

November 2024

# *In Your Own Words*

## Family and Relationships paper

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Experiences from *In Your Own Words*,  
the Post Office Horizon IT Inquiry's listening project.



# Content Warning

Please note that some parts of this paper may be distressing or raise issues of concern for some readers.

There are a range of services available if you need support after reading this paper.

For more information, visit [www.postofficehorizoninquiry.org.uk/wellbeing-support](http://www.postofficehorizoninquiry.org.uk/wellbeing-support)



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# Foreword



The Post Office Horizon IT Inquiry is tasked with investigating what is often described as the most widespread miscarriage of justice in British legal history.

The Chair of the Inquiry, Sir Wyn Williams, has been clear from the outset that the human element of all that has happened is important.

In the Inquiry team, we are mindful of not losing sight of the human dimension in every aspect of the investigation.

As the Inquiry has progressed, the importance of human stories remains.

We have observed or heard from those who attend hearings that while important evidence is being provided in formal hearings, there are other reflections which people might wish to share.

We wondered if there was a wider pool of people affected, either directly or indirectly, who we might not hear from without a direct invitation.

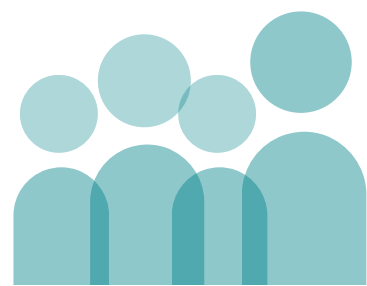
We wanted to create an additional space for people across the UK to share their stories, if they wanted to do so.

This gave rise to *In Your Own Words*, a listening project which allows any individuals affected by the Horizon scandal to tell the Inquiry about their experiences anonymously.

Our team reached out to affected individuals through various channels, including engagement sessions which have allowed people to meet others who might have had common experiences.

So far, we have received approximately 240 submissions to *In Your Own Words*.

Over 65% of *In Your Own Words* participants described how the scandal affected personal relationships or family dynamics in some way.



In this paper, you will read what we have been told about relationships that have broken down, years lost to loneliness and depression, or children who sometimes felt they had to grow up too quickly.

I recognise that these topics are not easy to think or talk about, and so we extend our deepest gratitude to all who have shared. Every story shared is vital to understanding the ripple effects of the scandal's impact.

Contributions to *In Your Own Words* will inform the Inquiry's Legacy Project, which we are currently working with a small group of sub-postmasters and other impacted individuals to develop.

We hope that this project will culminate in sensitive and appropriately balanced opportunities to learn from the scandal and ensure that the human impacts are not forgotten.

This may include educational initiatives and other opportunities for learning from the experiences shared.

We hope that the insights shared from and through the Inquiry's work will not merely be about the identification of lessons that can be learned, but the beginning of a journey in which learning is applied.

That is a task that may continue long after the Inquiry has completed its work.

As we move forward, we encourage continued participation in *In Your Own Words* from anyone who may have been affected.

In future, we will share some of the insights shared with us in a short series of papers, each of which will focus on a particular theme.

When doing this we hope to draw out other dimensions of how the scandal has impacted people across the UK.

Thank you for taking the time to read these important stories.



**Leila Pilgrim**  
**Secretary to the Post Office Horizon IT Inquiry**



## What is In Your Own Words?

*In Your Own Words* is the Post Office Horizon IT Inquiry's listening project, intended to gather the experiences of more of those who were impacted by the Horizon scandal.

The Inquiry began its hearings with a Human Impact phase (Phase 1) between February and May 2022, during which 189 individuals shared their stories through oral evidence, witness statements and focus groups.

The hearings took place in London, Cardiff, Leeds, Glasgow and Belfast.

Formal hearings are a central part of a statutory public inquiry through which evidence is gathered so that the Inquiry's terms of reference may be discharged.

We are also mindful that people may have been affected in a range of ways that may not always be evident from the evidence received during the formal hearings.

As a listening project, *In Your Own Words* does not and cannot replace the evidence gathered in the formal hearings.

However, it seeks to complement the formal hearings. This may help us to gain some insight into the direct, indirect and continuing human impact of the Horizon scandal.



