

Horizon Inquiry: Phase 7 Surveys

September 2024

Produced by YouGov on behalf of the
Post Office Horizon IT Inquiry



Contents

1	Executive summary	4
1.1	Sub-postmaster (SPM) survey.....	4
1.2	Horizon Shortfall Scheme (HSS) survey.....	5
2	Introduction.....	7
3	Method.....	9
4	Sub-postmaster (SPM) survey.....	13
4.1	Horizon IT system training.....	13
4.2	The Horizon IT system in operation now.....	17
4.3	Advice and assistance.....	21
4.4	Transaction corrections.....	24
4.5	Horizon shortfalls.....	28
4.6	Suspension and termination.....	31
4.7	Branch audits.....	32
4.8	The SPM contract.....	33
4.9	Whistleblowing and complaints.....	37
4.10	POL senior leadership.....	39
4.11	General perceptions as a SPM now.....	41
5	Horizon Shortfall Scheme (HSS) Applicant Survey.....	46
5.1	Application submission.....	46
5.2	Claim.....	49
5.3	Legal advice.....	52
5.4	Payments.....	57
5.5	Case Assessors.....	59
5.6	The Independent Advisory Panel (IAP).....	61
5.7	The HSS offer.....	63

5.8	Dispute resolution	66
5.9	Overall perceptions of the HSS	67
Annex A: Questionnaires		70
SPM survey		70
HSS survey		86

1 Executive summary

1.1 Sub-postmaster (SPM) survey

Perceptions of Horizon IT System

Nearly half (49%) of SPMs surveyed are dissatisfied with how the Horizon IT System currently operates, compared to 25% who are satisfied. Those dissatisfied include about one in four who are 'very dissatisfied' (25%) and 24% that are 'fairly dissatisfied.' There is also higher dissatisfaction than satisfaction with the training that they have received for the Horizon system (42% vs. 25%).

The vast majority (92%) of SPMs surveyed reported experiencing some form of issue with the Horizon IT system in the last 12 months. This most commonly took the form of screen freezes (70%) and/or loss of connection (68%). Over half (57%) said they have experienced unexplained discrepancies, with lower but still significant proportions mentioning unexplained transactions (19%), missing transactions (14%) or double entry of transactions (10%). Among those who have experienced an issue in the last 12 months, about two in three (65%) say they have experienced these issues at least once a month. This equates to about three in five (59%) of all SPMs surveyed.

Discrepancies on the Horizon IT System

Around seven in ten (69%) of the SPMs surveyed have experienced an unexplained discrepancy on the Horizon system since January 2020. Of this group, just over one in three (35%) have done so as frequently as a few times a month (17%) or once a month (18%).

Almost all (98%) of the SPMs surveyed who have experienced a discrepancy reported that they were shortfalls, whilst around a third (34%) had also experienced surpluses. When asked how these discrepancies were typically resolved, it was most common for SPMs to report using their branch's money or to have resolved it themselves (74%). Among SPMs surveyed who have experienced discrepancies since January 2020, more were dissatisfied (48%) than satisfied (19%) with how the discrepancies were resolved.

Contracts

Just under two in three (64%) of SPMs surveyed could recall having received a contract from Post Office Limited (POL) either before or after beginning their role. However, only approximately one in six (15%) said they have received a full copy of the contract from POL which sets out their roles and responsibilities since the 15th of March 2019 (the date of the Bates & Ors vs. Post Office Ltd Common Issues Judgment). Over half (55%) believe that the terms of their contract are unfair, with about one in three (32%) feeling that they are very unfair.

General perceptions of SPM role

When thinking about their role as a SPM overall, among those answering the survey just under half (48%) feel dissatisfied with their role as a SPM, higher than the proportion (31%) who feel satisfied. Just over seven in ten (72%) report feeling undervalued by POL, compared to 14% who feel valued.

The majority of SPMs surveyed disagreed that the POL board listens to their views (60%) and understands the concerns of SPMs (74%). About half (51%) of those surveyed disagreed that POL is trying to improve its relationship with SPMs, compared to the much lower 30% that agreed with this statement. When provided with general statements on POL as an organisation, the majority of those surveyed disagreed that it is: professionally managed (68%), trustworthy (65%), learning lessons from the past (55%) and a good place to work (52%).

1.2 Horizon Shortfall Scheme (HSS) survey

Overall perceptions of the HSS

Nearly half of the HSS applicants surveyed were dissatisfied with the Scheme overall (49% vs. 12% who were satisfied). This included about one in three (34%) who were 'very dissatisfied' and 15% who were 'fairly dissatisfied.'

Just under half (47%) said they found it hard to understand the Scheme. This comprised of 29% who found it 'quite hard' and 19% who found it 'very hard.' A smaller proportion (20%) said they found understanding the Scheme easy. A similar pattern was seen when thinking about completing the paperwork. More found this hard (57%) than easy (16%), with one in four (25%) in the middle.

Case Assessors

The majority of those surveyed (78%) reported that they have not received contact from a Case Assessor, compared to 10% that had been contacted. When thinking about the service they received from their Case Assessor, approximately half (49%) felt dissatisfied about how well informed they were kept throughout the process while only just over one in five (23%) were satisfied. One in four (25%) reported being satisfied with the contact they had with their Case Assessor compared with 46% who were dissatisfied.

Application outcome

Among those with an application outcome, there was generally high dissatisfaction with various elements of the offer. This included 'the offer amount' (59% vs. 20%), 'the time it took to reach an outcome' (52% vs. 21%) and 'the amount of information provided about how the outcome was determined' (49% vs. 18%).

Suggested improvements for the HSS

When asked what could be improved about the Scheme, there were three main themes: speed/efficiency; communication and transparency; and fairness and compensation. There was a sense that the process was too long, with a lack of transparency – for example, the cause of certain delays or information about how cases were progressing. Some applicants surveyed believed that the amount of compensation received or offered was not sufficient, in particular to compensate for additional stress caused. However, other applicants appreciated that the Scheme meant that POL acknowledged their fault, brought the issues to light, and was an avenue to receive some compensation.

2 Introduction

Background and understanding

The Horizon system was introduced in 1999 by POL, with sub-postmasters (SPMs) experiencing discrepancies and shortfalls in branch accounting data over the lifecycle of the new system including later versions (i.e. Horizon Online).¹ Disputes between POL and SPMs have been ongoing over the last two decades and the lack of a satisfactory resolution has led to the launch of group litigation against POL – which has since been settled. In 2020, the Prime Minister committed to conducting an Inquiry relating to this dispute, which was formally launched that year, with the scope amended in 2021. Since 2021, the appeal courts have overturned convictions in 109 Post Office Horizon cases.²

The Inquiry aims to gather relevant evidence from affected persons, previous and current SPMs, POL, UK Government Investment (UKGI), Fujitsu, the Department for Business and Trade (DBT), amongst others. This report is specific to Phase 7 of the inquiry, which is due to start late-September 2024, and will examine how POL operates today, whilst also investigating whether POL has fulfilled its commitment of “full and fair compensation”.

The Horizon Shortfall Scheme (HSS) was launched to independently assess applications from current and former Postmasters who believed they may have experienced shortfalls related to previous versions of the Horizon system.

Objectives

The key objective of this report is to assist Phase 7 of the Inquiry. The findings will be presented as evidence and will inform Inquiry Chair, Sir Wyn Williams’, findings and recommendations. A researcher from YouGov will also be questioned on the surveys’ findings.

As part of Phase 7’s investigation, two surveys were conducted by the independent market research firm, YouGov, surveying two audiences – 1) current SPMs and 2) applicants to the HSS.

Survey content

The survey of current SPMs aimed to understand whether the SPMs interactions with POL and tools provided by POL are sufficient at the present time in comparison with what POL has historically provided.

Key themes covered in the survey included:

- SPM contracts
- Horizon IT system and relevant training

¹ SPMs are self-employed business operators, approved by POL, to act as their agents in running Post Office branches (outlets)

² Criminal Cases Review Commission: Post Office/Horizon scandal

- The Business Support Centre
- Transaction corrections
- Branch audits
- Discrepancies on the Horizon system
- Suspension
- Perceptions of and interactions with POL

The survey of HSS applicants aimed to detail the respondents' experience with the compensation scheme, and their overall satisfaction with the process. Key themes covered in the survey included:

- Application to the Scheme
- Applicants' claim
- Legal advice
- Case Assessors
- Independent Advisory Panel (IAP)
- Application outcome and offer

3 Method

Questionnaire design

YouGov worked with the Horizon Inquiry team to produce two questionnaires, one for current SPMs and another for applicants to the HSS. Details of the content of these questionnaires can be found in the Introduction section of this report and the full questionnaires in Annex A. The surveys were provided in English and Welsh language versions.

YouGov used their expertise and judgement to ensure that all questions were asked in a fair and balanced way, doing so by using clear and concise language and providing all appropriate answer options for respondents to be able to suitably answer the questions.

Sample

Those eligible to take part in the surveys were current SPMs in the UK and applicants to the HSS. Those who were both a current SPM and HSS applicant received both surveys.

SPM survey invites were sent to 6,532 unique addresses and the file of 4,343 HSS claimant contact records was reduced to 3,476 after de-duplication.

In total, 10,008 survey invites were sent and 2,498 responded to the surveys. The table below sets out the numbers invited to each survey and the completion rate. If at least the first section of either survey was completed, their responses were included in the analysis to be as inclusive of participants as possible.³

Figure 1. Completion rate

Survey	Number invited	Number who fully completed the survey	Number who dropped out but completed the first section of the survey	Total number of responses	Completion rate
SPM	6,532	950	65	1,015	16%
HSS applicant	3,476	1,430	53	1,483	43%

A breakdown of responses for each sample is given below. Respondents were provided with a prefer not to say option for demographic questions, and in some instances, people dropped out of the survey ahead of this set of questions meaning for a small portion of the sample demographic information is unknown.

³ For the SPM survey this included anyone who completed the first set of questions about their SPM contract and for the HSS survey this included anyone who completed the first set of questions about applying to the Scheme

SPM survey – breakdown of responses

	Proportion %	Number of people
Gender		
Male	54%	544
Female	37%	379
Identify in another way	0%	0
Prefer not to say	2%	23
Unknown	7%	69
Age		
18-39	8%	82
40-49	17%	173
50-59	31%	310
60+	36%	361
Prefer not to say	2%	20
Unknown	7%	69
Ethnicity		
White	59%	594
Ethnic minority	34%	349
Prefer not to say	4%	41
Unknown	3%	31
Region		
England	78%	796
Wales	8%	79
Scotland	11%	108
Northern Ireland	3%	32
Number of branches		
One (single branch)	87%	885
Small number of branches	12%	121
Large number of branches	1%	9

HSS survey – breakdown of responses

	Proportion %	Number of people
Gender		
Male	57%	849
Female	38%	556
Identify in another way	0%	2
Prefer not to say	1%	18
Unknown	4%	58
Age		
18-49	8%	123
50-59	21%	305
60+	66%	975
Prefer not to say	1%	22
Unknown	4%	58
Ethnicity		
White	68%	1,005
Ethnic minority	28%	419
Prefer not to say	3%	47
Unknown	1%	12
Region		
England	79%	1,172
Wales	8%	125
Scotland	9%	140
Northern Ireland	3%	46

Fieldwork dates

The research was conducted between the 18th of July and the 15th of August 2024.

Survey process

POL provided YouGov with lists of current SPMs and HSS applicants. The first stage was to clean and verify the lists, removing duplicate email addresses. Respondents were contacted by email and a letter (where both an email and postal address were provided). To encourage participation, those with an email address were sent two email reminders during the fieldwork period.

To ensure that those wanting more information on the survey, having issues with their link or wanting to complete the survey in an alternative way (over the phone) could get in touch, a phone line and email address was set up which people could contact. Overall, we assisted 190 people who contacted us over the phone and 125 over email. This included conducting seven surveys over the phone with those who preferred that method of taking part.

Ensuring validity of the sample

To ensure that the survey invite could not be forwarded to others resulting in multiple responses being completed by those who should not have access, each potential respondent was assigned a unique survey link which could only be used once. Once the surveys were completed, YouGov ran detailed quality checks to ensure that all completed survey links matched the ones initially assigned to respondents. A total of 5 responses were cleaned out of the final data for the HSS survey which were identified as duplicates or test responses.

Interpretation of the research findings

Due to limited information about the demographic breakdown of the SPM and HSS applicant populations, the surveys are not weighted.

Differences between subgroups (such as men and women) are only reported in the analysis if they are statistically significant at a 95% confidence level. Analysis has not been conducted on subgroups with fewer than 50 respondents.

Given that incomplete survey responses were included in the analysis, the number of people who answered each question varies. This means that the base for 'all' respondents varies when shown below charts.

Where percentages do not sum to 100, this is due to rounding or because respondents could give multiple answers. In some cases the adding of two percentages (e.g. 'very satisfied' and 'fairly satisfied') may not equal the stated net figure of the two responses which should be obtained by adding the frequency counts (not the percentages) and dividing by the total.

When conducting analysis by ethnicity, most analysis compares those who are white and those who are from ethnic minority backgrounds to ensure sufficient sample sizes. Those responding to the survey from an ethnic minority background had a younger age profile than white respondents. Given that younger SPMs are more likely to have been working as a SPM for a shorter period, this means that the findings between age, ethnicity and tenure are often linked. For example, a survey response difference between white and ethnic minority respondents might appear significant but the driver of those difference could be their age profiles rather than ethnicity.

4 Sub-postmaster (SPM) survey

This section of the report presents the findings of the SPM survey, with 1,015 responses. The full breakdown of responses can be found in the methodology section.

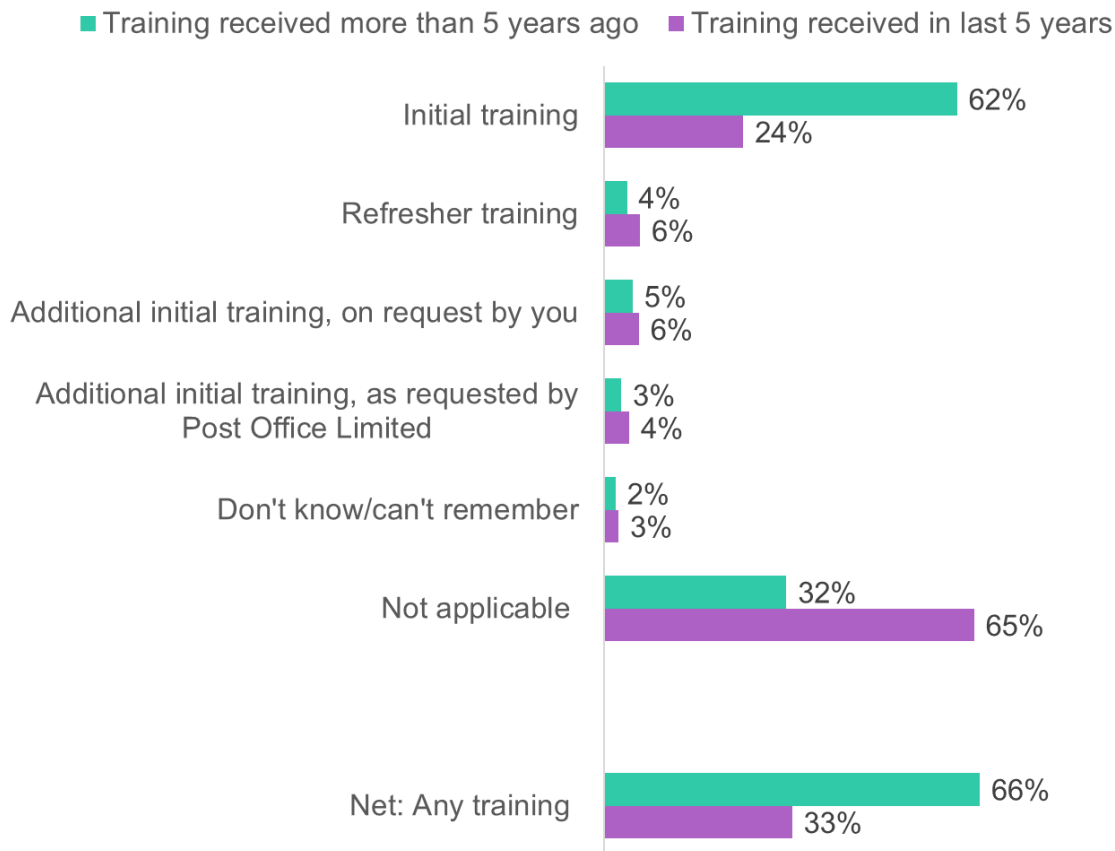
This explores the Horizon IT system including training, its current operation, advice and assistance, transaction corrections, horizon shortfalls, suspension and termination and branch audits. Following this, the report provides information on SPM's experiences and perceptions concerning their contract, whistleblowing policies, senior leadership, and their general feelings towards being a SPM.

4.1 Horizon IT system training

The majority (66%) of SPMs surveyed recalled receiving some form of training on the Horizon IT system more than 5 years ago. This was predominantly in the form of initial training (62%), with a lower proportion saying they had some form of additional training (7%) or refresher training (4%). Just under one in five (18%) SPMs said they did not receive any training (but were working at the time) whilst a slightly lower proportion said they were not working 5 years ago (14%). Among those working at the time, this resulted in about three in four (76%) who recalled receiving training on Horizon.

In the last 5 years, one in three (33%) said they had received training on the Horizon IT system, though the majority (65%) had not. This was most commonly initial training. Among all SPMs surveyed, about one in four (24%) reported this, rising to 72% of those who had been working (as a SPM) for 2 years or less and 82% of those who had been working for 3-5 years. Likely due to their overall tenure as a SPM, those working for 2 years or less were more likely to recall having received any recent training (in the last 5 years). Eighty-seven percent reported this, compared to 15% of those working for 11-20 years and 14% of those working for 21 years or more.

Figure 2. Training received for Horizon IT system⁴



Base: All (n=1,004 – 1,011)

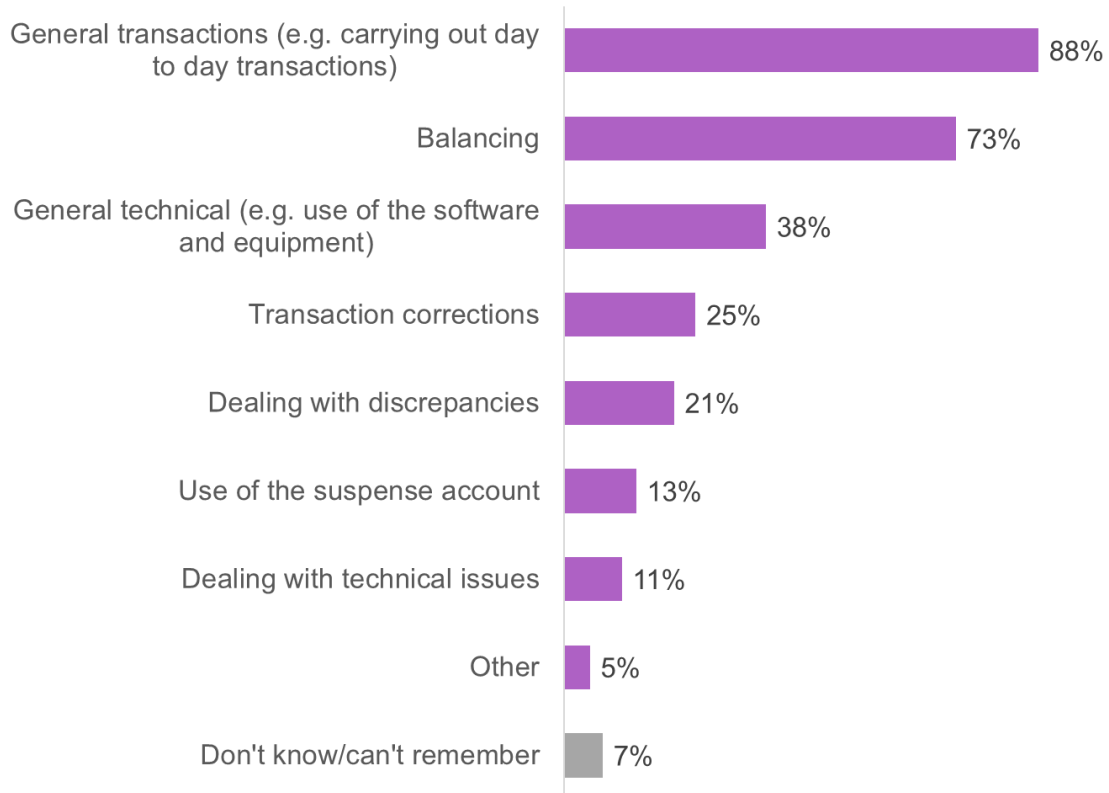
Those from ethnic minority backgrounds were more likely to say they had received some form of training on Horizon in the last 5 years (40% vs. 25% of white respondents). There were similar patterns by age, which could be due to ethnic minority SPMs having a younger age profile than white respondents (and in turn have been working as a SPM for a shorter time period). Younger SPMs surveyed (aged 18-39) were more likely to recall receiving training in the last 5 years than their older counterparts (60% vs. 45% of 40-49s, 28% of 50-59s and 20% of those aged 60+).

Typically, initial training for Horizon lasted for more than one day. About half (49%) said it was 3 or more days, and just over one in five (22%) recalled it lasting for 2 days. A lower proportion said initial training lasted for 1 day (12%) or less than this (11%). Refresher training was less time intensive, with the majority (71%) saying this lasted a day or less.

⁴ The not applicable option combines those who say they were working in the specified time period but have not received training, and those who were not working at the time.

Most commonly, SPMs recalled training on general transactions (e.g. carrying out day to day transactions) (88%) and balancing (73%). These were followed by general technical training (e.g. use of the software and equipment) (38%), transaction corrections (25%) and dealing with discrepancies (21%). Fewer mentioned training on use of the suspense account (13%) and dealing with technical issues (11%).

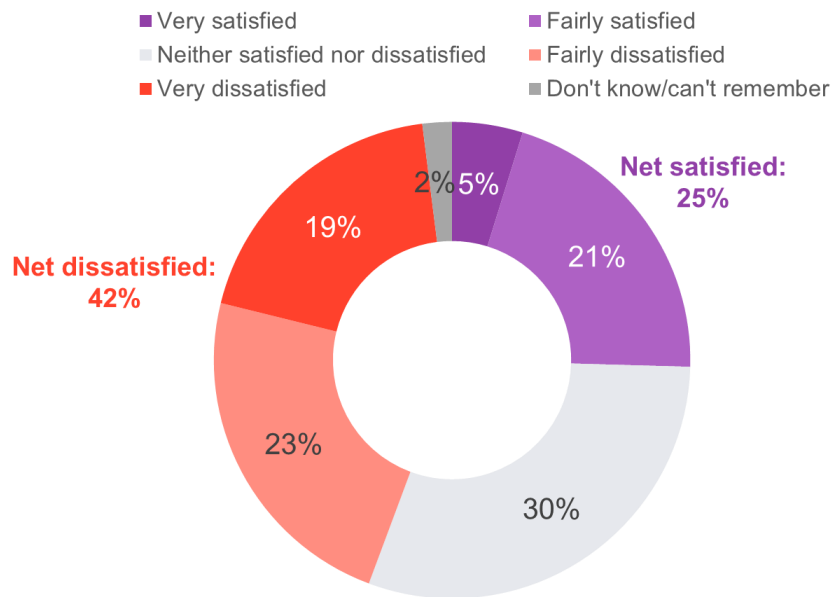
Figure 3. Content included in Horizon training



Base: All who received training on Horizon (n=794)

Overall, there were mixed views on Horizon training among those who said they received it. More were dissatisfied than satisfied (42% vs. 25%), with three in ten (30%) sitting in the middle (neither satisfied nor dissatisfied). The survey did not reveal notable patterns by age, though those aged 50-59 were slightly more likely to be dissatisfied (rising to 50%).

Figure 4. Overall satisfaction with Horizon training



Base: All who received training on Horizon (n=794)

Those who had worked as a SPM for a shorter time were more likely to say they were satisfied with Horizon training. Among those who had been working for 2 years or less, about half (51%) reported this. Whilst for those who had been working for 6-10 years, 11-20 years and 21 or more years, satisfaction is closer to one in five.

