

Understanding the Impacts of the Post Office Scandal



THE POST OFFICE PROJECT

Ethics and justice lessons from the Horizon Scandal

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The Post Office Project:
Ethics and Justice Lessons from The Horizon Scandal
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Executive Summary

This report focuses on the voices of victims/survivors¹ of the Post Office Scandal. We present accounts of the lived experience of subpostmasters (SPMs) and other workers who were accused, investigated, and in some cases pursued in civil or criminal courts by Post Office Limited (POL).²

Throughout this report, ‘SPM’ is used to refer to ‘subpostmasters’ and ‘subpostmistresses’ but we use the term as a shorthand to also include any other post office worker accused and/or investigated by POL in the course of this scandal, such as counter clerks and managers.

The report adds further perspective to the work of the Post Office Horizon IT Inquiry (hereafter ‘the Inquiry’), through its Human Impact Hearings and listening project ‘In Your Own Words.’³ It is the product of twenty-eight in-depth qualitative semi-structured interviews with thirty-five participants and builds on the project’s survey-based studies (focused on mental health harms to primary and secondary victims).⁴ In total, we interviewed 26 former SPMs, 6 partners, 2 children, and 1 sibling.

Through the interviewee’s rich accounts, we map a range of complex harms that often include invisible outcomes associated with the longevity of the scandal and the ripple effect on secondary victims, such as children, partners, and other family members of SPMs.

We cover:

- stigma and reputational damage,

¹ Jan Jordan uses the term ‘victim/survivor’ to acknowledge that there is not a linear journey from ‘victimization’ to ‘survival,’ but instead “a series of survivings,” where people can be “either victim or survivor, or both at the same time.” Both terms are important, serve different purposes, and can be connected to how the situation is responded to, for example by the criminal justice system. Though this term originated and is widely used in the context of sexual violence research, it has in more recent years been applied to a range of situations. Its encompassment of the complexities of victimhood and survivorship are relevant in the context of state-corporate harm. And so, this term is used throughout this report to recognise the victimisation, pain, and trauma caused to victims of the Post Office Scandal, but also to acknowledge the agency, strength, and perseverance involved in ‘surviving’ – and the shifting or dual states of victim/survivor; Jan Jordan, ‘Reflexivity and Emotion in Qualitative Research: Learning From Victim/Survivors of Rape’ (2018) 1, 7, Sage Research Methods Cases Part 2. SAGE Publications, Ltd., <https://doi.org/10.4135/9781526440204>.

² POL refers to ‘Post Office Limited.’ This is inclusive of its board members, CEO’s, management team, in-house lawyers, and other employees.

³ See: https://www.postofficehorizoninquiry.org.uk/hearings/listing?hearing_type=81&witness=All

⁴ See: Bethany Gowns and others, ‘The Post Office Scandal in the United Kingdom: Mental health and social experiences of wrongly convicted and wrongly accused individuals’ (2023) 29(1) Legal and Criminological Psychology, <https://doi.org/10.1111/lcrp.12247>; Sally Day and others, ‘WP8, Exploring the Mental Health and Wellbeing of the Families of those Wrongly Accused in the Post Office Scandal’ (December 2024) <https://postofficeproject.net/our-outputs/>.

Impacts Report

- financial impacts,
- impacts on relations,
- the psychological, emotional, and physical impacts,
- altered futures, and
- suicidal ideation, survivor guilt and support.

As well as documenting adversity and sacrifice, we also report SPM stories of determination, hope, and the building of solidarities with the SPM community.

The report illustrates diverse, severe, life-altering, and, importantly, ongoing impacts. Problems with financial redress schemes underline the need to address delay and SPM experiences of unfairness in redress systems. SPM victims/survivors are particularly vulnerable to experiencing re-victimisation through unsympathetic and adversarial legal and bureaucratic mechanisms.

The extent and persistence of harms suggest that dedicated and tailored professional support is needed to respond to the social and psychological impacts that mushroom from being unjustly accused of responsibility for crimes and other consequences of Horizon system errors.

The conclusion of the Inquiry and the progress of police and other investigations will be critical episodes in the ongoing search for justice for SPMs, their families, and wider communities devastated by POL and the legal system.

One SPM participant captures the core lesson from these interviews:

“We’ve all suffered at their [POL’s] hands and are still suffering.”

Study Background and Methodology

This work builds on two previous studies conducted by this project team.

In 2022, we surveyed 101 former SPMs and other Post Office employees to research the impact of the scandal on those primary victims/survivors. Specifically, the survey focused on the effects of wrongful accusations of crime or debt. Of survey respondents:

- 67% reported clinically significant post-traumatic stress (PTSD) levels and
- 60% reported depressive symptoms.

The results demonstrated that wrongful accusation and wrongful conviction can significantly impair mental health. In mental health terms, accusation had a similar impact to conviction: our data showed no evidence of a difference in levels of harm based on whether respondents were ultimately prosecuted and convicted or not.⁵

A follow-up survey in 2024 examined the ripple-effect of harms from the scandal on 'secondary victims.' For the purposes of data analysis, we grouped participants as: the children of former SPMs, (current or former) partners of a primary victim/survivor, and other family members of a primary victim/survivor. Of 53 respondents:

- 67% reported clinically significant post-traumatic stress (PTSD) levels, and,
- 70% reported depressive symptoms.
- 55% met the threshold for requiring evaluation for high levels of anxiety with 42% meeting criteria for requiring evaluation for severe anxiety.⁶

Qualitative responses to free response questions in that survey shed light on how secondary victims live with and are damaged by the scandal's impact on them and the primary victim.⁷

This report builds on the surveys described above, but it is by no means a comprehensive or complete record of the variety of impacts victims/survivors have been subjected to. It presents rich and detailed data from a small sample, which can contribute to developing deeper understandings of the harms that former SPMs who were investigated by POL and sometimes pursued in court have experienced.

There are thousands of SPMs who have been victimised by the scandal, and continue to come forward. Whilst this report provides some insight into the experiences of this victim/survivor community, the diversity and scale of impacts caused by POL and other organisations and individuals involved remains unknown.

⁵ See: Bethany Gowns and others, (2023).

⁶ 53 respondents answered all the relevant questions for these indicators.

⁷ See: Sally Day and others, (December 2024).

The following pages contain sensitive content which readers may find distressing. Anyone affected is encouraged to seek support.⁸ There are similar warnings repeated at key points to indicate specific upcoming topics which may be difficult to engage with.

Whilst this report is focused on the harmful impacts of the scandal, it is important to recognise that victims/survivors have endeavoured to move forward with their lives whilst carrying the burden of the scandal, wrestling with and managing their traumas, and learning how to rebuild after POL derailed their lives. Across these pages we see the many, creative, and admirable ways SPMs have learnt to live with and survive this scandal.⁹

Methods and Research Ethics

Ethical considerations are present at every stage of a research project, but they are particularly crucial in sensitive research. We placed primary importance on these throughout the life of this project, situating participant welfare at the heart of decision-making.¹⁰

No central or complete list of SPMs was publicly available or available to the research to help access potential participants. Interviewees were initially approached via a few trusted contacts ('gatekeepers').¹¹ We thought it particularly important to avoid the potential distress to victims/survivors of being cold-called by strangers, and contacting gatekeepers was also more practically feasible than the limited alternatives available.

As the Inquiry was ongoing and the ITV drama was about to be released, authors were mindful that SPMs may have been struggling or at capacity. A written recruitment advertisement sent via gatekeepers removed the potential pressure of being 'put on the spot' by a more direct request from us, and people could

⁸ If you experience distress reading this paper, you are encouraged to consider reaching out to a support service. Resources you could access: if you have thoughts of suicide, please call 999 or the National Suicide Prevention Helpline at 0800 689 5652; You can also text the Shout Crisis Text Line "SHOUT" at 85258; You can obtain info on a range of mental health issues and helplines from the NHS (<https://www.nhs.uk/mental-health/>) or Mind (<https://www.mind.org.uk/information-support/guides-to-support-and-services/>); Samaritans also have a support line on 116 123 (<https://www.samaritans.org/how-we-can-help/contact-samaritan/>).

⁹ The Inquiry's 'In Your Own Words' Family and Relationships paper stated: "Respondents also spoke about looking to the future and wanting to enjoy life and move past what happened to them" (November 2024, 13).

<https://www.postofficehorizoninquiry.org.uk/InYourOwnWords>

¹⁰ This project was granted ethical approval through the usual University of Exeter mechanisms.

¹¹ "Gatekeepers can occupy a range of roles but are people who have a relationship with the group that a researcher would like to access. They have the social standing that awards them the power to make judgement calls on who they allow to 'pass through the gate' and have contact;" Sally Day, 'Resistance to State-Corporate Crime: The Case of Pike River' (PhD Thesis 2023, 121). Thus, "a gatekeeper can provide an added ethical safety-net or layer of protection for the community, because it can be a more respectful and non-intrusive way to recruit participants;" Ibid 121; See also, Gordon Hughes, 'Understanding the Politics of Criminological Research' In P. Davies., P. Francis., & V. Jupp (eds), *Doing Criminological Research* (2nd ed. 2011).

choose for themselves when and whether to engage with the research. The JFSA, journalist Nick Wallis, and the Inquiry core participant law firms assisted us.¹²

Using gatekeepers can risk skewing or homogenising the sample. The need to be sensitive in our approaching of SPMs outweighed this worry. Ultimately, the interviewees we spoke to had a range of experiences. They had been pursued by POL across the timeline of the scandal,¹³ had experienced various adverse actions from POL (not all had been prosecuted for instance), they had held a variety of roles (not all were SPMs),¹⁴ and were diverse in age, gender, and ethnicity.

An information sheet and consent form were sent outlining the responsibilities of the researchers and key information regarding the project and its outputs. Participation was voluntarily, consent could be withdrawn without the need to give any explanation, and the nature of analysis and reporting of their words was explained (covering confidentiality, the opportunity to check transcripts, and anonymity). Participants were given time to consider their involvement, raise any other possible questions before the interview, and understand what they were consenting to. Any potential interviewees had their queries about our work welcomed at any stage to help ensure they were comfortable participating.

Dr Day and Dr Nokes conducted interviews online or in person, whichever participants felt most comfortable with, and so interviews were a mixture of online, over-the-phone, and face-to-face. At the start of interviews, researchers communicated the points on the consent form and key information about the project to ensure, as far as possible, that participants were comfortable and happy to consent.¹⁵

Mindful that participants were being asked to recount painful and traumatic experiences, we sought to foster a safe space, careful to remain attentive to how people were faring and approaching interviews with respect, gentleness, and sensitivity.¹⁶

¹² Sir Alan Bates agreed to place a research project advertisement in the Justice for Subpostmasters Alliance newsletter (JFSA). Investigative journalist, Nick Wallis, sent the ad to his mailing list. And the Inquiry core participant lawyers who acted for SPMs distributed the ad amongst their SPM clients.

¹³ Whilst many SPMs were ‘pursued’ by POL through the civil and/or criminal courts, some were ‘pursued’ via continual accusations, repeated interviews, requests for monies to pay fictitious ‘shortfalls’, and the like.

