

Wednesday, 17 December 2025

(10.00 am)

**LADY HALLETT:** Ms Wilson.

**MS WILSON:** Good morning, my Lady. The first witness is Mr Gareth Davies.

**MR GARETH DAVIES (sworn)**

**Questions from COUNSEL TO THE INQUIRY**

**MS WILSON:** You are Mr Gareth Davies; is that right?

**A.** That is right.

**Q.** The current Permanent Secretary at the Department for Business and Trade --

**A.** Yes.

**Q.** -- since February 2023. And as part of that role, you have overall responsibility for the effective running of the department, in addition to accounting officer responsibilities?

**A.** That is correct.

**Q.** Thank you. Just -- you've kindly provided the Inquiry with, I think, four statements in total, so just to introduce those for the record.

You've provided a corporate statement split into three parts, so part A deals with the introduction and overview as well as lessons learned, with reference number INQ000653217.

Part B, which focuses primarily on the loan schemes,

1

evidence given by some of your other witnesses during this module, particularly that of Tim Leunig, who I think fell very much into the former category.

As ever, I think it's not -- this is not one thing or another. It's about how you get the balance right. I'm very informed by my experience previously at the Department for Transport, where I was responsible for transport security. There you have a series of incidences, particularly aviation security was a challenge, but right the way across the network.

And we always had to get this balance right of having standard operating procedures for incidents that would happen repeatedly. You know, a classic example would be where you had Operation ADANA, where you lost contact with a plane. You needed to be very clear about roles and responsibilities and what people would need to do.

But other cases, and actually I was responsible for the transport network during Covid, was new, and the risk, as ever, if you over-specify is people stop thinking and the key thing is to make sure the teams are actually, to be frank, engaging their brains rather than just going through rote processes.

So it is a balancing act. I think what's really important in the planning and the playbooks, which

3

with INQ000653218.

Part C deals with the business grants schemes with reference INQ000653219.

And importantly for our purposes today, a corporate statement which considers improvements and changes since the pandemic, with reference INQ000618258.

Is that all correct?

**A.** That's correct.

**Q.** Thank you. And as I hinted at there, Mr Davies, today's evidence is going to be forward facing, focusing on changes since the pandemic, and since you've been in role, but also on what might be still yet to come in the future.

So starting first, please, with preparedness and readiness for any economic shock in a future pandemic, we've heard over the course of the last few weeks about a range of views on planning and preparedness, some prefer no plans at all and regard themselves as anti-planning, they prefer some infrastructure in place, to the other end of the spectrum where some prefer off-the-shelf schemes ready to deploy in a future emergency.

So looking to that future, where do you and the department sit in terms of planning?

**A.** Yeah. No, thank you, and I was very interested by the

2

I know we'll come to, is having -- capturing the lessons learned, is number 1, and making sure that we understand what works, what doesn't; crucially, what are the trade-offs as well, because often there's not a right answer, it's about getting the balance right between different risks you need to manage in the situation, being clear around who to consult with, and that can be both within government and with external stakeholders, and then thinking through to the core documentation you need to make sure you how you manage this.

**Q.** And one way, or one tool you're using to strike that balance, as you've mentioned, are the playbooks.

**A.** Mm-hm.

**Q.** So if I understand it right, there are -- you currently -- or you are preparing three playbooks: a DBT Pandemic Playbook, an Emergency Finance Playbook, and also a Grants Playbook.

Now, it's right, isn't it, Mr Davies, those are all in draft form? They've not been approved by senior officials, ministers, other government departments, and they are a work in progress; is that fair?

**A.** I think that is a fair way to characterise them. I'd add there's another document, whether you call it a playbook, it's a concept for operations, a CONOPS document which sets out essentially how we

4

1 operationalise the Cabinet Office and the book guidance,  
 2 which is how you should run a crisis in a government  
 3 department. So that's how we operationalise that.  
 4 You're right, these are -- they're in draft. In  
 5 some ways the playbooks are never finished, because you  
 6 constantly want to iterate them based on the context of  
 7 how you operate in government, in Whitehall, so the  
 8 different sort of challenges, policy responsibilities  
 9 you might have. So I always see them as different --  
 10 version controls rather than simply draft and then  
 11 finalised.  
 12 **Q.** And in terms of the difference between, say, the  
 13 Pandemic Playbook and then the more scheme-focused  
 14 playbook, can you just elaborate on that, please.  
 15 **A.** Sure. If I just go one step back. The concept of  
 16 operations, the CONOPS, is around any crisis more  
 17 broadly, so that is, if you like, context neutral. The  
 18 Pandemic is trying to bring together the specific  
 19 lessons we learnt through Covid, and how that might  
 20 apply, not just to a repetition of Covid but any  
 21 pandemic schemes.  
 22 Then the particular finance playbooks are then, if  
 23 you like, a layer below those, to give details around  
 24 how you do scheme design, to learn the lessons from what  
 25 worked and what didn't with the loans and the grant

5

1 the best possible way. So, for example, it's not just  
 2 the responsibility of what you might call the "policy  
 3 team" in Whitehall to develop this, they need to work in  
 4 collaboration with the grants directorate, who bring the  
 5 functional expertise about best practice in developing  
 6 grants products.  
 7 **LADY HALLETT:** Can I ask you to slow down.  
 8 **THE WITNESS:** Of course.  
 9 **LADY HALLETT:** As you know, you're not the first witness  
 10 we've had -- it's really difficult when you speak  
 11 quickly as a natural pattern. I know, from my own cost.  
 12 So if you can, I'd be really grateful.  
 13 **THE WITNESS:** I will try and slow down a little bit.  
 14 **MS WILSON:** You've touched there on culture and that being  
 15 an important part of any future response. It's a very  
 16 difficult thing to change, isn't it, certainly in any  
 17 short amount of time?  
 18 **A.** Mm.  
 19 **Q.** How is the department going about looking at that change  
 20 and bringing about that culture shift?  
 21 **A.** I agree. I mean, culture can feel -- as I said, can  
 22 feel quite sort of will-o'-the-wisp in terms of how  
 23 you -- you can describe what the "as is" is, but not how  
 24 you're going to get to, if you like, the "to be", where  
 25 you want to get to.

7

1 schemes.  
 2 **Q.** And just taking you back to what you said at the  
 3 beginning about it's important to strike the right  
 4 balance between having that detail and retaining the  
 5 corporate memory, but also maintaining that agility in  
 6 a crisis, does that really come down to how you and your  
 7 department will use those playbooks in the future?  
 8 **A.** I think it comes down to three things. Firstly, you're  
 9 right, how we actually use the playbooks. It's  
 10 important to make sure that they're both -- they're read  
 11 but not, if you like, overly adhered to. You try to get  
 12 that balance right, number 1.  
 13 Number 2 is about how you structure the  
 14 organisation. And since taking on responsibility for  
 15 the department, I've restructured some of the teams to  
 16 make sure we can have specialist knowledge embedded in  
 17 the way in which the department's organised, so  
 18 particularly the grants and loans directorate, which I'm  
 19 happy to get on to more.  
 20 And then, thirdly, it's about the culture of the  
 21 department, and culture can sometimes feel a little bit,  
 22 you know, hard to pin down, but what I mean by that is  
 23 teams recognising the need to collaborate across their  
 24 formal boundaries of teams, to be able to develop  
 25 policies and products, like the grants and the loans, in

6

1 I think about this as -- is as much about  
 2 behaviours, and that's where culture really bites, so  
 3 it's about what behaviours you want to see in your  
 4 teams. I think of it in a number of steps.  
 5 Firstly, you have to explain why this is important,  
 6 and help people understand what you are trying to  
 7 achieve, rather than just, sort of, setting out a set of  
 8 rules.  
 9 You have to give people the right training, and  
 10 you'll have seen from the evidence statement, my witness  
 11 statement, the work we put in to build up functional  
 12 expertise in the department, also through some of the  
 13 tabletop exercises.  
 14 You then have to create some incentives, and by  
 15 that I mean what happens if you don't follow the sort of  
 16 behaviours, the collaboration you're looking to do. So  
 17 for example, new programmes, new policies, new grant  
 18 schemes, now will go through an investment committee and  
 19 they require the initial fraud impact assessment, so  
 20 that gives you the bite.  
 21 And then finally, I always think about role  
 22 modelling. It's not enough just to set out what you  
 23 want to see as senior leaders, as a role modelling  
 24 responsibility for myself, my senior leaders, and the  
 25 executive committee of the department.

8

1 Q. And in particular focusing on the culture of  
2 collaboration, and how the DBT will work in a future  
3 pandemic with other departments, how do those playbooks  
4 help you work with other departments, in particular  
5 bearing in mind that the DVT has its own set of  
6 playbooks but we've also seen from other evidence that  
7 the Ministry of Housing and Local Government have  
8 a playbook, we know that the Treasury has its own set of  
9 playbooks. Is all of that being brought together?

10 A. This is where the Cabinet Office plays a critical role  
11 through the COBR function. They -- I think I mentioned  
12 earlier the role of the Amber Book guidance for the  
13 concept of operations. So they set the overall approach  
14 that they'll expect government departments to take. We  
15 then operationalise that within our context as the  
16 Business Department.

17 I think where that helps is that you have a shared  
18 language across departments, although obviously the  
19 context in local government department or the Department  
20 for Health will be different to in my department.  
21 Having a shared language around both how you approach  
22 things, the sort of documentation you expect, the nature  
23 of the committees, the rhythm of business, can be  
24 incredibly helpful.

25 I found this, for example, during my time at the

9

1 level, it gives you the right levels of steer and  
2 structure without over-specifying but that's, you know,  
3 a personal judgement.  
4 Q. One suggestion we've heard in evidence from Lord Sharma  
5 which I'd like to take your view on, is he suggested  
6 a memorandum of understanding so that the roles and  
7 responsibilities in a crisis are clear. He described it  
8 as a high-level document, a short document, one that  
9 could be adapted.

10 Do you think that's something which is  
11 over-prescriptive or something which would be helpful in  
12 a future pandemic?

13 A. No, I thought he made a really interesting point around  
14 the role of a memorandum of understanding. I think, as  
15 ever, the question would be in the level of detail that  
16 memorandum of understanding went into. Something that  
17 was at the appropriate level, and I would think not much  
18 more than, you know, a dozen pages, something that  
19 people could read and have in their minds, as opposed to  
20 a sort of a 50, 100-page document, could be helpful.  
21 I think it might make explicit some of the things that  
22 are -- ways of working that people should know but,  
23 actually, in a crisis would be helpful to have  
24 explicitly set out rather than implicit.

25 LADY HALLETT: Can I just follow that up, Mr Davies, sorry

11

1 Department for Transport during Covid because what it  
2 meant was you were able to bring people in from  
3 different departments into same team, but whilst they  
4 may not know the specific context of, say, aviation  
5 security, they would have the same language and  
6 understand the rhythm of the business and I think that  
7 is where that is really important.

8 Q. The Concept of Operations Book, or the document you've  
9 mentioned, is that owned by the Cabinet Office or is it  
10 owned by the Department for Business and Trade?

11 A. Cabinet Office owns what's called the Amber Book and  
12 that sets the overarching framework for how you handle  
13 crises. We then operationalise that as a concept of  
14 operations for DBT.

15 Q. Thank you. So in light of all of that, then, do you  
16 think it would be necessary to have an overarching  
17 playbook setting out roles and responsibilities or is  
18 that, do you think, already done within that amber  
19 playbook and the operational playbook?

20 A. I think it's a really good question. It's always that  
21 balance of over-specifying for a crisis that obviously  
22 is uncertain, and the risk of locking you into ways of  
23 working or processes that wouldn't be appropriate, you  
24 know, the classic challenge of fighting the last war.  
25 I think the Amber Book actually operates at the right

10

1 to interrupt. I'm always very reluctant to make  
2 a recommendation where, you know, it's not necessary or  
3 it's going to cost money or it's going to take people  
4 time to resolve when they could be doing better things.  
5 Question: is it necessary?

6 A. So it's -- is it necessary? I think if you -- for  
7 people who have been working -- let's make it specific,  
8 I think a lot of this came out from the Treasury/the  
9 Department for Business relationships at the time. For  
10 those of us like myself and colleagues in the Treasury  
11 who have worked on that relationship, probably not  
12 necessary because we've got a good personal  
13 relationship, we know how we work, we've experienced  
14 that now through a series of crises post-Covid, be it  
15 Silicon Valley Bank, Jaguar Land Rover this year,  
16 British Steel. So on that basis no. The question comes  
17 I think, though, is when if in a crisis you are needing  
18 to scale up quickly with new members of staff, maybe  
19 from different departments that's where having -- and  
20 I emphasise at the right level, so I wouldn't see this  
21 being a big piece of work. I think at the right level  
22 of generality I think that could add value and just give  
23 some people guide ropes to work from.

24 MS WILSON: And you've mentioned there about good personal  
25 relationships currently, but one piece of evidence we've

12

1 heard is that that is very personality dependent, and we  
 2 don't know whether that still will -- the good  
 3 relationships will still be the case in five or ten  
 4 years' time. So having those guide ropes in place, does  
 5 it help that, do you think?

6 **A.** I think yes, I think it could help that. Just  
 7 reflecting more broadly on the Treasury-Department for  
 8 Business relationship, I mean, I've worked in the public  
 9 and private sector. There's always a tension between  
 10 the finance function and a business line, because  
 11 essentially, there's a natural tension there, the  
 12 finance function wants to control funding, business  
 13 lines tend to want to spend. Same, you know, same here,  
 14 you know, as a Business Department, as the Department of  
 15 Health, other departments, there's that. And when that  
 16 works well, that tension can be actually very creative  
 17 and can ensure value for money for the tax taxpayers.

18 I think where, you know, the trick is making sure it  
 19 doesn't break down and become overly adversarial. So  
 20 having some, as I say, at the right level some broad  
 21 guide ropes I think would be helpful there.

22 The way I think about strengthening the relationship  
 23 between my department and the Treasury is about the  
 24 people and the relationships and I've invested time in  
 25 that, but some of the -- also establishing processes to

13

1 business perspective. Treasury was similarly involved  
 2 in that, and many -- facing very similar issues as we  
 3 faced during the pandemic. So in other words, should we  
 4 support businesses? How should we support businesses?  
 5 And to what scale of intervention?

6 What did we learn from that process? Firstly,  
 7 I think we learnt, and having sat down with the team --  
 8 we haven't done the formal evaluation on this yet, so  
 9 this is my initial take having discussed it with the  
 10 team -- data sources are much richer than we had in 2020  
 11 so I think that is good. The collaboration we had with  
 12 business groups was more effective, partly building on  
 13 a lot of people's shared history, and back to my point  
 14 around shared language and understanding. We had -- we  
 15 were able to have a good dialogue with the Treasury  
 16 about the sorts of interventions.

17 I think where it was challenging and where I want to  
 18 take away and reflect for what we need to improve on, is  
 19 clarity of roles and responsibilities, as a business  
 20 department yes, we are the Department for Business but  
 21 other departments will lead on specific sectors.

22 So for example, the Department for Culture, Media  
 23 and Sport will lead on the creative industry sector.  
 24 DEFRA, the environmental department, will lead on food  
 25 manufacturing. Some of those -- that needs to be

15

1 underpin that.

2 So for example I mentioned, my Lady, about the  
 3 different crises we've worked on over the last  
 4 three years. I think nothing builds relationships as  
 5 dealing with an issue together. Also, some of the  
 6 regular rhythms of meetings can help. So for example,  
 7 James Bowler, my opposite at the Treasury, and I chair  
 8 a regular meeting of permanent secretaries on business  
 9 and economic growth issues. There's a way of creating  
 10 a shared understanding of the challenge, even if we then  
 11 might disagree about some of the recommendations and how  
 12 to act.

13 So I think that combination of the people, the  
 14 relationships, some process, is a way in which you can  
 15 bridge this effectively.

16 **Q.** And that balance between having those guide ropes but  
 17 also putting them into practice, is this where the  
 18 pandemic preparedness exercise has come in? Can you  
 19 provide us with a bit of information about, I think it's  
 20 two exercises that have been undertaken?

21 **A.** Yes, so there have been two things we've done recently.  
 22 One is the cross-Whitehall exercise, Pegasus, which was  
 23 a rather novel form of virus, run over three days,  
 24 run -- it was led by Cabinet Office and Department of  
 25 Health. We were involved in those exercises from the

14

1 clarified.

2 I think also -- but -- and I'm not sure this can  
 3 ever be solved, but the challenge that always comes with  
 4 roles and responsibilities and ways of working is when  
 5 you're having to work at pace and I think that's  
 6 a real -- that's a real challenge to think about how you  
 7 can -- how you can have that natural iteration between  
 8 a department proposing a policy intervention, the  
 9 Treasury, quite rightly, challenging it, from a value  
 10 for money, tax payer affordability perspective, and you  
 11 iterate that.

12 In a normal time, as I say, that can be a good  
 13 creative process. When time scales are squeezed, it  
 14 becomes incredibly important for the teams to work  
 15 effectively and openly between themselves.

16 **Q.** Is that why you say earlier that the playbooks really  
 17 are just a starting point and then you really have to  
 18 react to the situation that's in front of you and the  
 19 other departments?

20 **A.** Totally. I would say the playbooks are important  
 21 because it forces people to make explicit what's  
 22 implicit in their minds, creates a shared language. But  
 23 this needs to be operationalised over literally tens of  
 24 thousands of people, and you can have the best written  
 25 playbook in the world, but if it's not -- if people

16

1 aren't reading them, reflecting on them, being  
 2 thoughtful about how they apply to the context they're  
 3 facing, it's for nought.  
 4 Q. If I can just ask you to keep your answers slow, so the  
 5 stenographer can catch up, thank you.  
 6 A. Yes.  
 7 Q. You raise an interesting point there about shared  
 8 language. We know that obviously the DBT had those  
 9 three playbooks. Have other government departments seen  
 10 and commented on those playbooks or are they very much  
 11 internal documents?  
 12 A. They primarily have been internal to date. From memory,  
 13 I think they had been -- they're not particular --  
 14 they're not private, so I'm -- from memory, Treasury  
 15 have certainly seen parts of them. Whether they have  
 16 formally commented on or whether these are more informal  
 17 discussions between teams, I'd have to come back to you  
 18 on, but this is certainly -- the focus has been: how do  
 19 we operationalise the broader structures that the  
 20 Cabinet Office have recommended?  
 21 Q. And equally there are, I think, final, or what would  
 22 appear to be more final playbooks in other departments,  
 23 like the Ministry of Housing, Communities and Local  
 24 Government and in Treasury, has the DBT had an  
 25 opportunity to comment on those; do you know?

17

1 probably rested too much on the Ipsos MORI evaluation of  
 2 what worked, what didn't, which involved local  
 3 authorities, and I think next stage would be actually --  
 4 I think what I'd take from the evidence I've heard is we  
 5 need to do more in this area.  
 6 Q. Thank you. Because I think even in the playbook itself  
 7 it recognises local government as a critical delivery  
 8 partner.  
 9 A. It is.  
 10 Q. And the evidence which Ms Killian gave was that they  
 11 felt they had real value to add to these playbooks,  
 12 bearing in mind their local knowledge and knowledge of  
 13 businesses, but also knowledge of the experience that  
 14 they live through in the pandemic. So you recognise  
 15 that as important?  
 16 A. Yeah, no, I totally -- I thought she made some very good  
 17 points. As I say, I think we rested on the evaluation  
 18 which local authorities did contribute to, but I think  
 19 there is certainly value in having more detailed  
 20 engagement afterwards.  
 21 I think the one point I would make, though, is these  
 22 playbooks are not about designing the schemes that we  
 23 would use --  
 24 Q. No.  
 25 A. -- they're about how we would operationalise them. So

19

1 A. I'm sorry, I don't know.  
 2 Q. Do you think there would be a benefit in that, you know,  
 3 recognising the point you make about having that shared  
 4 language, sharing those, consulting on them, even just  
 5 to a proportionate extent to make sure that there is  
 6 that shared language and not duplicating areas?  
 7 A. Yeah, I totally agree. I mean, I would expect these  
 8 documents to be shared through the normal Cabinet Office  
 9 structures and the board that I know my emergency  
 10 response team attends, so I'd expect them to be shared  
 11 and discussed there. But as I say, I don't -- I haven't  
 12 got confirmation of that so I wouldn't want to give  
 13 false assurance.  
 14 Q. Thank you. And on one very specific example, the grants  
 15 playbook, which -- you say in your statement it will set  
 16 out the steps required for operationalising the grant  
 17 schemes, were local authorities and the Local Government  
 18 Association involved in drafting that playbook, or have  
 19 they been consulted to date?  
 20 A. Yeah, no, I was -- I reflected on the evidence from  
 21 the -- I think it was the Local Government Association  
 22 earlier in this module. In terms of how my team has  
 23 approached the playbook, I think we focused very much on  
 24 how we would structure this. So there hasn't been  
 25 formal consultation. I think I would reflect we

18

1 that would be the nature of the consultation, but I'd  
 2 certainly value that and I think that that's certainly  
 3 something I would want to do as we do the next version  
 4 of these grants and loans playbooks.  
 5 Q. It's about how you might consult with local government  
 6 in an emergency. But that's important, isn't it,  
 7 answering the "how", because everybody needs to be on  
 8 the same page about it and what the expectations are?  
 9 A. Totally.  
 10 Q. Okay. Can I just come back to the other preparedness  
 11 exercise, because I understand, in addition to the  
 12 cross-Whitehall pandemic exercise, the department has  
 13 run its own tabletop exercise this summer.  
 14 A. That -- sorry.  
 15 Q. Insofar as you are able to, there might be sensitivity  
 16 issues there, but can you provide an overview of that --  
 17 A. Sure.  
 18 Q. -- and what learning has arisen from that, please.  
 19 A. So, just by way of background, I was very conscious, you  
 20 know, as a new department -- the department was created,  
 21 as you said, in February 2023 -- we have had to build  
 22 a new emergency response structure, which, as I say,  
 23 I drew heavily on my experience in the Department for  
 24 Transport.

25 Having worked in a number of departments, I often

20

1 feel that departments that have a lot of crises can be  
2 better than those that have them infrequently, because  
3 of the muscle memory. I was keen to make sure, as a new  
4 department, that we worked our way through how a crisis  
5 would play out, particularly focused on the role of the  
6 executive committee. Lots of the issues we have faced  
7 as a department have been typically handled -- of  
8 a scale to be handled within a team or a group.

9 I wanted to think -- I wanted to test how we would  
10 operationalise something that affected all parts of the  
11 department, so pretty much reaching across all  
12 8,000 people in the Department for Business and Trade.  
13 I asked the Cabinet Office, along with my emergency  
14 response team, to create an exercise around a cyber  
15 attack that would impact both the internal department  
16 operational model but also businesses.

17 What we learnt -- where -- what were the main points  
18 of learning there? Well, firstly, around the way in  
19 which we needed to be really clear on who had the senior  
20 responsible officer role in exco, the role of the  
21 director generals. Was that individuals, was it shared?

22 I think where we have less experience compared to,  
23 say, Transport would be on shift rotas, ensuring 24/7  
24 coverage of issues whilst giving personal resilience  
25 and, frankly, time off to recoup, and working our way

21

1 would handle those ambiguities.

2 Q. Thank you.

3 Can I move on now to the second topic, and that of  
4 counter-fraud preparedness.

5 We heard some evidence about the capacity of the DBT  
6 in terms of counter fraud, the capacity during the  
7 pandemic, and I understand there has been some  
8 improvement in the internal capabilities; is that right?

9 A. Yeah, well -- so, obviously I wasn't responsible for --  
10 I wasn't there for BEIS, so it's hard -- it's hard for  
11 me to talk about them. But looking at -- what I can  
12 reflect on is what I inherited at the time of the  
13 creation of the new department.

14 Q. Yes.

15 A. I think I was, to be frank, slightly surprised at the  
16 immaturity of the counter-fraud capacity in the  
17 department at that time. I inherited two people working  
18 in the department, four people working in the shared  
19 service that sat between myself, the Department for  
20 Energy, and the Department for Science, Innovation and  
21 Technology. Given the scale of the funds going between  
22 those three departments, that felt undercooked.

23 So my focus has been since then to strengthen that  
24 function. We've commissioned the Public Sector Fraud  
25 Authority to review the way in which -- our reliance on

23

1 through some of that. Also how we would contact people  
2 outside of the normal IT structures.

3 So it was a very helpful exercise. I think this  
4 was -- that was very much the first one, so we were very  
5 much in learning mode. We have a second exercise  
6 planned for early 2026, which will look at a more  
7 significant cyber attack. And actually this is  
8 increasingly pertinent, given the experience we had  
9 after the exercise with Jaguar Land Rover.

10 Q. So, to sum up your position on preparedness, then, is it  
11 fair to say that it's a good idea, you think, to have  
12 those documents set in place as a starting point, but  
13 there has to be continuous learning and this muscle  
14 memory that you refer to, where those are tested, albeit  
15 in preparedness exercises, so that there is that  
16 operational resilience built in?

17 A. Yes. I mean, there's always a slight artificiality  
18 about tabletop exercises, but actually, you know, even  
19 just taking the team through it, even though it is, as  
20 I say, in a slightly artificial way, people can start to  
21 think themselves into how they would act, respond, where  
22 the pressures would come.

23 And it gave a space for my top team to discuss how  
24 they would operate between themselves, how the -- where  
25 the inevitable fuzzy boundaries might be, and how they

22

1 NATIS, which is a function of a council for fraud  
2 enforcement work, and the role of the shared services.  
3 And as a result we have in-housed counter fraud within  
4 the department rather than relying on the shared  
5 service. So we've gone from essentially six people to,  
6 now, 27 people, just to give you a sort of sense of the  
7 capacity we now have.

8 At the same time, it's -- in terms of capability,  
9 they now have been -- gone through training on  
10 counter fraud, counter-fraud awareness. So it feels  
11 that we're in a much stronger place. And part of the  
12 assurance I draw from the Public Sector Fraud  
13 Authority's audit of our counter-fraud capability, which  
14 put the department in the top quartile, and I delivered  
15 on nine out of 12 of the categories. So probably I'd  
16 describe that as a lot done but still a lot to do.

17 Q. You've mentioned there that you brought the capacity  
18 in-house, but it's right there's also the shared service  
19 that you've mentioned. Is that the one between DBT, the  
20 Department for Science, [Innovation] and Technology, and  
21 also the Department for Energy Security and Net Zero?

22 A. Yeah, so we have exited that relationship, because we  
23 wanted -- because of the scale of the payments, both  
24 historic and current, that go through my department.  
25 I wanted to make sure we had specialist capability

24

1 in house, rather than relying on a shared service.  
 2 This came on the back of the findings from the  
 3 Deloitte report that I commissioned in 2024.  
 4 **Q.** But the department still has access to and, from your  
 5 statement, a good working relationship with the Public  
 6 Sector Fraud Authority as that centralised resource?  
 7 **A.** Yeah.  
 8 **Q.** Which you'd imagine to be -- you'd call upon in a future  
 9 pandemic?  
 10 **A.** Yeah, there are two -- so, sorry, to be clear, there are  
 11 two -- if you like, two separate central (unclear) of  
 12 support. One is the shared services, that was created  
 13 between the three departments at the time of the  
 14 creation of those departments. That's what we have  
 15 exited.  
 16 The Public Sector Fraud Authority, which is on --  
 17 under the Cabinet Office under Mark Cheeseman, we have  
 18 a very strong working relationship with. So, for  
 19 example, they sit on our Counter Fraud Board in the  
 20 department.  
 21 **Q.** I think you set out in your statement that, in the event  
 22 of a future crisis, the department anticipates making  
 23 immediate contact with the Public Sector Fraud Authority  
 24 and to engage them in the design and delivery of  
 25 measures, and worked closely with them to mitigate any  
 26

1 importance of developing your own internal capabilities,  
 2 that that is specific and specialist in the operations  
 3 of the DBT?  
 4 **A.** Yes, totally right. That's why we now have a team of,  
 5 as I say, 27 people within the core department, the  
 6 headquarters, if you like. That doesn't include people  
 7 working in counter fraud, say, in the British Business  
 8 Bank. There's probably a further -- I think it's around  
 9 20 people, for example, working on counter fraud within  
 10 the British Business Bank. But it's that hub-spoke  
 11 approach, where basically we draw on Public Sector Fraud  
 12 Authority for best practice, advice, support on data  
 13 sharing, but the responsibility sits clearly within the  
 14 department.  
 15 **Q.** You've mentioned data sharing. That brings me nicely to  
 16 the next topic I wanted to discuss with you.  
 17 You explain in your statement that one reflection  
 18 you had was that the better use and management of data,  
 19 including data sharing, both internally and externally,  
 20 was a key lesson learned in the deployment of the  
 21 department's economic response, and I'm interested to  
 22 understand what lessons you learned in terms of the  
 23 barriers to data sharing, and how the department is  
 24 overcoming those currently?  
 25 **A.** Yeah, reflecting and reviewing the experience of the  
 26

27

1 fraud risk that might arise?  
 2 **A.** Totally. And in some ways that language suggests that,  
 3 you know, it will be a new thing to make contact with  
 4 them. We have daily contact with them. There is a  
 5 close working relationship between my teams and Mark's  
 6 teams in the Public Sector Fraud Authority.  
 7 **Q.** So that's happening as -- in business as usual anyway,  
 8 but you imagine it would be even more important in  
 9 a future pandemic such as this one?  
 10 **A.** Totally. And, you know, not just in a future pandemic.  
 11 When we are designing new grant programmes, we typically  
 12 now draw on Public Sector Fraud Authority's input to  
 13 help design in counter fraud from the start.  
 14 I mean, that's my reflection, is the challenge with  
 15 these programmes -- both the loans and the grant  
 16 schemes, is we're playing catch-up because of the way in  
 17 which they were designed at the start. So the crucial  
 18 role is to make sure you design in counter fraud right  
 19 from the start of the process rather than trying to do  
 20 it after the event.  
 21 **Q.** Just on the model, in terms of balance between  
 22 centralised resource and in-house capability, so  
 23 I understand it, is it then that you have this  
 24 centralised resource with the PSFA which is important  
 25 and is being used regularly now, but also you -- the  
 26

26

1 grant and the loan schemes, the challenge has been that  
 2 the data sharing requirements weren't specified upfront.  
 3 So quite understandably, local authorities were able to  
 4 say to us after the event "Well, you didn't ask, you  
 5 haven't got the agreement in place for us to give you  
 6 the details of who we should pay the grants to".  
 7 And as ever, trying to tackle this after the fact is  
 8 much harder than trying to tackle it upfront.  
 9 So what we now have is standard terms, which now  
 10 appear as grants and loan agreements so we can make sure  
 11 we have all visibility and transparency but through our  
 12 partner bodies, like the British Business Bank, to the  
 13 Department to make sure we can have that visibility.  
 14 We also, through the Public Sector Fraud Authority,  
 15 have data-sharing agreements in place with banks, HMRC,  
 16 to ensure that we have more accurate data for doing the  
 17 pre-approvals checks. I mean, the gold standard, the  
 18 critical data, is always HMRC. Because if you have the  
 19 tax records, you then are able to ensure that there is  
 20 no falsification of things like turnover,  
 21 creditworthiness and the like. So that feels much  
 22 stronger.  
 23 As ever, you always need -- there's more work to do  
 24 to make sure the sort of the ability to provide that  
 25 data is more routine, rather than *ad hoc*. But I'm  
 26

28

1 working closely with my colleagues in HMRC to achieve  
2 these.  
3 But in terms of the agreements that now appear in  
4 grant programmes, the way in which the sign-off process  
5 for new grants and loan schemes happens, I'm confident  
6 now we're able to -- we've learnt the lessons from the  
7 Covid experience and embedded that in the design of new  
8 schemes. And you saw that, for example, in some of the  
9 business grant programmes we've done for the storms back  
10 in '23, '24, and also the way in which we've designed  
11 some of the new programmes through the British Business  
12 Bank since.

13 **Q.** You've mentioned there how, I think what you were  
14 describing were legal barriers to data sharing, and that  
15 sounds like the agreements will --

16 **A.** Yeah.

17 **Q.** -- be particularly helpful with that. Some of the  
18 evidence that we received in Module 2 was that the  
19 barriers to data sharing at times were more cultural  
20 than legal.

21 **A.** Mm-hm.

22 **Q.** I'm interested from your perspective as Permanent  
23 Secretary, how do you overcome those cultural barriers?

24 **A.** Yes, I think that's a very good reflection. I'd say,  
25 you know, I'd say there's legal, as discussed; there's

29

1 amount of pressure, but making sure that you also have  
2 the data that you need?  
3 **A.** Yeah, this is where I think the playbooks come into  
4 their own, because you'll always need to design a scheme  
5 based on the context of the issue you're dealing with,  
6 the crisis you're dealing with. But if you have a clear  
7 set of defaults around how schemes are approved, you  
8 know, role of pre-approval checks, the role of data  
9 sharing agreements, that creates a norm. Now, that --  
10 those norms are incredibly important in any large  
11 organisation and I think that's really what we build  
12 from.

13 **Q.** One topic which came up in the first week of evidence  
14 was the suggestion of a centralised team. It was  
15 something similar to that run by Robert Harrison who was  
16 Director General for Analysis in the Covid-19 Taskforce,  
17 bringing together the results of that data sharing and  
18 analysis to present a single picture, do you think  
19 something like that would be helpful in the future?

20 **A.** Um ... I'm always cautious when I hear suggestions of  
21 a central team. I just think there's always a risk of  
22 creating -- where will it actually add value? I think,  
23 on data sharing, what do we need from the centre, is  
24 ensuring that all parts of the system recognise the  
25 value, back to my earlier point about people being busy.

31

1 cultural; there's also operational.

2 **Q.** Yeah.

3 **A.** By that I mean just organisational bandwidth. You can  
4 imagine if you're a busy organisation a request for data  
5 sharing is just another thing on your to-do list, so you  
6 have -- again, it's important to show why it's important  
7 and build an expectation that is seen at all sides.

8 I think on the cultural point, it's around -- it  
9 comes a bit back to what I was talking about on the  
10 playbooks -- having a shared understanding of why this  
11 is important, setting out in advance the levels of  
12 expectations, and then working through, sending that  
13 signal as senior leaders between organisations how we're  
14 going to do this and the value we place on this. I'm  
15 very conscious, for example, with HMRC, they're a very  
16 busy organisation under a lot of pressure so it is  
17 important for me to be able to work with my opposite  
18 number, J-P Marks, to ensure, actually, his organisation  
19 sees the value of this.

20 **Q.** And those organisational barriers, I imagine, become  
21 even more acute in a crisis like a pandemic?

22 **A.** Yeah.

23 **Q.** Have you any reflections on how that can be approached  
24 in future in terms of -- so, you know, you don't want to  
25 overly-burden a department who is already under a huge

30

1 So I think for me, what would be most valuable is less  
2 a central team, but more a recognition of the importance  
3 of data sharing at the centre, and that is baked into  
4 the highest level of guidance in terms of the pandemic,  
5 you know, the playbooks, the pandemic playbooks and the  
6 finance playbooks, rather than it being organised at the  
7 centre.

8 **Q.** I think some of the evidence we heard in relation to the  
9 benefits of that at the time, was that some perceived  
10 that it created this high-trust bubble in what might  
11 have been regarded as a lower-trust environment.

12 **A.** Yeah.

13 **Q.** So rather than the organisational aspect of it, does  
14 that improve the cultural aspects in terms of sharing  
15 data analysis, particularly in a crisis?

16 **A.** I think I'd make a distinction between the importance of  
17 having, say, a single team working on analysis.

18 **Q.** Yeah.

19 **A.** I think that's incredibly important. Where I'm thinking  
20 around data sharing is around the fraud prevention and  
21 that I don't think you need to do centrally. I think  
22 you need to set the expectation centrally. The shared  
23 analysis, I totally agree on how that -- having a shared  
24 analytical understanding of the current context is  
25 important, then, for teams across -- to organise teams

32



1 across government and create more trust.

2 **Q.** So it's the shared understanding of the context in that

3 central team?

4 **A.** Yeah.

5 **Q.** But rather the operational aspect of the response

6 perhaps best retained in the relevant department?

7 **A.** Yes. So for example, I don't think it's particularly

8 helpful or value-adding for, say, the Cabinet Office to

9 have a list of who is being given a grant, I'm not quite

10 sure what they would do with it. However, it is very

11 important for the Cabinet Office to help government

12 departments have a shared view about, say, incidence

13 rates or the nature of the pandemic or who it's

14 affecting, how -- you know, the shared view of the macro

15 economy.

16 **Q.** Does that come back to the shared understanding about

17 what might be helpful for the Cabinet Office to have,

18 what might not be helpful, what might over-burden them,

19 and having those conversations, whether set out in

20 finance, or in real time?

