

COMMITTEE OF PUBLIC ACCOUNTS (PAC): CALL FOR EVIDENCE: GOVERNMENT COMPENSATION SCHEMES

Submitted by: No One Above (NOA), a survivor-led collective formed by individuals with lived experience of abuse and exploitation, focused on barriers to justice and accountability in cases of abuse.

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1. Introduction

No One Above (NOA) is a survivor collective, founded by Al Fayed / Harrods survivors, with the mission to challenge and dismantle systems of impunity that allow powerful perpetrators to evade accountability and to create lasting change through survivor-led advocacy, legal reform and public engagement.

This submission responds to the PAC's call for evidence on government compensation schemes. It focuses on the case for a statutory framework for redress in all situations of systemic harm, with particular reference to sexual exploitation and trafficking, including within the private sector.

International and domestic precedents confirm that government compensation schemes, addressing harm in both public and private settings, are credible and workable. Ireland¹ and Australia² have adopted national redress schemes. In the United States, large-scale redress has been achieved through court-supervised survivor compensation trusts³. In Scotland, the Redress Act 2021 has already delivered over £150 million to victims⁴. IICSA's Final Report (2022) recommended a similar approach for England and Wales⁵, while Professor Paula Giliker has argued that statutory redress should stand alongside civil law to ensure survivors have a meaningful alternative to the courts⁶.

Parliament has already accepted (and the Horizon scandal has demonstrated) that when hundreds of people are affected, fragmented claims through the courts are incapable of delivering timely or fair outcomes. Applying consistent guiding principles to the design and operation of redress schemes would help streamline

¹ Residential Institutions Redress Act 2002 (Republic of Ireland).

² National Redress Scheme for Institutional Child Sexual Abuse Act 2018 (Cth).

³ Epstein Victims' Compensation Program, "Final Report of the Independent Administrator" (August 2021); Boy Scouts of America, "Plan of Reorganization and Settlement Trust Agreement" (U.S. Bankruptcy Court, D. Delaware, 2021); Catholic Church Settlements.

⁴ Redress for Survivors (Historical Child Abuse in Care) (Scotland) Act 2021, asp 15.

⁵ IICSA, Final Report (September 2022), Recommendation 17 (National Redress Scheme).

⁶ Giliker, P. (2024), "Civil Liability and Redress for Survivors of Child Sexual Abuse: Comparative Lessons", Cambridge Law Journal.

processes, standardise outcomes and address many of the concerns raised about existing models⁷.

2. Scope of Inquiry

The Inquiry has identified major flaws in public sector compensation schemes – fragmentation, delay, re-traumatisation and lack of coordination. These problems are just as acute – and often worse – when mass harm is caused by private institutions or individuals, where survivors face inconsistent or voluntary redress, opaque processes and mechanisms designed by those responsible for the harm. When survivors must rely on the same institutions that failed them, the experience can replicate the original dynamics of powerlessness and coercion⁸.

“Being forced to seek reparation from the very institution that enabled my abuse is deeply re-traumatising. They set the rules, they define what counts as harm, and they decide what my trauma is ‘worth’. There is no independence, no real accountability. The message is: ‘I hurt you, and only I can decide how much. If you want closure, it will be on my terms.’ Psychologically, that is devastating. What I want is simple – the truth and genuine accountability.”

-Fayed/Harrods Survivor

For survivors, the distinction between public and private perpetrator is meaningless; the harm and the barriers are the same. Limiting reform to public bodies would create a two-tier system, where access to remedy depends not on who caused the harm, but on their status – producing arbitrary and unjust disparities and entrenching the very fragmentation and inequity the Inquiry has already found unacceptable, undermining its stated objectives. A unified statutory framework is the only way to ensure fairness, consistency and predictability, to prevent a “scheme lottery” and to impose clear obligations that deter abuse by both public and private actors.

Private redress schemes illustrate the risk: they deliver token payments, rights waivers, re-traumatisation and mistrust, while pushing survivors back into adversarial litigation that is costly, delayed, evidentially fought and re-traumatising.

The Civil Justice Council has already recommended the development of non-court redress mechanisms for mass claims⁹. Parliament has used statute to compel

⁷ Reforming Redress Schemes Roundtable Report, King’s Legal Clinic (October 2024).

