



OPEN LETTER

The Rt Hon John Healey MP
Chancellor of the Exchequer
HM Treasury
1 Horse Guards Road
London SW1A 2HQ

29th September 2026

***'Hope Again'* must include the 3.8 million UK taxpayers excluded from Covid-19 Financial Support**

Dear Chancellor,

Thank you for contacting me following your speech at Labour Party Conference and for setting out what *'Hope Again'* means for our economy and our country.

I am replying not simply as Jennifer Griffiths, but as Head of ExcludedUK and Secretariat Secretary of the Gaps in Covid-19 Financial Support All-Party Parliamentary Group, on behalf of a community which has now waited more than six years for its own reason to hope again.

Your email talks about people who feel that Britain has not been working for them, their families or their communities.

That description will resonate painfully with the estimated 3.8 million UK taxpayers who were wholly or partially excluded from meaningful Covid-19 financial support.

These were not people who had failed to contribute.

They included company directors, newly self-employed people, PAYE freelancers, new starters, people on parental leave, sole traders and many others whose circumstances simply did not fit the schemes devised by the Conservative Government.

They dutifully paid in.

When the greatest national emergency of their working lives arrived, they were left out.

Andy Burnham has supported us for more than six years

Prime Minister Andy Burnham has supported our campaign for more than six years.

He has met and spoken with members of our community, publicly recognised the injustice they experienced and repeatedly expressed his support for our fight for recognition and fairness.

In June 2024, he told the excluded:

“The public see you and the public support you.”

He also said:

“I supported you back in the pandemic, and we support you now. The passage of time doesn’t change that.”

He described what happened to those excluded as “indefensible” and said:

“We will work with you to make sure that the excluded is recognised as one of the injustices that this country needs to rectify.”

When discussing potential financial measures, he said that asks could be framed in ways that were:

“fair, proportionate and doable.”

Those words mattered enormously to our members.

Now that Andy Burnham is Prime Minister, they understandably want to know what those words will mean in Government.

Parliament has already asked Government to meet us

During the Backbench Business Debate on Covid-19 Financial Support on Thursday 15 January 2026, the then Chair of the Gaps in Covid-19 Financial Support APPG, **Steve Witherden MP**, spoke directly about the continuing financial and psychological harm suffered by excluded taxpayers.

He referred to the 40 known suicides linked to exclusion within the ExcludedUK community, the hundreds more who had attempted suicide and the widespread anxiety, depression and trauma experienced by those affected.

He then made a very specific request to James Murray MP, then Chief Secretary to the Treasury:

“I would appreciate it if the Minister agreed to meet the APPG, ExcludedUK and bereaved families of those who died by suicide linked to exclusion.”

That request did not end when the debate concluded.

On 11 March 2026, Steve Witherden, together with APPG Officers Manuela Perteghella MP, Dr Al Pinkerton MP and Lord Brady of Altrincham, wrote formally to James Murray. The letter again requested that he meet the APPG, ExcludedUK and the bereaved families of those who died by suicide linked to exclusion, so that he could hear directly from those affected. Written testimonies from bereaved families were provided with that letter.

James Murray responded positively and discussions began about arranging a meeting involving:

- Neil Foster, then Special Adviser to Chancellor Rachel Reeves
- Daniel Tomlinson MP from HM Treasury
- Steve Witherden MP as Chair of the APPG
- Manuela Perteghella MP as an APPG Officer
- Myself as Head of ExcludedUK and Secretariat Secretary
- and people directly affected by the devastating mental health consequences of exclusion

Importantly, we wanted that meeting to include people who had lost loved ones to suicide, together with ExcludedUK members who had themselves attempted suicide or contemplated taking their own lives as a direct result of their exclusion from meaningful financial support.

An initial date was offered in May 2026, but unfortunately the notice was simply too short for a meeting of this nature.

These are not people who we can, or should, ask to recount profoundly traumatic experiences at a few days' notice. Bereaved families needed to be approached sensitively and given sufficient time to consider whether they felt emotionally able to attend. The same consideration had to be afforded to members who had survived suicide attempts or experienced suicidal thoughts.

We therefore agreed that we would look instead at dates during June 2026, allowing the meeting to be organised properly, compassionately and respectfully.

Unfortunately, just as those arrangements were progressing, the election period intervened. The meeting never took place, and once again the excluded heard no more.

The election may have interrupted the diary. It did not end the injustice.

