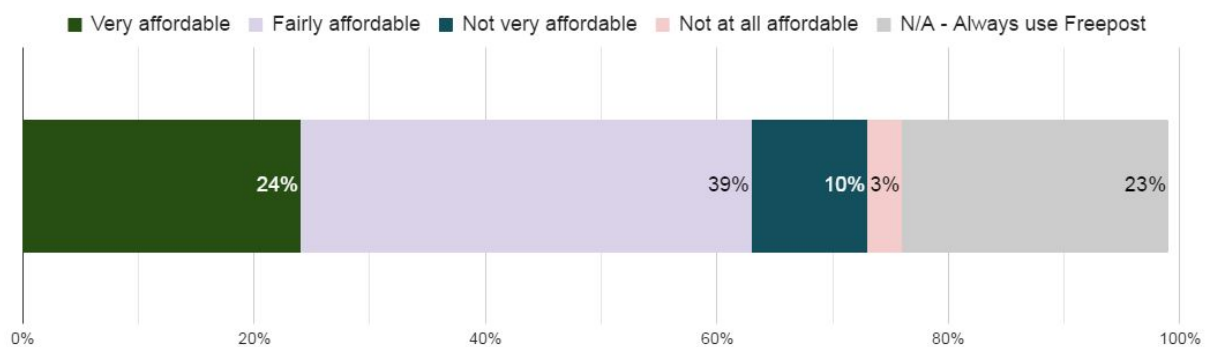
Second, **why do many claimants turn to premium services?** More than 4 in 10 (43%) survey participants said they always or sometimes use signed for delivery services. A further 1 in 5 (22%) said they use next day delivery services. In response to a separate question, 1 in 5 (19%) said they had used Special Delivery Guaranteed the *last time* they sent an item related to their benefits.

<sup>2</sup> Bars do not equal 100% because of 'don't knows' and rounding.

These services are considerably more expensive than standard First or Second Class delivery services - for example Special Delivery Guaranteed costs almost 10 times more than a First Class stamp (£6.45 compared to 65p).<sup>3</sup> For benefit claimants on a low income, this additional expenditure can place pressure on an already stretched budget.

A majority of survey participants said that they find communicating about their benefits by post affordable. However, more than 1 in 10 said that costs were 'not very' or 'not at all' affordable (10% and 3% respectively). Alongside the additional costs of using these services, as we outline in Chapter 2, the processes departments have in place for processing mail received from benefits recipients aren't always set up to deal efficiently with non-standard mail.

**Figure 4: Affordability of sending items**



Source: Comres, 2017 "And thinking about when you use the post to send items related to your benefits, how affordable or otherwise do you find the cost of sending these items?" (Base: 579)

Ultimately, claimants have access to free, or more affordable alternatives. The question, then, is why some decide not to take these options up. Current data does not allow us to answer this question in full. Further work to understand potential barriers to take up is required to enable the government, consumer advocates and postal services providers to identify and take appropriate steps to ensure that low income claimants are not spending more than they need to communicate with the Government about their benefits.

<sup>3</sup> <http://www.royalmail.com/personal/sending-mail>



## **2. Small problems can have a significant impact**

In this section we turn to look at how often people encounter problems when administering their benefits by post, and the impact on their lives. We find that the system works for most. However, for the 1 in 10 people who do encounter a problem, the impact can be severe.

It is difficult to establish the root cause of many of these problems, however evidence from our network of advisers suggests that administrative failures, rather than failures in the postal system, are at the heart of many of the issues we see.

### **1 in 10 people have had a problem in the past 2 years**

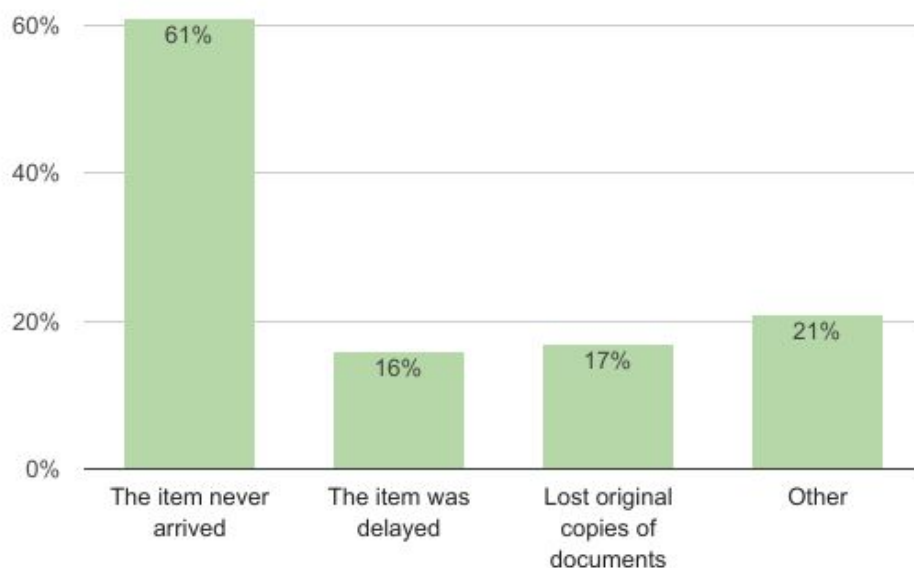
Our findings suggest that the postal service works for most people as a way of communicating with the government or local authority about their benefits. The majority of claimants have not experienced any problems in the past 2 years when sending (88%) or receiving (88%). However, just over 1 in 10 had encountered at least one problem.