⁸ Judith L Herman, *Trauma and Recovery: The Aftermath of Violence – from Domestic Abuse to Political Terror* (2nd edn, Basic Books 2015) 61.

⁹ Civil Justice Council, *Review of Litigation Funding: Final Report* (June 2025), Section 2.12.

private-sector redress in other contexts, such as financial services, proving that uniform standards and mandatory contributions are achievable. Comparative models, including IICSA, further show how mixed public/private responsibility, trauma-informed processes and central oversight can be delivered in practice.

Statutory schemes are essential to deliver consistent, survivor-centred redress for all forms of mass harm.

3. Why Statutory Redress Matters

Statutory redress is a mechanism that, done well, provides recognition, reparation and accountability in a non-adversarial setting.

Research consistently shows that survivors prioritise:

- acknowledgement of harm,
- a fair and transparent process,
- trauma-informed engagement, and
- independence from the institutions responsible.

“I was hoping I’d get some recognition for what had happened to me, hoping that I would be vindicated for being called a liar all these years and that finally someone would listen to me.”

-Victim statement, IICSA Accountability and Reparations Investigation Report, Part C.3 para 16

Yet survivors who seek justice through existing routes face major barriers. Complex cases demand work unrecoverable under conditional fee agreements, making these cases commercially unviable. Costs rules, weak Qualified One-Way Costs Shifting protection and scarce after-the-event insurance cover expose survivors to untenable financial risk, while legal aid cuts restrict representation. Defendant’s institutional resources and short limitation periods further entrench inequality of arms. Many survivors are left without viable routes to justice.

As Judith Herman observes, when institutions fail to protect survivors, the harm is compounded: they suffer not only the original violation but also “*the destruction of*

[their] sense of trust in the community”. This institutional betrayal amounts to a form of double trauma.¹⁰

“Although the primary responsibility for the sexual abuse of an individual lies with the abuser and the institution they were part of, we cannot avoid the conclusion that the problems faced by many people who have been abused are the responsibility of our entire society.”

-Royal Commission, Redress and civil litigation report (2015), p.31

A statutory scheme can overcome these barriers and meet survivors’ needs more effectively than adversarial litigation or voluntary processes.

4. Benefits to the State and Public

- Reduced litigation costs: fewer civil cases and reduced burden on legal aid.
- Shared responsibility: wealthy perpetrators and complicit institutions contribute; taxpayers are not left to shoulder the financial burden alone.
- Lower long-term costs: early redress and support mitigate long-term healthcare, welfare, and justice costs¹¹.
- Reduced court pressure: survivors diverted from adversarial litigation.
- Public confidence: showing that accessible accountability is possible restores trust in institutions.

The case study set out in Annex 3 illustrates the cost of failing to provide timely statutory redress. Just as Parliament ultimately legislated for a statutory scheme in Horizon, so too must it now recognise that systemic harms caused by private as well as public institutions and individuals require a permanent statutory redress framework.

5. Lessons from Comparative Precedents

International and domestic precedents confirm that statutory redress schemes are both workable and necessary. The experience of comparable jurisdictions provides clear lessons for the design of any scheme for England and Wales and goes directly to the PAC’s remit.

¹⁰ Judith L Herman, *Trauma and Recovery: The Aftermath of Violence – from Domestic Abuse to Political Terror* (2nd edn, Basic Books 2015) 61.

¹¹ Taking the example of mass sexual abuse and exploitation, the Women’s Budget Group has estimated that the lifetime cost of sexual violence and abuse in England and Wales is £400 billion for a single year’s victims - Women’s Budget Group & VISION Consortium, *The Cost of Sexual Violence* (January 2024).

Poorly designed processes demonstrate the risk of wasting public funds on administration rather than survivor support. Exclusionary eligibility rules reduce value for money by denying redress to many affected, while low compensation levels and inconsistent institutional participation undermine accountability.

“...The redress payment is meant to be an acknowledgement of pain and suffering. Clearly, some decision-makers have no understanding of our pain and suffering.”
-Survivor feedback study, Second year review of the National Redress Scheme
(Australia)

Conversely, where participation is compulsory (or encouraged via layered pressures (legal, financial and reputational)) and processes are survivor-centred, redress can be delivered more efficiently, with greater institutional responsibility.