21 **A.** Yes, totally. And that's where the value of exercises

22 like Pegasus come into their own.

23 **Q.** Thank you.

24 Can now move on to one of the playbooks in

25 particular, the Small Business Finance: Emergency

33

1 **Q.** The current version assumes the priority target of any

2 future scheme would be SMEs?

3 **A.** Mm.

4 **Q.** Can you explain why the playbook or this version of the

5 playbook is drafted in that way?

6 **A.** Yes, the version of the playbook is drafted in that way

7 essentially given the scale and the issues we face with

8 Bounce Bank Loans during Covid. Obviously we had the

9 larger schemes for larger companies, CBILS and --

10 that -- that is a more well-structured way of working.

11 We've got good experience on that and obviously the

12 irregular payment rates were much lower on those

13 schemes.

14 How you deliver at pace to a large number of

15 companies was the big challenge that I took from

16 reviewing the evidence around the pandemic, and so we

17 wanted to focus particularly on how you design in to any

18 future programme, the counter-fraud measures we've

19 touched on and the ability to move at pace and ensure we

20 capture the right lessons.

21 **Q.** We'll come on to those in a moment but before we do, the

22 Bounce Bank Loans weren't the only measure, we know,

23 that the DBT delivered during the pandemic. There was

24 also support to much larger businesses under CLBILS.

25 **A.** Yeah.

35

1 Playbook, really arising out of the DBT's experience of

2 the loan schemes; is that right?

3 **A.** Yeah.

4 **Q.** Who was involved or who has been involved to date in the

5 design of that playbook? Does that include the British

6 Business Bank, the PFSA? Are you able to provide some

7 detail on that?

8 **A.** Yeah, so that playbook has been developed by the small

9 business finance team within the Department in

10 collaboration with, as you say, the British Business

11 Bank, and the PSFA, the Public Sector Fraud Authority.

12 **Q.** And although I understand it is still in draft, is the

13 idea that it would be reviewed and updated on an annual

14 basis?

15 **A.** I don't know the frequency. We've decided, though, we

16 wanted to update it post Pegasus and post this module.

17 **Q.** Yes, so it not just going to stay as it is --

18 **A.** No.

19 **Q.** -- it's going to be a living document incorporating that

20 ongoing learning?

21 **A.** Yes, that's why, in some ways, I'm not a big fan of the

22 word "draft" because it sort of suggests there will be

23 a final version. I think it's more "versions", and the

24 latest version, we want to update this version based on

25 what comes through this module.

34

1 **Q.** And we've also got CBILS. So how do you envisage this

2 playbook being useful for those different types of loans

3 and the scale of that in the future, or is it only

4 anticipated that it would be useful to SMEs?

5 **A.** At the moment it's particularly focused on SMEs, just

6 given the complexity and the issues we faced on that.

7 Depending on bandwidth and time, we will want to sort of

8 set out the lessons from those other schemes for larger

9 companies but they feel less pressing. The priority was

10 really to be very clear and explicit about how to best

11 design the scheme. As I say, moving at speed with the

12 volume and then given the scale of irregular payments we

13 faced on Bounce Bank Loans, that was of the priority for

14 setting out how you'd approach this in any future

15 pandemic.

16 **Q.** Is that an example, therefore, of the Department

17 focusing on one particular area where there was, as

18 you've reflected, lessons to learn and reflections which

19 could be put in place, and changes in a future, but not

20 being -- not overly constraining the department with

21 unnecessary additional playbooks?

22 **A.** Exactly, yeah.

23 **Q.** Okay.

24 **A.** We wanted to focus our efforts and energies where we

25 could make the biggest difference, frankly, where we'd

36

1 add the most value.

2 **Q.** Okay. So you mentioned there that you wanted to design  
3 in counter-fraud measures from the start and so, as  
4 I understand it, the position from the playbook is  
5 certain mitigation or design features will be baked into  
6 any future design. How do you balance that specificity  
7 with needing to be agile in a future pandemic?

8 **A.** I think the agility comes from being able to build off  
9 existing programmes that are in place already. I think  
10 that's really where the value comes from this. The  
11 schemes in 2020 came off the Enterprise Finance  
12 Guarantee schemes which was very narrow in focus. Only  
13 a small number of private providers, relied very much on  
14 historical official statistics.

15 What we now have in place is something called the  
16 Growth Guarantee Scheme, which provides up to £2 million  
17 for companies and a range of different finance, trade  
18 finance through to more classic guarantees and loans.

19 It has 50 providers, ranging from your high street  
20 names, like Barclays, NatWest, through to more niche  
21 providers, social investment business and the like. So  
22 it's that platform gives you the ability to move with  
23 agility by having these designed in, and so what we have  
24 done with the Growth Guarantee Scheme, working with the  
25 British Business Bank, is have a very clear process for

37

1 **A.** Exactly. So as I say, I think there are around 50  
2 providers on panel. One of the challenges with the  
3 Bounce Bank Loan Scheme is lenders at the time were less  
4 willing to lend to clients who weren't already existing  
5 customers and so that was one of the restrictions we  
6 had. Having 50 gives you that breadth of coverage, both  
7 geographically by size of company and by industry  
8 segment.

9 **Q.** Yes. You make a point in your statement about the  
10 diversity of lenders now accredited. Why is that  
11 important?

12 **A.** Diversity is important, as I say, partly for those  
13 reasons. Different industries will tend to focus on  
14 different providers. The Silicon Valley Bank, for  
15 example, from 2023, is really interesting there because  
16 there's a concentration of small, medium enterprises  
17 from a particular sector, the tech sector, with one  
18 institution. Often you'll find that different lenders  
19 have strong geographic focus, in particular regions, and  
20 so having that coverage gives you confidence you're able  
21 to move through the existing relationships rather than  
22 building brand new relationships in the middle of  
23 a crisis.

24 **LADY HALLETT:** Can I ask, sorry to interrupt yet again. Is  
25 50 enough? Are there downsides to accrediting lenders

39

1 two things: firstly, how lenders are brought on to the  
2 scheme, because one of the challenges back with the  
3 enterprise finance Scheme and the Bounce Bank Loans, by  
4 only having a small number of private sector providers,  
5 it really limited our reach into businesses. Having 50  
6 gives you much more flexibility. We were able to assess  
7 them properly upfront.

8 And then we are very clear around the mandatory  
9 checks, credit checks, the use of -- I mentioned HMRC  
10 data, bank records, and prevent the need to rely on  
11 self-certification which happened before.

12 **Q.** And also, I understand it, that there are now in place  
13 enhanced measures against duplicate applications and  
14 also work in respect of the Cifas platforms; is that  
15 right?

16 **A.** Exactly. And by having this built in upfront it means  
17 you can move at speed so this is where you try and  
18 balance preparedness with the flexibility you'll need in  
19 any context.

20 **Q.** You have mentioned lender accreditation. And I'm  
21 interested to hear more about that. So is it the case  
22 now that the number of lenders you've mentioned are  
23 already effectively on panel and that will be reviewed  
24 going forward so that in the event of a future pandemic  
25 you've already got that resource in place?

38

1 in advance of a crisis, and if there are, what are they?  
2 And is 50 enough?

3 **A.** So I was just reflecting on, I'm trying to think what  
4 would be the maximum limit we could achieve.

5 **LADY HALLETT:** Subject to any possible downsides.

6 **A.** Yeah -- no, I mean, so the downsides are obviously the  
7 time it would take to onboard providers. There's also  
8 a question of their desire or willingness to do this.  
9 What I don't know is whether the constraint is on, if  
10 you like, the willingness to accept or the willingness  
11 to get on to the platform. It feels, 50, it's a  
12 judgement call, but given the sort of involvement of big  
13 national players, like Barclays, NatWest and Virgin  
14 Money, that gives you confidence you've got a good  
15 national coverage and then a number of specialist  
16 lenders.

17 What I'm not aware of is any providers where we feel  
18 there's a gap, a particular industry or geographic gap,  
19 but I will take that away. It's a good question.  
20 I think -- as I say, the only downside is time and  
21 whether people would want to be on the scheme.

22 **LADY HALLETT:** But also would lenders necessarily want to be  
23 on the -- accredited on the scheme and then just be  
24 hanging around waiting for a crisis? Because presumably  
25 there's a limited number that you're going to use during

40

1 normal times?

2 **A.** The limit is on the value, so for example, the Growth

3 Guarantee Scheme, the limit is on the value of the

4 scheme and the number of businesses we're supporting.

5 That could be spread across a large number of lenders or

6 a narrow number of lenders. So yes, you're right. So

7 there might be a -- you know, I'm sure people would not

8 want to go through the cost and hassle of getting

9 accredited and getting no business.

10 **LADY HALLETT:** Yes.

11 **A.** But I'm not aware of anyone who feels there's an obvious

12 gap when I've reviewed the 50.

13 **LADY HALLETT:** Thank you.

14 **MS WILSON:** Just following up on that point, I think at the

15 start of the pandemic, there were 40 lenders accredited

16 on the panel, and now, if there are only 50, do you

17 think, in light of that, that is enough? Or as you say,

18 is it more a case of the type, the range, the diversity

19 of the lenders?

20 **A.** Yeah, and from what -- from conversations I've had with

21 the team, with the British Business Bank, I'm not aware

22 of any large gaps in terms of providers who might want

23 to be on the scheme, either at national, sectoral, or

24 geographic level.

25 **Q.** We've heard some reflections from Sir Charles Roxburgh

41

1 current, former civil servants, ministers, so

2 a combination of people currently in post, and those

3 with previous experience of the pandemic, but also some

4 other relevant organisations, to meet, perhaps, he said,

5 on a quarterly basis to keep updated all of the

6 potential interventions.

7 In light of what you said about the DBT's playbooks,

8 these preparedness exercises, what's your view on that?

9 Do you think it's necessary?

10 **A.** I don't think Whitehall is short of standing committees.

11 I must admit, I'd need to be convinced. I'm not quite

12 sure what it would do -- I can see the benefit of

13 bringing together people's experience from the pandemic

14 but that's what this Inquiry is doing. Having something

15 that's standing, if there is not -- so senior people

16 will want to be able to show they're making an impact

17 and I'm not quite sure having, sort of, quarterly

18 meetings, what they would do in those meetings.

19 Yes, it's important to capture what worked, what

20 didn't, during the pandemic, capture sort of the choices

21 and trade-offs through the playbooks but personally I'm

22 very sceptical about having another standing committee.

23 **Q.** Thank you, Mr Davies.

24 Save for one question, those are all my questions.

25 But I just wanted to give you an opportunity, as we have

43

1 during his evidence, and he was very frank about this,

2 that one of the regrets he had was about not testing the

3 operational readiness of the Enterprise Finance

4 Guarantee scheme. Now, I know things have moved on,

5 we've now got the Growth Guarantee Scheme, but is that

6 operational readiness and testing built in to the use of

7 this new scheme?

8 **A.** Yes. So this is where the, again, where the playbooks

9 come into their own. There's a clear desire -- the way

10 in which we designed the schemes is for flexibility.

11 I think, reading Charles' evidence, part of the issue

12 with the Enterprise Finance Guarantee was how it needed

13 to scale up, but we have built in, from the way in which

14 the growth scheme is designed, the flexibility needed

15 for different types of products and the ability to move.

16 I think part of -- one of my reflections, though, on

17 the Pegasus exercise is the British Business Bank wasn't

18 involved in that exercise and I think that would be

19 helpful for subsequent exercises to work through that

20 with them in -- on what that would look like in

21 practice.

22 **Q.** Thank you.

23 One other suggestion we've heard during the course

24 of evidence, again from Lord Sharma, was this suggestion

25 of a standing panel. He suggests this should consist of

42

1 with other witnesses, to share any additional lessons

2 learned and reflections that you might have that I've

3 not touched on today?

4 **A.** Thank you. No, I think we have touched on all of my

5 reflections. I think the main things that I have

6 reflected on, both in my time in office, but also

7 listening to the evidence coming through this committee,

8 is how you get the balance right of specificity in

9 a playbook and the flexibility you need for the context,

10 and not ensuring team -- because it's not enough -- it

11 is not about what's written down, it's how teams

12 operationalise them and making sure teams don't go into

13 autopilot. Number 1.

14 The second thing I reflect on is you can have great

15 processes, great relationships, but how you do that at

16 speed, which is important in a crisis, is number 2.

17 I think, on the sort of counter fraud more broadly,

18 I mentioned about sort of the maturity level of the

19 organisation, and just to really emphasise, I do think,

20 whilst my teams have done a lot, and I think they should

21 be commended for their work over the last three years,

22 it's a lot done, a lot to do. It's not -- this is

23 not -- I, by no means, think this is complete and

24 certainly there's more I want to do particularly around

25 fraud detection analytics in particular.

44

1 And then the final, my final, just reflection, which  
2 is really building on some of the questions you raised,  
3 is around sort of engagement with stakeholders. I'd  
4 like to think of the Business Department being one of  
5 the more outward-facing departments in government,  
6 necessarily by nature of the way in which we work with  
7 businesses, but I am reflecting on what -- the evidence  
8 from the Local Government Association, and what that  
9 means for both how we embed those insights into the  
10 playbooks but what that means for departmental culture  
11 more broadly.

12 **MS WILSON:** Thank you, Mr Davies, I think there is one  
13 question from --

14 **LADY HALLETT:** There is indeed.

15 Ms Sivakumaran, who is just there.

16 **Questions from MS SIVAKUMARAN**

17 **MS SIVAKUMARAN:** Good morning, I ask questions on behalf of  
18 the Long Covid Groups. I have a discrete question on  
19 a topic that you haven't covered yet this morning, and  
20 what I want to ask is that high rates of workforce  
21 absences pose significant costs to businesses. Would  
22 you agree that there needs to be an assessment of the  
23 economic costs of workforce absences due to Long Covid  
24 with input from the Long Covid Groups, to inform  
25 government planning to mitigate those costs in future?

45

1 stays in the Department for Business and Trade if you  
2 move on to different and better things?  
3 **A.** There's nowhere better than the Department for Business  
4 and Trade, in my view.

5 **LADY HALLETT:** Sorry, silly question! Let's take you out of  
6 it, but -- (overspeaking) --

7 **A.** No, it's very good -- no, I think it's a very good point  
8 about how you -- sort of the role you play.

9 As I say, I always think culture comes down to  
10 behaviours, ultimately. The role modelling is  
11 important, so, for example, I very explicitly spend 20%  
12 of my time outside the organisation with stakeholders,  
13 particularly senior business leaders, because I think,  
14 as the Department for Business, you need to be actively  
15 engaged in that community.

16 Part of this is around, though, how we create the  
17 right processes because I do think the processes outlive  
18 you. And so, for example, in the way in which we have  
19 the investment committee -- so all new policies, grant  
20 schemes, loans, go through an investment committee. And  
21 what I have done in my time is then redesign the way in  
22 which those sign-offs happen. So, for example, on  
23 counter fraud, that's now a key part of the processes,  
24 ensuring that you've had a full counter-fraud  
25 assessment.

47

1 **A.** Thank you. What is important about how we design  
2 playbooks for businesses and how we think about our  
3 interventions with businesses will obviously be  
4 determined by the nature of any future pandemic. And  
5 that will be both the short-term, if you like, acute  
6 issues and also the chronic issues, in terms of what  
7 that means for business resilience. So it will be  
8 important for us to understand the nature of that, and  
9 what that -- that will then affect how we design the  
10 schemes and we'll obviously want to consult with a range  
11 of organisations in terms of how that will play out in  
12 practice.

13 **MS SIVAKUMARAN:** Thank you.

14 **Questions from THE CHAIR**

15 **LADY HALLETT:** Thank you very much.

16 Mr Davies, I was quite interested in what you're  
17 saying about cultural shift. The culture of an  
18 organisation usually takes its lead from people at the  
19 top.

20 **A.** Mm-hm.

21 **LADY HALLETT:** The Civil Service has, I appreciate not so  
22 much, maybe, at Permanent Secretary level, but if it has  
23 quite a churn of people moving between various  
24 departments, how do you make sure that the kind of  
25 cultural shift that you've been trying to put in place

46

1 I think you need to embed that external engagement  
2 through some of those formal processes. Also, training  
3 as well. One thing I've done in the last year, for  
4 example, is put the whole of the department, pretty much  
5 all 8,000 people, through training around understanding  
6 businesses, what it feels like to be a business leader,  
7 cash flows, balance sheets, profit and loss, things  
8 a lifelong civil servant may not understand. Just that  
9 awareness and understanding at the same time.

10 **LADY HALLETT:** And is it by putting -- you mentioned in your  
11 reflections, you talked about how you operationalise  
12 policies, you said, and how you do that at speed. How  
13 are you going to get to the "at speed"? Because that's  
14 what's going to be necessary in the next crisis --  
15 although I'm sure, as you say, you have several crises  
16 to deal with quite regularly.

17 But is it by having the proper processes and the  
18 proper training? Is that how you -- because you raised  
19 the question, and didn't actually answer it, when you  
20 gave a reflection --

21 **A.** That's right.

22 **LADY HALLETT:** -- it's how you operationalise it and get  
23 things done at speed.

24 **A.** Yeah, the way I think about operating at speed is often  
25 you sound like you just -- people need to work faster,

48

and actually I think it's more about preparation upfront. And so the agility comes from having had time to think about the issue, think about the choices and the trade-offs upfront, discuss that with other -- with stakeholders, like businesses, local authorities, in advance. So that's how you get the speed, because you've gone round the issues and you know what you want to do.

So part of it, for example, in terms of that sort of collaboration with -- there's two angles of collaboration: collaboration across Whitehall departments and collaboration with local authorities and business leaders.

On the former, actually sometimes moving people between departments can help, because that creates networks and people. You know, there's levels of trust that you can build from. So, for example, amongst some of the senior leaders I've recruited recently have been from the Treasury, and that deepens at all levels trust, understanding and ways of approaching it.

But also it's around then, with -- externally, is ensuring that we incentivise people to spend time looking outwards not just inwards. So that's about some of the structures we create. I think that creates the ability, in a crisis, to pick up the phone.

49

and we essentially had a tripartite relationship. We were providing business support, similar to Covid experience, application based rather than direct payments, using Section 31 powers.

With the local authorities, but with the department for housing and local government, essentially structuring that relationship. And that triangle worked incredibly effectively, because they are -- obviously that -- the local government departments really know local authorities, we know businesses, and that combination I think was incredibly powerful.

But I do reflect, from today and previous evidence sessions, whilst we have been focused as a department on how we strengthen our relationships and understanding with business, thinking about the local authority dimension is important.

We have done a lot with mayors, because that feels like a natural economic geography and very relevant for us in our policy development, but I think there's more to do on local authorities.

**LADY HALLETT:** And I was just wondering, what is it that you're going to do as far as local authorities? I mean, what kind of work needs to be done? I mean, again, as I say, I don't want to say "Have a framework, have a this, have a that", and you don't need to persuade me

51

So, for example, Jaguar Land Rover is a really good example. Why we were able to move so quickly with Jaguar Land Rover is because I have a team structured who work with the automotive sector. They weren't going from a standing start, they were building off years of having worked collaboratively around how they would support inward investment, new model development, and understand the issues. So they were able to have both the informal as well as the formal conversations.

**LADY HALLETT:** Can I just go back finally to questions Ms Wilson was asking you about engaging with the local authorities. There's mention, in -- I can't remember what the document is called -- about the critical -- the local authorities being a critical delivery partner.

**A.** Yeah.

**LADY HALLETT:** But they hadn't been involved in any way in the preparation of the document. To what extent do you think the department has really thought about engagement with local authorities before the next crisis?

**A.** Mm-hm. So I think, as I touched on, I think we have rested too heavily on the formal evaluation rather than the relationships.

**LADY HALLETT:** Yeah.

**A.** Where I draw confidence is from how we operated through Storms Babet and Henk, which was back end of 2023, 2024,

50

about not having committees unless they're absolutely necessary, so what can be done to improve that engagement, so far as the department is concerned?

**A.** I don't want to -- I haven't come to a final, sort of, view on this, and I want to discuss it with my team, but initial reflections would be, one, next versions of the playbooks, so I'd want to iterate that through with the local -- you know, Local Government Association and others.

Secondly, talking -- I want to talk to my counterpart in MHCLG, the local government department, to think about how we can better use their knowledge and networks, so, rather than creating something new, we're bringing them in from the start. But they're emerging views rather than fixed views.

**LADY HALLETT:** Well, if -- obviously you've got -- I'll be hearing closing submissions tomorrow, oral ones, but I'll also be receiving written ones, so if, in the time available, anything comes to you, please submit that. That will be very good to hear.

**THE WITNESS:** That's very kind, thank you.

**LADY HALLETT:** Thank you very much indeed for your evidence. It's been extremely helpful. You've obviously been very reflective, and I've been very interested in what you've had to say. Thank you very much indeed for your help.

52

1 **THE WITNESS:** That's very kind. Thank you, and thank you  
2 for your time. Thank you.  
3 **LADY HALLETT:** I think that would now be a convenient moment  
4 to take a break. And I think, because you've been so  
5 efficient, you can have a 20-minute break, and I'll be  
6 back at 11.25.

7 (11.03 am)

8 (A short break)

9 (11.25 am)

10 **LADY HALLETT:** Ms Wilson.

11 **MS WILSON:** Thank you, my Lady. The next witness is  
12 Ms Naomi Clayton.

13 **MS NAOMI CLAYTON (affirmed)**

14 **Questions from COUNSEL TO THE INQUIRY**

15 **LADY HALLETT:** Thank you for coming to help us.

16 **MS WILSON:** Good morning, Ms Clayton. You are the chief  
17 executive of the Institute for Employment Studies; is  
18 that right?

19 **A.** Yes, that's correct.

20 **Q.** You've got over 20 years of experience in policy and  
21 research, focusing on employment skills and particularly  
22 addressing labour market disadvantage; is that right?

23 **A.** Yes.

24 **Q.** And you have, helpfully, provided the Inquiry with  
25 a witness statement dated 19 September 2025, with

53

1 potential impacts, and made a number of recommendations.  
2 And then, at various points, I wasn't at the  
3 organisation at this time, but we were asked by kind of  
4 government and DWP at various points to give views on  
5 their response.

6 **Q.** So, in addition to being commissioned by those outside  
7 of government, you do work with government to provide  
8 your views and look to improve design of schemes where  
9 possible?

10 **A.** Yes. So we work with government departments, to provide  
11 research and also evaluate programmes. So one of the  
12 most relevant that we evaluated was the Plan for Jobs  
13 Programme.

14 **Q.** And I think from your statement you say that the Plan  
15 for Jobs worked, it prevented an unemployment  
16 catastrophe, protected incomes, and helped firms through  
17 the worst of the crisis, so the evaluation was largely  
18 positive, wasn't it?

19 **A.** Yes. We found that it was largely effective in  
20 achieving what it set out to achieve.

21 **Q.** Can you just tell us about some of the key strengths you  
22 saw, which the evaluation found about that plan?

23 **A.** Yes. Well, the fact that it had multiple strands was  
24 a strength in that it had elements of support that were  
25 focused on groups that were most at risk and most kind

55

1 reference number INQ000655699. Thank you.

2 So just a little bit background, first, about the  
3 Institute for Employment Studies. Is it right that it's  
4 a not-for-profit organisation and an independent centre  
5 for research and insight on employment skills and labour  
6 markets?

7 **A.** Yes, that's correct.

8 **Q.** And one of the organisation's aims is to improve  
9 outcomes for people at all stages of their working  
10 lives, so whether young people entering the labour  
11 market for the first time, or for those at the other end  
12 of their career transitioning into retirement?

13 **A.** Yes.

14 **Q.** Can you help us with, briefly, how the organisation went  
15 about achieving those objectives during the pandemic?

16 **A.** Yes. So, as a research organisation, we worked with a  
17 number of different organisations who commissioned us to  
18 undertake research on the impact of the pandemic on  
19 different groups, and to kind of look at the response  
20 required. So we undertook research on the impacts of  
21 the pandemic and what we thought the government response  
22 should be.

23 We also, kind of, authored a number of blogs and  
24 briefings, giving kind of commentary on the impacts of  
25 the pandemic and some of the risks, in terms of the

54

1 of vulnerable to the impacts of the pandemic in terms of  
2 the labour market impact. So we saw a focus on young  
3 people and a focus on those who were at risk of  
4 long-term unemployment, so generally we felt it was well  
5 targeted in terms of aligning to known areas of risk.

6 And it was generally, in terms of its design, we  
7 felt that it was grounded in the evidence on what worked  
8 to support people to find work.

9 So in terms of the design of it, a lot of elements  
10 reflected what the evidence tell us works in terms of  
11 supporting people into work.

12 **Q.** Thank you. And I think you particularly identify the  
13 Coronavirus Job Retention Scheme and also the Kickstart  
14 scheme as particularly successful aspects of that plan?

15 **A.** Yes. So in terms of the job retention scheme, we  
16 commented on the speed and scale of that initial  
17 response, and felt that that was very positive. We also  
18 felt that it was the single-most important economic  
19 intervention during the crisis, and we know that from  
20 government evaluations, it protected around four million  
21 jobs.

22 So very important in keeping people kind of close to  
23 the labour market and employed, but also enabling  
24 employers to, kind of, start back up as the economy  
25 opened up.

56

1 Q. And with a particular eye on the future, and how aspects  
2 of the scheme might be refined in future, did you  
3 identify any weaknesses with either the plan for jobs or  
4 those two particular schemes?

5 A. Yes. So, in terms of the Job Retention Scheme, we found  
6 that there were some groups that slipped through the  
7 cracks and weren't able to access support and were made  
8 redundant rather than being furloughed. So, I mean,  
9 we've looked at the impact of the pandemic on various  
10 groups, and we found that low-paid workers in  
11 particular, workers on more insecure contracts, were  
12 more likely to be made redundant.

13 And we found that the scheme was overly-reliant on  
14 employers, kind of, doing the right thing. Most did,  
15 but obviously it was up to the employer whether they  
16 placed somebody on furlough. And in some cases, people  
17 on zero-hours contracts and on temporary contracts who  
18 were entitled to support didn't get it.

19 So, there are some issues in terms of -- and there  
20 were some issues in terms of who was able to access  
21 support through that scheme, and some lessons for the  
22 future, in terms of how you might design such a scheme  
23 to prevent some people missing out on that support in  
24 future.

25 Q. Just touching on that, I'm very interested in any other

57

1 LADY HALLETT: There's a difference between right to  
2 furlough and right to request it. Ms Wilson's question  
3 was: do you believe that a right to request furlough is  
4 a good thing?

5 A. Yes, in --

6 LADY HALLETT: You spoke about the right to furlough.

7 A. Yes. No, I did mean -- I should clarify, I did mean  
8 right to request furlough.

9 LADY HALLETT: So, you're not advocating for a right to  
10 furlough, because that wouldn't work?

11 A. No, but similar to, you know, the right to request  
12 flexible working, a right to request being furloughed.

13 LADY HALLETT: And do you think a right to request would  
14 actually make a difference if the employer was the  
15 kind -- you said many did the right thing, but there  
16 were one or two who didn't. Would it make a difference  
17 with that kind of employer, if you had the right to  
18 request it?

19 A. It's difficult to know, and it's difficult to know how  
20 much of a difference that would make, but I think our  
21 sense is that it would make some difference, as long as  
22 it's coupled with clear information for employers and  
23 workers about, kind of, eligibility and rights.

24 LADY HALLETT: Thank you.

25 MS WILSON: Because one of the drawbacks we've heard about

59

1 ideas you might have, but one idea we have heard about  
2 is the suggestion of a right to request furlough,  
3 similar to the right to request part-time working which  
4 exists now. Do you have any views on that? Do you  
5 think it would be helpful?

6 A. I think it's something that should be considered. We  
7 have talked about it in our commentary on the pandemic  
8 and the response to the pandemic and, you know, there's  
9 a sense that that may -- right to request furlough may  
10 reduce the number of people being redundant, being made  
11 redundant, and reduce some of the inequalities that we  
12 saw in terms of who was able to access support.

13 But I think if we were to introduce something like  
14 a right to furlough, what's equally important is to  
15 ensure that both employers and workers understand their  
16 rights and the eligibility requirements, because we  
17 found that that was one of the issues during the  
18 pandemic, that, you know, some employers believed that  
19 staff who were actually eligible were not eligible. So  
20 there was a bit of a misunderstanding in terms of who  
21 was eligible and who wasn't.

22 And generally, workers with kind of less, kind of,  
23 labour market power and, kind of, less understanding of  
24 their rights were less able to challenge employer  
25 decisions.

58

1 the right to furlough, thinking about it from a business  
2 perspective, is that considering the applications, the  
3 administrative burden of it in a crisis can actually be  
4 quite difficult, and also employers are facing very  
5 difficult decisions, often about the future of the  
6 business, and obviously a loss of the business means the  
7 loss of the jobs.

8 So do you think the answer is better communication  
9 on its own or should that be coupled with the right to  
10 request furlough?

11 A. Better -- just to clarify, better communication --

12 Q. Yeah, you've mentioned there would -- you thought that  
13 the key problem, really, was issues with communication,  
14 and employers and employees knowing who should qualify  
15 for furlough, knowing the rules around that.

16 So do you think that alone would solve the issue, or  
17 do you think it needs to be a combination of the two?

18 A. I think those two things combined. So, communication,  
19 ensuring kind of good awareness and understanding of  
20 eligibility, with the right to request flexible --  
21 furlough.

22 Q. Thank you. Can I move now to another group who were  
23 particularly impacted. You mentioned in your statement  
24 younger people. The Inquiry has heard, as part of its  
25 listening exercise, Every Story Matters, from a number

60

of young people about their experience of the pandemic, and they, together, told the Inquiry that they felt the pandemic had a long-term impact on their career prospects; they experienced gaps in employment; they missed out on various opportunities; and some in fact felt that their skills were regressing, for example there's an account from a young bricklayer who, without working, felt his skills had actually depleted.

And if people did not have a job, they found it incredibly difficult to enter the labour market for the first time, for example we have one contributor who says:

"I also remember how bleak the job market looked coming out of university, as well. It was almost like trying to land a job was impossible (as if it wasn't hard enough already!)."

Do those sorts of experiences reflect what you found, your organisation found, in its research?

**A.** Yes. You know, we found that young people were disproportionately impacted during the pandemic. They faced higher job loss and increased economic inactivity, and our research found that young people accounted for nearly half of the total fall in employment, despite only accounting for one in nine of those in work. So young people were quite clearly disproportionately

61

aren't hiring.

**Q.** And is it right that a fall in employment generally is worrying, but a fall in employment for young people is a particular worry because it has a much longer-term effect on their futures and career prospects?

**A.** Yes, yes. And, you know, there's very well-documented evidence on what we call the long-term scarring effect on young people. So the impacts on their long-term employment and earnings prospects, as well as the impacts on their health and wellbeing as well.

**Q.** You mentioned a moment ago about the differential impacts on some young people, I think you mentioned men and those living in London. What about the impact on young disabled people?

**A.** So we saw that young -- well, disabled people in general were more likely to be impacted by the pandemic in terms of employment outcomes. So the employment rate for disabled people fell further during the pandemic than it did for non-disabled people.

And whilst it can be difficult to ascertain the, kind of, impacts on very specific groups, the likelihood is that young disabled people will have been impacted more greatly than others.

**Q.** You've mentioned the jobs gap experienced by these particular groups, but the core of the CJRS, the

63

impacted. And we found that some young people were more impacted than others particularly young men, black and Asian young people, and young people living in London and the devolved nations.

**Q.** You've mentioned there that there was -- that young people accounted for nearly -- for half, so nearly 46% of the total fall in employment. Can you explain, why was that?

**A.** So, I mean, young people tend to be disproportionately impacted when there's an economic shock and a downturn in the economy.

I think, in the pandemic, the impact of the pandemic felt fell disproportionately on young people in terms of labour market outcomes, because they were more likely to be employed in the sectors that were shut down, those sectors that were affected by the lockdowns. So hospitality, retail, leisure. And quite often they're also in jobs that have less secure contracts. And we saw people who were on, kind of, zero-hours contracts, and in -- on temporary contracts being affected more.

So I think it's partly about the sectoral impacts of the pandemic, the impacts on different types of work, but as employers stopped hiring, it means that young people who were coming into the labour market, as you've described, will struggle to find work because employers

62

furlough scheme, was to retain those links between employers, employees. That was really important for these groups, wasn't it?

**A.** Yes, absolutely. Retaining those links from the point of view of the individual. So, knowing that they were still employed and that they'd had a job to go back to will have made quite a significant difference, as well as the support provided, obviously, financially through the scheme.

But also, in terms of, as you said, retaining that link between employers and their workforce, meaning that when the economy opened back up and business activity start -- you know, started to increase, you know, businesses were able to get their businesses up and running much quicker than they would have been able to otherwise.

**Q.** You say in your statement that support in a crisis such as this really should be multi-stranded, particularly to benefit younger people. Can you elaborate on that?

**A.** Yes. So, as I was referring to in the Plan for Jobs, I think one of the positive things was the response was multi-stranded, and you had several different programmes of employment support, including Kickstart and the youth employment offer, as well as Restart, which was focused on supporting people who were long-term unemployed.

64



1 And having a multi-stranded approach means that  
2 you've got programmes that are designed to support  
3 groups that are at higher risk and you're able to design  
4 those programmes in a way that responds to the needs of  
5 those groups and provide tailored support.

6 **Q.** And in terms of tailored support, your organisation  
7 regards Kickstart as a well-targeted design decision; is  
8 that right?

9 **A.** Yes. There were some issues with Kickstart, but  
10 generally, at the time, that sort of intervention  
11 I think proved to be somewhat effective, and  
12 particularly given the impact of the pandemic on young  
13 people, you know, a focus on young people and job  
14 subsidies for young people was warranted.

15 **Q.** I think -- are the issues you're referring to the  
16 delivery challenges of the scheme?

17 **A.** Yes, in terms of the -- kind of the expectations of  
18 employers. In terms of recruits in terms of their  
19 skills and experience. You know, quite a few employers  
20 expected young people being recruited through Kickstart  
21 to have quite a high level of -- you know, or at least  
22 a higher level of skill and experience than perhaps was  
23 the case. Employers found the scheme quite difficult to  
24 navigate, so there were lots of unfilled vacancies.  
25 Partly because employers found the system quite

65

1 which meant that some young people on legacy benefits  
2 weren't eligible to access support.

3 So I think access could be widened, but I think we'd  
4 need to make sure that wraparound support is in place,  
5 if we're to ensure that the scheme kind of provides kind  
6 of effective support and good outcomes for disabled  
7 young people and those with health conditions, and  
8 ensure that support is there for employers, too, to make  
9 the kinds of workplace adjustments, look at things like  
10 job design and job carving that means young people --  
11 young disabled people are able to access those  
12 opportunities and they're meaningful, good-quality jobs.

13 **Q.** And all of those things would further the objective of  
14 Kickstart to, as you say, not only match young people  
15 with employers but good-quality employment that really  
16 give them a head start in the labour market, and they  
17 reap the benefits of that for years to come?

18 **A.** Yes, absolutely. I think, you know, through any scheme,  
19 an intervention that's designed to support young people  
20 into the labour market, it -- there needs to be a focus  
21 on supporting people into meaningful, good-quality  
22 opportunities.

23 **Q.** In your statement you have identified Kickstart as  
24 a scheme which you suggest could remain dormant, and be  
25 available effectively off the shelf in a future

67

1 difficult to navigate.

2 And so, whilst it was high profile and, kind of,  
3 well targeted in terms of being -- support being  
4 designed to support young people, more could have been  
5 done to support employers to navigate Kickstart as  
6 a scheme and fill vacancies. And the scheme could have  
7 also done more to support and provide opportunities to  
8 young people with, kind of, multiple and more complex  
9 barriers too.

10 **Q.** So two things. In terms of the issue you've identified  
11 with employers, does that come back to better  
12 communication about, and managing expectations about the  
13 scheme?

14 **A.** Yes, I think it does come back to communication and  
15 expectations and, in general, the effectiveness of  
16 employer engagement.

17 **Q.** You've mentioned there considering young people with  
18 complexities. What's -- one thing we've heard about is  
19 the possibility of expanding Kickstart in the future to  
20 young people on Personal Independence Payment. Would  
21 you support that?

22 **A.** Yes, I think, you know, the scheme itself performed less  
23 well for young people with health conditions. And  
24 obviously, in terms of eligibility for the scheme, that  
25 was restricted to young people on Universal Credit,

66

1 pandemic. Is that your recommendation?

2 **A.** Yes. Yes. Although we would suggest that, you know,  
3 similar to the Job Retention Scheme, that the design of  
4 Restart and the job retention scheme is looked at to  
5 address some of the issues that's been identified.

6 **Q.** Can we just have a part of your statement on the screen,  
7 please.