¹⁴ As stated previously, POL accused workers who occupied a range of roles in the organisation, for example counter clerks and managers.

¹⁵ At times, when it felt appropriate to do so, interviewers left the consent form with participants so they could take some time to reflect and discuss with friends or family their participation in the project, before signing.

¹⁶ See also: Lynzi Armstrong, ‘Reflections on a research process: Exploring violence against sex workers from a feminist perspective’ (2012) 26(1) Women’s Studies Journal; Sally Day, 2023; Virginia Dickson-Swift and others, ‘Doing Sensitive Research: What Challenges Do Qualitative Researchers Face?’ (2007) 7(3) Qualitative Research; Anne Eyre, ‘Literature and Best Practice Review and Assessment: Identifying People’s Needs in Major Emergencies and Best Practice in Humanitarian Response’ (London: Department for Culture, Media and Sport 2006); Jan Jordan,

The interview guide was compiled from a thorough review of relevant literature and an analysis of key points explored at the Inquiry.

Researchers remained open to what participants wanted to share and so interviews took a semi-structured format. “Semi-structured interviewing provides some guidelines in focus and can help to produce data which can be more easily thematically analysed, but it also allows the interviewee to have control in determining what is discussed enabling them to dictate the boundaries of their own interview.”¹⁷

We were conscious not to rush interviews or push any particular focus. And whilst some participants felt most comfortable following the interview guide, similar to Monod de Froideville, we found that many “had a story they wanted to tell on their own terms, beginning and ending at points that they thought important, and veering off in however many directions they deemed necessary.”¹⁸ As we gave time and space to do this, interviews did not always strictly follow the interview schedule or topics or address all the issues in the guide.

Once interviews were completed and transcribed, participants were sent their individual transcripts with an indication that we would welcome any changes. This was to address accuracy, anonymity and the discussion of very sensitive experiences. A common ethical practice, this prioritises and respects participant autonomy over their own interview.

The data was also anonymised. Some participants wanted to be anonymous whilst others were happy to be named, but for reasons of consistency and to manage any risks to those who would have otherwise been identified, we anonymised all interviews.

Qualitative literature setting out methods of anonymisation was consulted, including other relevant guides, such as the UK’s Information Commissioner’s Office (ICO) data anonymisation guidelines. ‘Direct identifiers,’ such as a person’s name, and ‘indirect identifiers,’ such as age, gender, ethnicity, regions, and dates were removed. We also considered the context of the scandal, reviewed the report as a whole, and held discussions regarding remaining aspects that could risk disclosure, such as unusual or isolated experiences. Within any given community, details within the dataset may enable a possible identification from other members of that community. However, because POL repeatedly used the same tactics, we found that once ‘direct’ and ‘indirect’ identifiers had been removed,

2018; Phil Scraton, ‘Speaking truth to power: experiencing critical research’ In M. Smyth., & E. Williamson (eds), *Researchers and their ‘subjects’: Ethics, power, knowledge and consent* (Bristol University Press, Policy Press 2004); Elizabeth Stanley, ‘Interviewing Victims of State Violence’ In D. Gadd., S. Karstedt., & S.F. Messner (eds), *The SAGE Handbook of Criminological Research Methods* (2012).

¹⁷ Sally Day, 2023, 126; see also: Pamela Davies, ‘Doing Interviews in Prison’ In P. Davies., P. Francis., & V. Jupp (eds), *Doing Criminological Research* (Sage Publications 2nd ed 2011).

¹⁸ Sarah Monod de Froideville, ‘Storied experiences of the Havelock North drinking water crisis: A case for a ‘narrative green victimology’ (2021) 28(2) International Review of Victimology, 240.

the probability of a correct identification, though not impossible, was likely to be low.¹⁹

Once each transcript had been approved and anonymised, organising and coding the data began using Braun and Clarke's (2006) six-step thematic analysis guide, including processes for double-coding and cross-checking.²⁰

Our Overall Approach to Writing Up

In the writing-up phase, the project team remained acutely aware of the importance of not decontextualising what participants said. "Researchers have a responsibility to ensure the meanings they draw out are taken in the spirit in which they were given."²¹

Conducting the interviews, having frequent interviewer debriefs, discussions of preliminary findings, and coding the data, all contributed to a familiarisation and immersion in the data, which supported analysis. Analysis was also strengthened by the research teams' engagement with the scandal more broadly through the Inquiry, media reports, and our other interactions with SPMs and others involved. This engagement helped to develop understandings and support the accuracy of interpretations of the data.

Our overall aim is, "to sincerely represent as accurately as possible the voices and experiences of participants."²² It is for this reason that we not infrequently remind the reader that we are describing how SPMs *experienced* events and their aftermath. In the interests of concision and readability we quote selectively,²³ but in ways that fairly represent the overall tenor of the SPMs and the range of views experienced. To minimise the potential for jigsaw identification, we do not identify SPM quotes by pseudonyms or serial numbers but are satisfied that the overall account and individual sections rely on the full range of views and are not dominated by any individual's experiences or eloquence.

What Interviews Revealed

The interviews covered a range of topics including experience of the courts, POL's mediation scheme, redress, and defence representation.²⁴ In this report, we

¹⁹ Before publication, this report was sent to each participant to provide an opportunity to give feedback, ask any queries, and make any clarifications.

²⁰ See: Virginia Braun & Victoria Clarke, 'Using thematic analysis in psychology' (2006) 3(2) Qualitative Research in Psychology <https://doi.org/10.1191/1478088706qp063oa>.

²¹ Sally Day, 2023, 136; see also: Elizabeth Stanley, 2012; Graham Gibbs, 'Analyzing qualitative data' (SAGE Publications, Ltd 2007).

²² Sally Day, 2023, 112.

²³ Participant quotes are presented verbatim. Aside from anonymisation requirements, and removing excessive speech fillers for clarity (like 'um' and 'uh'), they have not been altered or edited.

²⁴ These elements will be discussed in upcoming publications.

concentrate on the impacts of being accused of wrongdoing by the Post Office and any legal or other action that flowed from that.

This report will focus on:

- stigma and reputational damage,
- financial impacts,
- impacts on relations,
- psychological, emotional, and physical impacts,
- altered futures, and
- suicidal ideation, survivor guilt and support.

Stigma and Reputational Damage

Every participant spoke to us about the reputational damage and stigmatisation they experienced from being investigated and, for many, when pursued in court by POL.

SPMs were publicised as wrongdoers in their communities through a variety of routes. It was common for accusations and details of SPM cases to be published in the local, and sometimes national, newspapers. SPMs told us:

“People had been seeing me in the paper, a picture of me in front of the local paper. I’m outside school picking up my child, all the other parents are there and they’re obviously seeing in the paper. I’ve got all the stigma, it’s just horrible. You stop wanting to go out, I did become a bit withdrawn, very withdrawn...I stopped going out.”

“They did these stories in the paper, and I never gave an interview to anybody. And what they’d done was they’d copied the picture that a local paper had done of me, and the write-up, and they, kind of, embellished it a bit and made up their own story.”

Some participants suspected POL managers were contributing to this public shaming by telling other SPMs about suspensions and investigations. One told us when they visited a post office in a different town they were confronted by customers, “the first thing they said was, ‘why have you been suspended?’ I was absolutely mortified.”

SPMs felt they were up against POL’s historically good reputation: “being a trusted brand, the public are not going to say, ‘you are innocent,’ because Post Office is more trusted.” The image of POL often generated “emotional and sentimental” loyalties from the public exacerbating a belief that allegations against SPMs have “got to be true, because it was on the news and it was in the papers.”

Negative press meant SPMs “felt like a goldfish,” with POL casting itself as victim. Many participants experienced the “shame of being called a thief” and were treated “like a criminal.” In smaller communities, “you have a reputation.” Another told us that means, “rumours started spreading,” and a third, “it’s like

wildfire, gossip.” A fourth pointed out, “you can’t turn back the clock.” One told us, “people in the village were so horrible,” and another said locals “basically wanted us driven out of the village.” One was warned, “don’t look on Facebook,” to avoid seeing vitriol and accusations circulating online.

Some SPMs had strong support from their local communities,²⁵ but for many, the media coverage generated stigma they could not remove:

“I’ve not done anything wrong, but all I got from people is, ‘there’s no smoke without fire,’ because as soon as the news broke about it, people just automatically think, ‘oh yeah, you’re working in the post office. You’ve got all that money in front of you.’”

“You already know locally people are whispering and you just... when you’re in it, you just don’t know how far it’s going to go. And there doesn’t feel that there’s any coming back from it.”

Vilification planted seeds of doubt in the minds of some families of SPMs.²⁶ One participant told us, “most of my family thought I stole the money.” Some families felt POL “wouldn’t have gone to court unless they have some evidence against you.” For some, as the Inquiry’s work has highlighted,²⁷ such doubts damaged relationships. One SPM was outcast by their grandparents, having been very close, they stopped speaking to them and turned “their back on other family members who went to court with me.”

Even for families who didn’t suspect wrongdoing, it was difficult to question the legitimacy and authority of POL. An SPM family member said, “we thought somewhere in the back of our heads, maybe they had got the figures wrong.”

Even supported SPMs still felt the insidious effects of accusation:

“It takes a lot to not accuse a family member of theft when things like that happen. There’s always going to be a part of your friends and your family that are going to go, ‘did they take it?’ Even if you know the person, if you trust the person and things like that. There’s a lot of guilt placed on people that shouldn’t have been, in their own local community and their friend group and their family groups as well, it’s a horrible thing.”

The ripple effect of reputational damage to SPMs was continually raised during interviews. One participant told us, “People that I thought were friends never spoke to me and they haven’t spoken to me since.” Ostracisation left some participants “completely isolated.” Many shared stories where neighbours, friends, and members of their communities would “cross the street so they don’t need to talk to you because they think you’re a terrible person.”

²⁵ This is discussed later in this chapter.

²⁶ This is further unpacked later in this chapter.

²⁷ The Inquiry’s ‘In Your Own Words’ Family and Relationships paper stated, “many respondents report estrangement from family members because of the scandal, writing that they are still struggling to reconcile relationships that deteriorated at that time” (November 2024, 11).

Several went from “really being part of the community,” involved with the local Council, the Parish Council, school boards, “being asked to become magistrates,” and so on, to being “shunned.” SPMs said, “people boycotted the shop,” and they had community roles removed, which “became unbearable.” One SPM, “was told, ‘oh you’re welcome to come to the local street party for the celebrations but if you think about it, probably be best if you didn’t.’”

Some SPMs self-isolated. They described to us of the fear and inability to leave their homes, which meant they “stopped going out for a long time.” Others eventually moved away because being excluded from their communities was just too painful:

“I just decided, I couldn’t show my face again in my local town. I lived there, I grew up there, I went to school there...I’m getting upset...I couldn’t show my face.”

“I had to move away from the area because...the first morning after I was suspended and I walked down the street to get my newspaper, a gentleman that used to come in for his pension, he looked at me and he didn’t even answer, I said, ‘good morning,’ and he spat at me, straight in my face and he said, ‘We’re going to lose my post office,’ with a mouth full of other obscene words, ‘because of you.’ I thought, Jesus, is this what I’m getting, so I had no choice then.”