“There is an ocean of difference between communicating with people who are trauma-informed and those who aren’t. Having dealt with both on this journey my experience tells me that one has the potential for healing, and the other can be re-traumatising. It is therefore vital that those who work with survivors in any capacity are trauma informed.”
-Fayed/Harrods survivor

Any scheme must be designed to capture mass harm by both public and private institutions and individuals, minimise administrative burden, maximise survivor access, and compel institutions to contribute, thereby ensuring both accountability and effective use of public funds. Key redress models from which lessons can be drawn and best practice adopted are as follows:

- Ireland (Residential Institutions Redress Board), 2002¹².
- Australia (National Redress Scheme, 2018)¹³.

¹² Commission to Inquire into Child Abuse (Ryan Report) (2009). Irish Human Rights Commission, Submissions to the Committee on the Elimination of Racial Discrimination (2005).

¹³ Royal Commission into Institutional Responses to Child Sexual Abuse, Final Report (Commonwealth of Australia, 2017); Australian National Audit Office, Administration of the National Redress Scheme (Report No 37, 2020–21).

- United States (Bankruptcy survivor trusts, various)¹⁴.
- Scotland (Redress for Survivors (Historical Child Abuse in Care) (Scotland) Act 2021)¹⁵.
- IICSA (England & Wales) (Final Report, 2022)¹⁶.

6. Lessons identified

Comparative schemes highlight recurring challenges and design principles:

- Accessibility and Process – Schemes must be trauma-informed, simple to navigate, and supported by advocacy and counselling.
- Eligibility and Inclusion – Arbitrary exclusions (e.g. based on criminal records) undermine credibility; schemes should be broadly inclusive.
- Compensation Levels – Awards must be fair, dignified, and proportionate to harm; tokenistic payments erode trust.
- Institutional Participation – Voluntary models risk under-participation; compulsory or strongly incentivised participation ensures recognition.
- Non-Financial Measures – Survivors value acknowledgment, transparency, accountability, apology, memorialisation and therapeutic support as highly as financial compensation.
- Timeliness – Delays deny justice; schemes must be adequately resourced to deliver decisions quickly.
- Civil Law Interaction – Redress should complement, not replace, civil remedies; compulsory waivers restrict survivor choice.
- Survivor Voice – Ongoing survivor co-design and oversight are essential to maintain trust.

“What matters to me is knowing the process isn’t hidden behind closed doors or full of confusing language. If there is fairness and clarity at every step, I can feel confident that I am being treated with respect, not as a problem to be managed.

Transparency helps rebuild trust that was taken away from me.”

-Fayed Survivor

¹⁴ In re Roman Catholic Archbishop of Portland, 335 B.R. 842 (Bankr. D. Or. 2005). In re Boy Scouts of America, No 20-10343 (Bankr. D. Del. 2020).

¹⁵ Redress for Survivors (Historical Child Abuse in Care) (Scotland) Act 2021 asp 15. Scottish Government, Redress for Survivors (Historical Child Abuse in Care) (Scotland) Act 2021: Annual Report 2021–22 (SG/2022/147).

¹⁶ Independent Inquiry into Child Sexual Abuse, The Report of the Independent Inquiry into Child Sexual Abuse (HC 1392, 2022).

7. Towards a Framework for Statutory Redress

The PAC has asked how government can ensure schemes are effective, timely, proportionate, and fair. International and domestic experience demonstrates that clear guiding principles are essential. Some suggested guiding principles are set out in Annex 1. Recommendations are set out in Annex 2.

8. CONCLUSION

The PAC has rightly identified the lack of coordination and fairness in current schemes. Survivors of systemic harm face unique barriers that private litigation and institution-led schemes cannot overcome.

A statutory redress framework, built on consistent principles and survivor-centred design, would provide timely, fair, and proportionate outcomes. It would strengthen accountability, reduce costs to public services, and restore public confidence.

Parliament has already acted through Horizon, Windrush, and Infected Blood schemes, among others. Survivors of mass harm in the private sector deserve the same recognition: statutory redress is the only effective solution where systemic harm overwhelms the courts.

Although redress schemes in the UK and Ireland have so far been funded largely by the state, other jurisdictions show that individuals and institutions with substantial wealth can and should be compelled to contribute directly to the funding of such schemes. Where perpetrators hold significant assets, financial liability for redress to those they have harmed should not be transferred to the taxpayer. Properly designed, statutory redress is not only compensatory but also serves the wider public interest by creating accountability and deterrence, ensuring that the true costs of harm fall on those responsible.