## Who can take part?

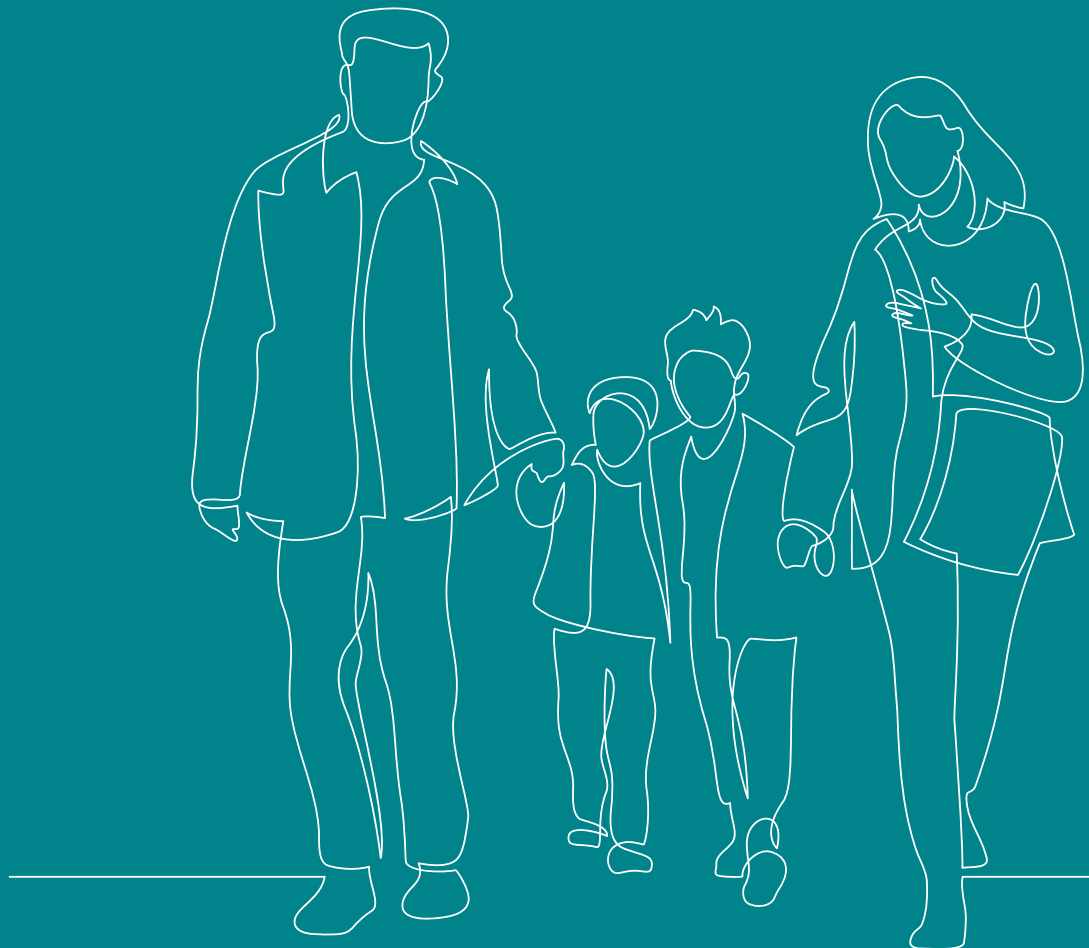
Through *In Your Own Words*, we would like to hear from people who have been impacted by the Post Office Horizon scandal and who wish to share their experiences.

*In Your Own Words* is open to:

- current or former sub-postmasters.
- branch workers and assistants.
- family members.
- friends.
- community members.
- other members of the public who may have reflections to share.
- current or previous employees of organisations linked to the scandal, such as the Post Office, Government or Fujitsu, who may have been impacted in different ways.

This will help the Inquiry to form as full a picture as possible of the impact of the scandal. Experiences shared will also help to inform the Inquiry's Legacy Project.

More information about how to engage with *In Your Own Words* is available in **Annex A**.



## What is the purpose of this paper?

We have received a significant number of submissions from sub-postmasters relating to the impact that Horizon issues had on them, their families and relationships.

In this paper we will share some of what we have been told, with a particular focus on family and relationship impact.