8 INQ000655669. Bottom of page 22. It's just on  
9 the -- thank you.

10 It's just on the point you've mentioned there, and  
11 so here is your suggestion in full, to:

12 "[Establish] a standing employment response  
13 framework, outlining employment interventions and  
14 programmes ... that can be rapidly (re)activated. This  
15 would help avoid delays in deploying employment support  
16 if new schemes need to be designed from scratch. It  
17 would require cross-departmental planning between  
18 HM Treasury, DWP, BEIS and local authorities, and  
19 engagement with key stakeholders. It would also require  
20 setting clear criteria for when and how to redeploy  
21 these programmes."

22 And it's particularly the last line, the last  
23 sentence I'm interested in. And I'm interested in what  
24 you mean by that, because, of course, any future  
25 pandemic is likely to be highly uncertain. We probably

68

1 can't predict what that will look like now. So how do  
2 you set criteria for when and how something can be  
3 redeployed if you don't know what that future situation  
4 is?

5 **A.** I think it's important to look at each individual  
6 intervention and programme, and what it's seeking to  
7 achieve. So something like Kickstart and kind of --  
8 we've obviously referenced the Future Jobs Fund, which  
9 was a similar scheme run previously. It's being clear  
10 about when those sorts of programmes -- which are, you  
11 know, quite costly interventions, and obviously focus on  
12 kind of job subsidy -- when those programmes are likely  
13 to be most effective and most cost effective.

14 So it's looking at -- really it's looking at the  
15 nature of different programmes, and, kind of, what  
16 objective and, kind of, particular issue each programme  
17 would be seeking to achieve.

18 So it's having clarity about how a particular  
19 programme responds to a particular issue, really.

20 **Q.** Thank you.

21 In the time that's left, I'd like to focus on some  
22 refinements to the design of the schemes, and looking at  
23 this from a forward-facing perspective and whether there  
24 are benefits to these suggestions, if there are  
25 trade-offs that you want to identify, and how those

69

1 furlough that we've heard about is about partial  
2 furlough, albeit that it was brought in slightly later  
3 in the pandemic. Is that a feature you would like to  
4 see in a future pandemic, and if so, at the start,  
5 or ...?

6 **A.** So that would be similar to flexible furlough that was  
7 brought in in mid-2020. I think, again, similar to the  
8 minimum floor for the Job Retention Scheme, that is  
9 something that should be considered, and considered so  
10 that that sort of scheme benefits more workers.

11 **Q.** And the final suggestion that I want to run by you  
12 relates to economic inactivity. So we've heard from  
13 Andrew Bailey that there's a continued rise in the UK in  
14 economic inactivity, and that's gone on for longer in  
15 the UK than elsewhere, and also from our expert  
16 yesterday, who regarded the picture as concerning. He  
17 said it was unclear what the cause of that was, and that  
18 he, particularly from an economic perspective,  
19 recommended that that be looked into.

20 Are you aware, on any research in this field, do you  
21 think it's a gap that needs to be looked into?

22 **A.** I think there's been quite a lot of research done  
23 looking at the rises and kind of causes of the rises in  
24 economic inactivity in the UK. We know that levels of  
25 economic inactivity are relatively high, and there are

71

1 should be weighed up.

2 We've heard evidence, as you've said at the outset,  
3 about the experience of the pandemic of those low  
4 earners, particularly those on the national minimum  
5 wage. And one suggestion we've heard about is that  
6 there should be a minimum floor within CJRS, to offer  
7 a minimum support to those on the minimum wage rather  
8 than a flat 80% rate.

9 Do you have any views on that? Would you  
10 support it?

11 **A.** I think that's something that should be considered,  
12 particularly given the disproportionate impact on  
13 low-paid workers that we saw in the pandemic, as we've  
14 outlined in our kind of research and evidence.

15 So I think certainly it's something that should be  
16 considered, particularly given the financial impacts  
17 and, kind of, the extent to which low-paid workers were,  
18 kind of, pushed into debt and further into poverty  
19 during the pandemic.

20 So I think it's certainly something that should be  
21 considered.

22 **Q.** You, in your statement, you provide helpful detail on  
23 the impact of groups, including those with childcare  
24 commitments and people reliant on different forms of  
25 employment including part-time work. And one aspect of

70

1 record numbers of people, 2.8 million people, who are  
2 economically inactive due to long-term ill health. And  
3 that's kind of -- there are 700,000 more people who were  
4 economically inactive due to ill health compared to  
5 pre-pandemic.

6 So it is a cause for concern. I think to date,  
7 there is quite a lot of research that's been done, and  
8 there's some, obviously, kind of major government  
9 reviews that are looking at these issues from different  
10 perspectives. So the Mayfield Review, looking at the  
11 role of employers in supporting workers to stay in work,  
12 and the Milburn Review, that's looking at young people  
13 and economic inactivity.

14 I think we do need to do more research on exactly  
15 why we have such high levels of economic inactivity,  
16 particularly compared to other international countries.  
17 There are some questions on the reliability of the data  
18 that those figures are drawn from, particularly given  
19 the issues with the Labour Force Survey, but, you know,  
20 the data, you know, and administrative data, does  
21 suggest that we have high levels of people who are not  
22 participating in the labour market due to ill health.  
23 And I think there is a question about the degree to  
24 which those people who were either economically inactive  
25 before the pandemic or who left work due to ill health,

72

1 so were forced to retire early during the pandemic, the  
2 support that they received. Because a lot of the  
3 support that we've talked about, you know, was focused  
4 on those who had, you know, recently or relatively  
5 recently been made redundant, lost their jobs and, you  
6 know, people who were kind of long-term unemployed, and  
7 meanwhile, people who were further away from the labour  
8 market, so people in that economically inactive group,  
9 were receiving less support, and in lots of cases,  
10 receiving no support at all.

11 **Q.** Thank you. I just want to give you an opportunity, as  
12 we have with all of the witnesses, to set out any  
13 additional lessons learned or recommendations you might  
14 have in terms of a future economic response.

15 **A.** So, I've talked about, kind of, reflecting on the  
16 schemes that were put in place, and there's a lot of  
17 evaluation work that has been done to understand the  
18 effectiveness of those programmes and how and why they  
19 worked, and potentially, you know, had the impacts that  
20 were intended, and it's really important that we learn  
21 from those evaluations, and, you know, fairly detailed  
22 evaluations about what's worked and why.

23 I think more broadly we need to ensure that we are  
24 building the infrastructure, particularly at the local  
25 level, to join up and integrate services so people at

73

1 that services are better coordinated and easier to  
2 implement.

3 **MS WILSON:** Thank you, Ms Clayton.

4 I've no other questions, my Lady, but I understand  
5 there are some questions from the Trades Union --

6 **LADY HALLETT:** There are, thank you, Ms Wilson.

7 Ms Peacock, who is over there.

8 **MS PEACOCK:** Thank you, my Lady.

9 In keeping with time-efficient approach this  
10 morning, my questions have already been answered. Thank  
11 you.

12 **LADY HALLETT:** Thank you very much. There you are, you've  
13 already answered Ms Peacock's questions, you've pipped  
14 her.

15 Thank you very much indeed for your help,  
16 Ms Clayton, I'm really grateful to you. And obviously  
17 you've thought about this subject a lot, and thank you  
18 for all the help you've given to the Inquiry. I don't  
19 know if any colleagues were involved in helping you, or  
20 was it just you?

21 **A.** No, the team at IES helped too.

22 **LADY HALLETT:** Well, could you thank them from me as well,  
23 please.

24 **THE WITNESS:** Thank you.

25 **LADY HALLETT:** Thank you very much.

75

1 any time, but particularly during an economic shock like  
2 a pandemic, are able to access tailored, personalised  
3 support. The integration of services at the local level  
4 is really important.

5 We've talked about the Plan for Jobs scheme.  
6 Generally, that proved effective, but one of the  
7 challenges in terms of implementation was, you know, we  
8 were quite rapidly introducing a number of new schemes,  
9 kind of -- work coaches and staff in Jobcentres quite  
10 often found it challenging to understand the detail and,  
11 kind of, eligibility requirements for each scheme. And  
12 there was, kind of, a lack of clarity in communications.

13 So I think there are improvements that could be made  
14 in terms of the implementation of those schemes. But  
15 also we found that schemes worked most effectively and  
16 were able to integrate with other local support in a way  
17 that ensured that we were, kind of, less likely to  
18 duplicate support and more likely to be able to provide  
19 that kind of tailored, specialised support for  
20 individuals. That was dependent on having integrated  
21 services and quite strong infrastructure at the local  
22 level.

23 So I think there's more that we can do now, ahead of  
24 any kind of future economic shock, or potentially  
25 pandemic, to improve that infrastructure to make sure

74

1 Right, well, I think, given the super-efficiency  
2 this morning, we're not going to have witnesses  
3 available until 1.15. So you get a longer lunch, as  
4 well.

5 1.15, please.

6 **(12.05 pm)**

7 **(The Short Adjournment)**

8 **(1.15 pm)**

9 **LADY HALLETT:** Mr Hudson.

10 **MR HUDSON:** Thank you, my Lady. The first witness this  
11 afternoon is Dr Sarah Cumbers.

12 **DR SARAH CUMBERS (affirmed)**

13 **Questions from COUNSEL TO THE INQUIRY**

14 **LADY HALLETT:** Thank you for coming along to help us,  
15 Dr Cumbers.

16 **THE WITNESS:** Thank you for having me.

17 **MR HUDSON:** Dr Cumbers, you are the chief executive of the  
18 Royal Statistical Society, and you have provided to the  
19 Inquiry a witness statement with the reference number  
20 INQ000612632. Is that right?

21 **A.** Yes, that's correct.

22 **Q.** And you have provided that in your capacity as the Chief  
23 Executive --

24 **A.** **(Witness nodded)**

25 **Q.** -- of the Royal Statistical Society. And I think

76

1 there's something you want to say on behalf of the  
 2 Society at the outset of your evidence.  
 3 **A.** Yes, that's right, thank you.  
 4 So the RSS is a professional body for data  
 5 scientists and statisticians in the UK. We're also  
 6 a charity and we work to support the public to -- we  
 7 work to support the use of data and statistics in the  
 8 public interest. So I've held this role at the RSS for  
 9 just over two years, so I joined after the pandemic, and  
 10 my work involves leading on the engagement with the  
 11 official statistics system at an organisational level.

12 I'd like to stress that I'm not a statistician and  
 13 my input to the Inquiry today has been informed by the  
 14 expertise of a range of RSS members, particularly from  
 15 our Covid taskforce and also from our Public Statistics  
 16 Advisory Group and I'd just like to extend my gratitude  
 17 to those members for supporting me.

18 **Q.** Thank you. You've touched upon the Public Statistics  
 19 Advisory Group. Could you briefly explain that group  
 20 and how it relates to economic statistics?

21 **A.** Yes. So the Public Statistics Advisory Group has a role  
 22 in supporting the RSS in developing policy positions and  
 23 for providing advice on areas of public statistics. So  
 24 anything that relates to the official statistics system.  
 25 So that could include economic statistics but also the

77

1 government?  
 2 **A.** So during normal times, the RSS has good mechanisms of  
 3 interaction with government, and those were in place  
 4 before the pandemic. And so --

5 **Q.** Are those formal engagement groups? Committees?  
 6 Roundtables?

7 **A.** Yes, those sorts of things, and also the formal  
 8 consultation mechanisms, as well. And we would readily  
 9 engage through those mechanisms, and do today. But my  
 10 understanding from the RSS members who were involved in  
 11 that time is that essentially those mechanisms ceased.

12 **Q.** So would your recommendation perhaps not necessarily be  
 13 that those mechanisms remain in a business-as-usual  
 14 forum, but there be some provision for this is how we  
 15 will adapt within a crisis?

16 **A.** Absolutely, yes.

17 **Q.** I'd like to ask you now questions about the collection  
 18 of economic data. We'll then move on to discuss data  
 19 sharing across the UK Government and outside of it,  
 20 followed by the analysis of that data and the statistics  
 21 produced as a result.

22 I wonder if, first, we could explore further  
 23 something that's in your written witness statement at  
 24 paragraphs 5.1.1 to 5.1.3.

25 And a reminder, that's INQ000612632.

79

1 broad range of statistics had are produced by the  
 2 official statistics system.

3 **Q.** Thank you. Your evidence today will focus on an outside  
 4 and, perhaps at times, critical perspective of the work  
 5 of the government during the pandemic and in particular,  
 6 in looking towards the future in how things could be  
 7 improved.

8 Before we get to that, one backward-looking feature,  
 9 if I may, and that's this: I think, in the witness  
 10 statement you've provided, there is reference to the  
 11 fact that the RSS found that pathways for engagement  
 12 with the government became fewer during the pandemic.  
 13 And I think there's a concession in there that that  
 14 probably owed to the stress of the situation.

15 **A.** Mm.

16 **Q.** Notwithstanding the difficulties and the context, do you  
 17 think that could have been managed better and should be  
 18 managed better in the future?

19 **A.** Absolutely, yes. Everybody was under pressure during  
 20 Covid, but ultimately preparedness for any crisis should  
 21 involve mechanisms to ensure that expertise is flowing  
 22 freely into government and those others who are making  
 23 decisions. And that wasn't the case during Covid.

24 **Q.** The Inquiry is really quite interested in the practical  
 25 in this regard. How ought that expertise to flow into

78

1 Just on the subject of widening data, and you write  
 2 as follows:

3 "As we have indicated in [paragraph] 3, in economics  
 4 there is a specific challenge in developing near  
 5 real-time forecasting. Part of the answer to that  
 6 challenge must involve the identification of new data  
 7 sources that can help shed light on the key economic  
 8 questions where timely information is required. We  
 9 would advocate a process that begins by identifying  
 10 economic questions that it would be helpful for the  
 11 statistical system to be able to provide timely answers  
 12 to -- both in normal times and in times of crisis."

13 And then the first two sentences -- the first one  
 14 sentence, so the next paragraph:

15 "When these questions have been identified, the  
 16 statistical system should be tasked with identifying the  
 17 data that is needed in order to answer them."

18 And then over the page, please. You reference the  
 19 challenging nature accessing additional datasets, and  
 20 state:

21 "Efforts in this respect could be linked to the  
 22 development of a National Data Library ... which could  
 23 bring with it a greater sense of national data  
 24 stewardship."

25 What I'd like to do now is summarise a couple of the

80

1 key concepts from that and then ask you to comment on my  
2 summary and elaborate.

3 So can we draw from these paragraphs the following  
4 recommendations: firstly, begin by identifying the  
5 questions that might need to be answered in a time of  
6 crisis. And secondly, once you have identified the  
7 questions, go out and get the data that helps you  
8 identify the answers to those questions.

9 **A.** Yes. I would add an additional step, which is to  
10 identify the questions, then identify the data that  
11 could answer, and then think about where you're going to  
12 source that data from. So it's a three-step process.

13 **Q.** That's a broad conceptual way of looking at how the data  
14 system ought to operate. Do you have a sense of how  
15 that is different to how it currently operates?

16 **A.** I would say that what the pandemic ... what it shed  
17 light on was the fact that the official statistics  
18 system was very much, particularly in relation to  
19 economic statistics, relying on core economic  
20 statistics, and there hadn't been foresight in terms of  
21 the sorts of data that might be valuable in a crisis.

22 So that process hadn't happened, of considering what  
23 might happen, for example, during an economic shock  
24 when, you know, the economy is not operating in the  
25 usual way that it is, but also then the mechanisms of

81

1 data that could give real-time insight.

2 **Q.** And so is the point: credit where it's due --

3 **A.** (Witness nodded)

4 **Q.** -- but with greater preparedness it could have been even  
5 better than it was?

6 **A.** Yes.

7 **Q.** Turning, then, to core statistics. We know there have  
8 been recent developments, that I'm sure you'll be aware  
9 of, at the ONS, the Office for National Statistics, to  
10 focus on what they describe the quality over quantity.  
11 And I'd like to ask you about any unintended  
12 consequences that might arise for pandemic preparedness.

13 And on that note I'd like for part of the ONS  
14 article of 12 November of this year to be brought up on  
15 screen.

16 It's INQ000659841.

17 And it reads as follows:

18 "The announcement today [12 November 2025] include:

19 "Reducing commitments in health: The ONS played an  
20 important role in supporting the UK's COVID-19  
21 response ..."

22 And I think this relates to the Coronavirus  
23 Infection Survey and similar statistics.

24 "... and has continued to provide valued insights on  
25 health, drawing on the expertise and capabilities we

83

1 measurement are challenged as well.

2 And so, during Covid, those core economic  
3 statistics, there were challenges with the production of  
4 those statistics, and essentially, a whole new, sort of,  
5 demand for real-time economic statistics that could help  
6 decision makers to understand, in real time, what was  
7 happening to the economy.

8 **Q.** Could I perhaps split that into a discussion of novel  
9 and then core statistics. Beginning with the novel, we  
10 know that the ONS and other departments of government  
11 collected data from novel sources during the pandemic,  
12 for example Google mobility data, data from Revolut,  
13 OpenTable and the like, to try to assess what was  
14 happening in real time.

15 We will hear from Mr Fitzner of the ONS after your  
16 evidence is concluded, but would you agree that that was  
17 a positive development and an appropriate response to  
18 the emergency?

19 **A.** Yes, absolutely. And the view of RSS members is  
20 although the ONS, like most organisations across the UK  
21 and globally, wasn't prepared in the sense that I've  
22 described, actually when the pandemic happened, the  
23 organisation very quickly pivoted and innovated and  
24 stood up new surveys, adapted existing surveys, and  
25 also, as you've described, identified new sources of

82

1 developed during the pandemic. We will continue to  
2 produce statistics such as births, deaths and life  
3 expectancy that form part of our core population  
4 outputs. However, we will be reducing other health  
5 analysis work, engaging stakeholders and other parts of  
6 government to identify outputs that others should take  
7 forward."

8 It seems as though the ONS effectively stepped up  
9 and helped to collect health data when it was needed as  
10 part of the effort to respond to the pandemic.

11 Is it your sense that this is a welcome course  
12 correction, to focus on the quality of their core  
13 statistics rather than being spread too thinly, or do  
14 you have concerns that stepping away from health  
15 statistics might reduce the UK's preparedness to have  
16 that -- to have health data integrated into the economic  
17 response?

18 **A.** The first thing I would say is that the RSS recognises  
19 that it's been a challenging time for the official  
20 statistics system, and ONS in particular. And we very  
21 much welcome the recommendations of the Devereux Review  
22 and the response to that review with the Economic  
23 Statistics Recovery Plan and also the Survey Recovery  
24 Plan, and so RSS members are fully behind the actions  
25 that are now being taken in the short term. And

84

1 I emphasise the short term, because we do also have  
2 concerns regarding the breadth of the portfolio of  
3 statistics that will be produced in the future, because  
4 ultimately -- I've talked earlier in my evidence about  
5 the importance of breadth and thinking about the core  
6 questions that are answered -- that need to be answered  
7 ahead of time. Well, if you've reduced your portfolio,  
8 then that reduces your agility and it reduces the  
9 likelihood that you're collecting broader data that  
10 could be of value.

11 In relation to the particular question on health, my  
12 understanding from the contraction of the portfolio is  
13 that the -- is that the ONS have discussed the data  
14 collection with the UKHSA, and, you know, as it says  
15 within the statement here, others will be taking forward  
16 that work.

17 So it's less of a concern specifically about health,  
18 from the RSS, and more a concern more generally about  
19 the contraction of the portfolio to focus on core  
20 statistics when, actually, the legislation is very clear  
21 that the ONS is there to provide a broad portfolio of  
22 statistics that meet user needs beyond the needs of  
23 government itself.

24 Q. Do you have a sense of the extent to which that is  
25 a criticism, if I can put it that highly, the

85

1 government, for example, raising taxes?

2 A. Yes. Although my understanding is that the ONS -- and  
3 this was a trend that was accelerating before the  
4 pandemic -- was working a lot more with admin data. So  
5 the balance that you describe that they mainly work with  
6 surveys, yes, in terms of the, you know, generation, but  
7 actually the ONS is using a lot of admin data already.

8 Q. We've picked up a concern of the RSS within the witness  
9 statement related to the difficulties or the challenges  
10 in control that come with relying more heavily on  
11 administrative data as opposed to survey data. Could  
12 you firstly explain the difficulties, why you put that  
13 health warning on administrative data, and then  
14 secondly, explain what mitigations can be put in place?

15 A. Yeah. So the health warning is there because, you know,  
16 as we've discussed, surveys are designed and within the  
17 control of the ONS, whereas admin data coming from other  
18 departments is not within their control, and the  
19 evidence in my witness statement was written at a time  
20 when there was uncertainty about the future of the  
21 census in 2031 and a drive within the ONS to move  
22 towards an admin-based census, and there were concerns  
23 expressed, quite significant concerns expressed, by RSS  
24 members, about our readiness for that, particularly in  
25 light of the issue of control.

87

1 contraction of breadth, do you have a sense of the  
2 extent to which that criticism is more properly levelled  
3 at the ONS or those resourcing the ONS?

4 A. I would argue that it's essential that the ONS receives  
5 the resource that's required to enable the full breadth  
6 of portfolio in future.

7 Q. I'd like to pick up perhaps a related topic in relation  
8 to surveys and administrative data. I wonder if you  
9 could begin by highlighting the key differences between  
10 the two?

11 A. Yes. So essentially, surveys involve asking a set of  
12 questions of a defined cohort of participants -- that  
13 could be online or it could be face-to-face -- whereas  
14 admin data is data that's collected elsewhere in  
15 government, so for example to support the delivery of  
16 services. So tax data from HMRC or health data from  
17 across the health service are two examples of admin  
18 data.

19 Q. Would this be a fair characterisation: that survey data,  
20 which I think is primarily what the ONS engages in, is  
21 data deliberately collected for the sake of having the  
22 data and producing statistics to inform policy or to  
23 understand the composition of the economy better,  
24 whereas administrative data is data that is collected as  
25 a byproduct of some other useful activity within

86

1 The reason that it's an issue is that, as we've  
2 described, the admin data is there for a particular  
3 purpose and if that changes, if the service changes, if  
4 the data-sharing agreement, you know, expires or if  
5 there's an issue with, you know, with that data being  
6 shared, then essentially, that input could be switched  
7 off, which represents a risk.

8 Q. Grounding that in preparedness to economically respond  
9 to a future pandemic, can you help us with practical  
10 examples of why that might actually be a live issue?

11 A. In terms of practical examples, I think there's an  
12 example within Sir Ian Diamond's witness statement of  
13 the Department for Work and Pensions no longer sharing  
14 Universal Credit management information with the ONS and  
15 I would assume that that was a particular data-sharing  
16 agreement that was in place during Covid and that has  
17 now expired and hasn't been renewed. I don't know the  
18 details of that, but that's one example of the sort of  
19 thing that could happen as a result.

20 So the mitigations are around ensuring that  
21 data-sharing agreements are in place, that there are  
22 good relationships between the data users at the ONS and  
23 the data providers. So there's good communication,  
24 there's advance notice of any changes so that that can  
25 be built in.

88

1 Q. We will come on to data sharing a little bit more  
 2 substantively but I wonder if we could set aside the  
 3 issues in the flows of data between different  
 4 departments of central government. Qualitatively, what  
 5 is the difficulty with just relying on administrative  
 6 data, do away with surveys entirely and rely on data  
 7 that's produced as part of some other useful function?  
 8 A. So, as has been described, the admin data, when it's not  
 9 collected for a particular purpose, may not answer the  
 10 question that you need to answer, in terms of developing  
 11 a statistic to support decision making.  
 12 Q. Are there issues here about the adaptability of admin  
 13 data in a time of crisis, for example with the opinions  
 14 and lifestyle survey run by the ONS, they could adapt  
 15 the questions they asked within that survey, adapt the  
 16 frequency of it being carried out --  
 17 A. Yes.  
 18 Q. -- and therefore they had far more control and  
 19 adaptability to respond to a crisis?  
 20 A. Yes, so essentially the system is more resilient when  
 21 you're in control of the data that you're asking for.  
 22 Q. On data sharing, then, you've discussed a specific  
 23 example. You touch on it at paragraph 2.1.4 of your  
 24 witness statement which will be coming on screen in just  
 25 a moment. And it's the sentence that begins "Second",

89

1 systems, the risk of errors through, you know, manual  
 2 processes and these are significant.  
 3 And then finally, cultural. Because I think even if  
 4 you get the legislation right and you have a system that  
 5 fully enabled data sharing, that still wouldn't  
 6 necessarily mean that it would happen, and there were  
 7 numerous examples within the witness statements that I  
 8 was pointed to in preparation for today of different  
 9 government departments and those outside of government,  
 10 indicating that data wasn't flowing freely. And  
 11 essentially, the RSS made a number of recommendations  
 12 around data sharing going back as far as, I think it was  
 13 2014, our first data manifesto. So many of these  
 14 changes were known about before the pandemic.  
 15 We then updated that manifesto in 2019 and many of  
 16 the same themes were present within that version, and we  
 17 then made representations to the new government when  
 18 elected last year to indicate that this was a pressing  
 19 issue.  
 20 Because this is an issue that sits across government  
 21 departments, it really needs leadership at the highest  
 22 level, so from the Prime Minister, to indicate that this  
 23 is a challenge that needs to be embraced, data needs to  
 24 be seen as a public good, and then, you know, the more  
 25 granular steps put in place to enable that to be sorted

91

1 you say:  
 2 "Second, that further data sharing between central  
 3 government and regional and local authorities should be  
 4 encouraged -- particularly where controlled access is  
 5 required, so that problems can be proactively identified  
 6 and tackled at a local level."  
 7 This is a spotlight on local, regional levels. But  
 8 generally, what do you consider to be the barriers to  
 9 data sharing and what can be achieved when data is  
 10 effectively shared across the whole of government?  
 11 A. So, in relation to the barriers to data sharing, I would  
 12 say that there are three main barriers. I would start  
 13 with legislative, in the sense that there isn't a single  
 14 legislation that covers data sharing. It's provided for  
 15 within, you know, across health differently from the  
 16 Digital Economy Act and the views of RSS members that  
 17 that needs to be holistically reviewed.  
 18 The powers that the legislation give are also  
 19 important to consider, so the ONS was given enabling  
 20 powers to use data for statistical and research  
 21 purposes, and that differs from operational purposes.  
 22 So that's also something that needs to be considered.  
 23 So that's legislative.  
 24 Then if we look at the technical challenges,  
 25 interoperability between systems, dealing with legacy

90

1 out.  
 2 Q. On the second challenge you raised, interoperability, we  
 3 have heard evidence that the Scottish Government, in  
 4 order to more effectively target some of the business  
 5 support that it provided to businesses in Scotland,  
 6 would have liked to be able to analyse the data held by  
 7 HMRC. It didn't in fact request the data, and the  
 8 evidence we have got the gist of is that it wasn't  
 9 really worth it. There was nothing they could do with  
 10 it, even if they did receive it.  
 11 Does that link in with your interoperability  
 12 barrier?  
 13 A. I'd probably need to understand more about that specific  
 14 example to be able to answer that question.  
 15 Q. That brings me to the next topic, then, economic  
 16 statistics and analysis. I think there are -- I don't  
 17 know if "concerns" is putting it too highly -- but  
 18 questions that the RSS raises about for whose benefit  
 19 economic statistics are produced.  
 20 Often, in your statement, you've said that economic  
 21 statistics are produced for the benefit of government.  
 22 And a lot of the time the interests of government  
 23 overlap with the interests of the public, but I think  
 24 you say that that's not always the case.  
 25 How can a system cater to the intentions of

92

1 providing data that's useful to the public and data  
2 that's useful to government?

3 **A.** So I think the first step here is to start with an  
4 understanding of user needs, and those users will  
5 include users within government but also outside of  
6 government, and with that granular understanding of user  
7 needs, can then come a robust process of prioritisation  
8 and decision making about which statistics to collect.  
9 And that's not a process that's systematically  
10 undertaken at the moment, and one of the things that  
11 the RSS advocates for is to have, in a sense, a waiting  
12 list of statistics that aren't being developed at the  
13 moment, so there's transparency over the extent to which  
14 needs, both inside and outside of government, are being  
15 met.

16 **Q.** Secondly, I'd like to ask you about proxy economic  
17 indicators.

18 I wonder if we could have paragraph 3.1.2 of your  
19 statement on screen. It's INQ000612632. And it's the  
20 "Sectoral and regional variations", please.

21 You state this:

22 "Sectoral and regional variations: The UK's economy  
23 is not monolithic: even in a more normal situation,  
24 different sectors and regions will experience trends  
25 that are not immediately reacted in aggregate data.

93

1 **A.** Cautioning, yes, in the same way that there's caution  
2 with any statistic in terms of the degree of  
3 uncertainty. What's important is that that uncertainty  
4 is known, which is why research and experimentation on  
5 these proxy indicators is really, really valuable, to  
6 understand the degree to which they do, sort of, you  
7 know, mirror, you know, the data that's collected for  
8 core statistics.

9 **Q.** So if, in the example of this pandemic, the ONS had been  
10 using the kinds of novel data sources we discussed  
11 earlier, habitually they may have developed a more  
12 comprehensive understanding of the limitations and how  
13 they might be improved to inform the response to  
14 a pandemic?

15 **A.** Yes. And that's something that the ONS continues to  
16 work on as -- there is an experimental set of  
17 indicators.

18 **Q.** There is a theme in your witness statement relating to  
19 the need for economic statistics to truly reflect the  
20 public's experience, and I'd like to pick up on one  
21 particular example and it's in relation to the Consumer  
22 Prices Index, CPI, which is the dominant inflation  
23 statistic. You explain in your witness statement that  
24 that statistic is weighted to give more emphasis to  
25 wealthy groups. Can you explain why that is?

95

1 This was even more true during the pandemic when sectors  
2 that relied on in-person contact slowed dramatically and  
3 other sectors were able to carry on to some extent.  
4 Proxy economic indicators often provide partial views,  
5 leading to potential misinterpretations of broader  
6 economic conditions."

7 Can you, firstly, help us out with what are proxy  
8 economic indicators?

9 **A.** So we can go back to the initial part of our  
10 conversation this afternoon, where you mentioned the --  
11 the novel data sources that the ONS started to use, and  
12 others, you know, for example, Treasury and HMRC started  
13 to use. So, for example, retail data, data about energy  
14 use, data about transport use. Essentially, this is  
15 data that gives you an indication about the performance  
16 of the economy, but they're not -- they don't have the  
17 same status as a core statistic.

18 But you will find that the pattern of those  
19 indicators, you know, may follow the -- you know, the  
20 core statistics, and so you can use them as a more  
21 real-time proxy for core.

22 **Q.** So they are of some utility during a response to  
23 a crisis, in particular a pandemic. But are you  
24 cautioning against using them to extrapolate too far  
25 into a complete picture?

94

1 **A.** So the way that CPI is calculated, it relies on a basket  
2 of goods, and essentially, you know, if -- there will be  
3 a greater degree of spend by people who have more  
4 disposable income, and so the inflation measure is  
5 weighted in that way to -- you know, to take that into  
6 account.

7 **Q.** And how might that change during times of uncertainty or  
8 disrupted usual economic activity?

9 **A.** So the ONS had to do a huge amount of work to maintain  
10 the inflation measures during Covid. As I've described  
11 it, the basket of goods -- you know, from our own  
12 personal experience, we know that there was a huge  
13 disruption in relation to, you know, for example, the  
14 degree of spend, you know, spent on household goods.  
15 There were items within that basket that disappeared  
16 overnight. You could no longer go to the theatre, for  
17 example, and the ONS was also unable to send their field  
18 force in to collect that information. And so there was  
19 a lot of work done to maintain that series during the  
20 pandemic.

21 **Q.** There's another measure of inflation, I think, that's  
22 now available, called the Household Costs Indices. The  
23 Inquiry understands that that was in development leading  
24 up to the pandemic, but it had to be suspended owing to  
25 the nature of the crisis. But it has now been produced.

96



1 Could you identify the extent to which that helps  
2 decision makers understand inflation and its real-world  
3 impact on people during times of crisis?  
4 **A.** It's been a longstanding priority of the RSS to advocate  
5 for the development of the Household Cost Indices,  
6 I think going back to around 2016, where challenges with  
7 the Retail Prices Index were developed.

8 And what the HCIs do is to calculate inflation  
9 according to particular characteristics of individuals.  
10 So it will look at income deciles, for example. It will  
11 look at whether people have a mortgage or not, whether  
12 they have a student loan, whether they have children,  
13 whether they're retired. And in that way, you can take  
14 a far more granular look at the impacts of inflation.  
15 And, in fact, the data that we now have shows that there  
16 was quite a significant gap between inflation as  
17 estimated by the Consumer Prices Index and by the HCIs  
18 for people on low incomes during the cost of living  
19 crisis.

20 And that's really important, because it means that  
21 the impact of inflation at the time -- we didn't have  
22 that data during the cost of living crisis. This was  
23 data that -- the measures were introduced following that  
24 crisis.

25 And it's -- I mean, essentially, with that  
97

1 granular basis precisely what was going on and how the  
2 composition of inflation statistics might actually be  
3 impacting different groups on the ground?

4 **A.** Yes, it would have done.

5 **Q.** You have just referenced trust, public trust, in  
6 statistics. And you make reference in your witness  
7 statement to the following. I won't ask for it to be  
8 brought up, but you say:

9 "Data and evidence underpinning policy making must  
10 be published when decisions are announced and  
11 communication of data must be politically neutral."

12 Can you help us with why it is desirable to publish  
13 the underpinning data and evidence for policy making?

14 **A.** It's a fundamental principle of good decision making  
15 that you explain the rationales of your decisions so  
16 that people can understand the factors that have been  
17 taken into account, the evidence that you had, the  
18 uncertainty, you know, perhaps the options that were  
19 considered, so that people can understand the nature of  
20 the decision.

21 **Q.** Two questions arising. The first is specifically in  
22 relation to responding to a pandemic, in your view, is  
23 that a more acute reason why publishing data is helpful,  
24 or is it just a general point?

25 **A.** It's a general point. I'd say it's even more essential  
99

1 information, it enables support to be more targeted.  
2 But there is also another aspect here which is  
3 important, and this is why it's so important that  
4 people's lived experience is represented in the  
5 statistics, which is that if it's not, then people  
6 living in the UK, if they can't see themselves in that  
7 data, then it has an impact on trust, and it has an  
8 impact on the degree to which they trust, you know, what  
9 the government is saying, and also their ability to then  
10 measure, you know, the impact of actions that the  
11 government take.

12 So it's important for a number of different reasons.

13 **Q.** On inflation, and specifically how statistics on  
14 inflation can inform a response to a pandemic or  
15 a crisis, the former Chancellor, Rishi Sunak, gave  
16 evidence to the Inquiry over the last two days. One of  
17 the points he made in relation to his assessment at the  
18 time of the impact of the pandemic on vulnerable groups  
19 and the extent to which they may need support through  
20 the benefit system was that inflation was at a very low  
21 rate in 2020, which will have affected the rate at which  
22 prices of goods were going up.

23 Is the Household Costs Indices, had it been  
24 available, is that perhaps a measure which would have  
25 enabled decision makers like him to understand on a more  
98

1 during a pandemic.

2 **Q.** And secondly, do you have any kind of insight into  
3 whether that's a feasible thing for government to do, in  
4 each policy decision it makes, to publish the underlying  
5 data and the evidence?

6 **A.** Yes, I --

7 **Q.** With the caveat that you're, of course, not in  
8 government; you're offering an outside perspective?

9 **A.** What I can say is that I'm sure that there are many  
10 examples of where that practice is followed, and so that  
11 essentially sets the standard and indicates it can be  
12 done and in the RSS's view should be done across the  
13 board.

14 **Q.** I'm putting you on the spot a little bit.

15 **A.** I knew you were going to ask that. I can't think of an  
16 example but I can share one afterwards if that is  
17 helpful.

18 **Q.** That may well be helpful. By example, are you referring  
19 to comparison with another country or specific policies  
20 within the UK where the data has been published?

21 **A.** Within the UK.

22 **Q.** Thank you.

23 Dr Cumbers, those are the specific questions  
24 I wanted to ask you. Are there any concluding  
25 reflections that you have on the use of economic  
100

1 statistics during this pandemic and how they might be  
 2 improved in the future for preparedness for another  
 3 pandemic, or to respond in the moment to another  
 4 pandemic?  
 5 **A.** There's one point that we haven't touched on which was  
 6 of significant importance to our members, which links in  
 7 with the public's understanding of statistics, which is  
 8 about the communication of statistics, and when thinking  
 9 about the skills that statisticians and others  
 10 communicating during the pandemic had, in relation to  
 11 economic statistics, that's an area where we would --  
 12 there's certainly room for improvement in the future.  
 13 We would recommend that all statisticians and personnel  
 14 communicating statistics receive training to make sure  
 15 that they're able to fully articulate, and to explain  
 16 simply, you know, the -- essentially the translation of  
 17 complex analysis into policy-relevant insights in an  
 18 accessible way.