ANNEX 1 – GUIDING PRINCIPLES

Overriding features

A statutory framework should be:

- Survivor-led and trauma-informed: Processes must minimise re-traumatisation, prohibit NDAs, and ensure survivor choice in disclosure.
- Independent: Administered by a statutory body with meaningful survivor representation, not by implicated institutions.
- Permanent: Operating on an ongoing basis, rather than sunset provisions, so survivors are not excluded by arbitrary deadlines.
- Transparent and accountable: With aggregate data published, survivor privacy safeguarded, and annual reporting to Parliament.
- Fair and proportionate: Awards should reflect the gravity of harm and avoid tokenism.
- Inclusive in scope: Addressing mass harms from the outset, recognising their interconnected nature.

Operational features

- Eligibility: Survivors of mass harm, historic or recent.
- Evidence: Credible survivor accounts accepted, avoiding unnecessary evidentiary burden.
- Awards: Adapted to reflect trauma and systemic harm.
- Support: Survivor-approved legal advice, access to counselling, and advocacy.
- Appeals: Independent review mechanisms.

Funding model

- Primary: Perpetrators, estates, and insurers, with contributions adjusted by wealth multipliers.
- Secondary: Responsible institutions.
- Fallback: A state-backed National Redress Fund to ensure timely payment, with recovery pursued from liable parties. (Prompt: Should Parliament consider levies on high-risk sectors (political parties, sporting, religious, media) to build a National Redress Fund).

Oversight and governance

An Independent Redress Authority should administer the scheme, with:

- survivor-majority representation on its governing board,
- powers to compel institutional participation,
- annual reporting obligations to Parliament, and

- evergreen review: five-yearly independent reviews for improvement, not closure.

Accountability mechanisms

- Awards enforceable as High Court judgments.
- Statutory charge on assets until fully paid.
- Criminalisation of deliberate concealment or dissipation of assets.
- Redress debts surviving bankruptcy.
- Public register of compliant and non-compliant institutions.
- Mandatory publication of systemic lessons.

Survivor Safeguards

- No NDAs or confidentiality clauses: Survivors must be free to speak about their experiences.
- No offsets: Redress payments not reduced by taxation.
- Privacy: A statutory Survivor Privacy Charter, guaranteeing control over personal disclosure.
- Choice and autonomy: Survivors able to join, pause, or leave the scheme without penalty.

ANNEX 2 - RECOMMENDATIONS

R1: Government should adopt an overarching statutory framework for compensation schemes, grounded in consistent guiding principles and adaptable to different contexts of harm within both the private and public sector.

R2: Statutory redress should be recognised as a legitimate form of non-court resolution in cases of systemic harm.

R3: Survivors must be at the centre of scheme design, with trauma-informed processes and meaningful consultation.

R4: Funding should include mandatory contributions (or penalties for non-engagement) from implicated institutions and individuals, alongside government support where necessary.

R5: Redress schemes should require disclosure of institutional records to ensure transparency and accountability.

R6: Lessons from existing statutory schemes (both domestic and international) should inform a centralised framework to avoid repeated ad hoc design.

R7: HM Treasury and the Cabinet Office should develop cross-government guidance on establishing statutory redress schemes.

R8: Statutory redress should be independently administered, perpetrator-funded where possible, and explicitly recognised as serving the wider public interest in accountability and deterrence.

ANNEX 3 – CASE STUDY: HORIZON

While our direct experience as a campaigning group is rooted in cases of sexual exploitation and trafficking within private organisations, we recognise the common threads that link many forms of corporate and institutional harm. For that reason, we use the Horizon case here to illustrate the value of our proposed framework. Certainly, some early investigation and prosecution costs were inevitable before the flaws in Horizon were widely understood, yet the overwhelming majority of the financial and social burden was avoidable.

Statutory redress could have been triggered by the mid-2000's, once systemic failures were evident. By 2015, when PAC and BEIS were already seized of the matter, it was unconscionable that survivors were still driven into adversarial litigation.

Had a statutory framework been available, it would have saved lives, reduced wrongful prosecutions and averted much of the £1 billion now committed in compensation.

