

The Future of the Post Office

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Findings from Survey Data
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Consumer Scotland is the statutory and independent body for consumers in Scotland.

We were established by the Scottish Parliament to advocate on behalf of consumers and represent consumer interests.

Context of Green Paper

- The Government consulted on the future of post office in the United Kingdom. The published green paper outlined the challenges posed by the digital transformation of society.
- Acknowledging while digital technology offers convenience and efficiency, it also presents challenges for those who lack access to online services or prefer face-to-face interactions.
- Consumers in rural Scotland are likely to experience specific impacts from any changes to the postal service.
- Across postal services, rural consumers in Scotland are likely to experience intersecting postal issues from parcel surcharging restricting choice, more variable mail or longer waiting times for mail and a greater reliance on Royal Mail for parcel services.

Research Objectives

Understand Scottish consumer perceptions of proposed changes to modernise the Post Office network.

The objectives of the research are to identify:

- What services consumers currently access at their post office.
- What services consumers want from their post office.
- Preferences around distance travelled to post office and number of services offered

Methods

- A short 13 question survey which provided a nationally representative sample of 1,037 Scottish adults weighted to the known profile of Scottish adults (18+)
- The sample included a rural boost to ensure 205 rural Scottish respondents, of which 66 lived in a remote rural area
- Used some questions from
 - DBT's [The Value of the Post Office Network](#)
 - Citizens Advice's Universal Service and Post Office Survey

Services we asked about in our survey

- Buying stamps or paying for letter postage
- Sending parcels (not including returning online shopping/orders)
- Returning online orders
- Collecting parcels
- Withdrawing cash from a bank account or paying in cash/cheques
- Collecting state pension or benefits
- Paying bills
- Accessing central government services (forms, applications, passports, driving licence, vehicle tax, ID services)
- Accessing personal banking services (loans, savings, insurance products)
- Using foreign currency

