

## North Yorkshire County Council

### Corporate and Partnerships Overview and Scrutiny Committee

#### Review of cash-based, over the counter banking and Post Office services in rural areas of the county

##### **Purpose of the Report**

1. Members are asked to consider the findings from the scrutiny review of cash-based, over the counter banking and Post Office services in rural areas of the county, and agree the recommendations arising from the review.

##### **Background**

2. The Corporate & Partnerships Overview & Scrutiny Committee recognised that SMEs are key to the long term sustainability of rural areas, and that the closure of branch banks in rural areas posed a significant risk to their long term future. They also recognised that many older people would be affected by the closures (see paragraph 13).
3. In December 2017 Members agreed to carry out a review of the effect of branch bank closures and the loss of access to face to face banking and ATMs, particularly in rural areas across the county, and to consider the cumulative effect alongside the closure of Post Offices across the county. A list of the current availability of branch banks, ATMs and Post Offices is shown at Appendix 1.

##### **Introduction**

4. Access to banking is a basic requirement of any functioning economy. Research<sup>1</sup> into the impact of bank branch closures on local businesses reveals that it often creates additional costs for the wider local economy and for business owners, making it more difficult to manage cash flow and hit productivity.
5. For small rural businesses, many of which are cash-based and operating in largely cash dependent local economies, this typically means being able to easily manage cash flow. To do this, they need access to banking services. Put simply, cash remains the most frequently used payment method in the UK<sup>2</sup> and those businesses need to deposit their cash safely and securely. It is therefore unsurprising that over three quarters of small businesses continue to use branches for a wide range of services.
6. Rural businesses and cash-dependent businesses are therefore particularly affected by branch closures. The impact on their productivity can be notable e.g. a business owner will have to travel further for the nearest bank branch.

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<sup>1</sup> Locked Out: The Impact of Bank Branch Closures on Small Businesses”, Federation of Small Businesses Scotland, April 2018.

<sup>2</sup> UK Cash and Cash Machines: 2017 Summary”, UK Finance, August 2017.

7. In March 2015 the major high street banks, consumer groups and the government signed up to an industry-wide agreement to work with customers and communities to minimise the impact of branch closures and put in place alternative banking services.
8. As a result, the British Bankers Association (BBA) - the trade association for the UK banking sector - agreed a protocol which committed banks to:
  - Working with local communities to establish the impact of the branch closure, prior to its closure
  - Finding suitable alternative provision to suit individual communities
  - Putting satisfactory alternative banking services in place before a branch is closed. Options for this to include free to use cash machines, the proximity of alternative branches, and Post Office branches and mobile banking arrangements.
9. However, evidence suggests that the replacements put in place following branch closures (mobile banking units and Post Office access) are often inadequate and do not meet the needs of business customers. Added to that, if LINK's plan to reduce the fee paid by card providers to cash machine operators goes ahead<sup>3</sup>, there is a risk of closure of Free-to-use ATMs, which are an essential part of a thriving local economy.

### **Information Gathered**

10. Closure of Branch Banks  
In January 2018, Members met with a Natwest Bank representative responsible for Yorkshire and the Humber, and for managing the engagement process for closure of NatWest branch banks. Whilst not speaking for the industry as a whole, he was able to provide an insight into the processes that are undertaken when a bank is considering closing a branch, and the thresholds applied.
11. As part of his presentation he confirmed:
  - There had been a 40% reduction in the number of customers coming in to bank branches over the past 5 years.
  - More people were going on-line and using telephony to access banking services and 2017 was the first time that there were more online than branch based transactions.
  - 90% of branch bank processes can be undertaken at a Post Office
  - Reducing banking hours and changing opening times were considered and trialled.
  - Factors that are taken into account include: proximity to other bank branches, ATMs and Post Offices; level of use; and transport links
  - The decision to close a branch bank is a commercial one and it has to comply with government guidelines, but there is no industry body or regulator that sets or enforces standards.
  - NatWest typically gives 6 months' notice of a closure, compared to the Government Minimum standard of 3 months

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<sup>3</sup> See: <https://www.link.co.uk/about/news/link-moves-to-secure-future-of-free-atms/>

- Ahead of a closure NatWest contacts all its frequent customers, often owners of SMEs - NatWest have continued to employ 'SME relationship managers', other banks have not. These provide a direct link with SMEs and usually go to see them at their company site.
  - MPs are informed of any closures
12. Members also received information from the Rural Services Network (RSN) who confirmed that their next Sounding Board Survey which goes out to all Local Authority Councillors and Parish Councillors will focus on the withdrawal of cash machines and banks from rural areas. The RSN confirmed they plan to use the information they gather from across the country to campaign against further losses/closures.
13. Finally, Members received information provided by Age UK who had previously called for all banks and building societies to work harder to respond to the needs of their older customers. Members noted that while a minority of older people are able to use internet banking, around a quarter (26%) of people aged 65 to 74 and around three-fifths (61%) of people aged 75+ do not regularly use the internet. Many older people also have a strong preference for in-branch banking, with face-to-face services allowing the chance to talk to people – an important component of tackling loneliness, particularly in rural communities. In-branch banking also offers peace of mind and the security of seeing bank transactions take place and receiving a paper record to prove it.
14. Post Office Closures & their link in to Bank Branch Closures  
The Post Office has a requirement to provide branches in all parts of the UK in line with national access criteria set by government, and to date the government has protected rural post offices. Research carried out in 2017 confirms the particular importance of post offices to rural consumers and businesses - see Appendix 2.
15. In April 2018, Members met with the Post Office External Affairs Lead for Scotland and Northern Ireland (previously the External Affairs Manager for the National Post Office Company) who confirmed there were no planned closures of post offices. He also provided an overview of the current situation as follows:
- There are 11,500 post office branches in the UK - the National Post Office wants to increase this by 2,000
  - Almost 93% of people live within a mile of their local post office, and 99.7% live within three miles.
  - The National Post Office do not run their own post offices other than 200 Crown post offices. All other post offices are commercial ventures run as individual businesses.
  - Closures occur for a number of reasons but they are usually due to contractual issues or commercial issues.
  - An existing agent has to give six months' notice of ending a contract.
  - It is difficult to get someone to take on a post office. The post office field team will try to get a new post office agent up and running as quickly as possible.
  - There are outreach post offices that get additional payments that help in more rural areas.
  - There are also 3,000 community branches that get an additional payment - a community branch is one where there is no shop within half a mile.

- Community run post offices are an option but they would still need a designated postmaster who would be prepared to be liable for any losses incurred.
  - A 6-year agreement between the Post Office and banks has been in place since 1 January 2017, to provide basic bank branch services particularly over the counter bank transactions for bank customers - both for personal accounts and small business accounts. Banks are obliged to pay for this service and given the number of previous and upcoming branch closures, it is likely this will be extended.
  - There are approximately 2,700 ATMs in the post office network but every post office is in effect an ATM.
  - Standalone post offices were very rarely commercially viable any more. Even a post office with a large catchment area could at best hope to earn income of £14,000 per annum based purely on post office counter services
  - Four years ago the post office network was transformed and modernised and since then efforts had been made to encourage retail.
  - There are over 170 products and services in post offices (postal orders are the only one owned by the post office) - Greater advertising is needed nationally to highlight the services that post offices operate but this is incredibly expensive to do.
  - 2017/18 was the first year that post offices had made money nationally.
16. With respect to changes in the post office network, Members also considered the Post Office's code of practice for public consultation and communication, published in May 2014.
17. Finally, in May 2018 Members received information on an action plan developed by the Finance Industry and the Post Office working with the Treasury and government officials<sup>4</sup>. The aim of the plan is to raise awareness among local communities grappling with bank branch closures, of the day-to-day banking services that bank and building society customers can access at 11,500 Post Office branches across the UK.
18. Members learnt that customers in rural or urban areas with less bank branch coverage are the primary focus of the plan, which seeks to:
- i. Raise awareness of banking services available at the Post Office via regional and targeted localised pilot media campaigns. These will be timed to coincide with Post Office in-branch campaigns across the Post Office network.
  - ii. Support specific communities, including those impacted by bank branch closures, through information leaflets, joint Post Office and bank outreach to communities and improved collaboration between Post Office and banks during any bank branch closures.
  - iii. Promote the Post Office as an integral channel for day-to-day banking, with clear and prominent information for customers in banks' literature, on websites and telephony channels.
  - iv. Provide enhanced support for vulnerable consumers to be developed based on Citizens' Advice best practice guidelines.

