

Module 9 List of Issues

Introduction

This List of Issues provides an indicative guide to the topics proposed for exploration within the Module 9 investigation. It is not intended to be an exhaustive or prescriptive document. Inevitably, issues may come into greater or lesser focus as the Module 9 investigation progresses - some may fall away and others may emerge. It follows that not all indicative areas will be addressed to the same degree or explored by the same means. Indicative areas may be explored through different mechanisms - some may be examined with witnesses, others by means of the relevant documentary material. Core documents to be relied upon as part of the evidential and factual matrix will be published in due course. The framing of these issues does not indicate that any finding has been made on a particular issue. The List of Issues will continue to be kept under review throughout the investigation.

Outline of Scope

The outline of scope for Module 9 can be found [here](#).

Issues

The Initial Economic Response to the Pandemic

1. What steps did the UK Government and the Devolved Administrations take to assess the nature and extent of the economic shocks facing the UK economy at the outset of the pandemic? Did they accurately assess the economic risks to individuals, businesses and to the economies of the UK and devolved nations?
2. Did the UK Government and the Devolved Administrations take into account an appropriate range of economic considerations when formulating the initial economic response, including uncertainty regarding the duration and severity of the pandemic and its potential longer term impact on the labour market?
3. What range of policy interventions were available to the UK Government and the Devolved Administrations when formulating the initial economic response to the pandemic? On what basis did they decide on the initial interventions?
4. Did the UK Government and Devolved Administrations have sufficiently in mind the potential for a novel virus to cause long term health issues that might affect the economic activity of large numbers of people?

Economic Decision Making Systems and Structures

5. Whether economic decision making structures and processes within the UK Government and the Devolved Administrations were effective in the response to the pandemic.
6. Whether intergovernmental structures for economic decision making were effective.
7. Were structures between government and local authorities for economic decision making effective?
8. Whether the economic decision making of the UK Government and Devolved Administrations adequately took into account the likely duration and severity of the public health crisis throughout the pandemic.
9. Were decisions regarding the overarching economic response taken in an effective way? Were decisions made by the appropriate people in the UK Government and Devolved Administrations through appropriate structures and with adequate checks and balances?
10. Did the UK Government and the Devolved Administrations make effective use of advice, analysis and expertise in the economic response to the pandemic?

Monetary Policy and the Bank of England

11. Whether the Bank of England made an accurate assessment of the nature and extent of the economic crisis facing the UK.
12. What monetary policy interventions were available to the Bank of England for the kind of economic crisis caused by the pandemic?
13. Whether quantitative easing was an appropriate policy response?
14. Did the relationship between His Majesty's Treasury and the Bank of England operate effectively in the economic response to the pandemic?

Funding for the Devolved Administrations, Local Government and Other Relevant Public Services

15. Did the funding framework affect the ability of the Devolved Administrations to make economic policy? Was the Barnett Guarantee an effective adaptation to the usual funding framework? Should other adaptations to the usual funding framework have been considered in an economic emergency such as this?

16. Did the UK Government involve the Devolved Administrations in decisions about funding appropriately?
17. Was the process for deciding on the amount and timing of funding provided to local authorities adequate? Did the UK Government and Devolved Administrations involve local authorities in decisions about funding effectively? Was there sufficient certainty to enable local authorities to plan strategically? Was monitoring by the UK Government and Devolved Administrations of the use to which funding was put adequate?
18. Were decisions made by the UK Government about providing funding to other relevant public services, including the transport sector, effective?

Support for Jobs and the Self-Employed

19. The basis for the UK Government's decision to protect jobs via the Coronavirus Job Retention Scheme ('CJRS') and the Self-Employment Income Support Scheme ('SEISS')? Were those schemes designed and delivered effectively? Were risks to the UK labour market appropriately assessed and balanced?
20. Was there effective and adequate consultation during the design of the scheme? To what extent did any such consultation inform the design of the scheme?
21. Did those schemes adequately mitigate against the risk of fraud and error?
22. Did the schemes have an unequal impact or otherwise fail to protect economically vulnerable groups? How, if at all, was the potential risk of long term sequelae taken into account in the design of the scheme?
23. Was monitoring of the impact of the schemes adequate?
24. Were appropriate amendments made throughout the lifetime of the schemes? Could and should the schemes have been more targeted? Were decisions about the continuation or amendment of the schemes made in a timely and effective manner?
25. Was communication with the public about the schemes clear, accessible and effective?
26. Did the schemes achieve their intended aims? Did the schemes operate effectively alongside other economic interventions in the UK and in each of the Devolved Nations?
27. Were the schemes ended at the right time and following appropriate consultation?

28. Were schemes intended to promote the recovery of the labour market effective?
Did they appropriately address long term risks to the labour market?

Support for Businesses

29. What strategies did the UK Government and the Devolved Administrations use to protect businesses and were they effective?
30. Were UK-wide business loan schemes designed and delivered effectively?
31. Were business grant schemes designed and delivered effectively in all four nations of the UK?
32. Was there effective and adequate consultation during the design of the scheme?
Were those responsible for delivering loan and grant schemes involved in the design of the schemes effectively or at all? To what extent did any such consultation inform the design of the scheme?
33. Did loan and grant schemes adequately target businesses in need of support?
Were certain businesses unduly excluded from support?
34. Did loan and grant schemes adequately mitigate against the risk of fraud and error?
35. Did loan and grant schemes support economically vulnerable groups effectively?
36. Was monitoring of the impact of loan and grant schemes adequate?
37. Were appropriate amendments made throughout the lifetime of the schemes?
Were decisions about the continuation or amendment of the schemes made in a timely and effective manner?
38. Was communication with the public about loan and grant schemes clear, accessible and effective?
39. Did loan and grant schemes achieve their intended aims? Did the schemes operate effectively alongside other economic interventions in the UK and in each of the Devolved Nations?
40. Were loan and grant schemes ended at the right time and following appropriate consultation?
41. Were other significant economic interventions to support businesses in the UK and the Devolved Nations designed and delivered effectively? Did they achieve their intended aims?