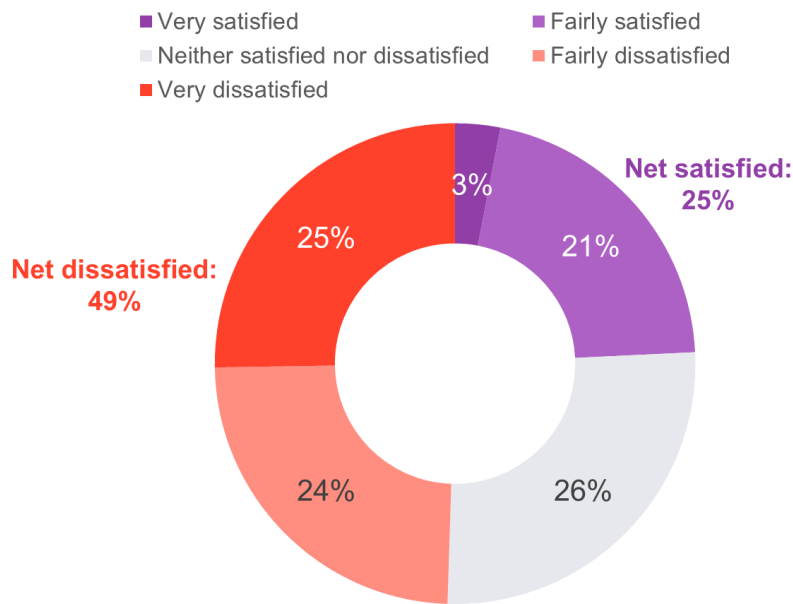
Figure 5. Satisfaction with Horizon training by length of time working as a SPM

	2 years or less	3-5 years	6-10 years	11-20 years	21 or more years
Satisfied	51%	35%	19%	19%	22%
Dissatisfied	25%	37%	50%	48%	40%

4.2 The Horizon IT system in operation now

There is a similar pattern when looking at how the Horizon IT system currently operates; overall, more say they are dissatisfied than satisfied with its operation (49% vs. 25%). This includes about one in four who are very dissatisfied (25%) and fairly dissatisfied (24%). A similar proportion (26%) are in the middle (saying they are neither satisfied nor dissatisfied).

Figure 6. Overall satisfaction with how Horizon currently operates



Base: All (n=996)

When looking at satisfaction with how Horizon currently operates by length of service, those working for 2 years or less are most likely to say they are satisfied (37%). This is comparable to the proportion saying they are dissatisfied (39%), suggesting overall opinions among this group are split. Those working for 6-10 years report the highest levels of dissatisfaction at 57%. This is much higher than the proportion who say they are satisfied (20%).

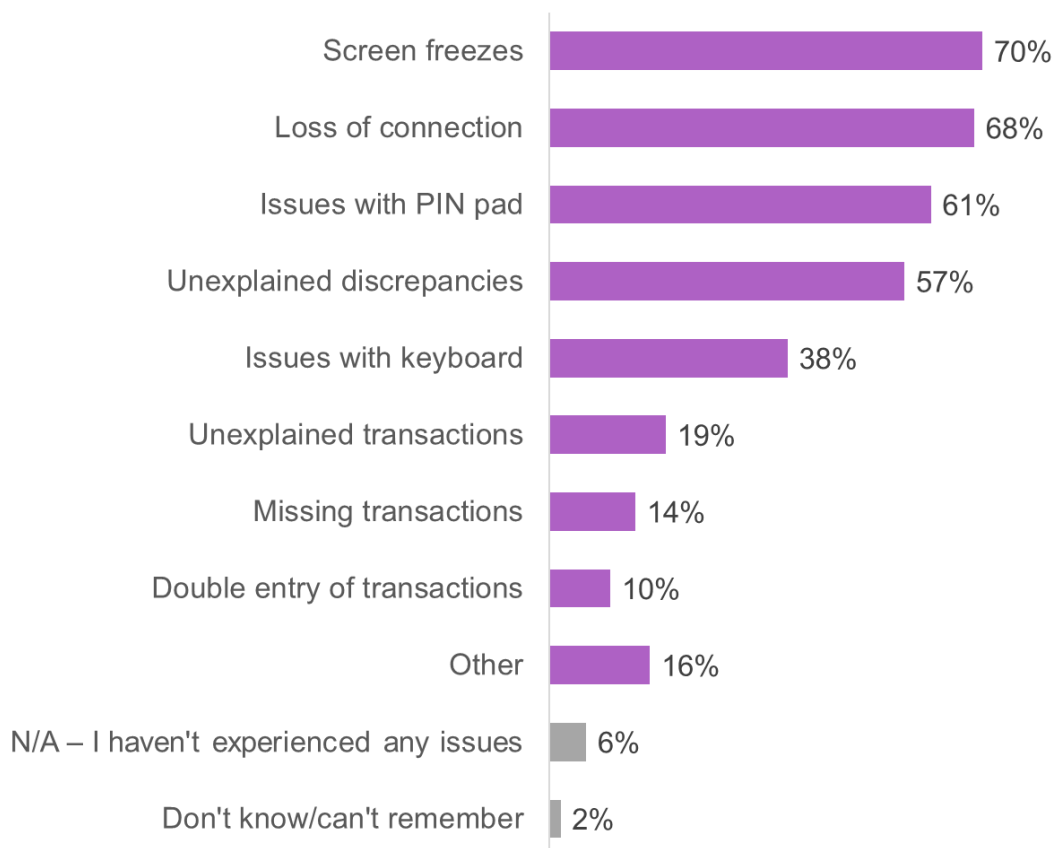
Figure 7. Satisfaction with how Horizon currently operates by length of time working as a SPM

	2 years or less	3-5 years	6-10 years	11-20 years	21 or more years
Satisfied	37%	28%	20%	20%	28%
Dissatisfied	39%	41%	57%	55%	43%

There are no notable differences in satisfaction with how Horizon currently operates by gender, ethnicity or region. When looking by age, those aged 60+ are the least likely to say they are dissatisfied (41% vs. 54% for those aged under 60).

The vast majority (92%) of SPMs surveyed reported experiencing some form of issue with the Horizon IT system in the last 12 months. Most commonly this was screen freezes (70%) and/or loss of connection (68%). Over half (57%) said they have experienced unexplained discrepancies, with lower (but still significant) proportions mentioning unexplained transactions (19%), missing transactions (14%) or double entry of transactions (10%). In the open-ended comments, many SPMs mentioned the current issues relating to Horizon, for example *“In my opinion Horizon is still flawed I regularly have unexplained discrepancies often altering daily or manifesting at balance.”* One in six (16%) mentioned experiencing an issue not listed, with just six percent saying they have not experienced any issues.

Figure 8. Issues experienced with Horizon in the last 12 months



Base: All (n=991)

There is a clear link between overall perceptions of the Horizon IT system and the types of issues SPMs have experienced in the last 12 months. Whilst the majority (81%) of those satisfied with the Horizon IT system reported experiencing an issue in the last 12 months, this tended to be screen freezes (55%), loss of connection (52%) and issues with the PIN pad (47%), as opposed to unexplained issues. Those dissatisfied were much more likely than those satisfied to report issues such as unexplained discrepancies (77% vs. 27%), unexplained transactions (30% vs. 7%), missing transactions (24% vs. 3%) and double entry of transactions (15% vs. 3%).

Among those who have experienced an issue in the last 12 months, about two in three (65%) say they have experienced these issues on a monthly basis:

- A few times a week – 16%
- Once a week – 6%
- A few times a month – 33%
- Once a month – 11%

This equates to about three in five (59%) of all SPMs surveyed. A further three in ten (30%) have experienced these a few times a year, and three percent said just once a year.

4.3 Advice and assistance

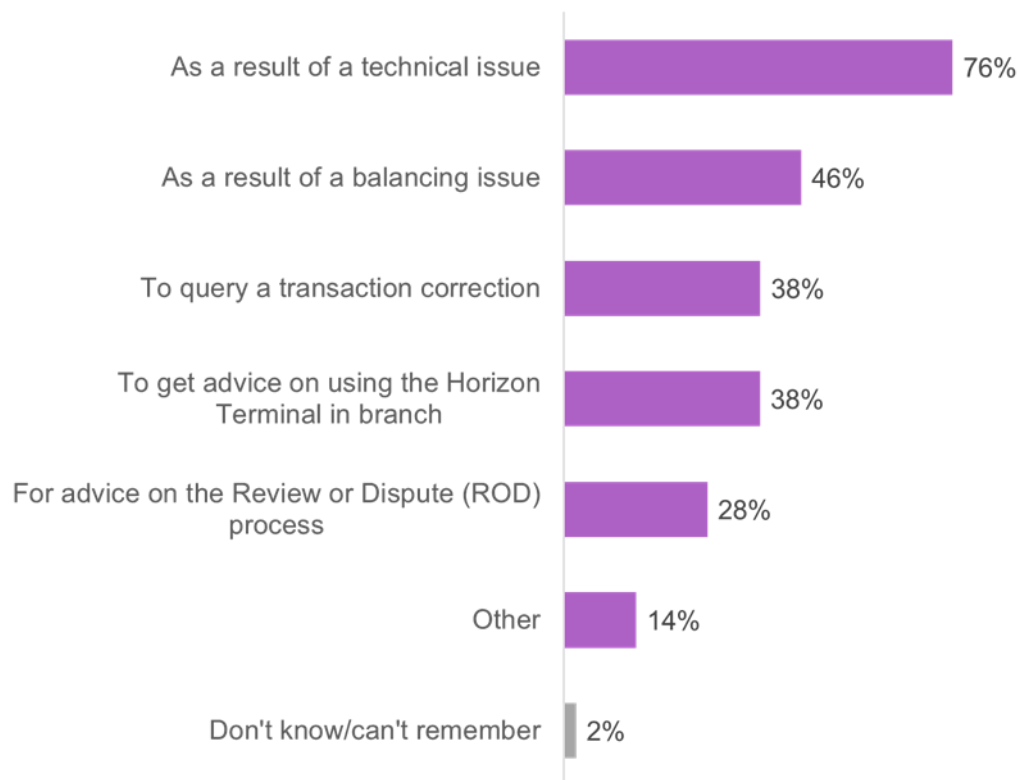
In the last 12 months, the vast majority (97%) of SPMs said they had called the Business Support Centre for assistance. This included just over half (52%) who called monthly or more:

- A few times a week – 5%
- Once a week – 5%
- A few times a month – 25%
- Once a month – 17%

Just over two in five (42%) said they called the Business Support Centre a few times a year, and three percent said just once a year. Those aged 18-39 (10%) and ethnic minorities (7%) were more likely than those in other age groups and from white ethnic backgrounds to report calling the Business Support Centre a few times a week (4% of those aged 40+ and 4% of white respondents).

Among those who had called the Business Support Centre, the most common reason was for a technical issue (76%). Following this was a balancing issue (46%), to query a transaction correction (38%) and to get advice on using the Horizon terminal in branch (38%). Calling for advice on the Review or Dispute (ROD) process was less commonly mentioned (28%).

Figure 9. Reasons for calling the Business Support Centre in the last 12 months



Base: All who have called the Business Support Centre (n=948)

Among those who had called the Business Support Centre, views were split as to whether the advice they were given was tailored to their issue (45%), versus being generic (53%). Groups more likely to feel the advice was tailored to their issue included:

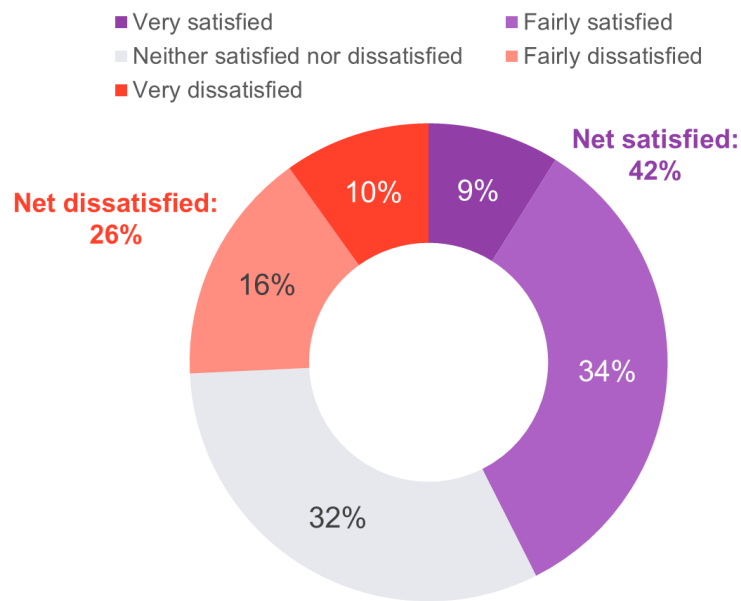
- Women (53% vs. 39% of men).
- Those aged 60+ (53% vs. 38% of 18-39s, 35% of 40-49s and 42% of 50-59s).
- White respondents (47% vs. 39% of those from ethnic minority backgrounds).
- Those satisfied with the Horizon IT System (64% vs. 34% of those dissatisfied).

Among those who had called the Business Support Centre, SPMs were more likely to be satisfied than dissatisfied with the service it provided (42% vs. 26%). About one in three (32%) sat in the middle, saying they were neither satisfied nor dissatisfied. Those who felt that they received tailored advice were more likely to say they were satisfied (71% vs. 17% of those who received generic advice). Groups most likely to be satisfied included:

- Women (48% vs. 38% of men).
- White respondents (45% vs. 37% of those from ethnic minority backgrounds).

There were no differences by age or region.

Figure 10. Satisfaction with the Business Support Centre

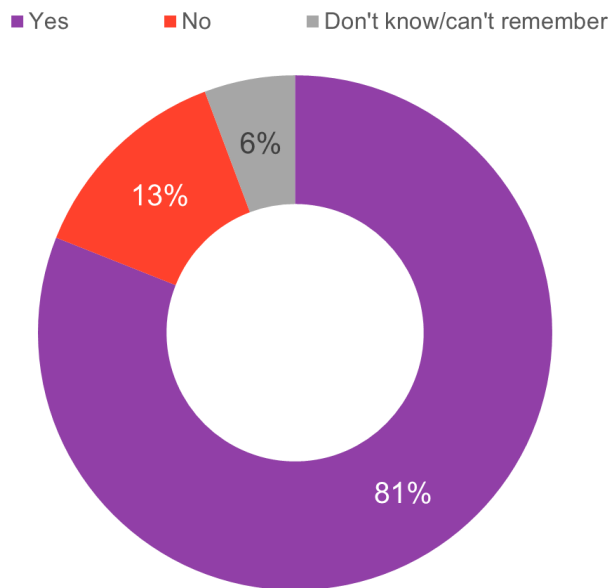


Base: All who have called the Business Support Centre (n=947)

4.4 Transaction corrections

The vast majority (81%) of SPMs surveyed have had a transaction correction in the last 12 months, whilst 13% said they have not. SPMs from ethnic minority backgrounds were more likely than those who are white to have received a transaction correction (85% vs. 79%), particularly those from Asian/Asian British backgrounds (90%).

Figure 11. Whether received a transaction correction in last 12 months

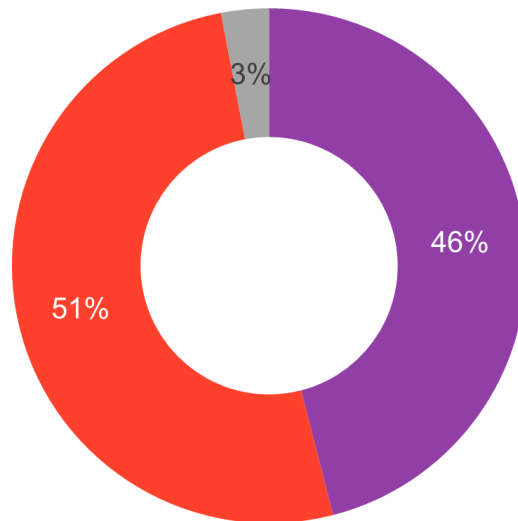


Base: All (n=980)

Of those who have had a transaction correction in the last 12 months, 46% have disputed at least one. Younger SPMs (aged 18-39) were more likely than average to have disputed a correction (68%), as were those from ethnic minority backgrounds (58%) and those who have been a SPM for 2 years or less (63%). It is worth noting that ethnic minority SPMs surveyed were more likely to be younger and report shorter tenure than white respondents, so these findings are likely linked.

Figure 12. Whether disputed any of the transaction corrections received in last 12 months

■ Yes, I have ■ No, I have not ■ Don't know/can't remember

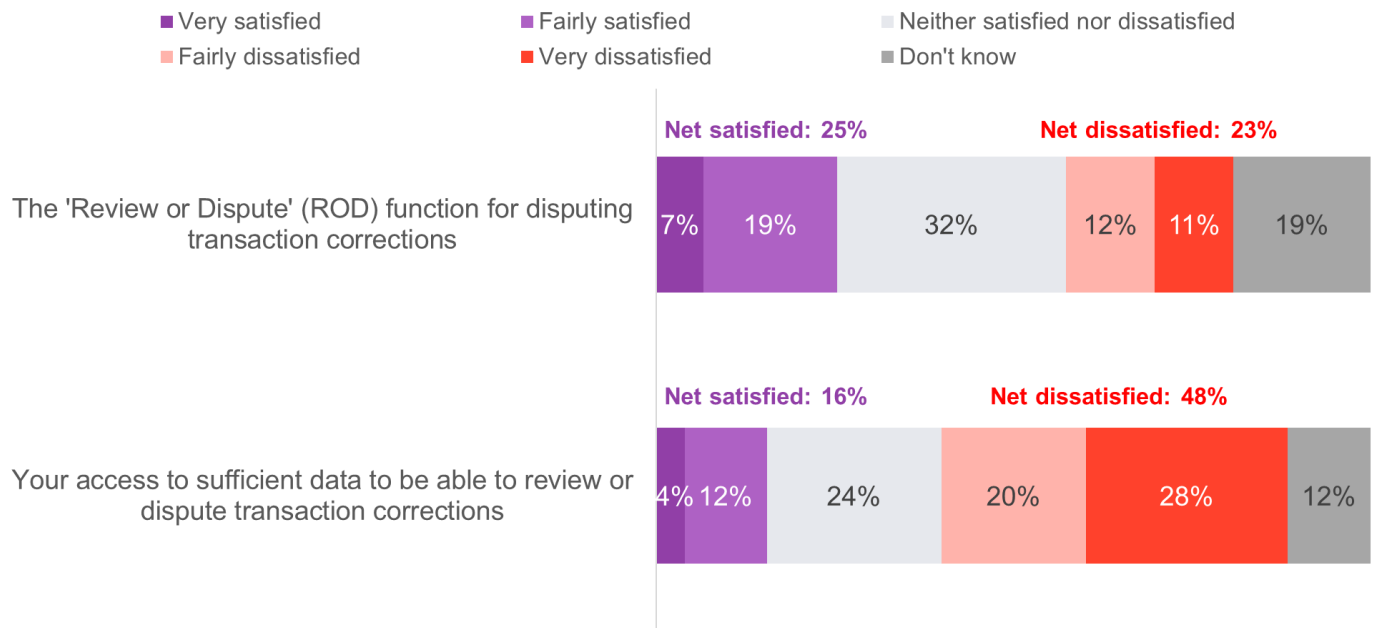


Base: All who have received a transaction correction in last 12 months (n=800)

Turning to look at satisfaction levels with transaction corrections, one in four (25%) SPMs surveyed were satisfied with the 'Review or Dispute' (ROD) function, a way for SPMs to dispute transaction corrections with POL, whilst 16% were satisfied with their access to sufficient data to be able to review or dispute transaction corrections.

SPMs were more than twice as likely to be dissatisfied with their access to sufficient data to be able to review or dispute transaction corrections than they were with the 'Review or Dispute' (ROD) function itself (48% vs. 23%).

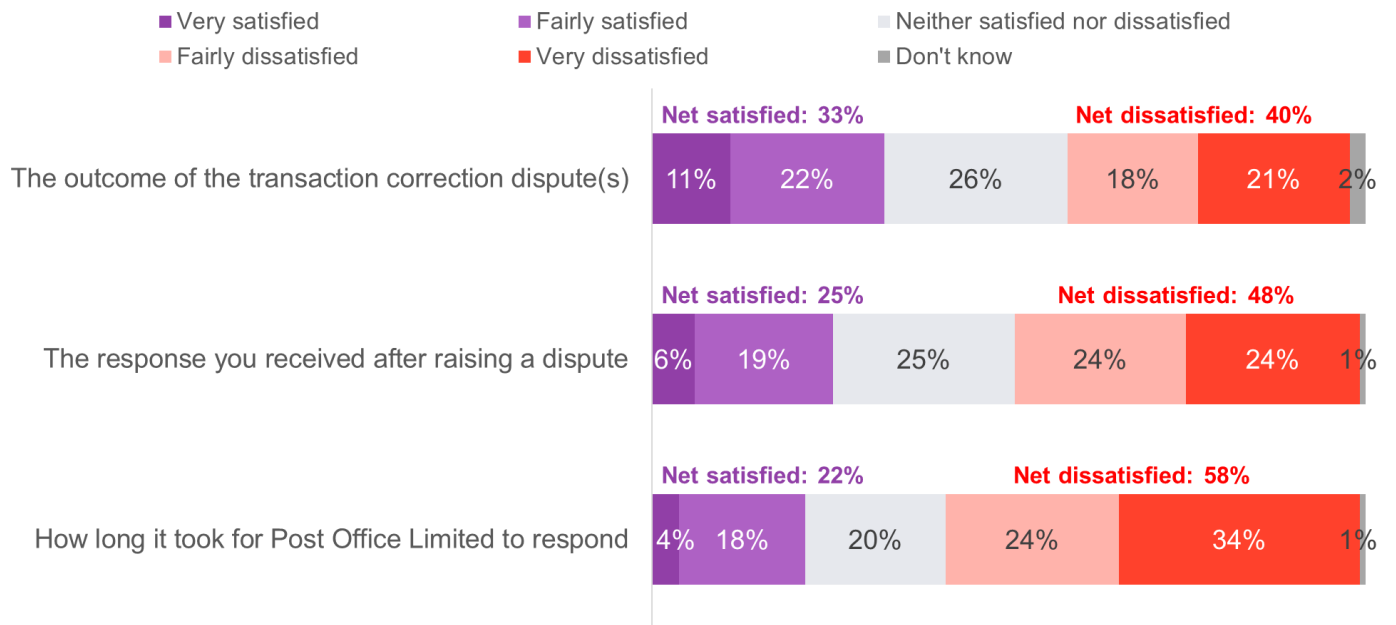
Figure 13. Satisfaction levels with elements of transaction corrections



Base: All (n=974)

Of those who disputed a correction in the last 12 months, one in three (33%) were satisfied with the outcome of the transaction correction dispute(s), whilst 40% were dissatisfied. One in four (25%) were satisfied with the response they received, compared with 48% who were dissatisfied. Those who disputed a correction were most likely to be dissatisfied with how long it took for POL to respond, with 58% being dissatisfied and just over one in five (22%) satisfied.

Figure 14. Satisfaction levels with elements of transaction corrections



Base: All who have disputed a transaction correction in last 12 months (n=362)

4.5 Horizon shortfalls

Around seven in ten (69%) of SPMs surveyed reported that they have experienced an unexplained discrepancy on the Horizon system since January 2020. Those who have been working as a SPM for between 6-10 years were most likely to have reported experiencing this (83%), whilst those who have been a SPM for more than 21 years were least likely (61%).

Of the SPMs surveyed who reported experiencing an unexplained discrepancy since January 2020, just over one in three (35%) have done so as frequently as a few times a month (17%) or once a month (18%). A further one in four (25%) of those who experienced an unexplained discrepancy since January 2020 said they had done so a couple of times a year, with 8% once a year, and 9% less often than once a year.

Figure 15. Frequency of experiencing unexplained discrepancy since January 2020

A few times a month	At least once a month	Once every 2-3 months	Couple of times a year	About once a year	Less often than once a year
17%	18%	21%	25%	8%	9%

Base: All who have experienced an unexplained discrepancy since January 2020 (n=670)

The vast majority (89%) of SPMs surveyed who reported experiencing an unexplained discrepancy since January 2020 stated that a typical discrepancy was less than £1,000 – this included 50% who said less than £200 and 39% between £200 and £999. Eight percent reported that a typical discrepancy was between £1000 and £9,999.