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<sup>4</sup> <http://www.rsonline.org.uk/post-office-eases-bank-closure-pain>

- v. Carry out ongoing monitoring of awareness and confidence in the Post Office counter service.

## **Analysis**

19. In regard to branch bank closures, Members identified a number of concerns, including the lack of any cumulative impact assessment of branch bank closures, and an over reliance on Post Offices to fill the gaps made by those closures. They noted the importance of ATMs in some of the more rural areas of the county, and questioned what type of contracts were in place with Post Offices to ensure the sustainability of banking services, once a nearby bank branch had closed.
20. They also questioned whether the existing community banker role could be extended to provide accessible banking services in places such as community libraries, or whether multi-bank hubs could be established in buildings of community use. They agreed it may be possible to explore with the Stronger Communities Team what community bases could support banking services.
21. In regard to post office services, Members recognised that commercial decisions were determining what Post Office services were available. They acknowledged with surprise the low amount of income generated through post office counter services solely, and questioned how best to highlight the services on offer in Post Offices and encourage use of their retail facilities, on the basis that if you don't use it you lose it.
22. They also questioned whether it would be possible to levy greater charges upon the banks for the services provided by post offices, as this may influence the decision making around branch bank closures.
23. Finally, they were pleased to note the national action plan developed by the Finance Industry and the Post Office. However, they questioned whether at a local level the true impact of a branch bank closure was being recognised, particularly as in their view; there was a need to balance commercial concerns with community concerns.

## **Review Conclusions**

24. The Committee were unable to say with confidence that banks were fully considering their 'corporate social responsibility' as part of their decision making around the closure of a branch bank. They highlighted their concern for the number of people that may get left behind without access to banking services, as the move towards a cash-less society and dependence upon on-line technologies continues.
25. They therefore agreed that:
  - Decisions were not taking account of the full impact upon rural communities and the SMEs within those communities, and;
  - At a local level, assumptions were being made about the ability of nearby Post Offices to fill the resulting gap in banking services provision.
26. However, the Committee accepted there was little they could do to influence banks from making a unilateral decision to close a branch, made in response to commercial pressures.

27. The Chair therefore proposed writing to both the Secretary of State for Business, Energy and Industrial Strategy and to the Secretary of State for Environment, Food and Rural Affairs, and to North Yorkshire MPs to raise the Committee's concerns about the impact on rural communities and small businesses.

### **Recommendations**

28. Having considered the findings from this review, it is proposed that:
- i. The Chair write to both the Secretary of State for Business, Energy and Industrial Strategy and to the Secretary of State for Environment, Food and Rural Affairs, and to North Yorkshire MPs to raise the Committee's concerns about the impact on rural communities and small businesses.
  - ii. The Committee recommend to the Executive that they:
    - a) Note the findings from the review.
    - b) Endorse this Committee's views in regard to the impact of bank branch closures on local businesses and rural communities.
    - c) Highlight the concerns identified by the review to members of the Local Government York & North Yorkshire Partnership Group.

### **Report Author:**

Melanie Carr  
Principal Democratic Services & Scrutiny Officer

### **Appendices:**

Appendix 1: List of Branch Banks, Post Offices & ATMs across the county  
Appendix 2: Briefing note on rural Post Office use dated November 2017

**Banks & Building Society Branches, LINK ATMs and Post Offices in North  
Yorkshire Market Towns and Large Settlements**

<p><b>Bedale</b> Barclays (incl. ATM) Skipton Building Society LINK ATMs at Co-op, Tesco and Spar. Free to use. Post office.</p>	<p><b>Bentham</b> Barclays (incl. ATM) LINK ATM at Spar. Free to use. Post office.</p>
<p><b>Boroughbridge</b> Barclays (incl. ATM) LINK ATMS at Spar and Morrisons. Free to use. Post office.</p>	<p><b>Catterick Garrison</b> Lloyds (incl. ATM) Santander LINK ATMs at Poundland, Aldi, Co-op, Tesco and various barracks. Free to use. LINK ATMs at Brewers Fayre, a pizza shop and McDonalds. Charge to use (£1.75 - £1.95) Two post offices.</p>
<p><b>Easingwold</b> Barclays (incl. ATM) <b>HSBC – closing</b> Nationwide (incl. ATM) Yorkshire Building Society (agency) LINK ATMS at Co-ops and Costcutter. Free to use. Post office.</p>	<p><b>Filey</b> Barclays (incl. ATM) <b>Yorkshire Bank – closing 3 May 2017.</b> LINK ATMs at Spar, Tesco, Londis, Heron Foods, Millers, and post office. Free to use. LINK ATMs at Brigs Amusements, Holdsworths Amusements and Filey stores. Charge to use (99p - £1.85) Post office.</p>
<p><b>Glusburn &amp; Cross Hills</b> Barclays (incl. ATM) Skipton Building Society LINK ATMs at Spar, Co-op and Snax 24. Free to use. Post office.</p>	<p><b>Grassington</b> Barclays (incl. ATM) Skipton Building Society (agency) Post office.</p>
<p><b>Great Ayton</b> LINK ATM at Co-op. Free to use. Post office.</p>	<p><b>Hawes</b> Barclays (incl. ATM) Skipton Building Society (agency) Post office in Community Office.</p>
<p><b>Helmsley</b> Barclays (incl. ATM) Nationwide (incl. ATM) Nat West - ATM only LINK ATM at Costcutter. Free to use. Post office.</p>	<p><b>Ingleton</b> LINK ATMs in Co-ops and at Marton Arms, Thornton in Lonsdale. Post office in community centre (open Tuesday and Wednesday).</p>

<p><b>Kirkbymoorside</b>  <b>HSBC – closing</b>  LINK ATM at Co-op. Free to use.  Post office.</p>	<p><b>Knaresborough</b>  Barclays (incl. ATM)  Halifax (incl. ATM)  <b>Nat West – closing</b>  Santander (incl. ATM)  Yorkshire Building Society  LINK ATMs at Co-op and Sainsburys. Free to use.  LINK ATMs at Premiere and Chain Lane stores. Charge to use (£1.50 - £1.65)</p>
<p><b>Leyburn</b>  Barclays (incl. ATM)  <b>HSBC – closing</b>  Skipton Building Society (agency)  Yorkshire Building Society (agency)  LINK ATMs at Co-op and One Stop. Free to use.  Post office.</p>	<p><b>Malton</b>  Barclays (incl. ATM)  Halifax (incl. ATM)  HSBC (incl. ATM)  Nat West (incl. ATM)  Skipton Building Society  TSB (incl. ATM)  Yorkshire Bank (incl. ATM)  Yorkshire Building Society  LINK ATMs at Asda, Morrisons, Heron Foods, and One Stop. Free to use.  LINK ATM at McColls. Charge to use (£1.99)  Post office.</p>
<p><b>Masham</b>  Barclays (incl. ATM)  Yorkshire Bank  LINK ATM at Co-op. Free to use.  Post office in Masham News.</p>	<p><b>Middleham</b>  LINK ATM at Central Stores. Free to use.  Mobile post office at Key Centre (not open all week)</p>
<p><b>Northallerton</b>  Barclays (incl. ATM)  Darlington Building Society  Halifax (incl. ATM)  HSBC (incl. ATM)  Nat West (incl. ATM)  Santander (incl. ATM)  Skipton Building Society  TSB (incl. ATM)  Yorkshire Bank (incl. ATM)  Yorkshire Building Society  LINK ATM in a number of Co-ops and at Sainsburys. Free to use.  Post office.</p>	<p><b>Pateley Bridge</b>  Barclays (no ATM)  LINK ATMs at Spar, Costcutter and the Oldest Sweet Shop. Free to use.  Post office.</p>
<p><b>Pickering</b>  Barclays (incl. ATM)</p>	<p><b>Richmond</b>  Barclays (incl. ATM)</p>



