

July 2026

In Your Own Words

Communities Paper

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



Contents

Page 3	Foreword
Page 5	What is <i>In Your Own Words</i> ?
Page 6	Who can take part?
Page 7	Who have we heard from, so far?
Page 8	What is the purpose of this paper?
	Inquiry Engagement
Page 9	We asked and you said
Page 10	Summary of responses relating to the community impacts of the Horizon scandal
	Reputational Impact
Page 12	Bullying and Harassment
Page 14	Community Displacement
Page 15	Impact on Communities
Page 18	Conclusion and next steps

Content Warning

This paper contains potentially distressing or sensitive content. There are services available if you need support after reading this paper. For more information, visit www.postofficehorizoninquiry.org.uk/wellbeing-support



© Crown copyright 2026

This publication is licensed under the terms of the Open Government Licence v3.0 except where otherwise stated.

To view this licence, visit nationalarchives.gov.uk/doc/open-government-licence/version/3.

Where we have identified any third party copyright information you will need to obtain permission from the copyright holders concerned.

Any enquiries regarding this publication should be sent to us at POengagement@postofficehorizoninquiry.org.uk

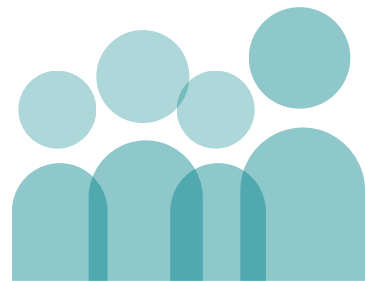
Foreword

The Horizon scandal has left a profound and enduring mark on individuals, families, and communities across the United Kingdom. Since the launch of the Inquiry's listening project *In Your Own Words*, we have heard deeply personal accounts that speak to the human cost behind the headlines. This third paper focuses on the impact of the scandal on communities, with particular attention to the experiences shared during our engagement session in Scotland.

In rural and close-knit communities, as elsewhere, reputation is not simply a matter of personal pride, it is a cornerstone of social standing and trust. The Inquiry heard from individuals who described the devastating consequences of reputational damage in isolated villages, where the stigma associated with Horizon-related accusations led to ostracism, public shaming, and in some cases, people relocated as they felt there was no other option. Some people told us that they experienced an intense form of social isolation, meaning that personal recovery and reintegration into the local community were especially difficult.

We hosted an engagement event in Scotland, as this was the part of the UK from which we had received the fewest contributions to *In Your Own Words*. Postmasters have served and continue to serve in communities in this rich and varied landscape, which includes remote islands, mountainous highlands, and densely populated urban centres. In rural and island areas, tight-knit relations that have lasted a long time are a usual feature of life. In such settings the effect of reputational harm affects and impairs these relationships across many generations of a family. We also heard of similar and different impacts that reputational harm had on those who lived (or still live) in other locations around the UK.

Postmasters have long held a central role in their communities, often serving as trusted figures and informal points of contact for local wellbeing. Where this trust was lost, this had a destabilising effect in the community. Participants described how the breakdown of these relationships disrupted the social fabric and dented confidence in post offices, which were once considered pillars of public life.

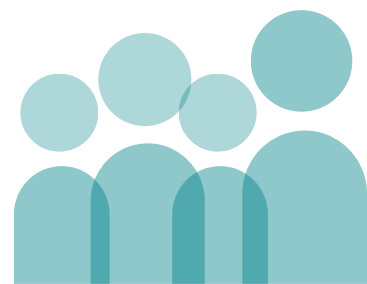


From the outset, the Chair of the Inquiry, Sir Wyn Williams, has emphasised the importance of recognising the human impact of the scandal. In Volume 1 of the Final Report, he noted that “on many occasions immediate family members were forced to endure vitriolic abuse from persons within their local or cultural community,” and that “in the most egregious cases, family members themselves suffered psychiatric illnesses or psychological problems and very significant financial losses.” These reflections underscore the wider social consequences of the scandal.

While public awareness of the Horizon scandal has grown through media coverage, dramatic treatment (on television and in plays) and the work of the Inquiry, many affected persons continue to carry their untold stories. The emotional and psychological toll remains significant, with long-term impacts on mental health and family relationships. The Inquiry has also heard calls for meaningful redress which is expressed not only by financial compensation, but through recognition, justice, and restorative action beyond the Inquiry’s remit and existence.