An SPM’s family member said:

“We had no clue, we were scared, we had no idea what was going on. In the middle of the night, all of a sudden we moved...and I was crying my eyes...I was like, I want to go back, I want to see my friends. Cut ties completely.”

‘Trial by media’ and public condemnation put one participant off seeking legal representation, “even now, there’s this thing about people looking at me. They don’t see me. They see the guilty person who’s been involved with The Post Office.”

Some participants experienced aggressive, and at times violent, “harassment.” Examples included having posters of themselves with accusations printed on put up around their community, trespassing and damage to their properties, graffiti “writing things on the wall, ‘thief!’” and having their windows smashed. Quite a few spoke about being “spat at,” and some received threatening letters, phone calls, and emails. Some experienced “racism” and “intimidation.”

Such treatment meant they felt deeply fearful for themselves and their families. One SPM had such severe problems that the police supported rehousing them:

“[The policeman] wrote to the council to say, ‘you need to move them...because if this keeps going on, we haven’t got the capacity to come all the time and they could put things through the letterbox, fire, whatever, it might be too late, and this person doesn’t deserve it because I know them very well.’”

A few participants really emphasised how the stigma felt permanent. One told us:

“Whether you’re convicted or acquitted, your name’s been slandered all over the local papers...you don’t get the opportunity to rebuild, or get your reputation back, or put people right, or get your opinion across, or get any counselling or help on how to rebuild your life, once it’s been destroyed by the justice system, and that needs to change.”

Even now, after all the coverage of the realities of the scandal, for some “rumours had been spread, and they’re still being spread now.” One SPM spoke of their new employer mistrusting them when money went missing at work (even though the culprit was found), because the stigma of having been accused by POL was still there, “and it just destroyed me.”

Conversely, others highlighted the beneficial impacts the media can have, noting that since the positive media coverage from the Inquiry and ITV drama, in particular, they had felt a shift in the public and local community's response to them, which was much more supportive. One person told us, “People who thought I was a crook or thought I’d done something wrong are now encouraging me to sue The Post Office.” Another said:

“Before I moved, people would actually come up to me, ‘any luck yet? How are you getting on? We’re praying for you.’ That type of thing. And everybody was interested on what happened.”

Ultimately, whilst some SPMs experienced ardent support from their families, friends, and local communities, for years, the initial media coverage of their case had constructed a narrative condemning SPMs, which created widespread stigma and assumptions of guilt about the SPM community. These only began to lift when the SPMs' plight moved centre stage after the ITV Drama. For many, doubt and aspersions cast on individual SPMs had severely damaged their reputations, relationships, and standing in their communities.

The following section will explore the many and varied financial impacts caused by the scandal.

Financial Impacts

Countless financial impacts caused by the scandal were discussed during interviews.

Participants spoke about being forced to borrow money from friends and family, remortgage homes, “taking loans,” and having “to sell everything,” including presents and family jewellery, to pay back POL claims for ‘shortfalls.’

Actions by POL led to SPMs becoming financially trapped. Many SPMs had other businesses alongside their post offices, often in the same premises, such as corner shops, cafes, hairdressers, and so on, which they struggled to keep afloat. Losing the post office “reduced foot fall” but commitments to staff and leases had to be honoured. One said, “I’d signed a five-year lease, and I couldn’t get out of it. So, I had to work seven days a week.” Businesses became unviable as a result. Many people lost their post office, other businesses, and their homes.

One person who was made homeless described it as “a very, very, very emotional time.” Not only were SPMs forced to sell properties and businesses, but they also described how they had no option but to “undervalue and sell” at far less than market rates “at a massive, massive loss,” due to time pressures to pay POL, banks, and debt collectors. One sold their property for “£200,000 under market value to get a sale in time for me to go to court.”²⁸ Another accepted £50,000 less than the valuation “just to get rid of the lease” once their business began running a deficit due to the loss of their post office counter.

Such decisions were taken during a period of acute, extended vulnerability. Helpless, SPMs “couldn’t do anything” about it. One said:

“The business was secured on our home and now our home was at risk. The people in the post office during this time had just taken over the post office and our shop, without paying a penny. I didn’t have the mental ability or the finance at this stage to fight for anything, because I was on my own. We did eventually lose our home because we just couldn’t keep up with everything...We were getting repossession notices and we just thought, ‘We’ve got to give up. We can’t keep fighting.’”

Some SPMs described this as a financial domino effect precipitated by POL’s actions. One participant described how POL placed SPMs in an untenable situation, as POL “literally ripped every form of income out of them that they couldn’t pay their way to clear their debt.” Another was advised, “for my spouse and I to get divorced” as the only option to protect their home. Another told us, “the bank was putting pressure on me. How can you prove that you can pay off the loan?”

The cascade effect was aptly captured here:

“When the banks started to hear that there may be a problem with post offices, etc., etc., etc., they basically called in their loan and mortgage. And my partner answered the door to two people employed by the bank, who said basically that we’d got 30 days to pay them the money, which is £100,000, or we’d lose the house and the business...[I]t had a profound effect on my partner.”

Described as “horrendous” financial ripple effects, many were left desperate to “get a bit of money in so that we could have food.” Some had family and friends experience hardship because they loaned them money. One reflected that they “dread to think what would have happened” if their family hadn’t been able to lend them money. Help extended well beyond (often substantial) ‘shortfall’ payments:

“My dad had put so much money in and helped us so much. While my [SPM] partner was in prison, he was still paying for my mortgage, still

²⁸ Throughout this report, exact monetary amounts have been altered to safeguard anonymity – the general range of the amount discussed by each participant has been presented.

paying for my food and making sure the kids were clothed and all of that and all my bills, I couldn't have asked for any more."

A few people spoke of family members passing away before they were able to repay them and the guilt and shame they felt over this.

Being forced to live "off of the back of...and then becoming dependent on friends" and family left some SPMs feeling stripped of dignity. One described how being financially reliant on others had affected their SPM partner saying it "messed them up" as it "knocked their confidence, their self-worth." Another person, speaking about their SPM family member said:

"They were so ashamed, had lost all their self-respect and how awful for them that they had to ask to borrow money from their sibling and mum. It was awful, that's dreadful, you should never be put in that position when they should've had a job, should've been able to buy things for their family, whatever, and they didn't."

Bankruptcy added further dimensions, emphasising the emotional harm of financial ruin. One participant spoke of telling their father to:

"...rewrite his will before he died because he couldn't leave me anything because the Post Office would just take it. So, he had to rewrite his will on his deathbed so that I was left nothing in his will. And for him to have done that and have that conversation with my dad was just...I can't explain how that's made me feel."

SPMs were caught in a maelstrom of adverse consequences from bankruptcies. One family member said:

"It ruined their life in the sense of lost their marriage, their house...the bankruptcy messed them up. It messed them mentally, physically, financially, and with their kids, they've not seen their kids in years."

Participants who received criminal convictions had to contend with additional difficulty when seeking employment. Job offers were withdrawn when criminal record checks were asked for or done. One person said, "it took three and half years till I managed to get some work...I was as poor as I'd ever been in my life."

The following two examples capture the emotional impact and exasperation:

"I passed an interview, got on like a house on fire with this bloke that interviewed me. And I thought, 'I think I've got this.' The only flaw was that, in the application form, there wasn't that box to tick, 'have you got a criminal conviction, yes or no?' But when he'd agreed to give me the job and they sent me the joining pack to join the company there was that box. So, I had to tick it, and the next day when it got to their head office, I got a phone call saying, 'job's gone, can't have it. We're not employing you'...your mood swings from elation, you get a letter saying, 'yeah, you've got this job,' to me, it was an absolute lifeline...But, the next day, no."

"I used to spend days at the computer...and I'd be whacking off letters left, right, and centre, applying for everything. But I knew the moment

I ticked that box that said, 'have you got a criminal conviction, yes or no, it was for nothing.'

Even for those without a criminal record, SPMs struggled to find work for a range of reasons. One was not appointed because "the Post Office refused categorically" to give a reference. Another was told, "we can't give you a manager's job because of your past." Another felt that due to their history with POL, "nobody will hire [them]" into jobs they were aptly qualified for, and yet for lower-level jobs, they were told, "you're overqualified."

These barriers to employment and self-sufficiency, coupled with the emotional and psychological harms this generates, has meant that for some SPMs they "haven't really worked since" they were accused and/or pursued by POL.

Amongst those we spoke to, financial harms have had massive and long-term impacts on the daily lives of SPMs and their families.

Many have struggled to survive. The following three examples highlight aspects of this hardship:

"I was on my own and I slept on my friend's sofa for about six months...Since this happened, I've moved house about seven times, I've never really been able to stay in a place. Money's been difficult and things like that, so I haven't really always had a place to call home."

"I was sitting in the park, only had £100 in my hand. And my friend give me a call, my friend...[becomes upset]...My friend came, he paid for one month for a room, got me a car, okay, to work for him...Then I got another friend came in, 'okay, come and stay up here...rent free, stay here.' So, he come, he bring me food...so then slowly, slowly, my mentality came back...So, I had good friends, without them I wouldn't be standing here."

"I couldn't afford to pay for my child's school uniform, I couldn't do anything with them anymore, apart from give my time...I was living hand to mouth and suffering with depression, trying to keep it together for my child. Honestly, it's hard to describe just how awful it's been."

Numerous participants said they will have to continue working for years longer than they ever had planned or would have previously needed to because of the impact of the scandal:

"I've got to...keep trying to climb the ladder, to put more money into a pension and hope to God that I live that long to see it."

"You think, 'right, this will be my nest egg'...so the psychological impact of my teenager who now will get very little from me because everything I do is basically, you know, just surviving."

Long after being pursued by POL, decades later for some, these financial impacts are still affecting the lives of SPMs significantly. The financial devastation also had practical implications for the ability to engage in advocacy and the fight for justice. One participant told us, "I didn't even have enough money to put petrol in the car

to go to my first JFSA meeting.” Some spoke about still having to pay excessively high interest rates because of past loan defaults. Some services would not accept cheques from SPMs. One told us they, “couldn't get on the mortgage” because of their poor credit rating caused, “when the business fell apart.”

Problems arose even when credit histories were supposedly cleared, and bankruptcies discharged. One participant struggled to open a basic bank account:

“...for my benefits to be paid in. I went around all the High Streets banks, there was only one who would actually do anything for me, and I'm still with them. Even the bank I'd been with for 30 years, they refused. So I thought well, the knock-on effect is still there and even to this day it still is.”

The psychological impacts associated with the financial ruin continue. For example, one SPM said they continue to live in fear of POL coming after them: that's why, “everything's in my partner's name.”

Several worried about the scandal harming those currently running post office branches, “even those who haven't had problems, has now obviously taken a hit because nobody's going to want to buy one.” Another explained that by speaking out they were trying “to protect the future” for current SPMs, but current SPMs didn't always understand. Another SPM pointed to ways in which victims/survivors who spoke out still felt blamed:

“There was real resentment for victims from other subpostmasters because they would see it as causing of trouble to the network by exposing the shit. And you're like, ‘well, hang on a minute. This is all going to get worse for everyone unless it's fixed’...Basically, they're attacking you for being a victim because the damage of us raising up and shouting about it could do damage to their businesses, which is beyond crazy. We're not doing it to damage your business. We're doing it to try and stop any further businesses getting damaged.”