<p>Nat West (incl. ATM)  <b>Yorkshire Bank – closing 4 May 2017.</b>  Yorkshire Building Society  LINK ATMs at Co-op, Costcutter and Malton Road garage. Free to use.  Post office in Morlands newsagents.</p>	<p>HSBC (incl. ATM)  Nat West (incl. ATM)  TSB (incl. ATM)  <b>Yorkshire Bank – closing 20 April 2017</b>  Yorkshire Building Society  LINK ATMs at Nisa, post office, N Shaw Ltd, Heron Foods and The Station. Free to use.  LINK ATM at McColls. Charge to use (£1.65)  Two post offices.</p>
<p><b>Ripon</b>  Barclays (incl. ATM)  Halifax (incl. ATM)  HSBC (incl. ATM)  Leeds Building Society  Lloyds  Nat West (incl. ATM)  Santander (incl. ATM)  Skipton Building Society  <b>Yorkshire Bank – closing 6 June 2017.</b>  Yorkshire Building Society  LINK ATMs at McColls, Sainsburys, Nisa, Booths, Morrisons and Co-ops. Free to use.  Three post offices.</p>	<p><b>Selby</b>  Barclays (incl. ATM)  Halifax (incl. ATM)  HSBC (incl. ATM)  Lloyds (incl. ATM)  <b>Nat West – closing</b>  Santander (incl. ATM)  Skipton Building Society  Yorkshire Bank (incl. ATM)  Yorkshire Building Society  LINK ATMs at Griffin Hotel, post office, Wilkinsons, Sainsburys, Morrisons, Tesco, Flaxley Road newsagents, Selby college, Co-op and McColls. Free to use.  LINK ATMs at Millgate service station, Two Stop Shop, Wishing Well, Three Lakes Retail Park, and Abbeyside filling station. Charge to use. (£1.85 - £1.99)  Two post offices.</p>
<p><b>Settle</b>  Barclays (incl. ATM)  HSBC (incl. ATM)  Lloyds  <b>Nat West – closing</b>  Skipton Building Society  LINK ATMs at Co-op and Booths, Free to use.  Post office.</p>	<p><b>Sherburn in Elmet</b>  Nat West – ATM only.  LINK ATMs at Spar, Tesco and Co-op.  Free to use.  Post office.</p>
<p><b>Skipton</b>  Barclays (incl. ATM)  Halifax (incl. ATM)  HSBC (incl. ATM)  Nat West (incl. ATM)  Santander (incl. ATM)  Skipton Building Society (incl. ATM)  TSB (incl. ATM)  Yorkshire Bank (incl. ATM)</p>	<p><b>Stokesley</b>  Barclays (incl. ATM)  <b>HSBC – closing</b>  Nat West (incl. ATM)  Newcastle Building Society  Santander (incl. ATM)  Yorkshire Building Society (agency)  LINK ATM in Co-op. Free to use.  Post office in Quality Fare.</p>

<p>Yorkshire Building Society LINK ATMs at Tesco, Morrisons, Spar and Rendezvous Hotel. Free to use. LINK ATMs at Rowland Street Stores and Londis. Charge to use. (£1.25 - £1.99) Two post offices.</p>	
<p><b>Tadcaster</b> Barclays (incl. ATM) Halifax (incl. ATM) <b>Nat West – closing</b> LINK ATMs at Sainsburys and Esso garage. Free to use. Two post offices.</p>	<p><b>Thirsk</b> Barclays (incl. ATM) HSBC (incl. ATM) Lloyds (incl. ATM) Nationwide <b>Nat West – closing</b> <b>Santander – closing 15 June 2017</b> LINK ATMs at Heron Foods, Co-op, Tesco, Thirsk Garden Centre. Free to use. LINK ATMs at Bytheway Stores, Thirsk Service Station and Thirsk Racecourse. Charge to use. (£1.65 - £1.99) Post office in Co-op.</p>
<p><b>Whitby</b> Barclays (incl. ATM) Halifax (incl. ATM) HSBC Nat West (incl. ATM) TSB (incl. ATM) Yorkshire Bank (incl. ATM) Yorkshire Building Society LINK ATMs at Pleasureland Amusements, Millers Amusements, Poundland, Heron Foods, Co-op, Spar, Sainsburys, Eves &amp; Co. Free to use. LINK ATMs at the Board Inn, George Hotel and Heldradale Stores. Charge to use (£1 - £1.85) Three post offices (One in Co-op).</p>	

# Rural Post Office Use

How rural  
consumers and  
small businesses  
use post offices



Annabel Barnett

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# Summary

Post offices have always been particularly important for rural communities. But in the context of declining mail use and dramatic growth in digital communications, what role do they play today? And do people in rural areas use post offices differently to people based in urban areas?

This briefing note draws on a survey of over 800 rural residents and over 250 small businesses. Although almost all rural residents and businesses use post offices, people in rural areas are visiting post offices less frequently than they did a decade ago (31% visit at least once a week, compared to 56% in 2005). Our research shows:

- **Rural consumers still use post offices significantly more often than urban consumers and they are more likely to use many of the services offered.** Rural residents make greater use of mail services including buying stamps and sending parcels, for example. Post offices in rural areas are also used much more for cash withdrawals (24% of rural consumers, 19% in urban areas).
- **Post offices remain embedded in rural life, providing a range of community and retail services.** These include offering local information, informal support and a place for meeting fellow residents. 7 in 10 rural consumers buy essential items like groceries and food at post offices.
- **Rural small businesses rely on post offices more than their urban counterparts.** Rural businesses make more use of postal and banking services in particular. And the current breadth of the post office network helps their bottom line: 71% of rural small businesses say that without their local post office, their costs for accessing services would rise.
- **The more rural a community, the more important its post office.** 6 in 10 remote rural residents describe the Post Office as 'very' or 'extremely' important to them. They withdraw cash most frequently, are more likely to buy retail goods and make most use of community services.

The Post Office has a requirement to provide branches in all parts of the UK in line with national access criteria set by government, and to date the government has protected rural post offices. Our research confirms the particular importance of post offices to rural consumers and businesses. It is vital that the government and Post Office Ltd continue to maintain the number of rural post offices and ensure they retain their wide range of services.

# Introduction

The post office network is a crucial access point to the public postal service.<sup>1</sup> Post offices also deliver other essential services to citizens, including banking services, access to benefits, bill payment and a range of central and local government services. Post offices have long played particularly critical roles in rural areas, frequently described as 'lifeline' and 'essential to the vitality of the local community'.<sup>2</sup>

But post offices - and the ways in which individuals and small businesses use them - have undergone very considerable change in recent years. These changes reflect the enormous social, economic and technological developments within wider society. A range of factors including the increasing digitisation of communications and transactions, pressure on local retail and ongoing bank branch closures are likely to continue to have a significant impact on service provision.

With an older population and often less choice in service providers, rural residents and businesses may be disproportionately affected by these changes. The post office network with its extensive geographic coverage, is key in providing services in rural and remote areas.

However, the network has been loss-making since 2000, and in order to maintain its size and financial viability, the Post Office is undergoing a major transformation programme, which involves converting traditional branches into new operating models. Many smaller post offices are being integrated into retail premises where they operate for longer opening hours but with a slightly reduced range of services. In addition, the government has committed to 'safeguard the post office network, to protect existing rural services'<sup>3</sup> and provides a Community Branch Fund to strengthen branches that may be the last shop in the village serving small, often remote, communities<sup>4</sup>.