Meeting the needs of victim-survivors	
Acknowledgement of harm	For over a decade, the Post Office insisted Horizon was reliable and accused sub-postmasters of dishonesty. Survivors were prosecuted, imprisoned, and financially ruined before harm was finally acknowledged after the 2019 High Court judgments. Some died before their convictions were overturned. ¹⁷
Fair and transparent process	In the absence of a statutory scheme, survivors were forced into costly High Court group litigation. The 2019 settlement of £57.75 million saw more than £46 million absorbed in legal fees, leaving survivors with only modest compensation. ¹⁸ Redress only became fairer and transparent once Parliament legislated statutory schemes in 2022–23. ¹⁹
Trauma-informed engagement	Survivors were treated as criminals rather than victims of systemic failure. Some were imprisoned; many reported stigma, bankruptcy, and lasting mental health problems. Several took their own lives under the strain. ²⁰ Engagement was adversarial and re-traumatising, with no support until very late.
Independence from the institutions responsible	The Post Office investigated, prosecuted, and defended claims itself — a direct conflict of interest. It took parliamentary intervention and judicial rulings to remove control from the implicated institution and establish independent statutory schemes. ²¹
Benefits to state and public	
Reduced litigation costs	Without a statutory redress scheme, costs spiralled. The first High Court case cost £46 million+ in legal fees, most of which went to

¹⁷ Bates v Post Office Ltd (No 6: Horizon Issues) [2019] EWHC 3408 (QB).

¹⁸ House of Commons, Horizon Settlement and Legal Costs (HC Deb 19 Dec 2019, vol 669, col 407).

¹⁹ Department for Business and Trade, Post Office Horizon Compensation Schemes (Policy Paper, 2023).

²⁰ Business, Energy and Industrial Strategy Committee, Oral Evidence: Post Office and Horizon IT System HC 1000 (2020–21), Qq 50–65.

²¹ National Audit Office, Investigation into the Issues Arising from the Horizon IT System at the Post Office (HC 1189, 2015).

	lawyers and funders rather than survivors. ²² Later, the government committed £1 billion+ to compensate survivors through three schemes. ²³ An earlier statutory scheme could have saved tens of millions in litigation costs.
Shared responsibility	In practice, taxpayers now carry the bulk of the financial burden, with limited Post Office contributions. ²⁴ A statutory framework from the outset could have required the Post Office and its insurers to shoulder a fairer share, reducing reliance on public funds.
Lower long-term costs	The absence of early redress deepened harms: loss of businesses, long-term welfare dependency, and mental health crises. Many sub-postmasters lost pensions and savings, creating permanent income gaps. Families became reliant on welfare support; HMRC lost tax revenue from businesses destroyed. Earlier statutory redress would have mitigated welfare, health, and productivity costs. ²⁵
Reduced court pressure	Hundreds of wrongful convictions had to be appealed in the criminal courts, clogging judicial resources. ²⁶ The Criminal Cases Review Commission (CCRC) had to dedicate significant staff time. Beyond appeals, the original prosecutions themselves wasted public funds on police investigation, CPS time, court hearings and prison places. A statutory scheme offering early remedy could have diverted both wrongful prosecutions and later appeals away from the courts.
Public confidence	The scandal has caused a collapse in trust in the Post Office and in government oversight bodies (BEIS/DBT, UKGI). ²⁷ Multiple parliamentary inquiries, PAC hearings, NAO reviews and now the statutory Wyn Williams Inquiry have consumed further public funds in an effort to restore legitimacy. Public anger grew as survivors were visibly retraumatised by legal battles. By contrast, transparent statutory redress has begun to restore some confidence, though trust is not yet repaired.

²² House of Commons, Horizon Settlement and Legal Costs (HC Deb 19 Dec 2019, vol 669, col 407).

²³ Department for Business and Trade, Post Office Horizon Compensation Schemes (Policy Paper, 2023).

²⁴ Public Accounts Committee, Post Office Compensation: Thirteenth Report of Session 2022–23 (HC 115, 2023).

²⁵ Business, Energy and Industrial Strategy Committee, Oral Evidence: Post Office and Horizon IT System HC 1000 (2020–21), Qq 50–65.

²⁶ Criminal Cases Review Commission, Annual Report and Accounts 2021–22 (HC 422, 2022), 12–13.

²⁷ Public Accounts Committee, Post Office Horizon IT Inquiry: Oral Evidence (HC 118, 2023).