Alleviating Economic Hardship

42. What measures did the UK Government and the Devolved Administrations introduce which were capable of alleviating economic hardship including uplifts to Universal Credit and working tax credit and changes to Statutory Sick Pay? What were the objectives of those schemes and who were the intended beneficiaries?
43. Were those schemes designed and delivered effectively?
44. Did the uplifts to Universal Credit and Working Tax Credit and the changes to Statutory Sick Pay eligibility adequately target those identified by government as being in need of economic support?
45. Did those schemes adequately mitigate against the risk of fraud and error?
46. Was there effective and adequate consultation during the design of the scheme? To what extent did any such consultation inform the design of the scheme?
47. Did those schemes support economically vulnerable groups effectively? How, if at all, was the potential risk of long term sequelae taken into account in the design of the schemes?
48. Was monitoring of the impact of those schemes adequate?
49. Were appropriate amendments made throughout the lifetime of the schemes? Were decisions about the continuation or amendment of the schemes made in a timely and effective manner?
50. Was communication with the public about those schemes clear, accessible and effective?
51. Did those schemes achieve their intended aims? Did the schemes operate effectively alongside other economic interventions in the UK and in the Devolved Nations?
52. Were those schemes ended at the right time and following appropriate consultation?
53. Was economic support provided to the voluntary and community sector, including the £750 million package for Voluntary, Community and Social Enterprise organisations, designed and delivered effectively?
54. Were other significant economic interventions to alleviate economic hardship in the UK and the Devolved Nations designed and delivered effectively? Did they achieve their intended aims?

Annex A - Key Economic Interventions

There were hundreds of support schemes across the United Kingdom and not all can be reviewed by the Inquiry. A proportionate approach to their examination is required to enable the Inquiry to learn the most important lessons and make recommendations. The Inquiry Legal Team has therefore identified certain 'key economic interventions' which are the subject of detailed questions in relevant Rule 9 Requests. The identification of 'key economic interventions' for the purpose of the Module 9 investigation is iterative and based upon the evidence the Inquiry continues to receive.

Module 9 has provisionally identified the following schemes or measures as 'key economic interventions' taken by the UK Government for the purpose of the Module 9 investigation:

1. Coronavirus Job Retention Scheme;
2. Self-Employment Income Support Scheme;
3. Kickstart;
4. Restart;
5. Job Entry Targeted Support ('JETS');
6. Loans to businesses, including the Bounce Back Loan Scheme ("BBLs"), Coronavirus Business Interruption Loan Scheme ("CBILs"), the Coronavirus Large Business Interruption Loan Scheme ("CLBILs");
7. Future Fund;
8. Recovery Loan Scheme;
9. Covid Corporate Financing Facility;
10. Business rate relief;
11. Covid-19 Business Grants;¹
12. Changes to Statutory Sick Pay eligibility;
13. Statutory Sick Pay Rebate Scheme;
14. Uplift to Universal Credit and Working Tax Credit;
15. Eat Out to Help Out;
16. Changes to the insolvency rules (including, but not limited to, changes to directors' duties and the moratorium on statutory demands and winding-up petitions);
17. Moratorium on commercial evictions;
18. £750 million package for the Voluntary, Community and Social Enterprise sector.

Module 9 has provisionally identified the following schemes or measures as 'key economic interventions' taken by the Scottish Government for the purpose of the Module 9 investigation:

¹ Cohort one schemes: the Small Business Grant Fund, the Retail Hospitality and Leisure Grant Fund and the Local Authority Discretionary Grant Fund

Cohort two schemes: the Local Restrictions Support Grant

Cohort three schemes: the Additional Restrictions Grant, the Restart Grant, the Omicron Hospitality and Leisure Grant

1. Non-Domestic Rates Relief;
2. Newly self-employed hardship fund;
3. Furlough support grant;
4. Funding to support travel networks, including the Covid-19 Support Grant, Covid-19 Support Grant-Restart and Network support grant;
5. Local Authority Distributed Funds.

Module 9 has provisionally identified the following schemes or measures as 'key economic interventions' taken by the Welsh Government for the purpose of the Module 9 investigation:

1. Economic Resilience Fund;
2. Covid-19 Wales Business Loan Scheme;
3. Local Government Hardship Fund;
4. Bus hardship fund and emergency measures agreement to support services;
5. Third Sector Covid-19 Fund.

Module 9 has provisionally identified the following schemes or measures as 'key economic interventions' taken by the Northern Ireland Executive for the purpose of the Module 9 investigation:

1. JobStart scheme;
2. Covid-19 Community Support Fund;
3. Business support grant schemes²;
4. Limited Company Directors Support Scheme;
5. Newly Self-Employed Support Scheme;
6. Business Rates Relief.

² For example, £10K Small Business Support Grant Scheme, £25K Business Support Grant Scheme for the Retail, Hospitality, Tourism and Leisure Sectors, Sector Specific Business Support Grant Scheme, Large Tourism and Hospitality Business Support Scheme, Localised Restrictions Support Scheme, Covid Restrictions Business Support Scheme, Micro-business Hardship Fund