As the statutory watchdog for postal consumers, it is our role to monitor matters relating to post office numbers and location. We have particular responsibilities regarding the interests of more vulnerable consumers, including those in rural areas. With the post office transformation programme approaching its conclusion, in this briefing note we look at how consumers and small businesses in rural areas are currently using post offices, and the value they place on them.<sup>5</sup>

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<sup>1</sup> Royal Mail, [Universal Service Obligation](#)

<sup>2</sup> Business and Enterprise Committee, [Post Offices - securing their future](#), 2009

<sup>3</sup><https://s3.eu-west-2.amazonaws.com/manifesto2017/Manifesto2017.pdf>

<sup>4</sup> <https://hansard.parliament.uk/commons/2013-11-27/debates/13112751000003/PostOffice>

<sup>5</sup> Unless otherwise referenced, the figures quoted in this report are from Accent/Citizens Advice, [Use of Essential Services Traditionally Provided at Post Offices](#), June 2017. See Appendix. In the report, we use the term 'consumer' to refer to citizens (not businesses).

# 1. Post offices have a unique reach in rural areas

There are significant differences in the ways rural and urban post offices are used.<sup>6</sup> This is partly for geographical reasons - rural areas are more sparsely populated and less well provided with services than urban areas. But it is also because rural and urban demographics are distinct.

## Rural post offices have unparalleled coverage

There are around 11,600 post offices in the UK, with a unique reach across all parts of the country. Rural areas are particularly well-served by post offices, and over half (55%) of the UK's branches are rural.<sup>7</sup>

98.7% of the rural population is within 3 miles of a post office. This exceeds government access criteria that require Post Office Ltd (POL) to ensure 95% of the rural population is within 3 miles of a post office. There is a further requirement that 95% of the population of every postcode district is within 6 miles of their nearest post office, to ensure a minimum level of access for those based in remote rural areas.<sup>8</sup>

The Post Office also has to report on accessibility for particular groups of consumers, including small businesses, lower income consumers, older people and those with disabilities. In 2016, well over 99% of all of these groups were within 3 miles of a Post Office branch. However, ease of use of a post office in practice, particularly in remote areas, often depends on access to transport as well as direct distance.<sup>9</sup>

## There are fewer alternative services in rural areas

In many rural and remote areas, post offices are especially important because of the decline in availability of local alternatives providing these services. The number of bank branches has fallen sharply<sup>10</sup>, and some have particular concerns about the impact on small businesses in rural areas<sup>11</sup>. More widely, closures of other services such as pubs<sup>12</sup> and shops<sup>13</sup> have also affected rural

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<sup>6</sup> Throughout this report we use the Office for National Statistics (ONS) definitions for urban, rural and remote rural areas. See Citizens Advice, [Use of Essential Services Traditionally Provided at Post Offices](#), 2017 (Appendix A).

<sup>7</sup> Post Office Ltd, [Network Report 2016](#)

<sup>8</sup> BIS, [Securing the Post Office Network in the Digital Age](#), 2010. Our independent analysis confirms the access criteria were being met in 2017, [Citizens Advice. Access All Areas?](#), 2017.

<sup>9</sup> This issue is explored further Citizens Advice, [Access All Areas?](#), 2017

<sup>10</sup> From 20,583 in 1998 to 8,837 in 2012, with a further 1,000 branches closing 2012-2016. (House of Commons Library, [Bank Branch Closures](#), 2016)

<sup>11</sup> Federation of Small Businesses, [Locked Out](#), 2016

<sup>12</sup> The Campaign for Real Ale [reports](#) 21 pub closures a week in 2016, of which just under half were in rural areas.

areas, especially where alternatives are distant.

Bank and other service closures are driven partly by the changing use of technology. While many consumers in rural areas do use the internet to access services, there are also both physical and behavioural barriers to replacing face to face counter services completely:

- Broadband speeds are generally inferior in rural areas<sup>14</sup>
- Older people are less like to use the internet: 78% of those aged 65-74 are online, but only 41% of over 75s.<sup>15</sup>

## Rural population is different to urban population

Whilst 17% of the UK's population live in rural areas,<sup>16</sup> the rural population is not evenly distributed throughout the country. For example, only 1% of the population of England live in remote rural areas compared to 6% in Scotland.<sup>17</sup>

The population of rural areas is significantly older than that in urban areas. For instance in rural areas in England, 24% of the population is aged 65 or over, but in urban areas only 16% are aged 65 or over.<sup>18</sup> This rises to 28% in remote areas of England. However, in the majority of cases where there is a difference in the way post offices are used in rural and urban areas, this is due to rurality rather than age.

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<sup>13</sup> The Rural Shops Alliance [estimates](#) 2,500 village shop closures in the decade to 2014.

<sup>14</sup> House of Commons Library, [Superfast Broadband Coverage in the UK](#), 2017

<sup>15</sup> 99% of adults under the age of 34 use the internet.

[www.ons.gov.uk/businessindustryandtrade/itandinternetindustry/bulletins/internetusers/2017](http://www.ons.gov.uk/businessindustryandtrade/itandinternetindustry/bulletins/internetusers/2017)

<sup>16</sup> [data.worldbank.org/indicator/SP.RUR.TOTL.ZS](http://data.worldbank.org/indicator/SP.RUR.TOTL.ZS)

<sup>17</sup> [www.gov.uk/government/publications/rural-population-and-migration/rural-population-201415](http://www.gov.uk/government/publications/rural-population-and-migration/rural-population-201415)

[5](#)

[www.gov.scot/Publications/2011/09/29133747/2](http://www.gov.scot/Publications/2011/09/29133747/2)

<sup>18</sup>

[www.gov.uk/government/publications/rural-population-and-migration/rural-population-201415](http://www.gov.uk/government/publications/rural-population-and-migration/rural-population-201415)



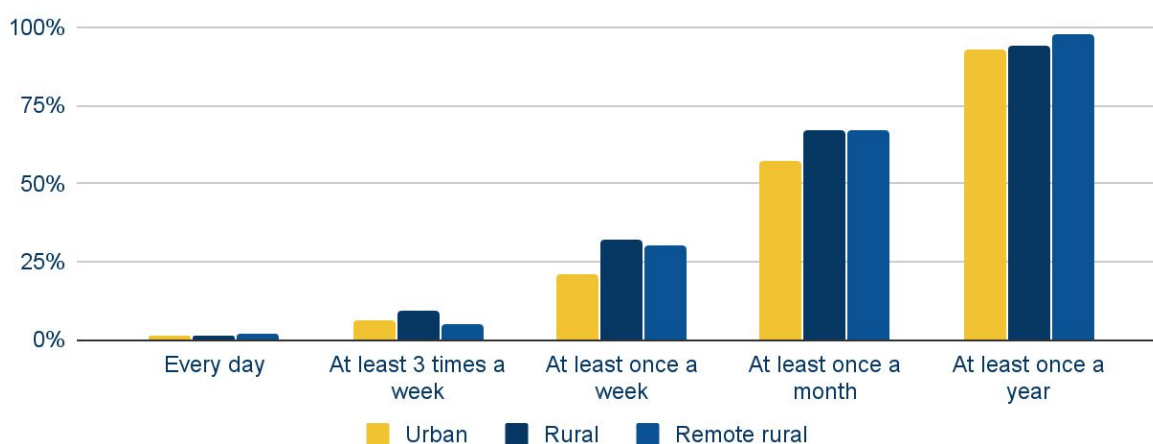
## 2. Rural consumers visit post offices more frequently

Almost everybody uses a post office at some time, but rural consumers are slightly more likely to use post offices than urban residents. 98% of rural consumers ever use post offices (compared with 97% of urban consumers). People based in rural areas also use post offices more frequently. In both rural and urban areas consumers say that localness or proximity is the most important reason why they choose to use key services at post offices.<sup>19</sup>

### Rural residents use post offices more often

Rural residents use post offices more often than those in urban areas. Whilst nearly 1 in 3 (31%) rural residents uses a post office at least weekly, in urban areas only 1 in 5 (21%) uses a post office at least weekly. 2 in 3 (67%) consumers in rural areas use a post office once a month or more (compared to 57% in urban areas). Consumers living in non-remote rural areas use post offices slightly more frequently than remote rural residents.