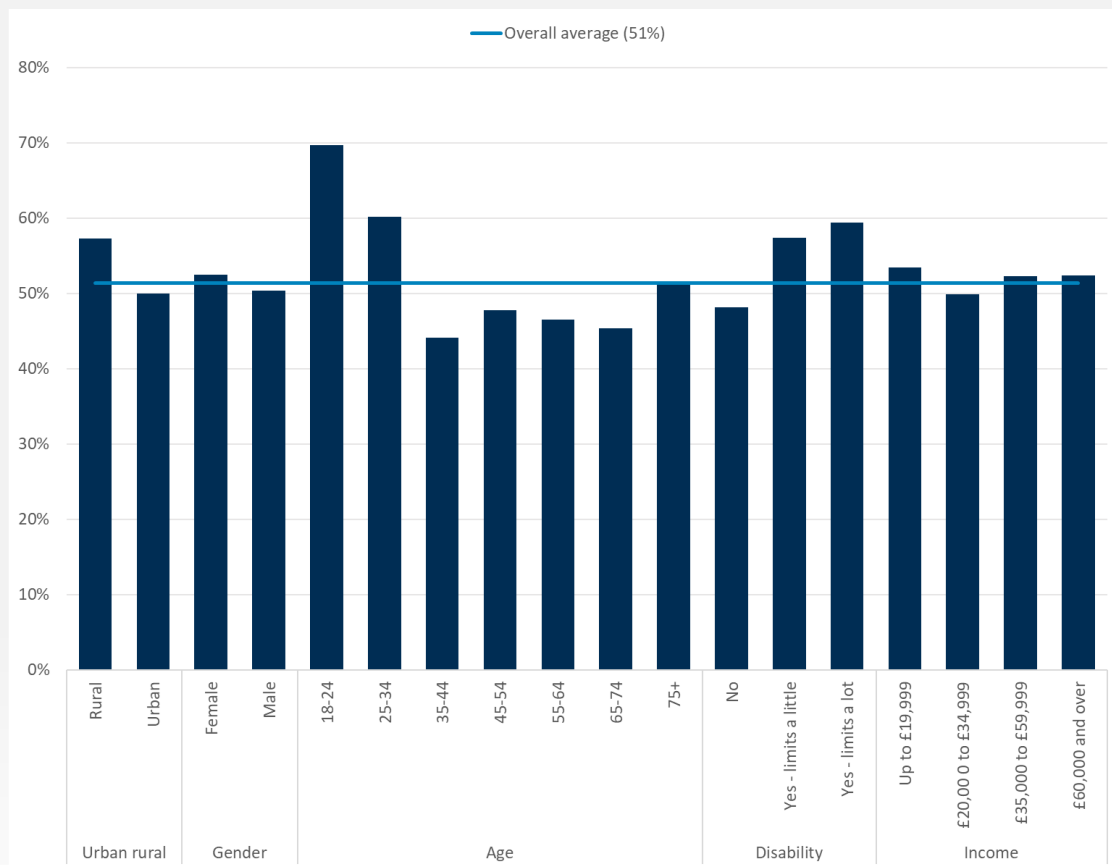
Areas we asked questions about

- **Accessibility:** Travel time to preferred branches and willingness to travel further if services are unavailable.
- **Service Usage:** Frequency of use across a range of services including postage, parcels, banking, government services, and foreign currency.
- **Motivations and Barriers:** Reasons for choosing or avoiding Post Office for these services, such as convenience, trust, accessibility, and digital alternatives.
- **Impact of Service Loss:** Potential effects on individuals if services were no longer available locally, including financial, social, and emotional consequences.
- **Alternatives:** Availability and suitability of other service options, both online and physical.
- **Branch Qualities:** Importance of features like proximity, range of services, face-to-face support, and community role.
- **Service Delivery Preferences:** Trade-offs between automated convenience and in-person support (as per Green Paper proposals).
- **Demographics:** Insights into rurality, income, age, and disability to understand diverse needs.

Main findings from the survey data

- Young people are frequent users of the Post Office, for postal and administrative services
- Consumers who use the Post Office do so frequently, often multiple times monthly or over the course of the year. They access the Post Office for administrative, and financial services.
- Rural consumers reported some differences compared to urban consumers on issues such as important aspects of the Post Office and access to alternatives.
- Consumers generally preferred scenario A (Post Office branch which is close to their home or work but provides more automated services) over scenario B, but there were some demographic differences