We also held a focused engagement session in May 2024 with a group of former sub-postmasters and some family members where the group further emphasised the profound effect the scandal continues to have on affected individuals' relationships.

We have also heard from the partners, adult children of all ages and wider family of sub-postmasters about the historic and continuing impacts they are experiencing in their lives.

We will highlight other themes in subsequent papers.

When sharing these papers, our aim is to amplify the experiences and stories that we've heard.



# Who has shared their story?

Of the over 200 experiences shared to date:

- 39% of respondents are former sub-postmasters, and 20% fall into the “Other” category.
- A further 7% of respondents are current or former employees of Post Office Limited.
- Additionally, 17% are family or friends of those impacted, and 7% are children of sub postmasters, reflecting a range of personal connections to the Horizon scandal.

**We would like to hear from more people who have been affected.**





# Family and Relationship Impact

## In Your Own Words: We asked and you said

The *In Your Own Words* form asks three main questions:



**Tell us about how the Post Office Horizon IT scandal has impacted you**



**Tell us about what you would like to see in the future**



**What message would you like to give to others affected by the scandal**

For the purposes of the below, we have summarised responses relating to family and relationship impact first by question asked on the *In Your Own Words* form and then by some of the more commonly shared impacts.

## We asked:

# Tell us about how the Post Office Horizon IT scandal has impacted you

## Summary of responses:

- There were many references to the impact the scandal had on respondents' partners, parents and children.
- Respondents report that the **breakdown of relationships** was common, multiple responses refer to the irreparable damage events surrounding the scandal had on their relationships.
- 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.
- **Acute loneliness** is reported by many respondents who have experienced relationship breakdown.
- Adult children of former sub-postmasters 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).
- Mention of **generational trauma** is present in numerous responses.
- Stories from adult children of former sub-postmasters also highlight **substance abuse (e.g. alcohol) issues experienced by their parents** because of stress connected to Horizon issues, and the impact these issues had on their childhoods.
- 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.
- Many reference their **parents dying before knowing the truth about Horizon**, magnifying the grief of these bereavements.

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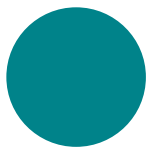
“I'm 66. I've lost 18 years of a good relationship with my daughter. I've lost me.”

# In Your Own Words

You said:

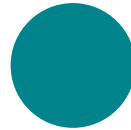
“

My mother was worried for us and put a lot of her savings into the account. These savings were meant to be left to her grandchildren a regret I will live with until I die.”



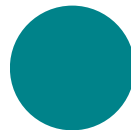
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My children had their childhoods abruptly taken from them when the gravity of the situation became too serious for me to shield them any longer.”



“

Seeing the effect on my children was extremely difficult and remains a sore subject for me to this day.”



## We asked:

# Tell us about what you would like to see in the future

## Summary of responses:

- 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 sub-postmasters call for **redress to also apply to children and partners of those impacted**, who also suffered significantly because of the Horizon scandal.
- **Accountability and answers** – many respondents feel that closure is only possible when they know the ‘full story’.
- 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.
- Many respondents would like **further education and awareness among the public about the Horizon scandal**.
- Respondents also spoke about **looking to the future and wanting to enjoy life and move past what happened to them**.

“

“What amount of compensation would be adequate for the stress and pain endured over two decades? What would be considered sufficient?”



“

“We would like to clear Dad’s name, so that this isn’t a part of our families inherited trauma and that his memory left is true.”



We asked:

**What message would you like to give others affected by the scandal?**

## **A** Summary of responses

- Many respondents wrote about **the importance of perseverance, and resilience in the face of adversity.**
- Respondents spoke about **encouraging those impacted to seek help**, emphasising that no one should feel alone when dealing with issues arising from the Horizon scandal.
- Responders also wrote about **the support of 'loved ones'**, and how important that has been to them.

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**“To keep fighting until we have the resolution we have been hoping for.”**



“

**“We need to stick together. Don't give up hope.”**



# Family dynamics

Respondents wrote about still struggling to communicate meaningfully about events surrounding the scandal, and of the lasting effects this has had. Extracts of responses on this theme include the following:



“My family is split apart and now I am forced to live alone with no community ties.”