**Figure 1. Rural consumers use post offices more frequently**



### Rural consumers visit most during core hours

Despite a considerable increase in the hours many post offices are open, people overwhelmingly use post offices during traditional opening hours, both in terms of day (Monday to Saturday) and time (9am-5.30pm). As in urban areas, the vast majority of rural (89%) and remote rural (93%) consumers who use post offices visit during traditional opening times. Most people who visit outside traditional hours, visit just outside these times.<sup>20</sup>

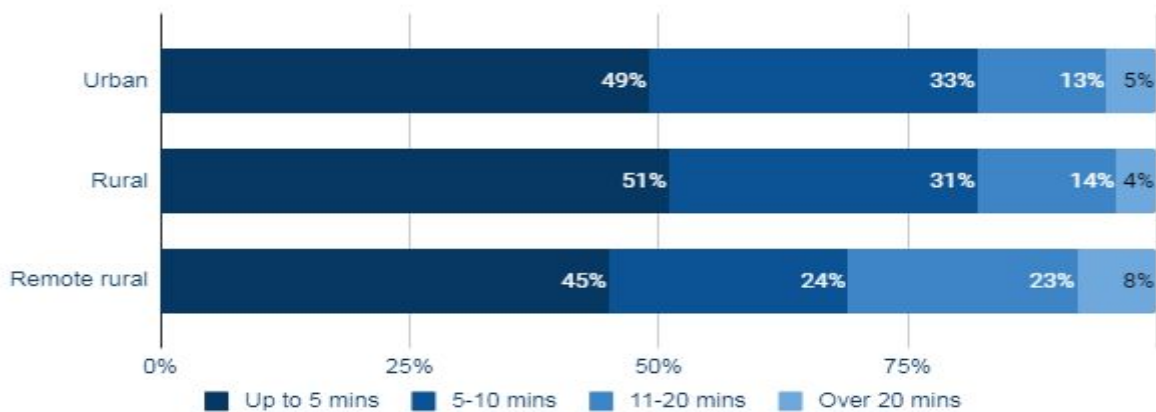
<sup>19</sup> Citizens Advice, [Consumer Use of Post Offices](#), 2017

<sup>20</sup> 8am-9am or 5.30pm-7pm.

## Remote residents have longest journey times

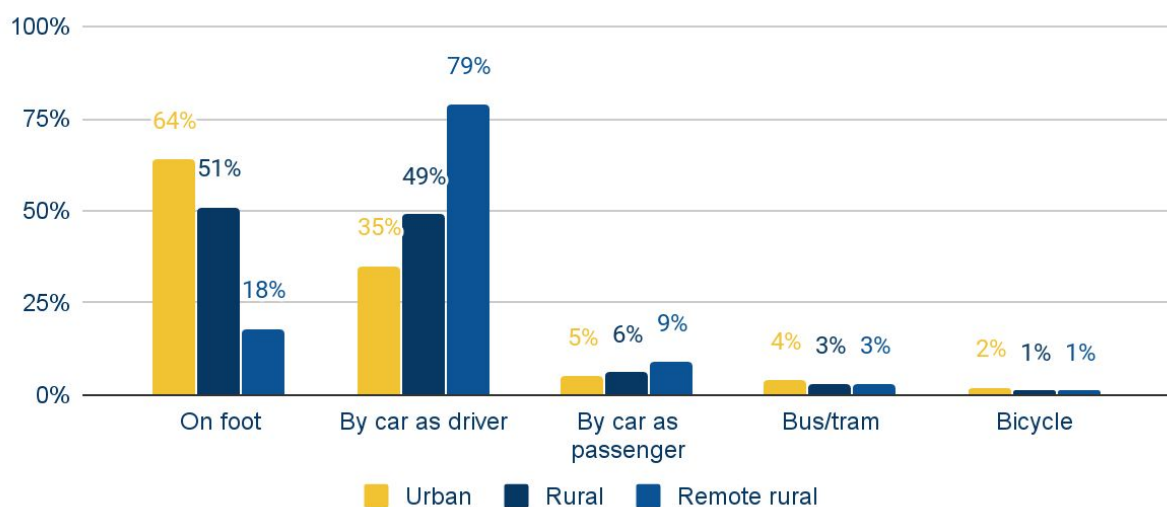
Consumers in non-remote rural areas have very similar journey times to consumers in urban areas. But those in remote areas have longer journey times. Just over half (51%) of customers in rural areas and 45% of those in remote areas are within 5 minutes journey time of the post office they use most. Those in remote rural areas are significantly more likely (31%) to have a journey time of over 10 minutes (18% in rural or urban areas).

**Figure 2. Remote consumers have longest journey times**



Non-remote and urban consumer journey times are similar despite the greater distance travelled in rural areas, because consumers use different methods of transport. Driving is more than twice as common in remote (79%) compared with urban (35%) areas. Walking decreases with rurality - 64% of urban, 51% of rural and 18% of remote rural post office users travel to the post office on foot.

**Figure 3. Remote and rural consumers are more likely to drive**



### 3. Rural consumers use key services more

Post offices provide consumers with a wide range of services including mail, banking and cash services, access to central government and council services and bill payments. Many of these services are available through a range of other channels as well as post offices.

#### Postal services are used most

Postal services are the most commonly used Post Office service in rural areas, as in urban areas. Almost all (99%) rural residents who visit post offices use them to access at least one postal service.<sup>21</sup>

However, for key postal services a slightly higher proportion of rural consumers than urban consumers are using post offices. Urban residents are more likely to use non-post office outlets for mail services. Alternative outlets, such as supermarkets selling stamps and parcelshops like CollectPlus, tend to be more accessible in urban areas.

80% of all remote rural consumers, 72% of rural consumers and 70% of urban consumers buy stamps or pay for letter postage at a post office. This difference is partly because the rural population is older, and older people send more letter post than younger people, regardless of where they live.

Rural residents are also more likely than urban residents to send parcels and use premium mail services (Signed For and Special Delivery) at post offices.

**Figure 4. Remote and rural consumers use key mail services most**



Similar proportions of rural (40%), remote rural (38%) and urban (38%) consumers use post offices to return mail order or internet shopping items. But fewer rural residents than urban residents need to collect mail orders that have not been delivered to them at home/work in general. And a correspondingly

<sup>21</sup> Postal services: sending 1st or 2nd class letters, stamps, Special Delivery, Signed For, international letters, parcels, mail order returns and collections.

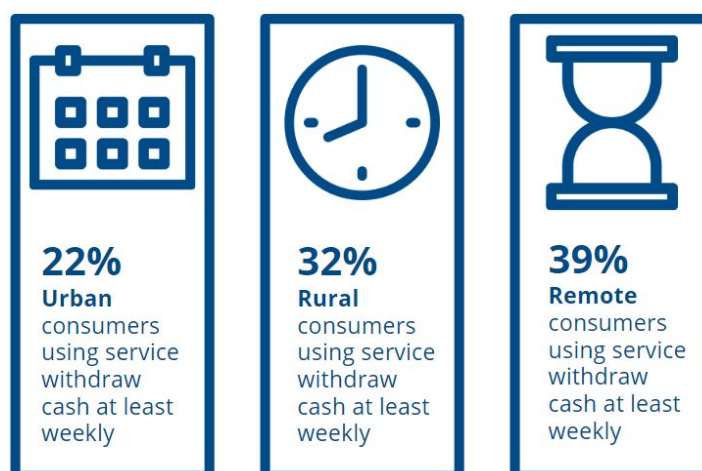
lower proportion of all rural (19%) and remote residents (15%) collect mail order items at post offices.<sup>22</sup>

## Banking services are used more in rural areas

Post offices are used significantly more for cash and banking in rural areas, than in urban areas. In rural areas nearly 1 in 4 (24%) consumers withdraw cash from their bank account at a post office. In urban areas 1 in 5 (19%) do so. The more remote consumers are, the more likely they are to withdraw cash from post offices weekly, as shown in figure 5 below.