19 One thing that's particularly important is the  
 20 articulation around uncertainty and how trade-offs are  
 21 made, and again, that's not something that was always  
 22 done well during the pandemic.

23 And finally, to ensure that communication is  
 24 specific to particular audiences. So it needs to vary  
 25 between decision makers and the public, and that's

101

1 There are no further questions for you, Dr Cumbers.  
 2 Thank you very much indeed, I appreciate if you're not  
 3 a statistician yourself, although you are the chief  
 4 executive of the organisation, it can't have been that  
 5 easy and it must have taken a lot of work and your  
 6 colleagues have obviously been extremely helpful.  
 7 So thank you to you for taking the trouble to help  
 8 the Inquiry and thank you to your colleagues who helped  
 9 you.

10 **THE WITNESS:** Thank you.

11 **LADY HALLETT:** Thank you.

12 Mr Wright.

13 **MR WRIGHT:** My Lady, the last witness is Grant Fitzner.

14 **LADY HALLETT:** Mr Fitzner, I don't know if it is relevant to  
 15 the statistics -- I can never say that word -- well  
 16 done, Mr Hudson, you managed to do it. I don't know if  
 17 it is relevant, but you are the last witness of this  
 18 module.

19 **THE WITNESS:** I am, so I guess I get the final word.

20 **LADY HALLETT:** You do.

21 **MR GRANT FITZNER (affirmed)**

22 **Questions from RICHARD WRIGHT KC, LEAD COUNSEL TO THE**  
 23 **INQUIRY for MODULE 9**

24 **MR WRIGHT:** Good afternoon, Mr Fitzner. You are Chief  
 25 Economist and Director of Macroeconomic and

103

1 something that's important to get right for the future.  
 2 So any pandemic preparedness plan should include a focus  
 3 on communication.

4 **Q.** Can I just probe one matter a little bit more, and  
 5 that's on communicating uncertainty.

6 **A.** Mm.

7 **Q.** We've heard from another witness, Lord King, the former  
 8 Governor of the Bank of England, that doctors and  
 9 politicians like to be seen to know the answer, and  
 10 therefore find it difficult, sometimes, to explain  
 11 uncertainty. On one view, in a time of crisis,  
 12 uncertainty is problematic for the public. People want  
 13 a certain answer. Do you have concerns or does the RSS  
 14 have concerns about how that might come back to bite  
 15 a politician or a doctor in the future if uncertainty  
 16 wasn't communicated at the outset?

17 **A.** Sorry, can you just repeat the question?

18 **Q.** Yes, the question is why does communicating uncertainty  
 19 matter?

20 **A.** Okay. It matters so that there is full transparency  
 21 around the confidence in the decision that's been made.  
 22 Yeah.

23 **MR HUDSON:** Thank you.

24 My Lady, those are my questions.

25 **LADY HALLETT:** Thank you very much, Mr Hudson.

102

1 Environmental Statistics and Analysis -- try saying that  
 2 again -- at the Office for National Statistics, I think.

3 **A.** Yes, that's correct.

4 **Q.** Thank you. And you've provided two statements to the  
 5 Inquiry, INQ000605523, and INQ000657600.

6 In terms of the pandemic, the Inquiry understands  
 7 you were responsible for the initial coordination of the  
 8 Office for National Statistics pandemic response from  
 9 March 2020; is that right?

10 **A.** That's right. For essentially the period of -- well,  
 11 the first half of the year going into the summer, I and  
 12 one or two colleagues played that coordination role.  
 13 That was then replaced by a larger coordination team.

14 We also had ONS staff working in the Cabinet Office  
 15 to kind of improve that flow of information between the  
 16 two organisations.

17 **Q.** Thank you. And if in ordinary times the ONS is  
 18 responsible for collecting, analysing and disseminating  
 19 statistics about the UK economy in particular, because  
 20 that's the focus of this module, in the context of the  
 21 pandemic, was one of its core functions to inform  
 22 decision makers and the public with data and analytical  
 23 insight into that data?

24 **A.** Yes, I think that quickly became a major part of our  
 25 activity. It's not that official statistics, the sort

104

1 of regular GDP price and other statistics that we were  
2 publishing weren't important, but they couldn't answer  
3 all the questions that policymakers were coming to us  
4 with so we very quickly realised that we needed to stand  
5 up new, and I think to use the term "novel" data sources  
6 to help answer those questions.

7 **Q.** Okay. And we're going to explore how that developed,  
8 and how easy it was to pivot in that way from functions  
9 in ordinary time into functions in the course of an  
10 emergency.

11 Just by way of background, I mean, really, what  
12 you're doing when you -- you have to have the data, so  
13 that's the raw material, if you like, and then you  
14 analyse that data and interpret it; is that right? It's  
15 providing the interpretation to the raw data, the graph  
16 behind the raw data.

17 **A.** I think the logic chain is a little bit more detailed  
18 than that. I mean, the first thing is to really be  
19 clear about what the question is that you're trying to  
20 answer otherwise you may end up collecting data that  
21 actually doesn't meet the need. So really understand  
22 what people need to know. Identify the relevant data  
23 sources. They may be readily available. You may  
24 actually have to go out and actively collect them, for  
25 example we did a lot of web scraping during the pandemic

105

1 decisions.

2 And so I think that public-facing role is a really  
3 important part of what we do at the ONS.

4 **Q.** And if people are going to rely on what you're producing  
5 to make those sorts of decisions, there's an important  
6 component of trust as between you and the public, the  
7 public being able to trust what they're seeing in order  
8 to make a judgement based upon it?

9 **A.** Yes.

10 **Q.** Yes. And is there a communication challenge there,  
11 generally, in terms of communicating with the public?

12 **A.** I think there's a number of communication challenges.  
13 One is, if effectively you're doubling the amount of  
14 things that you publish compared with pre-pandemic, how  
15 do you make that information digestible, accessible to  
16 the average member of the public?

17 I mean, I think one of the challenges we face is we  
18 have multiple different audiences. We have, if you  
19 like, a member of the public who may not know much about  
20 statistics or analysis or data, he just wants to know,  
21 say, what's the rate of inflation or, in the case of the  
22 pandemic, you know, what's happening with infection  
23 rates, for example.

24 But you also have the more specialist users, both in  
25 government and beyond, who have a more technical and

107

1 to collate from online sources. Then you need to  
2 securely ingest those into the organisation, quite often  
3 accompanied by a data-sharing agreement with the data  
4 provider. Then analyse and, most importantly, I think  
5 in a way, disseminate across government, central  
6 agreement, devolved administrations, et cetera, so that  
7 analysts and policy officials in other departments and  
8 organisations can utilise that data.

9 And then alongside that, of course, there was  
10 a public-facing activity. We published a lot of data  
11 analysis during the course of the pandemic that was  
12 effectively new.

13 **Q.** Which was about providing the public with as much  
14 information as you could?

15 **A.** That's right.

16 **Q.** And also may have had a role of reassuring the public  
17 about what the actual state of play was in a sort of  
18 authoritative sense rather than a data-backed sense?

19 **A.** Yes, although I think it's a bit more than that. Our  
20 role is not simply to inform government; it's really to  
21 inform the public as well. And of course there are  
22 households, businesses, other organisations and  
23 individuals who need to make decisions, and you would  
24 hope that they would look to the ONS for some of the  
25 information they can use to make well-informed

106

1 analytical focus and probably want data that is more  
2 granular. Often they just want the datasets so they can  
3 do their own analysis with, and we really need to be  
4 able to cater to both of those audiences.

5 **Q.** All right. In ordinary times, in normal times, in terms  
6 of the core economic data that you collect -- I'm just  
7 going to ask that paragraph from Professor Diamond's  
8 statement goes up which sort of sets this out.

9 It's INQ000605523.

10 And we see there, in the context of the "Labour  
11 market" part of his statement:

12 "166. The ONS produces a wide range of monthly  
13 labour market statistics. These include employment,  
14 unemployment, economic inactivity, earnings, job  
15 vacancies, and redundancies, drawing on a range of  
16 household and business surveys, as well as  
17 administrative data."

18 So that's in, sort of, normal times, steady state,  
19 the sort of things that you're doing at the ONS; is that  
20 right?

21 **A.** Yes.

22 **Q.** Yes. And the core surveys, so this is survey data,  
23 would typically include, first of all, the Labour Force  
24 Survey; is that right?

25 **A.** Yes, although if we're talking about labour market

108

1 statistics, we publish and have for some time published  
2 a wide range of labour market statistics. So that  
3 includes the Labour Force Survey but also includes  
4 a survey of job vacancies, of redundancies, workforce  
5 jobs, which is an industry survey, average weekly  
6 earnings. And from -- actually from pre-pandemic times  
7 we started publishing monthly HMRC real-time information  
8 on payrolls.

9 Q. Okay. But just breaking them down, the Labour Force  
10 Survey, that's a household survey, is this right, on  
11 employment, unemployment, hours worked, occupation,  
12 industry? So that gives you the ability --

13 A. Yes, that's right.

14 Q. -- to produce stats on the labour market?

15 A. Yes.

16 Q. There's also an Annual Survey of Hours and Earnings,  
17 which is an employer survey, is that right, looking at  
18 earnings and pay distribution?

19 A. Yes, it's an employer survey based on a sample drawn  
20 from the HMRC payroll data.

21 Q. Yes. The Annual Business Survey, which is a survey on  
22 businesses looking at turnover, employment, purchases.  
23 So that's looking at statistics relating to business and  
24 industry?

25 A. Yes.

109

1 particularly financial markets. It's really important  
2 in the UK, given the size of the financial markets, that  
3 we publish accurate and timely economic statistics so  
4 that people in the city, for example, can assess what  
5 the rate of inflation is, the level of public debt there  
6 is, how fast the economy is growing, (unclear) because  
7 that affects, well, it affects market prices and you can  
8 see that when we publish data that perhaps may not be in  
9 line with the census, you can see market rates change.  
10 So it's really important that those data are as good as  
11 we can make them.

12 Q. I can imagine in the pandemic that there will have been  
13 increased demands for data, people wanted as much data  
14 as they could get their hands on, potentially for  
15 different reasons, you know, from a government  
16 perspective --

17 A. Sure.

18 Q. -- they're setting economic policy. And then from  
19 a business perspective in terms of reacting to the  
20 pandemic.

21 I just wonder if those increased demands put you  
22 under strain, and if there was any complexity in sort of  
23 balancing how you met those needs as between the needs  
24 of government that was demanding certain statistics to  
25 make decisions, and the non-government stakeholders?

111

1 Q. Then also the Living Costs and Food Survey, so this is  
2 focusing really on household spending, is that right,  
3 and informs core statistics on inflation, for example?

4 A. And also on GDP, yes, that's correct.

5 Q. Then also a survey that looks at wealth and assets, so  
6 looking at -- a household survey looking at property,  
7 pensions, savings, levels of debt. So you can look at  
8 the levels of wealth that might not be obvious just from  
9 income, wages, but this is wealth and you can look at  
10 inequality through that lens; is that right?

11 A. That's correct, yes.

12 Q. And in ordinary times, who would you say are the key  
13 users of the statistics that you produce about the  
14 economy, and I'm just interested to identify them and  
15 what they use your statistics for. And can we think,  
16 first of all, in terms of -- in government terms. The  
17 Treasury? Are they a -- (overspeaking) -- recipient?

18 A. The Treasury, the Department for Business, other  
19 departments to a lesser extent, obviously the Office for  
20 Budget Responsibility but also, importantly, the Bank of  
21 England.

22 Q. And then outside government, are there non-government  
23 stakeholders like the Royal Statistical Society and  
24 others?

25 A. Yes, although I'd also mentioned business and

110

1 A. Well, as I said earlier, there was a big increase in the  
2 amount of data statistics and analysis that we published  
3 over the course of the pandemic, particularly in 2020  
4 and 2021. In the first few months we didn't have any  
5 additional staff although we did start recruiting later  
6 in the year. So effectively, we had to make the best  
7 use of the people we had when we went into the lockdown,  
8 the first lockdown, and that meant taking people off of  
9 other work, including fieldwork, and those core  
10 statistical production teams that were producing  
11 economic statistics and deploying them onto things like  
12 the business impact survey, the household survey, the  
13 Covid survey, and also bringing in more real-time  
14 indicators, as well.

15 So there was a significant diversion of effort on to  
16 the pandemic response.

17 Q. That's understandable, but if you assume a recovery from  
18 the pandemic, that diversion, has that had a longer-term  
19 cost and consequence?

20 A. I think it has. I think the prioritisation statement  
21 that we published in November was referenced earlier,  
22 and what we effectively say there is that we need to  
23 focus more on the quality of our official statistics,  
24 and that inevitably means doing less, reducing the  
25 quantity and potentially the some of the breadth of the

112

1 statistics that we produce.

2 I think it was really striking post-pandemic when  
3 I was looking at what other national statistic  
4 institutions were doing, they were stopping and  
5 unwinding their pandemic response faster than we did.  
6 I think we maintained it for a longer period and as the  
7 quote about health statistics showed, we've been  
8 continuing -- in fact we've continued to put  
9 a significant amount of effort into health statistics  
10 over the last five years as well.

11 Now, I think during the pandemic, everyone rose  
12 above and beyond. People were working very long hours  
13 and we were able to maintain both those core official  
14 statistics and the pandemic-related data statistics  
15 analysis through basically people working hard, and some  
16 additional recruitment.

17 That's not sustainable for a five-period, because,  
18 you know, when you take people out of statistical  
19 production teams, when you have unfilled vacancies, then  
20 clearly challenges emerge, quality issues emerge, as we  
21 have seen over the last couple of years.

22 And I think what the prioritisation statement was  
23 really trying to signal is that we are focusing more on  
24 those core statistics to get the quality back to where  
25 it needs to be.

113

1 do more. But ultimately, there are limits to budgets  
2 and of course, you know, many parts of government at the  
3 moment are facing fairly challenging budget settlements.  
4 I think we've been able to maintain a reasonable level  
5 of resourcing, but in order to justify that I think we  
6 need to show that we're focusing on our core business.

7 **Q.** Would having that narrower focus on your core business  
8 affect at all your ability to respond to another  
9 emergency?

10 **A.** Well, not necessarily. I mean, we had fewer people at  
11 the start of the pandemic than we have now. I think the  
12 issue was more about the sustainability. Like I said,  
13 you can expect people to kind of work past midnight and  
14 then be back on their laptops at 4.00 am maybe in the  
15 middle of a crisis, which I did see during the first  
16 lockdown, but you can't maintain that for an extended  
17 period and you just risk burning people out.

18 And I think that's one of the important distinctions  
19 between a national emergency and business as usual: that  
20 in normal times, you want to make sure that you are  
21 properly resourcing teams and focusing on delivering the  
22 right things. In a pandemic, people are more than  
23 willing to go above and beyond to deliver that but they  
24 can't do that forever.

25 But, you know, I think, given the constraints that

115

1 **Q.** I just want to pick that up, the idea that it's not  
2 sustainable. Is that a resource problem, or is it more  
3 than just a resource problem? If you had more  
4 resources, could you sustain doing all of those things  
5 and do them at the level of quality that you would want  
6 to do? And, linked to that, I mean, you don't want to  
7 be doing things for which there is no benefit, you know,  
8 so just gathering data and analysing it for no real  
9 purpose --

10 **A.** Yes.

11 **Q.** -- in ordinary time, and I just wonder how you meet that  
12 challenge of being able to stand something up to deal  
13 with an emergency without having a lot of slack in the  
14 system in ordinary times.

15 **A.** Well, I think generally, when you go out and talk to  
16 users, they always want more. They want more  
17 statistics, they want a wider range of statistics. And  
18 I think one of the key challenges for the ONS in recent  
19 years has been that it's been to really be clear about  
20 what our core mission is and to focus on delivering that  
21 to the quality that people expect. You cannot be all  
22 things to all people, because demand is almost infinite  
23 out there, so ultimately you have to make choices and  
24 that involves potentially doing less in some areas.

25 Now, additional resources could mean that we could

114

1 we had at the time, we responded quite fast, and as  
2 Sarah Cumbers was talking about, introduced a range of  
3 novel datasets that I think were very informative  
4 informing both policymakers and the public about both  
5 the impacts of the pandemic and the government response.

6 **Q.** I suppose the key question is, really, looking ahead, do  
7 you think you're in the same position if there was  
8 another emergency, you'd have to ask people to burn the  
9 midnight oil in that way and just to do more? Or do you  
10 think you're better prepared generally, and that things  
11 have developed so that it's easier to produce that sort  
12 of data?

13 **A.** Well, I know you want me to look ahead, but I think it  
14 might be worth also looking back at where we were  
15 pre-pandemic, just briefly, if you'll indulge me.

16 **Q.** Of course.

17 **A.** So back in 2016, Professor Sir Charles Bean published an  
18 independent review of economic statistics, and amongst  
19 the recommendations in his review was that we introduced  
20 more economic analysis into the organisation, more data  
21 science capabilities, make greater use of big data and,  
22 indeed, bring more big data into the organisation and  
23 use it more actively along with more administrative  
24 data. And establish a data science campus.

25 Now, what that meant is that when the pandemic hit,

116

1 we had a significant team of data scientists who could,  
2 as I said, do the data scraping and bring a range of  
3 novel data sources. We already had a small set of  
4 real-time indicators that we'd been producing, including  
5 shipping data, road traffic data.

6 We had established relationships with two financial  
7 institutions who were providing high frequency card  
8 spending data, and we also had introduced, a few years  
9 before that, monthly GDP, which meant that we had a more  
10 timely take on the state of economic activity than if  
11 you were just solely reliant on quarterly GDP estimates.

12 So, those things really helped in 2020, during the  
13 pandemic, to be able to provide not only more timely  
14 updates on the state of the economy, but also bringing  
15 in a whole range of additional data sources. And  
16 I think what really struck me in the first lockdown is  
17 the number of companies and businesses that were  
18 approaching us offering their data.

19 You know, we introduced kind of a quick process to  
20 assess whether that additional data would be valuable  
21 and useful for policymakers and the public, and  
22 onboarded -- found ways of onboarding that quickly and  
23 starting to share that across government.

24 So, I think, in some ways, the Bean Review laid some  
25 of the groundwork for our ability to respond quickly

117

1 during the pandemic response and we would probably use  
2 again in the event of another pandemic or national  
3 crisis. So that would be a good starting point.

4 The fact that we have lots of analysts with the  
5 ability to quickly stand up new data sources in response  
6 to the questions that we're getting from policymakers  
7 means I think we could respond flexibly to the next  
8 crisis, whatever form that may take.

9 **Q.** And --

10 **LADY HALLETT:** Just before you go on, could you slow down.

11 **A.** Oh, sorry, yes.

12 **LADY HALLETT:** I have a very patient bunch of stenographers,  
13 but I'm afraid --

14 **A.** Apologies.

15 **LADY HALLETT:** -- they've been tested this week.

16 Sorry to interrupt.

17 **MR WRIGHT:** No, not at all.

18 No, my fault, I should have asked you to slow down.

19 So I think what you're saying, essentially, is that  
20 you need to retain agility, so the ability to respond to  
21 whatever the nature of the next crisis is. You can't  
22 assume it will be a crisis in which one set of data or  
23 another will definitely be needed or useful, so you  
24 retain agility. That means you need to retain that sort  
25 of analytical function, and to be -- to have an

119

1 when the pandemic hit.

2 In terms of where we go next, I've read the RSS  
3 written evidence and I agree with most of their  
4 recommendations. I think that most of them are very  
5 sensible. One point I would probably take a different  
6 position on is the one that we need to, kind of, work  
7 out what the economic questions will be for the next  
8 crisis, and make sure that we have the data ready to  
9 hand when that hits.

10 I think that's assuming that the next crisis will be  
11 the same as the last one, and I think the challenge is  
12 every national emergency will probably have different  
13 characteristics and there may be different data  
14 requirements and I don't think it's really possible to  
15 anticipate what those may be in advance of that.

16 However, we continue to have access to that  
17 financial transactions high-frequency data, we have  
18 access to scanner data from several major retailers  
19 which we'll be incorporating into our headline inflation  
20 numbers from next year -- and, frankly, it would have  
21 been very helpful in 2020 if we'd had that information.  
22 Government also has access to high-frequency mobility  
23 data.

24 So some of those -- we found those were incredibly  
25 granular and regular in the way that we used frequency

118

1 analytical function that can be deployed in an agile  
2 way, depending on the nature of the crisis; is that  
3 right?

4 **A.** That's right. Having -- data is not enough. You need  
5 the capacity to identify or, as Sarah said, source,  
6 ingest, analyse, and then disseminate that data. And  
7 for that you need people who are good at data analysis.  
8 Fortunately at the ONS we have many people with those  
9 skills.

10 **Q.** Yes. I suppose key to that is you need to have access  
11 to the data?

12 **A.** Yes.

13 **Q.** And you've said access arrangements were good, but have  
14 got a bit better since the pandemic? Is that right?

15 **A.** I think we have -- I think not just us but wider  
16 government has access to, and more regularly uses,  
17 a wider range of real-time indicators than pre-pandemic,  
18 because I think the benefits of those were really  
19 evident to analysts across government.

20 **Q.** Right. I just want to move on, really, to look at four  
21 interrelated topics but first, really, to look at  
22 whether there was a strategy across government on data  
23 collection during the pandemic. And then to pick up  
24 a discrete point that's arisen in the evidence in this  
25 module about whether there can or should be a sort of

120

1 household dataset. That's been mooted as an idea: if  
2 there was a household dataset, that might assist  
3 decision making.

4 Then I'd like to pick up, you know, any practical  
5 steps about how you think economic data can be  
6 effectively shared across government, and whether  
7 there's any further learning there.

8 And then, finally, just to pick up a point about  
9 data is one thing, but this analytical function, the  
10 analytical capability of government on  
11 a cross-government basis and how that might be improved.

12 If we look at the pandemic, you've talked about the  
13 increase in demands for data that were placed on you by  
14 all sorts of people but how did you, as an organisation,  
15 make decisions about what data to collect, what new or  
16 novel data to collect during the pandemic?

17 **A.** I think it was, in large part, a response to the  
18 questions that we were getting, not just from the  
19 Cabinet Office but from other departments.

20 The sort of questions we were getting were: are  
21 people actually social distancing? What's happening to  
22 consumer spending? What's the impact of Covid on trade  
23 and supply chains?

24 And a bit further into the pandemic, you know: how  
25 many businesses are interested in taking up the furlough

121

1 **A.** There was some degree of coordination. There were  
2 regular conversations between departments, and certainly  
3 for the Cabinet Office played an important coordinating  
4 role.

5 I mean, in some cases it was kind of obvious who  
6 would lead. Obviously the Department for Transport led  
7 on transport real-time indicators, for example. We led  
8 on financial transactions data because we already had  
9 that relationship and those data supplies.

10 There was telecoms data that was used for mobility  
11 analysis which we had access to but several other  
12 departments I think also used sometimes for different  
13 purposes.

14 And increasingly over the course of 2020, we shared  
15 more of that data with the devolved administrations as  
16 well.

17 **Q.** Okay. You said --

18 **A.** So, well, I'd say there was a degree of coordination --  
19 there was lots of collaboration, lots of conversations.  
20 I think usually it was fairly clear who would lead on,  
21 you know, providing the data analysis on a particular  
22 area, but a lot of information was flowing across  
23 government and being used for different purposes. So,  
24 for example, to inform SAGE meetings, to inform Cabinet  
25 meetings, to inform ministers, to inform officials.

123

1 scheme? For example. Those are examples; there were  
2 many more.

3 Now, some of those we could answer with the existing  
4 data sources, but many we found that the official  
5 statistics were essentially collected for a different  
6 purpose and couldn't answer those questions or couldn't  
7 answer them in a timely or granular way, which is what  
8 policymakers wanted. Which is why we stood up the  
9 Business Impact of COVID-19 Survey. We kind of pivoted  
10 an existing household survey that we did every couple of  
11 months to a fortnightly and then a weekly survey of  
12 households. And of course we took responsibility for  
13 the Covid Infection Survey, along with the other  
14 real-time indicators I referenced earlier.

15 So if you put all that together alongside our  
16 official statistics, we had quite a comprehensive suite  
17 of data. Now --

18 **Q.** Can I just -- before you move on, can I ask, those  
19 requests that were coming in for data, were they coming  
20 in in a coordinated way or were they just flying in with  
21 different government departments saying, "Well, I want  
22 to know this" and "I want to know that"? And I just  
23 wonder, when you talk about limited resource and  
24 everyone working very hard, whether that could have been  
25 better coordinated?

122

1 I mean, one of the things that I think the  
2 Cabinet Office did well was to find secure ways of  
3 sharing a lot of that information through things like  
4 Covid dashboards, et cetera, which made that accessible  
5 to government analysts, or analysts across government.  
6 I think that worked well.

7 **Q.** So that's really what I'm interested in. You've  
8 mentioned the Cabinet Office a couple of times there,  
9 first in that they were very helpful in terms of what  
10 sort of data they were after, though other departments  
11 were coming in with particular requests.

12 Did you find that sort of coordinating function,  
13 particularly as the pandemic developed, things being  
14 focused through the Cabinet Office and the  
15 Covid-19 Taskforce made life easier for you in terms of  
16 getting one set of requests --

17 **A.** I think it did, because we weren't -- we didn't have to  
18 field multiple requests from multiple sources.

19 I mean, obviously we still spoke to several  
20 departments and had bilateral conversations as well, but  
21 that coordinating function I think worked quite  
22 effectively.

23 Obviously in the early days it was quite a small  
24 team. As I said, we seconded some statisticians to the  
25 Cabinet Office to help coordinate that, and I think the

124

1 fact that we'd had ONS colleagues in the Cabinet Office  
2 who could just pick up the phone to me and tell me, you  
3 know, "We need to find X", you know, I could talk to the  
4 campus or talk to my other analysts and make sure that  
5 we got that information.

6 That worked well and I think it worked at pace.

7 But in the early days, obviously, people were kind  
8 of still setting up teams and ways of coordinating. So,  
9 you know, it took a few weeks for that to bed down.

10 Q. And in a future emergency, whatever the nature of it, do  
11 you think it would be beneficial to have that  
12 coordinating function from the outset coming from the  
13 centre or do you think it's still important to retain  
14 all of those links with all the other departments as  
15 well?

16 A. I think it would be sensible unless the nature of that  
17 national crisis meant that it would be more sensible for  
18 one of -- another department to coordinate it. So, for  
19 example, if it's a transport-related issue, maybe the  
20 Department for Transport might be better placed to  
21 coordinate.

22 Q. But if it was a true national crisis of the type that  
23 the pandemic presented, do you think a central  
24 coordinating function would be a better way of engaging  
25 with the ONS?

125

1 SEISS scheme.

2 So we asked about those. We asked about what  
3 businesses were doing in terms of their use of labour,  
4 were they standing people down, how many people were  
5 taking up furlough, how severely had business operations  
6 been impacted? Et cetera.

7 I mean, we asked a range of questions and we found  
8 that it was quite a flexible tool because as the  
9 pandemic evolved and the questions changed, we were able  
10 to quickly, you know, add new questions on to the  
11 survey, and go back to departments within a couple of  
12 weeks in terms of "Here's what business think."

13 Q. And I mean, you may say it's for those who used it to  
14 make economic decisions that I should be directing this,  
15 but did you have a sense of how valuable economic  
16 decision makers were finding the data you were getting  
17 from that survey? Were you getting feedback about it?

18 A. Well, we did get lots of feedback at the time, usually  
19 people wanting more, or more granular or more timely, as  
20 they always do. But yes, I think we got lots of  
21 positive feedback. So I think we were ultimately able  
22 to answer most of the questions that were coming our  
23 way. I mean, we were told that our weekly financial  
24 transactions report landed on the desk of the  
25 Prime Minister and was amongst his favourite reading.

127

1 A. I think it's essential, really.

2 Q. Yes.

3 And you spoke about the surveys that you  
4 developed -- I think just to note this, because we're  
5 really interested in economic surveys, but there was the  
6 Coronavirus Infection Survey, which gave the health  
7 picture -- important, though, to inform the economic  
8 policy making of government, but it provided the health  
9 picture.

10 And then there was also the Business Impact of  
11 COVID-19 Survey; is that right?

12 A. That's right.

13 Q. And why was that stood up in particular?

14 A. Firstly, we needed something that was more regular than  
15 the monthly business surveys we were using for monthly  
16 GDP but secondly, there was a whole range of questions  
17 that the Treasury, Department of Business and others  
18 want us to ask business. So, for example, when the  
19 Coronavirus Job Retention Scheme was being developed,  
20 colleagues in other departments were not sure what the  
21 level of take-up would be, so we asked business, you  
22 know: would you be interested? How likely would you be  
23 to be involved in the scheme? Which actually tracked  
24 the HMRC data quite closely and I think that was kind of  
25 useful to give people a sense of that. Likewise the

126

1 I don't know if that anecdote is true, but, you know,  
2 that kind of insight, that really timely insight, we  
3 just didn't have before the pandemic.

4 Q. It's always tempting to say, well, that worked well, so  
5 let's bake that in as something we'd definitely do next  
6 time, but you've just picked up that, actually, one of  
7 the benefits of this survey was that it could be  
8 variable, you could target different things --

9 A. Yeah.

10 Q. -- so do you think it's important to sort of bank the  
11 learning of how valuable it could be as a survey, but  
12 not have too many hard and fast rules about how it would  
13 be stood up in a future emergency?

14 A. Well, we have continued with that survey although,  
15 obviously, we changed some of -- a significant number of  
16 the questions, because --

17 Q. That's what I'm really getting at --

18 A. We have found that it's of continuing use and certainly  
19 other departments, as well, find it useful to use that  
20 as a vehicle to engage with business. Yes.

21 Q. But not having prescriptive questions that will never  
22 change because you don't know what data is going to be  
23 important?

24 A. Well, I think with something like kind of a monthly or  
25 fortnightly business survey, you want a combination of

128



1 questions that you ask every month, so you can get  
2 a continuous time series of business activity, and more  
3 topical questions that you kind of rotate through as  
4 issues change.

5 So for example, we had questions around prices and  
6 cost of living impacts when inflation picked up in 2022.

7 As other policy issues emerge, we've used that survey to  
8 ask about a whole range of other issues.

9 **Q.** So in a future emergency that survey could continue --

10 **A.** That would be available and we could quickly stand that  
11 up and potentially increase the frequency, say, to  
12 weekly if we needed to.

13 **Q.** I think you also made changes to existing surveys; is  
14 that right?

15 **A.** Well, you may be referring to the opinion and lifestyle  
16 survey, which is a household survey --

17 **Q.** I am --

18 **A.** -- which we did have before the pandemic but we only --  
19 we didn't -- its frequency was increased to fortnightly  
20 and then weekly, and again, in terms of finding out what  
21 households are doing, how they responded to the  
22 pandemic, that was very useful and that also started to  
23 pick up on other emerging trends during the pandemic  
24 such -- or rather after lockdown about working from  
25 home, for example.

129

1 crisis, is that right, because it depended on  
2 face-to-face interviews?

3 **A.** Yes, the Labour Force Survey has five waves and the  
4 first wave, certainly pre-pandemic, was typically  
5 conducted face-to-face, often people, our field workers  
6 sitting in someone's living room and going through a set  
7 of questions using a laptop.

8 We found that worked better than kind of a written  
9 paper to complete, because, you know, experienced field  
10 workers are able to move through the questions and also  
11 answer any questions from respondents.

12 Now, that clearly wasn't possible during the first  
13 lockdown so we had to explore other ways of collecting  
14 that data. So it did impact for a couple of months in  
15 terms of response rates and the quality of that labour  
16 force data, absolutely.

17 **Q.** We heard from Governor Bailey of the Bank of England  
18 that having this sort of real-time information about the  
19 labour market can be quite important in terms of setting  
20 monetary policy, for example when the Job Retention  
21 Scheme was going to end, there was an assumption about  
22 likely unemployment, that might have been relevant to a  
23 decision about interest rates?

24 So it's pretty important to have that information.

25 So is this right, that there is some work going on in

131

1 So again, we have continued that survey, although  
2 not at the frequency that we had during the pandemic.

3 **Q.** Okay. And then you've mentioned new data sources. You  
4 were getting access to lots of new data sources that  
5 gave you much more sort of real-time information; is  
6 that right?

7 **A.** Yes. We had many organisations offering their data to  
8 us. We clearly couldn't take all of it on board, some  
9 because it kind of duplicated data we already had access  
10 to, others because we didn't consider it would add  
11 significantly to our ability to answer those questions.  
12 But we did take on a series of other data sources in  
13 addition to the data that we collected ourselves or had  
14 already -- were already producing.

15 **MR WRIGHT:** Okay, thank you.

16 My Lady, I think that's break time.

17 **LADY HALLETT:** I hope you were warned that we take regular  
18 breaks, and I shall return at 2.45.

19 (2.30 pm)

(A short break)

21 (2.45 pm)

22 **LADY HALLETT:** Mr Wright.

23 **MR WRIGHT:** Thank you, my Lady.

24 Can I just pick up the Labour Force Survey. I think  
25 that there were some difficulties with the survey in the

130

1 terms of, for the future, the Transform Labour Force  
2 Survey; is that right?

3 **A.** Yes, that's correct.

4 **Q.** So that's trying to future-proof things so that you can  
5 get that data in crisis?

6 **A.** It's moving to a digital-first approach which means that  
7 people can complete the survey on their mobile phone or  
8 tablet or laptop. And also, it's a reduced set of  
9 questions. We've tried to strip it down to a core so it  
10 doesn't take 50 minutes to complete in the hope that that  
11 would obviously improve response rates because the  
12 respondent burden is significantly less.

13 **Q.** Right. Can I just pick up the Labour Force Survey in  
14 the context of Long Covid and whether that would have  
15 been a useful mechanism of trying to capture evidence  
16 about Long Covid.

17 **A.** It could have. I mean, we did collect Long Covid data  
18 through a range of surveys at the time. I'm not sure if  
19 the LFS was necessarily the most appropriate vehicle to  
20 ask that, although we do ask some questions on the  
21 Labour Force Survey about health but in the context of  
22 economic incapacity, so when people say that they're not  
23 working and not actively looking for work, we ask them  
24 to give reasons and ill health is one of the reasons  
25 that people have given.

132

1 So that --

2 Q. Sorry, does ill health get drilled down any further into  
3 what, you know, what sort of ill health? Or --  
4 A. I think generally no, but there may have been instances  
5 in the past that I'm not aware of where we have asked  
6 follow-up questions. But we did publish data analysis  
7 on Long Covid in 2021, 2022. And, you know, there'd  
8 been a number of pieces of analysis published on the ONS  
9 website around it.

10 Q. I mean, on this point about inactivity, it was, again,  
11 some of the evidence that the Governor gave at the  
12 conclusion of his evidence, he pointed to the recovery  
13 of the economy after Covid but picked up this trend of  
14 inactivity in the labour market --

15 A. Mm.

16 Q. -- and expressed his own concern about that and also  
17 that it was very difficult to understand necessarily  
18 what that inactivity was or could be attributed to. Has  
19 the ONS been looking at that and trying to drill down  
20 into that sort of pool of people --

21 A. Yes.

22 Q. -- who are inactive in the labour market?

23 A. We did publish more detailed analysis to suggest that it  
24 was one of the factors contributing to the rise in  
25 economic inactivity yes, but not the only one.

133

1 case, but of course the UK Health Security Agency, the  
2 NHS, Department of Health and Social Care and other  
3 agencies do publish a lot of statistics and analysis on  
4 health. I think this in area where, apart from the kind  
5 of things like births, deaths and marriages and the  
6 weekly deaths, which actually proved to be quite  
7 important during the pandemic, this is not an area where  
8 we have unique expertise. So I don't think it's a case  
9 that if we reduce our activity in this area that there  
10 would be significant data gaps.

11 Q. No, and then this really -- that's really why I asked  
12 the question, because it goes to this point about  
13 whether across government there is a strategy for having  
14 the right sort of data. As you say, lots of different  
15 people can be collecting that data?

16 A. Yeah.

17 Q. So you might not be doing it yourselves, but it's still  
18 being done. But I just wonder how is all that then  
19 linked up and put back together to inform crisis  
20 planning response?

21 A. So under the aegis of the Government Statistical Service  
22 there are, I guess, working groups across various themes  
23 including health where all those who produced statistics  
24 and analysis in a particular field will sit down and  
25 kind of map what each of them are doing, look to

135

1 Q. What was one of them, Long Covid?

2 A. Long Covid, yes.

3 Q. Okay.

4 You mentioned earlier the health data that you were  
5 collecting and you carried on collecting that for a long  
6 time post-pandemic?