Figure 16. Typical value of unexplained discrepancies since January 2020

Less than £200	£200-£999	£1000-£1999	£2000-£4999	£5000-£9999	£10,000-£19,999	£20,000-£29,999	£30,000+
50%	39%	5%	2%	1%	0%	0%	1%

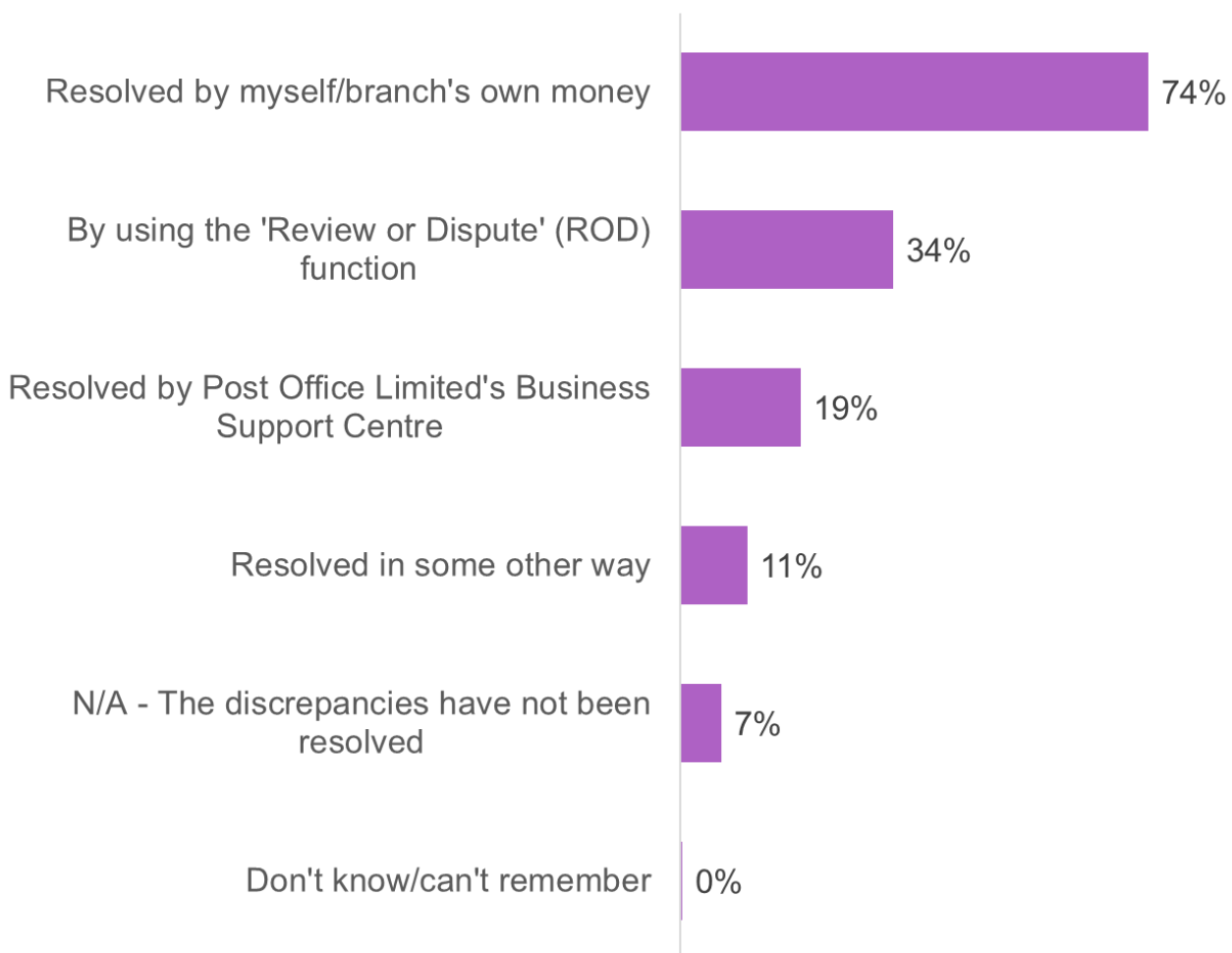
Base: All who have experienced an unexplained discrepancy since January 2020 (n=668)

Almost all SPMs surveyed who have experienced a discrepancy reported these were shortfalls (98%), whilst around a third (34%) had surpluses, with SPMs able to have experienced both. Those aged 60+ were more likely than 18-39 year olds to have reported experiencing surpluses (42% vs. 25%), as were SPMs who are white (44% vs. 17% ethnic minorities). Since older SPMs surveyed were more likely to be white, these findings are likely linked.

When asked how these discrepancies were typically resolved, it was most common for SPMs to report using their branch’s money or to have resolved it themselves (74%). This was more likely among those who have been a SPM for 11-20 years (82%). For example, a SPM expressed how *“The Horizon system is still flawed at month end we have seen a discrepancy where a cheque had been shown to be cashed on our system which created a shortfall, we do not cash cheques as a local branch and this put us in a discrepancy when we went to [the business support centre] they didn’t resolve the issue properly and we took on the loss personally.”*

About one in three (34%) reported using the ROD function, and approximately one in five (19%) used POL’s Business Support Centre. Notably, those who have been serving SPMs for less time were more likely to have used the Business Support Centre. Indeed, 38% of those who have served as a SPM for 5 years or less have used the Business Support Centre to resolve disputes, whilst just 11% and 10% of those who have served for 11-20 and 21 years or more respectively reported doing so.

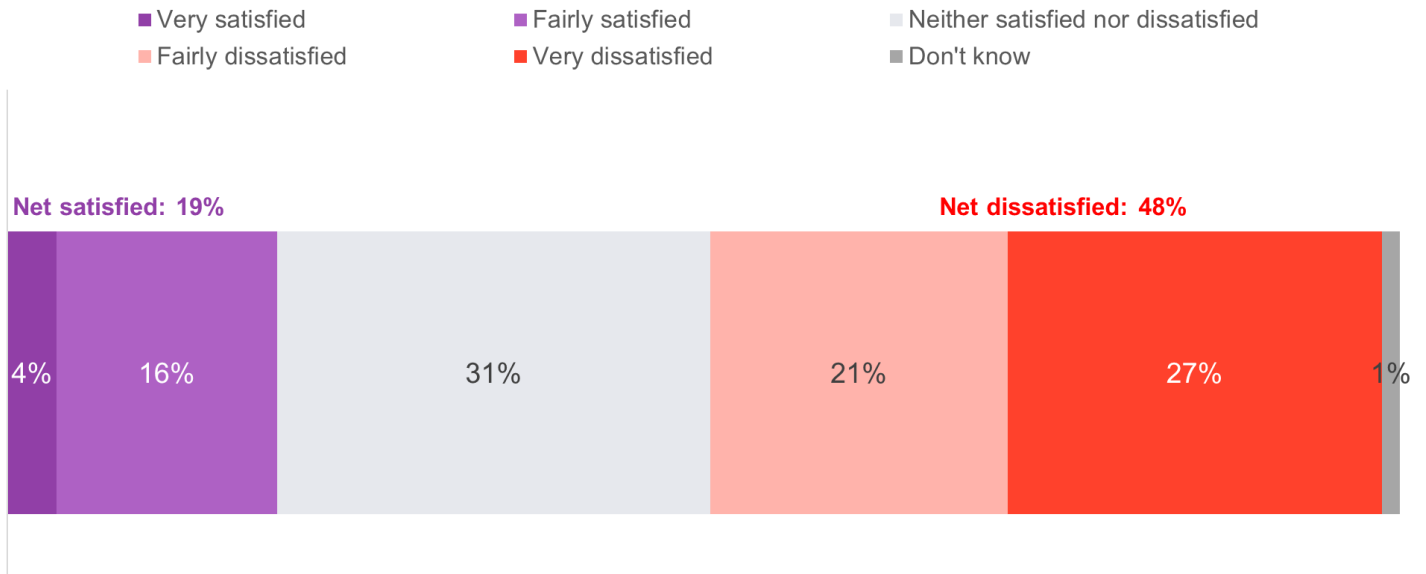
Figure 17. How discrepancies have generally been resolved



Base: All who have experienced an unexplained discrepancy since January 2020 (n=665)

Among SPMs surveyed who have experienced discrepancies since January 2020, more were dissatisfied (48%) than satisfied (19%) with how the discrepancies were resolved. Those who have served as a SPM for 5 years or less were most likely to be satisfied (33%), higher than those serving for 6-10 years (19%), 11-20 years (15%) and 21 years or more (16%).

Figure 18. Satisfaction with how discrepancies have been resolved



Base: All who have had an unexplained discrepancy since January 2020 resolved (n=618)

4.6 Suspension and termination

Eighty-six percent of SPMs surveyed have never been suspended nor threatened with suspension, but eight percent stated that whilst they have never been suspended, they have been threatened with suspension in the past. This rose to 12% of those from an ethnic minority background, and 17% of those who are Asian/Asian British. A further 4% reported that they had been suspended but reinstated, SPMs surveyed from ethnic minority backgrounds were more likely than white SPMs to have been suspended and reinstated (6% vs. 2%), as were those who have been serving SPMs for 21 years or more (6%).

Of those who reported being suspended or threatened with suspension, this had most commonly occurred 4 or more years ago (81%). Indeed, for 38% of those affected it had happened 11 or more years ago, with some saying this occurred 4-6 (21%) and 7-10 (22%) years ago.

Figure 19. When suspended or threatened with suspension

In the last 12 months	1 - 3 years ago	4 – 6 years ago	7 – 10 years ago	11 or more years ago	Don't know	Prefer not to say
5%	3%	21%	22%	38%	8%	3%

Base: All who had been suspended/threatened with suspension (n=108)

Just over three in four (77%) of those who reported being suspended or threatened with suspension were dissatisfied with how it was handled, and only four percent reported being satisfied.

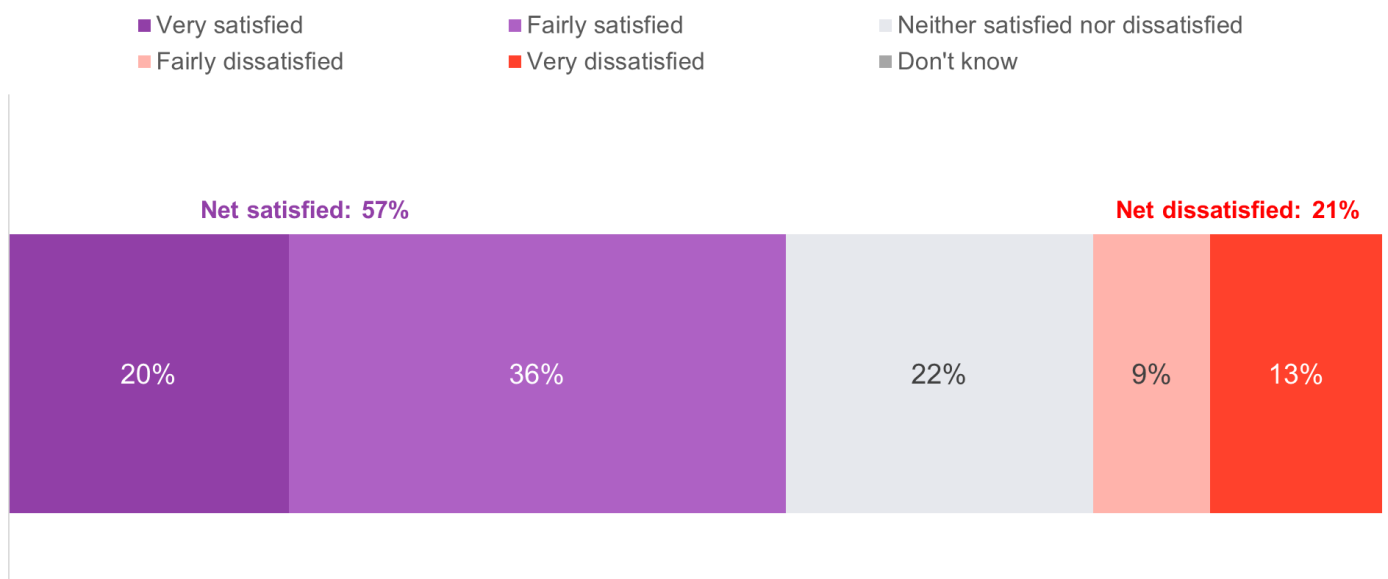
4.7 Branch audits

Since January 2020, just over three in four (78%) SPMs surveyed stated that their branch has not received an audit, and 12% reported that they have received 1 audit.

Those surveyed who have been working as a SPM for 2 years or less were more likely to have received an audit since January 2020 (30%), compared with 12% who have been a SPM for 21 or more years.

Those who have received an audit since January 2020 were more likely to be satisfied than dissatisfied with how it was conducted. Over half (57%) were satisfied compared with around one in five (21%) who were dissatisfied.

Figure 20. Satisfaction with how branch’s audit(s) have been conducted

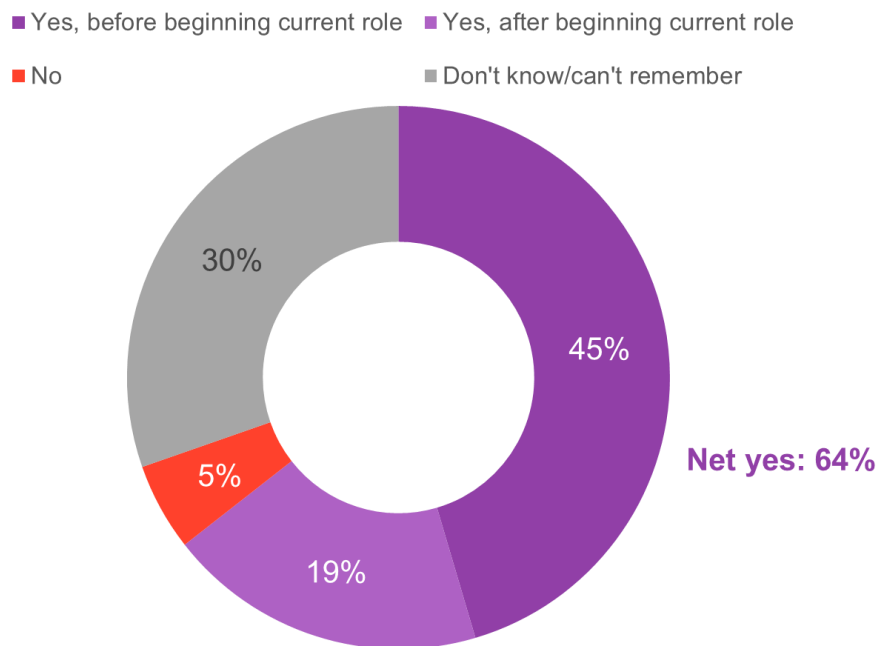


Base: All whose branch(es) have received at least one audit since January 2020 (n=152)

4.8 The SPM contract

Among SPMs surveyed, just under two in three (64%) said they had received a contract from POL either before or after beginning their role, with it having been most common for SPMs to report that they received their contract before beginning their role (45%). This differed by age group, with those aged 50-59 (23%) and 60+ (21%) having been more likely than those aged 18-39 (11%) to have received a copy of their contract after beginning their role.

Figure 21. Received a copy of the contract with POL

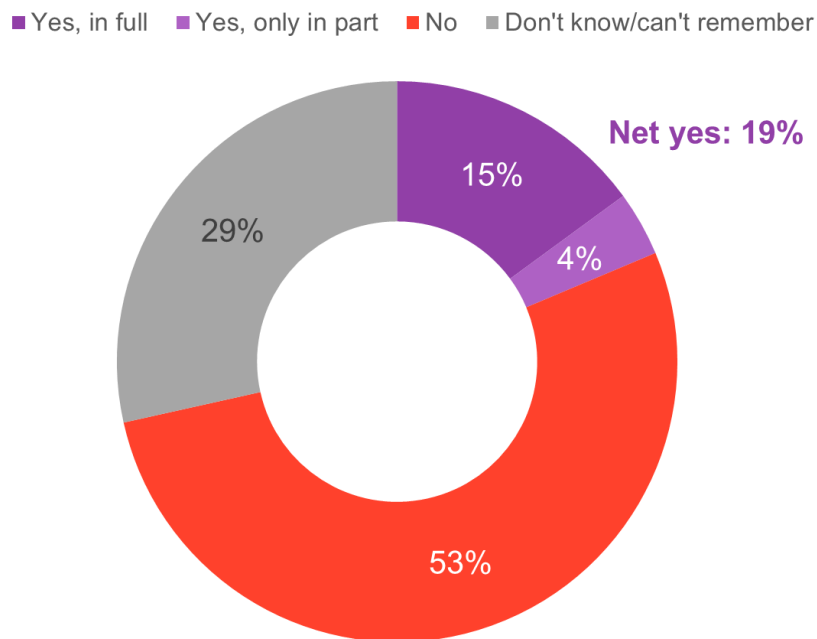


Base: All (n=1,015)

Following this, of SPMs surveyed who reported having received a copy of their contract, a majority (58%) believed that they did not receive any guidance or information about what the terms of their contract meant before they signed it. This compares to just over one in five (22%) who reported that they did receive such information. SPMs with branches based in England (59%) were more likely than those in Scotland (44%) to report that they did not receive any guidance/information about their contract before it was signed.

The vast majority (86%) of SPMs surveyed who said they received information/guidance about the terms and conditions of the contract before they signed it reported that it came from POL. However, only approximately one in six (15%) said they have received a full copy of the contract from POL which sets out their roles and responsibilities since 15th of March 2019 (the date of the Bates & Ors vs. Post Office Ltd Common Issues Judgment). A further four percent said they received a copy of their contract (though in part, not full). While just over half (53%) of SPMs surveyed said that they did not receive a full copy of the contract.

Figure 22. Received a full copy of the contract since 15th of March 2019

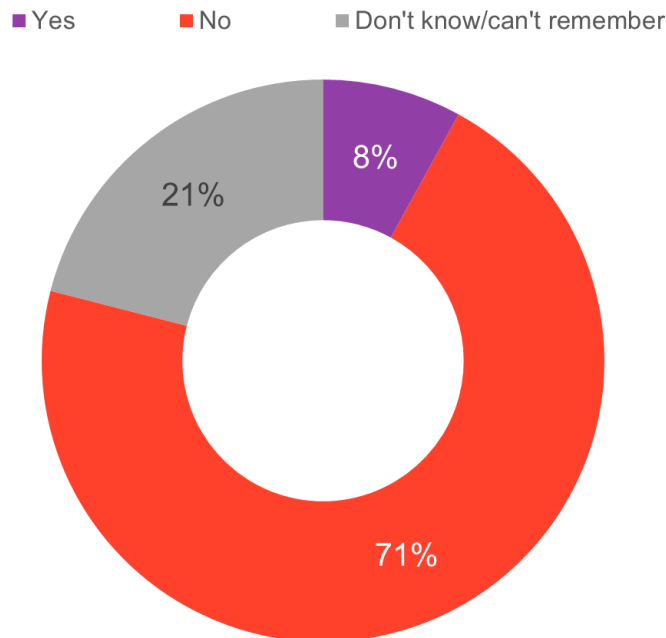


Base: All (n=1,015)

SPMs surveyed who were aged 60+ and those who have worked as a SPM for 21 years or more (both 64% respectively) were more likely than average to report that they have not received a copy of the contract since the Bates & Ors vs. Post Office Ltd Common Issues Judgment.

When asked about whether they were provided with any guidance or information about the terms and conditions of their contract by POL since the Bates & Ors vs. Post Office Ltd Common Issues Judgment a similar pattern emerged to when SPMs were asked about the guidance and/or information they received when they first started. Seven in ten (71%) SPMs reported not to have received any guidance or information from POL since the Bates & Ors vs. Post Office Ltd Common Issues Judgment while only eight percent reported that they had received something.

Figure 23. Received guidance or information about what the terms of the contract meant since 15th of March 2019

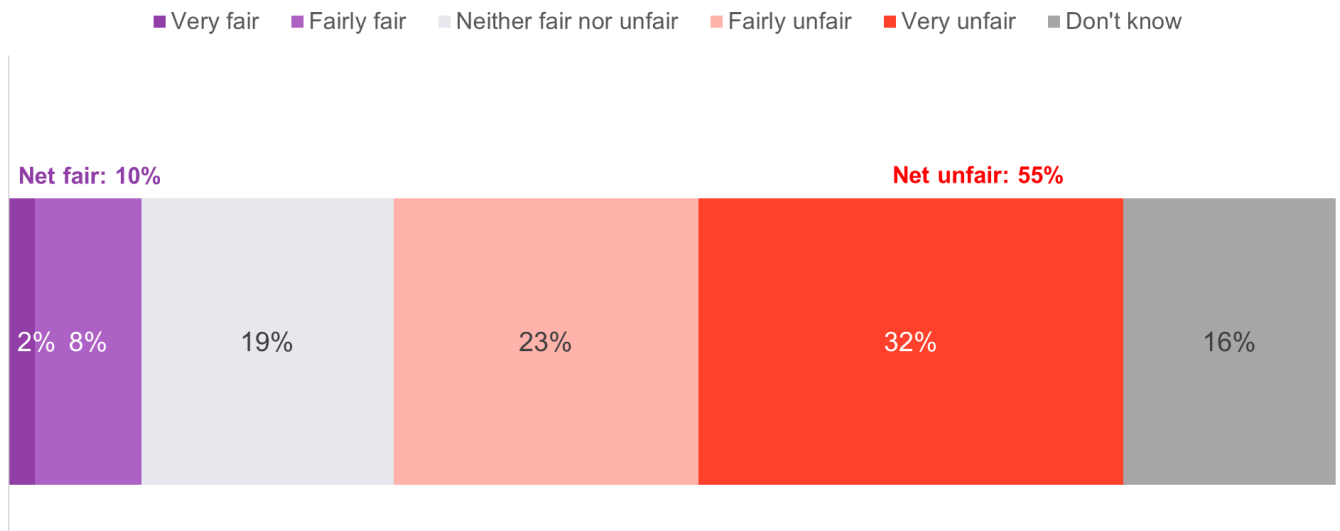


Base: All (n=1,015)

SPMs who have been in their role for 11-20 years (80%) and 21 years or more (79%) were more likely than those who have served for 2 years or less (38%) and 3 to 5 years (46%) to report that they did not receive any additional information about what the terms of their contract meant since the Bates & Ors vs. Post Office Ltd Common Issues Judgment. The same pattern emerged when looking at age, with SPMs aged 50+ (77%) having also been more likely than average to report that they have not received a copy of their contract since the Judgement.

SPMs were asked how fair they perceive the terms of their contract to be. Just over half (55%) believe that the terms of their contract are unfair, with about one in three (32%) of that group feeling that they are very unfair. This is a far greater percentage than the one in ten (10%) that believe the terms of their contract are fair. Those who have served as a SPM for 11-20 years (62%) and 21 years or more (60%) are most likely to feel that the terms of their contract are unfair.

Figure 24. Fairness of the terms of the contract



Base: All (n=1,015)

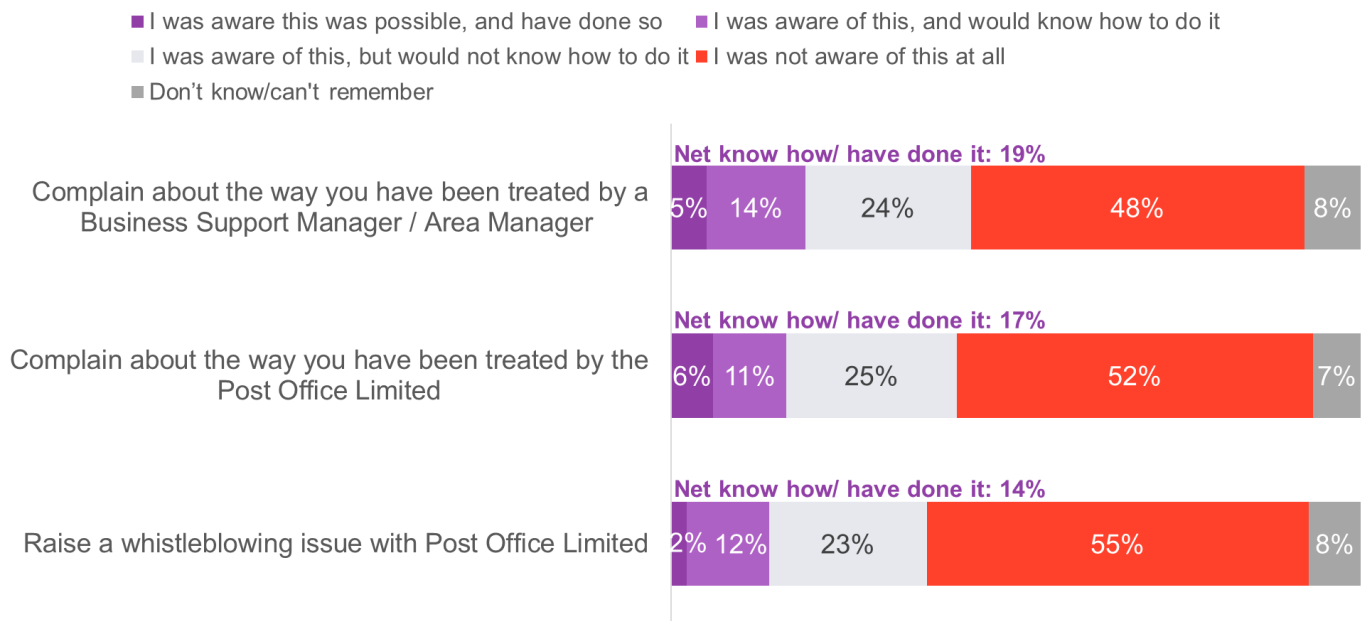
4.9 Whistleblowing and complaints

General awareness about the ability to complain or about whistleblowing activities was low. Just over half (55%) of SPMs surveyed were not aware at all about the ability to raise a whistleblowing concern with POL compared with only one in seven (14%) that have raised a whistleblowing concern or knew how to do so.