An increasing number of high street banks now offer a broader range of banking services through post offices, and this provision is likely to become more important as rural bank branches continue to close.

**Figure 5. Frequency of cash withdrawals increases with rurality**



Other banking services at post offices are also used more by rural than by urban residents. 6% of all rural and remote rural residents deposit cheques at post offices (compared with 2% of urban residents). 4% of rural residents and 5% of those in remote areas use a post office to deposit cash (3% in urban areas).

**Figure 6. Rural consumers make more use of banking services**

Post Office service	Urban	Rural*
Cash withdrawal from bank acct	19%	24%
Cheque deposit	2%	6%
Cash deposit	3%	5%

\* Rural = rural and remote rural

<sup>22</sup> 21% of urban residents collect undelivered mail order items at post offices.

A considerable proportion of consumers who say they collect their state benefits and pension payments in cash, use a post office.<sup>23</sup> This Post Office service is used far more extensively by rural residents than urban residents. Over 1 in 3 people (36%) in rural areas who collect their payments in cash use a post office counter, but in urban areas only 1 in 5 (21%) do so.

Foreign currency exchange services at post offices are used by nearly 1 in 4 (24%) rural consumers, slightly more than the 22% in urban areas.

## **Rural and urban consumers use application and payment services in similar ways**

Post offices offer access to a range of application services, including government forms, applications for passports and licences and identity checking services. Consumers can also pay utility bills and access some local council services, mainly payment services, at post offices. For the majority of application and payment services, rural residents use post offices in similar ways to urban residents.

Around half of all consumers make use of the Post Office's passport application form checking service, Passport Check and Send - 46% in rural areas and 42% in remote areas. In urban areas slightly more consumers (49%) use Passport Check and Send. The service is only available in larger post offices, which tend to be based in urban areas.

Only 6% of rural residents use a post office for identity checking services, for example when applying for a mortgage, new job or Home Office Biometric Residence permit. In urban areas this rises to 9%, which may reflect the higher usage of these services among under 45s and Black, Asian and minority ethnic consumers who are more likely to be urban residents.

More rural residents than urban residents pay their vehicle tax at a post office. Almost 1 in 4 rural (23%) and remote rural residents (24%) who pay vehicle tax, pay at a post office.<sup>24</sup> In contrast only 1 in 5 (19%) urban residents do so. There is little or no difference in the proportions of rural and urban consumers using post offices to pick up government forms<sup>25</sup> (48% of rural consumers), access council services<sup>26</sup> (5% rural) or pay utility bills (3% rural consumers).

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<sup>23</sup> Only 4% of rural consumers say they withdraw their state benefits or pensions in cash at a post office counter. The majority of people who report withdrawing benefits or state pensions in cash use a bank account or bank ATM. The low figure may also be due to people viewing these payments as general money in a bank account, rather than specifically as a pension or benefit payment.

<sup>24</sup> 17% of all rural consumers pay for vehicle tax at a post office.

<sup>25</sup> For example, application forms for passports, driving licences or fishing rod licences.

<sup>26</sup> For example, paying for rent, council tax or parking fines; payments to consumers; obtaining transport passes.

## 4. Rural consumers use retail and community services

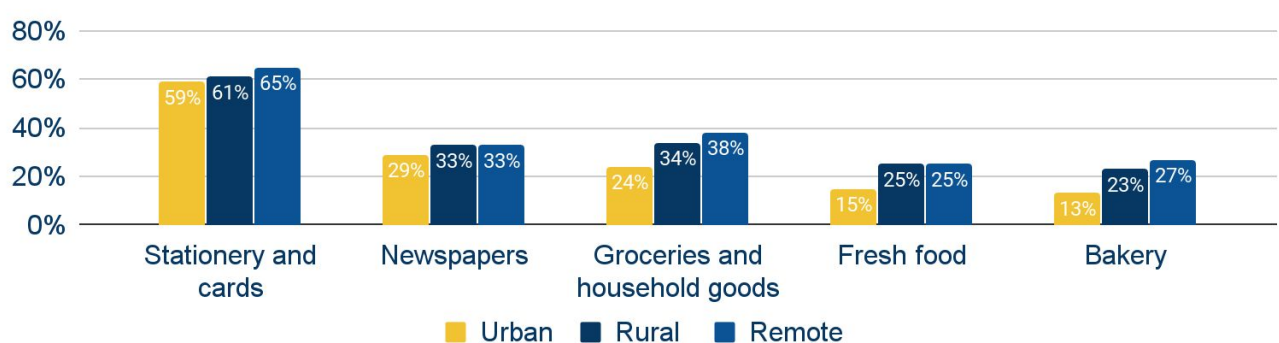
Consumers say they find it useful to be able to access postal and other Post Office services in the same place. People living in rural or remote rural areas are significantly more likely to say that this is very useful - 59% in remote rural and 55% in rural areas, compared with 46% in urban areas.

### Rural consumers buy retail goods at post offices

The majority of rural consumers use a post office located within other premises. 6 in 10 rural (64%) and remote rural (60%) residents use post offices co-located or based in the premises of another retailer or enterprise, most commonly a convenience store.<sup>27</sup> 54% of urban residents say they use a co-located post office.

The co-location of post offices within retail outlets enables many consumers to buy retail goods in the same premises. This service is particularly well-used in rural areas, reflecting both the greater number of rural post offices based in retail outlets and the lower provision of alternative retailers. Almost 7 in 10 rural consumers purchase non-Post Office retail goods at post offices such as stationery and cards, groceries, household goods, newspapers and fresh food.

**Figure 7. Retail goods purchasing increases with rurality**



### Many rural residents use the community services

As well as offering Post Office and retail services, post offices often play a role in providing more informal and social services ('community services'). These services are more heavily used in rural areas, and most of all in remote communities.

<sup>27</sup> Consumers also use post offices based in supermarkets. And less commonly in community centres, chemists, petrol stations, private houses and stationery/book shops.

Overall, 44% of rural post office customers use a post office for at least 1 community service, compared with 33% of urban customers. Post office community services include community information; help and advice; and the provision of a focal point for meeting other local residents.

Community services used by post office customers:

- Information about events and local services: 30% remote, 27% rural, 17% urban
- Place to meet friends and local residents: 31% remote, 26% rural, 16% urban
- Help and advice, such as informal assistance with services, help with state benefits, reading official letters, form filling: 15% remote, 19% rural, 18% urban

1 in 5 post office customers in rural (21%) and remote (22%) areas say they would lose contact with neighbours or friends without their post office.