7 A. Yes.

8 Q. And that's now been wound back; is that right?

9 A. That's -- well, I think what the prioritisation  
10 statement said is we are looking to wind down that area  
11 of activity over time.

12 Q. Yes.

13 A. Now, one of the constraints is that, for some of that  
14 work, we have multi-year contracts with people to, kind  
15 of, conduct those surveys.

16 Q. Okay.

17 A. So it may take some time.

18 Q. Can I just ask, from an economic perspective, that --  
19 having a picture of health data could inform, couldn't  
20 it, economic decision making and policy? And I just  
21 wonder whether that would leave economic decision makers  
22 without a potentially valuable source of information in  
23 a future crisis?

24 A. Well, I think if the ONS were the only ones collecting  
25 and producing data statistics list that would be the

134

1 identify any potential major data gaps and achieve  
2 a degree of coordination of effort across those agencies  
3 and departments. And I know that happens in health,  
4 that happens in other areas as well. And quite often  
5 that will typically involve devolved administrations as  
6 well.

7 Now, that doesn't mean there are no gaps in health  
8 but certainly those conversations are happening and  
9 I think if there are significant gaps, that would be on  
10 people's radar.

11 Q. Okay. New data sources. I mean, we could list them.  
12 There were many, many new data sources that you were  
13 able to access: financial transactions, mobile telephone  
14 network data that might show movement of people;  
15 Pret A Manger transactions, Google data, you know, these  
16 are all new.

17 But the real question is -- I mean, that's great,  
18 lots of people are offering you data and access to it,  
19 and you can access it; my question is about coordination  
20 of that, particularly if you're under resource pressure.  
21 Was there any sense of a central coordinating function  
22 or is it left to you to make a decision about what you  
23 think will or will not help in any particular emergency?  
24 Should there be any co-ordinating function?

25 A. As I mentioned, a lot of that information was pooled

136

1 together by the Cabinet Office on a Covid Data  
2 Dashboard. There was also an API which enabled that  
3 data to be downloaded by government analysts.

4 I think it matters less who collects that data,  
5 provided it's disseminated effectively and securely  
6 across government, and that did happen. And with the  
7 Department for Transport example, it wouldn't have made  
8 sense for the ONS to lead on that. Likewise on  
9 business, there may be some elements where the  
10 Department for Business is better placed, for example,  
11 or indeed, now, the Department for Energy, Security and  
12 Net Zero to collect energy-related data, and then share  
13 that and make that widely available.

14 So I think that coordination did happen. We were  
15 providing daily and weekly feeds into the Cabinet  
16 Office, we were sharing that with other departments and  
17 I think that was widely used across government to --  
18 actually not just to inform, if you like, the national  
19 pandemic response, but also ask other questions.

20 And I think one of the elements of some of those  
21 data sources, which perhaps people may have  
22 underestimated is the incredible granularity of that  
23 data. To give you an example, when Eat Out to Help Out  
24 was introduced -- or when 9 o'clock curfews were  
25 introduced at restaurants, we could tell when people

137

1 system ... does not have comprehensive household-level  
2 information ... The government should explore the  
3 feasibility and cost of developing [that] dataset ..."

4 And that's really what I want to ask you about.

5 I mean, it sounds like a great idea to have a household  
6 dataset, data on every household in the United Kingdom,  
7 so you can target money exactly where it needs to be.  
8 But cost feasibility? Where does that sit with you?

9 **A.** Well, I think reading the full paragraph, my impression  
10 is this is really more around household income than  
11 household expenditure. We publish a wide range of  
12 household data, covering income expenditure and wealth.  
13 Not all of it -- you mentioned earlier the Living Costs  
14 and Food Survey -- is as timely as potentially you might  
15 want in a national crisis. So I can see the case for  
16 potentially bringing together administrative data, but  
17 we already have access to, and publish, the HMRC payroll  
18 employee data on a monthly basis, for example.

19 DWP obviously have extensive benefit data.

20 I think while there may be some benefits of bringing  
21 that dataset together, I'm not -- I think she may be  
22 over-selling the potential benefits during a national  
23 crisis versus some of the other data that we already  
24 have access to.

25 But it's -- I think it's fair to point out that when

139

1 were leaving restaurants and going to their 7-Elevens  
2 down the road to buy alcohol, we could see it in the  
3 spending data, and we could map that across different  
4 parts of the UK.

5 When there were regional lockdowns we could see  
6 whether people were travelling outside of that area to  
7 do their shopping. You know, we had incredibly granular  
8 data and we were able to answer many questions using  
9 that.

10 **Q.** Right. Can I move on to another topic that I flagged  
11 up, the idea of a household dataset.

12 **A.** Mm.

13 **Q.** And this really originated in an expert report that  
14 Gemma Tetlow produced for the Inquiry.

15 I'll ask if we can put up INQ000588130,  
16 paragraph 27 -- there we are.

17 "The absence of a UK household dataset based on  
18 administrative data also significantly limits the UK's  
19 ability to support incomes through fiscal transfers, and  
20 to understand who is in most need of those transfers in  
21 the event of an emergency."

22 It sets out:

23 "... extensive individual-level data from the tax  
24 system ... tax ... National Insurance, and  
25 household-level data for some households in the benefits

138

1 we published the Economic Statistics Plan in June, we  
2 did set out our ambition to make further progress on  
3 household financial statistics and in the update we  
4 published earlier this month we said that we would  
5 engage with users in a wide range of forums in  
6 publishing a plan, in the spring of next year, which  
7 really sets out what we plan to do in this area so work  
8 is under way on that.

9 **Q.** Right. I want to move on to, sort of, data sharing  
10 across government.

11 **A.** Mm.

12 **Q.** Dr Leunig gave evidence to the Inquiry, and the way he  
13 put it in his statement, in fairly stark terms, was to  
14 say:

15 "His Majesty's Government is appalling at sharing  
16 data across departments, the data architecture is  
17 atrocious and specialist skills are underrated, and  
18 underpaid. The government has been ..."

19 And he went on:

20 "The government has been let down repeatedly by the  
21 ONS which was supposed to be leading in this area and  
22 has failed to deliver in the way that it was expected to  
23 ... there is a culture across government of not sharing  
24 information with other government departments."

25 There's a lot to unpack there. That's not -- you

140

1 know, I'm quite happy, given he's made the criticism,  
 2 for you to defend the ONS, but I am very much interested  
 3 in your view about the wider point, which is that the  
 4 government is really bad at sharing data. How does that  
 5 sit with you as a proposition?

6 **A.** I think it has -- there has been significant progress  
 7 but it's fair to say there are still challenges. And  
 8 I think, if you look at what happened during the  
 9 pandemic, the apparently insuperable obstacles to  
 10 sharing data that occurred prior to the first lockdown  
 11 in many cases were no longer evident during the  
 12 pandemic. And that's, of course, because we're in  
 13 a national emergency and people found ways to share data  
 14 in the way that perhaps in the past they hadn't always  
 15 been incentivised to do.

16 I think data sharing in terms of where we are now is  
 17 better than it is pre-pandemic. But there are still  
 18 challenges. I mean, one of them is a lot of agencies  
 19 collect administrative data for administrative purposes,  
 20 and so the useful statistics or to inform policy, and to  
 21 share with other departments, is not necessarily their  
 22 top priority.

23 Also, they are understandably concerned about  
 24 potential data leaks, and so one element of how we've  
 25 engaged with departments is to really demonstrate that

141

1 happen or --

2 **A.** Of course -- of course the government set out its  
 3 ambition last year to establish a national data library  
 4 and I think that would be a national kind of  
 5 coordinating vehicle when that is up and running.

6 **Q.** And I mean, Dr Leunig was critical of the ONS, and  
 7 I want to give you an opportunity to set out your  
 8 position, but I mean, what ability does the ONS have to  
 9 influence the sharing of data across government, and  
 10 coordinate it?

11 **A.** Well, there are some powers under the Digital Economy  
 12 Act which do give us some powers to effectively demand  
 13 data, whether it is from a private business or from  
 14 other parts of government. But going back to the trust  
 15 point, generally we found that we get better quality  
 16 data and a better working relationship if we can get  
 17 access to those datasets through conversations through  
 18 demonstrating how we can -- you know, securely store  
 19 that data and to demonstrate why we need it than if we  
 20 launch some sort of legal -- go through some sort of  
 21 legal process, because the reality is that if you're  
 22 dealing with large, complex datasets and people don't  
 23 want to provide it, either they will try to stop  
 24 providing that dataset or may provide it in a way which  
 25 is effectively unusable.

143

1 we can securely hold data from other departments and we  
 2 can be trusted to not only ingest that data but to share  
 3 it with other users across government.

4 Now, that has been challenging but we have made  
 5 quite a bit of progress on data linking.

6 You talked earlier about Long Covid and economic  
 7 activity in the connection with health, so we have been  
 8 working with other departments on building a linked  
 9 dataset that could help to answer that question, for  
 10 example, and we're working on other linked datasets with  
 11 other government departments to do that.

12 Now, not all of that may be kind of widely known in  
 13 the public, but certainly that was not the case  
 14 five years ago. And I think the fact that the value of  
 15 data sharing and data linking were self-evident during  
 16 the pandemic, and also, that we actually have a lot more  
 17 data scientists and analysts across government who are  
 18 used to using large, complex, linked datasets means that  
 19 also our capacity to do that kind of work has improved,  
 20 and that's also led to a greater appetite, I think, for  
 21 accessing datasets.

22 **Q.** I mean, who would have the, you know, the convening  
 23 power to make this happen in government? If it hasn't  
 24 been happening, how does it happen? Does it need the  
 25 centre, the Cabinet Office, to say this has got to

142

1 So I think trusted relationships between departments  
 2 and with other data providers is -- has proven much more  
 3 successful in practice.

4 Now, that does tend to take time to build those  
 5 trusted relationships, but as I said earlier, you know,  
 6 we have access to quite a lot of HMRC data, VAT,  
 7 corporation tax, payrolled employees. We're  
 8 increasingly using that in our official statistics. We  
 9 have access to a significant number of real-time  
 10 indicators, as well, continuing some of those since the  
 11 pandemic. Other parts of government are also likewise,  
 12 I think, have made more progress on data sharing and  
 13 data linking than where we were a few years ago.

14 So you could say progress has been slower than one  
 15 would have hoped, and there are still some obstacles,  
 16 I think that's true, but I wouldn't undersell the  
 17 progress that's been made in the last five years.

18 **Q.** So you would hope that, in a future emergency, Dr Leunig  
 19 wouldn't have to send an email saying "Argggghh" to  
 20 a colleague in frustration at data  
 21 sharing -- (overspeaking) --

22 **A.** One would certainly hope not. Although I think one area  
 23 that I think Gemma Tetlow and a couple of other people  
 24 have mentioned is the restrictions around health data.

25 **Q.** Yeah.

144

1 A. That has proved a major barrier not just to government  
2 analysts but to researchers in this field. Having to  
3 get permissions from each individual hospital in order  
4 to access patient data, for example, has been a major  
5 impediment. And I think the level of restrictions  
6 around some of that data have proven excessive and have  
7 inhibited research and analysis in this field.

8 We are working with some other departments to, kind  
9 of, try to improve that by establishing a secure space  
10 in which that kind of data can be shared securely.

11 Q. All right.

12 Can I move on, then, to the fourth topic, which was,  
13 you know, data is one thing, analysis.

14 And we heard evidence in the course of these  
15 hearings from Rob Harrison, who headed the directorate  
16 general of analysis in the Cabinet Office, and  
17 presumably you're familiar with that as --

18 A. Yes.

19 Q. And that became a coordinating analytical function in  
20 the Cabinet Office which was able to provide, or, as he  
21 put it, to create this, sort of, high-trust bubble so  
22 there was one set of analysis to inform, you know, key  
23 decisions.

24 How important do you think that that sort of model  
25 is?

145

1 I think the issue, though -- and this partly goes back  
2 to the RSS point about contingency for the next  
3 crisis -- is we don't necessarily need 50 or 100 or  
4 200 people sitting around waiting for the next crisis.  
5 I think we've demonstrated that we and other departments  
6 have the ability to scale up quickly in response in  
7 a national crisis.

8 Q. Right.

9 A. But that does require having people with the right  
10 analytical skills in your organisations.

11 Q. Yes. So it's about having the skill set, and the right  
12 skill sets, to respond?

13 A. Yes, it's not just about the data; it's about the  
14 capacity and the collaboration.

15 Q. Just on the subject of scaling up, I mean these sound to  
16 me, as a layperson, like pretty specialist skill sets.  
17 I mean, if you need to scale up, are there lots of data  
18 analysts that you can -- data scientists that you can  
19 just call up at short notice?

20 A. Well, there are lots of data analysts out there.  
21 Of course, many in the private sector are probably being  
22 paid significantly more than in the Civil Service. But,  
23 you know, we do get a lot of people who want to work in  
24 government and serve the public good. And also find  
25 that the sort of work that you would do, whether it's at

147

1 A. Well, effectively we're describing a hub and spoke  
2 model, where you have the coordinating team in the  
3 centre. But that wouldn't have worked if you hadn't had  
4 statisticians and data scientists and other analysts  
5 across government feeding into that.

6 Q. Yes, quite. Because the way he described it is each  
7 department would do its own analysis of data, produce  
8 that, and then this would act as a sort of coordinating  
9 function, bring that all together and present a snapshot  
10 for decision makers?

11 A. That's right.

12 Q. And do you think that was a useful approach?

13 A. Absolutely and I'm not sure how you would manage in  
14 terms of informing the government response in terms of  
15 the next national pandemic or crisis, if you didn't have  
16 that coordinating function.

17 Q. Right. And how would that -- I mean, it still exists in  
18 a slightly different form, is the evidence we've heard.

19 A. Mm.

20 Q. And does the ONS work with that central body now? And  
21 is that helping the ONS in terms of its prioritisation  
22 of work and so on?

23 A. We do. We have ONS staff in the Joint Data and Analysis  
24 Centre, JDAC. We regularly engage with -- well, not  
25 just the Cabinet Office, with other departments. And

146

1 the ONS or a policy department, really interesting and  
2 relevant to their careers.

3 Q. Those are the topics I wanted to cover. I want to give  
4 you an opportunity to share any further reflections or  
5 observations you might have, really forward looking in  
6 terms of whether there's any other work that you think  
7 can or should be done now to put us in a better position  
8 to respond in a future emergency?

9 A. Well, I think it's always good to take pause from time  
10 to time and reflect on whether we are at the level of  
11 preparedness and have the level of capacity to respond  
12 quickly if we need to. And I'm sure -- and there are  
13 obvious lessons from what happened in 2020. I mean, my  
14 overall assessment is that -- and I've talked about some  
15 of this before -- is that that combination of data,  
16 collaboration, capacity, and communication is really  
17 essential. So you need some degree of coordination but  
18 you also need people who have the ability to respond in  
19 a crisis.

20 I think the ONS made a positive contribution during  
21 the pandemic and obviously we stand ready to respond to  
22 if there should be another pandemic or national  
23 emergency. But I think the key point about what  
24 happened during the pandemic was very much  
25 a collaborative exercise across government, and we

148

1 probably are better placed now than we were five years  
2 ago. As I said, we have -- we and other government  
3 departments and agencies have access to more  
4 high-frequency granular datasets than we did then. We  
5 have a lot more data scientists working in government  
6 than we did then and I think all of us will have learned  
7 some lessons from 2020 in terms of what worked and what  
8 didn't.

9 So I think that has put us in a better place than  
10 where we were in March 2020.

11 **MR WRIGHT:** Thank you very much.

12 Those are my questions, my Lady. I don't think  
13 there are any --

14 **LADY HALLETT:** There are no other questions.

15 Mr Fitzner, thank you very much indeed for your help  
16 and I'm sure the help of your colleagues who I'm sure  
17 assisted you in preparing for the Inquiry's session this  
18 afternoon.

19 I found it a bit spooky when you said that you could  
20 tell that when there was a 9 o'clock curfew and people  
21 were popping to the corner shop to buy their alcohol to  
22 take home, but I'm sure you needed that kind of data to  
23 provide decision makers or policymakers with the  
24 information they needed.

25 Thank you very much indeed. The point you made

149

1 about health data is something I have heard before in  
2 this Inquiry, and I have very much got that point on  
3 board. Although I appreciate it was not the focus of  
4 your evidence this afternoon, it's something I'm  
5 particularly conscious of. And I'm really grateful to  
6 you and your colleagues. Thank you very much for your  
7 help.

8 **THE WITNESS:** Thank you very much.

9 **LADY HALLETT:** I think that completes the evidence,  
10 Mr Wright.

11 **MR WRIGHT:** It does, my Lady. Thank you.

12 **LADY HALLETT:** Thank you very much indeed. I shall return  
13 at 10.00 tomorrow morning to hear the closing  
14 submissions of Core Participants, and the plan is to  
15 finish them by lunchtime tomorrow.

16 Thank you.

17 **(3.11 pm)**

18 **(The hearing adjourned until 10.00 am the following day)**

19

20

21

22

23

24

25

150

## INDEX

	Page
1 MR GARETH DAVIES (sworn) .....	1
2 Questions from COUNSEL TO THE INQUIRY .....	1
3 Questions from MS SIVAKUMARAN .....	45
4 Questions from THE CHAIR .....	46
5	
6 MS NAOMI CLAYTON (affirmed) .....	53
7 Questions from COUNSEL TO THE INQUIRY .....	53
8	
9 DR SARAH CUMBERS (affirmed) .....	76
10 Questions from COUNSEL TO THE INQUIRY .....	76
11	
12 MR GRANT FITZNER (affirmed) .....	103
13 Questions from RICHARD WRIGHT KC, LEAD .....	103
14 COUNSEL TO THE INQUIRY for MODULE 9	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	
25	

151

<p><b>LADY HALLETT:</b> [47] 1/3 7/7 7/9 11/25 39/24 40/5 40/22 41/10 41/13 45/14 46/15 46/21 47/5 48/10 48/22 50/10 50/16 50/23 51/21 52/16 52/22 53/3 53/10 53/15 59/1 59/6 59/9 59/13 59/24 75/6 75/12 75/22 75/25 76/9 76/14 102/25 103/11 103/14 103/20 119/10 119/12 119/15 130/17 130/22 149/14 150/9 150/12</p> <p><b>MR HUDSON:</b> [3] 76/10 76/17 102/23</p> <p><b>MR WRIGHT:</b> [7] 103/13 103/24 119/17 130/15 130/23 149/11 150/11</p> <p><b>MS PEACOCK:</b> [1] 75/8</p> <p><b>MS SIVAKUMARAN:</b> [2] 45/17 46/13</p> <p><b>MS WILSON:</b> [10] 1/4 1/8 7/14 12/24 41/14 45/12 53/11 53/16 59/25 75/3</p> <p><b>THE WITNESS:</b> [9] 7/8 7/13 52/21 53/1 75/24 76/16 103/10 103/19 150/8</p> <hr/> <p>' '23 [1] 29/10 '24 [1] 29/10</p> <hr/> <p>- -- and [1] 12/19 -- be [1] 29/17</p> <hr/> <p><b>1</b> 1.15 [3] 76/3 76/5 76/8 10.00 [3] 1/2 150/13 150/18 100 [1] 147/3 100-page [1] 11/20 11.03 [1] 53/7 11.25 [2] 53/6 53/9 12 [2] 24/15 83/18 12 November [1] 83/14 12.05 [1] 76/6 15 [1] 132/10 166 [1] 108/12 17 December 2025 [1] 1/1 19 [5] 31/16 53/25 83/20 122/9 126/11</p> <hr/> <p><b>2</b> 2 million [1] 37/16</p>	<p>2.1.4 [1] 89/23 2.30 [1] 130/19 2.45 [2] 130/18 130/21 2.8 million [1] 72/1 20 [2] 47/11 53/20 20 people [1] 27/9 200 people [1] 147/4 2014 [1] 91/13 2016 [2] 97/6 116/17 2019 [1] 91/15 2020 [12] 15/10 37/11 71/7 98/21 104/9 112/3 117/12 118/21 123/14 148/13 149/7 149/10 2021 [2] 112/4 133/7 2022 [2] 129/6 133/7 2023 [4] 1/13 20/21 39/15 50/25 2024 [2] 25/3 50/25 2025 [3] 1/1 53/25 83/18 2026 [1] 22/6 2031 [1] 87/21 22 [1] 68/8 24/7 [1] 21/23 27 [2] 24/6 138/16 27 people [1] 27/5</p> <hr/> <p><b>3</b> 3.1.2 [1] 93/18 3.11 [1] 150/17 31 [1] 51/4</p> <hr/> <p><b>4</b> 4.00 [1] 115/14 40 [1] 41/15 46 [1] 62/6</p> <hr/> <p><b>5</b> 5.1.1 [1] 79/24 5.1.3 [1] 79/24 50 [11] 11/20 37/19 38/5 39/1 39/6 39/25 40/2 40/11 41/12 41/16 147/3</p> <hr/> <p><b>7</b> 7-Elevens [1] 138/1 700,000 [1] 72/3</p> <hr/> <p><b>8</b> 8,000 [1] 48/5 8,000 people [1] 21/12 80 [1] 70/8</p> <hr/> <p><b>9</b> 9 o'clock [1] 137/24</p> <hr/> <p><b>A</b> ability [16] 28/24 35/19 37/22 42/15 49/25 98/9 109/12 115/8 117/25 119/5</p>	<p>119/20 130/11 138/19 143/8 147/6 148/18 able [43] 6/24 10/2 15/15 20/15 28/3 28/19 29/6 30/17 34/6 37/8 38/6 39/20 43/16 50/2 50/8 57/7 57/20 58/12 58/24 64/14 64/15 65/3 67/11 74/2 74/16 74/18 80/11 92/6 92/14 94/3 101/15 107/7 108/4 113/13 114/12 115/4 117/13 127/9 127/21 131/10 136/13 138/8 145/20 about [158] above [2] 113/12 115/23 absence [1] 138/17 absences [2] 45/21 45/23 absolutely [8] 52/1 64/4 67/18 78/19 79/16 82/19 131/16 146/13 accelerating [1] 87/3 accept [1] 40/10 access [28] 25/4 57/7 57/20 58/12 67/2 67/3 67/11 74/2 90/4 118/16 118/18 118/22 120/10 120/13 120/16 123/11 130/4 130/9 136/13 136/18 136/19 139/17 139/24 143/17 144/6 144/9 145/4 149/3 accessible [3] 101/18 107/15 124/4 accessing [2] 80/19 142/21 accompanied [1] 106/3 according [1] 97/9 account [3] 61/7 96/6 99/17 accounted [2] 61/22 62/6 accounting [2] 1/15 61/24 accreditation [1] 38/20 accredited [4] 39/10 40/23 41/9 41/15 accrediting [1] 39/25 accurate [2] 28/16 111/3 achieve [7] 8/7 29/1 40/4 55/20 69/7 69/17 136/1 achieved [1] 90/9 achieving [2] 54/15 55/20 across [36] 3/10 6/23 9/18 21/11 32/25 33/1</p>	<p>41/5 49/11 79/19 82/20 86/17 90/10 90/15 91/20 100/12 106/5 117/23 120/19 120/22 121/6 123/22 124/5 135/13 135/22 136/2 137/6 137/17 138/3 140/10 140/16 140/23 142/3 142/17 143/9 146/5 148/25 act [6] 3/24 14/12 22/21 90/16 143/12 146/8 actions [2] 84/24 98/10 activated [1] 68/14 actively [4] 47/14 105/24 116/23 132/23 activity [10] 64/12 86/25 96/8 104/25 106/10 117/10 129/2 134/11 135/9 142/7 actual [1] 106/17 actually [32] 3/18 3/22 6/9 10/25 11/23 13/16 19/3 22/7 22/18 30/18 31/22 48/19 49/1 49/14 58/19 59/14 60/3 61/8 82/22 85/20 87/7 88/10 99/2 105/21 105/24 109/6 121/21 126/23 128/6 135/6 137/18 142/16 acute [3] 30/21 46/5 99/23 ad [1] 28/25 ad hoc [1] 28/25 ADANA [1] 3/14 adapt [3] 79/15 89/14 89/15 adaptability [2] 89/12 89/19 adapted [2] 11/9 82/24 add [8] 4/23 12/22 19/11 31/22 37/1 81/9 127/10 130/10 adding [1] 33/8 addition [4] 1/15 20/11 55/6 130/13 additional [10] 36/21 44/1 73/13 80/19 81/9 112/5 113/16 114/25 117/15 117/20 address [1] 68/5 addressing [1] 53/22 adhered [1] 6/11 adjourned [1] 150/18 Adjournment [1] 76/7 adjustments [1] 67/9 admin [9] 86/14 86/17 87/4 87/7 87/17 87/22 88/2 89/8 89/12 admin-based [1] 87/22</p>	<p>administrations [3] 106/6 123/15 136/5 administrative [13] 60/3 72/20 86/8 86/24 87/11 87/13 89/5 108/17 116/23 138/18 139/16 141/19 141/19 admit [1] 43/11 advance [5] 30/11 40/1 49/6 88/24 118/15 adversarial [1] 13/19 advice [2] 27/12 77/23 Advisory [3] 77/16 77/19 77/21 advocate [2] 80/9 97/4 advocates [1] 93/11 advocating [1] 59/9 aegis [1] 135/21 affect [2] 46/9 115/8 affected [4] 21/10 62/16 62/20 98/21 affecting [1] 33/14 affects [2] 111/7 111/7 affirmed [6] 53/13 76/12 103/21 151/8 151/11 151/14 affordability [1] 16/10 afraid [1] 119/13 after [9] 22/9 26/20 28/4 28/7 77/9 82/15 124/10 129/24 133/13 afternoon [5] 76/11 94/10 103/24 149/18 150/4 afterwards [2] 19/20 100/16 again [12] 30/6 39/24 42/8 42/24 51/23 71/7 101/21 104/2 119/2 129/20 130/1 133/10 against [2] 38/13 94/24 agencies [4] 135/3 136/2 141/18 149/3 Agency [1] 135/1 aggregate [1] 93/25 agile [2] 37/7 120/1 agility [7] 6/5 37/8 37/23 49/2 85/8 119/20 119/24 ago [4] 63/11 142/14 144/13 149/2 agree [6] 7/21 18/7 32/23 45/22 82/16 118/3 agreement [5] 28/5 88/4 88/16 106/3 106/6 agreements [6] 28/10 28/15 29/3 29/15 31/9 88/21</p>
--	--	---	---	--

<b>A</b>	<b>although [16]</b> 9/18 34/12 48/15 68/2 82/20 87/2 103/3 106/19 108/25 110/25 112/5 128/14 130/1 132/20 144/22 150/3 <b>always [21]</b> 3/11 5/9 8/21 10/20 12/1 13/9 16/3 22/17 28/18 28/23 31/4 31/20 31/21 47/9 92/24 101/21 114/16 127/20 128/4 141/14 148/9 <b>am [9]</b> 1/2 45/7 53/7 53/9 103/19 115/14 129/17 141/2 150/18 <b>amber [4]</b> 9/12 10/11 10/18 10/25 <b>ambiguities [1]</b> 23/1 <b>ambition [2]</b> 140/2 143/3 <b>amongst [3]</b> 49/17 116/18 127/25 <b>amount [6]</b> 7/17 31/1 96/9 107/13 112/2 113/9 <b>analyse [4]</b> 92/6 105/14 106/4 120/6 <b>analysing [2]</b> 104/18 114/8 <b>analysis [30]</b> 31/16 31/18 32/15 32/17 32/23 79/20 84/5 92/16 101/17 104/1 106/11 107/20 108/3 112/2 113/15 116/20 120/7 123/11 123/21 133/6 133/8 133/23 135/3 135/24 145/7 145/13 145/16 145/22 146/7 146/23 <b>analysts [12]</b> 106/7 119/4 120/19 124/5 124/5 125/4 137/3 142/17 145/2 146/4 147/18 147/20 <b>analytical [9]</b> 32/24 104/22 108/1 119/25 120/1 121/9 121/10 145/19 147/10 <b>analytics [1]</b> 44/25 <b>Andrew [1]</b> 71/13 <b>Andrew Bailey [1]</b> 71/13 <b>anecdote [1]</b> 128/1 <b>angles [1]</b> 49/10 <b>announced [1]</b> 99/10 <b>announcement [1]</b> 83/18 <b>annual [3]</b> 34/13 109/16 109/21 <b>another [18]</b> 3/5 4/23 30/5 43/22 60/22 96/21 98/2 100/19 101/2 101/3 102/7 115/8 116/8 119/2	119/23 125/18 138/10 148/22 <b>answer [22]</b> 4/5 48/19 60/8 80/5 80/17 81/11 89/9 89/10 92/14 102/9 102/13 105/2 105/6 105/20 122/3 122/6 122/7 127/22 130/11 131/11 138/8 142/9 <b>answered [5]</b> 75/10 75/13 81/5 85/6 85/6 <b>answering [1]</b> 20/7 <b>answers [3]</b> 17/4 80/11 81/8 <b>anti [1]</b> 2/19 <b>anti-planning [1]</b> 2/19 <b>anticipate [1]</b> 118/15 <b>anticipated [1]</b> 36/4 <b>anticipates [1]</b> 25/22 <b>any [50]</b> 2/15 5/16 5/20 7/15 7/16 25/25 30/23 31/10 35/1 35/17 36/14 37/6 38/19 40/5 40/17 41/22 44/1 46/4 50/16 57/3 57/25 58/4 67/18 68/24 70/9 71/20 73/12 74/1 74/24 75/19 78/20 83/11 88/24 95/2 100/2 100/24 102/2 111/22 112/4 121/4 121/7 131/11 133/2 136/1 136/21 136/23 136/24 148/4 148/6 149/13 <b>anyone [1]</b> 41/11 <b>anything [2]</b> 52/19 77/24 <b>anyway [1]</b> 26/7 <b>apart [1]</b> 135/4 <b>API [1]</b> 137/2 <b>Apologies [1]</b> 119/14 <b>appalling [1]</b> 140/15 <b>apparently [1]</b> 141/9 <b>appear [3]</b> 17/22 28/10 29/3 <b>appetite [1]</b> 142/20 <b>application [1]</b> 51/3 <b>applications [2]</b> 38/13 60/2 <b>apply [2]</b> 5/20 17/2 <b>appreciate [3]</b> 46/21 103/2 150/3 <b>approach [8]</b> 9/13 9/21 27/11 36/14 65/1 75/9 132/6 146/12 <b>approached [2]</b> 18/23 30/23 <b>approaching [2]</b> 49/20 117/18 <b>appropriate [4]</b> 10/23 11/17 82/17 132/19 <b>approval [1]</b> 31/8 <b>approvals [1]</b> 28/17	<b>approved [2]</b> 4/19 31/7 <b>architecture [1]</b> 140/16 <b>are [159]</b> <b>area [12]</b> 19/5 36/17 101/11 123/22 134/10 135/4 135/7 135/9 138/6 140/7 140/21 144/22 <b>areas [5]</b> 18/6 56/5 77/23 114/24 136/4 <b>aren't [3]</b> 17/1 63/1 93/12 <b>Argggghhh [1]</b> 144/19 <b>argue [1]</b> 86/4 <b>arise [2]</b> 26/1 83/12 <b>arisen [2]</b> 20/18 120/24 <b>arising [2]</b> 34/1 99/21 <b>around [36]</b> 4/7 5/16 5/23 9/21 11/13 15/14 21/14 21/18 27/8 30/8 31/7 32/20 32/20 35/16 38/8 39/1 40/24 44/24 45/3 47/16 48/5 49/21 50/6 56/20 60/15 88/20 91/12 97/6 101/20 102/21 129/5 133/9 139/10 144/24 145/6 147/4 <b>arrangements [1]</b> 120/13 <b>article [1]</b> 83/14 <b>articulate [1]</b> 101/15 <b>articulation [1]</b> 101/20 <b>artificial [1]</b> 22/20 <b>artificiality [1]</b> 22/17 <b>as [187]</b> <b>ascertain [1]</b> 63/20 <b>Asian [1]</b> 62/3 <b>aside [1]</b> 89/2 <b>ask [26]</b> 7/7 17/4 28/4 39/24 45/17 45/20 79/17 81/1 83/11 93/16 99/7 100/15 100/24 108/7 116/8 122/18 126/18 129/1 129/8 132/20 132/20 132/23 134/18 137/19 138/15 139/4 <b>asked [10]</b> 21/13 55/3 89/15 119/18 126/21 127/2 127/2 127/7 133/5 135/11 <b>asking [3]</b> 50/11 86/11 89/21 <b>aspect [4]</b> 32/13 33/5 70/25 98/2 <b>aspects [3]</b> 32/14 56/14 57/1 <b>assess [4]</b> 38/6 82/13 111/4 117/20 <b>assessment [5]</b> 8/19 45/22 47/25 98/17	148/14 <b>assets [1]</b> 110/5 <b>assist [1]</b> 121/2 <b>assisted [1]</b> 149/17 <b>Association [4]</b> 18/18 18/21 45/8 52/8 <b>assume [3]</b> 88/15 112/17 119/22 <b>assumes [1]</b> 35/1 <b>assuming [1]</b> 118/10 <b>assumption [1]</b> 131/21 <b>assurance [2]</b> 18/13 24/12 <b>at [143]</b> 1/10 2/9 2/18 3/6 6/2 7/19 9/25 10/25 11/17 12/9 12/20 12/21 13/20 14/7 16/5 22/6 23/11 23/12 23/15 23/17 24/8 25/13 26/17 29/19 30/7 32/3 32/6 32/9 35/14 35/19 36/5 36/11 38/17 39/3 41/14 41/23 44/15 46/18 46/22 48/9 48/12 48/13 48/23 48/24 49/19 53/6 54/9 54/11 54/19 55/2 55/2 55/3 55/4 55/25 56/3 57/9 65/3 65/10 65/21 67/9 68/4 69/5 69/14 69/14 69/22 70/2 71/4 71/23 72/9 72/10 72/12 73/10 73/24 73/25 74/3 74/21 75/21 77/2 77/8 77/11 78/4 79/23 81/13 83/9 86/3 87/19 88/22 89/23 90/6 90/24 91/21 93/10 93/12 97/10 97/11 97/14 97/21 98/17 98/20 98/21 102/16 104/2 107/3 108/19 109/17 109/22 109/23 110/5 110/6 110/6 110/7 110/9 113/3 114/5 115/2 115/8 115/10 115/14 116/1 116/14 119/17 120/7 120/8 120/20 120/21 121/12 125/6 127/18 128/17 130/2 130/18 132/18 133/11 133/19 137/25 140/15 141/4 141/8 144/20 147/19 147/25 148/10 150/13 <b>at IES [1]</b> 75/21 <b>atrocious [1]</b> 140/17 <b>attack [2]</b> 21/15 22/7 <b>attends [1]</b> 18/10 <b>attributed [1]</b> 133/18 <b>audiences [3]</b> 101/24 107/18 108/4 <b>audit [1]</b> 24/13
----------	---	--	--	--