In summary, POL financially derailed the lives of the SPMs they accused and pursued, leaving many destitute. Actions POL took against SPMs significantly altered their lives. Some lost all that they had, including businesses and homes. The payments they understandably described as having been extorted by POL to repay fictitious ‘shortfalls’ forced SPMs into a financially precarious situation. Ongoing barriers to employment and credit have prevented SPMs from having financial stability and freedom to this day.

Impacts on Relations

This section focuses on the relational harms experienced by SPMs, looking at impacts on intimate partner relationships, the relationships between children and their parents, and broader effects such as connections to their wider community.

Relationship Strain and Breakdown

Many interviewed felt the scandal had directly contributed to their intimate partner relationship breaking up.²⁹ “The stress, the anxiety, the working late, supporting the person it happened to,” placed great strain on relationships. These pressures persisted and evolved. Partners “couldn’t cope together; it was just too much.” For some, POL actions pushed them into “a very dark place” where partners “couldn’t even be in the same room together, so decided to separate.”

Doubt concerning culpability often drove problems. One SPM said their ex-partner “still believes you’ve got to trust the British government.” Another echoed this response, speaking about the cultural nuances in this context:

“In our custom, well, I think it’s any Asian custom³⁰...It’s a status issue. So, if your partner has been tarnished in a detrimental way that can affect your image. And this is what they said, ‘you affected me, and you must have stolen the money. Why would a corporation like The Post Office do this?’”

For couples that stayed together, SPMs spoke of the harm their partners experienced. Some SPMs felt their partner “really, really suffered more” and that this put their relationship “through the shredder.” Couples tried to support each other but were grappling with their own individual mental health. At times, they were “unreachable.”

One said currently, “it’s hard at home because everybody needs support and no one’s in the right space to give it to each other.” Another participant told us of their partner:

“They had their moments, having mental meltdowns, they had to have psychiatric treatment quite a few times. It has had a big impact on them, not much different to me. What’s happened has happened to me, but they’ve been with me all the time, as my other half and it’s obviously affected them.”

One participant said they felt their SPM family member “probably didn’t get married or anything like that,” because of being consumed by the scandal and unable to forge intimate relationships. Another said they “will never, ever, ever forgive these [POL] people for this.”

The way in which those trying to help could find the burden of their family member’s stigma overwhelming is illustrated by this example:

²⁹ The Inquiry’s ‘In Your Own Words’ Family and Relationships paper reports “that the breakdown of relationships was common, multiple responses refer to the irreparable damage events surrounding the scandal had on their relationships” (November 2024, 11).

³⁰ Whilst secondary identifiers have been removed from all other participant quotes, here, the decision was made to keep this quote strictly verbatim. We remained attentive to the risk of identification, however, felt the risk would be low considering the context of the quote. And, the description of the nuanced nature of how stigma can function, was seen to be of such value that it was necessary to include in the report.

“I took my kids to school, it was in the next village, yet everything had gone viral...When I used to park the car, the way people started talking, like I can hear it, other parents, the way they were talking about us, it wasn't easy. And that's why I had to say to my spouse, I said, 'I cannot go on like this,' because they wouldn't come out of the shop or the house. I'm the one who had to go everywhere. I said, 'I can't do it anymore.'”

Impacts on Children

The Inquiry's 'In Your Own Words' work has found: “Adult children of former subpostmasters report the impact their loved one's suffering had on them, (e.g. bullying, financial issues, mental health struggles and access to education that continue to affect them).”³¹ In our interviews, SPMs with children spoke of, “worrying about the impact it [the scandal] could have on them.” Participants catalogued many and diverse harms their children experienced. As well as experiencing “a lot of unsettlement” in their lives, these included having “panic attacks,” getting “bullied in school,” needing to move schools, receiving taunting phone calls, self-harming, and attempting to end their life.

Some participants felt they had “hardly any relationship with [their] children.” One shared how guilt affected them:

“I felt so guilty because I'm a parent. My role in life, as far as I'm concerned, is to protect my children, and I didn't do that...I brought this horrible company into my children's lives and destroyed it, destroyed the family. So, there was a huge amount of guilt.”

Older or adult children of SPMs still experienced harm. One participant told us of when one of their children was at work interacting with clients:

“My child walked in, did all the business, and this couple were going, 'oh, have you heard of that terrible person down the road? They're a right rogue,' and things, were slagging me off something wicked...my child came outside, got in their car, and broke down in tears for about 10 minutes, because it was their parent those people were talking...but, they hadn't, clearly didn't know.”

A few participants spoke of how the parent-child roles were reversed, and how at times, the children became protective and took on the position of 'caregiver.' One SPM told us:

“It affected them all throughout their youth. When people were enjoying themselves, they were busy nursing the recluse parent who didn't want to do anything.”

Some participants described the anxiety caused by not being sure how to effectively communicate to their children what was happening. This issue was particularly painful for those who were, or faced, being incarcerated. One

³¹ 'In Your Own Words' Family and Relationships paper (November 2024, 11).

participant, still deeply affected by this, was full of emotion when they told us that before they left for court they told their children, “whatever happens with Mummy, I loved them.”

Participants spoke of battling competing concerns, wanting to shield their children from troubling knowledge but also wanting to be honest and feeling that, especially for older children, they deserved an explanation as to how their lives suddenly had been derailed:

“They were young but as they were getting older, I had to tell them what happened, you understand, and what happened to the house, because everything went down the drain.”

For some participants, “it was just so difficult” they “tend not to really speak about” the scandal with their children. Some families who had always been “tight as anything” were torn apart by the actions of POL and now don’t see each other. Parents were forced to navigate these uncharted waters as best they could, with the pain and suffering for them and their families ongoing and palpable. As one said:

“We can’t speak about things that have happened because it’s too emotionally raw. So, if I speak about it with them, I can just start crying just for no reason, and they’re the same.”

Another told us how it has taken “ages to get back on some sort of level footing” with their children: they had felt “abandoned” by their SPM parent. Some children “didn’t know all this happened until recently.” One SPM explained their children still do not know the extent of what went on:

“I think when it’s all over and done with, do I sit down with my children and talk them through it then? I don’t know if there’ll be any benefit to it because I don’t feel I’m going to have the answers that I want because I don’t feel like they’re [POL] ever going to tell the truth.”

Struggle for Connection and Becoming a Different Person

Some participants described the broader impacts on their immediate and extended families and how this negatively affected their relationships and the strength of connections they once had. One said they pushed their family away: “the only way I could deal with it, was just pretend that it wasn’t happening.” Another that, though their family was supportive, the scandal had consumed their lives and so “they just want it to come to a close, come to an end. So, within the family, [they] don’t actually talk about it.”

Some explained how incredibly supportive family members had become “quite ill, in terms of them worrying and being stressed.” Countless stories were shared describing how the scandal had “drastically affected the whole family.” Several participants spoke of loved ones who had passed away, who they felt had been driven to an early grave due to the actions from POL. As one told us, “they only got ill because they’d been through the mill with me.”

Participants often felt left with “trust issues” that created barriers in their forging connections with others. This reduced the potential for much-needed support as many withdrew from their social circles; the words “recluse” and “isolated” were frequently used by participants. One explained:

“I think that’s the big thing as well, being part of social groups and social networks that knew you back then and people that maybe still trust you but want to ask you questions about it and things like that. I stayed away from everyone. I’ve actually got two pals, two friends. I don’t have a partner. I live with my pet. It’s so much easier that way, because it’s just...yeah, I became a massive recluse.”

Being pursued by POL and becoming embroiled in the ongoing fight for justice had fundamentally changed them. They were “not the same person” and this altered their relationship with themselves. One SPM explained they had been working so hard “to try to be what I used to be. I know I won’t get that back.” Some lamented that their children “never knew the person before all of this happened, they only know their parent since the post office.” A sometimes-profound melancholy laced some descriptions:

“I don’t like the person I am now. It’s impacted us financially, socially. I don’t go out anymore. I cut off all my friends because, as I say, some of them didn’t want to know me. Others have...I think it’s just too much. Who wants a friend that 10, 20 years later is still harping on about The Post Office? There’s a limit. I’m sick of it, so they’ve got to be sick of it. So I just cut them off.”

“The me before this happened isn’t the me that’s here now. I’m a totally different person. I’ve just got a big hole. Yeah. You know, I’ve got...I don’t feel things anymore. I mean, yes, I cry when I get upset...I just don’t feel anything, and that’s no way to live.”

Many SPMs felt it was not only them but also their worldview that had been altered by the scandal. One said they will “never return back to that happy-go-lucky, easy-going person” because they now “see life in a completely different, tainted way, unfortunately.” This was echoed by another:

“I think it’s your outlook on life, because you know we are a democracy, we’re a free country, if you haven’t got the laws of the land it seems, or people you need in order to protect you, you go through the whole of the rest of your life vulnerable, scared, frightened, wondering what’s going to happen next. All the security is gone, there is no security, because if it can happen once, it can happen again. It’s such a random, awful thing to happen, it doesn’t go away just because somebody’s said, ‘you’re acquitted’ or ‘you’re free from jail, now you can go home.’ It makes the person you are now, and that person you are now is all you can deal with. And you see everything in a completely different light. The trust is gone. I don’t trust anybody.”

A few participants spoke of not being able to enjoy the birth of grandchildren and other special occasions. Many spoke of being hypervigilant and sensitive to being

perceived as 'bad' or 'guilty' in any given situation. Two participants shared these feelings:

"A friend said one time, 'are you looking forward to Christmas?', and I just started crying. Every Christmas has been ruined for me since then. The first Christmas, I was hospitalised when I was suspended. The following two Christmases, on Christmas Day, I had an absolute massive meltdown in the house. So now, I hate Christmas. I hate birthdays...It breaks me."

"I feel like I always have to have an explanation for something or justify why I'm doing things and automatically just feel guilty about everything. If I do something wrong, it feels as if it's an overwhelming feeling of guilt if you do something wrong, you don't know the consequences."

This section has outlined the varied and nuanced ways in which the scandal has impacted upon SPMs relations with others and themselves. The vast reach of the ripple-effect of harms is plain to see in the damage caused to relationships with partners, children, friends, other family members, and wider communities. Those who received unrelenting love and support, still felt the scandal constrained their lives and obstructed personal connections. Some felt fundamentally changed by their experiences, feeling the scandal had taken something from their very being, altering who they are and how they see themselves. This often detrimentally impacted their connections with others.

Psychological, Emotional, and Physical Impacts

The following section discusses impacts from the scandal that some readers may find particularly distressing. If you are affected, please consider seeking some support.³²

Participants told stories of the psychological and emotional harms POL and the scandal has inflicted upon them. Several framed their experiences as a "battle" in a "David and Goliath scenario," that the years had been "tough" and "like a bad dream." Some explained they "started to become very, very mentally down," "very stressed," "mentally damaged," "shell-shocked," and "shot to pieces emotionally." Being pursued by POL "makes you feel like you're not safe" and caused some to live in "a heightened state of arousal, just waiting for the worst, which is horrible." Many participants described how SPMs have "been so hard battered by the Post Office" they have become a "shadow" of their former selves. One SPM said the ongoing fight for justice "emotionally, it does wear you down."