We are grateful to all those who attended the engagement session in Scotland on the 8th of October 2025 and shared their experiences with honesty and courage. Their contributions have helped to deepen our understanding of the wider consequences of the Horizon scandal and will inform the Inquiry’s legacy work. This paper seeks to honour those voices and to highlight the importance of restoring trust, dignity, and community resilience over time.

Leila Pilgrim
Secretary to the Post Office Horizon IT Inquiry



A teal header featuring a pattern of overlapping circles and rounded rectangles, creating a stylized representation of a crowd of people.

What is In Your Own Words?

In Your Own Words is the Post Office Horizon IT Inquiry's listening project. A listening project helps us to record a broad range of experiences, some of which touch on issues that may not have arisen in the formal evidence received during the hearings. When people share information with *In Your Own Words*, they do so anonymously and this has enabled some contributors to share personal (and sometimes collective) insights on certain events.

In Volume 1 of his final report, Sir Wyn referred generally and in case studies to the type and scale of the human impact of the Horizon scandal. The accounts shared with us through *In Your Own Words* provide a less formal but no less important or compelling part of the human impact narrative. By gathering the stories of the wider community of impacted individuals, *In Your Own Words* seeks to complement the formal hearings and content in Volume 1 of Sir Wyn Williams' final report.

We recognise that other people may have been affected by the Horizon scandal beyond those we have already heard from. So, we share the accounts that we receive fully mindful that other stories exist and are unknown.

We indicated last year that we would issue a short series of up to four papers that focus on particular themes. These papers are not academic offerings. They use submissions received as part of *In Your Own Words*, to create a record of the broader impact the Horizon scandal has had on people's lives, and to share stories of this impact with the public.



Who can take part?

Through *In Your Own Words*, we would like to hear from people who have been affected by the Post Office Horizon scandal and would like 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

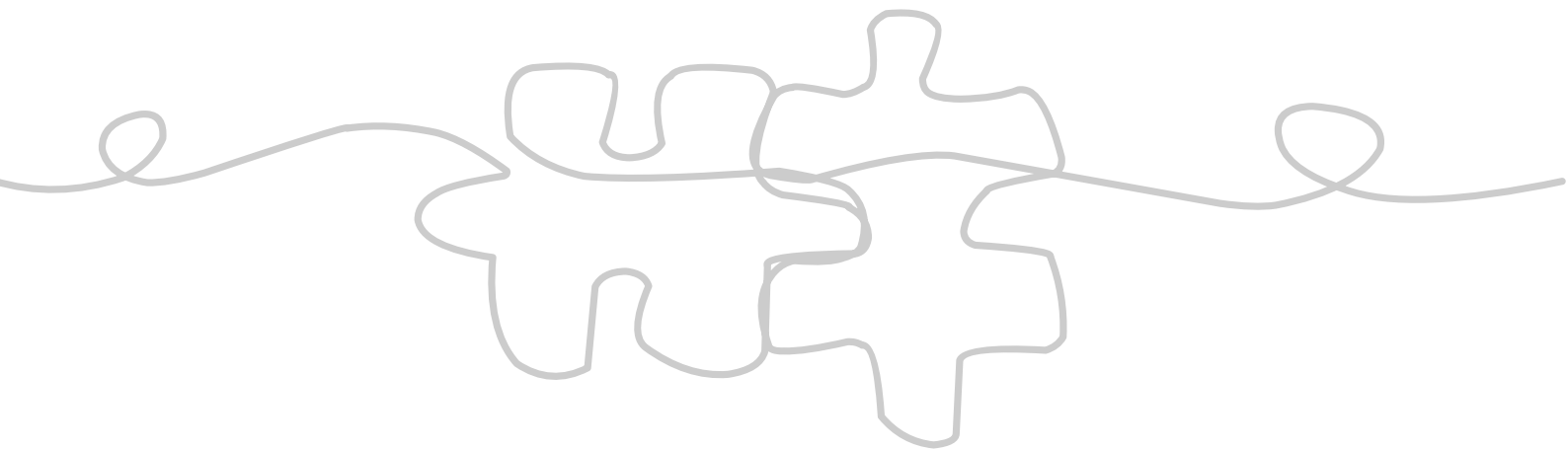
We would like to hear from current or previous employees of organisations linked to the scandal, such as the Post Office, Government or Fujitsu, who may have been impacted in different ways.

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.

Who have we heard from, so far?

We have heard from over 300 respondents, with their written submissions to *In Your Own Words*. We have also heard from those affected by the scandal in a short series of engagement events from 2023 until the most recent in October 2025 in Edinburgh, Scotland.