<b>A</b> <b>authored [1]</b> 54/23 <b>authoritative [1]</b> 106/18 <b>authorities [15]</b> 18/17 19/3 19/18 28/3 49/5 49/12 50/12 50/14 50/19 51/5 51/10 51/20 51/22 68/18 90/3 <b>authority [9]</b> 23/25 25/6 25/16 25/23 26/6 27/12 28/14 34/11 51/15 <b>Authority's [2]</b> 24/13 26/12 <b>automotive [1]</b> 50/4 <b>autopilot [1]</b> 44/13 <b>available [8]</b> 52/19 67/25 76/3 96/22 98/24 105/23 129/10 137/13 <b>average [2]</b> 107/16 109/5 <b>aviation [2]</b> 3/9 10/4 <b>avoid [1]</b> 68/15 <b>aware [6]</b> 40/17 41/11 41/21 71/20 83/8 133/5 <b>awareness [3]</b> 24/10 48/9 60/19 <b>away [5]</b> 15/18 40/19 73/7 84/14 89/6	<b>bandwidth [2]</b> 30/3 36/7 <b>bank [21]</b> 12/15 27/8 27/10 28/12 29/12 34/6 34/11 35/8 35/22 36/13 37/25 38/3 38/10 39/3 39/14 41/21 42/17 102/8 110/20 128/10 131/17 <b>banks [1]</b> 28/15 <b>Barclays [2]</b> 37/20 40/13 <b>barrier [2]</b> 92/12 145/1 <b>barriers [9]</b> 27/23 29/14 29/19 29/23 30/20 66/9 90/8 90/11 90/12 <b>based [8]</b> 5/6 31/5 34/24 51/3 87/22 107/8 109/19 138/17 <b>basically [2]</b> 27/11 113/15 <b>basis [6]</b> 12/16 34/14 43/5 99/1 121/11 139/18 <b>basket [3]</b> 96/1 96/11 96/15 <b>be [235]</b> <b>Bean [2]</b> 116/17 117/24 <b>bearing [2]</b> 9/5 19/12 <b>became [3]</b> 78/12 104/24 145/19 <b>because [65]</b> 4/4 5/5 10/1 12/12 13/10 16/21 19/6 20/7 20/11 21/2 24/22 24/23 26/16 28/18 31/4 34/22 38/2 39/15 40/24 44/10 47/13 47/17 48/13 48/18 49/6 49/15 50/3 51/8 51/17 53/4 58/16 59/10 59/25 62/14 62/25 63/4 65/25 68/24 73/2 85/1 85/3 87/15 91/3 91/20 97/20 104/19 111/6 113/17 114/22 120/18 123/8 124/17 126/4 127/8 128/16 128/22 130/9 130/10 131/1 131/9 132/11 135/12 141/12 143/21 146/6 <b>become [2]</b> 13/19 30/20 <b>becomes [1]</b> 16/14 <b>bed [1]</b> 125/9 <b>been [79]</b> 2/11 4/19 12/7 14/20 14/21 17/12 17/13 18/19 18/24 21/7 23/7 23/23 24/9 28/1 32/11 34/4 34/8 46/25 49/18 50/16 51/13 52/23	52/23 52/24 53/4 63/22 64/15 66/4 68/5 71/22 72/7 73/5 73/17 75/10 77/13 78/17 80/15 81/20 83/4 83/8 84/19 88/17 89/8 95/9 96/25 97/4 98/23 99/16 100/20 102/21 103/4 103/6 111/12 113/7 114/19 114/19 115/4 117/4 118/21 119/15 121/1 122/24 127/6 131/22 132/15 133/4 133/8 133/19 134/8 140/18 140/20 141/6 141/15 142/4 142/7 142/24 144/14 144/17 145/4 <b>been: [1]</b> 17/18 <b>been: how [1]</b> 17/18 <b>before [15]</b> 35/21 38/11 50/19 72/25 78/8 79/4 87/3 91/14 117/9 119/10 122/18 128/3 129/18 148/15 150/1 <b>begin [2]</b> 81/4 86/9 <b>beginning [2]</b> 6/3 82/9 <b>begins [2]</b> 80/9 89/25 <b>behalf [2]</b> 45/17 77/1 <b>behaviours [4]</b> 8/2 8/3 8/16 47/10 <b>behind [2]</b> 84/24 105/16 <b>being [37]</b> 4/7 7/14 9/9 12/21 17/1 26/25 31/25 32/6 33/9 36/2 36/20 37/8 45/4 50/14 55/6 57/8 58/10 58/10 59/12 62/20 65/20 66/3 66/3 69/9 84/13 84/25 88/5 89/16 93/12 93/14 107/7 114/12 123/23 124/13 126/19 135/18 147/21 <b>BEIS [2]</b> 23/10 68/18 <b>believe [1]</b> 59/3 <b>believed [1]</b> 58/18 <b>below [1]</b> 5/23 <b>beneficial [1]</b> 125/11 <b>benefit [8]</b> 18/2 43/12 64/19 92/18 92/21 98/20 114/7 139/19 <b>benefits [10]</b> 32/9 67/1 67/17 69/24 71/10 120/18 128/7 138/25 139/20 139/22 <b>best [7]</b> 7/1 7/5 16/24 27/12 33/6 36/10 112/6 <b>better [28]</b> 12/4 21/2 27/18 47/2 47/3 52/12 60/8 60/11 60/11 66/11 75/1 78/17 78/18 83/5 86/23	116/10 120/14 122/25 125/20 125/24 131/8 137/10 141/17 143/15 143/16 148/7 149/1 149/9 <b>between [37]</b> 4/5 5/12 6/4 13/9 13/23 14/16 16/7 16/15 17/17 22/24 23/19 23/21 24/19 25/13 26/5 26/21 30/13 32/16 46/23 49/15 59/1 64/1 64/11 68/17 86/9 88/22 89/3 90/2 90/25 97/16 101/25 104/15 107/6 111/23 115/19 123/2 144/1 <b>beyond [4]</b> 85/22 107/25 113/12 115/23 <b>big [7]</b> 12/21 34/21 35/15 40/12 112/1 116/21 116/22 <b>biggest [1]</b> 36/25 <b>bilateral [1]</b> 124/20 <b>births [2]</b> 84/2 135/5 <b>bit [15]</b> 6/21 7/13 14/19 30/9 54/2 58/20 89/1 100/14 102/4 105/17 106/19 120/14 121/24 142/5 149/19 <b>bite [2]</b> 8/20 102/14 <b>bites [1]</b> 8/2 <b>black [1]</b> 62/2 <b>bleak [1]</b> 61/13 <b>blogs [1]</b> 54/23 <b>board [5]</b> 18/9 25/19 100/13 130/8 150/3 <b>bodies [1]</b> 28/12 <b>body [2]</b> 77/4 146/20 <b>book [5]</b> 5/1 9/12 10/8 10/11 10/25 <b>both [20]</b> 4/8 6/10 9/21 21/15 24/23 26/15 27/19 39/6 44/6 45/9 46/5 50/8 58/15 80/12 93/14 107/24 108/4 113/13 116/4 116/4 <b>Bottom [1]</b> 68/8 <b>Bounce [5]</b> 35/8 35/22 36/13 38/3 39/3 <b>boundaries [2]</b> 6/24 22/25 <b>Bowler [1]</b> 14/7 <b>brains [1]</b> 3/22 <b>brand [1]</b> 39/22 <b>breadth [6]</b> 39/6 85/2 85/5 86/1 86/5 112/25 <b>break [6]</b> 13/19 53/4 53/5 53/8 130/16 130/20 <b>breaking [1]</b> 109/9 <b>breaks [1]</b> 130/18 <b>bricklayer [1]</b> 61/7 <b>bridge [1]</b> 14/15 <b>briefings [1]</b> 54/24	<b>briefly [3]</b> 54/14 77/19 116/15 <b>bring [7]</b> 5/18 7/4 10/2 80/23 116/22 117/2 146/9 <b>bringing [8]</b> 7/20 31/17 43/13 52/14 112/13 117/14 139/16 139/20 <b>brings [2]</b> 27/15 92/15 <b>British [10]</b> 12/16 27/7 27/10 28/12 29/11 34/5 34/10 37/25 41/21 42/17 <b>British Steel [1]</b> 12/16 <b>broad [4]</b> 13/20 78/1 81/13 85/21 <b>broader [3]</b> 17/19 85/9 94/5 <b>broadly [5]</b> 5/17 13/7 44/17 45/11 73/23 <b>brought [7]</b> 9/9 24/17 38/1 71/2 71/7 83/14 99/8 <b>bubble [2]</b> 32/10 145/21 <b>budget [2]</b> 110/20 115/3 <b>budgets [1]</b> 115/1 <b>build [7]</b> 8/11 20/21 30/7 31/11 37/8 49/17 144/4 <b>building [6]</b> 15/12 39/22 45/2 50/5 73/24 142/8 <b>builds [1]</b> 14/4 <b>built [5]</b> 22/16 38/16 42/6 42/13 88/25 <b>bunch [1]</b> 119/12 <b>burden [4]</b> 30/25 33/18 60/3 132/12 <b>burn [1]</b> 116/8 <b>burning [1]</b> 115/17 <b>business [72]</b> 1/11 2/2 9/16 9/23 10/6 10/10 12/9 13/8 13/10 13/12 13/14 14/8 15/1 15/12 15/19 15/20 21/12 26/7 27/7 27/10 28/12 29/9 29/11 33/25 34/6 34/9 34/10 37/21 37/25 41/9 41/21 42/17 45/4 46/7 47/1 47/3 47/13 47/14 48/6 49/13 51/2 51/15 60/1 60/6 60/6 64/12 79/13 92/4 108/16 109/21 109/23 110/18 110/25 111/19 112/12 115/6 115/7 115/19 122/9 126/10 126/15 126/17 126/18 126/21 127/5 127/12 128/20 128/25 129/2 137/9
--	--	---	--	--

<b>B</b> <b>business...</b> [2] 137/10 143/13 <b>businesses</b> [22] 15/4 15/4 19/13 21/16 35/24 38/5 41/4 45/7 45/21 46/2 46/3 48/6 49/5 51/10 64/14 64/14 92/5 106/22 109/22 117/17 121/25 127/3 <b>busy</b> [3] 30/4 30/16 31/25 <b>but</b> [185] <b>buy</b> [2] 138/2 149/21 <b>byproduct</b> [1] 86/25	110/9 110/15 111/4 111/7 111/9 111/11 111/12 115/13 120/1 120/25 121/5 122/18 122/18 129/1 130/24 131/19 132/4 132/7 132/13 134/18 135/15 136/19 138/10 138/15 139/7 139/15 142/1 142/2 143/16 143/18 145/10 145/12 147/18 147/18 148/7 <b>can't</b> [8] 50/12 69/1 98/6 100/15 103/4 115/16 115/24 119/21 <b>cannot</b> [1] 114/21 <b>capabilities</b> [4] 23/8 27/1 83/25 116/21 <b>capability</b> [5] 24/8 24/13 24/25 26/22 121/10 <b>capacity</b> [11] 23/5 23/6 23/16 24/7 24/17 76/22 120/5 142/19 147/14 148/11 148/16 <b>capture</b> [4] 35/20 43/19 43/20 132/15 <b>capturing</b> [1] 4/1 <b>card</b> [1] 117/7 <b>Care</b> [1] 135/2 <b>career</b> [3] 54/12 61/3 63/5 <b>careers</b> [1] 148/2 <b>carried</b> [2] 89/16 134/5 <b>carry</b> [1] 94/3 <b>carving</b> [1] 67/10 <b>case</b> [11] 13/3 38/21 41/18 65/23 78/23 92/24 107/21 135/1 135/8 139/15 142/13 <b>cases</b> [5] 3/18 57/16 73/9 123/5 141/11 <b>cash</b> [1] 48/7 <b>catastrophe</b> [1] 55/16 <b>catch</b> [2] 17/5 26/16 <b>catch-up</b> [1] 26/16 <b>categories</b> [1] 24/15 <b>category</b> [1] 3/3 <b>cater</b> [2] 92/25 108/4 <b>cause</b> [2] 71/17 72/6 <b>causes</b> [1] 71/23 <b>caution</b> [1] 95/1 <b>cautioning</b> [2] 94/24 95/1 <b>cautious</b> [1] 31/20 <b>caveat</b> [1] 100/7 <b>CBILS</b> [2] 35/9 36/1 <b>ceased</b> [1] 79/11 <b>census</b> [3] 87/21 87/22 111/9 <b>central</b> [10] 25/11 31/21 32/2 33/3 89/4 90/2 106/5 125/23 136/21 146/20	<b>centralised</b> [4] 25/6 26/22 26/24 31/14 <b>centrally</b> [2] 32/21 32/22 <b>centre</b> [8] 31/23 32/3 32/7 54/4 125/13 142/25 146/3 146/24 <b>certain</b> [3] 37/5 102/13 111/24 <b>certainly</b> [16] 7/16 17/15 17/18 19/19 20/2 20/2 44/24 70/15 70/20 101/12 123/2 128/18 131/4 136/8 142/13 144/22 <b>certification</b> [1] 38/11 <b>cetera</b> [3] 106/6 124/4 127/6 <b>chain</b> [1] 105/17 <b>chains</b> [1] 121/23 <b>chair</b> [3] 14/7 46/14 151/6 <b>challenge</b> [16] 3/10 10/24 14/10 16/3 16/6 26/14 28/1 35/15 58/24 80/4 80/6 91/23 92/2 107/10 114/12 118/11 <b>challenged</b> [1] 82/1 <b>challenges</b> [15] 5/8 38/2 39/2 65/16 74/7 82/3 87/9 90/24 97/6 107/12 107/17 113/20 114/18 141/7 141/18 <b>challenging</b> [7] 15/17 16/9 74/10 80/19 84/19 115/3 142/4 <b>Chancellor</b> [1] 98/15 <b>change</b> [6] 7/16 7/19 96/7 111/9 128/22 129/4 <b>changed</b> [2] 127/9 128/15 <b>changes</b> [8] 2/5 2/11 36/19 88/3 88/3 88/24 91/14 129/13 <b>characterisation</b> [1] 86/19 <b>characterise</b> [1] 4/22 <b>characteristics</b> [2] 97/9 118/13 <b>charity</b> [1] 77/6 <b>Charles</b> [2] 41/25 116/17 <b>Charles'</b> [1] 42/11 <b>checks</b> [4] 28/17 31/8 38/9 38/9 <b>Cheeseman</b> [1] 25/17 <b>chief</b> [5] 53/16 76/17 76/22 103/3 103/24 <b>childcare</b> [1] 70/23 <b>children</b> [1] 97/12 <b>choices</b> [3] 43/20 49/3 114/23	<b>chronic</b> [1] 46/6 <b>churn</b> [1] 46/23 <b>Cifas</b> [1] 38/14 <b>city</b> [1] 111/4 <b>civil</b> [4] 43/1 46/21 48/8 147/22 <b>CJRS</b> [2] 63/25 70/6 <b>clarified</b> [1] 16/1 <b>clarify</b> [2] 59/7 60/11 <b>clarity</b> [3] 15/19 69/18 74/12 <b>classic</b> [3] 3/13 10/24 37/18 <b>Clayton</b> [6] 53/12 53/13 53/16 75/3 75/16 151/8 <b>CLBILS</b> [1] 35/24 <b>clear</b> [17] 3/15 4/7 11/7 21/19 25/10 31/6 36/10 37/25 38/8 42/9 59/22 68/20 69/9 85/20 105/19 114/19 123/20 <b>clearly</b> [5] 27/13 61/25 113/20 130/8 131/12 <b>clients</b> [1] 39/4 <b>close</b> [2] 26/5 56/22 <b>closely</b> [3] 25/25 29/1 126/24 <b>closing</b> [2] 52/17 150/13 <b>co</b> [1] 136/24 <b>co-ordinating</b> [1] 136/24 <b>coaches</b> [1] 74/9 <b>COBR</b> [1] 9/11 <b>cohort</b> [1] 86/12 <b>collaborate</b> [1] 6/23 <b>collaboration</b> [12] 7/4 8/16 9/2 15/11 34/10 49/10 49/11 49/11 49/12 123/19 147/14 148/16 <b>collaborative</b> [1] 148/25 <b>collaboratively</b> [1] 50/6 <b>collate</b> [1] 106/1 <b>colleague</b> [1] 144/20 <b>colleagues</b> [10] 12/10 29/1 75/19 103/6 103/8 104/12 125/1 126/20 149/16 150/6 <b>collect</b> [10] 84/9 93/8 96/18 105/24 108/6 121/15 121/16 132/17 137/12 141/19 <b>collected</b> [8] 82/11 86/14 86/21 86/24 89/9 95/7 122/5 130/13 <b>collecting</b> [8] 85/9 104/18 105/20 131/13 134/5 134/5 134/24	135/15 <b>collection</b> [3] 79/17 85/14 120/23 <b>collects</b> [1] 137/4 <b>combination</b> [6] 14/13 43/2 51/11 60/17 128/25 148/15 <b>combined</b> [1] 60/18 <b>come</b> [20] 2/12 4/1 6/6 14/18 17/17 20/10 22/22 31/3 33/16 33/22 35/21 42/9 52/4 66/11 66/14 67/17 87/10 89/1 93/7 102/14 <b>comes</b> [10] 6/8 12/16 16/3 30/9 34/25 37/8 37/10 47/9 49/2 52/19 <b>coming</b> [13] 44/7 53/15 61/14 62/24 76/14 87/17 89/24 105/3 122/19 122/19 124/11 125/12 127/22 <b>commended</b> [1] 44/21 <b>comment</b> [2] 17/25 81/1 <b>commentary</b> [2] 54/24 58/7 <b>commented</b> [3] 17/10 17/16 56/16 <b>commissioned</b> [4] 23/24 25/3 54/17 55/6 <b>commitments</b> [2] 70/24 83/19 <b>committee</b> [7] 8/18 8/25 21/6 43/22 44/7 47/19 47/20 <b>committees</b> [4] 9/23 43/10 52/1 79/5 <b>communicated</b> [1] 102/16 <b>communicating</b> [5] 101/10 101/14 102/5 102/18 107/11 <b>communication</b> [14] 60/8 60/11 60/13 60/18 66/12 66/14 88/23 99/11 101/8 101/23 102/3 107/10 107/12 148/16 <b>communications</b> [1] 74/12 <b>Communities</b> [1] 17/23 <b>community</b> [1] 47/15 <b>companies</b> [5] 35/9 35/15 36/9 37/17 117/17 <b>company</b> [1] 39/7 <b>compared</b> [4] 21/22 72/4 72/16 107/14 <b>comparison</b> [1] 100/19 <b>complete</b> [5] 44/23 94/25 131/9 132/7
---	--	--	---	---

<p><b>C</b></p> <p><b>complete...</b> [1] 132/10</p> <p><b>completes</b> [1] 150/9</p> <p><b>complex</b> [4] 66/8 101/17 142/18 143/22</p> <p><b>complexities</b> [1] 66/18</p> <p><b>complexity</b> [2] 36/6 111/22</p> <p><b>component</b> [1] 107/6</p> <p><b>composition</b> [2] 86/23 99/2</p> <p><b>comprehensive</b> [3] 95/12 122/16 139/1</p> <p><b>concentration</b> [1] 39/16</p> <p><b>concept</b> [5] 4/24 5/15 9/13 10/8 10/13</p> <p><b>concepts</b> [1] 81/1</p> <p><b>conceptual</b> [1] 81/13</p> <p><b>concern</b> [5] 72/6 85/17 85/18 87/8 133/16</p> <p><b>concerned</b> [2] 52/3 141/23</p> <p><b>concerning</b> [1] 71/16</p> <p><b>concerns</b> [7] 84/14 85/2 87/22 87/23 92/17 102/13 102/14</p> <p><b>concession</b> [1] 78/13</p> <p><b>concluded</b> [1] 82/16</p> <p><b>concluding</b> [1] 100/24</p> <p><b>conclusion</b> [1] 133/12</p> <p><b>conditions</b> [3] 66/23 67/7 94/6</p> <p><b>conduct</b> [1] 134/15</p> <p><b>conducted</b> [1] 131/5</p> <p><b>confidence</b> [4] 39/20 40/14 50/24 102/21</p> <p><b>confident</b> [1] 29/5</p> <p><b>confirmation</b> [1] 18/12</p> <p><b>connection</b> [1] 142/7</p> <p><b>CONOPS</b> [2] 4/24 5/16</p> <p><b>conscious</b> [3] 20/19 30/15 150/5</p> <p><b>consequence</b> [1] 112/19</p> <p><b>consequences</b> [1] 83/12</p> <p><b>consider</b> [3] 90/8 90/19 130/10</p> <p><b>considered</b> [8] 58/6 70/11 70/16 70/21 71/9 71/9 90/22 99/19</p> <p><b>considering</b> [3] 60/2 66/17 81/22</p> <p><b>considers</b> [1] 2/5</p> <p><b>consist</b> [1] 42/25</p> <p><b>constantly</b> [1] 5/6</p> <p><b>constraining</b> [1]</p>	<p>36/20</p> <p><b>constraint</b> [1] 40/9</p> <p><b>constraints</b> [2] 115/25 134/13</p> <p><b>consult</b> [3] 4/7 20/5 46/10</p> <p><b>consultation</b> [3] 18/25 20/1 79/8</p> <p><b>consulted</b> [1] 18/19</p> <p><b>consulting</b> [1] 18/4</p> <p><b>consumer</b> [3] 95/21 97/17 121/22</p> <p><b>contact</b> [6] 3/15 22/1 25/23 26/3 26/4 94/2</p> <p><b>context</b> [16] 5/6 5/17 9/15 9/19 10/4 17/2 31/5 32/24 33/2 38/19 44/9 78/16 104/20 108/10 132/14 132/21</p> <p><b>contingency</b> [1] 147/2</p> <p><b>continue</b> [3] 84/1 118/16 129/9</p> <p><b>continued</b> [5] 71/13 83/24 113/8 128/14 130/1</p> <p><b>continues</b> [1] 95/15</p> <p><b>continuing</b> [3] 113/8 128/18 144/10</p> <p><b>continuous</b> [2] 22/13 129/2</p> <p><b>contraction</b> [3] 85/12 85/19 86/1</p> <p><b>contracts</b> [7] 57/11 57/17 57/17 62/18 62/19 62/20 134/14</p> <p><b>contribute</b> [1] 19/18</p> <p><b>contributing</b> [1] 133/24</p> <p><b>contribution</b> [1] 148/20</p> <p><b>contributor</b> [1] 61/11</p> <p><b>control</b> [7] 13/12 87/10 87/17 87/18 87/25 89/18 89/21</p> <p><b>controlled</b> [1] 90/4</p> <p><b>controls</b> [1] 5/10</p> <p><b>convenient</b> [1] 53/3</p> <p><b>convening</b> [1] 142/22</p> <p><b>conversation</b> [1] 94/10</p> <p><b>conversations</b> [8] 33/19 41/20 50/9 123/2 123/19 124/20 136/8 143/17</p> <p><b>convinced</b> [1] 43/11</p> <p><b>coordinate</b> [4] 124/25 125/18 125/21 143/10</p> <p><b>coordinated</b> [3] 75/1 122/20 122/25</p> <p><b>coordinating</b> [12] 123/3 124/12 124/21 125/8 125/12 125/24 136/21 143/5 145/19 146/2 146/8 146/16</p>	<p><b>coordination</b> [9] 104/7 104/12 104/13 123/1 123/18 136/2 136/19 137/14 148/17</p> <p><b>core</b> [27] 4/9 27/5 63/25 81/19 82/2 82/9 83/7 84/3 84/12 85/5 85/19 94/17 94/20 94/21 95/8 104/21 108/6 108/22 110/3 112/9 113/13 113/24 114/20 115/6 115/7 132/9 150/14</p> <p><b>corner</b> [1] 149/21</p> <p><b>Coronavirus</b> [4] 56/13 83/22 126/6 126/19</p> <p><b>corporate</b> [3] 1/21 2/4 6/5</p> <p><b>corporation</b> [1] 144/7</p> <p><b>correct</b> [10] 1/17 2/7 2/8 53/19 54/7 76/21 104/3 110/4 110/11 132/3</p> <p><b>correction</b> [1] 84/12</p> <p><b>cost</b> [11] 7/11 12/3 41/8 69/13 97/5 97/18 97/22 112/19 129/6 139/3 139/8</p> <p><b>costly</b> [1] 69/11</p> <p><b>costs</b> [7] 45/21 45/23 45/25 96/22 98/23 110/1 139/13</p> <p><b>could</b> [69] 11/9 11/19 11/20 12/4 12/22 13/6 36/19 36/25 40/4 41/5 66/4 66/6 67/3 67/24 74/13 75/22 77/19 77/25 78/6 78/17 79/22 80/21 80/22 81/11 82/5 82/8 83/1 83/4 85/10 86/9 86/13 86/13 87/11 88/6 88/19 89/2 89/14 92/9 93/18 96/16 97/1 106/14 111/14 114/4 114/25 114/25 117/1 119/7 119/10 122/3 122/24 125/2 125/3 128/7 128/8 128/11 129/9 129/10 132/17 133/18 134/19 136/11 137/25 138/2 138/3 138/5 142/9 144/14 149/19</p> <p><b>couldn't</b> [5] 105/2 122/6 122/6 130/8 134/19</p> <p><b>council</b> [1] 24/1</p> <p><b>COUNSEL</b> [8] 1/7 53/14 76/13 103/22 151/4 151/9 151/12 151/16</p> <p><b>counter</b> [17] 23/4 23/6 23/16 24/3 24/10 24/10 24/13 25/19</p>	<p>26/13 26/18 27/7 27/9 35/18 37/3 44/17 47/23 47/24</p> <p><b>counter fraud</b> [1] 24/10</p> <p><b>counter-fraud</b> [7] 23/4 23/16 24/10 24/13 35/18 37/3 47/24</p> <p><b>counterpart</b> [1] 52/11</p> <p><b>countries</b> [1] 72/16</p> <p><b>country</b> [1] 100/19</p> <p><b>couple</b> [7] 80/25 113/21 122/10 124/8 127/11 131/14 144/23</p> <p><b>coupled</b> [2] 59/22 60/9</p> <p><b>course</b> [21] 2/16 7/8 42/23 68/24 84/11 100/7 105/9 106/9 106/11 106/21 112/3 115/2 116/16 122/12 123/14 135/1 141/12 143/2 143/2 145/14 147/21</p> <p><b>cover</b> [1] 148/3</p> <p><b>coverage</b> [4] 21/24 39/6 39/20 40/15</p> <p><b>covered</b> [1] 45/19</p> <p><b>covering</b> [1] 139/12</p> <p><b>covers</b> [1] 90/14</p> <p><b>Covid</b> [35] 3/19 5/19 5/20 10/1 12/14 29/7 31/16 35/8 45/18 45/23 45/24 51/2 77/15 78/20 78/23 82/2 83/20 88/16 96/10 112/13 121/22 122/9 122/13 124/4 124/15 126/11 132/14 132/16 132/17 133/7 133/13 134/1 134/2 137/1 142/6</p> <p><b>Covid-19</b> [4] 31/16 83/20 122/9 126/11</p> <p><b>Covid-19 Taskforce</b> [1] 124/15</p> <p><b>CPI</b> [2] 95/22 96/1</p> <p><b>cracks</b> [1] 57/7</p> <p><b>create</b> [6] 8/14 21/14 33/1 47/16 49/24 145/21</p> <p><b>created</b> [3] 20/20 25/12 32/10</p> <p><b>creates</b> [4] 16/22 31/9 49/15 49/24</p> <p><b>creating</b> [3] 14/9 31/22 52/13</p> <p><b>creation</b> [2] 23/13 25/14</p> <p><b>creative</b> [3] 13/16 15/23 16/13</p> <p><b>credit</b> [4] 38/9 66/25 83/2 88/14</p> <p><b>creditworthiness</b> [1]</p>	<p>28/21</p> <p><b>crises</b> [5] 10/13 12/14 14/3 21/1 48/15</p> <p><b>crisis</b> [59] 5/2 5/16 6/6 10/21 11/7 11/23 12/17 21/4 25/22 30/21 31/6 32/15 39/23 40/1 40/24 44/16 48/14 49/25 50/19 55/17 56/19 60/3 64/17 78/20 79/15 80/12 81/6 81/21 89/13 89/19 94/23 96/25 97/3 97/19 97/22 97/24 98/15 102/11 115/15 118/8 118/10 119/3 119/8 119/21 119/22 120/2 125/17 125/22 131/1 132/5 134/23 135/19 139/15 139/23 146/15 147/3 147/4 147/7 148/19</p> <p><b>criteria</b> [2] 68/20 69/2</p> <p><b>critical</b> [7] 9/10 19/7 28/18 50/13 50/14 78/4 143/6</p> <p><b>criticism</b> [3] 85/25 86/2 141/1</p> <p><b>cross</b> [4] 14/22 20/12 68/17 121/11</p> <p><b>cross-departmental</b> [1] 68/17</p> <p><b>cross-Whitehall</b> [2] 14/22 20/12</p> <p><b>crucial</b> [1] 26/17</p> <p><b>crucially</b> [1] 4/3</p> <p><b>cultural</b> [8] 29/19 29/23 30/1 30/8 32/14 46/17 46/25 91/3</p> <p><b>culture</b> [12] 6/20 6/21 7/14 7/20 7/21 8/2 9/1 15/22 45/10 46/17 47/9 140/23</p> <p><b>Cumbers</b> [8] 76/11 76/12 76/15 76/17 100/23 103/1 116/2 151/11</p> <p><b>curfew</b> [1] 149/20</p> <p><b>curfews</b> [1] 137/24</p> <p><b>current</b> [5] 1/10 24/24 32/24 35/1 43/1</p> <p><b>currently</b> [5] 4/15 12/25 27/24 43/2 81/15</p> <p><b>customers</b> [1] 39/5</p> <p><b>cyber</b> [2] 21/14 22/7</p> <p><b>D</b></p> <p><b>daily</b> [2] 26/4 137/15</p> <p><b>Dashboard</b> [1] 137/2</p> <p><b>dashboards</b> [1] 124/4</p> <p><b>data</b> [265]</p> <p><b>data-sharing</b> [4]</p>
--	--	---	---	--

(44) data-sharing... - doctor

<p><b>D</b></p> <p><b>doctors [1]</b> 102/8</p> <p><b>document [9]</b> 4/23 4/25 10/8 11/8 11/8 11/20 34/19 50/13 50/17</p> <p><b>document incorporating [1]</b> 34/19</p> <p><b>documentation [2]</b> 4/9 9/22</p> <p><b>documented [1]</b> 63/6</p> <p><b>documents [3]</b> 17/11 18/8 22/12</p> <p><b>does [22]</b> 6/6 13/4 32/13 33/16 34/5 66/11 66/14 72/20 92/11 102/13 102/18 133/2 139/1 139/8 141/4 142/24 142/24 143/8 144/4 146/20 147/9 150/11</p> <p><b>doesn't [6]</b> 4/3 13/19 27/6 105/21 132/10 136/7</p> <p><b>doing [15]</b> 12/4 28/16 43/14 57/14 105/12 108/19 112/24 113/4 114/4 114/7 114/24 127/3 129/21 135/17 135/25</p> <p><b>dominant [1]</b> 95/22</p> <p><b>don't [29]</b> 8/15 13/2 18/1 18/11 30/24 32/21 33/7 34/15 40/9 43/10 44/12 51/24 51/25 52/4 69/3 75/18 88/17 92/16 94/16 103/14 103/16 114/6 118/14 128/1 128/22 135/8 143/22 147/3 149/12</p> <p><b>done [27]</b> 10/18 14/21 15/8 24/16 29/9 37/24 44/20 44/22 47/21 48/3 48/23 51/17 51/23 52/2 66/5 66/7 71/22 72/7 73/17 96/19 99/4 100/12 100/12 101/22 103/16 135/18 148/7</p> <p><b>dormant [1]</b> 67/24</p> <p><b>doubling [1]</b> 107/13</p> <p><b>down [22]</b> 6/6 6/8 6/22 7/7 7/13 13/19 15/7 44/11 47/9 62/15 109/9 119/10 119/18 125/9 127/4 132/9 133/2 133/19 134/10 135/24 138/2 140/20</p> <p><b>downloaded [1]</b> 137/3</p> <p><b>downside [1]</b> 40/20</p> <p><b>downsides [3]</b> 39/25 40/5 40/6</p>	<p><b>downturn [1]</b> 62/10</p> <p><b>dozen [1]</b> 11/18</p> <p><b>Dr [10]</b> 76/11 76/12 76/15 76/17 100/23 103/1 140/12 143/6 144/18 151/11</p> <p><b>Dr Cumbers [4]</b> 76/15 76/17 100/23 103/1</p> <p><b>Dr Leunig [3]</b> 140/12 143/6 144/18</p> <p><b>Dr Sarah [3]</b> 76/11 76/12 151/11</p> <p><b>draft [5]</b> 4/19 5/4 5/10 34/12 34/22</p> <p><b>drafted [2]</b> 35/5 35/6</p> <p><b>drafting [1]</b> 18/18</p> <p><b>dramatically [1]</b> 94/2</p> <p><b>draw [5]</b> 24/12 26/12 27/11 50/24 81/3</p> <p><b>drawbacks [1]</b> 59/25</p> <p><b>drawing [2]</b> 83/25 108/15</p> <p><b>drawn [2]</b> 72/18 109/19</p> <p><b>drew [1]</b> 20/23</p> <p><b>drill [1]</b> 133/19</p> <p><b>drilled [1]</b> 133/2</p> <p><b>drive [1]</b> 87/21</p> <p><b>due [6]</b> 45/23 72/2 72/4 72/22 72/25 83/2</p> <p><b>duplicate [2]</b> 38/13 74/18</p> <p><b>duplicated [1]</b> 130/9</p> <p><b>duplicating [1]</b> 18/6</p> <p><b>during [60]</b> 3/1 3/19 9/25 10/1 15/3 23/6 35/8 35/23 40/25 42/1 42/23 43/20 54/15 56/19 58/17 61/20 63/18 70/19 73/1 74/1 78/5 78/12 78/19 78/23 79/2 81/23 82/2 82/11 84/1 88/16 94/1 94/22 96/7 96/10 96/19 97/3 97/18 97/22 100/1 101/1 101/10 101/22 105/25 106/11 113/11 115/15 117/12 119/1 120/23 121/16 129/23 130/2 131/12 135/7 139/22 141/8 141/11 142/15 148/20 148/24</p> <p><b>DVT [1]</b> 9/5</p> <p><b>DWP [3]</b> 55/4 68/18 139/19</p> <p><b>E</b></p> <p><b>each [7]</b> 69/5 69/16 74/11 100/4 135/25 145/3 146/6</p> <p><b>earlier [14]</b> 9/12 16/16 18/22 31/25 85/4 95/11 112/1 112/21 122/14 134/4</p>	<p>139/13 140/4 142/6 144/5</p> <p><b>early [4]</b> 22/6 73/1 124/23 125/7</p> <p><b>earners [1]</b> 70/4</p> <p><b>earnings [5]</b> 63/9 108/14 109/6 109/16 109/18</p> <p><b>easier [3]</b> 75/1 116/11 124/15</p> <p><b>easy [2]</b> 103/5 105/8</p> <p><b>Eat [1]</b> 137/23</p> <p><b>economic [62]</b> 2/15 14/9 27/21 45/23 51/18 56/18 61/21 62/10 71/12 71/14 71/18 71/24 71/25 72/13 72/15 73/14 74/1 74/24 77/20 77/25 79/18 80/7 80/10 81/19 81/19 81/23 82/2 82/5 84/16 84/22 92/15 92/19 92/20 93/16 94/4 94/6 94/8 95/19 96/8 100/25 101/11 108/6 108/14 111/3 111/18 112/11 116/18 116/20 117/10 118/7 121/5 126/5 126/7 127/14 127/15 132/22 133/25 134/18 134/20 134/21 140/1 142/6</p> <p><b>economically [5]</b> 72/2 72/4 72/24 73/8 88/8</p> <p><b>economics [1]</b> 80/3</p> <p><b>Economist [1]</b> 103/25</p> <p><b>economy [16]</b> 33/15 56/24 62/11 64/12 81/24 82/7 86/23 90/16 93/22 94/16 104/19 110/14 111/6 117/14 133/13 143/11</p> <p><b>effect [2]</b> 63/5 63/7</p> <p><b>effective [8]</b> 1/14 15/12 55/19 65/11 67/6 69/13 69/13 74/6</p> <p><b>effectively [19]</b> 14/15 16/15 38/23 51/8 67/25 74/15 84/8 90/10 92/4 106/12 107/13 112/6 112/22 121/6 124/22 137/5 143/12 143/25 146/1</p> <p><b>effectiveness [2]</b> 66/15 73/18</p> <p><b>efficiency [1]</b> 76/1</p> <p><b>efficient [2]</b> 53/5 75/9</p> <p><b>effort [4]</b> 84/10 112/15 113/9 136/2</p> <p><b>efforts [2]</b> 36/24 80/21</p> <p><b>either [4]</b> 41/23 57/3 72/24 143/23</p>	<p><b>elaborate [3]</b> 5/14 64/19 81/2</p> <p><b>elected [1]</b> 91/18</p> <p><b>element [1]</b> 141/24</p> <p><b>elements [4]</b> 55/24 56/9 137/9 137/20</p> <p><b>Elevens [1]</b> 138/1</p> <p><b>eligibility [5]</b> 58/16 59/23 60/20 66/24 74/11</p> <p><b>eligible [4]</b> 58/19 58/19 58/21 67/2</p> <p><b>elsewhere [2]</b> 71/15 86/14</p> <p><b>email [1]</b> 144/19</p> <p><b>embed [2]</b> 45/9 48/1</p> <p><b>embedded [2]</b> 6/16 29/7</p> <p><b>embraced [1]</b> 91/23</p> <p><b>emerge [3]</b> 113/20 113/20 129/7</p> <p><b>emergency [23]</b> 2/22 4/16 18/9 20/6 20/22 21/13 33/25 82/18 105/10 114/13 115/9 115/19 116/8 118/12 125/10 128/13 129/9 136/23 138/21 141/13 144/18 148/8 148/23</p> <p><b>emerging [2]</b> 52/14 129/23</p> <p><b>emphasis [1]</b> 95/24</p> <p><b>emphasise [3]</b> 12/20 44/19 85/1</p> <p><b>employed [3]</b> 56/23 62/15 64/6</p> <p><b>employee [1]</b> 139/18</p> <p><b>employees [3]</b> 60/14 64/2 144/7</p> <p><b>employer [7]</b> 57/15 58/24 59/14 59/17 66/16 109/17 109/19</p> <p><b>employer survey [1]</b> 109/19</p> <p><b>employers [20]</b> 56/24 57/14 58/15 58/18 59/22 60/4 60/14 62/23 62/25 64/2 64/11 65/18 65/19 65/23 65/25 66/5 66/11 67/8 67/15 72/11</p> <p><b>employment [22]</b> 53/17 53/21 54/3 54/5 61/4 61/23 62/7 63/2 63/3 63/9 63/17 63/17 64/23 64/24 67/15 68/12 68/13 68/15 70/25 108/13 109/11 109/22</p> <p><b>enable [2]</b> 86/5 91/25</p> <p><b>enabled [3]</b> 91/5 98/25 137/2</p> <p><b>enables [1]</b> 98/1</p> <p><b>enabling [2]</b> 56/23 90/19</p>	<p><b>encouraged [1]</b> 90/4</p> <p><b>end [5]</b> 2/20 50/25 54/11 105/20 131/21</p> <p><b>energies [1]</b> 36/24</p> <p><b>energy [5]</b> 23/20 24/21 94/13 137/11 137/12</p> <p><b>energy-related [1]</b> 137/12</p> <p><b>enforcement [1]</b> 24/2</p> <p><b>engage [5]</b> 25/24 79/9 128/20 140/5 146/24</p> <p><b>engaged [2]</b> 47/15 141/25</p> <p><b>engagement [10]</b> 19/20 45/3 48/1 50/18 52/3 66/16 68/19 77/10 78/11 79/5</p> <p><b>engages [1]</b> 86/20</p> <p><b>engaging [4]</b> 3/22 50/11 84/5 125/24</p> <p><b>England [3]</b> 102/8 110/21 131/17</p> <p><b>enhanced [1]</b> 38/13</p> <p><b>enough [7]</b> 8/22 39/25 40/2 41/17 44/10 61/16 120/4</p> <p><b>ensure [11]</b> 13/17 28/16 28/19 30/18 35/19 58/15 67/5 67/8 73/23 78/21 101/23</p> <p><b>ensured [1]</b> 74/17</p> <p><b>ensuring [7]</b> 21/23 31/24 44/10 47/24 49/22 60/19 88/20</p> <p><b>enter [1]</b> 61/10</p> <p><b>entering [1]</b> 54/10</p> <p><b>enterprise [4]</b> 37/11 38/3 42/3 42/12</p> <p><b>enterprises [1]</b> 39/16</p> <p><b>entirely [1]</b> 89/6</p> <p><b>entitled [1]</b> 57/18</p> <p><b>environment [1]</b> 32/11</p> <p><b>environmental [2]</b> 15/24 104/1</p> <p><b>envisage [1]</b> 36/1</p> <p><b>equally [2]</b> 17/21 58/14</p> <p><b>errors [1]</b> 91/1</p> <p><b>essential [4]</b> 86/4 99/25 126/1 148/17</p> <p><b>essentially [20]</b> 4/25 13/11 24/5 35/7 51/1 51/6 79/11 82/4 86/11 88/6 89/20 91/11 94/14 96/2 97/25 100/11 101/16 104/10 119/19 122/5</p> <p><b>establish [3]</b> 68/12 116/24 143/3</p> <p><b>established [1]</b> 117/6</p> <p><b>establishing [2]</b> 13/25 145/9</p> <p><b>estimated [1]</b> 97/17</p>
--	--	--	--	--