Younger People and the Post Office

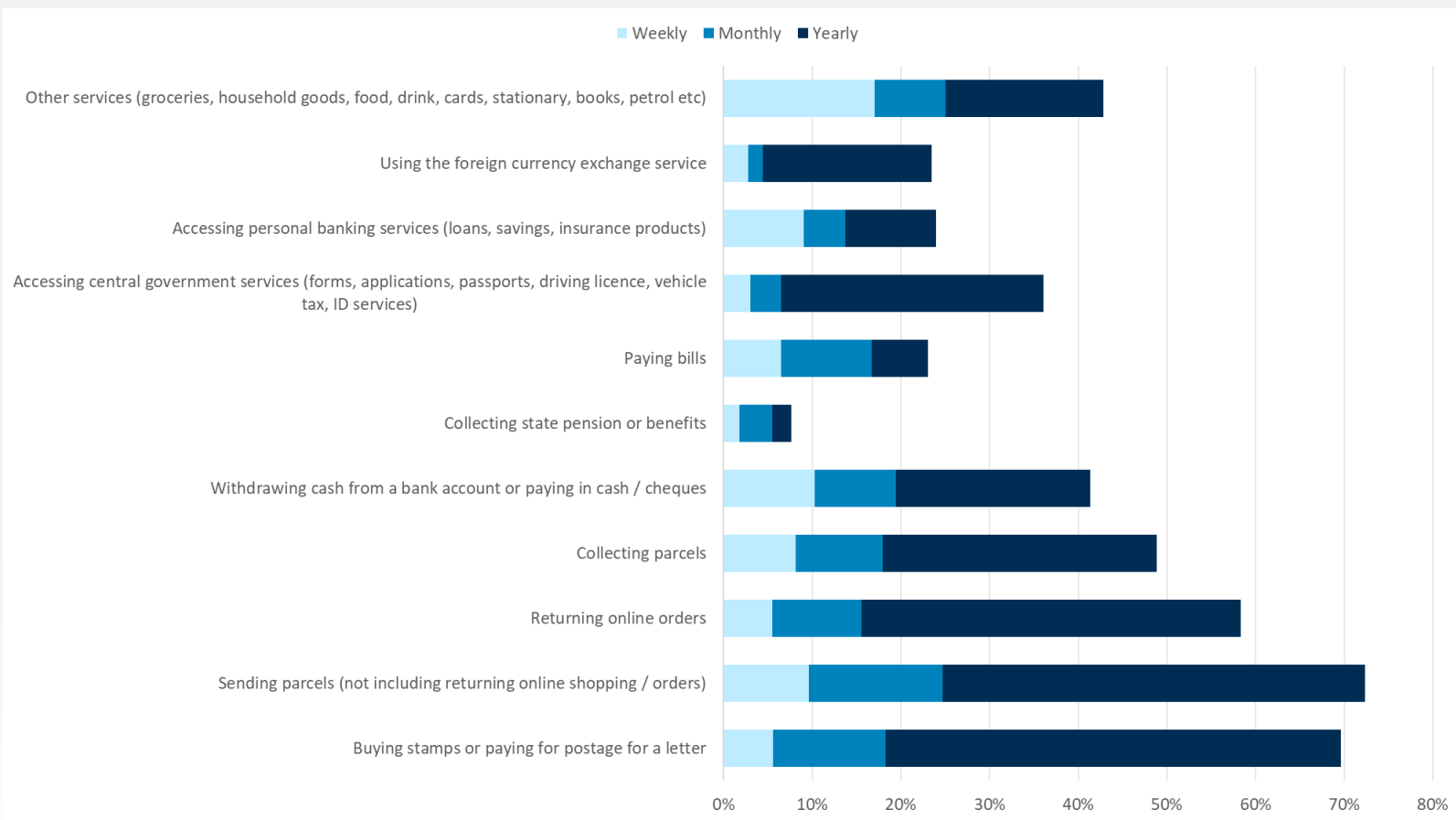


Consumer Scotland's survey data highlighted high usage of Post Office by younger people. Our research showed that for monthly Post Office use:

- The leading group are 18–24-year-olds, with 70% of them using a service at the Post Office at least once a month in the last year.
- 60% of 25–34-year-olds and 51% of 75+ year olds reported using the Post Office monthly.
- These age groups were generally frequent users of the Post Office, for financial and administrative services as well as postal services.

Essential Services

Consumers who use the Post Office for essential financial services tend to do so frequently



Paying bills

23% used the Post Office to pay bills in the past year (74% of this group did so at least monthly, 28% weekly)

Accessing banking

24% used the Post Office to access personal banking in the last year (57% monthly, 37% weekly)

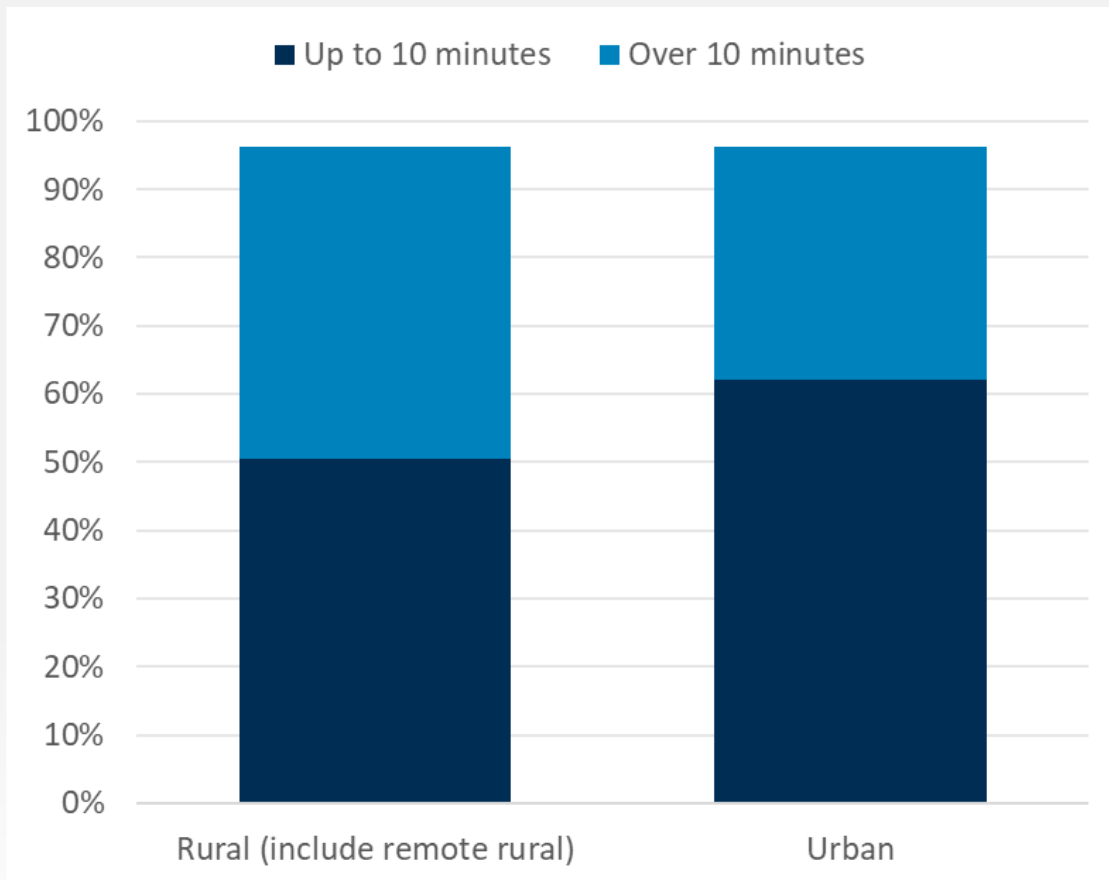
Accessing government services

37% used the Post Office to access government services in the last year (18% monthly)