We have produced two previous papers based on what has been shared through *In Your Own Words*, both through written submissions and at engagement sessions. The first of which looked at impacts on Family and Relationships and was published in November 2024. The second examined the impacts on Health and was published in September 2025.



What is the purpose of this paper?

We have read and heard personal accounts about how people's standing in communities as well as the fabric of communities have been (and still are) impacted by the Horizon scandal. This paper will highlight some of the experiences people have told us about those impacts including:

- the experiences of those directly affected, who were ostracised by their communities – including previously undisclosed impacts; and
- the perspectives of community members who now feel regret or who have lost access to postal services due to Horizon-related branch closures.

Inquiry Engagement

As part of the Inquiry's engagement work, we held group sessions with those impacted, to capture wider views on the Horizon scandal's impact. In October 2025, we held a session in Edinburgh relating specifically to the impacts of the Horizon Scandal on communities.

This paper also incorporates some of the comments relating to community impact that were made in previous engagement sessions held in London.



We asked and you said

Responses to *In Your Own Words* are gathered on the basis of three main questions posed to those responding:



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

Summary of responses relating to the community impacts of the Horizon scandal

Reputational Impact

Many submissions and personal accounts described how individuals said their local reputation had been tarnished, making it difficult to live their lives and complete day-to-day tasks. Many shared that they were not only sub-postmasters but played an active role in their communities, ranging from community leaders to confidantes, and even friends. Once accused, many talked about the difficulties they faced leaving their houses, losing trust and community status.

“My partner had left me months before. My reputation in tatters. My mental health so fragile and it was about to get much worse.”

“I had a reputation for honesty and integrity as any Postmaster would agree. As we are seen to be the most trustworthy in our community, we are trusted with everyone's money and could counter-sign legal documents.”

I lost my business, my savings, my standing in the community, my self-respect, my future. I feel shattered.

My reputation from the village is gone, facing family issues, name spoiled, lost my home in London.

I am forced to live alone with no community ties, lots of times [I] can't look at people in their eyes, as if I am of a lot lower status, than anyone else. I feel depressed.

It [the scandal] confined me to my home as I was afraid to go out and mingle with the community, which I was very involved with [previously] having run a post office for 21 years.

Shame and social withdrawal have also been highlighted in our [Health impact paper](#), where we discussed how this also led to individuals shutting themselves off from loved ones.

Bullying and Harassment

In addition to reputational damage, individuals also suffered from physical and verbal attacks when out in public. This is a persistent example of the social impact of the Horizon scandal.

I have been spat at, my car damaged to cause harm, my children bullied, slated on social media including a death threat ... the parish council actioned a community asset order on my shop/home severely devaluing the property which we sold at a loss to be able to move on as I wouldn't leave the house as I felt under attack and unsafe at all times.

You could hear whispers, your name being mentioned.

In the beginning, I was called a thief [and] been spat on, I still had to face the community due to my job

We also heard from our engagement event in Scotland that stigma was damaging - ostracism, public shaming, and hostility were very intense due to the isolation of villages. Local media coverage at times also worsened the situation for some individuals.

One individual told us how he was asked to leave his local village pub, where he had been a regular for many years, because when he was there other villagers would leave or not visit because of his presence, and the pub manager was losing business. The individual also described the impact on his marriage which broke down and the isolation he faced. He shared that for a long period he avoided contact with other people, and his main contact and companion was his dog. He also shared that, even now after many years and all the coverage of the scandal, he still doesn't feel able to return to the village where his post office was located and believes that many there still consider him guilty of theft.



Community Displacement

Some people felt as though the shame and embarrassment led to them not being able to face their communities, and reported that the lack of security, safety support and persistent judgement led them to move away from their communities. Some shared that moving away from their communities felt like the only option.

Our parents helped to feed us as we could hardly afford food, we were terribly worried as the local community where we lived judged us.

I had been embarrassed within the community I served and had to move away

The scandal has left me with no confidence, and I now worry about things too much; it confined me to my home afraid to go out and mingle with the community which I was very involved with [previously] having run a post office for 21 years.

My world crumbled around me. All my safety and security gone. My parents died not knowing. They thought they left me secure. I left our small [area] village with all self-worth gone. I left [the] country.

Former customers stop me in the street and ask what happened to the post office. I no longer feel part of the village where I grew up.