<p><b>E</b></p> <p><b>estimates [1]</b> 117/11</p> <p><b>et [3]</b> 106/6 124/4 127/6</p> <p><b>et cetera [2]</b> 124/4 127/6</p> <p><b>evaluate [1]</b> 55/11</p> <p><b>evaluated [1]</b> 55/12</p> <p><b>evaluation [7]</b> 15/8 19/1 19/17 50/21 55/17 55/22 73/17</p> <p><b>evaluations [3]</b> 56/20 73/21 73/22</p> <p><b>even [13]</b> 14/10 18/4 19/6 22/18 22/19 26/8 30/21 83/4 91/3 92/10 93/23 94/1 99/25</p> <p><b>event [6]</b> 25/21 26/20 28/4 38/24 119/2 138/21</p> <p><b>ever [6]</b> 3/4 3/20 11/15 16/3 28/7 28/23</p> <p><b>every [5]</b> 60/25 118/12 122/10 129/1 139/6</p> <p><b>everybody [2]</b> 20/7 78/19</p> <p><b>everyone [2]</b> 113/11 122/24</p> <p><b>evidence [48]</b> 2/10 3/1 8/10 9/6 11/4 12/25 18/20 19/4 19/10 23/5 29/18 31/13 32/8 35/16 42/1 42/11 42/24 44/7 45/7 51/12 52/22 56/7 56/10 63/7 70/2 70/14 77/2 78/3 82/16 85/4 87/19 92/3 92/8 98/16 99/9 99/13 99/17 100/5 118/3 120/24 132/15 133/11 133/12 140/12 145/14 146/18 150/4 150/9</p> <p><b>evident [3]</b> 120/19 141/11 142/15</p> <p><b>evolved [1]</b> 127/9</p> <p><b>exactly [5]</b> 36/22 38/16 39/1 72/14 139/7</p> <p><b>example [62]</b> 3/13 7/1 8/17 9/25 14/2 14/6 15/22 18/14 25/19 27/9 29/8 30/15 33/7 36/16 39/15 41/2 47/11 47/18 47/22 48/4 49/9 49/17 50/1 50/2 61/6 61/11 81/23 82/12 86/15 87/1 88/12 88/18 89/13 89/23 92/14 94/12 94/13 95/9 95/21 96/13 96/17 97/10 100/16 100/18 105/25 107/23 110/3 111/4</p>	<p>122/1 123/7 123/24 125/19 126/18 129/5 129/25 131/20 137/7 137/10 137/23 139/18 142/10 145/4</p> <p><b>examples [6]</b> 86/17 88/10 88/11 91/7 100/10 122/1</p> <p><b>excessive [1]</b> 145/6</p> <p><b>exco [1]</b> 21/20</p> <p><b>executive [6]</b> 8/25 21/6 53/17 76/17 76/23 103/4</p> <p><b>exercise [13]</b> 14/18 14/22 20/11 20/12 20/13 21/14 22/3 22/5 22/9 42/17 42/18 60/25 148/25</p> <p><b>exercises [8]</b> 8/13 14/20 14/25 22/15 22/18 33/21 42/19 43/8</p> <p><b>existing [7]</b> 37/9 39/4 39/21 82/24 122/3 122/10 129/13</p> <p><b>exists [2]</b> 58/4 146/17</p> <p><b>exited [2]</b> 24/22 25/15</p> <p><b>expanding [1]</b> 66/19</p> <p><b>expect [6]</b> 9/14 9/22 18/7 18/10 114/21 115/13</p> <p><b>expectancy [1]</b> 84/3</p> <p><b>expectation [2]</b> 30/7 32/22</p> <p><b>expectations [5]</b> 20/8 30/12 65/17 66/12 66/15</p> <p><b>expected [2]</b> 65/20 140/22</p> <p><b>expenditure [2]</b> 139/11 139/12</p> <p><b>experience [21]</b> 3/6 19/13 20/23 21/22 22/8 27/25 29/7 34/1 35/11 43/3 43/13 51/3 53/20 61/1 65/19 65/22 70/3 93/24 95/20 96/12 98/4</p> <p><b>experienced [4]</b> 12/13 61/4 63/24 131/9</p> <p><b>experiences [1]</b> 61/17</p> <p><b>experimental [1]</b> 95/16</p> <p><b>experimentation [1]</b> 95/4</p> <p><b>expert [2]</b> 71/15 138/13</p> <p><b>expertise [7]</b> 7/5 8/12 77/14 78/21 78/25 83/25 135/8</p> <p><b>expired [1]</b> 88/17</p> <p><b>expires [1]</b> 88/4</p>	<p><b>explain [12]</b> 8/5 27/17 35/4 62/7 77/19 87/12 87/14 95/23 95/25 99/15 101/15 102/10</p> <p><b>explicit [3]</b> 11/21 16/21 36/10</p> <p><b>explicitly [2]</b> 11/24 47/11</p> <p><b>explore [4]</b> 79/22 105/7 131/13 139/2</p> <p><b>expressed [3]</b> 87/23 87/23 133/16</p> <p><b>extend [1]</b> 77/16</p> <p><b>extended [1]</b> 115/16</p> <p><b>extensive [2]</b> 138/23 139/19</p> <p><b>extent [10]</b> 18/5 50/17 70/17 85/24 86/2 93/13 94/3 97/1 98/19 110/19</p> <p><b>external [2]</b> 4/8 48/1</p> <p><b>externally [2]</b> 27/19 49/21</p> <p><b>extrapolate [1]</b> 94/24</p> <p><b>extremely [2]</b> 52/23 103/6</p> <p><b>eye [1]</b> 57/1</p> <p><b>F</b></p> <p><b>face [8]</b> 35/7 86/13 86/13 107/17 131/2 131/2 131/5 131/5</p> <p><b>faced [5]</b> 15/3 21/6 36/6 36/13 61/21</p> <p><b>facing [9]</b> 2/10 15/2 17/3 45/5 60/4 69/23 106/10 107/2 115/3</p> <p><b>fact [11]</b> 28/7 55/23 61/5 78/11 81/17 92/7 97/15 113/8 119/4 125/1 142/14</p> <p><b>factors [2]</b> 99/16 133/24</p> <p><b>failed [1]</b> 140/22</p> <p><b>fair [6]</b> 4/21 4/22 22/11 86/19 139/25 141/7</p> <p><b>fairly [4]</b> 73/21 115/3 123/20 140/13</p> <p><b>fall [4]</b> 61/23 62/7 63/2 63/3</p> <p><b>false [1]</b> 18/13</p> <p><b>falsification [1]</b> 28/20</p> <p><b>familiar [1]</b> 145/17</p> <p><b>fan [1]</b> 34/21</p> <p><b>far [6]</b> 51/22 52/3 89/18 91/12 94/24 97/14</p> <p><b>fast [3]</b> 111/6 116/1 128/12</p> <p><b>faster [2]</b> 48/25 113/5</p> <p><b>fault [1]</b> 119/18</p> <p><b>favourite [1]</b> 127/25</p> <p><b>feasibility [2]</b> 139/3 139/8</p>	<p><b>feasible [1]</b> 100/3</p> <p><b>feature [2]</b> 71/3 78/8</p> <p><b>features [1]</b> 37/5</p> <p><b>February [2]</b> 1/13 20/21</p> <p><b>February 2023 [2]</b> 1/13 20/21</p> <p><b>feedback [3]</b> 127/17 127/18 127/21</p> <p><b>feeding [1]</b> 146/5</p> <p><b>feeds [1]</b> 137/15</p> <p><b>feel [6]</b> 6/21 7/21 7/22 21/1 36/9 40/17</p> <p><b>feels [6]</b> 24/10 28/21 40/11 41/11 48/6 51/17</p> <p><b>fell [3]</b> 3/3 62/13 63/18</p> <p><b>felt [10]</b> 19/11 23/22 56/4 56/7 56/17 56/18 61/2 61/6 61/8 62/13</p> <p><b>few [6]</b> 2/16 65/19 112/4 117/8 125/9 144/13</p> <p><b>fewer [2]</b> 78/12 115/10</p> <p><b>field [8]</b> 71/20 96/17 124/18 131/5 131/9 135/24 145/2 145/7</p> <p><b>fieldwork [1]</b> 112/9</p> <p><b>fighting [1]</b> 10/24</p> <p><b>figures [1]</b> 72/18</p> <p><b>fill [1]</b> 66/6</p> <p><b>final [8]</b> 17/21 17/22 34/23 45/1 45/1 52/4 71/11 103/19</p> <p><b>finalised [1]</b> 5/11</p> <p><b>finally [5]</b> 8/21 50/10 91/3 101/23 121/8</p> <p><b>finance [14]</b> 4/16 5/22 13/10 13/12 32/6 33/20 33/25 34/9 37/11 37/17 37/18 38/3 42/3 42/12</p> <p><b>financial [9]</b> 70/16 111/1 111/2 117/6 118/17 123/8 127/23 136/13 140/3</p> <p><b>financially [1]</b> 64/8</p> <p><b>find [10]</b> 39/18 56/8 62/25 94/18 102/10 124/2 124/12 125/3 128/19 147/24</p> <p><b>finding [2]</b> 127/16 129/20</p> <p><b>findings [1]</b> 25/2</p> <p><b>finish [1]</b> 150/15</p> <p><b>finished [1]</b> 5/5</p> <p><b>firms [1]</b> 55/16</p> <p><b>first [30]</b> 1/4 2/14 7/9 22/4 31/13 54/2 54/11 61/11 76/10 79/22 80/13 80/13 84/18 91/13 93/3 99/21 104/11 105/18 108/23 110/16 112/4 112/8</p>	<p>115/15 117/16 120/21 124/9 131/4 131/12 132/6 141/10</p> <p><b>firstly [9]</b> 6/8 8/5 15/6 21/18 38/1 81/4 87/12 94/7 126/14</p> <p><b>fiscal [1]</b> 138/19</p> <p><b>Fitzner [7]</b> 82/15 103/13 103/14 103/21 103/24 149/15 151/14</p> <p><b>five [7]</b> 13/3 113/10 113/17 131/3 142/14 144/17 149/1</p> <p><b>five years [4]</b> 113/10 142/14 144/17 149/1</p> <p><b>fixed [1]</b> 52/15</p> <p><b>flagged [1]</b> 138/10</p> <p><b>flat [1]</b> 70/8</p> <p><b>flexibility [5]</b> 38/6 38/18 42/10 42/14 44/9</p> <p><b>flexible [4]</b> 59/12 60/20 71/6 127/8</p> <p><b>flexibly [1]</b> 119/7</p> <p><b>floor [2]</b> 70/6 71/8</p> <p><b>flow [2]</b> 78/25 104/15</p> <p><b>flowing [3]</b> 78/21 91/10 123/22</p> <p><b>flows [2]</b> 48/7 89/3</p> <p><b>flying [1]</b> 122/20</p> <p><b>focus [24]</b> 17/18 23/23 35/17 36/24 37/12 39/13 39/19 56/2 56/3 65/13 67/20 69/11 69/21 78/3 83/10 84/12 85/19 102/2 104/20 108/1 112/23 114/20 115/7 150/3</p> <p><b>focused [9]</b> 5/13 18/23 21/5 36/5 51/13 55/25 64/24 73/3 124/14</p> <p><b>focuses [1]</b> 1/25</p> <p><b>focusing [8]</b> 2/10 9/1 36/17 53/21 110/2 113/23 115/6 115/21</p> <p><b>follow [4]</b> 8/15 11/25 94/19 133/6</p> <p><b>follow-up [1]</b> 133/6</p> <p><b>followed [2]</b> 79/20 100/10</p> <p><b>following [5]</b> 41/14 81/3 97/23 99/7 150/18</p> <p><b>follows [2]</b> 80/2 83/17</p> <p><b>food [3]</b> 15/24 110/1 139/14</p> <p><b>force [11]</b> 72/19 96/18 108/23 109/3 109/9 130/24 131/3 131/16 132/1 132/13 132/21</p> <p><b>forced [1]</b> 73/1</p> <p><b>forces [1]</b> 16/21</p>
---	--	---	---	---

<p><b>F</b></p> <p><b>forecasting</b> [1] 80/5  <b>foresight</b> [1] 81/20  <b>forever</b> [1] 115/24  <b>form</b> [5] 4/19 14/23 84/3 119/8 146/18  <b>formal</b> [8] 6/24 15/8 18/25 48/2 50/9 50/21 79/5 79/7  <b>formally</b> [1] 17/16  <b>former</b> [5] 3/3 43/1 49/14 98/15 102/7  <b>forms</b> [1] 70/24  <b>fortnightly</b> [3] 122/11 128/25 129/19  <b>Fortunately</b> [1] 120/8  <b>forum</b> [1] 79/14  <b>forums</b> [1] 140/5  <b>forward</b> [6] 2/10 38/24 69/23 84/7 85/15 148/5  <b>found</b> [27] 9/25 55/19 55/22 57/5 57/10 57/13 58/17 61/9 61/18 61/18 61/19 61/22 62/1 65/23 65/25 74/10 74/15 78/11 117/22 118/24 122/4 127/7 128/18 131/8 141/13 143/15 149/19  <b>four</b> [4] 1/19 23/18 56/20 120/20  <b>four million</b> [1] 56/20  <b>fourth</b> [1] 145/12  <b>framework</b> [3] 10/12 51/24 68/13  <b>frank</b> [3] 3/22 23/15 42/1  <b>frankly</b> [3] 21/25 36/25 118/20  <b>fraud</b> [32] 8/19 23/4 23/6 23/16 23/24 24/1 24/3 24/10 24/10 24/12 24/13 25/6 25/16 25/19 25/23 26/1 26/6 26/12 26/13 26/18 27/7 27/9 27/11 28/14 32/20 34/11 35/18 37/3 44/17 44/25 47/23 47/24  <b>freely</b> [2] 78/22 91/10  <b>frequency</b> [10] 34/15 89/16 117/7 118/17 118/22 118/25 129/11 129/19 130/2 149/4  <b>front</b> [1] 16/18  <b>frustration</b> [1] 144/20  <b>full</b> [5] 47/24 68/11 86/5 102/20 139/9  <b>fully</b> [3] 84/24 91/5 101/15  <b>function</b> [18] 9/11 13/10 13/12 23/24</p>	<p>24/1 89/7 119/25 120/1 121/9 124/12 124/21 125/12 125/24 136/21 136/24 145/19 146/9 146/16  <b>functional</b> [2] 7/5 8/11  <b>functions</b> [3] 104/21 105/8 105/9  <b>Fund</b> [1] 69/8  <b>fundamental</b> [1] 99/14  <b>funding</b> [1] 13/12  <b>funds</b> [1] 23/21  <b>furlough</b> [19] 57/16 58/2 58/9 58/14 59/2 59/3 59/6 59/8 59/10 60/1 60/10 60/15 60/21 64/1 71/1 71/2 71/6 121/25 127/5  <b>furloughed</b> [2] 57/8 59/12  <b>further</b> [13] 27/8 63/18 67/13 70/18 73/7 79/22 90/2 103/1 121/7 121/24 133/2 140/2 148/4  <b>future</b> [55] 2/13 2/15 2/21 2/23 6/7 7/15 9/2 11/12 25/8 25/22 26/9 26/10 30/24 31/19 35/2 35/18 36/3 36/14 36/19 37/6 37/7 38/24 45/25 46/4 57/1 57/2 57/22 57/24 60/5 66/19 67/25 68/24 69/3 69/8 71/4 73/14 74/24 78/6 78/18 85/3 86/6 87/20 88/9 101/2 101/12 102/1 102/15 125/10 128/13 129/9 132/1 132/4 134/23 144/18 148/8  <b>future-proof</b> [1] 132/4  <b>futures</b> [1] 63/5  <b>fuzzy</b> [1] 22/25</p> <p><b>G</b></p> <p><b>gap</b> [6] 40/18 40/18 41/12 63/24 71/21 97/16  <b>gaps</b> [6] 41/22 61/4 135/10 136/1 136/7 136/9  <b>Gareth</b> [4] 1/5 1/6 1/8 151/3  <b>gathering</b> [1] 114/8  <b>gave</b> [8] 19/10 22/23 48/20 98/15 126/6 130/5 133/11 140/12  <b>GDP</b> [5] 105/1 110/4 117/9 117/11 126/16  <b>Gemma</b> [2] 138/14 144/23  <b>Gemma Tetlow</b> [2]</p>	<p>138/14 144/23  <b>general</b> [6] 31/16 63/15 66/15 99/24 99/25 145/16  <b>generality</b> [1] 12/22  <b>generally</b> [13] 56/4 56/6 58/22 63/2 65/10 74/6 85/18 90/8 107/11 114/15 116/10 133/4 143/15  <b>generals</b> [1] 21/21  <b>generation</b> [1] 87/6  <b>geographic</b> [3] 39/19 40/18 41/24  <b>geographically</b> [1] 39/7  <b>geography</b> [1] 51/18  <b>get</b> [29] 3/5 3/11 6/11 6/19 7/24 7/25 40/11 44/8 48/13 48/22 49/6 57/18 64/14 76/3 78/8 81/7 91/4 102/1 103/19 111/14 113/24 127/18 129/1 132/5 133/2 143/15 143/16 145/3 147/23  <b>getting</b> [11] 4/5 41/8 41/9 119/6 121/18 121/20 124/16 127/16 127/17 128/17 130/4  <b>gist</b> [1] 92/8  <b>give</b> [19] 5/23 8/9 12/22 18/12 24/6 28/5 43/25 55/4 67/16 73/11 83/1 90/18 95/24 126/25 132/24 137/23 143/7 143/12 148/3  <b>given</b> [19] 3/1 22/8 23/21 33/9 35/7 36/6 36/12 40/12 65/12 70/12 70/16 72/18 75/18 76/1 90/19 111/2 115/25 132/25 141/1  <b>gives</b> [9] 8/20 11/1 37/22 38/6 39/6 39/20 40/14 94/15 109/12  <b>giving</b> [2] 21/24 54/24  <b>globally</b> [1] 82/21  <b>go</b> [18] 5/15 8/18 24/24 41/8 44/12 47/20 50/10 64/6 81/7 94/9 96/16 105/24 114/15 115/23 118/2 119/10 127/11 143/20  <b>goes</b> [3] 108/8 135/12 147/1  <b>going</b> [33] 2/10 3/23 7/19 7/24 12/3 12/3 23/21 30/14 34/17 34/19 38/24 40/25 48/13 48/14 50/4 51/22 76/2 81/11 91/12 97/6 98/22 99/1</p>	<p>100/15 104/11 105/7 107/4 108/7 128/22 131/6 131/21 131/25 138/1 143/14  <b>gold</b> [1] 28/17  <b>gone</b> [4] 24/5 24/9 49/7 71/14  <b>good</b> [39] 1/4 10/20 12/12 12/24 13/2 15/11 15/15 16/12 19/16 22/11 25/5 29/24 35/11 40/14 40/19 45/17 47/7 47/7 50/1 52/20 53/16 59/4 60/19 67/6 67/12 67/15 67/21 79/2 88/22 88/23 91/24 99/14 103/24 111/10 119/3 120/7 120/13 147/24 148/9  <b>good-quality</b> [3] 67/12 67/15 67/21  <b>goods</b> [4] 96/2 96/11 96/14 98/22  <b>Google</b> [2] 82/12 136/15  <b>got</b> [17] 12/12 18/12 28/5 35/11 36/1 38/25 40/14 42/5 52/16 53/20 65/2 92/8 120/14 125/5 127/20 142/25 150/2  <b>government</b> [110] 4/8 4/20 5/2 5/7 9/7 9/14 9/19 17/9 17/24 18/17 18/21 19/7 20/5 33/1 33/11 45/5 45/8 45/25 51/6 51/9 52/8 52/11 54/21 55/4 55/7 55/7 55/10 56/20 72/8 78/5 78/12 78/22 79/1 79/3 79/19 82/10 84/6 85/23 86/15 87/1 89/4 90/3 90/10 91/9 91/9 91/17 91/20 92/3 92/21 92/22 93/2 93/5 93/6 93/14 98/9 98/11 100/3 100/8 106/5 106/20 107/25 110/16 110/22 110/22 111/15 111/24 111/25 115/2 116/5 117/23 118/22 120/16 120/19 120/22 121/6 121/10 121/11 122/21 123/23 124/5 124/5 126/8 135/13 135/21 137/3 137/6 137/17 139/2 140/10 140/15 140/18 140/20 140/23 140/24 141/4 142/3 142/11 142/17 142/23 143/2 143/9 143/14 144/11 145/1 146/5 146/14 147/24 148/25 149/2 149/5  <b>Governor</b> [3] 102/8</p>	<p>131/17 133/11  <b>grant</b> [13] 5/25 8/17 18/16 26/11 26/15 28/1 29/4 29/9 33/9 47/19 103/13 103/21 151/14  <b>grants</b> [11] 2/2 4/17 6/18 6/25 7/4 7/6 18/14 20/4 28/6 28/10 29/5  <b>granular</b> [10] 91/25 93/6 97/14 99/1 108/2 118/25 122/7 127/19 138/7 149/4  <b>granularity</b> [1] 137/22  <b>graph</b> [1] 105/15  <b>grateful</b> [3] 7/12 75/16 150/5  <b>gratitude</b> [1] 77/16  <b>great</b> [4] 44/14 44/15 136/17 139/5  <b>greater</b> [5] 80/23 83/4 96/3 116/21 142/20  <b>greatly</b> [1] 63/23  <b>ground</b> [1] 99/3  <b>grounded</b> [1] 56/7  <b>Grounding</b> [1] 88/8  <b>groundwork</b> [1] 117/25  <b>group</b> [7] 21/8 60/22 73/8 77/16 77/19 77/19 77/21  <b>groups</b> [18] 15/12 45/18 45/24 54/19 55/25 57/6 57/10 63/21 63/25 64/3 65/3 65/5 70/23 79/5 95/25 98/18 99/3 135/22  <b>growing</b> [1] 111/6  <b>growth</b> [6] 14/9 37/16 37/24 41/2 42/5 42/14  <b>Guarantee</b> [7] 37/12 37/16 37/24 41/3 42/4 42/5 42/12  <b>guarantees</b> [1] 37/18  <b>guess</b> [2] 103/19 135/22  <b>guidance</b> [3] 5/1 9/12 32/4  <b>guide</b> [4] 12/23 13/4 13/21 14/16</p> <p><b>H</b></p> <p><b>habitually</b> [1] 95/11  <b>had</b> [68] 3/11 3/14 7/10 15/10 15/11 15/14 17/8 17/13 17/24 19/11 20/21 21/19 22/8 24/25 27/18 35/8 39/6 41/20 42/2 47/24 49/2 51/1 52/25 55/23 55/24 59/17 61/3 61/8 64/6</p>
---	---	---	--	--



<b>H</b> <b>had...</b> [39] 64/22 73/4 73/19 78/1 89/18 95/9 96/9 96/24 98/23 99/17 101/10 104/14 106/16 112/6 112/7 112/18 114/3 115/10 116/1 117/1 117/3 117/6 117/8 117/9 118/21 122/16 123/8 123/11 124/20 125/1 127/5 129/5 130/2 130/7 130/9 130/13 131/13 138/7 146/3 <b>hadn't</b> [5] 50/16 81/20 81/22 141/14 146/3 <b>half</b> [3] 61/23 62/6 104/11 <b>hand</b> [1] 118/9 <b>handle</b> [2] 10/12 23/1 <b>handled</b> [2] 21/7 21/8 <b>hands</b> [1] 111/14 <b>hanging</b> [1] 40/24 <b>happen</b> [10] 3/13 47/22 81/23 88/19 91/6 137/6 137/14 142/23 142/24 143/1 <b>happened</b> [6] 38/11 81/22 82/22 141/8 148/13 148/24 <b>happening</b> [7] 26/7 82/7 82/14 107/22 121/21 136/8 142/24 <b>happens</b> [4] 8/15 29/5 136/3 136/4 <b>happy</b> [2] 6/19 141/1 <b>hard</b> [7] 6/22 23/10 23/10 61/16 113/15 122/24 128/12 <b>harder</b> [1] 28/8 <b>Harrison</b> [2] 31/15 145/15 <b>has</b> [52] 9/5 9/8 14/18 17/18 17/24 18/22 20/12 20/18 22/13 23/7 23/23 25/4 28/1 34/4 34/8 37/19 46/21 46/22 50/18 60/24 63/4 73/17 77/13 77/21 79/2 83/24 88/16 89/8 96/25 98/7 98/7 100/20 112/18 112/20 114/19 118/22 120/16 131/3 133/18 140/18 140/20 140/22 141/6 141/6 142/4 142/19 142/25 144/2 144/14 145/1 145/4 149/9 <b>hasn't</b> [3] 18/24 88/17 142/23 <b>hassle</b> [1] 41/8 <b>have</b> [235] <b>haven't</b> [6] 15/8	18/11 28/5 45/19 52/4 101/5 <b>having</b> [46] 3/12 4/1 6/4 9/21 12/19 13/4 13/20 14/16 15/7 15/9 16/5 18/3 19/19 20/25 30/10 32/17 32/23 33/19 37/23 38/4 38/5 38/16 39/6 39/20 43/14 43/17 43/22 48/17 49/2 50/6 52/1 65/1 69/18 74/20 76/16 86/21 114/13 115/7 120/4 128/21 131/18 134/19 135/13 145/2 147/9 147/11 <b>HCIs</b> [2] 97/8 97/17 <b>he</b> [16] 11/5 11/7 11/13 42/1 42/2 42/25 43/4 71/16 71/18 98/17 107/20 133/12 140/12 140/19 145/20 146/6 <b>he's</b> [1] 141/1 <b>head</b> [1] 67/16 <b>headed</b> [1] 145/15 <b>headline</b> [1] 118/19 <b>headquarters</b> [1] 27/6 <b>health</b> [42] 9/20 13/15 14/25 63/10 66/23 67/7 72/2 72/4 72/22 72/25 83/19 83/25 84/4 84/9 84/14 84/16 85/11 85/17 86/16 86/17 87/13 87/15 90/15 113/7 113/9 126/6 126/8 132/21 132/24 133/2 133/3 134/4 134/19 135/1 135/2 135/4 135/23 136/3 136/7 142/7 144/24 150/1 <b>hear</b> [5] 31/20 38/21 52/20 82/15 150/13 <b>heard</b> [22] 2/16 11/4 13/1 19/4 23/5 32/8 41/25 42/23 58/1 59/25 60/24 66/18 70/2 70/5 71/1 71/12 92/3 102/7 131/17 145/14 146/18 150/1 <b>hearing</b> [2] 52/17 150/18 <b>hearings</b> [1] 145/15 <b>heavily</b> [3] 20/23 50/21 87/10 <b>held</b> [2] 77/8 92/6 <b>help</b> [29] 8/6 9/4 13/5 13/6 14/6 26/13 33/11 49/15 52/25 53/15 54/14 68/15 75/15 75/18 76/14 80/7 82/5 88/9 94/7 99/12 103/7 105/6 124/25 136/23 137/23 142/9 149/15	149/16 150/7 <b>helped</b> [5] 55/16 75/21 84/9 103/8 117/12 <b>helpful</b> [22] 9/24 11/11 11/20 11/23 13/21 22/3 29/17 31/19 33/8 33/17 33/18 42/19 52/23 58/5 70/22 80/10 99/23 100/17 100/18 103/6 118/21 124/9 <b>helpfully</b> [1] 53/24 <b>helping</b> [2] 75/19 146/21 <b>helps</b> [3] 9/17 81/7 97/1 <b>Henk</b> [1] 50/25 <b>her</b> [1] 75/14 <b>here</b> [6] 13/13 68/11 85/15 89/12 93/3 98/2 <b>Here's</b> [1] 127/12 <b>high</b> [14] 11/8 32/10 37/19 45/20 65/21 66/2 71/25 72/15 72/21 117/7 118/17 118/22 145/21 149/4 <b>high-frequency</b> [3] 118/17 118/22 149/4 <b>high-trust</b> [2] 32/10 145/21 <b>higher</b> [3] 61/21 65/3 65/22 <b>highest</b> [2] 32/4 91/21 <b>highlighting</b> [1] 86/9 <b>highly</b> [3] 68/25 85/25 92/17 <b>him</b> [1] 98/25 <b>hinted</b> [1] 2/9 <b>hiring</b> [2] 62/23 63/1 <b>his</b> [11] 30/18 42/1 61/8 98/17 108/11 116/19 127/25 133/12 133/16 140/13 140/15 <b>His Majesty's</b> [1] 140/15 <b>historic</b> [1] 24/24 <b>historical</b> [1] 37/14 <b>history</b> [1] 15/13 <b>hit</b> [2] 116/25 118/1 <b>hits</b> [1] 118/9 <b>hm</b> [5] 4/13 29/21 46/20 50/20 68/18 <b>HM Treasury</b> [1] 68/18 <b>HMRC</b> [13] 28/15 28/18 29/1 30/15 38/9 86/16 92/7 94/12 109/7 109/20 126/24 139/17 144/6 <b>hoc</b> [1] 28/25 <b>hold</b> [1] 142/1 <b>holistically</b> [1] 90/17 <b>home</b> [2] 129/25 149/22	<b>hope</b> [5] 106/24 130/17 132/10 144/18 144/22 <b>hoped</b> [1] 144/15 <b>hospital</b> [1] 145/3 <b>hospitality</b> [1] 62/17 <b>hours</b> [5] 57/17 62/19 109/11 109/16 113/12 <b>house</b> [3] 24/18 25/1 26/22 <b>housed</b> [1] 24/3 <b>household</b> [23] 96/14 96/22 97/5 98/23 108/16 109/10 110/2 110/6 112/12 121/1 121/2 122/10 129/16 138/11 138/17 138/25 139/1 139/5 139/6 139/10 139/11 139/12 140/3 <b>household-level</b> [2] 138/25 139/1 <b>households</b> [4] 106/22 122/12 129/21 138/25 <b>housing</b> [3] 9/7 17/23 51/6 <b>how</b> [125] 3/5 4/10 4/25 5/2 5/3 5/7 5/19 5/24 6/6 6/9 6/13 7/19 7/22 7/23 9/2 9/3 9/21 10/12 12/13 14/11 15/4 16/6 16/7 17/2 17/18 18/22 18/24 19/25 20/5 20/7 21/4 21/9 22/1 22/21 22/23 22/24 22/25 27/23 29/13 29/23 30/13 30/23 31/7 32/23 33/14 35/14 35/17 36/1 36/10 36/14 37/6 38/1 42/12 44/8 44/11 44/15 45/9 46/1 46/2 46/9 46/11 46/24 47/8 47/16 48/11 48/12 48/12 48/18 48/22 49/6 50/6 50/24 51/14 52/12 54/14 57/1 57/22 59/19 61/13 68/20 69/1 69/2 69/18 69/25 73/18 77/20 78/6 78/25 79/14 81/13 81/14 81/15 92/25 95/12 96/7 98/13 99/1 101/1 101/20 102/14 105/7 105/8 107/14 111/6 111/23 114/11 121/5 121/11 121/14 121/24 126/22 127/4 127/5 127/15 128/11 128/12 129/21 135/18 141/4 141/24 142/24 143/18 145/24 146/13 146/17 <b>However</b> [3] 33/10	84/4 118/16 <b>hub</b> [2] 27/10 146/1 <b>hub-spoke</b> [1] 27/10 <b>Hudson</b> [3] 76/9 102/25 103/16 <b>huge</b> [3] 30/25 96/9 96/12 <b>I</b> <b>I agree</b> [2] 7/21 118/3 <b>I also</b> [1] 61/13 <b>I always</b> [3] 5/9 8/21 47/9 <b>I am</b> [4] 45/7 103/19 129/17 141/2 <b>I and</b> [1] 104/11 <b>I appreciate</b> [3] 46/21 103/2 150/3 <b>I ask</b> [4] 7/7 39/24 45/17 122/18 <b>I asked</b> [2] 21/13 135/11 <b>I can</b> [6] 17/4 23/11 85/25 100/9 100/16 139/15 <b>I can't</b> [1] 100/15 <b>I chair</b> [1] 14/7 <b>I could</b> [1] 125/3 <b>I delivered</b> [1] 24/14 <b>I did</b> [3] 59/7 59/7 115/15 <b>I do</b> [3] 44/19 47/17 51/12 <b>I don't</b> [15] 18/1 18/11 32/21 33/7 34/15 40/9 43/10 75/18 88/17 92/16 103/14 118/14 128/1 135/8 149/12 <b>I draw</b> [2] 24/12 50/24 <b>I drew</b> [1] 20/23 <b>I emphasise</b> [2] 12/20 85/1 <b>I found</b> [2] 9/25 149/19 <b>I get</b> [1] 103/19 <b>I guess</b> [2] 103/19 135/22 <b>I have</b> [7] 44/5 45/18 47/21 50/3 119/12 150/1 150/2 <b>I haven't</b> [2] 18/11 52/4 <b>I hear</b> [1] 31/20 <b>I hinted</b> [1] 2/9 <b>I hope</b> [1] 130/17 <b>I imagine</b> [1] 30/20 <b>I inherited</b> [2] 23/12 23/17 <b>I joined</b> [1] 77/9 <b>I just</b> [13] 5/15 11/25 43/25 50/10 73/11 111/21 114/11 120/20 122/18 130/24 132/13 134/20 135/18
--	---	--	---	--