A similar pattern of low awareness also emerged when SPMs were asked about the ability to complain about the way they are treated by POL. Just over half (52%) of SPMs surveyed were not aware of the ability to complain about POL at all. This is a far greater percentage than the one in six (17%) SPMs that knew how to complain or have done so.

The low awareness about raising a complaint was also reflected when surveyed SPMs were asked specifically about the way they were treated by their Business Support Manager or Area Manager. Nearly half (48%) reported that they were not aware of the ability to complain about the Area or Business Support Managers at all. About one in five (19%) SPMs stated that they knew how to complain about these managers or have done so.

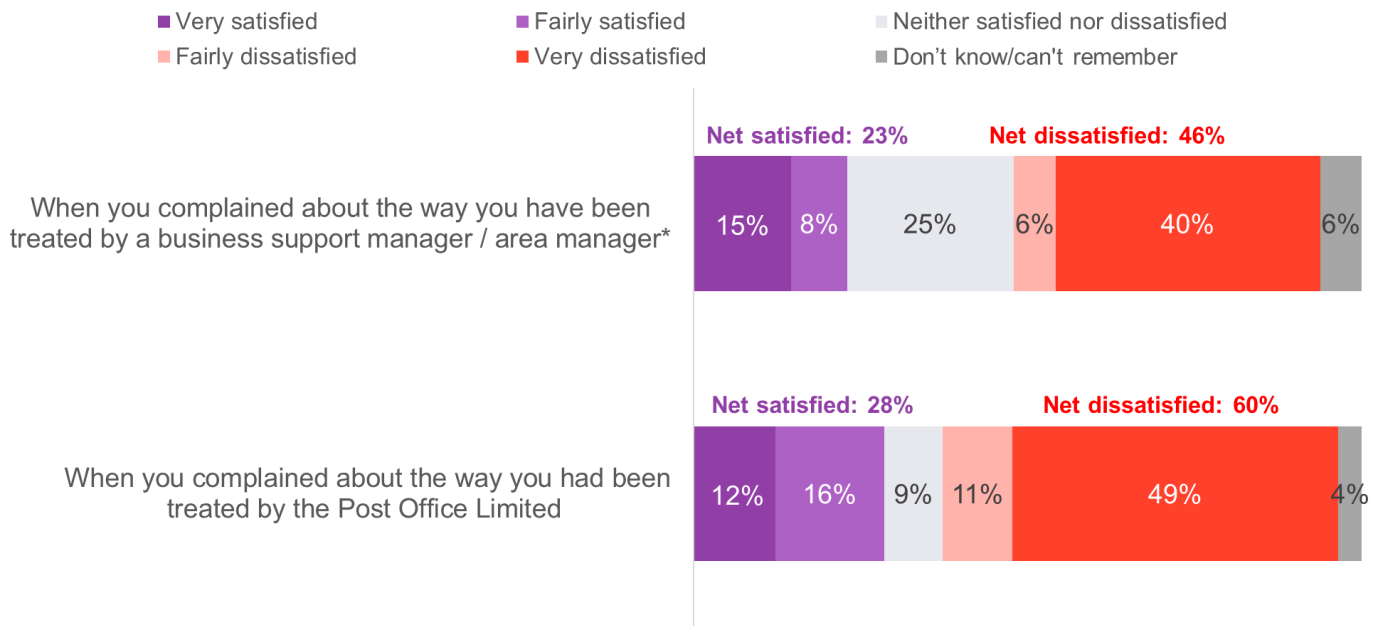
Figure 25. Aware of or have carried out complaints/whistleblowing against POL/Business Support or Area Manager



Base: All (n=960)

SPMs were also asked about their satisfaction with the way their complaint about POL was handled. Among those who had complained, SPMs were more likely to say that they were dissatisfied (60%) rather than satisfied (28%) by the way their complaint was handled. There was a similar pattern for those who have complained about their Area or Business Support Managers. Just over one in five (23%) were satisfied with how this was handled, a figure that is half the proportion of those dissatisfied (46%).⁵

Figure 26. Satisfaction with how their complaint was handled



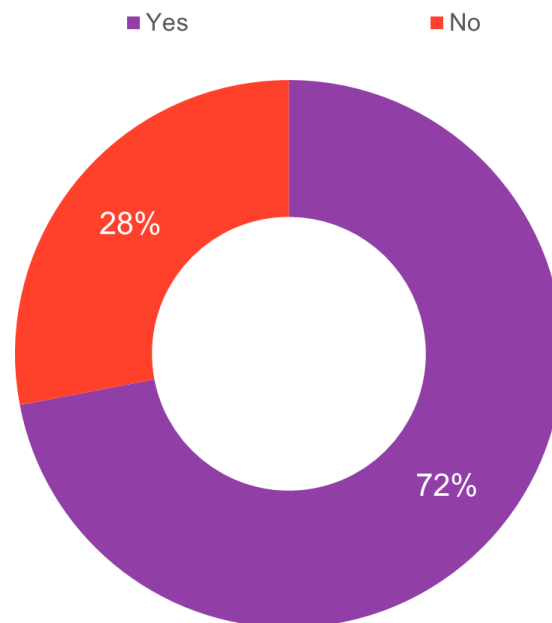
Base: All that have complained about each issue (n=48-57) *A low base which can only be considered as indicative

⁵ Due to a low number of responses (n=47), the results for satisfaction with a complaint made about the Area or Business Support Managers can only be seen as indicative.

4.10 POL senior leadership

Just over seven in ten (72%) knew that two SPMs were appointed to the POL’s Non-Executive Board of Directors. Awareness was higher among those who have been SPMs for longer: 3-5 years (67%), 6-10 years (76%), 11-20 years (79%) and 21 years or more (75%), in comparison to those working for 2 years or less (39%). SPMs aged 50-59 (73%) and 60+ (77%) were also more likely to be aware of these appointments to the Board, because higher awareness could be linked to age and length of service.

Figure 27. Awareness that two SPMs were appointed to the POL’s Board as Non-Executive Directors



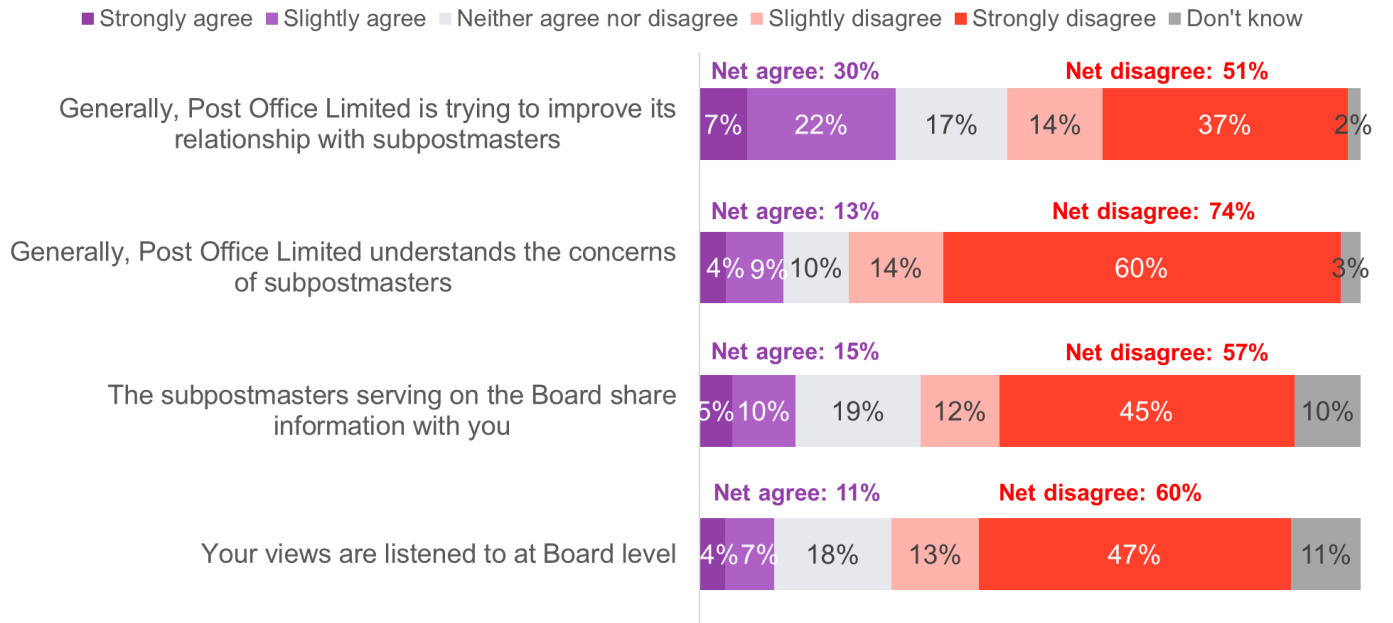
Base: All (n=957)

Despite high awareness of SPMs being appointed to the board of POL, a majority (57%) disagreed that the SPMs serving on the board share information with them, while only approximately 15% agreed. Those that have worked as a SPM for 11-20 years (63%) and those who have experienced an unexplained discrepancy by the Horizon system since 2020 (64%) are most likely to disagree that the SPMs serving on the board share information with them.

The majority of SPMs surveyed disagreed that the POL board listens to their views (60%) and understands the concerns of SPMs (74%). About half (51%) of those surveyed disagreed that POL is trying to improve its relationship with SPMs, compared to the much lower 30% that agreed with this statement.

Across all three general statements about senior leadership, there was evidence of a link between length of time as a SPM and the proportion that disagreed with each given statement. Those who have worked as a SPM for a longer period (6 or more years) were more likely than those who have served less than 2 years to disagree that the board listens to their views (64% vs. 24%), understands their concerns (79% vs. 46%), and is trying to improve its relationship with them (55% vs. 30%).

Figure 28. Proportion that agree or disagree with statements about the leadership board at POL

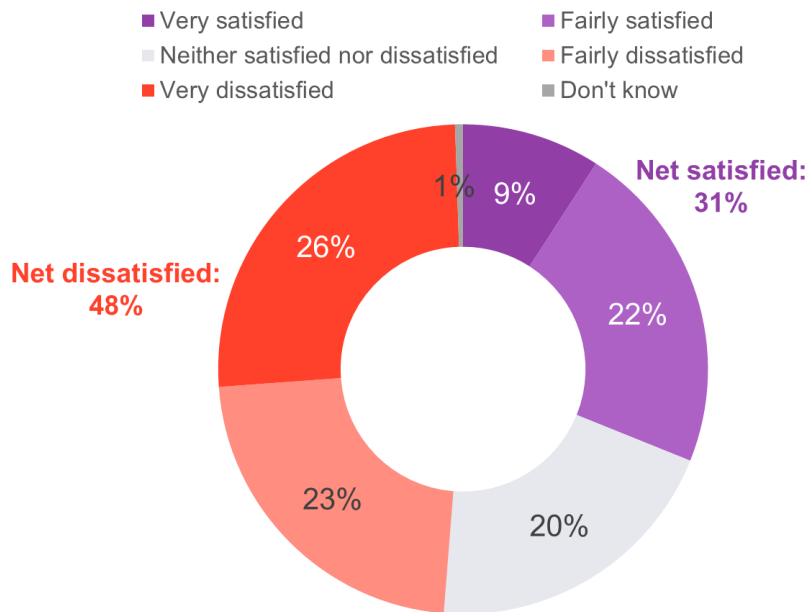


Base: All (n=953)

4.11 General perceptions as a SPM now

Among those who answered the survey, just under half (48%) report feeling dissatisfied with their role as a SPM, while about three in ten (31%) say they are satisfied. One in five (20%) sit in the middle saying they are neither satisfied nor dissatisfied. Dissatisfaction is slightly higher among men (53%) than women (43%), though there are no differences by age, ethnicity or region.

Figure 29. Satisfaction with role as a SPM



Base: All (n=952)

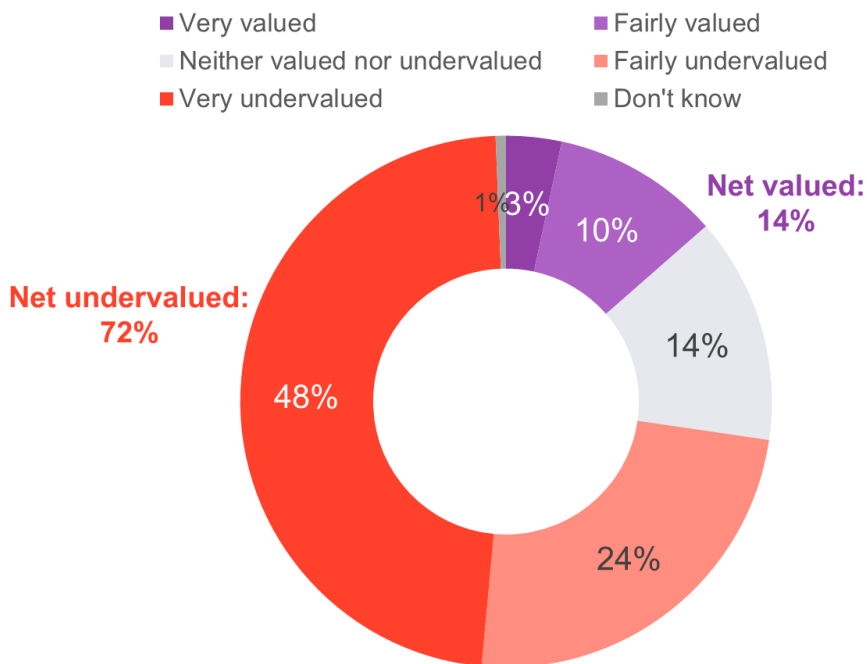
As shown in figure 30, dissatisfaction is higher among those who have worked as a SPM for 6 years or more with around half who say this. Those who have been working as a SPM for a shorter time period are more positive about their role, with satisfaction rising to 47%.

Figure 30. Satisfaction with role as SPM by length of time working as a SPM

	2 years or less	3-5 years	6-10 years	11-20 years	21 or more years
Satisfied	47%	44%	31%	23%	29%
Dissatisfied	30%	38%	50%	53%	52%

The majority say they feel undervalued by POL (72%), with just 14% who feel valued. Length of time working as a SPM correlates with feelings of being undervalued, just over three in four (76%) of those who have worked as a SPM for 20 or more years feel undervalued compared with half (50%) of those with 2 years' experience or less.

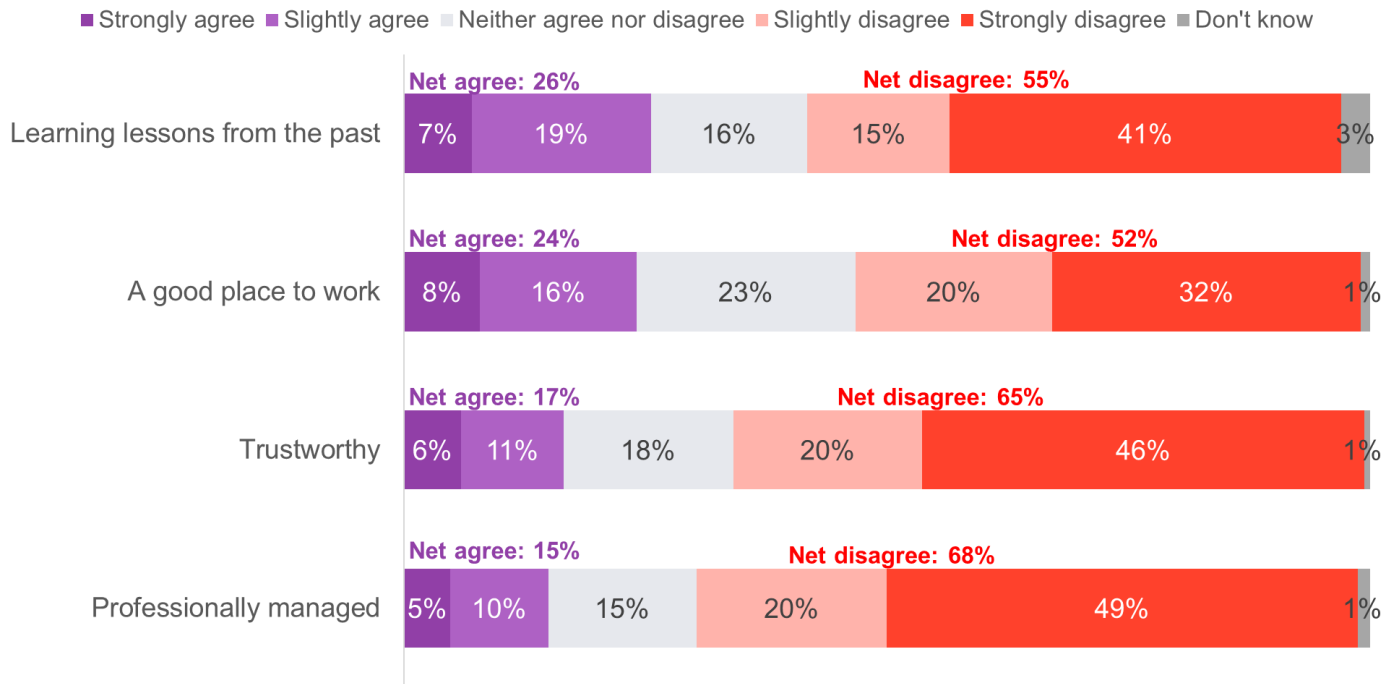
Figure 31. Extent SPMs feel valued by POL



Base: All (n=952)

When provided with general statements on POL as an organisation, the majority of those surveyed disagreed that it is: professionally managed (68%), trustworthy (65%), learning lessons from the past (55%) and a good place to work (52%). Reflecting their lower levels of satisfaction and higher likelihood to feel undervalued, those with 11 or more years' experience were more likely to disagree with all the statements. Potentially reflecting that those from a white background are more likely to have worked at POL for a longer time, they showed higher levels of disagreement with POL being trustworthy (70% vs. 59% ethnic minorities) and professionally managed (72% vs. 62% ethnic minorities).

Figure 32. Agreement with POL statements



Base: All (n=950)

Overall, when asked if there was anything SPMs would like to bring to attention to the Chair of the Inquiry many mentioned feeling undervalued and underrepresented. Issues with the Horizon system and insufficient training were also mentioned, along with feeling a lack of support and transparency from senior leaders and POL.

For example, many SPMs feel undervalued due to not being paid enough for the work and hours they do. Some SPMs expressed how difficult it is for them to pay bills on their current remuneration. SPMs also feel a lack of recognition for their hard work. These feelings of being undervalued are exacerbated by feeling dismissed and lacking support from management and POL.

“With the amount of work that’s involved with running a sub post office we are massively undervalued and underpaid. In line with inflation, rising costs and the amount of strain we are put under we should be paid at least double the amount of remuneration to what we receive today.”

“You are valued by your customers, your community yet struggle to pay your bills after working long hours.”

SPMs also mention issues with the Horizon system, including unexplained discrepancies in their balances, shortfalls in their accounts or errors in transactions. Many SPMs say they feel responsible when discrepancies occur leading to them using their own money to rectify discrepancies. Some reported spending a significant amount of time investigating discrepancies adding to feelings of being overworked.

“I often used to have discrepancies and shortfalls in my balance, usually in the hundreds when I had them. I always trusted that 'I must have made a mistake', 'The computer can't be wrong'. When I had discrepancies, I would assume it was my fault and put money in from my own pocket to 'make good'.”

“In my opinion horizon is still flawed I regularly have unexplained discrepancies often altering daily or manifesting at balance. When these are reviewed I’m being told this is [a] staff error, I have been pressured/forced into setting a payment plan...”

“The discrepancies have been so high it has taken me 3/4 months to pay [them] back which has resulted in me working for the Post Office unviable and resorting to staff reductions to cover losses, impacting on my personal health and family.”

SPMs also cited insufficient training on the system, including how to deal with a discrepancy along with a general sense of feeling unsupported if issues do arise. Some SPMs reported a lack of training in other areas such as management. Some reported feeling that their concerns and issues are ignored or dismissed by those in senior positions and sometimes receive conflicting information.

“The training the Post Office provided to me as a new postmaster was extremely insufficient. I was only given basic training on how to serve customers and nothing on balancing the tills and dealing with discrepancies.”

“Past training has always been concentrated on sales not actually on the use of the horizon system itself. The number of reports available to the sub postmaster is shocking and when looking for possible errors made or a glitch in the system it’s like looking for a needle in a haystack.”

“Not enough training, [senior management] left you alone for things, it’s [a] huge responsibility and new starters were left in [the] dark about [the] management of things and [the] day to day running of branch.”

“There is a distinct lack of training, a lack of consistency when [I] speak to people at BSC [the business support centre]. Everything takes a long time to get an answer. [I’m] worried about declaring losses [due to] fear of prosecution”

Overall, the data suggested some SPMs feel there is a lack of communication and transparency from POL. SPMs report feeling left out of important decisions or uninformed about changes impacting their business. Often SPMs cite senior management not understanding the challenges faced from running a Post Office branch leading to a disconnect between SPMs and senior management. Other SPMs report not feeling listened to and feel issues they have faced have not been adequately addressed. Some SPMs also report feeling underrepresented, with one SPM citing that they “*lack any real negotiation power with the Post Office*”.

“Lack of communication with postmasters on their contract with Royal Mail: we get told information at the end moment. Not giving Postmasters information in advance like [our] DVLA contract was running out. Trying to keep information to themselves (PO) and we subpostmasters get told at the end once a decision is made.”

“I think there is a complete absence of understanding of how a small, sub office within a community works. The emphasis is on sell, sell, sell, make as much from your remuneration as possible.”

“Post office senior management keep saying they are listening to us but so far i haven't seen any evidence to it.”

5 Horizon Shortfall Scheme (HSS) Applicant Survey

This next section of the report presents the findings of the HSS survey, with 1,483 responses from applicants. The full breakdown of responses can be found in the methodology, with the sample including those applying on their own behalf, or on behalf of someone else.

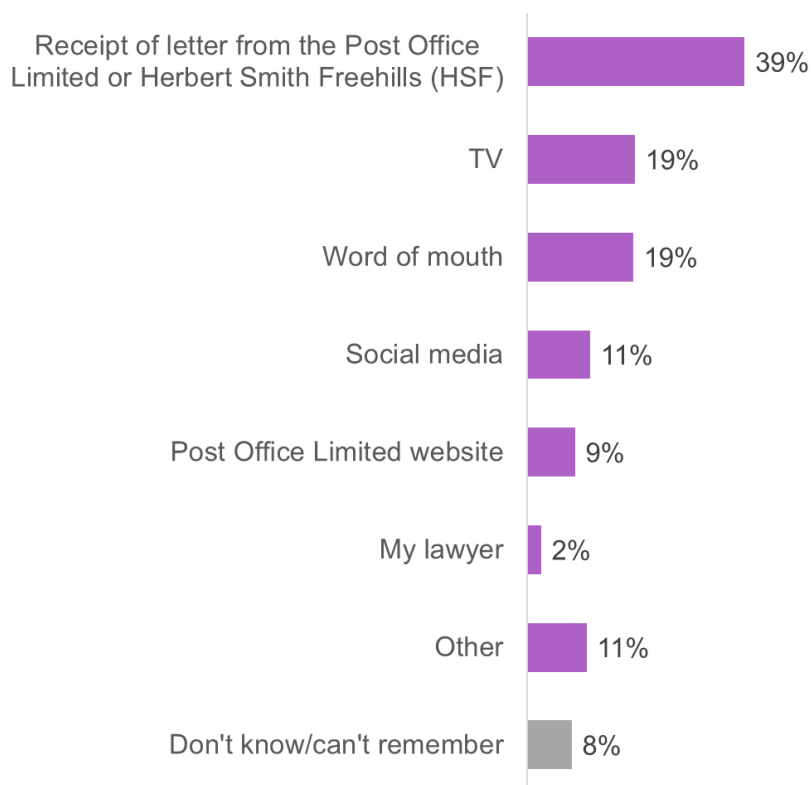
The survey explores applying to the scheme, anticipated and actual claim amounts, legal advice, Case Assessors, the Independent Advisory Panel (IAP) and the application outcome and offer.

5.1 Application submission

Among those who answered the survey, similar proportions said they had received compensation after they applied to the HSS (47%) and that for them the process had not yet concluded (45%).

It was most common to have heard about the Scheme in a letter from POL or Herbert Smith Freehills (HSF), with about two in five (39%) reporting this. Following this, a range of information sources were cited including TV (19%), word of mouth (19%), social media (11%) and POL website (9%). A much smaller proportion said they heard about it from their lawyer (2%).