Since being targeted by POL, participants spoke of experiencing "anxiety attacks," "psychiatric illness," "alcohol misuse," "breakdowns," gaps in memory, "not

³² If you experience distress reading this paper, you are encouraged to consider reaching out to a support service. You can obtain info on a range of mental health issues and helplines from the NHS (<https://www.nhs.uk/mental-health/>) or Mind (<https://www.mind.org.uk/information-support/guides-to-support-and-services/>).

sleeping,” hallucinations and “visions,” “night tremors,” “sleepwalking” and “crying all the time.” A few people said that because “Post Office ruined” and “destroyed” their lives, they “don’t think psychologically, it will ever be done with.” Another, “it is stressful when you have had to fight for your innocence.”

Haunted by The Scandal

Being accused of a crime they did not commit left many feeling a strong sense of moral indignation. One person told us, “Even now, I’m angry.” Others, including family members, shared feelings of anger and frustration:

“I do get angry at the way my [SPM] spouse was treated, for just people lying. They just shouldn’t have been treated like that. They had a good life afterwards, good memories...the injustice, that’s what it is, it’s the injustice.”

“There are days, honestly, looking at what the Post Office did, I’m very, very cross with them, I am so cross and I’m so cross with myself at the same time because I nearly, honestly, lost my kids for these people.”

“My [SPM] spouse was a quiet person and quite shy. But whenever we spoke about that, they’d get so angry, you could see the tension, the anger in them, because people had lied. They were a post office person through and through and had done nothing wrong.”

As we have noted, many SPMs have struggled to speak about their experiences, whilst others spoke of becoming “completely obsessed.” They could “never stop talking about it.” One person told us, “My spouse will be asleep, and I’m talking to them about the Post Office.”

For some, not understanding how the scandal could have been allowed to happen became all-consuming:

“I mean, you just, sort of, think, ‘how? Why? Why?’ I’d really like to go to the Post Office and sit in front of Paula Vennells and just say, ‘why did you think it was okay to treat us all this way?’ I just don’t get it. I just don’t get it. And I don’t think I ever will.”

“It’s hard to process it. You don’t know how to let it out. You can cry, you can shout, but if you can’t physically plead your innocence or speak to...you can’t go back and grab the computer and recount all the cash and work out where it went. I think for me that was a big thing, is not understanding why it happened and still wondering to this day.”

One participant described how being wrongly accused haunted a family member who continued to talk about the injustice of POL’s actions up until their death.

Some participants spoke of moving forward with their lives and that they had made a good life for themselves despite the harms they had suffered. But many still “live in fear of the worst happening, because it did” and “because there is no explanation for what happened. So why couldn’t it happen again?”

When SPMs described their rumination on what had happened, notions of injustice, arbitrariness, and an absence of an explanation for and proper acceptance of responsibility was not often far from their thinking. Two other participants captured the inner turmoil and dread they felt:

“You can’t pretend it didn’t happen, when your whole life’s wiped out in a matter of a day. You know, it’s all very well, people saying, ‘oh, well, get on with it.’ Well, you do get on with it the best way you know how, but you can never look at life in the same way again. That’s a given, you just wouldn’t. That would be madness, to do that, in my opinion, because I think, well, it can be snatched away tomorrow.”

“I still have that fear of going to prison [becomes emotional], even though I know it’s not going to happen now. I’ll have dreams where I’ll wake up in a prison cell and I can smell the smell of the prison. I can hear the noise that goes on in prison. And in my dream that’s me, locked up, which is awful.”

Anxieties about re-living the scandal over and over in old age troubled this respondent:

“You find a lot of people, when they develop dementia, certainly in the moderate and severe stages of it, they can become quite focused on traumatic events in their life. Especially if they’ve been abused, that will become the focus and that’s all they talk about. And I think oh my god, if I ever develop dementia, will that be me? Will that be all I ever talk about? Will I torment myself with what’s happened?...It would just be awful and may well happen to other people.”

Mental Health Harms and Physical Impacts

Participants described suffering other psychological and mental health conditions and disorders as direct result of being accused by POL. For example, some participants shared how they, their partners, and children, have and do experience depression:

“I was really depressed. I was a bit of a mess. I drank a lot. Yeah, I kind of just went into...I mean, I think this was when I was in my twenties, so I just withdrew from everything.”

“I’ve just been referred for CBT because I’ve got depression and a lot of it it’s from what The Post Office have done and it’s also because of what they’ve done to my partner and how we have to walk around on eggshells around them and stuff and how they’ve destroyed them. I feel right now, they are close to a nervous breakdown, I’m close to a nervous breakdown.”

One SPM explained they felt “strong before all this” but now feel “beaten up a lot.” Another “found it very difficult to talk about” but they and family members had been diagnosed with PTSD. One person said their PTSD status was complicated due to the scandal being “prolonged” and that POL was “revictimizing” them.

Some detailed the daily difficulties of living with PTSD, such as having to manage being triggered. For example, one SPM told us of when a cassette player had been accidentally clicked:

"I hadn't heard that sound since I was tape-recorded interviewed [by POL] and my body literally threw me across this concrete path. Scraped all the side of my face. Because it heard this noise and thought, 'it's happened again.' It literally, I just went blank...My brain had heard that sound and quicker than I could think about it, my brain had already removed me from the situation, literally thrown me across the road, it was bizarre as hell. Things like that keep happening, which isn't nice."

Others shared stories like this with different triggers, such as being in enclosed spaces or seeing someone who "looked like the investigator" they had from POL. Many discussed how difficult living with the psychological and emotional impacts of the scandal is. Once triggered, "there's nothing you can do about it, it happens before conscious thought, it happens before you get time to think rationally." A few had "turned to alcohol as a way of escaping the problems." One told us, "it sounds awful, but that is the only thing that got me through."

A number of participants went to their GP for support and were on medication for sleep issues, depression, anxiety and panic attacks. Some explained why: to "keep my moods on an even keel and so that I can deal with daily life really," "keep me functioning, really, because it was just madness," and "basically, to knock me out."

Psychological harm prevented some from engaging in particular processes/actions associated with POL and the scandal. Many reported they now "refuse to go on computers," they "can't touch other people's money," and cannot deal with "being responsible for things," for fear of "knowing it could go so wrong." Others spoke of POLs "threatening" letters which "got so bad" they "couldn't pick up the post in the end." Another explained:

"One thing I realise may possibly never be fixed is that I now cannot do any kind of accounts, government websites, or any kind of form-filling...Any kind of form filling or accounts etc. simply makes me clam up in some kind of panic attack, and look to do anything else rather than to do that which needs doing, even if that just means staring at a wall and crying...all things which I never had a problem with before they did this to me."

For these respondents, this posed a significant barrier when trying to fill in the paperwork and put together an application for financial redress. One explained, "it's traumatic trying to get the information" required by the redress scheme. Two others said:

"As soon as you see these letters, I can only handle just about 15 minutes, 20 minutes. I just look at it and I think, because I can't focus on it, because then your old memory is coming, which is what you wanted to forget."

"You know it's like opening Pandora's Box. But you know that your life depends on opening that garage and going through every document."

Some participants felt trauma had manifested in physical harms. One told us, “I think my body took the breakdown rather than my head.” Multiple people spoke of developing ailments, disabilities, and autoimmune diseases, such as “chronic fatigue” and “fibromyalgia,” during incredibly stressful times, having had no personal history or family history. One person “stopped eating” for a period because they were so traumatised by what had happened.

Others explained terrifying senses of panic or loss of control. One SPM said, “my whole head was rushing, and I thought it was a heart attack because I did have a stroke when I was suspended.” Another described, “suddenly the mind, my brain, I got pressure...and I don't know where am I...I didn't know what happened to me...I didn't know where I was.” And another said:

“Do you remember Janet Skinner’s case? Do you remember, she went into a comatose? The same thing happened to me, soon after, same thing. So, by the time I went to court, I could hardly walk, or sit, or anything.”

Two participants likened their experience to a bereavement, with their explanation capturing the complexity and severity of the impact on them. They highlight the weight this has placed on SPMs and the continuous, seemingly never-ending, interruptions this causes to their daily lives:

“You know when you go through phases, like a bereavement, and you get angry? We had those sorts of phases, didn’t we? Where you’re angry, then you’re not, and then you go through an acceptance, and then you don’t. And it’s rolling along like that, isn’t it? So, it has been like a huge bereavement, hasn’t it, really...you’re never, ever going to forget, and you’re never, ever going to really, truly get over it.”

“I think the mental health aspect of it back then, I don’t think I realised how bad it was. I think we all deal with trauma and grief and stress in different ways, and I did blank the world out. I became very numb for a long time, and I didn’t take care of myself. I’ve forgotten a lot and I know this sounds a bit odd, but it’s a period of time where a lot has gone missing from...I feel like there’s been a time-lapse. I very much just existed for a long time.”

Some, despite the strain and emotional hardships, felt forged in the fire of adversity, finding it bolstered their resolve and enabled or taught them to stand strong in their convictions. Here is one example:

“I just got more and more angry, and that just strengthened... instead of making me crumble, it made me so angry...because it’s just awful that people can do it and get away with it. And when people started dying and people died by suicide, it’s like, ‘how dare they [POL]?’ I just got so angry...

...It’s made me a much stronger, more determined person than I ever was, and I used to be...I’d do anything to keep the peace or anything, and I’m not argumentative, but I won’t be walked over, whereas I

would've done before...If anyone's got a cause or whatever, it's like, 'no,' I always encourage people to fight for what's right."

Ongoing Delay and Injustice

Overwhelmingly, participants said delays to justice have caused and exacerbated psychological and emotional harm. One explained they cannot get involved in the Inquiry, "because psychologically it doesn't do me any good...It's just like oh, it's ongoing, it's ongoing, it's ongoing." Another who had started therapy, said they were told therapy was "absolutely pointless" because "the harm is still perpetuating" whilst the Inquiry is ongoing.

These two participants discussed the precarious health of many victims against the backdrop of delay:

"It still is tough. I don't know when it's going to end but I sometimes wonder if we're going to make it there to the end because the pressure at home is so...the last few weeks I've had chest pains with the stress. My partner is close to...they've already had months off work. If they take more time off work, they don't get paid for it. They're having to battle on and go to work and still deal with all of this and they don't have the mental capacity to do that. We're struggling, we are really struggling."

"A lot of people are dying, a lot of people that are around us are having strokes, ending up in hospitals because of the stress, it's not fair. The government is sitting back, or The Post Office is sitting back and not really getting this done and putting us through even more."

Across interviews, participants shared a myriad of psychological, emotional, financial and physical harms generated from the scandal, perpetuated and sometimes aggravated by delays in attaining justice; be that financial redress and compensation, a clear sense of what had happened and who was responsible, and/or accountability for the wrongdoers. What remains unexplored is how this mixture of past and present problems also cast its shadow forward.