That is why I am now asking for your assistance in ensuring that the meeting Parliament called for, and which had progressed to the point of identifying those who should be around the table, is finally brought to fruition.

These debts did not disappear when lockdown ended

For many of the excluded, the financial consequences of the pandemic are not history. They are still appearing in their bank accounts every month.

While millions of taxpayers were protected through furlough payments and grants which did not have to be repaid, many excluded business owners were forced to borrow money simply to survive.

Some took out Bounce Back Loans. Others survived using personal loans, overdrafts, credit cards, depleted savings or borrowing from family and friends.

BOUNCE BACK LOANS WERE LOANS.

They were not equivalent to the **non-repayable** support received by millions of other taxpayers. They were – and still are – debt.

Many excluded people are still repaying those debts today, more than six years after the pandemic began.

For those people, Covid did not end when the restrictions ended. The debt remained.

There was another serious anomaly affecting newer businesses.

Businesses had to meet the eligibility rules of the Bounce Back Loan Scheme and lenders' own requirements. Those who had only recently begun trading could find themselves unable to access the borrowing which Government repeatedly cited as part of the support available to businesses.

For people already excluded from grants and income support, being unable to access borrowing as well compounded an already impossible situation.

Yet the impression repeatedly given to the public was that unprecedented support was available to everyone who needed it. Our members know that simply was not their experience.

Behind every statistic is a person

This cannot be reduced to economics. It cannot be measured solely in pounds, loans or lost businesses.

ExcludedUK knows of at least 40 people within our community who died by suicide following the devastating financial and psychological consequences associated with exclusion.

These are people known to us. They are not a national dataset. They are not an official Government total. They are people whose deaths became known to ExcludedUK because they or their families formed part of our community.

It would therefore be irresponsible for us simply to multiply that figure across the estimated 3.8 million people who were excluded and claim to know how many lives were lost nationally.

But the opposite assumption would be equally unreasonable. It cannot seriously be suggested that every suicide associated with the consequences of exclusion happened to occur among people connected to one Facebook community and became known to ExcludedUK.

We simply do not know the true national figure.

That should concern Government enormously.

What we do know is that behind those 40 known deaths are bereaved parents, husbands, wives, partners, children, siblings and friends whose lives changed forever.

We also know of many people who attempted suicide. We know of many more who contemplated it.

For more than six years, ExcludedUK volunteers have supported people experiencing suicidal thoughts, severe anxiety, depression, relationship breakdown, loss of homes and businesses, overwhelming debt and the psychological consequences of believing that the country they had dutifully paid into abandoned them when they needed it most.

These people should now be heard directly.

Chancellor, I am asking you to help us finally sit around that table

Your email to me says:

“HOPE ISN’T SOMETHING WE WAIT FOR. IT’S SOMETHING WE BUILD.”

I agree.

But the excluded have already been waiting for more than six years.

For them, hope cannot simply mean another sympathetic statement.

Hope would mean recognition.

Hope would mean an apology.

Hope would mean Government finally engaging seriously with the question of fair financial redress.

Hope would mean acknowledging the debts people were forced to incur because meaningful support was unfairly and arbitrarily denied to them.

Hope would mean listening directly to people whose mental health was – and remains – utterly devastated by their exclusion.

Hope would mean sitting opposite families who have buried someone they loved and hearing directly what happened to them.

And hope would mean ensuring that no future Government can ever create an emergency financial support system that leaves millions of taxpayers outside it again.

Your email asks me to help carry Labour's message of hope into my community.

I would genuinely love to be able to do that.

But after more than six years, I need to be able to tell our members what “*Hope Again*” means for them.

So I am asking you, as Chancellor of the Exchequer, to help ensure that the meeting Parliament called for and which we have been seeking is finally convened.

Please meet us.

Please sit around a table with ExcludedUK, our APPG representatives, bereaved families and people who came frighteningly close to becoming another name on our list.

Listen to people who are still repaying loans they took on simply to survive.

Listen to those who were forced to accrue massive debts, while millions of other taxpayers received grants and furlough payments which never had to be repaid.

Listen to the families whose loved ones did not survive the devastating consequences of this injustice.

Listen to the people Prime Minister Andy Burnham has supported for more than six years.

Then let us work together to establish what recognition, accountability and meaningful redress can now look like.

The excluded dutifully paid into this country.

More than six years later, they should not still be paying the price for being left out.

Yours sincerely,



Jennifer Griffiths

Head of ExcludedUK

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Dutifully paid in. Deliberately left out!

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