We asked the benefits claimants who told us they had encountered a problem administering their benefits through the post for more information about the nature of their problem. The base sizes for these question are relatively small (between 105 and 70). In isolation, therefore, these results should be interpreted with caution. However, this data, combined with insights from frontline benefits advisers allows us to build up a picture of the types of problems people experience and the impact on their lives.

## The most common problem is that items do not arrive

The most common problem encountered by benefit claimants when *sending* correspondence through the post was items not arriving, cited by 6 in 10 (61%) of those who had a problem. A further 1 in 5 (19%) said they lost original copies of documents such as their passport or birth certificate. Meanwhile, 1 in 5 (16%) said their item was delayed.

**Figure 5: types of issues encountered when sending items**



Q: 'And what problem did you encounter?' (Base: 70)<sup>4</sup>

The problems people encounter when *receiving* items through the post were similar in nature. Nearly half (47%) said that they did not receive the item they were sent. A further 1 in 3 (32%) said the item was delayed, but did arrive eventually.

It is important to note that the scope of this research means we were not able to definitively establish where the fault for the problem lies - with the postal operator or the government department. Unless using premium services which

---

<sup>4</sup> Base: All respondents who had had at least one problem when sending items in the past two years.

include tracking, the sender of a letter does not know where their letter is at any given time, nor can they establish the stage of the journey at which it goes missing or delayed. Similarly, when waiting to receive a letter, the recipient is not able to establish when a letter was actually sent, or the stage at which it went missing or was delayed.

However, evidence from our network suggests that the root cause of these problems are often not failures in the postal service, but in the policies and practices put in place by departments and front line services.

Advisers point to the fact that letters sent from claimants to the DWP are processed at a mail-handling site before being passed on to the relevant department. This can cause delays.



“This is a classic example of a client who needs to send in a sick note for an ESA claim. The client... got a letter through the morning of the 17th. It has taken seven days to get from DWP to the client, and says ‘unless you provide a sicknote from the 12th your benefits are going to be stopped. Assuming they can get a sick note today...if they send it back...to Wolverhampton it would take 7 days to get to Hull where it is dealt with in date order” - **Advice session supervisor, Midlands**

It can be difficult for clients to know where to send their items. For example, in some cases the address the client is supposed to return the letter to is not the same as the address the letter was sent from, causing confusion:



“HMRC has started to use a postal address that doesn’t receive replies when you respond to it. If you write back to the address on the letter it doesn’t get delivered.” - **Debt Relief Officer, South of England**

Clients who use premium services that require the recipient to sign on delivery also encounter problems if there is not an appropriate member of staff available to sign for the item. In this situation the item is returned to the sender, leading to delays in important information getting where it needs to go, and frustration for the client.



“You might think, as some clients do, let me get that done by registered mail...because i’ve had massive problems in the past i’ll send it by registered post. That actually causes more trouble because there is nobody accepting post at Wolverhampton so registered post which has to actually be signed for sometimes gets sent back” - **Specialist benefits adviser, North of England**

In some cases clients receive items after the deadline for responding, leaving them at risk of delayed payments and sanctions.



“Lots and lots of crucial things that people have to receive and act on and there is a time limit for acting on... all come by post” - **Debt Relief Officer, South of England**

## Problems can cause benefit payments to be interrupted

The majority (74%) of respondents who had encountered a problem when *sending* items to the government or their local authority about benefits experienced some kind of further impact. Half (50%) of people who had problems *receiving* items experienced some kind of further impact.

We asked those who reported that their problem had an impact on them for more information. The most common impact, both for people who had a problem receiving and sending correspondence, was a delay in receiving their benefit payment (27% and 16% respectively).

1 in 5 (23%) people who had a problem sending correspondence reported that their benefits had stopped altogether. Among those who had a problem receiving items, 1 in 10 (13%) had this problem.



“One of the big reasons why ESA is stopped is because the person doesn’t turn up for the medical, and the majority of people who that happens to will say they never received the form” - **Advice session supervisor, Midlands**

As in the previous section, a low base size for this question (70) means that the results must be interpreted with caution. However, when these findings are combined with the evidence gathered from our network, the potential for detriment is clear, as the following examples demonstrate.



We helped Rachel, a young parent with mental health issues, to notify the DWP when she moved house. The change in circumstances form was sent to her old address, even though the correct address was given. This meant the form had to be re-sent and was delayed in getting to her.

Her housing association wanted to instigate proceedings against her for rent arrears, but we negotiated with them to prevent this happening. The letters she sent to DWP about her Disability Living Allowance never arrived. She was without DLA for more than 3 months until her benefits were reinstated.



Lindsey had her Child Tax Credit claim stopped by HMRC, without any prior notification. When she spoke to the Tax Credit Office they said that they thought the father of her daughter was living with her fraudulently. This was a mistake.