Shattered Plans, Altered Futures

A common lament, as participants described how the scandal had changed the trajectory of their lives, was how ideas of POL as an institution and dreams of being part of its positive legacy were shattered.

Having begun "proud just to be able to do what Post Office Stood for" and having "served them diligently" with plans to do so "until I retire," many having received commendations and awards for their services, they were then turned on and investigated by POL.

Some we interviewed had not worked for POL for long, but others had spent most of their careers with POL. One told us, "I'd been over 30 years with the Post Office, so at that point, it was over half my lifetime." A few had generations of family

members employed by POL and the opportunity to take up the mantle was stolen from them.³³

“You move on with your life but you don’t forget and it is really sad because I was going to carry on with the Post Office, carry on the tradition and that’s all gone now. It’s tarnished, it’s gone.”

Interviewees highlighted emotional connections with post offices as part of the local community. POL had been their “lifeblood.” They were not just investing money but, as one SPM said, “you invest yourself, your time, your everything.” Another stated, “it really wasn’t a job for me, it was more of a vocation. I really loved it.” SPMs shared stories of getting to know customers, joking and becoming friends with some, and greatly enjoying passing their days in their shop. Care and dedication to their customers was clear to see.

A number of participants shared stories where they went above and beyond to support local and marginalised communities; raising money for charities and local schools; and, helping “those who couldn’t really read and write” with “applying for anything.” Post offices were seen as, “a lifeline for people in the local town.”

A sense of responsibility created additional fears for SPMs when being pursued by POL. Worrying that closing them down might detrimentally affect their communities, where a post office “desperately needed to be kept in the village.”

Participants frequently expressed heartache at being removed from their communities. In contrast to the stigmatisation discussed earlier, some local communities felt the same: “a lot of them even came to me later, ‘we’ve really missed you,’ because that is how I helped all of them.”

Participants spoke of how they had to work even harder to regain some financial stability in the wake of being pursued by POL. One told us, “all my time is being invested into trying to make my future what it would have been, but I’ve lost all those years.” Loss of time and choices were raised repeatedly, with participants feeling their past as well as their futures had been altered.

Many who spoke to us echoed comments like, “the thing I’m most angry about is losing that time with my family.” And, “no amount of money is going to give us back those 20 years.”

SPMs had lost time with their loved ones when being pursued by POL but were still finding time stolen from them as they tried to recover. Having lost the financial security that would have enabled them to spend quality time with their family, this SPM said:

“And that for me is the most annoying and the most upsetting thing, because time is the one thing you can’t get back, isn’t it? And I’m really angry with the Post Office. I worry constantly what if one of my parents

³³ The Inquiry’s ‘In Your Own Words’ Family and Relationships paper also found: “The ‘passing down’ (taking over) of the relevant post office from a parent to a child is highlighted in responses. For many the post office was a family business legacy, making subsequent issues more impactful” (November 2024, 11).

dies before I get the opportunity to move back nearer to them and I'm able to finish work and just pop in and see them."

Many participants described the utter despair of having to start life over again. Some were close to retirement age and felt they didn't have the time to recover from POL derailing their lives. One participant, "close to 60 when I was convicted," was forced to do pointless training as a condition of accessing welfare benefits:

"I've got a degree, and I ran businesses for years, so I'm literate, I'm numerate, and customer service is what I've done since I was 21. 'Ah, well, but you've got to go on one'...I could've stood at the front and conducted the course 10 times better than the person that was standing there."

Participants reflected on what their lives could have looked like, on what should have happened, but now will never come to pass due to the scandal. The hurt was still raw for so many:

"Every few weeks, it's stupid really, I drive back to the property, because it was such a lovely village and I sit there and I think, that's where I should still be [becomes emotional] with my family. It's not a great feeling. We can't turn the clock back and they keep saying, the whole point of this compensation is to put you back in the position you would have been in if it hadn't happened. Yeah, I suppose you can do that from a financial point of view, but again, you can't get those years back. So, there'll never be compensation."

"You just have everything you've worked for all your life, that you'd envisaged this lovely retirement where you could have your grandchildren staying over, all of them in the same house and families over at Christmas and that sort of thing, and it just totally eradicated it. And, for your dreams, like that, to be eradicated in such a horrendous way, is bad."

Moving forward with their lives was difficult because the scandal, "becomes part of you and it's part of your life." Participants spoke of the need for the Inquiry, the police investigation, and compensation to be completed so that they can truly move on. As the Inquiry's 'In Your Own Words' Family and Relationships paper has said participants need accountability and answers to be able to have some semblance of closure and: "Some respondents report finding it difficult to look to the future while they are still seeking justice and resolution for issues resulting from the Horizon scandal."³⁴

Even if able/trying to move on, people recognised they would be left with emotional and psychological scars:

"It's going to take me a long time I think, to get this out of my hair...The impact is going to be lasting...It just goes on and on and on and on."

³⁴ November 2024, 13.

“I try and watch the Inquiry, but I always feel I’ve got to do it sneakily, because my family want it over and done with, which I can understand. Our lives have been on hold for the last decade, longer for me.”

Participants articulated the injustice of having both their past and futures negatively altered by POL and the scandal, and of the immense efforts they have put in to try and regain some measure of stability in their lives. For some, this hardship pushed them to the brink.

Suicidal Ideation, Survivor Guilt, and Supports

This section discusses experiences of suicidal ideation, survivor guilt, and sources of support. We have endeavoured to approach this highly sensitive and emotive issue with respect, care, and compassion. We have been careful to try to accurately present SPMs’ experiences whilst seeking to minimise, as much as is possible, distress for readers.³⁵

We encourage anyone affected to seek support.³⁶

Throughout interviews, stories of SPMs experiencing suicidal ideations were shared: SPMs attempting to take their own lives, and supporting other SPMs through these situations.

It is important to note that many participants explained they are no longer experiencing suicidal ideations, but shared stories of times in the past that they were. Some participants are still struggling and said this was largely due to the ongoing harms from the scandal. A number of people said they were engaged with professional helping services that they found incredibly beneficial. What also came across strongly during interviews was the support SPMs received from various family, friends, and other SPMs, and how this is greatly valued.

The harms inflicted upon SPMs are complex. They relate to specific, traumatic incidents, such as interrogation and incarceration, and the accumulation of impacts over time, of the kinds we have discussed throughout this report. These are exacerbated by the behaviour of POL, through key individuals past and

³⁵ Guidance and support resources for authors writing about suicide were consulted. See: Samaritans’ media guidelines for reporting suicide (<https://www.samaritans.org/about-samaritans/media-guidelines/media-guidelines-reporting-suicide/>); International Association for Suicide Prevention Language Guidelines (<https://www.iasp.info/languageguidelines/>); Canadian Centre for Suicide Prevention Language Resource (<https://www.suicideinfo.ca/safe-language-and-messages-for-suicide-prevention-resource/>); Morton M Silverman and others, ‘Rebuilding the Tower of Babel: A revised nomenclature for the study of suicide and suicidal behaviors. Part 2: Suicide-related ideations, communications and behaviors’ (2007) 37(3) Suicide and Life-Threatening Behavior.

³⁶ If you experience distress reading this paper, you are encouraged to consider reaching out to a support service. Resources you could access: if you have thoughts of suicide, please call 999 or the National Suicide Prevention Helpline at 0800 689 5652; You can also text the Shout Crisis Text Line “SHOUT” at 85258; You can obtain info on a range of mental health issues and helplines from the NHS (<https://www.nhs.uk/mental-health/>) or Mind (<https://www.mind.org.uk/information-support/guides-to-support-and-services/>); Samaritans also have a support line on 116 123 (<https://www.samaritans.org/how-we-can-help/contact-samaritan/>).

present, and the Government, who are seen as covering-up the scandal and mismanaging compensation (some think deliberately).

This suggests a layering of multiple traumas, historic and ongoing, with SPMs having to try and navigate many different adversities alongside the hardships of daily life. During interviews, we were told how the normal ups and downs of life, ‘births, deaths, and marriages’ carried on around SPMs, but their capacity for dealing with these was depleted by vulnerabilities generated by the scandal.

This situation is further complicated by the ripple-effect of harms on those around them, especially children and partners,³⁷ adding another dimension to SPM suffering, with primary victims/survivors concerned about the impact on those secondary victims.

This matrix of harms greatly affected many SPM’s capacity to cope, as these examples show, causing some to contemplate taking their life:

“I was so sickened and so worn down, I just felt I couldn’t fight it anymore. I really had had enough. It cost me a 30-year marriage, any money in savings we had had gone. And they were still on my back trying to take everything from me. That’s how I saw it. Well, that’s how it was. And by then I was so sick. I mean my child was worried to death about me, I know my mother was. There were times when you thought, look, just plan it, go to sleep and don’t care anymore. Why bother with all this pain? But I mean my family kept an eye on me. I knew they were, I mean they were making excuses. But we got through it.”

“I’d got to the point where I thought I can’t...I can’t go on anymore. And that’s when I thought, I’d just be better off dead and sort of planned it. It was only thinking about my children and my parents that stopped me from doing that.”

“You go through the thoughts of, ‘they’ll be better off without me.’ And the only thing that’s stopped me is my partner, because I know it would absolutely destroy them and they don’t deserve that.”

The recognition that harming themselves would affect loved ones was often said to stop them from doing so. Participants were often comforted by the love and support they’ve received from others, sometimes from “the oddest places” and sources they never would have expected. This included the kindness of strangers stopping them in the street to say, “the Post Office stitched you up, didn’t they?” One SPM said:

“The fact that people take an interest in it, that sort of gives you a self-worth, that people want to listen, or people want to hear what you’ve got to say, your experience or whatever. People want to learn from it or change things because of it, and that’s a wonderful support base, definitely. And it does help an awful lot of the victims.”

³⁷ See also: <https://www.lostchances.co.uk/>

Many participants spoke of the community and bonds that have been forged amongst the SPM victim/survivor group, and that in some cases this has saved lives. One participant shared their 'sliding doors' moment when they were about to take their life:

"I still had my phone with me...And my phone went, and it was Jo Hamilton...And she said, 'oh, I'm Jo Hamilton.' And I said, 'what are you trying to sell?' basically (laughter). And she said, 'no, I'm a subpostmistress and the same that's happened to you has happened to me.' And she spoke to me about the JFSA. She spoke to me about Alan. She spoke to me and told me about all of these other people. And two and a half hours later, I was still on the phone to her."

Participants spoke of the grief they felt for their fellow SPMs who had ended their lives, died prematurely due to the impacts from the scandal, and for others having what should be their golden years dominated by the scandal. Participants shared that those they've become close to, built community with, travelled along the journey seeking justice with, would not all make it to see the conclusion of the scandal, some having already passed away:

"There are people in their 70s, they reference people that have died, people who have died by suicide. There's one person that has got a terminal diagnosis, who talks about, 'I'm probably not going to be here to see the outcome. I've signed it over to my child.'"

"There's an awful lot of people that I used to meet at meetings who have passed away. And of course you know all about the suicides. It did push us all to the limit. We're lucky, we're still walking."