Financial and Administrative Services

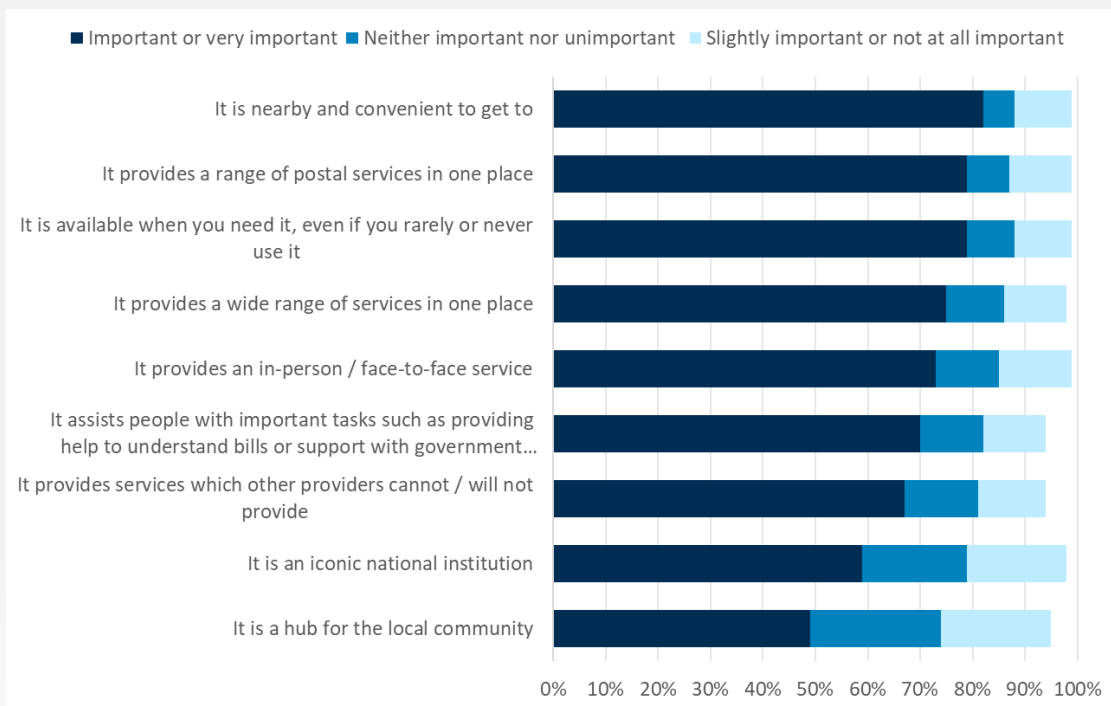
- 63% of respondents had used the Post Office at least once in the past year for any financial or administrative services
- The most common financial/administrative services accessed were:
 - Withdrawing cash from a bank account or paying in cash / cheques (41%)
 - Accessing central government services (37%)
 - Paying bills (23%)
- Some groups were more likely to have accessed financial or administrative services at the Post Office:
 - **High-income** households (£60,000+) - government services (and more likely to access this service once every few months)
 - **Disabled** consumers - pay bills or withdraw cash
 - **Younger** consumers (aged 18-34) – any financial and administrative services
 - **Rural** consumers - any financial and administrative services