“The scandal put an enormous strain on our young family. Instead of enjoying the early years of our marriage and our daughter's childhood, we were consumed by the issues at the Post Office. The stress affected our relationship, leading to frequent arguments and a pervasive sense of frustration and helplessness. Our daughter, though too young to understand, was indirectly impacted by the tension and reduced quality time with her parents.”

“My parents had the Post Office before me, and I took over in 1997 after the sudden death of my mother... When my parents first bought the Post Office it was meant to provide for our future as a family but [it] just turned into a nightmare.”

“I find it difficult to express the depression and anxiety this period of time caused for not only myself and my partner, but also my elderly mother who was living with us and passed away without knowing the outcome of the scandal.”

“As a family we didn't talk about it, so it was difficult to understand my feelings of constant fear. I stopped trusting people and meeting new people became difficult.”

“My wife has replaced thousands of pounds of money that she thought she had lost due to her illness and died feeling a failure.”

“The psychological and financial impact of the losses my late Mother incurred affected the remaining years of her life in a truly awful way. This in turn impacted her relationship with me and my son, as well as other family members, friends and acquaintances.”

“After a meeting with a line manager, I was duly suspended and eventually my Post Office contract was terminated. The charges levelled against me were for theft, false accounting and fraud. At this time, I was a single parent with three children. The security officers informed me the offences would most likely carry a sentence of imprisonment. This was very worrying news as I had no family nearby to care for my children, I was very distraught at this news.”

# Childhood

The now adult children of sub-postmasters continue to experience the impact of the Horizon scandal and spoke about feeling that they had ultimately lost their childhood. Their parents reported feelings of ongoing guilt about their children's experiences. Selected extracts from responses are available below:



"I remember my parents crying every day not sure how we could afford the next bill that got pushed through the door daily [and] my mum and stepdad sitting me down telling me they may go to prison and I would have to live with my grandad. I was traumatised. Neighbours stopped speaking to us, they'd even cross the road to avoid us. It was a small neighbourhood so it got around quickly that we were apparently thieves. Family fell out with us too. My friends found out and stopped talking to me."

"The Post Office scandal robbed him of his youth and tarnished his reputation. Visiting him in prison was a challenging experience for our family."

"It is too late for my Dad, but I intend to keep going to clear his name."

"I still remember the day I came home from school and the whole house had been trashed by enforcers and my mother handcuffed to our dining table, they had gone through my bedroom and turned it upside down even breaking furniture and stealing my pocket money."

"I'm fourth generation, but it was my late dad who had issues. On occasions, when doing a balance, my dad would stay in the office late until he rectified the issues. I know, but cannot prove he put monies in, because he was scared and embarrassed to admit there were issues."

"I am now 38 years old and unable to purchase my own home, accrue savings for my own retirement, or afford IVF required to grow my own family as a result of using my own borrowing power to provide my dad a home as he grows older and requires more medical care. Since I was 21 years old, I have watched my parents suffer, provided emotional support and spent the majority of my available funds making up the shortfall in my dad's finances, as a result of the Horizon scandal, and as a result, simply servicing my day-to-day life, somewhat on a knife-edge, with no safety net."

"... we did not have the necessary tools, or the words or any understanding of why these bad things had happened... I can't re-live the childhood the Post Office stole from me."



# Relationships

Many individuals shared experiences of marriages ending in divorce, or partners splitting up due to the immense strain.

Others spoke about the heartbreaking reality of their children no longer speaking to them, and friends distancing themselves.

Selected extracts highlight the impact the Horizon scandal had on relationships are available below.



"I got divorced, our home for 25 years was sold as one wage didn't pay the mortgage as I had increased the mortgage to help pay for the business. I met and moved in with my new partner who unfortunately only stayed 5 mile from where I had the Post Office. If I was out, I would hide if I saw someone I knew. I wouldn't go into the bank as the teller used to work in the same town. The stress began to turn to depression again and my partner put up with several years of me wanting to commit suicide."

"My wife, knew the situation but I didn't tell any other family or friends about the situation. It was too raw. Our quality of life deteriorated as we had to rent houses and our quality of life was much reduced. My wife had cashed in some of teachers' pension to refurbish the Post Office and so she also lost out and now has a reduced pension because of it."