Figure 33. Where applicants heard about the Scheme



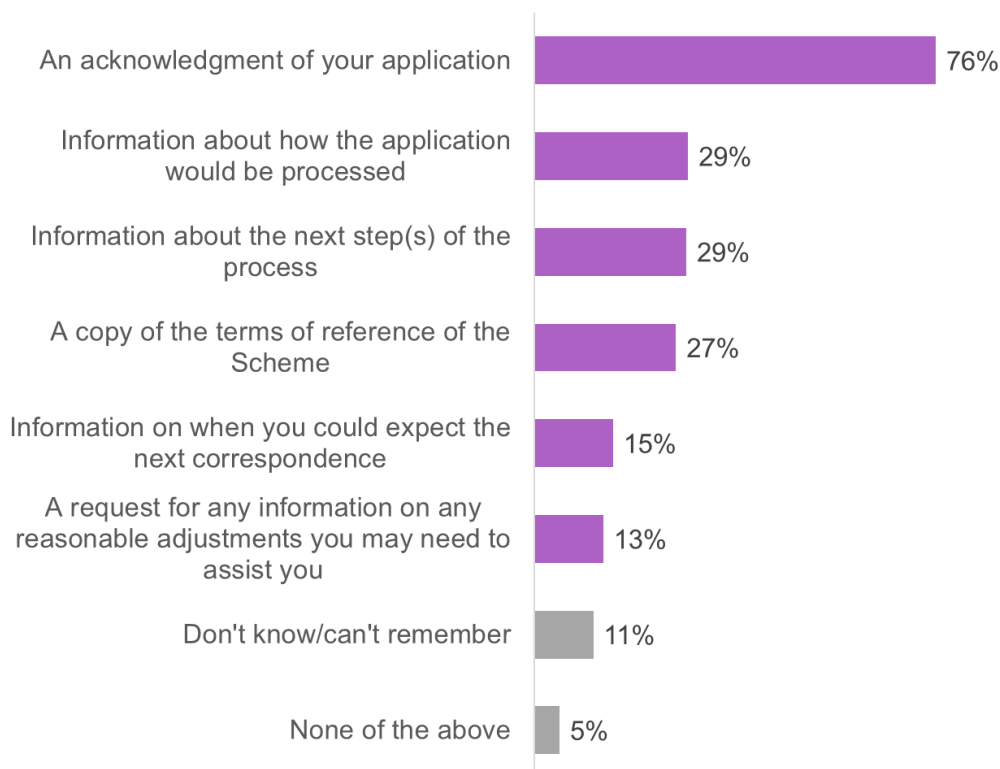
Base: All (n=1,483)

The majority of those surveyed applied to the Scheme on behalf of themselves (91%), with a much smaller proportion having applied as an executor or personal representative on behalf of a deceased person (4%). Just one percent applied with lasting power of attorney on behalf of another person.

It was most common to have applied after the Scheme reopened in October 2022 (39%) or before the 27th of November 2020 (24%). Seventeen percent had applied between the 27th of November 2020 and the Scheme reopening in October 2022. About one in five (21%) said they didn't know or couldn't remember. Seventy percent of those who have applied to the Scheme, but said it had not yet concluded, had applied recently (post October 2022).

Most made the application over email (64%) as opposed to a postal form (29%) and did not receive any support when sending the initial application (74%). One in four (25%) reported getting some form of support – either from a family member/friend (16%) or in the form of legal advice at that stage (9%). Most (76%) remembered receiving an acknowledgement of their application though fewer recalled information about how the application would be processed (29%), the next step(s) of the process (29%) and a copy of the terms of reference of the Scheme (27%). Fifteen percent mentioned information about when to expect the next correspondence, similar to the proportion remembering information on reasonable adjustments (13%).

Figure 34. What applicants remember receiving after making the application



Base: All (n=1,483)

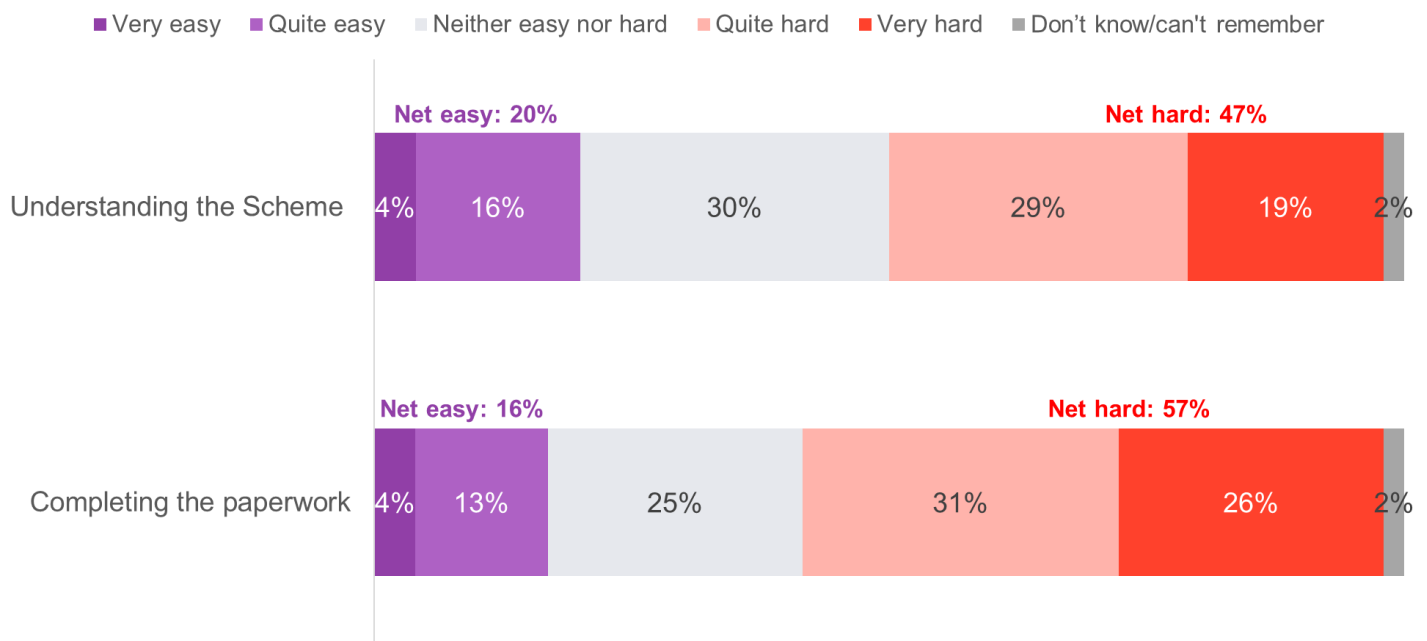
Overall, perceptions of the ease of applying to the Scheme were more negative than positive. Just under half (47%) said they found understanding the Scheme to have been hard. This comprised of 29% who found it quite hard and 19% who found it very hard. One in five (20%) said they found understanding the Scheme easy, whilst 30% found it neither easy nor hard.

Among those finding it easy to understand the Scheme, only four percent found it very easy (with 16% finding it quite easy). Those who applied before the 27th of November 2020 were more likely to have found it hard to apply to the Scheme (56%) in comparison to those who applied more recently (post October 2022) (41%). Accordingly, those who applied more recently were more likely to say they found it easy (23% vs. 14%) in comparison to those applying before the 27th of November 2020.

A similar pattern was seen when thinking about completing the paperwork. More found this hard (57%) than easy (16%), with one in four (25%) in the middle. Those who applied before the 27th of November 2020 were more likely to have found it hard to complete the paperwork (67%), in comparison to those who applied more recently (post October 2022) (53%). Those who applied more recently were more likely to say they found it easy to complete the paperwork (18% vs. 9%), in comparison to those applying before the 27th of November 2020).

Those from ethnic minority backgrounds were slightly more likely to have found it hard to understand the Scheme (58% vs. 43% of white respondents) and to complete the paperwork (65% vs. 54%).

Figure 35. Perceptions of applying to the Scheme



Base: All (n=1,483)

5.2 Claim

It was most common for applicants to value their own claim at less than £20,000 (39%). This was followed by £20,000 - £60,000 (14%). One in six (16%) valued their claim at more than £100,000.

The survey also explored how POL valued applicants' claims. About one in four (26%) did not know or could not remember. A POL valuation of less than £20,000 (39%) was again the most common response, with only seven percent having a POL valuation of more than £100,000. This is notably lower than the 16% who valued their own claim at this amount.

The lower the claim, the more likely applicants were to receive the same valuation from POL. Those valuing their claim at less than £20,000 were most likely to receive the same valuation from POL. Just under three in four (73%) valued their own claim within this bracket and received the same valuation from POL. Among those valuing their claim at £20,000 - £60,000, 37% got the same valuation from POL (with 8% recalling a higher valuation). For those with the largest claims (more than £100,000), only about one in four (26%) received the same valuation. In fact, 46% said that POL valued their claim below this.

Figure 36. How applicants valued their own claim compared to how POL valued it⁶

	Less than £20,000	£20,000 - £60,000	£60,001 - £100,000	£100,001 - £200,000	£200,001 or more	Don't know/can't remember	Prefer not to say	Net: £100,000 or less	Net: More than £100,000
Less than £20,000	73%	22%	16%	12%	13%	24%	9%	55%	13%
£20,000 - £60,000	3%	37%	26%	25%	16%	12%	3%	13%	19%
£60,001 - £100,000	1%	4%	12%	21%	11%	4%	2%	3%	14%
£100,001 - £200,000	0%	3%	3%	9%	16%	2%	3%	1%	14%
£200,001 or more	0%	1%	1%	1%	17%	6%	3%	0%	13%

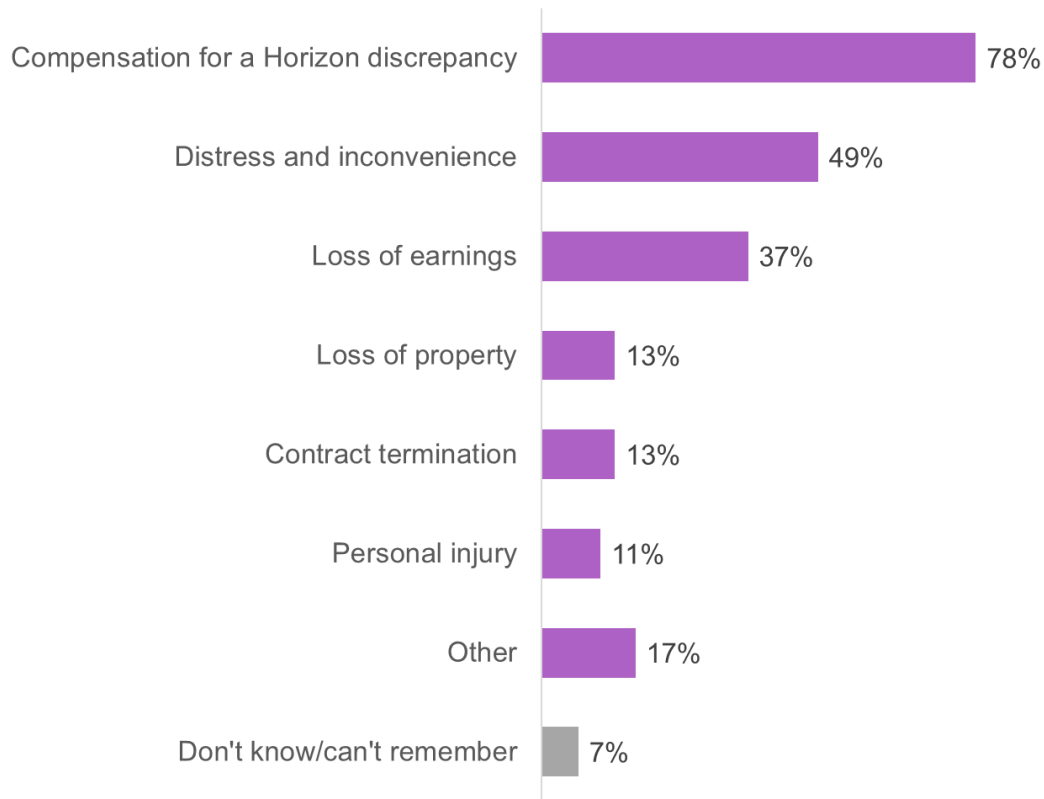
⁶ The columns indicate how someone valued their own claim and the rows indicate how POL valued it. For example, among those valuing their claim at less than £20,000, 73% got the same valuation.

	Less than £20,000	£20,000 - £60,000	£60,001 - £100,000	£100,001 - £200,000	£200,001 or more	Don't know/can't remember	Prefer not to say	Net: £100,000 or less	Net: More than £100,000
Don't know/can't remember	19%	29%	37%	27%	20%	51%	16%	23%	22%
Prefer not to say	4%	4%	4%	4%	7%	1%	64%	4%	6%
Net: £100,000 or less	77%	63%	54%	58%	41%	39%	14%	71%	46%
Net: More than £100,000	0%	4%	4%	10%	33%	9%	6%	1%	26%

Base: All (n=1,477)

The majority of those surveyed reported that their claim included compensation for a Horizon discrepancy (78%). The next most common elements were 'distress and inconvenience' (49%) and 'loss of earnings' (37%). Thirteen percent reported the claim included 'loss of property' and/or 'contract termination,' with one in nine (11%) having included 'personal injury'.

Figure 37. Elements included in the claim

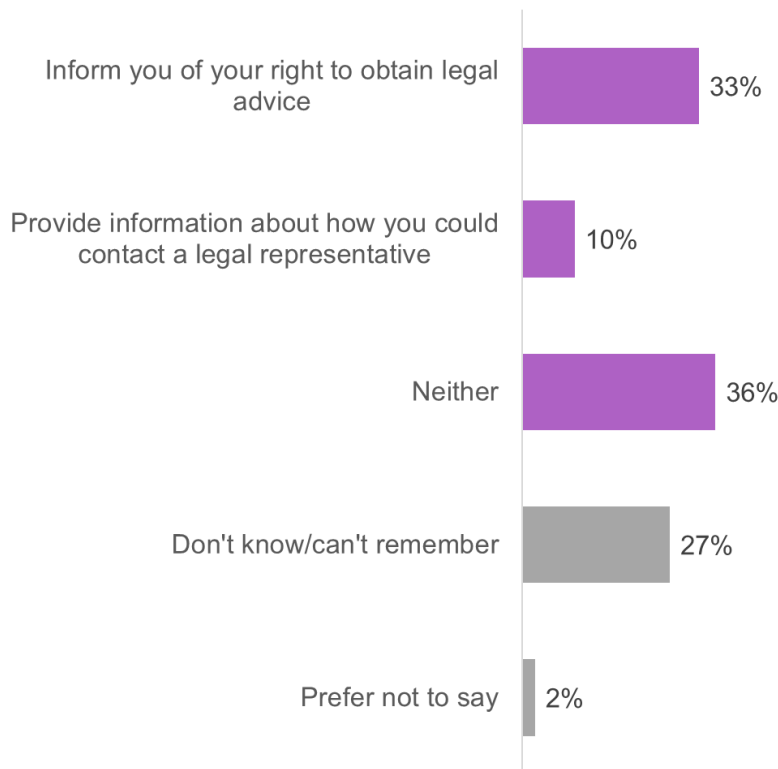


Base: All (n=1,471)

5.3 Legal advice

One in three (33%) recalled having been informed of their right to obtain legal advice at some point during the Scheme, while one in ten (10%) remembered being provided with information about how they could contact a legal representative. Just over one in three (36%) reported that neither had happened, while about one in four (27%) were unsure or could not remember.

Figure 38. Recalled being informed of their right to obtain legal advice or information about contacting a legal representative

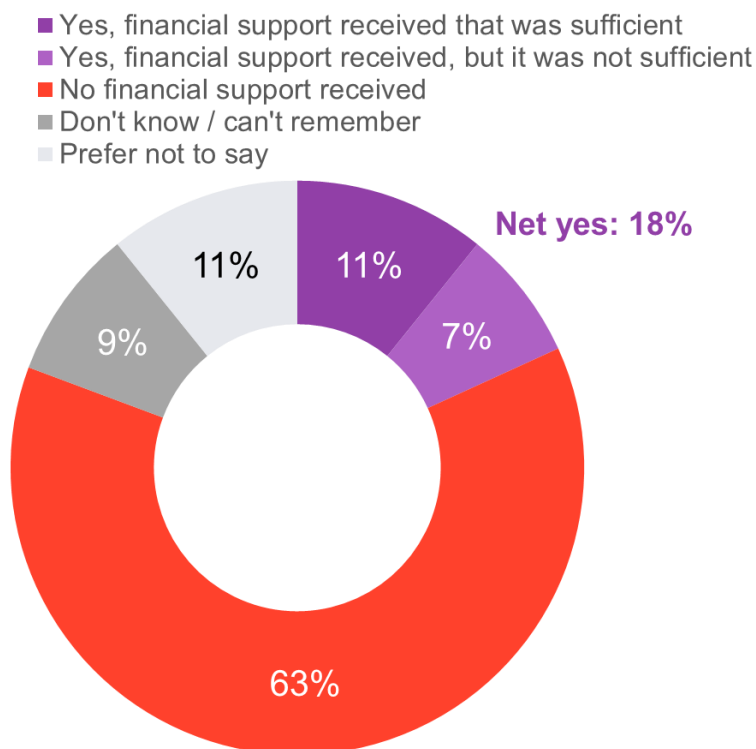


Base: All (n=1,468)

Among those who were provided with information or informed of their right to obtain legal advice, 37% reported this being during the acknowledgment of eligibility stage, while 31% said it was during the application stage. Only three percent stated that it had happened when they received acknowledgment that their eligibility was rejected, while about one in nine (11%) stated none of the above.

Reflecting the low awareness of the right to obtain legal advice, just over one in eight (12%) actually received legal advice during the application process. Among those that did, 11% received financial support that they felt was sufficient, but 63% did not receive financial support.

Figure 39. Received financial support for legal advice during the application process



Base: All who obtained legal advice during the application process (n=176)

When asked in an open-ended question to explain the reasons for not obtaining legal advice during the application process, the most commonly mentioned reasons included: financial constraints, lack of awareness about being able to access legal advice and trust in the system to handle their claims and provide fair compensation.

“Didn't realise I needed to... also didn't want to incur additional cost.”

“I didn't know I could, it was made clear if I didn't accept the offer would be withdrawn and I'd be rejected.”

“I wasn't sure what it involved and was still suffering anxiety which stopped me from obtaining any advice.”

“I was very sceptical of the outcome being favourable to me due to my previous poor experience of how Post Office treated me during my tenure as a sub-postmaster.”

Other reasons included feeling that they had a lack of evidence or documentation to support their claim and not knowing they could dispute the offer.

“...the criteria they set made it seem impossible to get any compensation. They were asking for copies of cheque stubs or losses paperwork to prove any loss. Many losses we accepted ourselves and paid from our own pocket.”

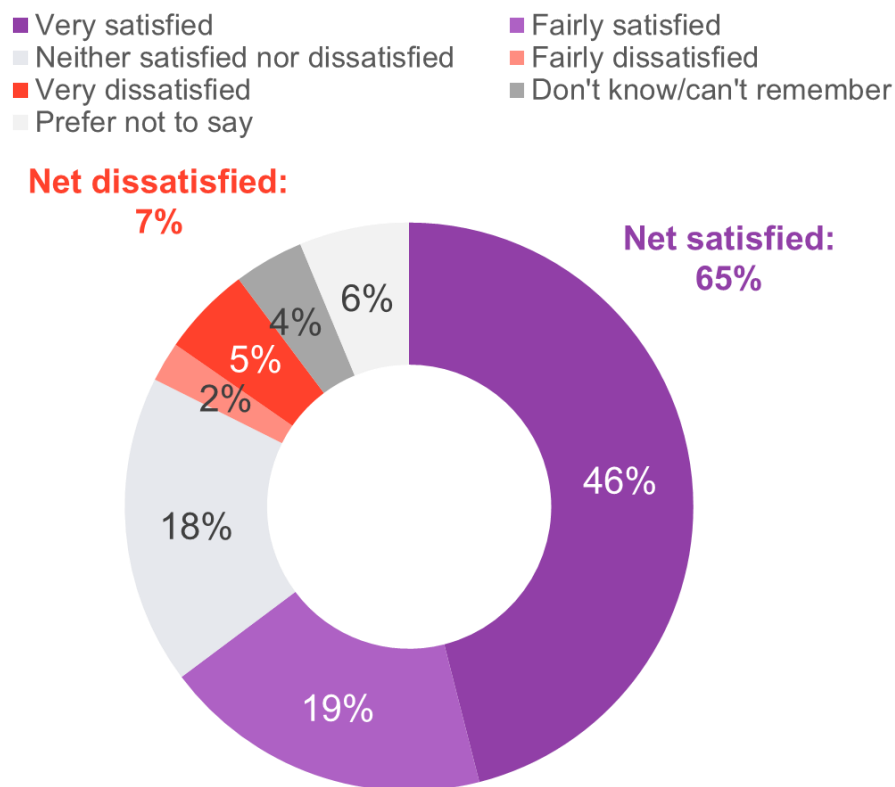
Some applicants also highlighted time constraints and personal circumstances as reasons why they did not obtain legal advice.

“I had lost my husband and didn't want to go through any more lengthy legal stuff.”

“I suffer from anxiety and depression and just wanted it all finished. I couldn't face a protracted process”

The majority (65%) of those who obtained legal advice during the application process were satisfied with the legal advice they received, while seven percent felt dissatisfied.

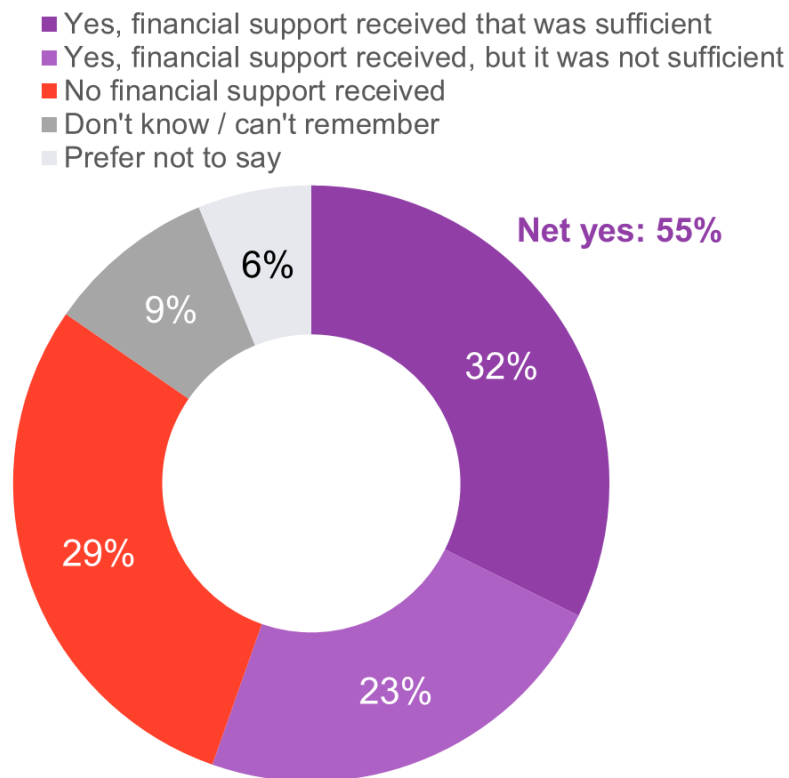
Figure 40. Satisfaction with the legal advice received



Base: All who obtained legal advice during the application process (n=176)

Among those who have been informed of their application outcome, nine percent obtained legal advice when they received the offer and, similarly to during the application process, the vast majority (88%) did not. Unlike the minority who received financial support for legal advice during the application process (18%), the majority (55%) of those who obtained legal advice when they received the offer received financial support for this. Among those who obtained legal advice, 32% felt this was sufficient and 23% did not. About three in ten (29%) did not receive financial support at all.

Figure 41. Received financial support for legal advice when they received their offer



Base: All who obtained legal advice after receiving the offer (n=65)

The main reasons for not obtaining legal advice after receiving the offer are similar to those for not doing so during the application process. Cost was a key issue, as well as it being too much hassle or not feeling able to contest the amount. Many HSS applicants wanted the process to end, with some satisfied with their offer. Other applicants did not know that they could have obtained legal advice.

“I wanted the whole long-winded process to end. It had dragged on and on and I had lost the will to prolong it further.”

“I was happy with the amount offered”

“Told it was a fixed and final payment and if contested it the amount would possibly be withdrawn.”

Among the 30 survey respondents who entered the dispute resolution⁷ process, just under half obtained legal advice for the dispute resolution process and half did not⁸.

⁷ These meetings are known as Good Faith Meetings, Escalation Meetings and Mediations.

⁸ Given the number that this applied to, it should be seen as an indicative finding only.