**Figure 8. Rural customers make significant use of community services<sup>28</sup>**



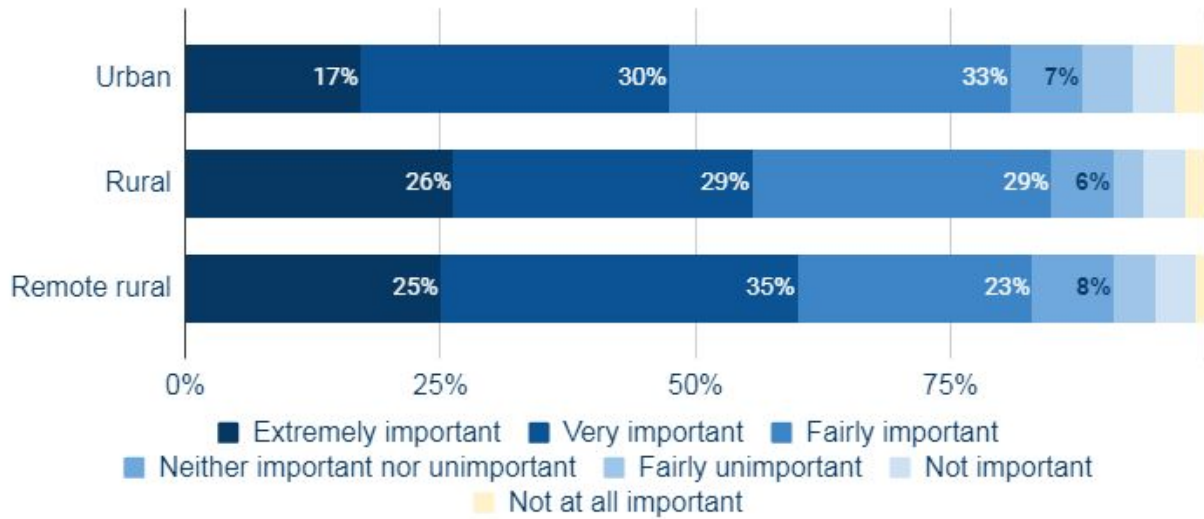
## Rural residents are more likely to rate the Post Office as very important

Consumer views of the Post Office are overwhelmingly positive in both urban and rural areas. Almost all (97%) rural and urban of consumers in rural areas say the Post Office is 'trustworthy'. Over 9 in 10 see the Post Office as an 'official service in the community' (93% in rural and 94% in remote areas).

People in rural and remote areas are also much more likely than those in urban areas to describe the Post Office as 'very' or 'extremely important' to them. 60% of remote rural residents, 55% of rural residents and 47% of urban residents say this.

<sup>28</sup> Aggregate figures for rural and remote rural customers

**Figure 9. Post offices are more important to rural and remote consumers**



Perceived importance also increases with age, amongst those whose mobility is limited and amongst people who are digitally excluded.



## 5. Rural small businesses use post offices more

Rural small businesses are an important part of the UK's economy. For example, in England there are 2.4 million small businesses in rural areas, and 20% of all enterprises with fewer than 50 employees are rural.<sup>29</sup>

The profile of rural small businesses is very different to those based in urban areas. On average, businesses in rural areas are smaller. There are also more small businesses per head of population in rural areas. In this report small businesses include businesses with up to 50 employees.

### Rural businesses use post offices more than urban businesses

Rural small businesses are slightly more likely to use post offices than urban businesses, and they use them more frequently. 95% of rural small businesses ever use post offices, compared with 93% of those based in urban areas.

39% of all rural small businesses use a post office at least weekly (compared with 33% in urban areas). 74% of rural small businesses use a post office at least monthly (65% in urban areas).

### Rural businesses use mail and cash services most



Rural small businesses make more use of the key Post Office services. Over 1 in 3 (36%) rural businesses use postal services at post offices at least weekly, compared with 1 in 4 (24%) urban businesses.

Rural small businesses are more likely than urban businesses to use a post office to pay for stamps or letter post.<sup>30</sup> They are also more likely to post letters/documents and parcels at a post office, and to use mail order return services.<sup>31</sup>

<sup>29</sup>

[www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/641459/Businesses\\_August\\_2017\\_Digest.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/641459/Businesses_August_2017_Digest.pdf)

<sup>30</sup> Pay for letter post: 76% remote small businesses, 73% rural, 71% urban.

<sup>31</sup> Post letters and documents: 32% remote, 35% rural, 22% urban. Post parcels: 49% remote, 46% rural, 42% urban. Mail order returns: 22% all rural, 16% urban.

Small businesses in rural areas are almost twice as likely those in urban areas to use day-to-day banking services at post offices. 11% of rural businesses withdraw cash for their business from a post office, compared with 6% of urban businesses.

A small proportion of small businesses use post offices for less formal services. Again, this is more common in rural and remote areas, where 6% of rural and 10% of remote rural small businesses use a post office for advertising their business or services (3% in urban areas). Similarly, 4% of rural and 6% of remote businesses use the post office for informal networking.

3 in 4 (75%) of all small businesses find it useful to be able to access mail and other Post Office services in the same place. Businesses in rural areas are most likely to say this is very useful - 54% in rural areas and 48% in remote areas.

## **Businesses with shorter travel times use post offices more frequently**

Small businesses are less likely than consumers to visit outside the 9am-5.30pm core opening times. However, 15% of small businesses in remote areas say that they use a post office between 5.30pm-7pm, a much higher proportion than the 5% that do this in urban and rural areas.

As for consumers, there is a sharp contrast in post office travel times for those in remote areas compared with those in urban or non-remote rural locations. 32% of small businesses in remote areas have a travel time greater than 10 minutes (13% in rural and urban areas). Small businesses with shorter travel times use post offices more frequently than those with longer travel times.

## **Business costs would rise without local post offices**

If their local post office was not available, most small businesses say they would use another post office rather than another outlet or methods to access similar services. 71% of rural and 82% of remote small businesses would use another post office (65% in urban areas).

The negative impacts predicted by small businesses if their post office was not available, increases with rurality. This is particularly striking for costs. 76% of rural and 80% of remote rural small businesses anticipate higher costs to access services, compared with 55% of small businesses in urban areas. Over 8 in 10 rural small businesses (85% rural, 86% remote) say it would take them more time to access services, compared with 77% in urban areas.

87% of all rural small businesses expect they will be using use post offices as much as they do now, or more often, in 2 years' time.

## 6. People visit less now and use services differently

There have been significant changes to how post offices are used. We have compared results from our 2017 survey with equivalent results from a 2005 survey to show changes over time, both for frequency of visits and the range of services consumers use.

### People use post offices less than a decade ago

Previous research indicates that a decade ago, people used rural post offices far more often than they do now.<sup>32</sup> We found that in 2017, 31% of rural consumers used a post office at least weekly and this compares with 56% in 2005.

However, asking people about use now compared with 2 years ago suggests that use of post offices is rising among consumers, especially in rural and remote areas. A clear majority of consumers in rural (68%) and remote (69%) areas report using post offices about the same amount as 2 years ago. But there is a stronger net increase in the number of consumers using post offices more often in rural and remote areas than in urban areas. A greater number of rural consumers say they are using post offices more frequently than say they are using them less.

Most rural (68%) and remote (81%) small businesses say they are using post offices about the same amount as they did 2 years ago. Although there is a net increase in the number of rural small businesses using post offices more often and no change in remote areas.

**Figure 10. Mixed net change in frequency of post office use compared with 2 years ago**

	Urban	Rural	Remote rural
Consumers	+3%	+6%	+6%
Small businesses	-5%	+6%	0%

### The types of services people use have changed

Over the last decade there have been considerable changes in the ways rural consumers use Post Office services. They use some more, such as sending parcels, cash withdrawals from bank accounts, currency exchange and passport application and checking. But others are used less, such as letter post, pension

<sup>32</sup> ERM/MORI, The Future of the UK's Rural and Deprived Urban Post Office Network, 2006

and benefit withdrawal and paying for vehicle tax.