Impact on Communities

The impact of the Horizon Scandal was not only felt by individuals but also throughout whole communities. The loss of post offices and sub-postmasters are said to have been felt acutely in rural areas where a post office was seen as the hub of a community.

We were told that the importance of the post office in communities went beyond providing postal services. Some described the role as the 'eyes and ears' of a community, or a 'community hub'. Many talked about how they were able to 'look out' for more vulnerable members of the community. For example, if an elderly person did not collect their pension a specific day/week, they would often alert local health staff to undertake a welfare check.

We were also told how local post office staff were able to help those who could not use online services to access cash or services, and provided that assistance as a vital community service. Others spoke of how some 'isolated' or 'lonely' customers often just 'came in' to a post office for human contact and company.

We have also heard from members of the public who expressed their upset and frustration when local post offices closed because of the loss of a postmaster impacted by the scandal or where new postmasters were put off taking on a local office because of the scandal. Personal tragedy for an individual postmaster often led to depleted services and points of connection in many communities. This impact is often unseen.

Many postmasters who shared their experiences with us talked about their concern for what their local community lost when a post office was shut down due to reasons linked to the Horizon scandal.



Post Offices, especially in rural areas, were an integral part of community life, and Postmasters/Mistresses were often the 'glue' that held together often fragile communities, and were seen as pillars of that close-knit community. Post Offices were more often than not, one stop shops for so many things, somewhere to go for help and advice, somewhere to meet others to dispel loneliness, and in my case, as a County Councillor, and member of many unrelated bodies, (such as the Police and Crime Panel , Chair of School Governors etc) somewhere to go to be signposted for the help needed. Stripping away this vital layer of society and accusing and persecuting/prosecuting innocent postmasters has resulted in more harm and damage than is yet realised.

Post offices are important, they describe themselves as 'the heart of the community', they bring shoppers, so it makes it harder to attract local businesses and shoppers when there isn't one. It makes life more difficult for everyone especially older or less mobile people - they have lost independence because they 'can't even post a letter' by themselves. It's been a huge loss to our community.

At our October engagement event in Scotland, it was further highlighted how the scandal and its impact on local post offices not only disrupted community trust but also community cohesion, much of which has yet to be restored.

It changed the dynamic locally

The two most frequently mentioned themes were about the adverse impact that losing a local post office had on elderly residents and across communities repeatedly.

How is our community to be compensated and should a whole community and area suffer due to the actions of the Post Office?

Lack of a post office locally has impacted on a lot of elderly people who now have to travel to the nearest [alternative] location, and this is definitely not practical.

Empathy and continuing suspicion (“no smoke without fire”).

Some people shared that they have seen a shift in community attitudes since the airing of the ITV drama and other documentaries, along with the media coverage of the Inquiry, helping to raise awareness and shift opinions and attitudes. In some cases, this led to increased empathy and support. However, individuals also shared that they remain vigilant and feel that many in their communities still believe they were guilty of the relevant offences and this is often displayed in comments or attitudes towards them, their businesses and in some cases in remarks from their families.

Some individuals shared that there was a perception locally that if an individual had received (or was thought to have received) compensation, they were no longer suffering from the trauma and wider impacts of the scandal. On occasion there were comments that redress and compensation was ‘not deserved’.

Conclusion and next steps

Every contribution shared through *In Your Own Words* and in Inquiry engagement events has helped to provide the Inquiry with a wide view of the impacts of the scandal on people individually and their communities. We know that those affected by the scandal are living with the impacts every day and whatever we share in this paper will not and cannot describe every aspect of the challenges that people face. However, we are extremely grateful for every comment shared with us, as this provides the Inquiry with a wider view of the type and scale of effects from the scandal.

In Your Own Words remains open for new submissions. We are still listening and would like to hear from people affected by the Post Office Horizon IT scandal who wish to share their experience in a written submission.

We are particularly keen to hear more from:

- People from minority ethnic communities who have been affected by the Horizon scandal
- Members of communities whose local post office was affected by Horizon issues.
- Former or current Post Office Limited employees.
- Former or current Fujitsu employees.

If you would like to share your story, and require an alternative format please contact us at POengagement@postofficehorizoninquiry.org.uk

Sir Wyn Williams and the Post Office Horizon IT Inquiry team would like to extend our sincere thanks to 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.

Share your story, read our other papers, and find out more about *In Your Own Words* on our website.



www.postofficehorizoninquiry.org.uk/InYourOwnWords