The Tax Credit Office agreed to reinstate payments and asked her to post original copies of the father's bank statements. She did so, but again payments stopped. This time, she was told the evidence had never been received.

Lindsey then applied for a mandatory consideration and had to send more original copies of the father's bank statements. She was entirely dependent on benefits to support herself, and was forced to borrow from her mother to pay for food and nappies.

People can also find themselves out of pocket as a result of one off expenses. As highlighted in the previous chapter, 1 in 5 (19%) of claimants who reported a problem sending documents through the post said they had lost original copies of the documents. Replacing these documents can be expensive. For example, replacement birth certificates cost £50. Losing documents can also lead to anxiety and stress for claimants. This is especially a problem for claimants from other countries, or who do not possess multiple forms of identification or evidence.



“It is really difficult as well because...quite often HMRC will want a birth certificate, child benefit [office] will want a birth certificate...and they don't talk to each other...and they won't accept copies...And it takes time for it to come back. We always see it when people lose documents which isn't great. If you've got someone who's come from the other side of the country or even a different country...it's not easy to get hold of a new birth certificate” - **Advice session supervisor, Midlands**

In the UK, it is estimated that 16 million people have less than £100 saved.<sup>5</sup> For people on the lowest incomes and without savings, even short-term financial shocks can be devastating. Research by the Joseph Rowntree Foundation found that benefit delays can cause individuals on the lowest incomes to become destitute.<sup>6</sup> As the following quote from one of our advisers illustrates, even in cases where income is lost temporarily, individuals with very little saved could easily find themselves in financial difficulty.



“Some people are asked for their tenancy agreement three or four times. While all of this is going on it's just delaying payment. For that person it's massive. You can't pay anything. If you've got no money you've got nothing. No food, no gas, no electricity, no phone. You may have support from someone, but actually if you've got nothing and you're feeling the lowest of the low then that has a massive impact on your well-being” - **Advice session supervisor, Midlands**

As the findings set out in this section show, even apparently minor administrative errors can lead to significant stress and financial hardship for claimants. Given the central role the post continues to play, and is likely to play for some years into the future, it is vital that processes for administering benefits through the system are working well, and easy to navigate for claimants. Our evidence suggests that there is work to do to ensure that this is the case.

---

<sup>5</sup> The Money Advice Service, Closing the Savings Gap, 2016

<sup>6</sup> S. Fitzpatrick et al., Destitution in the UK. Joseph Rowntree Foundation, 2016

# Conclusions

Overall, our research builds the picture of a system which works well for most claimants. However, a sizeable minority of claimants do experience problems administering their benefits through the post. Benefit claimants are often amongst the most vulnerable people in society, due to being on a low income, elderly, or disabled. Even minor problems when sending or receiving post which relates to their benefits can lead to delays in receiving payments, or payments being stopped altogether - with significant impact on people's lives.

The scope of our research meant that it was not always possible to establish the root cause of the problem. However, the evidence suggests that problems most commonly arise due to weaknesses in processes within the departments and organisations administering benefits, rather than failures within the postal services network.

The evidence presented throughout this briefing points to 2 areas which warrant further exploration and discussion between government, postal services operators and consumer advocates:

First, our research suggests that people are not always clear about which postal products to use when sending letters relating to their benefits. For example, many (53%) do not use always Freepost services even when this option is available to them. A significant number use more expensive premium services, such as Special Delivery Guaranteed and 'Signed For'. In some cases using these services could increase the likelihood of the letter being delayed if the recipient organisation does not have the necessary procedures in place to accommodate the features of these services. We were not able to explore the reasons behind this within the scope of this research. **Further work is required to understand any potential barriers to the take up of Freepost and other low-cost services, and identify appropriate actions to ensure low income claimants are not spending more than they need to.**

Second, our research shows that even small administrative errors can lead to significant detriment. Lost or delayed letters can lead to delays in payments or payments stopping altogether. For people living on a low income, often with very limited savings, sudden dips in income are particularly difficult to absorb.

In addition, when problems arise it can be extremely difficult for claimants to establish whether the government department or postal services operator was responsible for any loss or delay to their correspondence. This means they can struggle to resolve the problem, secure redress or prevent the issue arising in the future. Alongside the financial implications, this can also lead to frustration and anxiety, as they are unable to identify the cause of their problem and resolve it.

Premium mail services offer tracking features that bring peace of mind and a method of settling whether or not items were sent or received. However, our evidence suggests that services that require a signature on delivery are more prone to problems due to the automated mail-handling processes used by government agencies. **Government departments and organisations delivering frontline benefits services should work with postal services operators to review their arrangements and processes for sending and receiving of correspondence with claimants.**

For example, they should review whether arrangements for receiving mail from claimants which requires a signature to acknowledge delivery are appropriate and working well. They should also ensure that claimants who believe that their correspondence is lost or delayed, but are unable to determine where fault for this problem lies, are not passed between the postal services provider and the department, with neither side agreeing to take responsibility for resolving the issue.



# Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.



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

Published July 2017

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

Registered charity number 279057.