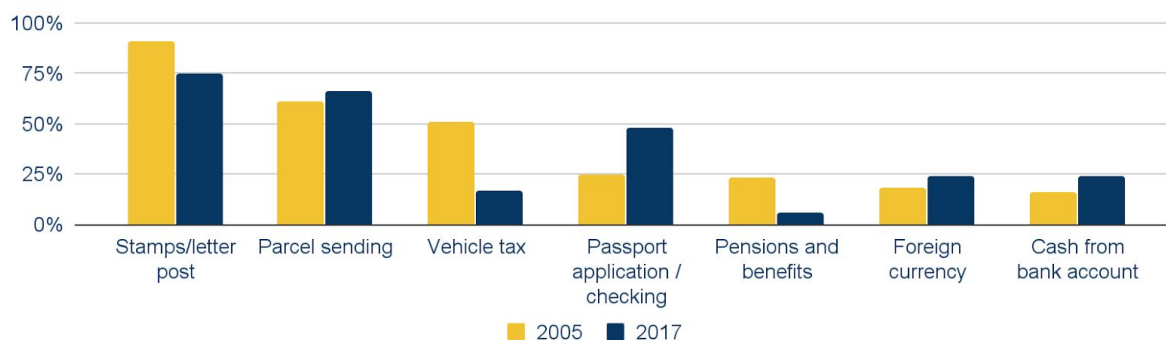
In 2005, 91% of rural consumers bought stamps or paid for letter post (letters, cards, documents etc) at a post office. But in 2017 this had fallen to 75% of rural consumers. Parcel sending by rural consumers has increased from 61% to 66% over the same period.

The number of rural residents paying for vehicle tax at post offices has fallen dramatically from half (51%) to fewer than 2 in 10 (17%) over the same period. The majority now pay online as they find it quicker and more convenient.

The proportion of rural residents who say they withdraw their state pensions and benefits in cash at a post office has also decreased significantly. In 2005 almost a quarter (23%) of the rural population used a post office to withdraw pensions and benefits, but by 2017 this has dropped to 6%. The majority of people who withdraw their state pensions and benefits in cash now use a bank counter or bank ATM.

However, the proportion of rural residents using post offices for other banking transactions has increased. Foreign currency transactions were used by 18% of rural consumers in 2005 to 24% in 2017. Withdrawing cash from a bank account has risen from 16% to 24%.

**Figure 11. Services used by rural consumers changed between 2005-2017<sup>33</sup>**



## Travel times have not changed

Over the last decade, travel times to post offices have hardly changed for rural consumers. In 2017, post offices were within a 5 minute journey for 47% of rural and remote residents (49% in 2005). However, there has been a slight fall in the proportions of rural residents getting to their post office on foot (40% of all rural post office users in 2017, 44% in 2005). There has been an increase in the proportions of rural residents driving (57% in 2017, 48% in 2005).<sup>34</sup>

<sup>33</sup> ERM/MORI, The Future of the UK's Rural and Deprived Urban Post Office Network, 2006

<sup>34</sup> ERM/MORI, The Future of the UK's Rural and Deprived Urban Post Office Network, 2006

## People expect frequency of use to stay the same

Most rural consumers and small businesses believe there will be little change to how often they use post offices in the near future.

4 in 5 consumers in rural (80%) and remote rural (81%) believe in 2 years' time they will use post offices the same amount as they do now. There is a mixed picture about future predicted use among the remaining 1 in 5 consumers, with some saying they will use post offices more and some less. Overall, 9 in 10 (89%) rural consumers anticipate they will be visiting post offices as much or more frequently in 2 years' time.

## Consumers say costs, travel time and dependency would rise without local post office

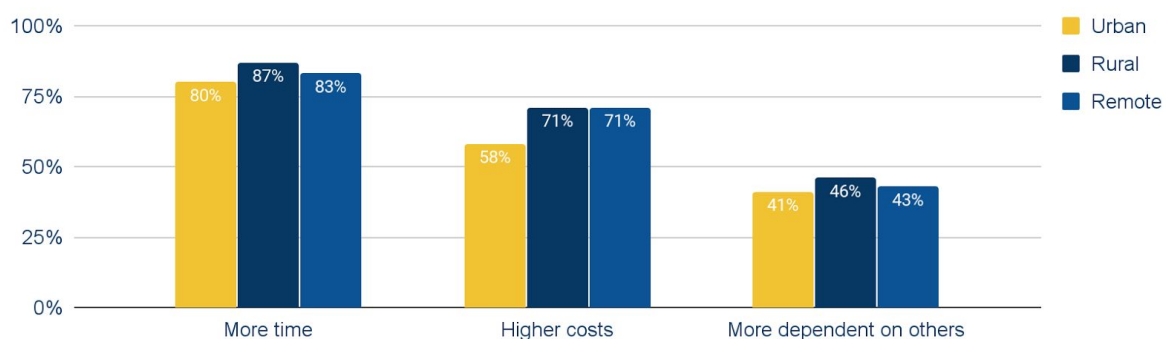
If their local post office was not available, a majority of consumers say that they would use an alternative branch for the services they currently use at their local post office. People living in rural (64%) and remote (58%) areas are more likely to say they would do this than those living in urban (54%) areas.

Around 1 in 5 rural consumers (21% in rural and 19% in remote areas) say they would use an online alternative (compared with 24% of urban consumers). A smaller proportion of rural consumers say they would use another local retailer (15% in rural and 19% in remote areas).

Rural residents are more likely to anticipate a negative impact than urban residents. The difference is particularly striking for the 7 in 10 (71%) of those in rural or remote areas who say it would cost them more to access services, compared with 6 in 10 (58%) in urban areas.

Over 8 in 10 consumers say it would take more time for them to access services (87% in rural and 83% in remote areas). In addition, more than 4 in 10 rural consumers (46% rural and 43% remote residents) say if their local post office was not available, they would be more dependent on others to access services.

**Figure 12. Rural and remote consumers expect most negative impact if their post office were unavailable**



# Conclusion

Almost all rural consumers and small businesses use post offices, and they visit them more than people in urban areas. Rural residents particularly value the wide range of services provided under one roof.

Some of the differences in use between rural and urban areas may be because there are fewer alternative providers in the countryside, and a few differences are because the rural population is older.

Many Post Office services are used significantly more by the rural population. Mail remains the most accessed service. Its use increases with rurality and remote residents are using mail services most of all. Post Office banking services are also accessed more by rural consumers and small businesses than by those in urban areas.

Rural residents make a proportionately greater use of other key Post Office services including pension or benefit withdrawals, vehicle tax payments and the more informal community services. In addition, rural residents tend to buy more retail goods, such as groceries, at post offices.

Compared with 10 years ago, fewer rural residents now pay for letter post, withdraw benefits in cash or buy vehicle tax at a post office. But more use post offices to send parcels, withdraw cash from bank accounts and get passport applications checked.

The vast majority of rural consumers and businesses say they expect to be using a post office just as much or more in 2 years' time. If their local post office was not available, rural residents and businesses anticipate a more negative impact than those in urban areas. Most say they would visit another branch, which would cost them more in time and money. A considerable minority say they would become more dependent on others or lose contact with neighbours and friends.

This research highlights the importance of rural post offices to both consumers and small businesses, and the wide range of locally based services the network provides. It is vital that the government and Post Office Ltd continue to maintain the number of rural post offices and ensure its broad offer is retained.

# Appendix - research method

Unless otherwise referenced, the figures quoted in this report are from a research study undertaken by Accent for Citizens Advice, Use of Essential Services Traditionally Provided at Post Offices (June 2017).

A total of 2,000 telephone interviews were undertaken with a representative sample of consumers and 1,000 interviews with small businesses (fewer than 50 employees). Over 800 consumers and 250 businesses were based in rural areas.

The sample was representative of the consumer population, including in terms of rural versus urban dwelling. Remote rural areas were oversampled to provide a more robust sample size of people in those areas. Data was weighted to correct for any imbalances in the sample and to ensure the final total was representative.

Consumers and small businesses were based in Great Britain and interviews took place between 14 January and 12 March 2017. The original findings and a summary report are available on our website.<sup>35</sup>

The original research was undertaken by Accent in accordance with the market, opinion and social research international quality standard ISO 20252:2012. Additional analysis was conducted by Citizens Advice.

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<sup>35</sup> <https://www.citizensadvice.org.uk/about-us/policy/post-policy-research/>

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