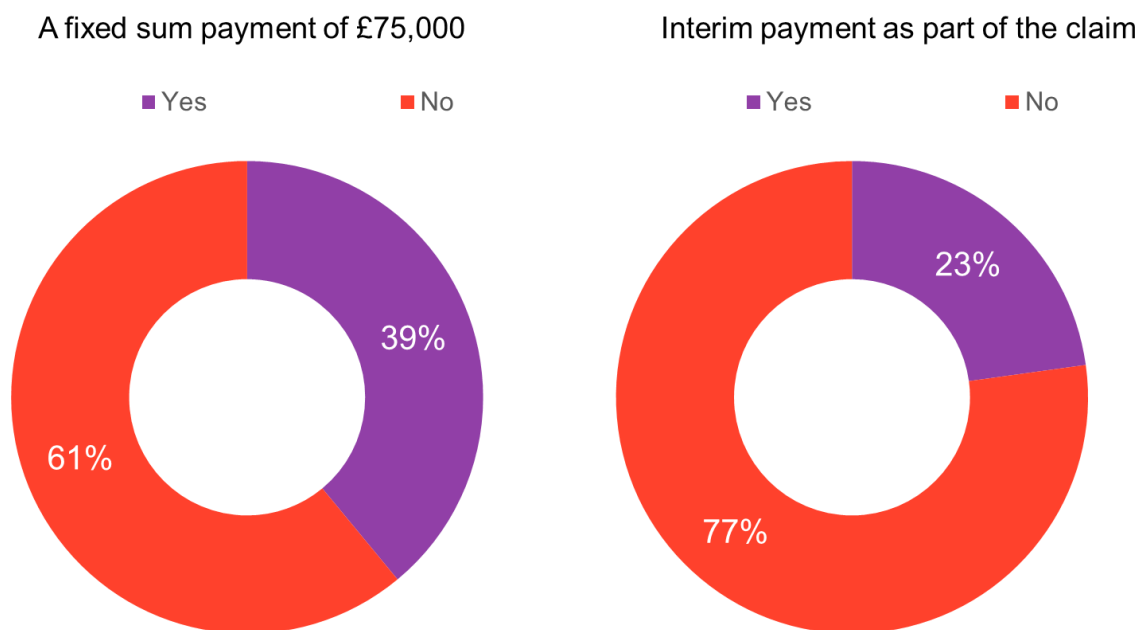
5.4 Payments

Interim payments became available to SPMs after August 2022 up to the value of 80% of the claim.

However, the vast majority (82%) of those surveyed reported that they had not made an application for an interim payment including one in three (34%) who were not aware that such an application was available. Only 14% had applied for the interim payment. Those with branches based in England were more likely to report that they were aware than those in Scotland (15% vs. 7%).

Just over one in five (23%) of those that have not yet made an interim payment application still intend to apply. A higher proportion (39%) would make an application for a fixed sum payment of £75,000 if it was available to them. However, this is still a far lower proportion than those who think they would not apply for either a fixed sum payment (61%) or for the interim payment (among those who have not already applied) (77%) in the future.

Figure 42. Intentions to make an application for a fixed term payment or for an interim payment as part of the claim



Fixed sum payment – Base: All (n=1,454). Interim payment – Base: those who have not made an application for an interim payment (n=1,254)

The survey also explored satisfaction with the interim process and fixed-sum payment option. The evidence indicates a relatively even split in opinion about the fixed sum payment option (among those who intend on making an application), with a slightly greater proportion satisfied than dissatisfied (36% vs. 29%).

There is relatively more dissatisfaction with the interim payment process. A far greater proportion of those who have made an application for the interim payment (or who intend to) indicated that they were dissatisfied (48%), while only one in seven (14%) were satisfied with the process. This was further supported by just over one in three (35%) having felt very dissatisfied by the process.

Figure 43. Proportion satisfied with the interim payment process or the fixed sum payment option

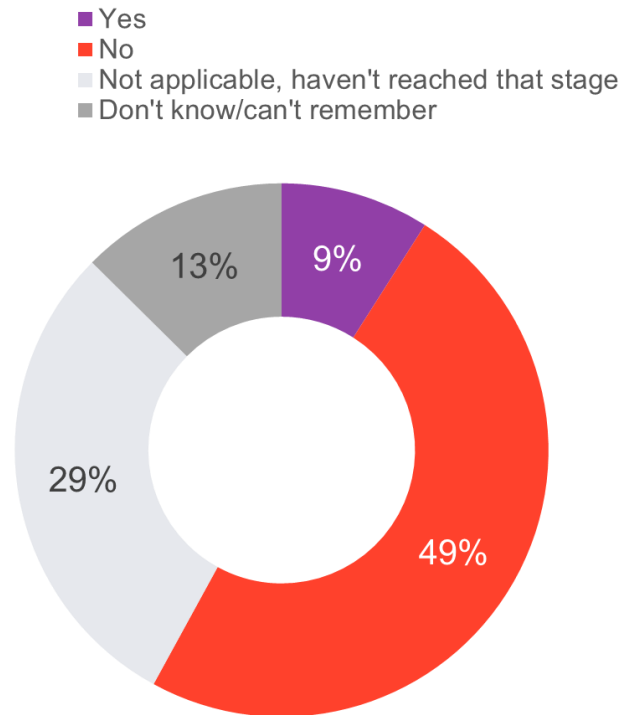


Base: All those who intend on making an application for a fixed sum payment, or intend to or have already done so for the interim payment (n=483 - 575)

5.5 Case Assessors

The majority of those surveyed (78%) reported that they have not received contact from a Case Assessor, compared to ten percent that had been contacted. Only one in eleven (9%) of those surveyed were aware while about half (49%) were unaware that a Case Assessor’s role is to assess the application and provide a range of values for compensation.

Figure 44. Proportion aware of the role of a Case Assessor

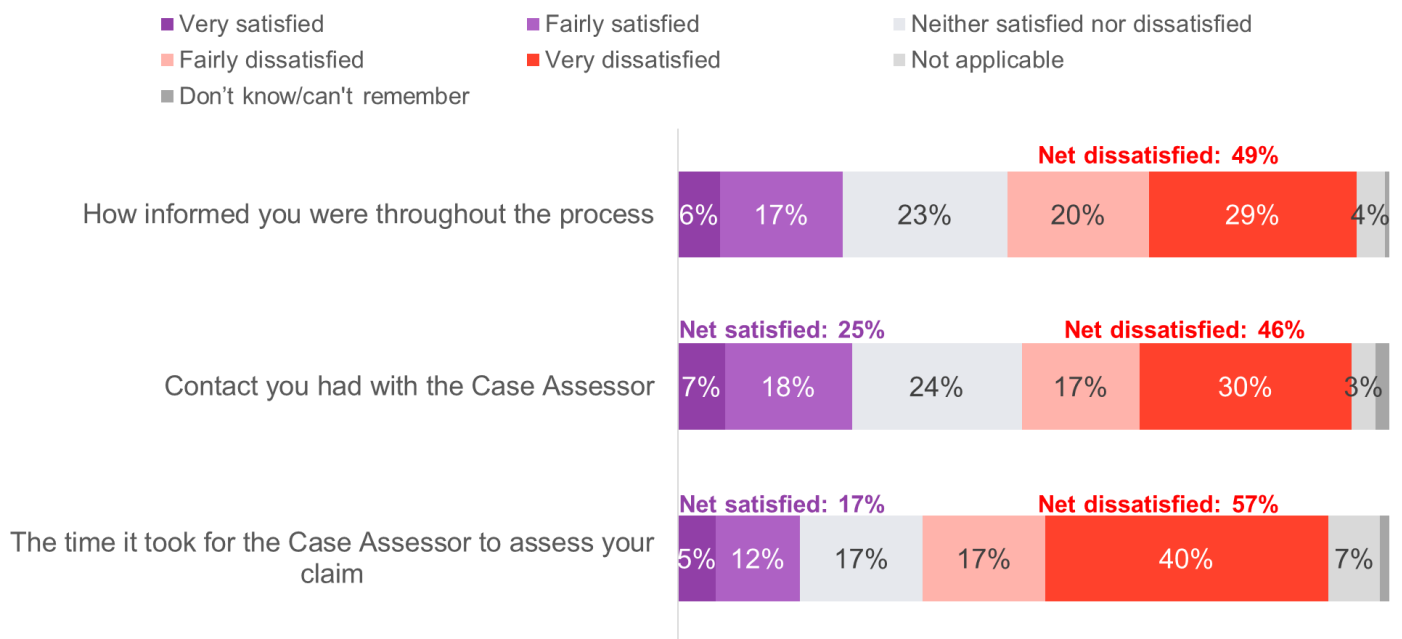


Base: All (n=1,450)

The survey also asked those who have received contact from a Case Assessor about their satisfaction with the service that they received. A common theme emerged of a greater proportion that were dissatisfied rather than satisfied in each aspect of the service they received. Approximately half (49%) felt dissatisfied about how well informed they were kept throughout the application process while only just over one in five (23%) were satisfied.

Only one in four (25%) reported being satisfied with the contact they had with their Case Assessor compared with 46% who were dissatisfied. The percentage differences between satisfaction and dissatisfaction were evidenced further when respondents were asked about the time it took to assess their claim. A majority (57%) of those surveyed were dissatisfied with the length of time to assess their claim, with two in five (40%) who reported to have been very dissatisfied with this service. This is a far higher proportion than those who were satisfied – with only one in six (17%) satisfied by the timeliness of the process.

Figure 45. Satisfaction with the service received from a Case Assessor

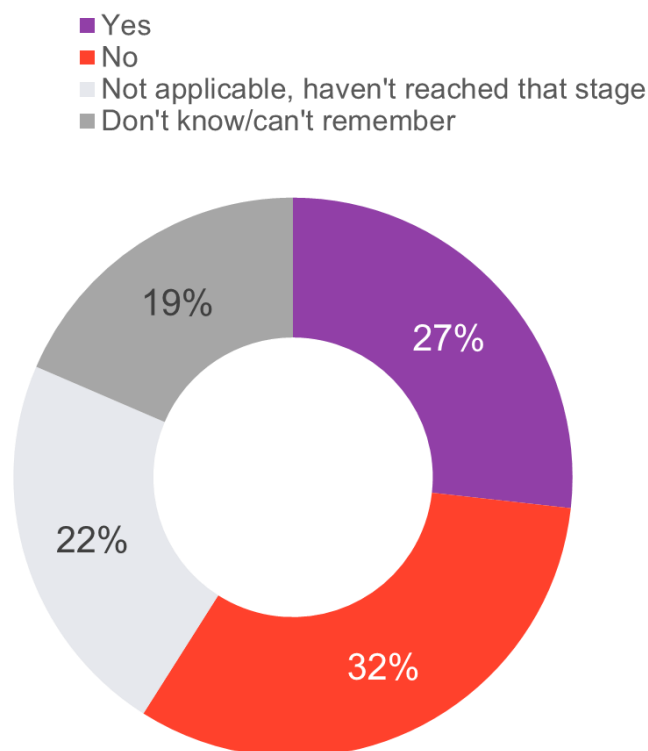


Base: Those contacted by a Case Assessor (n=151)

5.6 The Independent Advisory Panel (IAP)

The IAP was created to assess claims for the HSS and has a duty to recommend fair outcomes for applicants. However, among those surveyed there was evidence that not everyone knew of the involvement of the IAP. About one in three (32%) reported not having been told that the IAP would consider their application – a slightly higher proportion than just over one in four (27%) who said they were informed that would be the case.

Figure 46. Aware of the role of the IAP



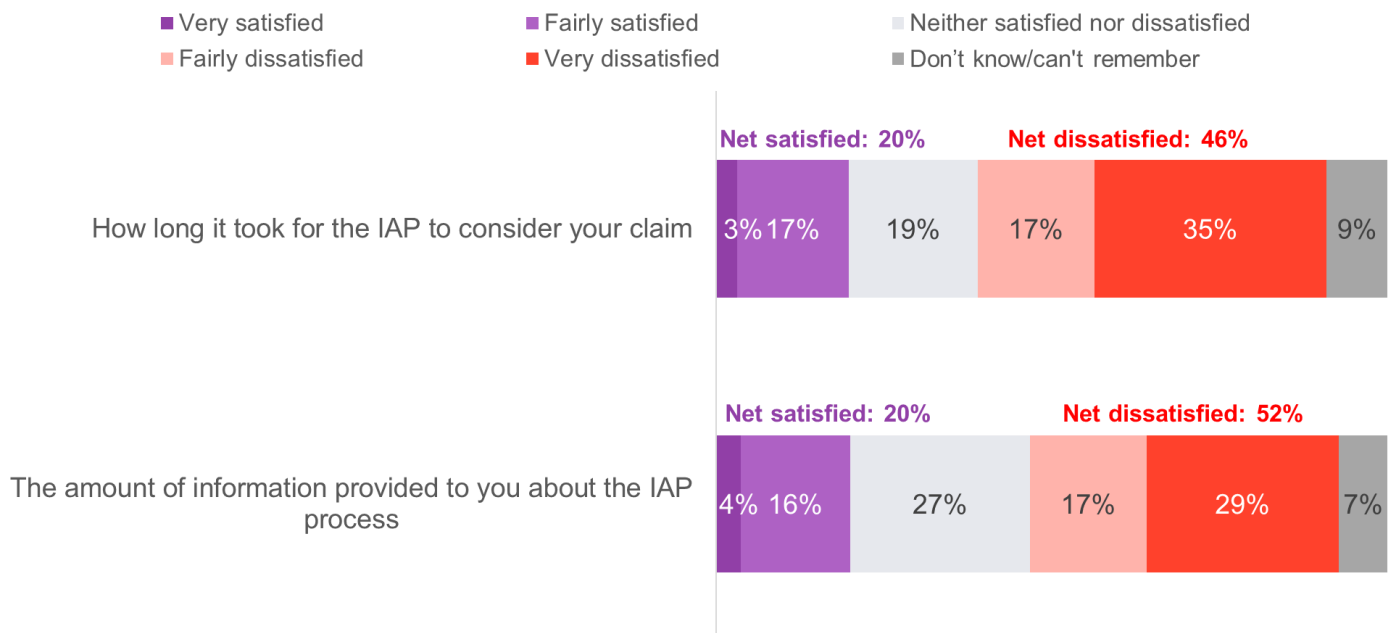
Base: All (n=1,443)

A similar pattern emerged when those surveyed were asked about the role of the IAP, with approximately two in five (38%) not aware that the IAP reviews the assessments and makes a recommendation on the settlement. This is notably higher than the proportion of those surveyed who report that they were aware that this was the case, with just over one in six (18%) aware of the IAP's role.

The survey also explored the level of satisfaction with the IAP’s service, both in terms of the amount of information provided about the IAP process and how long it took them to consider a claim. Consistent with evidence of dissatisfaction with the length of time it took Case Assessors to assess their claim, respondents were also more likely to be dissatisfied than satisfied with the length of time it took the IAP to consider their application. Just over half (52%) were dissatisfied with the length of time it took for their claim to be considered, with just over one in three (35%) very dissatisfied. This was considerably higher than the proportion who were satisfied (20%).

Another aspect of dissatisfaction with the IAP’s service was the amount of information that the IAP provided to applicants about the process. This was reflected by 46% having felt dissatisfied compared to 20% satisfied.

Figure 47. Satisfaction with the amount of information provided by the IAP and length of time to consider the claim



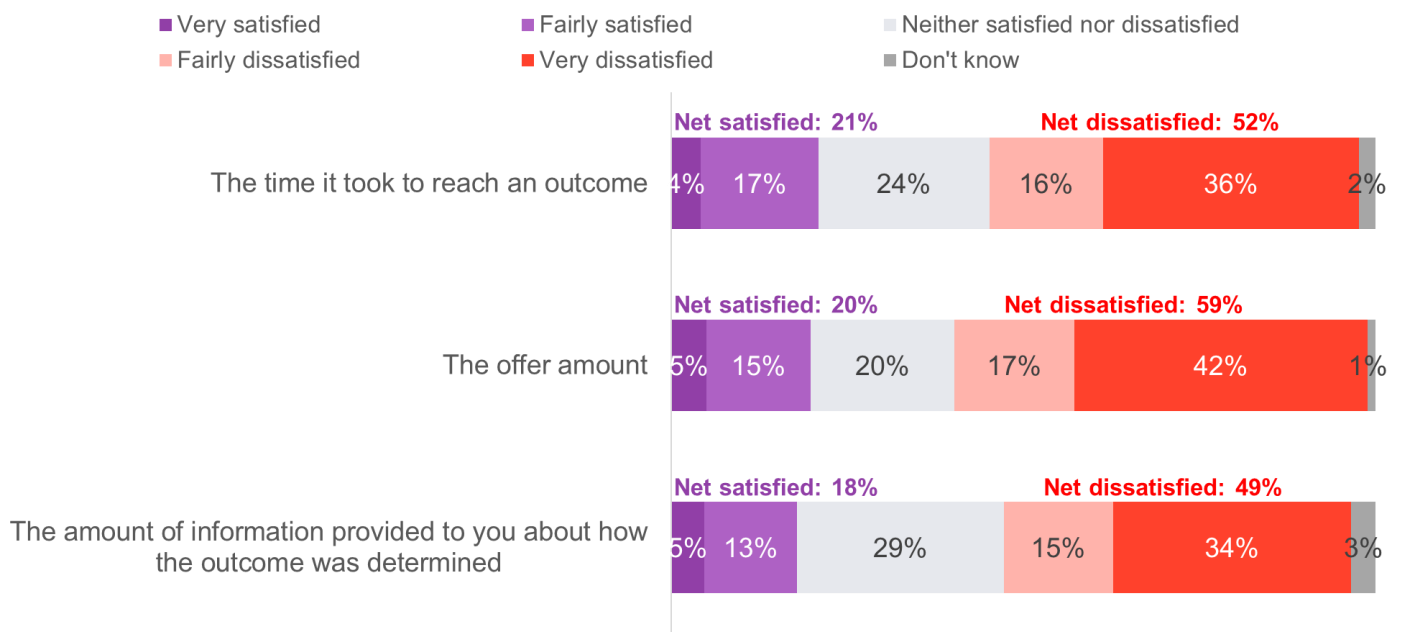
Base: Those told that the IAP was involved (n=385)

5.7 The HSS offer

Among applicants surveyed who have not withdrawn their application to the Scheme, about half said they had been informed of the application outcome (51%), whilst the same proportion (49%) had not. Those who applied before the 27th of November 2020 or between the 27th of November 2020 and the Scheme reopening in October 2022 were more likely to have an application outcome (73% and 71% respectively) whilst those applying more recently (post October 2022) were much less likely to (19%). There were also patterns by age, with those aged 60+ (who were less likely to have applied recently) more likely to have an application outcome (55%) than those aged 18-49 (37%) or 50-59 (43%).

Among those with an application outcome, there was generally high dissatisfaction with various elements of the offer. This included ‘the offer amount’ (59% vs. 20%), ‘the time it took to reach an outcome’ (52% vs. 21%) and ‘the amount of information provided about how the outcome was determined’ (49% vs. 18%).

Figure 48. Satisfaction with amount of information provided about how application outcome was determined



Base: All with an application outcome (n=730)

In terms of the offer amount, there were no differences in levels of satisfaction by gender. Ethnic minorities were more likely than white applicants to say they were dissatisfied with the offer amount (77% vs. 53%). Indicatively, the data also suggests higher levels of dissatisfaction regarding the offer amount among those aged 18-49 (82%), in comparison to those aged 50-59 (65%) or 60+ (56%).⁹ This could also link to age, given ethnic minorities have a younger age profile than white respondents surveyed. However, the same age patterns are not evident for the time taken to reach an outcome or the amount of information provided.

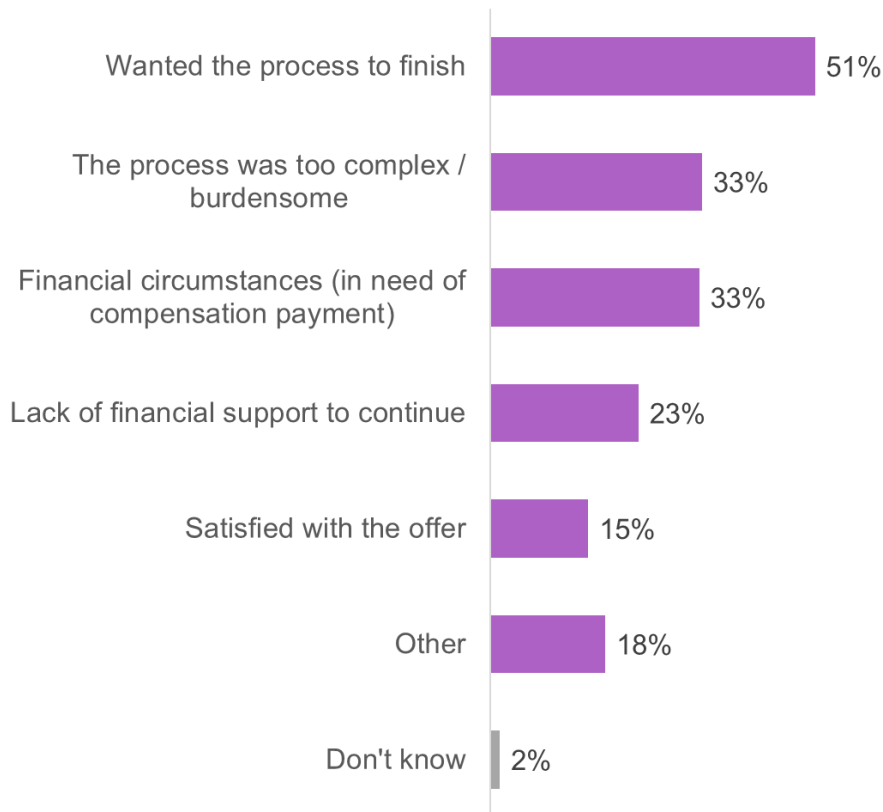
Ethnic minority applicants were also more likely to express dissatisfaction with the time it took to reach an outcome (71% vs. 46% of white respondents) and the amount of information provided about how the outcome was determined (63% vs. 45%). Applicants with a branch based in England were more likely than those in Wales to say they were dissatisfied with the time it took to reach an outcome (54% vs. 41%).

Among those surveyed with an application offer, the vast majority (92%) accepted the offer either in full (87%) or in part (5%). A much smaller proportion (8%) said they rejected the offer. Those aged 60+ were more likely to accept the offer in part or full (94%) in comparison to those under 60 (84%). Those in Scotland were also more likely to accept the offer, rising to 99% (higher than the 90% in England).

Among those who accepted the offer (either in part or full), this tended to be due to wanting the process to end as opposed to being satisfied with the offer. About half (51%) said they accepted it as they wanted the process to finish, followed by thinking 'the process was too complex/burdensome or due to financial circumstances' (both 33%). Only one in seven (15%) said they accepted the offer as they were satisfied with it.

⁹ Given the number of responses is low (n=45), this should be seen as an indicative finding only.

Figure 49. Reasons why applicants accepted the offer in part/full



Base: All who accepted the offer in part/full (n=666)

Applicants aged 60+ were more likely than those under 60 to say they accepted the offer as they were satisfied with it (18% vs. 7%), whilst those under 60 were more likely to accept due to their financial circumstances (48% vs. 29% of those aged 60+).

5.8 Dispute resolution

Among those who rejected the offer or accepted it in part, about one in three (32%) entered dispute resolution.¹⁰ Among the 30 applicants surveyed in dispute resolution, the majority (25 applicants) said that their claim did not go to The Small Claims Court or Arbitration.¹¹ More were dissatisfied than satisfied with the dispute resolution process (16 applicants vs. 4 applicants).

¹⁰ These meetings are known as Good Faith Meetings, Escalation Meetings and Mediations.