One SPM told a story of a friendship they developed with another SPM in a neighbouring town. They would chat on the phone for years and send each other any spare forms or equipment the other needed, and one day they unexpectedly, finally met in person at a JFSA meeting:

"I didn't actually see them until at a meeting...and this person says, 'that is the dulcet tones of X, is that you?' And I said, 'Yes!' And we shook hands, and we were the greatest of friends afterwards. Sadly, they died not too long afterwards. They neglected themselves, they used to go to meetings all over the country...up and down the country to trade unions to try and get their support and nothing ever happened with that until we got Judge Fraser."

Participants also shared stories that highlighted family members and close supports who had passed away:

"20 odd years of my life is basically ruined, and it ruined my partner's life as well. I'd have loved for them to have been alive when we did get the final compensation, but unfortunately that didn't happen, they died earlier [that] year."

"It was just so sad because at the end...they had a little money and they would've managed. They didn't have to have any money from us

anymore, they would've managed fine, that's when they started getting ill."

Participants shared similarly deep frustrations at loved ones and allies having passed away before key events like the Inquiry commencing, financial redress being received, or convictions being overturned.³⁸

Many participants described feelings that reflect experiencing 'survivor guilt'³⁹ or the discounting of their own experiences. Participants displayed humility and immense empathy and concern for other SPMs, many stating, "people have got it a lot harder than what I had it." Two explained:

"When I started to hear about X, Y and Z getting prosecuted, I started to think I was partly to blame, thinking that if I went to court that might have become public knowledge and it might have been sorted a lot sooner. But in reality, it probably wouldn't have, they [POL] probably would have used very expensive lawyers to [supress] it down."

"I'm just grateful for what I've got, but I'm told that's all wrong, even from my solicitor. They just said I always undermine myself, that mine isn't as serious, and I tried to explain, 'at least I didn't have a criminal record for what was done.' And they said, 'but, you still suffered, and this is what you're entitled to.'"

Participants who had received some financial redress, even when they had settled for significantly less than they were advised their claim was worth, on the advice of their forensic accountants for instance, voiced guilt and passionate solidarity for those still fighting on:

"There's no closure as such. But it's also ironic because there's a guilt, 'I got something. I got something.' Whereas, for others, they're still going through, after decades, and I know how it felt just after a few years. And I feel guilty that I got something out of it and they didn't. I know that's wrong. I know that's wrong. But I do actually feel that I owe it to them to continue campaigning, to voice my opinions, etc., which I will do continually just to support them."

³⁸ The Times reported in January 2024 it is estimated that 263 former subpostmasters have died without either having their names cleared or receiving financial redress. See: <https://www.thetimes.com/uk/article/post-office-scandal-victims-died-without-justice-lhpxj0hp6>

The Inquiry's 'In Your Own Words' Family and Relationships paper similarly found: "Many reference their parents dying before knowing the truth about Horizon, magnifying the grief of these bereavements" (November 2024, 11).

³⁹ 'Survivor guilt' can be broadly defined as an emotional and psychological response to a traumatic event in which someone else experienced particular losses from the same event that you did not, or you feel you did not. This can include loss of life, but it also refers to other types of loss, such as the loss of property, health, identity, and so on. See for example: Jordan MacKenzie & Michael Zhao, 'Survivor guilt' (2023) 180 Philosophical Studies <https://doi.org/10.1007/s11098-023-02002-9>; Hannah Murray, Yasmin Pethania, and Evelina Medin, 'Survivor guilt: a cognitive approach' (2021) 14 The Cognitive Behaviour Therapist doi:10.1017/S1754470X21000246.

Participants also shared the many, diverse, and creative ways they found to survive the impacts of the scandal. People spoke lovingly of family, friends, neighbours, colleagues, pets, particular activities they found solace in, and various allies and advocates whose support over the years had bolstered and empowered them. One common factor raised that participants said made a significant positive impact to their mental health was learning they were “not actually alone” and realising “the same thing has happened to each other.” The word “relief” was commonly used.

One participant told us, “I’ve never met anyone, I’ve never went to any of the groups or anything like that. It’s just through email updates, but it feels nice to be part of something.” Two who had been in touch with other SPMs said:

“I think a lot of us that had gone to that meeting hadn’t been to a meeting before. And Alan said, ‘can I ask you, that were subpostmasters, how many of you were told that you were the only one?’ And, like, 75% of our hands went up in that room, and the rest of them were partners or somebody that had come with them as support. And I’m looking...because we were sat in a big circle around, so we were all looking at each other. And I just couldn’t believe there was that many of us.”

“Knowing that there’s other people out there and then you saw the lies then. You could say, ‘hang on a minute, we’ve all been told this same lie that there’s only us it’s happened to. We’ve all been told the same lie, that this has happened, that’s happened.’ That’s been the biggest thing.”

For some participants, this was not only emotionally comforting, but galvanising and, in a way, regenerating. One told us, “not that we had a good chance, but I had a reason to keep fighting, and there were others in the same boat.” Once connections between SPMs were made, support networks formed amongst the victim/survivor group, and some SPMs have “made some really valuable friends.” One said the JFSA’s creation provided a safe space where they were “allowing you to talk and not making you feel ashamed.”

Several participants explained how “other victims who’ve gone through the same thing” were able to really understand what they were feeling. Once SPMs impacted by the scandal were in touch with each other, they were able to learn more about the scandal and help one another:

“I think all of us, we could pick up the phone and speak to each other, I think that makes a big difference. When we’ve got questions and stuff, that makes a huge difference.”

“My parent had done an awful lot to help some other subpostmasters...they did loads to help send them evidence. But I was so bad that I couldn’t get involved or they wouldn’t let me get involved. Then I think from one of those conversations, someone must have said, there’s this group. We’ve got lots of letters my parent sent to solicitors of other people who were... they tried to help them where

they could by sending them stuff that had happened to me or other stuff we found out.”

We were told of many “unsung heroes that have given their time for nothing” and how this has helped SPMs to be “resilient.” One person said, “whether it be people supporting, getting cross and angry on social media and things, who are nothing to do with it, all those things that help the victims.” And another, “it’s lovely to know that there’s that many people there to support you.” Many said ongoing support carried them through difficult times:

“With a bit of luck, please God, we will get there and I hope there’ll be enough of us alive to have a celebration. It will be an interesting thing that, you know. We’ll see what’s around the corner. I do hope.”

The consequences of this scandal cannot be underestimated. The devastation caused by POL during the course of this scandal has tragically led to some victims taking their lives;⁴⁰ the true number of which may never be known. Participants explained how the ongoing nature of harms, for example struggling to access full and fair financial redress and no-one responsible yet being held to account, have caused some to remain vulnerable.⁴¹ Others spoke about how they are no longer in that space and have benefited from support from family, partners, friends, and other SPMs. Though most we spoke to displayed signs of experiencing ‘survivor guilt,’ participants explained that they found solace and comfort in the solidarity they had with other victims/survivors. Vital to morale, at times, this has also saved lives.

Justice Needs

‘Justice’ means different things to different people. Even victims/survivors who have experienced the same event can hold distinct ideas of what they see as a ‘just’ response.⁴² Justice needs can also shift with the passage of time and can become complicated due to other factors, such as inquests, inquiries, media

⁴⁰ Though the true number remains unknown, it is currently recorded that at least four former SPMs have taken their lives in the course of the scandal. See: <https://www.theguardian.com/commentisfree/2023/jul/18/post-office-scandal-cover-up-justice>.

⁴¹ The Inquiry’s ‘In Your Own Words’ Family and Relationships paper stated: “The need for fair and comprehensive redress is a common theme throughout the response pool. Many report the need for redress schemes to accurately reflect the harm suffered. Adult children of former subpostmasters call for redress to also apply to children and partners of those impacted, who also suffered significantly because of the Horizon scandal” (November 2024, 13).

⁴² See for example: Sandra Walklate, *‘Handbook of Victims and Victimology’* (Taylor & Francis Group, 2007), especially chapter 10: ‘Matching service delivery to need’; Robyn L. Holder & Amanda L. Robinson, ‘Claiming justice: Victims of crime and their perspectives of justice’ (2021) 27(2) International Review of Victimology DOI: 10.1177/0269758020987803; Sally Day and Elizabeth Stanley, ‘Surviving State-Led Disaster: The Legacies of Hillsborough’ (2021) 10(2) State Crime <https://doi.org/10.13169/statecrime.10.2.0197>.

coverage, financial redress, and so on.⁴³ The nature of being victimised by a state-owned institution, like POL, who has abused the law's power, can also affect how 'justice' is viewed and accessed. With the acknowledgment that interview data represents a snapshot in time, this section describes a range of perspectives concerning justice that were shared during our interviews.

Participants held clear ideas of what responses to the scandal they want to see, and what they require in order to gain some semblance of closure and/or justice.

The core point stressed across interviews was the need for those who bear responsibility for their role in the scandal, and for those involved in its containment, to be **held to account**. What this might look like differed:

- Some SPMs want to see **criminal convictions**, especially for those higher up the ranks in POL.
- Several want to see **lawyers who were involved in the prosecuting of SPMs "struck off."**
- Some want **those holding upper tier management and oversight roles to be prohibited from such positions of power** (such as members of the POL board and former CEO Paula Vennells).
- Many SPMs spoke of wanting mainstream media stories to continue, to **publicly shame** individuals who bear responsibility, explaining this is what happened to SPM victims/survivors for years.

Regardless of the specific suggestion, the words "accountability" and "punishment" were frequently used when describing notions of a 'just' response to the scandal. Several SPMs expressed hope that there would not be just a few people used as "scapegoats." Two captured the tone of interviews:

"Accountability, and I don't just mean accountability as in, 'This organisation had failings in this, this organisation had failings in this,' because that's all you seem to see within Inquiries, there's never one individual. And, I don't mean just one person that's being completely held accountable for this whole thing because it goes beyond one person. But it should be...people should be held to account."

"When you're in a corporation, you seem to be able to bypass the justice system. I think I just want it to be fair for everybody, and so that the public can see it's fair and other businesses can see it's fair, so that they know if they do something like this, then they can be done. And then, I think, if you work for a company and you know what you're about to do is wrong, hopefully, it would make you think, 'Hang on a minute, those people got prosecuted, I could get prosecuted,' and turn

⁴³ See for example: Anne Eyre, 2006; Phil Scraton, 'Ten: Speaking truth to power: experiencing critical research' In Marie Smyth & Emma Williamson (eds), *Researchers and their 'subjects'* (Bristol, UK: Policy Press, 2004)

<https://doi.org/10.51952/9781847425997.ch010>; Elizabeth Stanley, 'Responding to State Institutional Violence' (2015) 55(6) The British Journal of Criminology <https://doi.org/10.1093/bjc/azv034>.

round to their bosses and say, 'No, I'm not doing it.' But I think that's a dream world because I never think it's going to happen."

Another common hope was **financial consequences for wrongdoers**. Examples given included those bearing responsibility, especially POL employees, paying back bonuses they gained throughout the scandal and losing their pensions:

"They've [POL employees] all earned so much money, I think some of their pensions should be clipped back off them as part of a penance. Because, if your salary's so much and you go out on a massive pension and everything else, for them to stay in retirement with pots of money to me doesn't seem fair, when people [SPMs] have had nothing to live on and they've had their houses taken off them."