"I split up with my partner due to the stress that we were going through with the Post office. I lost my house. My son tried to commit suicide."

"I was happily married with three children until I found a large shortfall in the accounts. I was too scared to say anything and during an audit it all came to light. My husband was shocked and this resulted in me being homeless and desperate for work to keep the Post Office afloat while I was suspended. I was divorced on grounds of financial ruin and disgraceful behaviour."

"The impact ruined my relationship with my wife and also our relationship with our daughter."

# Inquiry engagement

As part of the Inquiry's wider engagement work, we held group sessions with those impacted, to capture wider views on the Horizon scandal's impact.

In May 2024, we held a session relating specifically to family and relationships.

Some key points arising from this meeting are summarised below:

- Many former sub-postmasters expressed gratitude for the support they received from their family, but equally stated that their family was also greatly affected, and through generations.
- Local suspicions took a toll on the family, and sometimes suspicions arose even within the family.
- Attendees discussed a sense of shame and that they had let their families down.
- Secrets surrounding what happened were common in families, as many aimed to shield their children and wider family from what happened.
- Community suspicions extended to children of former sub-postmasters with families reporting feeling 'labelled' by the local community.
- There was a collective feeling with those who attended the engagement session that the scandal would affect former sub-postmasters' children's futures, with many pointing to mental health issues such as anxiety and depression.
- There is a hope that compensation will give their children security, something they lacked during their childhood. Although many expressed that the money would not bring back the time that their children lost or that they lost with their children.
- Shouldering the burden and blame for their parents came up frequently among adult children of former sub-postmasters. Some children talked about having to 'grow up quickly' to support their parents.
- Adult children of former sub-postmasters discussed their difficulty expressing emotions, a tendency to 'bottle things up' is common.
- Some children experienced dysfunctional relationships with parents because of what happened.
- Many spoke of an overwhelming sense of loss – of opportunities, of family connection, of their childhood.
- Some children talked about the impacts on their education, their peer relationships and their individual relationships with wider family networks.
- Adult children of former sub-postmasters raised that they would like their parents to have a happy retirement, that they want them to have the money to enjoy themselves and do nice things after having so much taken away from them.

# Conclusion and next steps

## What next?

Sir Wyn Williams and all in the Post Office Horizon IT Inquiry team would like to thank everyone who has shared their story so far through *In Your Own Words*, by attending engagement events, and contributing in other ways to this project.

We are still listening and want to hear from more people impacted by the Post Office Horizon IT scandal.

We are particularly keen to hear more from:

- Minority ethnic communities.
- Members of communities whose local post office was affected by Horizon issues.
- Former or current Post Office Limited employees.
- Former or current Fujitsu employees.
- Residents of Scotland, Wales and Northern Ireland.

If you have been impacted by the Post Office Horizon IT scandal, we want to hear your story.



[www.postofficehorizoninquiry.org.uk/In YourOwnWords](http://www.postofficehorizoninquiry.org.uk/InYourOwnWords)

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**“If it wasn’t for my family  
I wouldn’t be here, I am  
so grateful for their never  
ending support  
throughout... I am  
starting to look forward  
to the future again and  
looking after my family  
who were there for me.”**

## For more information:

- **Visit:** [www.postofficehorizoninquiry.org.uk/InYourOwnWords](http://www.postofficehorizoninquiry.org.uk/InYourOwnWords)
- **Contact us:** [Engagement@postofficehorizoninquiry.org.uk](mailto:Engagement@postofficehorizoninquiry.org.uk)

## ANNEX A – How to contribute to In Your Own Words

You can share your story via our online form. More information is available on our website:

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

If you require alternative ways to share your story, please contact us at [Engagement@postofficehorizoninquiry.org.uk](mailto:Engagement@postofficehorizoninquiry.org.uk)

## ANNEX B – Help and Support

If you have been affected by the Horizon scandal, or any of the content in this paper, there may be organisations who can help. These organisations are independent of the Post Office Horizon IT Inquiry.

### **Mind**

<https://www.mind.org.uk/>

### **Samaritans**

<https://www.samaritans.org.uk>