Travelling to Post Offices



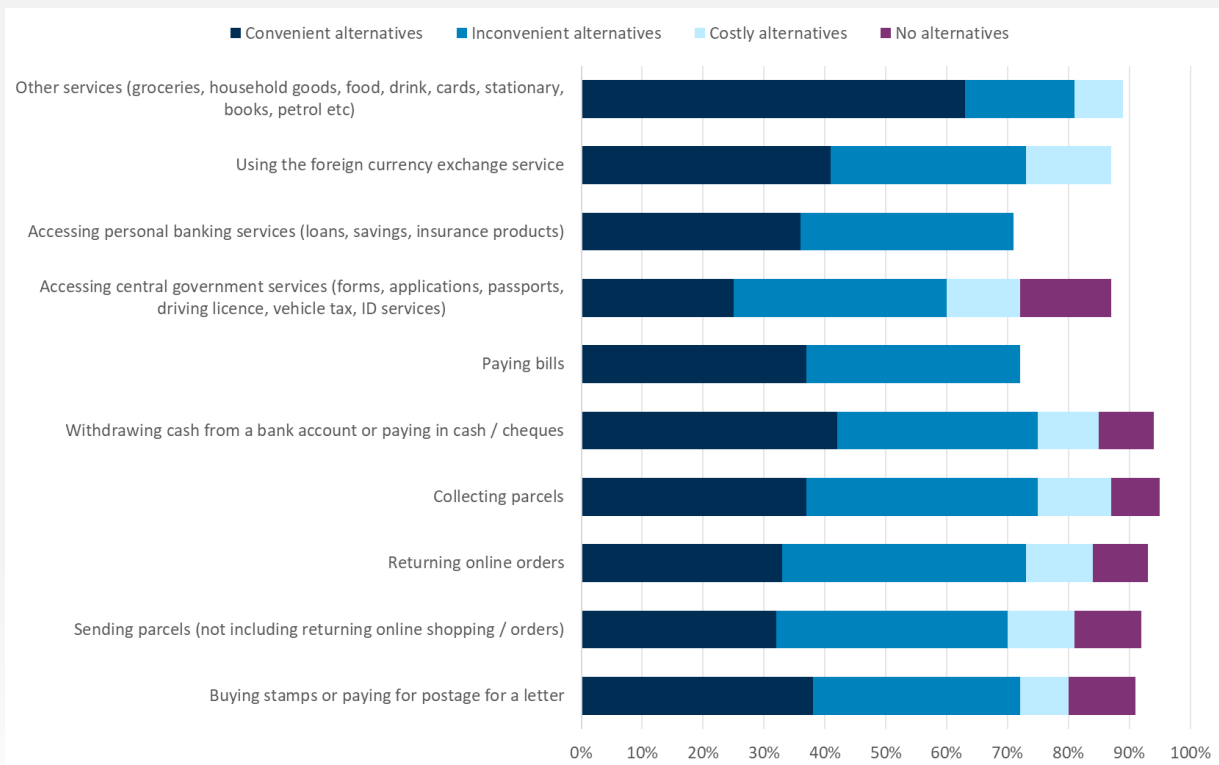
- 60% of respondents reported that it takes up to 10 minutes to travel to the Post Office branch that they use the most.
- For 25% of respondents, it takes between 11-20 minutes to reach the Post Office branch they use the most.
- 9% reported that travelling to the Post Office branch they use the most takes between 21-30 minutes.
- Those living in rural areas (46%) are significantly more likely to say it takes over 10 minutes to get to their most used Post Office branch, compared to those in urban areas (34%).

Importance of Aspects



- 82% of respondents stated that it was important or very important that the Post Office was nearby and convenient.
- The next most important aspects were that it provided a range of postal services (79%) and was available when you need it, even if you rarely use it (79%).
- Some aspects of the Post Office were more important for rural consumers than urban consumers:
 - It provides a wide range of services in one place
 - It is nearby and convenient to get to
 - It provides services which other providers cannot / will not provide
 - It is available when you need it, even if you rarely or never use it