Every participant spoke of the need for **fair and swift financial redress for all victims/survivors**. Many people echoed this SPM: "I don't think they can really compensate me for what they've put me through, but it could make my life a little bit more comfortable in my old age." SPMs were at pains to stress, "I don't want anything more, I don't want anything that I don't deserve...I just want what I've lost, back." And others explained the importance of also specifically compensating for the harms caused from the scandal:

"The damages compensation has got to be reflective of the damage, otherwise that won't feel like justice at all, they'll have got away with bloody murder, I believe, if they don't pay much for damage. Because that's been the worst part of this, is the damage. The loss of the business and all that, it's put me in terrible positions, but the sheer damage is the worst part, so this has got to be quite heavily represented in the conversation I think."

Some participants feel they still **need truth, transparency, and apologies**. As previously discussed, many felt witnesses at the Inquiry, particularly (former and current) employees of POL, were not always telling the whole truth, and alongside other issues like late/lack of disclosure, this has caused some SPMs to feel they still don't know the full facts and realities of the scandal.

Though a handful of POL employees apologised throughout the Inquiry, SPMs felt some were insincere. A few commented on how almost all POL employees said they had not watched any of the SPM Human Impact Hearings.⁴⁴ These circumstances have contributed to many SPMs feeling POL and the employees involved in the scandal have not taken responsibility and lessons from the scandal have not been learnt.

Some participants spoke of wanting to see broader structural and systemic changes:

- Some spoke of **"restorative justice"** – such as POL meeting with more SPMs, putting in place better reporting systems and better oversight in organisations, and replacing the Horizon system.

⁴⁴See: https://www.postofficehorizoninquiry.org.uk/hearings/listing?hearing_type=81&witness=A
II

- A few spoke of **legislative changes** – such as changing the **computer evidence law**,⁴⁵ enshrining in law **the Hillsborough duty of candour**,⁴⁶ and changing how corporations are defined in law so that no individual can hide behind a ‘company’ to avoid personal liability.
- Several spoke of **prohibiting private prosecutions**. And, a couple spoke of legal bodies, like the SRA, reforming legal oversight so that there are **more controls on lawyers**.
- One person spoke of creating some sort of **‘prosecuting registry’** so that legal professionals can see what prosecutions are happening. They felt if this had existed, judges or defense solicitors might have seen POL prosecuting multiple SPMs and it might have raised the alarm (especially in the context of SPMs telling their lawyers they were innocent).
- Many people spoke about the **problems with Legal Aid** and fears of losing Legal Aid altogether.
- Some said England needs an organisation you can access when you’ve suffered an injustice, and it could sign-post you to appropriate services, tailored legal advice, etc.⁴⁷

SPMs spoke of inherent issues with the ‘justice’ system in terms of the inequality of arms and victims having to fight to access justice. Many shared this view, “If one side has much more money and power than the other, you can see how [these] things happen.” SPMs explained if it wasn’t for the JFSA and SPMs advocating and campaigning (with the support of many), they would never have gotten this far, but that it shouldn’t be that way. One said:

“I think it’s a really valuable tool, to know the damage that law can cause if you don’t use it correctly. And unfortunately, the Post Office has got lots of examples of that...it’s an abuse of power, which I know has been brought up a lot, but it really is a perfect example of abuse of power. And if you get an abuse of power with the government, Post

⁴⁵ See: <https://www.computerweekly.com/news/366618322/Review-of-legal-rule-on-computer-evidence-long-overdue-say-Post-Office-scandal-victims#:~:text=Post%20Office%20supported%201999%20law,court%20rules%20on%20computer%20evidence>.

⁴⁶ See: <https://hillsboroughlawnow.org/>

⁴⁷ What was described were ideas similar to that of MOJO (see: <https://mojoscotland.org/>) and INQUEST (see: <https://www.inquest.org.uk/>).

Aside from the one person who felt Citizens Advice were helpful, several others said they were not helpful, but some acknowledged they were out of their depth.

Quite a few people spoke of their MPs letting SPMs down and refusing to help or advocate for them.

Several people were critical of the CCRC for being slow and not communicating properly what SPMs needed to do to progress their cases re paperwork, getting legal representation, etc.

Office, and then top law representatives, and put that all in a pot and mix it up, and then you put little old me on the other side, there's only so much advice a town solicitor can give you. When you're up against that man mountain, it's very difficult."

Many SPMs spoke of needing **funding for ongoing counselling/therapy** and that this should not have to come out of their financial redress. Some spoke of the need for tailored context-specific support. One participant told us, "I feel like mental therapy should be available to us for a lifetime because they've done a lifetime of damage...unlimited therapy for us and our families." Another explained:

"I think you need to train some therapists with the background of all this so they can then treat X, Y and Z postmasters and their immediate families on the scandal. Like they used to do with people from the war, the veterans with PTSD and things."

Some spoke about how there could be no 'justice' now because "it's taking too long, justice delayed is justice denied and we're still waiting." Several were so surprised SPMs have still had to fight since the vindication from the Bates judgements. Two people likened experiencing the scandal to serving a "life sentence." As discussed earlier, many spoke about SPMs who have passed away and how there could be no closure or justice for them, which impacts everyone. Some felt POL were intentionally trying to drag formal proceedings out:

"They're [POL] just making people suffer for longer. And it makes me think, do they just want people to die before they can get to the point of taking the compensation? When you listen to families that have died and it's been passed onto their children, to follow this through for an outcome, it's just not right is it? Morally, ethically, it's just not right."

SPMs spoke of how for them and their loved ones, the scandal has never stopped, they are still experiencing the impacts. But, they felt that those who bear responsibility have been able to live out their years unburdened, "Their lives are still going ahead. Nothing's interrupted their lives."

Most spoke about how the legacy of this scandal must be that it can "**never again**" happen, but stressed responses described above would need to be carried out to ensure this – i.e. the government and POL can't say "we've learnt lessons," they need to put in place the necessary changes. A few echoed this SPM, "I would like this never to happen to anybody else again. That's my main reason for speaking to you today." One SPM said:

"The British justice system has sat back and allowed this to happen...we really need to accept that it has happened and it's uncorrectable. You can't fix what's already been broken. All we can do is learn from it and try and prevent it happening again."

Despite the hopes for justice shared, some **feared that there would be no real accountability**. One SPM said, "we already know there's not going to be proper justice." Another explained:

“It seems those that can pay get the better justice than those that can’t pay, and that’s never right. Justice should be for all, not just for the wealthy.”

To be able to get any kind of closure, one participant said, “you need to know justice is served and you need to know that things have been put right.”

Conclusion

“You can deal with it, but you can’t get rid of it. You can’t get rid of it. That’s the point. It’s always there. It’s a scar from the past. It’s there.”

This report has set out a range of impacts from the scandal based on our interviews with SPMs and some family members. We have discussed widespread stigma and reputational damage, serious financial harms, and often devastating impacts on relationships, as well as psychological, emotional, and physical health. Shattered dreams and altered futures have been accompanied by suicidal ideation and survivor's guilt. Support for SPMs, including especially the mutual support of other victims/survivors and allies, has been a vital lifeline for many.

Having to fight for justice once victimised, even after the extraordinary vindication of the Bates judgment in December 2019, has left many SPMs feeling revictimized over the years, distrustful of the institutions of government and mechanisms of justice, as well as the Post Office. Unable to live a life free of the scandal, they have existed under significant financial detriment and the exclusionary impacts of stigma, but they have also fought institutions unwilling to, or reportedly unable to, listen and assist.

The generational trauma caused from the scandal needs to be recognised, addressed, and appropriately responded to. Partners, children and now even grandchildren of SPMs live in the shadow cast on the first victims of the Post Office Scandal.

Clearly, the nature and interconnectedness of harms, historic and ongoing impacts, both traumatic and debilitating, should be front and centre in responses seeking to understand and redress the harms caused by the scandal.

We need to rethink political and legal responses to victims of injustice. Victims are too often retraumatised, with their lives and the lives of their families ruined in ways that need more restorative and therapeutic processes. We know from other research:⁴⁸

- Victims/survivors are not placed at the centre/forefront of official responses and these often do not deliver what victims/survivors want and need.

⁴⁸ See, for example, the review in Deidre Mahon, Maeve O’Rourke and Phil Scraton, ‘Mother and Baby Institutions, Magdalene Laundries and Workhouses in Northern Ireland: Truth, Acknowledgement and Accountability: Report for the Northern Ireland Executive’ (Truth Recovery Design Panel 2021) <https://truthrecoverystrategy.com/panel-launch-truth-recovery-report/>.

- Part of the problem is that most official and conventional/standard responses fail to holistically address harms from the outset, responding to victim/survivors' requests in routine and legalistic ways, e.g. no tailored, context-specific counselling, and are often not inclusive or carried out in a therapeutic (i.e. do not engage with trauma-informed praxis) or victim-centred way (consider the HSS scheme designed by Herbert Smith Freehills).
- Official responses and processes can and do retraumatise victims/survivors: e.g. SPMs having PTSD triggers associated with paperwork and have to fill out pages and pages for compensation claims, have to 'prove' harms, and resubmit to adversarial and bureaucratic processes.
- Psychological harms are further exacerbated when formal processes extend over long periods of time, and leave people behind, such as those who have not had their convictions overturned, or have passed away without seeing their convictions overturned and/or receiving compensation.
- Standard responses to miscarriages of justice often do not take into account or include/make provisions for the 'ripple-effect' of harms and trauma on secondary victims; they often exclude family members, as has been the case here.

In this way the 'how' of official responses to injustices and the restoration of victims' lives are managed, controlled, and carried out have a huge impact on the ability of those victimised to 'survive' and 'survive well'.

Where the state has been slow to respond, SPMs have fostered and grown a supportive community. The official acknowledgement of 'victims' may fall short, as we will never know how many SPMs have died prematurely or those who have died by suicide in years gone by before the true nature of the scandal came to light and public understanding and support of the scandal grew. Participants told us, "the upset will never end," as SPMs "feel broken" and "burned out from way back then."

Two participants explained:

"I feel like we're going to need therapy for a long time and any relapses we have going forward. I think that has to be factored in because of the damage, the huge damage that's been done to us."

"I still have odd days where I just randomly start crying sitting in the car, anything. It's anytime now. No warning or anything it's coming, this 'I'm going to have a bad day,' I mean, which is the worst. But I still fully support all of the other postmasters going through what they're going through, so I can't stop watching it. That's the thing."

Some SPMs are "just coming to terms with it now," and "it will stay with a lot of people for a long time" because they've "been through this rollercoaster of a life, and it's all been down to them [POL]."

Whilst the harms recorded within the pages of this report speak to the severity and ongoing injustice SPMs and their loved ones suffer, SPM's journeys have also been filled with stories of resistance and survival. The care and solidarity within the SPM community, for those who have come forward, has saved lives. Participants spoke of persisting, even when they felt spent. For some, friends, family, and their wider communities rallied around them. Often SPMs supported and bolstered each other, holding dear the connections and friendships they have formed with the victim/survivor community and other supporters and advocates they have encountered along the way. We end with one participant's message for those who have been affected by the scandal:

"Whatever's wrong, keep going...never give up."