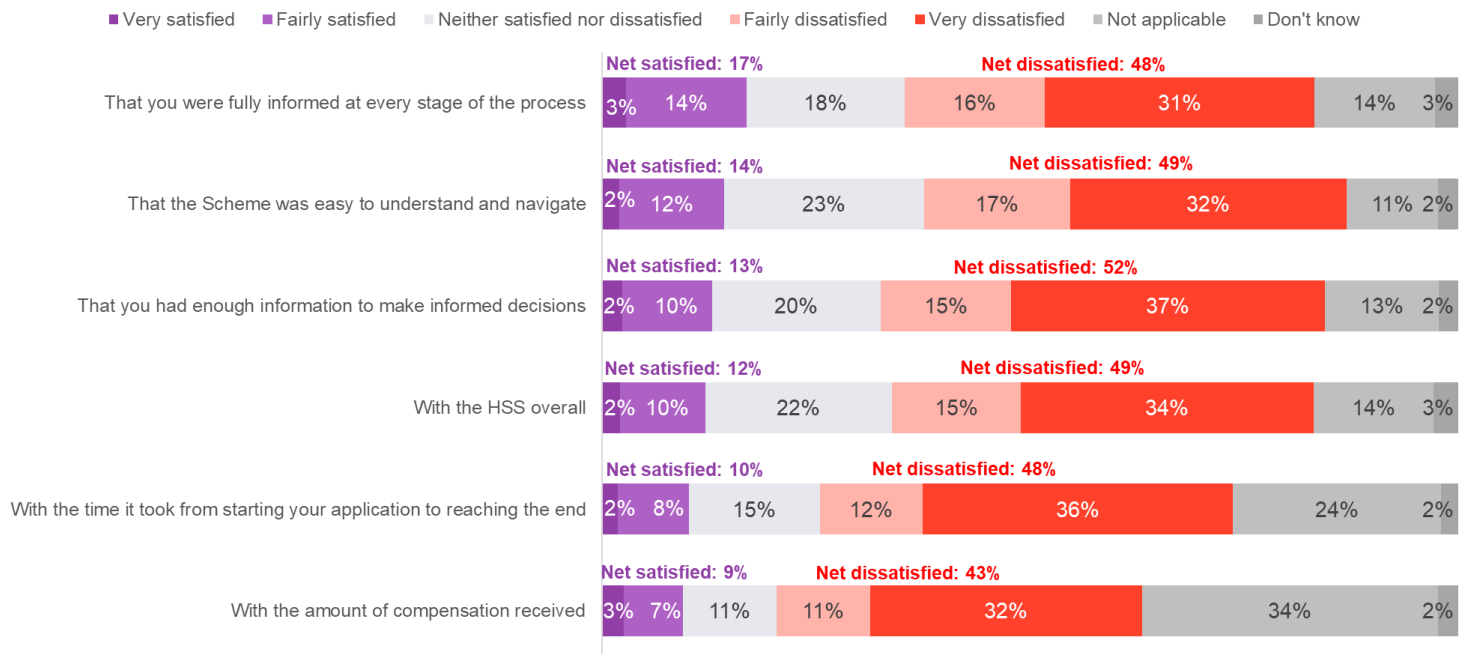
¹¹ Given the number of responses, this should be seen as an indicative finding only.

5.9 Overall perceptions of the HSS

The survey also explored overall perceptions of the Scheme. In keeping with earlier findings around satisfaction with various elements of the Scheme, when thinking overall, more were dissatisfied than satisfied with the Scheme (49% vs. 12%). This included about one in three (34%) who were very dissatisfied and 15% who were fairly dissatisfied. Those who are younger (18-49) were the most likely group to be dissatisfied (66% vs. 46% of 60+). Furthermore, satisfaction levels were higher amongst those who have received compensation, compared with those whose application has not yet concluded (19% vs. 5%).

For all elements of the HSS covered in the survey, dissatisfaction was close to half, with a much smaller proportion who said they were satisfied. This included feeling like ‘you had enough information to make decisions’ (52% vs. 13%), finding ‘the Scheme easy to understand and navigate’ (49% vs. 14%), the time it took from start to finish (48% vs. 10%), feeling ‘fully informed at every stage of the process’ (48% vs. 17%) and the amount of compensation received (43% vs. 9%). For each element asked about, those from ethnic minority backgrounds were more likely than white applicants to be dissatisfied. For example, 57% of ethnic minorities were dissatisfied that the Scheme was easy to understand and navigate, compared with 46% of those who are white.

Figure 50. Satisfaction with various elements of the HSS



Base: All (n=1430)

Respondents were asked what, if anything, they thought was good about the Scheme. Analysis of the open-end responses revealed that a common theme was respondents appreciating that the Scheme meant that POL acknowledged their fault, brought the issues to light, and it was an avenue to receive some compensation.

“That they considered to admit their fault and pay up”

“At least recognised I had been unfairly treated and had caused me distress.”

“[It] felt gratifying to know that at last someone or group were being listened to. I wasn't alone anymore”

“I never expected Post Office to pay any compensation for Horizon after having it drilled into you over many years that the system was infallible and you and all your staff were just inefficient... I was just grateful for any recompense and wanted to be in receipt of such before they changed their minds!”

In response to being asked what they thought was good about the scheme, some HSS applicants found the application process easy to navigate.

“The forms were easier than I expected.”

“The application process was quite simple and the application easy to complete”

“The process seemed fairly quick and open”

However, many HSS applicants surveyed felt that there was nothing good to be said about the Scheme. They reported a lack of clarity, that the process took far too long, and there was an inadequacy of compensation.

“I don't believe that the Scheme has any good features. It's been complicated, difficult and has taken far too long to complete.”

“There was nothing good about it as I was told that I would be compensated about [amount removed] and losses were more than that.”

“Nothing. It was a cover up to deflect from the lies and bullying we'd received as postmasters previously. So many of us were unaware at the time, of the other postmasters who had been treated the same way. We took the offer as we didn't have the financial capability of carrying on with what seemed a hopeless fight.”

The survey also asked applicants what they felt could be improved about the Scheme. Analysis of the open-end responses revealed three main themes: speed and efficiency, communication and transparency, and fairness and compensation.

In terms of speed and efficiency, some applicants surveyed felt that the whole process took far too long.

“The length of time without hearing anything. I recall on three separate occasions I emailed the scheme to ask what was happening only to get a response saying that they were very busy and will be in touch shortly.”

“Took too long to get redress. Had to keep chasing for updates via emails”

“The time taken to process claims considering how much they have ruined people's lives”

Related to this, some also felt that there was a lack of transparency surrounding the process, for example the cause of certain delays or how their case was progressing. Indeed, some expressed that a lack of consistent and clear communication led them to consider that the process was not transparent.

“Amount of time taken to assess case, continuous delays, lack of clarity on time for when a decision will be made. Lack of consideration and interest in personal issues caused by the shortages and losing my livelihood.”

“The Scheme should have been fully independent from the Post Office to ensure transparency and fairness”

“The Scheme should have been more transparent and forthright in their communication.”

On fairness and compensation, some applicants surveyed believed that the amount of compensation received or offered was not sufficient, in particular that it did not compensate for any additional stress caused.

“No compensation for losses not proven plus the stress incurred over the period of Horizon being introduced”

“[The] amount offered was about a sixth of my claim and the Post Office kept referring to 'compensation', whereas I see this as financial redress and still cannot see why I am not put back in the position that I would have otherwise have been”

“The compensation figure was an insult and did not do a dent in the amount of stress it caused me in my life at the time”

“The compensation offered was a joke and did not come close to realizing the damage the Post Office had done to people's lives.”

Annex A: Questionnaires

The full questionnaires can be found below. Respondents could answer in English or Welsh.

SPM survey

Base: all

Question type: Single

[region] Which country is your branch/most of your branches based in?

- <1> England
- <2> Wales
- <3> Scotland
- <4> Northern Ireland

Question type: Text

This survey is about the experiences of **current subpostmasters**. Please note that your responses will only be used in an anonymised way by the Inquiry as evidence in Phase 7.

The Inquiry's only requirement is that any answers you choose to give are honest, but we encourage you to respond to these questions fully and openly.

Base: all

Question type: Single

[spm1_q0] Which of the following best describes you? Please tick one.

- <1> I operate a single branch
- <2> I operate a small number of branches
- <3> I operate a large number of branches

Base: all

Question type: Single

[spm1_q1] How long have you been working as a subpostmaster? Please tick one.

- <1> Less than a year
- <2> 1 – 2 years
- <3> 3 – 5 years
- <4> 6 – 10 years
- <5> 11 – 15 years
- <6> 16 – 20 years
- <7> 21 or more years
- <96> Don't know/can't remember

Question type: **Text**

This first set of questions is about your subpostmaster contract.

Base: all

Question type: **Single**

[spm1_q3] Were you sent a copy of your contract with the Post Office Limited before or after beginning your current role? Please tick one.

- <1> Yes, before beginning current role
- <2> Yes, after beginning current role
- <3> No
- <96> Don't know/can't remember

Base: all who were sent a contract

Question type: **Single**

#Question display logic:

If [spm1_q3] - Yes, before beginning current role or Yes, after beginning current role, is selected [if spm1_q3 in [1,2]]

[spm1_q4] Were you provided with any guidance or information about what the terms and conditions of the contract meant before you signed it? Please tick one.

- <1> Yes
- <2> No
- <96> Don't know/can't remember

Base: all who were provided with guidance/information

Question type: **Single**

#Question display logic:

If [spm1_q4] - Yes is selected [if spm1_q4 == 1]

[spm1_q5] And was this guidance or information about the terms and conditions of the contract provided to you by Post Office Limited? Please tick one.

- <1> Yes
- <2> No
- <96> Don't know/can't remember

Base: all

Question type: Single

[spm1_q6] Have you received a copy of your contract between yourself and Post Office Limited which sets out your role and responsibilities as a subpostmaster since the 15th March 2019? This was the date of the Bates vs. the Post Office Common Issues Judgment.

- <1> Yes, in full
- <2> Yes, only in part
- <3> No
- <96> Don't know/can't remember

Base: all

Question type: Single

[spm1_q6b] Have you been provided with any guidance or information by Post Office Limited about what the terms and conditions of the contract mean since the 15th March 2019? Please tick one.

- <1> Yes
- <2> No
- <96> Don't know/can't remember

Base: all

Question type: Single

[spm1_q7] Overall, how fair or unfair do you think the terms of your contract are? Please tick one.

- <1> Very fair
- <2> Fairly fair
- <3> Neither fair nor unfair
- <4> Fairly unfair
- <5> Very unfair
- <96> Don't know/can't remember

Question type: Text

This next set of questions is about the Horizon IT System and any training you may have had.

Base: all

Question type: Multiple

[spm1_q8a] What kinds of training, if any at all, have you received on the Horizon IT System in the **last 5 years**? Please tick all that apply.

- <1> Initial training
- <2> Additional initial training, on request by you
- <3> Additional initial training, as requested by Post Office Limited
- <4> Refresher training
- <96 xor> Don't know/can't remember
- <99 xor> Not applicable – I haven't received any training in the last 5 years

Base: all

Question type: **Multiple**

[spm1_q8b] What kinds of training, if any at all, have you received on the Horizon IT System **more than 5 years ago**? Please tick all that apply.

- <1> Initial training
- <2> Additional initial training, on request by you
- <3> Additional initial training, as requested by Post Office Limited
- <4> Refresher training
- <96 xor> Don't know/can't remember
- <99 xor> Not applicable – I didn't receive any training more than 5 years ago, but was working as a subpostmaster
- <999 xor> Not applicable - I wasn't working as a subpostmaster more than 5 years ago

Base: all who received initial training on Horizon

Question type: **Single**

#Question display logic:

if spm1_q8a.has_any([1,2,3]) or spm1_q8b.has_any([1,2,3])

[spm1_q9] Generally, how long did the initial training last? Please tick one.

- <1> Less than a day
- <2> 1 day
- <3> 2 days
- <4> 3 or more days
- <96> Don't know/can't remember

Base: all who received refresher training on Horizon

Question type: **Single**

#Question display logic:

If [spm1_q8a] - Refresher training is selected

Or If [spm1_q8b] - Refresher training is selected

[if 4 in spm1_q8a or 4 in spm1_q8b]

[spm1_q10] Generally, how long did the refresher training last? Please tick one.

- <1> Less than a day
- <2> 1 day
- <3> 2 days
- <4> 3 or more days
- <96> Don't know/can't remember

Base: all who received training on Horizon

Question type: **Multiple**

#row order: randomize

#Question display logic:

if spm1_q8a.has_any([1,2,3,4]) or spm1_q8b.has_any([1,2,3,4])

[spm1_q11] Which, if any, of the following were included in your Horizon IT System training? Please tick all that apply.

- <1> Balancing
- <2> Dealing with discrepancies
- <3> Dealing with technical issues
- <4> Use of the suspense account
- <5> Transaction corrections
- <6> General technical (e.g. use of the software and equipment)
- <7> General transactions (e.g. carrying out day to day transactions)
- <8 fixed> Other (open [spm1_q11_other]) [open] please specify
- <96 fixed xor> Don't know/can't remember

Base: all who received training on Horizon

Question type: **Single**

#Question display logic:

if spm1_q8a.has_any([1,2,3,4]) or spm1_q8b.has_any([1,2,3,4])

[spm1_q12] Overall, how satisfied or dissatisfied are you with the training you received on the Horizon IT system? Please tick one.

- <1> Very satisfied
- <2> Fairly satisfied
- <3> Neither satisfied nor dissatisfied
- <4> Fairly dissatisfied
- <5> Very dissatisfied
- <96> Don't know/can't remember

Question type: **Text**

This next set of questions is about the Horizon IT System and how it operates.

Base: all

Question type: **Single**

[spm1_q13] Overall, how satisfied or dissatisfied are you with how the Horizon IT System currently operates? Please tick one.

- <1> Very satisfied
- <2> Fairly satisfied
- <3> Neither satisfied nor dissatisfied
- <4> Fairly dissatisfied
- <5> Very dissatisfied
- <96> Don't know

Base: all

Question type: **Multiple**

#row order: randomize

[spm1_q14] In the last 12 months, what issues have you experienced with the Horizon IT System, if any? Please tick all that apply.

- <1> Screen freezes
- <2> Missing transactions
- <3> Double entry of transactions
- <4> Unexplained transactions
- <5> Unexplained discrepancies
- <6> Loss of connection
- <7> Issues with PIN pad
- <8> Issues with keyboard
- <97 fixed> Other (open [spm1_q14_other]) [open] please specify
- <99 fixed xor> N/A – I haven't experienced any issues
- <96 fixed xor> Don't know/can't remember

Base: all who have experienced an issue

Question type: **Single**

#Question display logic:

if spm1_q14.has_any([1,2,3,4,5,6,7,8,97])

[spm1_q15] In the last 12 months, how often, if at all, have you experienced issues with the Horizon IT System? Please tick one.

- <1> A few times a week
- <2> Once a week
- <3> A few times a month
- <4> Once a month
- <5> A few times a year
- <6> Once a year
- <96> Don't know/can't remember

Question type: **Text**

This next set of questions is about the Business Support Centre.

Base: all

Question type: Single

[spm1_q16] In the last 12 months, how often, if at all, have you called the Business Support Centre for assistance? Please tick one.

- <1> A few times a week
- <2> Once a week
- <3> A few times a month
- <4> Once a month
- <5> A few times a year
- <6> Once a year
- <7> N/A - I have never called the Business Support Centre for assistance
- <96> Don't know/can't remember

Base: All who have called the Business Support Centre

Question type: Multiple

#row order: randomize

#Question display logic:

if not spm1_q16 in [7,96]

[spm1_q17] Which of the following, if any, are reasons why you contacted the Business Support Centre for assistance? Please tick all that apply.

- <1> As a result of a technical issue
- <2> As a result of a balancing issue
- <3> To query a transaction correction
- <4> To get advice on using the Horizon Terminal in branch
- <5> For advice on the Review or Dispute (ROD) process
- <6 fixed> Other (open [spm1_q17_other]) [open] please specify
- <96 fixed xor> Don't know/can't remember

Base: All who have called the Business Support Centre

Question type: Single

#Question display logic:

if not spm1_q16 in [7,96]

[spm1_q18] In general, when you call the Business Support Centre for assistance, is the advice you get tailored to your issue, or is it more generic? Please tick one.

- <1> The advice I am given is tailored to my issue
- <2> The advice I am given is generic
- <96> Don't know/can't remember

Base: All who have called the Business Support Centre

Question type: **Single**

#Question display logic:

if not spm1_q16 in [7,96]

[spm1_q19] In general, how satisfied or dissatisfied are you with the service provided by the Business Support Centre? Please tick one.

- | | |
|------|------------------------------------|
| <1> | Very satisfied |
| <2> | Fairly satisfied |
| <3> | Neither satisfied nor dissatisfied |
| <4> | Fairly dissatisfied |
| <5> | Very dissatisfied |
| <96> | Don't know/can't remember |

Question type: **Text**

The next set of questions is about transaction corrections.

Base: all

Question type: **Single**

[spm1_q20] Have you received a transaction correction in the last 12 months? Please tick one.

- | | |
|------|---------------------------|
| <1> | Yes |
| <2> | No |
| <96> | Don't know/can't remember |

Base: all who have received a transaction correction in the last 12 months

Question type: **Single**

#Question display logic:

If [spm1_q20] - Yes is selected [if spm1_q20 == 1]

[spm1_q21] Have you disputed any of the transaction corrections you have received in the last 12 months? Please tick one.

- | | |
|------|---------------------------|
| <1> | Yes, I have |
| <2> | No, I have not |
| <96> | Don't know/can't remember |

Base: all

Question type: **Grid**

[spm1_q22] How satisfied or dissatisfied are you with...?

- | | |
|---------------|--|
| -[spm1_q22_1] | The 'Review or Dispute' (ROD) function for disputing transaction corrections |
| -[spm1_q22_2] | Your access to sufficient data to be able to review or dispute transaction corrections |
| -[spm1_q22_3] | The response you received after raising a dispute |
| -[spm1_q22_4] | How long it took for Post Office Limited to respond |

- [spm1_q22_5] The outcome of the transaction correction dispute(s)
- <1> Very satisfied
- <2> Fairly satisfied
- <3> Neither satisfied nor dissatisfied
- <4> Fairly dissatisfied
- <5> Very dissatisfied
- <96> Don't know

#option display logic:

*[spm1_q22_3] - If [spm1_q21] - Yes, I have is selected
 And [spm1_q22_4] - If [spm1_q21] - Yes, I have is selected
 And [spm1_q22_5] - If [spm1_q21] - Yes, I have is selected
 [if spm1_q21 == 1 and spm1_q21 == 1 and spm1_q21 == 1]*

Question type: Text

This next set of questions is about branch audits.

Base: all

Question type: Single

[spm1_q23] Since January 2020, has your branch received an audit? Please tick one.

If you have more than one branch, please answer in respect of an average or typical branch.

- <1> Yes, it has received 1
- <2> Yes, it has received between 2-5
- <3> Yes, it has received more than 5
- <4> No, it hasn't
- <96> Don't know/can't remember

Base: all who have received an audit since the beginning of 2020

Question type: Single

#Question display logic:

If [spm1_q23] - Yes, it has received 1 or Yes, it has received between 2-5 or Yes, it has received more than 5, is selected [if spm1_q23 in [1,2,3]]

[spm1_q24] In general, how satisfied or dissatisfied are you with how your branch's audits have been conducted?

- <1> Very satisfied
- <2> Fairly satisfied
- <3> Neither satisfied nor dissatisfied
- <4> Fairly dissatisfied
- <5> Very dissatisfied
- <96> Don't know/can't remember

Question type: Text

The next set of questions is about discrepancies on the IT Horizon System.

By discrepancy, we mean there being a difference between the cash and/or stock Horizon tells you that you should have, against what you think there should be.

If you operate more than one branch, please answer the following questions in respect of an average or typical branch.

Base: all

Question type: **Single**

[spm1_q25] Since January 2020, have you experienced an unexplained discrepancy on the Horizon system? Please tick one.

- <1> Yes
- <2> No

Base: all who have experienced discrepancy

Question type: **Single**

#Question display logic:

If [spm1_q25] - Yes is selected [if spm1_q25 == 1]

[spm1_q26] How often have you experienced an unexpected discrepancy since January 2020? Please tick one.

- <2> A few times a month
- <3> At least once a month
- <4> Once every 2-3 months
- <5> Couple of times a year
- <6> About once a year
- <7> Less often than once a year
- <96> Don't know/can't remember

Base: all who have experienced discrepancy

Question type: **Single**

#Question display logic:

If [spm1_q25] - Yes is selected [if spm1_q25 == 1]

[spm1_q27] Approximately, what is a typical value of a discrepancy you experience on the Horizon IT System at the end of a trading period?

- | | | | |
|-----|-----------------|------|---------------------------|
| <1> | Less than £200 | <8> | £30,000-£39,999 |
| <2> | £200-£999 | <9> | £40,000-£49,999 |
| <3> | £1000-£1999 | <10> | £50,000-£59,999 |
| <4> | £2000-£4999 | <11> | £60,000-£74,999 |
| <5> | £5000-£9999 | <12> | £75,000+ |
| <6> | £10,000-£19,999 | <96> | Don't know/can't remember |
| <7> | £20,000-£29,999 | | |

Base: all who have experienced discrepancy

Question type: **Multiple**

#row order: randomize

#Question display logic:

If [spm1_q25] - Yes is selected [if spm1_q25 == 1]

[spm1_q27b] What type of discrepancy have you experienced? Please tick all that apply.

- <1> Shortfall
- <2> Surplus
- <96 fixed xor> Don't know/can't remember

Base: all who have experienced shortfalls

Question type: **Multiple**

#row order: randomize

#Question display logic:

If [spm1_q25] - Yes is selected [if spm1_q25 == 1]

[spm1_q28] In general, how, if at all, have these discrepancies been resolved? Please tick all that apply.

- <1> Resolved by Post Office Limited's Business Support Centre
- <2> Resolved by myself/branch's own money
- <3> By using the 'Review or Dispute' (ROD) function
- <4 fixed> Resolved in some other way (open [spm1_q28_other]) [open] please specify
- <5 fixed xor> N/A - The discrepancies have not been resolved
- <96 fixed xor> Don't know/can't remember

Base: all who have had discrepancy resolved

Question type: **Single**

#Question display logic:

if spm1_q28.has_any([1,2,3,4])

[spm1_q29] How satisfied or dissatisfied are you with how discrepancies were resolved? Please tick one.

- <1> Very satisfied
- <2> Fairly satisfied
- <3> Neither satisfied nor dissatisfied
- <4> Fairly dissatisfied
- <5> Very dissatisfied
- <96> Don't know

Question type: **Text**

The next set of questions is about suspension.

Base: all

Question type: **Single**

[spm1_q30] Have you ever been suspended or threatened with suspension from your role for an apparent discrepancy? Please tick one.

- <1> Yes, I have been suspended and reinstated
- <2> Yes, I have been suspended but not reinstated
- <3> No, I have never been suspended but have been threatened with suspension
- <4> No, I have never been suspended nor threatened with suspension
- <99> Prefer not to say

Base: all who have been suspended/ threatened with suspension

Question type: **Single**

#Question display logic:

If [spm1_q30] - Yes, I have been suspended and reinstated or Yes, I have been suspended but not reinstated or No, I have never been suspended but have been threatened with suspension, is selected [if spm1_q30 in [1,2,3]]

[spm1_q31] Approximately when were you suspended or threatened with suspension? If this has happened more than once, please think of the most recent occurrence.

- <1> In the last 12 months
- <2> 1 - 3 years ago
- <3> 4 – 6 years ago
- <4> 7 – 10 years ago
- <5> 11 or more years ago
- <96> Don't know
- <99> Prefer not to say

Base: all who have been suspended/ threatened with suspension

Question type: **Single**

#Question display logic:

If [spm1_q30] - Yes, I have been suspended and reinstated or Yes, I have been suspended but not reinstated or No, I have never been suspended but have been threatened with suspension, is selected [if spm1_q30 in [1,2,3]]

[spm1_q32] How satisfied or dissatisfied are you with how the suspension / threat of suspension was handled?

- <1> Very satisfied
- <2> Fairly satisfied
- <3> Neither satisfied nor dissatisfied
- <4> Fairly dissatisfied
- <5> Very dissatisfied
- <96> Don't know

Question type: **Text**

The next set of questions is about the Post Office Limited.

Base: all

Question type: **Grid**

[spm1_q33] Before taking this survey, were you aware of, or have you done, any of the following?

- [spm1_q33_1] Raise a whistleblowing issue with Post Office Limited
- [spm1_q33_2] Complain about the way you have been treated by the Post Office Limited
- [spm1_q33_3] Complain about the way you have been treated by a Business Support Manager / Area Manager
- <1> I was aware this was possible, and have done so
- <2> I was aware of this, and would know how to do it
- <3> I was aware of this, but would not know how to do it
- <4> I was not aware of this at all
- <96> Don't know

Base: all who have done one of the following before

Question type: **Grid**

#Question display logic:

If [spm1_q33] - Raise a whistleblowing issue with Post Office Limited, I was aware this was possible, and have done so is selected

Or If [spm1_q33] - Complain about the way you have been treated by the Post Office Limited, I was aware this was possible, and have done so is selected

Or If [spm1_q33] - Complain about the way you have been treated by a Business Support Manager / Area Manager, I was aware this was possible, and have done so is selected

[if spm1_q33_1 == 1 or spm1_q33_2 == 1 or spm1_q33_3 == 1]

[spm1_q34] And, how satisfied or dissatisfied are you with how the following was handled?

- [spm1_q34_1] When you raised a whistleblowing issue with Post Office Limited
- [spm1_q34_2] When you complained about the way you had been treated by the Post Office Limited
- [spm1_q34_3] When you complained about the way you have been treated by a business support manager / area manager
- <1> Very satisfied
- <2> Fairly satisfied
- <3> Neither satisfied nor dissatisfied
- <4> Fairly dissatisfied
- <5> Very dissatisfied
- <96> Don't know

#option display logic:

[spm1_q34_1] - If [spm1_q33] - Raise a whistleblowing issue with Post Office Limited, I was aware this was possible, and have done so is selected

And [spm1_q34_2] - If [spm1_q33] - Complain about the way you have been treated by the Post Office Limited, I was aware this was possible, and have done so is selected

And [spm1_q34_3] - If [spm1_q33] - Complain about the way you have been treated by a Business Support Manager / Area Manager, I was aware this was possible, and have done so is selected

[if spm1_q33_1 == 1 and spm1_q33_2 == 1 and spm1_q33_3 == 1]

Question type: **Text**

This next set of questions is about senior leadership and the Post Office Limited Board.