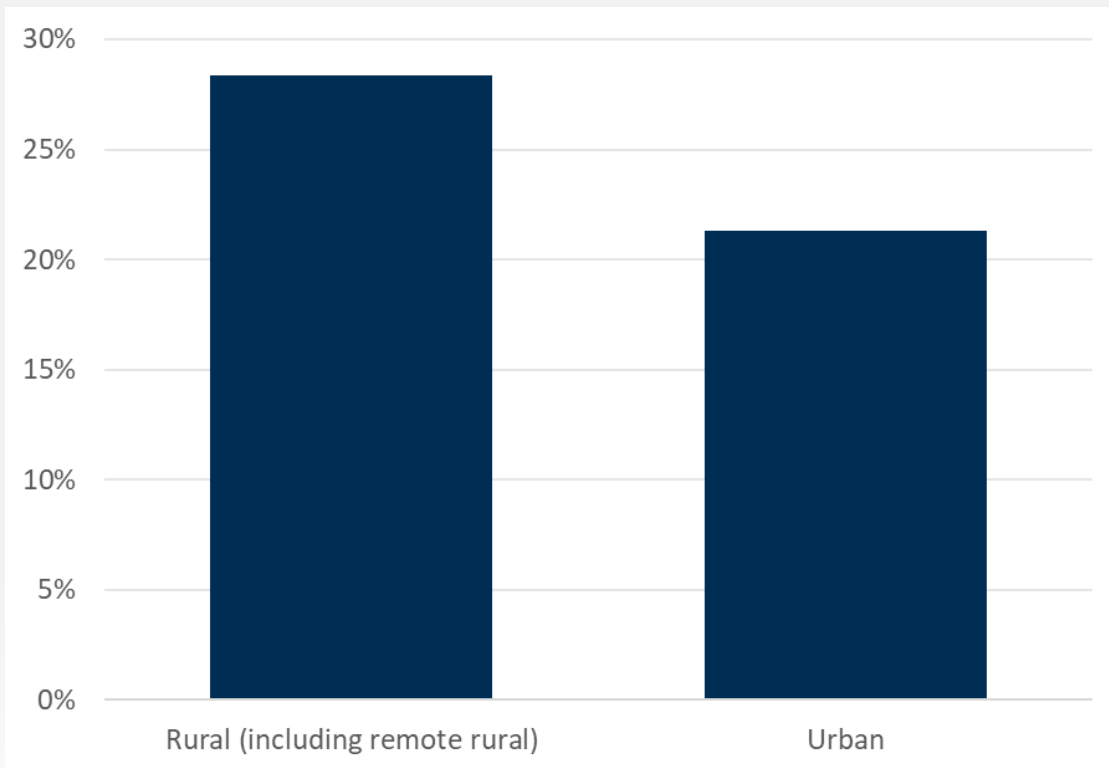
Lack of Alternatives



Consumer Scotland's research on Post Offices found that for a number of consumers there is a lack of alternative services if Post Office is not available.

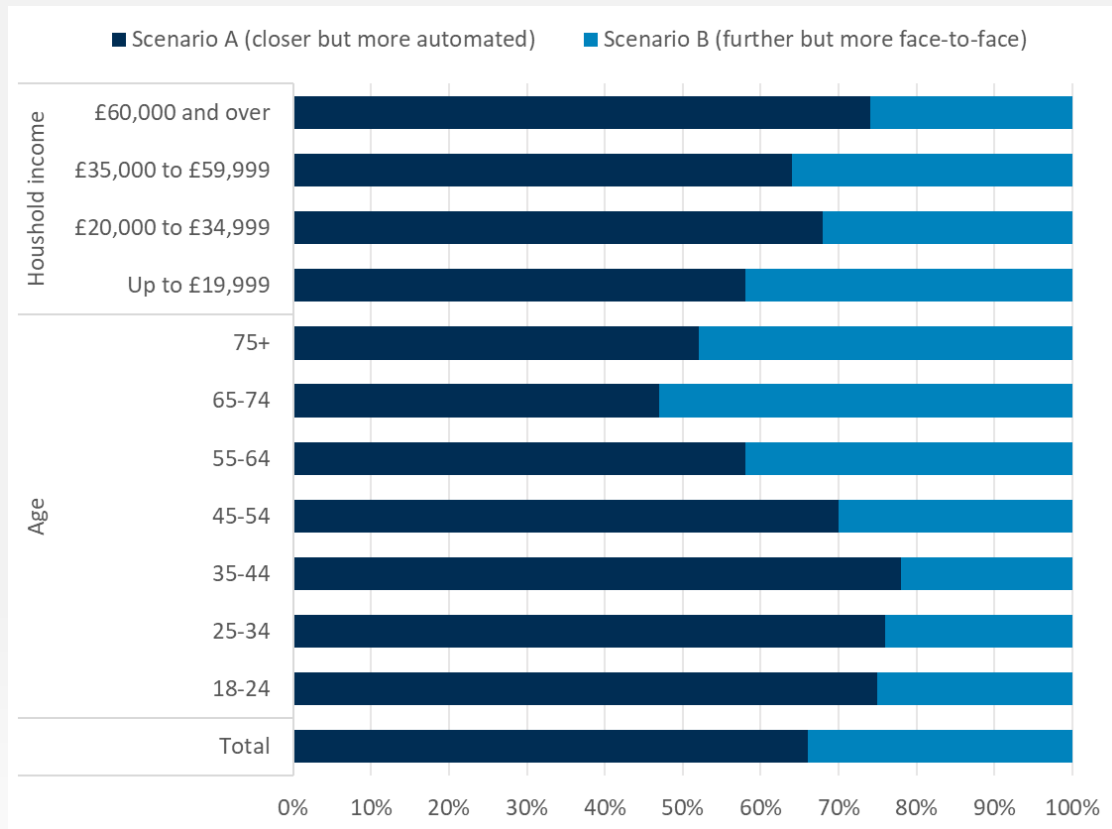
- A quarter (23%) reported that there were no alternatives to at least one of the services they used at the Post Office
- This was higher for consumers in rural areas, with 28% reporting not having alternatives (21% urban)
- Over a quarter of disabled people or those with a health condition (26-30%) reported a lack of alternatives for at least one services (20% of those without)
- 3 in 10 (29%) of those earning under £19,999 reported no alternatives for at least one service

Lack of Alternatives (Rural)



- Rural consumers are more likely to have no alternatives to the Post Office branch for services they access (28%) compared to urban consumers (21%)

Post Office Scenario Preferences



- 66% of respondents preferred scenario A - a Post Office branch which is close to their home or work but provides more automated services.
- 34% preferred scenario B - which provides more face-to-face support and advice but is further away.
- Demographic differences:
 - Younger people preferred scenario A
 - Older people (55+) preferred scenario B
 - Lower income (<£20,000) preferred scenario B
- We also looked at whether users of specific services had different preferences, and found no meaningful differences

Deep dive: Pick-up/Drop off

- Consumers were more willing to travel further to access occasional services such as government, state pension/benefits and foreign exchange.
- But they are less willing to travel for post-specific services.
 - Willingness to travel for services was lower for sending parcels, returning online orders, and collecting parcels – with over 1 in 10 users not willing to travel any further at all.
- Rural consumers, older adults (aged 55 and older), disabled people, and those with a low income (under £19,999) were more likely to say that they were not willing to travel any further to access the services they use.

Deep dive: Pick-up/Drop off

Collecting parcels

- **16%** of respondents are willing to travel **up to 5 minutes more**.

Beyond 5-minutes:

- **29%** are willing to travel **6–10 minutes more**.
- **23%** are willing to travel **11–20 minutes more**.
- **11%** are willing to travel **21–30 minutes more**.
- **14%** are **not willing to travel any further**.

Returning online orders

- **17%** of respondents are willing to travel **up to 5 minutes more**.

Beyond 5 minutes:

- **27%** are willing to travel **6–10 minutes more**.
- **22%** are willing to travel **11–20 minutes more**.
- **12%** are willing to travel **21–30 minutes more**.
- **13%** of are **not willing to travel any further**.

Sending Parcels

- **14%** of respondents are willing to travel **up to 5 minutes more**.

Beyond 5 minutes:

- **25%** are willing to travel **6–10 minutes more**.
- **25%** are willing to travel **11–20 minutes**.
- **12%** are willing to travel **21–30 minutes**.
- **14%** are **not willing to travel any further**.

Deep dive: Pick-up/Drop off (PUDO)