Base: all

Question type: **Single**

[spm1_q35] Before this survey, did you know that there are two subpostmasters appointed to Post Office Limited Board as Non-Executive Directors?

- <1> Yes, I did know that
- <2> No, I wasn't aware of that

Base: all

Question type: **Grid**

[spm1_q36] To what extent do you agree or disagree with each of the following about the Post Office Limited...

- | | |
|---------------|--|
| -[spm1_q36_1] | Your views are listened to at Board level |
| -[spm1_q36_2] | The subpostmasters serving on the Board share information with you |
| -[spm1_q36_3] | Generally, Post Office Limited understands the concerns of subpostmasters |
| -[spm1_q36_4] | Generally, Post Office Limited is trying to improve its relationship with subpostmasters |
| <1> | Strongly agree |
| <2> | Slightly agree |
| <3> | Neither agree nor disagree |
| <4> | Slightly disagree |
| <5> | Strongly disagree |
| <96> | Don't know |

Question type: **Text**

This last set of questions are about your current role and general perceptions of the Post Office Limited.

Base: all

Question type: **Single**

[spm1_q37] How satisfied or dissatisfied are you in your role as a subpostmaster? Please tick one.

- <1> Very satisfied
- <2> Fairly satisfied
- <3> Neither satisfied nor dissatisfied
- <4> Fairly dissatisfied
- <5> Very dissatisfied
- <96> Don't know

Base: all

Question type: **Single**

[spm1_q38] To what extent do you feel valued or undervalued by the Post Office Limited? Please tick one.

- <1> Very valued
- <2> Fairly valued
- <3> Neither valued nor undervalued
- <4> Fairly undervalued
- <5> Very undervalued
- <96> Don't know

Base: all

Question type: **Grid**

[spm1_q39] To what extent, if at all, do you agree or disagree that the Post Office Limited is an organisation that is...? Please tick one for each option.

- [spm1_q39_1] Trustworthy
- [spm1_q39_2] A good place to work
- [spm1_q39_3] Professionally managed
- [spm1_q39_4] Learning lessons from the past
- <1> Strongly agree
- <2> Slightly agree
- <3> Neither agree nor disagree
- <4> Slightly disagree
- <5> Strongly disagree
- <96> Don't know

Base: all

Question type: **Open**

#any

[spm1_q40] Is there anything else you wish to bring to the attention of the Chair of the Inquiry? Please type in the box below.

Please note your answer to this question will be shared with the Inquiry. Your comments may be used in evidence in the Inquiry in an anonymised way. Please do not include anything personally identifiable in your response, otherwise YouGov will be unable to use it their report.

Question type: **Text**

We would like to find out a little more about you to help us analyse the results of this survey.

These will be used for analysis purposes only and will not be reported at an individual level.

Base: all

Question type: **Single**

[gender_how_identify_feb19] Which of the following describes how you think of yourself?

- <2> Male
- <1> Female
- <8> In another way (open [gender_how_identify_feb19_open]) [open] please specify
- <991> Prefer not to say

Base: all

Question type: **Single**

[age_ext] What is your age?

- <1> 18-29
- <2> 30-39
- <3> 40-49
- <4> 50-59
- <5> 60+
- <99> Prefer not to say

Base: all

Question type: **Single**

[ethnicity] To which of these groups do you consider you belong?

- <1> White British
- <2> Gypsy or Irish Traveller
- <3> Any other white background
- <4> White and Black Caribbean
- <5> White and Black African
- <6> White and Asian
- <7> Any other mixed background
- <8> Indian
- <9> Pakistani
- <10> Bangladeshi
- <11> Chinese
- <12> Any other Asian background
- <13> Black African
- <14> Black Caribbean
- <15> Any other black background
- <16> Arab
- <17> Other ethnic group
- <18> Prefer not to say

HSS survey

Base: *all*

Question type: *Single*

[region] Which country is (or were) your branch/most of your branches based in?

- <1> England
- <2> Wales
- <3> Scotland
- <4> Northern Ireland

Question type: *Text*

This survey is about the **Horizon Shortfall Scheme (HSS)**. Please note that Post Office Limited has confirmed that it does not seek to impose any restriction on your ability to answer these questions, even if you've entered into dispute resolution with Post Office Limited that is being conducted on a without prejudice basis.

Some of these questions may also relate to matters on which you've received legal advice that is subject to legal professional privilege. If you would prefer not to answer those questions, please tick 'prefer not to say.'

The term 'compensation' is used throughout this survey in line with the original shorthand to refer to payments made through the schemes being administered by Post Office. The Inquiry recognises that other terms, such as 'redress' are now in use.

The Inquiry's only requirement is that any answers you choose to give are honest, but we encourage you to respond to these questions fully and openly.

Question type: *Text*

This first set of questions is about applying to the Scheme.

Base: *all*

Question type: *Single*

[spm2_q0] Which one best describes you? Please tick one only.

- <1> I have applied to the Scheme and it has not yet concluded
- <2> I have applied to the Scheme and have received compensation
- <3> I applied to the Scheme but withdrew my application
- <96> Other (open [spm2_q0_other]) [open] please specify

Base: those who withdrew application

Question type: **Single**

#Question display logic:

If [spm2_q0] - I applied to the Scheme but withdrew my application is selected [if spm2_q0 == 3]

[spm2_q0ba] If you withdrew your application from the Scheme, did you do this...? Please tick one only.

- <1> Before you received the outcome of your application
- <2> After you received the outcome of your application

Base: those who withdrew application

Question type: **Multiple**

#row order: randomize

#Question display logic:

If [spm2_q0] - I applied to the Scheme but withdrew my application is selected [if spm2_q0 == 3]

[spm2_q0c] Which of the following, if any, are reasons you withdrew the application? Please tick all that apply

- <1> The process was too complex / burdensome
- <2> Wanted the process to finish
- <3> Lack of financial support to continue
- <4> Unable to obtain legal advice
- <5> Unhappy with how the Scheme operated
- <6> Unhappy with compensation offer
- <96 fixed> Other (open [spm2_q0c_other]) [open] please specify
- <99 fixed xor> Don't know

#option display logic:

<6> - If [spm2_q0ba] - After you received the outcome of your application is selected [if spm2_q0ba == 2]

Base: all

Question type: **Multiple**

#row order: randomize

[spm2_q1] How did you become aware of the Scheme? Please tick all that apply.

- <1> Social media
- <2> TV
- <3> Post Office Limited website
- <4> Receipt of letter from the Post Office Limited or Herbert Smith Freehills (HSF)
- <5> Word of mouth
- <6> My lawyer
- <96 fixed> Other (open [spm2_q1_other]) [open] please specify
- <99 fixed xor> Don't know/can't remember

Base: all

Question type: **Single**

[spm2_q2] When you made the Scheme application, did you do it...? Please tick one only.

- <1> On behalf of yourself
- <2> As an executor or personal representative on behalf of a deceased person
- <3> As an administrator on behalf of a deceased person
- <4> With last power of attorney on behalf of another person
- <96> Other (open [spm2_q2_other]) [open] please specify
- <99> Don't know/can't remember

Base: all

Question type: **Single**

[spm2_q3] When did you make your application. Please tick one only.

- <1> Before 27 November 2020
- <2> Between 27 November 2020 and the Scheme reopening in October 2022
- <3> After the Scheme reopened in October 2022
- <99> Don't know/can't remember

Base: all

Question type: **Single**

[spm2_q4a] How did you make the application? Please tick one only.

- <1> Email
- <2> Postal form
- <99> Don't know/can't remember

Base: all

Question type: **Multiple**

[spm2_q4b_] What support, if any, did you receive to send the initial application?

- <1 xor> None, I did it myself
- <2> I had help from a family member/friend
- <3> I obtained legal advice at this stage
- <99 xor> Don't know/can't remember

Base: all

Question type: **Multiple**

#row order: *randomize*

[spm2_q5] Which, if any, of the following do you remember receiving after making the application? Please tick all that apply.

- <1> An acknowledgment of your application
- <2> A copy of the terms of reference of the Scheme
- <3> Information about how the application would be processed
- <4> Information about the next step(s) of the process
- <5> Information on when you could expect the next correspondence
- <6> A request for any information on any reasonable adjustments you may need to assist you
- <98 fixed xor> None of the above
- <99 fixed xor> Don't know/can't remember

Base: all

Question type: **Grid**

[spm2_q6] How easy or hard would you rate the following aspects of the application process? Please tick one for each option.

- [spm2_q6_1] Understanding the Scheme
- [spm2_q6_2] Completing the paperwork
- <1> Very easy
- <2> Quite easy
- <3> Neither easy nor hard
- <4> Quite hard
- <5> Very hard
- <99> Don't know/can't remember

Question type: **Text**

This next question is about the claim.

Base: all

Question type: **Grid**

[spm2_q9a] Please tick the band that applies.

- [spm2_q9a_1] What did **you** value your claim at
- [spm2_q9a_2] What did **Post Office Limited** value your claim at
- <1> Less than £20,000
- <2> £20,000 - £60,000
- <3> £60,001 - £100,000
- <4> £100,001 - £200,000
- <5> £200,001 or more
- <98> Don't know/can't remember
- <99> Prefer not to say

Base: all

Question type: **Multiple**

#row order: randomize

[spm2_q10] Did your claim include the following elements..? Please tick all that apply.

- <1> Compensation for a Horizon discrepancy
- <2> Loss of earnings
- <3> Distress and Inconvenience
- <4> Personal injury
- <5> Contract termination
- <6> Loss of property
- <96 fixed> Other (open [spm2_q10_other]) [open] please specify
- <99 fixed xor> Don't know/can't remember

Question type: **Text**

This next set of questions is about legal advice.

Base: all

Question type: **Multiple**

[spm2_q11] At any point during the Scheme, did Post Office Limited...? Please tick all that apply

- <1> Inform you of your right to obtain legal advice
- <2> Provide information about how you could contact a legal representative
- <97 xor> Neither
- <98 xor> Don't know/can't remember
- <99 xor> Prefer not to say

Base: those who can remember being provided with information

Question type: **Multiple**

#Question display logic:

if spm2_q11.has_any([1,2])

[spm2_q12] At which stages of the process was information about legal advice provided by the Scheme?
Please tick all that apply.

- <1> Application
- <2> Acknowledgement of eligibility
- <3> Acknowledgment of rejection of eligibility
- <97 xor> None of the above
- <98 xor> Don't know/can't remember
- <99 xor> Prefer not to say

Base: all

Question type: **Single**

[spm2_q13] Did you obtain legal advice during the application process? If you only obtained legal advice at a later stage, please select no. Please tick one only.

- <1> Yes
- <2> No
- <98> Don't know/can't remember
- <99> Prefer not to say

Base: all

Question type: **Single**

#Question display logic:

If [spm2_q13] - Yes is selected [if spm2_q13 == 1]

[spm_q13b] Did you receive financial support for the legal advice and was it sufficient for your needs? Please tick one only.

- <1> Yes, financial support received that was sufficient
- <2> Yes, financial support received, but it was not sufficient
- <3> No financial support received
- <98> Don't know / can't remember
- <99> Prefer not to say

Base: those not receiving legal advice

Question type: **Open**

#any

#Question display logic:

If [spm2_q13] - No is selected [if spm2_q13 == 2]

[spm2_q14] Please type in the reason(s) you didn't obtain legal advice (optional).

Base: those receiving legal advice

Question type: **Single**

#Question display logic:

If [spm2_q13] - Yes is selected [if spm2_q13 == 1]

[spm2_q15] How satisfied or dissatisfied are you with the legal advice you received? Please tick one only.

- <1> Very satisfied
- <2> Fairly satisfied
- <3> Neither satisfied nor dissatisfied
- <4> Fairly dissatisfied
- <5> Very dissatisfied
- <98> Don't know/can't remember
- <99> Prefer not to say

Question type: **Text**

This next set of questions is about payments.

Base: all

Question type: **Single**

[spm2_q16a] Have you made an application for an interim payment for part of your claim?

- <1> Yes
- <2> No
- <3> No, because not aware of that payment
- <99> Don't know/can't remember

Base: all

Question type: **Grid**

[spm2_q16b] Do you intend on making an application for the following? Please tick one for each option.

- [spm2_q16b_1] a fixed sum payment of £75,000
- [spm2_q16b_2] an interim payment for part of your claim
- <1> Yes
- <2> No

#option display logic:

[spm2_q16b_2] - If [spm2_q16a] - No or No, because not aware of that payment or Don't know/can't remember, is selected [if spm2_q16a in [2,3,99]]

Base: those who applied for an interim payment

Question type: **Single**

#Question display logic:

If [spm2_q16a] - Yes is selected [if spm2_q16a == 1]

[spm2_q17a] To date, have you received an interim payment for part of your claim?

- <1> Yes
- <2> No

Base: those who intend on making an application for a fixed sum or interim payment (including those who already have done)

Question type: **Grid**

#Question display logic:

If [spm2_q16b] - a fixed sum payment of £75,000, Yes is selected

Or If [spm2_q16b] - an interim payment for part of your claim, Yes is selected

Or If [spm2_q16a] - Yes is selected

[if spm2_q16b_1 == 1 or spm2_q16b_2 == 1 or spm2_q16a == 1]

[spm2_q18] How satisfied or dissatisfied are you with...? Please tick one for each option.

- | | |
|---------------|------------------------------------|
| -[spm2_q18_1] | the fixed sum payment option |
| -[spm2_q18_2] | the interim payment process |
| <1> | Very satisfied |
| <2> | Fairly satisfied |
| <3> | Neither satisfied nor dissatisfied |
| <4> | Fairly dissatisfied |
| <5> | Very dissatisfied |
| <99> | Don't know/can't remember |

#option display logic:

[spm2_q18_1] - If [spm2_q16b] - a fixed sum payment of £75,000, Yes is selected

And [spm2_q18_2] - If [spm2_q16b] - an interim payment for part of your claim, Yes is selected

Or [spm2_q18_2] - If [spm2_q16a] - Yes is selected

[if spm2_q16b_1 == 1 and spm2_q16b_2 == 1 or spm2_q16a == 1]

Question type: **Text**

This next set of questions is about Case Assessors.

Base: all

Question type: **Single**

[spm2_q19] Have you been contacted by a Case Assessor? Please tick one only.

- | | |
|------|---------------------------|
| <1> | Yes |
| <2> | No |
| <99> | Don't know/can't remember |

Base: all

Question type: **Single**

[spm2_q19b] Were you aware that a Case Assessor assesses your application and provides a range of values for compensation under each head of loss of your claim? If you haven't reached that stage yet, please tick that option.

- | | |
|------|--|
| <1> | Yes |
| <2> | No |
| <3> | Not applicable, haven't reached that stage |
| <99> | Don't know/can't remember |

Base: those contacted by a Case Assessor

Question type: **Grid**

#row order: randomize

#Question display logic:

If [spm2_q19] - Yes is selected [if spm2_q19 == 1]

[spm2_q20] How satisfied or dissatisfied are you with...? Please tick one for each option.

- | | |
|---------------|---|
| -[spm2_q20_1] | How informed you were throughout the process |
| -[spm2_q20_2] | Contact you had with the Case Assessor |
| -[spm2_q20_3] | The time it took for the Case Assessor to assess your claim |
| <1> | Very satisfied |
| <2> | Fairly satisfied |
| <3> | Neither satisfied nor dissatisfied |
| <4> | Fairly dissatisfied |
| <5> | Very dissatisfied |
| <98> | Not applicable |
| <99> | Don't know/can't remember |

Question type: **Text**

This next set of questions is about the Independent Advisory Panel (IAP).

Base: all

Question type: **Single**

[spm2_q21] Were you told that an Independent Advisory Panel (IAP) would consider your application? If you haven't reached that stage yet, please tick that option.

- | | |
|------|--|
| <1> | Yes |
| <2> | No |
| <3> | Not applicable, haven't reached that stage |
| <99> | Don't know/can't remember |

Base: all

Question type: **Single**

[spm2_q22a_new] All claims go to the Independent Advisory Panel (IAP) to be considered once the Case Assessor has made their assessment. The IAP reviews the assessment and then makes a recommendation on settlement. Were you aware of this? If you haven't reached that stage yet, please tick that option.

- | | |
|------|--|
| <1> | Yes |
| <2> | No |
| <3> | Not applicable, haven't reached that stage |
| <99> | Don't know/can't remember |

Base: those told that the IAP is involved

Question type: **Grid**

#row order: randomize

#Question display logic:

If [spm2_q21] - Yes is selected [if spm2_q21 == 1]

[spm2_q22b] How satisfied or dissatisfied are you with the following aspects of the Independent Advisory Panel (IAP) process?

- [spm2_q22b_1] The amount of information provided to you about the IAP process
- [spm2_q22b_2] How long it took for the IAP to consider your claim
- <1> Very satisfied
- <2> Fairly satisfied
- <3> Neither satisfied nor dissatisfied
- <4> Fairly dissatisfied
- <5> Very dissatisfied
- <99> Don't know/can't remember

Question type: **Text**

This next set of questions is about the application outcome and offer.

Base: all

Question type: **Single**

[spm2_q22c] Have you been informed of the application outcome? Please tick one only.

- <1> Yes
- <2> No, still in progress

Base: those where with an application outcome

Question type: **Grid**

#row order: randomize

#Question display logic:

If [spm2_q22c] - Yes is selected [if spm2_q22c == 1]

[spm2_q23] How satisfied or dissatisfied are you with...? Please tick one for each option.

- [spm2_q23_1] The amount of information provided to you about how the outcome was determined
- [spm2_q23_2] The offer amount
- [spm2_q23_3] The time it took to reach an outcome
- <1> Very satisfied
- <2> Fairly satisfied
- <3> Neither satisfied nor dissatisfied
- <4> Fairly dissatisfied
- <5> Very dissatisfied
- <99> Don't know/can't remember

#Module display logic:

If [spm2_q22c] - Yes is selected [if spm2_q22c == 1]

Base: those with an application outcome

Question type: **Single**

[spm2_q23b] Did you obtain legal advice when you received the offer? If you only obtained legal advice at a later stage, please tick no. Please tick one only.

- <1> Yes
- <2> No
- <98> Don't know/can't remember
- <99> Prefer not to say

Base: those who received legal support when received the offer

Question type: **Single**

#Question display logic:

If [spm2_q23b] - Yes is selected [if spm2_q23b == 1]

[spm2_q23c] Did you receive financial support for the legal advice and was it sufficient for your needs? Please tick one only.

- <1> Yes, financial support received that was sufficient
- <2> Yes, financial support received, but it was not sufficient
- <3> No financial support received
- <98> Don't know / can't remember
- <99> Prefer not to say

Base: those not receiving legal advice

Question type: **Open**

#any

#Question display logic:

If [spm2_q23b] - No is selected [if spm2_q23b == 2]

[spm2_q23d] Please type in the reason(s) you didn't obtain legal advice (optional).

Base: those with an application outcome

Question type: **Single**

[spm2_q24] Did you accept your offer...? Please tick one only.

- <1> In part
- <2> In full
- <3> No, I rejected the offer

Question type: **Open**

#any

#Question display logic:

If [spm2_q24] - No, I rejected the offer is selected [if spm2_q24 == 3]

[spm2_q25a] Please type in your reason(s) for rejecting the offer. (optional)

Base: those who accepted the offer

Question type: **Multiple**

#row order: randomize

#Question display logic:

If [spm2_q24] - In part or In full, is selected [if spm2_q24 in [1,2]]

[spm2_q25b] Which of the following, if any, are reasons you accepted the offer in part/full? Please tick all that apply.

- <1> Satisfied with the offer
- <2> Wanted the process to finish
- <3> The process was too complex / burdensome
- <4> Financial circumstances (in need of compensation payment)
- <5> Lack of financial support to continue
- <96 fixed> Other (open [spm2_q25b_other]) [open] please specify
- <99 fixed xor> Don't know

#Module display logic:

If [spm2_q24] - In part or No, I rejected the offer, is selected [if spm2_q24 in [1,3]]

Base: those who rejected or accepted the offer in part

Question type: **Single**

[spm2_q26] If you rejected or partially accepted the offer, did you enter into the dispute resolution process within the Scheme? Note: These meetings are known as Good Faith Meetings, Escalation Meetings and Mediations. Please tick one only.

- <1> Yes
- <2> No
- <99> Don't know/can't remember

Base: those in dispute resolution

Question type: **Single**

#Question display logic:

If [spm2_q26] - Yes is selected [if spm2_q26 == 1]

[spm2_q27] Did you obtain legal advice for the dispute resolution process? Please tick one only.

- <1> Yes
- <2> No
- <98> Don't know/can't remember
- <99> Prefer not to say

Base: those receiving legal advice for dispute resolution

Question type: **Single**

#Question display logic:

If [spm2_q27] - Yes is selected [if spm2_q27 == 1]

[spm_q27b] Did you receive financial support for the legal advice and was it sufficient for your needs? Please tick one only.

- <1> Yes, financial support received that was sufficient
- <2> Yes, financial support received, but it was not sufficient
- <3> No financial support received
- <98> Don't know / can't remember
- <99> Prefer not to say

Base: those not receiving legal advice

Question type: **Open**

#any

#Question display logic:

If [spm2_q27] - No is selected [if spm2_q27 == 2]

[spm2_q27c] Please type in the reason(s) you didn't obtain legal advice (optional).

Base: those in dispute resolution

Question type: **Multiple**

#Question display logic:

If [spm2_q26] - Yes is selected [if spm2_q26 == 1]

[spm2_q28] Did your claim go to...? Please tick all that apply.

- <1> The Small Claims Court
- <2> Arbitration
- <3 xor> Neither
- <99 xor> Don't know/can't remember

Base: those in dispute resolution

Question type: **Single**

#Question display logic:

If [spm2_q26] - Yes is selected [if spm2_q26 == 1]

[spm2_q28b] How satisfied or dissatisfied are you with the dispute resolution process? Please tick one only.

- <1> Very satisfied
- <2> Fairly satisfied
- <3> Neither satisfied nor dissatisfied
- <4> Fairly dissatisfied
- <5> Very dissatisfied
- <99> Don't know/can't remember

Base: all

Question type: **Grid**

#row order: randomize

[spm2_q29] Overall, how satisfied or dissatisfied are you...? If any of the below don't apply, for example, because your application has not concluded, please tick 'not applicable'.

- [spm2_q29_1] That the Scheme was easy to understand and navigate
- [spm2_q29_2] That you were fully informed at every stage of the process
- [spm2_q29_3] That you had enough information to make informed decisions
- [spm2_q29_4] With the time it took from starting your application to reaching the end
- [spm2_q29_6] With the amount of compensation received
- [spm2_q29_7] With the HSS Scheme overall
- <1> Very satisfied
- <2> Fairly satisfied
- <3> Neither satisfied nor dissatisfied
- <4> Fairly dissatisfied
- <5> Very dissatisfied
- <98> Not applicable
- <99> Don't know/ can't remember

Base: those not receiving legal advice

Question type: **Open**

#any

[spm2_q31] What, if anything, was good about the Scheme? (optional)

Base: those not receiving legal advice

Question type: **Open**

#any

[spm2_q30] What, if anything, could be improved about the Scheme? (optional)

Question type: **Text**

Please note your answers to these two questions will be shared with the Inquiry. Your comments may be used in evidence in the Inquiry in an anonymised way. Please do not put any personal information or specific details about your application in your response, otherwise YouGov will be unable to use it in their report.

Question type: **Text**

We would like to find out a little more about you to help us analyse the results of this survey.

These will be used for analysis purposes only and will not be reported at an individual level.

Base: all

Question type: *Single*

[gender_how_identify_feb19] Which of the following describes how you think of yourself?

- <2> Male
- <1> Female
- <8> In another way (open [gender_how_identify_feb19_open]) [open] please specify
- <991> Prefer not to say

Base: all

Question type: *Single*

[age_ext] What is your age?

- <1> 18-29
- <2> 30-39
- <3> 40-49
- <4> 50-59
- <5> 60+
- <99> Prefer not to say

Base: all

Question type: *Single*

[ethnicity] To which of these groups do you consider you belong?

- | | |
|--------------------------------|---------------------------------|
| <1> White British | <10> Bangladeshi |
| <2> Gypsy or Irish Traveller | <11> Chinese |
| <3> Any other white background | <12> Any other Asian background |
| <4> White and Black Caribbean | <13> Black African |
| <5> White and Black African | <14> Black Caribbean |
| <6> White and Asian | <15> Any other black background |
| <7> Any other mixed background | <16> Arab |
| <8> Indian | <17> Other ethnic group |
| <9> Pakistani | <18> Prefer not to say |

Question type: *Text*

Thank you for taking the time to complete this survey, your responses have been saved and you can close down the window.