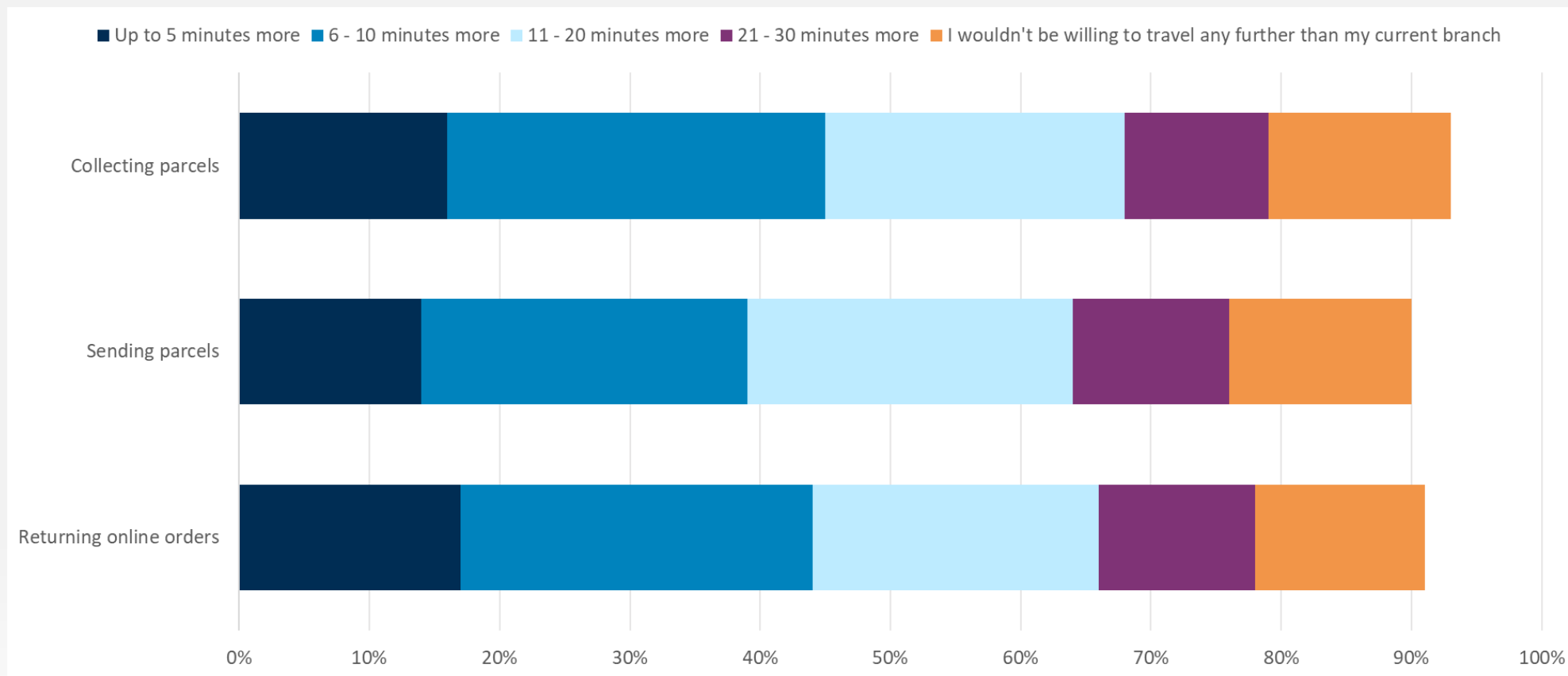


Chart 9: For each PUDO service, around 10% of consumers are unwilling to travel any further to access this

Impact of Not Having Service

- The majority (81%) of Post Office users reported that, if they could not access at least one service at the branch they use the most, then this would impact them in some way.
- Across all services, the most commonly reported impacts were that it would cost more money or take more time to travel to access the service elsewhere.
- Rural consumers were generally more likely to say that it would cost them more or take more time to travel to another location, compared to urban consumers.
- The proportion of respondents who reported that they would be impacted if they could not access the service was highest for collecting parcels (80%), returning online orders (80%) and for sending parcels (82%).

Our Recommendations

1. **To maintain the existing access criteria and requirement for 11,500 minimum Post Offices across the UK.**
2. **Development of a Rural Strategy for Post Office** which assesses the impact of any changes (i.e., to access criteria, postcode access criteria, government funding or what counts as a post office) and outlines how rural Post Offices will adequately and sustainably deliver essential services to consumers.
3. **Introduce an additional Strategic Priority Focused on Consumer-Centric Service Delivery** with explicit focus on delivering a relevant, accessible, and high-quality service that meet the evolving needs of consumers.
4. **Maintain the current postcode district access criteria**
5. **Consider opportunities to strengthen the consumer voice in the future governance and accountability arrangements for the Post Office**
6. **Ensure that government policy requirements on the Post Office are appropriately and sustainability funded.**
7. **Ensure Post Office remains a mechanism for vital physical access to government, financial and postal services for consumers.**

Thank you

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Annex A: Survey Questions

- 1) On average, how long does it take you to get to the post office branch you use the most? (Options given were from up to 5 minutes to more than 1 hour)
- 2) During the last year, how often have you used any of the following services at a post office branch? (Options were from every day to not in the last year)
- 3) Thinking about all the services you use at a post office branch, why do you use a post office branch for these services? (Range of options given)*
- 4) Thinking about all the services you don't use at a post office branch, why don't you use a post office branch for these services? (Range of options given)*
- 5) If this service wasn't available at the branch you use the most, how much further if at all would you be willing to travel to access this service at another post office branch? (Options from up to 5 minutes more to more than 1 hour more)

Survey Questions (Cont)

- 6) If you couldn't access [insert service] at the post office branch you use the most, how if at all would this affect you? (Range of impacts)*
- 7) To what extent is an alternative to using a Post Office branch available to your household for each of the following services? Please think about both physical and online options where applicable. (Range of options)**
- 8) How important to your household are the following possible qualities of the Post Office branch network?(Options 1- 5 not important to very important)***

Scenario Questions (Survey)

9) Which of the following scenarios best suits your needs? You may not like either; in that case please choose the option you dislike least.

Scenario A

You can access a post office branch that's close to where you live or work but services are provided in a more automated way e.g.

- Self service kiosks (to send letters and parcels, top up your mobile phone or pay bills)
- Cash and cheque deposit machines
- Parcel lockers
- This may lead to more post office branches overall.

Scenario B

You can access a post office branch that provides more face-to-face support and advice but you have to travel further to reach it e.g. in town and city centres.

This may lead to fewer post office branches overall.

Demographic Questions (Survey)

- 10) Demographic question on rurality
- 11) Demographic question on income
- 12) Demographic question on age
- 13) Demographic question on disability