<b>I</b> <b>I knew [1]</b> 100/15 <b>I know [5]</b> 4/1 7/11 42/4 116/13 136/3 <b>I may [1]</b> 78/9 <b>I mean [36]</b> 6/22 7/21 13/8 18/7 22/17 26/14 30/3 40/6 51/22 57/8 62/9 97/25 105/11 105/18 107/17 114/6 115/10 123/5 124/1 124/19 127/7 127/13 127/23 132/17 133/10 136/11 136/17 139/5 141/18 142/22 143/6 143/8 146/17 147/15 147/17 148/13 <b>I mentioned [5]</b> 9/11 14/2 38/9 44/18 136/25 <b>I move [2]</b> 23/3 138/10 <b>I must [1]</b> 43/11 <b>I often [1]</b> 20/25 <b>I perhaps [1]</b> 82/8 <b>I referenced [1]</b> 122/14 <b>I reflect [1]</b> 44/14 <b>I reflected [1]</b> 18/20 <b>I said [7]</b> 7/21 112/1 115/12 117/2 124/24 144/5 149/2 <b>I say [12]</b> 13/20 16/12 18/11 19/17 20/22 22/20 27/5 36/11 39/1 39/12 47/9 51/24 <b>I shall [2]</b> 130/18 150/12 <b>I should [2]</b> 59/7 119/18 <b>I think [207]</b> <b>I thought [1]</b> 11/13 <b>I totally [3]</b> 18/7 19/16 32/23 <b>I touched [1]</b> 50/20 <b>I understand [4]</b> 20/11 23/7 37/4 75/4 <b>I understand it [2]</b> 26/23 38/12 <b>I very [1]</b> 47/11 <b>I want [9]</b> 15/17 44/24 45/20 52/5 122/22 139/4 140/9 143/7 148/3 <b>I wanted [6]</b> 21/9 21/9 24/25 27/16 100/24 148/3 <b>I was [12]</b> 2/25 3/7 3/18 20/19 21/3 23/15 30/9 40/3 46/16 51/21 64/20 113/3 <b>I wasn't [3]</b> 23/9 23/10 55/2 <b>I will [2]</b> 7/13 40/19 <b>I wonder [4]</b> 79/22	86/8 89/2 93/18 <b>I would [14]</b> 11/17 16/20 18/7 18/25 19/21 20/3 81/9 81/16 84/18 86/4 88/15 90/11 90/12 118/5 <b>I wouldn't [3]</b> 12/20 18/12 144/16 <b>I'd [29]</b> 4/22 7/12 11/5 17/17 18/10 19/4 20/1 24/15 29/24 29/25 32/16 43/11 45/3 52/7 69/21 77/12 77/16 79/17 80/25 83/11 83/13 86/7 92/13 93/16 95/20 99/25 110/25 121/4 123/18 <b>I'll [4]</b> 52/16 52/18 53/5 138/15 <b>I'm [49]</b> 3/6 6/18 12/1 16/2 17/14 18/1 27/21 28/25 29/5 29/22 30/14 31/20 32/19 33/9 34/21 38/20 40/3 40/17 41/7 41/11 41/21 43/11 43/17 43/21 48/15 57/25 68/23 68/23 75/16 77/12 83/8 100/9 100/14 108/6 110/14 119/13 124/7 128/17 132/18 133/5 139/21 141/1 146/13 148/12 149/16 149/16 149/22 150/4 150/5 <b>I've [18]</b> 6/15 13/8 13/24 19/4 41/12 41/20 44/2 48/3 49/18 52/24 73/15 75/4 77/8 82/21 85/4 96/10 118/2 148/14 <b>Ian [1]</b> 88/12 <b>idea [7]</b> 22/11 34/13 58/1 114/1 121/1 138/11 139/5 <b>ideas [1]</b> 58/1 <b>identification [1]</b> 80/6 <b>identified [7]</b> 66/10 67/23 68/5 80/15 81/6 82/25 90/5 <b>identify [12]</b> 56/12 57/3 69/25 81/8 81/10 81/10 84/6 97/1 105/22 110/14 120/5 136/1 <b>identifying [3]</b> 80/9 80/16 81/4 <b>IES [1]</b> 75/21 <b>if [102]</b> 3/20 4/14 5/15 5/17 5/22 6/11 7/12 7/24 8/15 12/6 12/17 14/10 16/25 16/25 17/4 25/11 27/6 28/18 30/4 31/6 40/1	40/9 41/16 43/15 46/5 46/22 47/1 52/16 52/18 58/13 59/14 59/17 61/9 61/15 67/5 68/16 69/3 69/24 71/4 75/19 78/9 79/22 85/7 85/25 86/8 88/3 88/3 88/3 88/4 89/2 90/24 91/3 92/10 92/17 93/18 95/9 96/2 98/5 98/6 100/16 102/15 103/2 103/14 103/16 104/17 105/13 107/4 107/13 107/18 108/25 111/21 111/22 112/17 114/3 116/7 116/15 117/10 118/21 121/1 121/12 122/15 125/19 125/22 128/1 129/12 132/18 134/24 135/9 136/9 136/20 137/18 138/15 141/8 142/23 143/16 143/19 143/21 146/3 146/15 147/17 148/12 148/22 <b>ill [7]</b> 72/2 72/4 72/22 72/25 132/24 133/2 133/3 <b>imagine [5]</b> 25/8 26/8 30/4 30/20 111/12 <b>immaturity [1]</b> 23/16 <b>immediate [1]</b> 25/23 <b>immediately [1]</b> 93/25 <b>impact [23]</b> 8/19 21/15 43/16 54/18 56/2 57/9 61/3 62/12 63/13 65/12 70/12 70/23 97/3 97/21 98/7 98/8 98/10 98/18 112/12 121/22 122/9 126/10 131/14 <b>impacted [8]</b> 60/23 61/20 62/1 62/2 62/10 63/16 63/22 127/6 <b>impacting [1]</b> 99/3 <b>impacts [15]</b> 54/20 54/24 55/1 56/1 62/21 62/22 63/8 63/10 63/12 63/21 70/16 73/19 97/14 116/5 129/6 <b>impediment [1]</b> 145/5 <b>implement [1]</b> 75/2 <b>implementation [2]</b> 74/7 74/14 <b>implicit [2]</b> 11/24 16/22 <b>importance [5]</b> 27/1 32/2 32/16 85/5 101/6 <b>important [59]</b> 3/25 6/3 6/10 7/15 8/5 10/7 16/14 16/20 19/15 20/6 26/8 26/24 30/6 30/6 30/11 30/17	31/10 32/19 32/25 33/11 39/11 39/12 43/19 44/16 46/1 46/8 47/11 51/16 56/18 56/22 58/14 64/2 69/5 73/20 74/4 83/20 90/19 95/3 97/20 98/3 98/3 98/12 101/19 102/1 105/2 107/3 107/5 111/1 111/10 115/18 123/3 125/13 126/7 128/10 128/23 131/19 131/24 135/7 145/24 <b>importantly [3]</b> 2/4 106/4 110/20 <b>impossible [1]</b> 61/15 <b>impression [1]</b> 139/9 <b>improve [9]</b> 15/18 32/14 52/2 54/8 55/8 74/25 104/15 132/11 145/9 <b>improved [5]</b> 78/7 95/13 101/2 121/11 142/19 <b>improvement [2]</b> 23/8 101/12 <b>improvements [2]</b> 2/5 74/13 <b>inactive [5]</b> 72/2 72/4 72/24 73/8 133/22 <b>inactivity [12]</b> 61/21 71/12 71/14 71/24 71/25 72/13 72/15 108/14 133/10 133/14 133/18 133/25 <b>incapacity [1]</b> 132/22 <b>incentives [1]</b> 8/14 <b>incentivise [1]</b> 49/22 <b>incentivised [1]</b> 141/15 <b>incidence [1]</b> 33/12 <b>incidences [1]</b> 3/9 <b>incidents [1]</b> 3/12 <b>include [8]</b> 27/6 34/5 77/25 83/18 93/5 102/2 108/13 108/23 <b>includes [2]</b> 109/3 109/3 <b>including [7]</b> 27/19 64/23 70/23 70/25 112/9 117/4 135/23 <b>income [5]</b> 96/4 97/10 110/9 139/10 139/12 <b>incomes [3]</b> 55/16 97/18 138/19 <b>incorporating [2]</b> 34/19 118/19 <b>increase [4]</b> 64/13 112/1 121/13 129/11 <b>increased [4]</b> 61/21 111/13 111/21 129/19 <b>increasingly [3]</b> 22/8 123/14 144/8 <b>incredible [1]</b> 137/22	<b>incredibly [9]</b> 9/24 16/14 31/10 32/19 51/8 51/11 61/10 118/24 138/7 <b>indeed [10]</b> 45/14 52/22 52/25 75/15 103/2 116/22 137/11 149/15 149/25 150/12 <b>Independence [1]</b> 66/20 <b>independent [2]</b> 54/4 116/18 <b>Index [3]</b> 95/22 97/7 97/17 <b>indicate [2]</b> 91/18 91/22 <b>indicated [1]</b> 80/3 <b>indicates [1]</b> 100/11 <b>indicating [1]</b> 91/10 <b>indication [1]</b> 94/15 <b>indicators [12]</b> 93/17 94/4 94/8 94/19 95/5 95/17 112/14 117/4 120/17 122/14 123/7 144/10 <b>Indices [3]</b> 96/22 97/5 98/23 <b>individual [4]</b> 64/5 69/5 138/23 145/3 <b>individual-level [1]</b> 138/23 <b>individuals [4]</b> 21/21 74/20 97/9 106/23 <b>indulge [1]</b> 116/15 <b>industries [1]</b> 39/13 <b>industry [6]</b> 15/23 39/7 40/18 109/5 109/12 109/24 <b>inequalities [1]</b> 58/11 <b>inequality [1]</b> 110/10 <b>inevitable [1]</b> 22/25 <b>inevitably [1]</b> 112/24 <b>infection [4]</b> 83/23 107/22 122/13 126/6 <b>infinite [1]</b> 114/22 <b>inflation [18]</b> 95/22 96/4 96/10 96/21 97/2 97/8 97/14 97/16 97/21 98/13 98/14 98/20 99/2 107/21 110/3 111/5 118/19 129/6 <b>influence [1]</b> 143/9 <b>inform [17]</b> 45/24 86/22 95/13 98/14 104/21 106/20 106/21 123/24 123/24 123/25 123/25 126/7 134/19 135/19 137/18 141/20 145/22 <b>informal [2]</b> 17/16 50/9 <b>information [23]</b> 14/19 59/22 80/8 88/14 96/18 98/1 104/15 106/14 106/25
--	--	---	--	--

<b>I</b>	128/2	112/7 113/9 116/20	59/19 59/22 62/21	41/14 43/25 44/19
<b>information... [14]</b>	<b>insights [3]</b> 45/9	116/22 118/19 121/24	68/8 68/10 68/22 69/5	45/1 45/15 48/8 48/25
107/15 109/7 118/21	83/24 101/17	133/2 133/20 137/15	69/6 69/9 69/14 69/14	49/23 50/10 51/21
123/22 124/3 125/5	<b>Insofar [1]</b> 20/15	146/5	69/18 70/15 70/20	54/2 55/21 57/25
130/5 131/18 131/24	<b>instances [1]</b> 133/4	<b>introduce [2]</b> 1/20	71/21 73/20 81/12	60/11 68/6 68/8 68/10
134/22 136/25 139/2	<b>Institute [2]</b> 53/17	58/13	83/2 83/16 84/19	73/11 75/20 77/9
140/24 149/24	54/3	<b>introduced [7]</b> 97/23	85/17 86/4 88/1 89/8	77/16 80/1 89/5 89/24
<b>informative [1]</b> 116/3	<b>institution [1]</b> 39/18	116/2 116/19 117/8	89/25 90/14 93/19	99/5 99/24 102/4
<b>informed [3]</b> 3/6	<b>institutions [2]</b> 113/4	117/19 137/24 137/25	93/19 95/21 97/4	102/17 105/11 107/20
77/13 106/25	117/7	<b>introducing [1]</b> 74/8	97/25 98/3 98/5 98/12	108/2 108/6 109/9
<b>informing [2]</b> 116/4	<b>insuperable [1]</b>	<b>introduction [1]</b> 1/22	99/14 99/25 99/25	110/8 110/14 111/21
146/14	141/9	<b>invested [1]</b> 13/24	104/25 105/14 106/19	114/1 114/3 114/8
<b>informs [1]</b> 110/3	<b>Insurance [1]</b> 138/24	<b>investment [5]</b> 8/18	106/20 108/9 109/19	114/11 115/17 116/9
<b>infrastructure [4]</b>	<b>integrate [2]</b> 73/25	37/21 47/19 47/20	111/1 111/10 114/1	116/15 117/11 119/10
2/19 73/24 74/21	74/16	50/7	114/19 116/11 118/14	120/15 120/20 121/8
74/25	<b>integrated [2]</b> 74/20	<b>involve [4]</b> 78/21	125/13 125/19 126/1	121/18 122/18 122/20
<b>infrequently [1]</b> 21/2	84/16	80/6 86/11 136/5	127/13 128/4 128/10	122/22 125/2 126/4
<b>ingest [3]</b> 106/2	<b>integration [1]</b> 74/3	<b>involved [11]</b> 14/25	128/18 131/24 132/6	128/3 128/6 130/24
120/6 142/2	<b>intended [1]</b> 73/20	15/1 18/18 19/2 34/4	132/8 135/8 135/17	132/13 134/18 134/20
<b>inherited [2]</b> 23/12	<b>intentions [1]</b> 92/25	34/4 42/18 50/16	137/5 139/25 139/25	135/18 137/18 145/1
23/17	<b>interaction [1]</b> 79/3	75/19 79/10 126/23	141/7 147/11 147/13	146/25 147/13 147/15
<b>inhibited [1]</b> 145/7	<b>interest [2]</b> 77/8	<b>involvement [1]</b>	147/13 147/25 148/9	147/19
<b>initial [6]</b> 8/19 15/9	131/23	40/12	150/4	<b>justify [1]</b> 115/5
52/6 56/16 94/9 104/7	<b>interested [16]</b> 2/25	<b>involves [2]</b> 77/10	<b>items [1]</b> 96/15	<b>K</b>
<b>innovated [1]</b> 82/23	27/21 29/22 38/21	114/24	<b>iterate [3]</b> 5/6 16/11	<b>KC [2]</b> 103/22 151/15
<b>Innovation [2]</b> 23/20	46/16 52/24 57/25	<b>inward [1]</b> 50/7	52/7	<b>keen [1]</b> 21/3
24/20	68/23 68/23 78/24	<b>inwards [1]</b> 49/23	<b>iteration [1]</b> 16/7	<b>keep [2]</b> 17/4 43/5
<b>input [4]</b> 26/12 45/24	110/14 121/25 124/7	<b>Ipsos [1]</b> 19/1	<b>its [14]</b> 9/5 9/8 20/13	<b>keeping [2]</b> 56/22
77/13 88/6	126/5 126/22 141/2	<b>Ipsos MORI [1]</b> 19/1	46/18 56/6 60/9 60/24	75/9
<b>INQ000588130 [1]</b>	<b>interesting [4]</b> 11/13	<b>irregular [2]</b> 35/12	61/18 97/2 104/21	<b>key [15]</b> 3/21 27/20
138/15	17/7 39/15 148/1	36/12	129/19 143/2 146/7	47/23 55/21 60/13
<b>INQ000605523 [2]</b>	<b>interests [2]</b> 92/22	<b>is [386]</b>	146/21	68/19 80/7 81/1 86/9
104/5 108/9	92/23	<b>is why [1]</b> 98/3	<b>itself [3]</b> 19/6 66/22	110/12 114/18 116/6
<b>INQ000612632 [3]</b>	<b>internal [5]</b> 17/11	<b>isn't [4]</b> 4/18 7/16	85/23	120/10 145/22 148/23
76/20 79/25 93/19	17/12 21/15 23/8 27/1	20/6 90/13	<b>J</b>	<b>Kickstart [10]</b> 56/13
<b>INQ000618258 [1]</b>	<b>internally [1]</b> 27/19	<b>issue [17]</b> 14/5 31/5	<b>J-P [1]</b> 30/18	64/23 65/7 65/9 65/20
2/6	<b>international [1]</b>	42/11 49/3 60/16	<b>Jaguar [4]</b> 12/15 22/9	66/5 66/19 67/14
<b>INQ000653217 [1]</b>	72/16	66/10 69/16 69/19	50/1 50/3	67/23 69/7
1/24	<b>interoperability [3]</b>	87/25 88/1 88/5 88/10	<b>James [1]</b> 14/7	<b>Killian [1]</b> 19/10
<b>INQ000653218 [1]</b>	90/25 92/2 92/11	91/19 91/20 115/12	<b>JDAC [1]</b> 146/24	<b>kind [67]</b> 46/24 51/23
2/1	<b>interpret [1]</b> 105/14	125/19 147/1	<b>job [19]</b> 56/13 56/15	52/21 53/1 54/19
<b>INQ000653219 [1]</b>	<b>interpretation [1]</b>	<b>issues [26]</b> 14/9 15/2	57/5 61/9 61/13 61/15	54/23 54/24 55/3
2/3	105/15	20/16 21/6 21/24 35/7	61/21 64/6 65/13	55/25 56/22 56/24
<b>INQ000655669 [1]</b>	<b>interrelated [1]</b>	36/6 46/6 46/6 49/7	67/10 67/10 68/3 68/4	57/14 58/22 58/22
68/8	120/21	50/8 57/19 57/20	69/12 71/8 108/14	58/23 59/15 59/17
<b>INQ000655699 [1]</b>	<b>interrupt [3]</b> 12/1	58/17 60/13 65/9	109/4 126/19 131/20	59/23 60/19 62/19
54/1	39/24 119/16	65/15 68/5 72/9 72/19	<b>Jobcentres [1]</b> 74/9	63/21 65/17 66/2 66/8
<b>INQ000657600 [1]</b>	<b>intervention [6]</b> 15/5	89/3 89/12 113/20	<b>jobs [13]</b> 55/12 55/15	67/5 67/5 69/7 69/12
104/5	16/8 56/19 65/10	129/4 129/7 129/8	56/21 57/3 60/7 62/18	69/15 69/16 70/14
<b>INQ000659841 [1]</b>	67/19 69/6	<b>it [265]</b>	63/24 64/20 67/12	70/17 70/18 71/23
83/16	<b>interventions [5]</b>	<b>it need [1]</b> 142/24	69/8 73/5 74/5 109/5	72/3 72/8 73/6 73/15
<b>INQUIRY [25]</b> 1/7	15/16 43/6 46/3 68/13	<b>it's [128]</b> 3/4 3/5 4/5	<b>join [1]</b> 73/25	74/9 74/11 74/12
53/24 60/24 61/2	69/11	4/18 4/24 6/3 6/9 6/20	<b>joined [1]</b> 77/9	74/17 74/19 74/24
75/18 76/13 76/19	<b>interviews [1]</b> 131/2	7/1 7/10 7/15 8/3 8/22	<b>Joint [1]</b> 146/23	100/2 104/15 115/13
77/13 78/24 96/23	<b>into [47]</b> 1/21 3/3	10/20 10/20 12/2 12/3	<b>judgement [3]</b> 11/3	117/19 118/6 122/9
98/16 103/8 103/23	10/3 10/22 11/16	12/3 12/6 14/19 16/25	40/12 107/8	123/5 125/7 126/24
104/5 104/6 138/14	14/17 22/21 31/3 32/3	17/3 20/5 22/11 23/10	<b>June [1]</b> 140/1	128/2 128/24 129/3
140/12 150/2 151/4	33/22 37/5 38/5 42/9	23/10 24/8 24/18 27/8	<b>just [96]</b> 1/18 1/19	130/9 131/8 134/14
151/9 151/12 151/16	44/12 45/9 54/12	27/10 30/6 30/6 30/8	3/23 5/14 5/15 5/20	135/4 135/25 142/12
<b>Inquiry's [1]</b> 149/17	56/11 62/24 67/20	33/2 33/7 33/13 34/19	6/2 7/1 8/7 8/22 11/25	142/19 143/4 145/8
<b>insecure [1]</b> 57/11	67/21 70/18 70/18	34/23 36/5 37/22	12/22 13/6 16/17 17/4	145/10 149/22
<b>inside [1]</b> 93/14	71/19 71/21 78/22	40/11 40/19 43/9	18/4 20/10 20/19	<b>kindly [1]</b> 1/18
<b>insight [6]</b> 54/5 83/1	78/25 82/8 84/16	43/19 44/10 44/11	22/19 24/6 26/10	<b>kinds [2]</b> 67/9 95/10
100/2 104/23 128/2	94/25 96/5 99/17	44/22 44/22 47/7 47/7	26/21 30/3 30/5 31/21	<b>King [1]</b> 102/7
	100/2 101/17 104/11	48/22 49/1 49/21	34/17 36/5 40/3 40/23	<b>Kingdom [1]</b> 139/6
	104/23 105/9 106/2	52/23 54/3 58/6 59/19		

<p><b>K</b></p> <p><b>knew [1]</b> 100/15</p> <p><b>know [137]</b> 3/13 4/1 6/22 7/9 7/11 9/8 10/4 10/24 11/2 11/18 11/22 12/2 12/13 13/2 13/13 13/14 13/18 17/8 17/25 18/1 18/2 18/9 20/20 22/18 26/3 26/10 29/25 30/24 31/8 32/5 33/14 34/15 35/22 40/9 41/7 42/4 49/7 49/16 51/9 51/10 52/8 56/19 58/8 58/18 59/11 59/19 59/19 61/19 63/6 64/13 64/13 65/13 65/19 65/21 66/22 67/18 68/2 69/3 69/11 71/24 72/19 72/20 73/3 73/4 73/6 73/19 73/21 74/7 75/19 81/24 82/10 83/7 85/14 87/6 87/15 88/4 88/5 88/17 90/15 91/1 91/24 92/17 94/12 94/19 94/19 95/7 95/7 96/2 96/5 96/11 96/12 96/13 96/14 98/8 98/10 99/18 101/16 102/9 103/14 103/16 105/22 107/19 107/20 107/22 111/15 113/18 114/7 115/2 115/25 116/13 117/19 121/4 121/24 122/22 122/22 123/21 125/3 125/3 125/9 126/22 127/10 128/1 128/1 128/22 131/9 133/3 133/7 136/3 136/15 138/7 141/1 142/22 143/18 144/5 145/13 145/22 147/23</p> <p><b>knowing [3]</b> 60/14 60/15 64/5</p> <p><b>knowledge [5]</b> 6/16 19/12 19/12 19/13 52/12</p> <p><b>known [4]</b> 56/5 91/14 95/4 142/12</p>	<p>53/11 75/4 75/8 76/10 102/24 103/13 130/16 130/23 149/12 150/11</p> <p><b>laid [1]</b> 117/24</p> <p><b>land [5]</b> 12/15 22/9 50/1 50/3 61/15</p> <p><b>Land Rover [1]</b> 50/3</p> <p><b>landed [1]</b> 127/24</p> <p><b>language [9]</b> 9/18 9/21 10/5 15/14 16/22 17/8 18/4 18/6 26/2</p> <p><b>laptop [2]</b> 131/7 132/8</p> <p><b>laptops [1]</b> 115/14</p> <p><b>large [7]</b> 31/10 35/14 41/5 41/22 121/17 142/18 143/22</p> <p><b>largely [2]</b> 55/17 55/19</p> <p><b>larger [5]</b> 35/9 35/9 35/24 36/8 104/13</p> <p><b>last [16]</b> 2/16 10/24 14/3 44/21 48/3 68/22 68/22 91/18 98/16 103/13 103/17 113/10 113/21 118/11 143/3 144/17</p> <p><b>later [2]</b> 71/2 112/5</p> <p><b>latest [1]</b> 34/24</p> <p><b>launch [1]</b> 143/20</p> <p><b>layer [1]</b> 5/23</p> <p><b>layperson [1]</b> 147/16</p> <p><b>lead [9]</b> 15/21 15/23 15/24 46/18 103/22 123/6 123/20 137/8 151/15</p> <p><b>leader [1]</b> 48/6</p> <p><b>leaders [6]</b> 8/23 8/24 30/13 47/13 49/13 49/18</p> <p><b>leadership [1]</b> 91/21</p> <p><b>leading [4]</b> 77/10 94/5 96/23 140/21</p> <p><b>leaks [1]</b> 141/24</p> <p><b>learn [4]</b> 5/24 15/6 36/18 73/20</p> <p><b>learned [7]</b> 1/23 4/2 27/20 27/22 44/2 73/13 149/6</p> <p><b>learning [7]</b> 20/18 21/18 22/5 22/13 34/20 121/7 128/11</p> <p><b>learnt [4]</b> 5/19 15/7 21/17 29/6</p> <p><b>least [1]</b> 65/21</p> <p><b>leave [1]</b> 134/21</p> <p><b>leaving [1]</b> 138/1</p> <p><b>led [4]</b> 14/24 123/6 123/7 142/20</p> <p><b>left [3]</b> 69/21 72/25 136/22</p> <p><b>legacy [2]</b> 67/1 90/25</p> <p><b>legal [5]</b> 29/14 29/20 29/25 143/20 143/21</p> <p><b>legislation [4]</b> 85/20 90/14 90/18 91/4</p>	<p><b>legislative [2]</b> 90/13 90/23</p> <p><b>leisure [1]</b> 62/17</p> <p><b>lend [1]</b> 39/4</p> <p><b>lender [1]</b> 38/20</p> <p><b>lenders [12]</b> 38/1 38/22 39/3 39/10 39/18 39/25 40/16 40/22 41/5 41/6 41/15 41/19</p> <p><b>lens [1]</b> 110/10</p> <p><b>less [16]</b> 21/22 32/1 36/9 39/3 58/22 58/23 58/24 62/18 66/22 73/9 74/17 85/17 112/24 114/24 132/12 137/4</p> <p><b>lesser [1]</b> 110/19</p> <p><b>lesson [1]</b> 27/20</p> <p><b>lessons [14]</b> 1/23 4/1 5/19 5/24 27/22 29/6 35/20 36/8 36/18 44/1 57/21 73/13 148/13 149/7</p> <p><b>let [1]</b> 140/20</p> <p><b>let's [3]</b> 12/7 47/5 128/5</p> <p><b>Leunig [4]</b> 3/2 140/12 143/6 144/18</p> <p><b>level [29]</b> 11/1 11/8 11/15 11/17 12/20 12/21 13/20 32/4 41/24 44/18 46/22 65/21 65/22 73/25 74/3 74/22 77/11 90/6 91/22 111/5 114/5 115/4 126/21 138/23 138/25 139/1 145/5 148/10 148/11</p> <p><b>levelled [1]</b> 86/2</p> <p><b>levels [10]</b> 11/1 30/11 49/16 49/19 71/24 72/15 72/21 90/7 110/7 110/8</p> <p><b>LFS [1]</b> 132/19</p> <p><b>library [2]</b> 80/22 143/3</p> <p><b>life [2]</b> 84/2 124/15</p> <p><b>lifelong [1]</b> 48/8</p> <p><b>lifestyle [2]</b> 89/14 129/15</p> <p><b>light [6]</b> 10/15 41/17 43/7 80/7 81/17 87/25</p> <p><b>like [61]</b> 5/17 5/23 6/11 6/25 7/24 11/5 12/10 17/23 25/11 27/6 28/12 28/20 28/21 29/15 30/21 31/19 33/22 37/20 37/21 40/10 40/13 42/20 45/4 46/5 48/6 48/25 49/5 51/18 58/13 61/14 67/9 69/1 69/7 69/21 71/3 74/1 77/12 77/16 79/17 80/25 82/13 82/20</p>	<p>83/11 83/13 86/7 93/16 95/20 98/25 102/9 105/13 107/19 110/23 112/11 115/12 121/4 124/3 128/24 135/5 137/18 139/5 147/16</p> <p><b>liked [1]</b> 92/6</p> <p><b>likelihood [2]</b> 63/21 85/9</p> <p><b>likely [9]</b> 57/12 62/14 63/16 68/25 69/12 74/17 74/18 126/22 131/22</p> <p><b>likewise [3]</b> 126/25 137/8 144/11</p> <p><b>limit [3]</b> 40/4 41/2 41/3</p> <p><b>limitations [1]</b> 95/12</p> <p><b>limited [3]</b> 38/5 40/25 122/23</p> <p><b>limits [2]</b> 115/1 138/18</p> <p><b>line [3]</b> 13/10 68/22 111/9</p> <p><b>lines [1]</b> 13/13</p> <p><b>link [2]</b> 64/11 92/11</p> <p><b>linked [6]</b> 80/21 114/6 135/19 142/8 142/10 142/18</p> <p><b>linking [3]</b> 142/5 142/15 144/13</p> <p><b>links [4]</b> 64/1 64/4 101/6 125/14</p> <p><b>list [5]</b> 30/5 33/9 93/12 134/25 136/11</p> <p><b>listening [2]</b> 44/7 60/25</p> <p><b>literally [1]</b> 16/23</p> <p><b>little [7]</b> 6/21 7/13 54/2 89/1 100/14 102/4 105/17</p> <p><b>live [2]</b> 19/14 88/10</p> <p><b>lived [1]</b> 98/4</p> <p><b>lives [1]</b> 54/10</p> <p><b>living [10]</b> 34/19 62/3 63/13 97/18 97/22 98/6 110/1 129/6 131/6 139/13</p> <p><b>loan [7]</b> 1/25 28/1 28/10 29/5 34/2 39/3 97/12</p> <p><b>loans [12]</b> 5/25 6/18 6/25 20/4 26/15 35/8 35/22 36/2 36/13 37/18 38/3 47/20</p> <p><b>local [36]</b> 9/7 9/19 17/23 18/17 18/17 18/21 19/2 19/7 19/12 19/18 20/5 28/3 45/8 49/5 49/12 50/11 50/14 50/19 51/5 51/6 51/9 51/10 51/15 51/20 51/22 52/8 52/8 52/11 68/18 73/24 74/3 74/16 74/21 90/3</p>	<p>90/6 90/7</p> <p><b>lockdown [7]</b> 112/7 112/8 115/16 117/16 129/24 131/13 141/10</p> <p><b>lockdowns [2]</b> 62/16 138/5</p> <p><b>locking [1]</b> 10/22</p> <p><b>logic [1]</b> 105/17</p> <p><b>London [2]</b> 62/3 63/13</p> <p><b>long [20]</b> 45/18 45/23 45/24 56/4 59/21 61/3 63/7 63/8 64/25 72/2 73/6 113/12 132/14 132/16 132/17 133/7 134/1 134/2 134/5 142/6</p> <p><b>Long Covid [10]</b> 45/18 45/23 45/24 132/14 132/16 132/17 133/7 134/1 134/2 142/6</p> <p><b>long-term [6]</b> 56/4 63/7 63/8 64/25 72/2 73/6</p> <p><b>longer [8]</b> 63/4 71/14 76/3 88/13 96/16 112/18 113/6 141/11</p> <p><b>longer-term [1]</b> 63/4</p> <p><b>longstanding [1]</b> 97/4</p> <p><b>look [20]</b> 22/6 42/20 54/19 55/8 67/9 69/1 69/5 90/24 97/10 97/11 97/14 106/24 110/7 110/9 116/13 120/20 120/21 121/12 135/25 141/8</p> <p><b>looked [5]</b> 57/9 61/13 68/4 71/19 71/21</p> <p><b>looking [27]</b> 2/23 7/19 8/16 23/11 49/23 69/14 69/14 69/22 71/23 72/9 72/10 72/12 78/6 78/8 81/13 109/17 109/22 109/23 110/6 110/6 113/3 116/6 116/14 132/23 133/19 134/10 148/5</p> <p><b>looks [1]</b> 110/5</p> <p><b>Lord [3]</b> 11/4 42/24 102/7</p> <p><b>Lord King [1]</b> 102/7</p> <p><b>Lord Sharma [2]</b> 11/4 42/24</p> <p><b>loss [4]</b> 48/7 60/6 60/7 61/21</p> <p><b>lost [2]</b> 3/14 73/5</p> <p><b>lot [34]</b> 12/8 15/13 21/1 24/16 24/16 30/16 44/20 44/22 44/22 51/17 56/9 71/22 72/7 73/2 73/16 75/17 87/4 87/7 92/22 96/19 103/5 105/25 106/10 114/13 123/22</p>
--	--	---	---	---

<b>L</b>	<b>making [15]</b> 4/2 13/18 25/22 31/1 43/16 44/12 78/22 89/11 93/8 99/9 99/13 99/14 121/3 126/8 134/20 <b>manage [3]</b> 4/6 4/10 146/13 <b>managed [3]</b> 78/17 78/18 103/16 <b>management [2]</b> 27/18 88/14 <b>managing [1]</b> 66/12 <b>mandatory [1]</b> 38/8 <b>Manger [1]</b> 136/15 <b>manifesto [2]</b> 91/13 91/15 <b>manual [1]</b> 91/1 <b>manufacturing [1]</b> 15/25 <b>many [18]</b> 15/2 59/15 91/13 91/15 100/9 115/2 120/8 121/25 122/2 122/4 127/4 128/12 130/7 136/12 136/12 138/8 141/11 147/21 <b>map [2]</b> 135/25 138/3 <b>March [2]</b> 104/9 149/10 <b>March 2020 [2]</b> 104/9 149/10 <b>Mark [1]</b> 25/17 <b>Mark's [1]</b> 26/5 <b>market [23]</b> 53/22 54/11 56/2 56/23 58/23 61/10 61/13 62/14 62/24 67/16 67/20 72/22 73/8 108/11 108/13 108/25 109/2 109/14 111/7 111/9 131/19 133/14 133/22 <b>markets [3]</b> 54/6 111/1 111/2 <b>Marks [1]</b> 30/18 <b>marriages [1]</b> 135/5 <b>match [1]</b> 67/14 <b>material [1]</b> 105/13 <b>matter [2]</b> 102/4 102/19 <b>matters [3]</b> 60/25 102/20 137/4 <b>maturity [1]</b> 44/18 <b>maximum [1]</b> 40/4 <b>may [29]</b> 10/4 48/8 58/9 58/9 78/9 89/9 94/19 95/11 98/19 100/18 105/20 105/23 105/23 106/16 107/19 111/8 118/13 118/15 119/8 127/13 129/15 133/4 134/17 137/9 137/21 139/20 139/21 142/12 143/24 <b>maybe [4]</b> 12/18	46/22 115/14 125/19 <b>Mayfield [1]</b> 72/10 <b>mayors [1]</b> 51/17 <b>me [15]</b> 23/11 27/15 30/17 32/1 51/25 75/22 76/16 77/17 92/15 116/13 116/15 117/16 125/2 125/2 147/16 <b>mean [45]</b> 6/22 7/21 8/15 13/8 18/7 22/17 26/14 28/17 30/3 40/6 51/22 51/23 57/8 59/7 59/7 62/9 68/24 91/6 97/25 105/11 105/18 107/17 114/6 114/25 115/10 123/5 124/1 124/19 127/7 127/13 127/23 132/17 133/10 136/7 136/11 136/17 139/5 141/18 142/22 143/6 143/8 146/17 147/15 147/17 148/13 <b>meaning [1]</b> 64/11 <b>meaningful [2]</b> 67/12 67/21 <b>means [15]</b> 38/16 44/23 45/9 45/10 46/7 60/6 62/23 65/1 67/10 97/20 112/24 119/7 119/24 132/6 142/18 <b>meant [6]</b> 10/2 67/1 112/8 116/25 117/9 125/17 <b>meanwhile [1]</b> 73/7 <b>measure [5]</b> 35/22 96/4 96/21 98/10 98/24 <b>measurement [1]</b> 82/1 <b>measures [6]</b> 25/25 35/18 37/3 38/13 96/10 97/23 <b>mechanism [1]</b> 132/15 <b>mechanisms [7]</b> 78/21 79/2 79/8 79/9 79/11 79/13 81/25 <b>Media [1]</b> 15/22 <b>medium [1]</b> 39/16 <b>meet [4]</b> 43/4 85/22 105/21 114/11 <b>meeting [1]</b> 14/8 <b>meetings [5]</b> 14/6 43/18 43/18 123/24 123/25 <b>member [2]</b> 107/16 107/19 <b>members [9]</b> 12/18 77/14 77/17 79/10 82/19 84/24 87/24 90/16 101/6 <b>memorandum [3]</b> 11/6 11/14 11/16 <b>memory [5]</b> 6/5 17/12 17/14 21/3 22/14	<b>men [2]</b> 62/2 63/12 <b>mention [1]</b> 50/12 <b>mentioned [31]</b> 4/12 9/11 10/9 12/24 14/2 24/17 24/19 27/15 29/13 37/2 38/9 38/20 38/22 44/18 48/10 60/12 60/23 62/5 63/11 63/12 63/24 66/17 68/10 94/10 110/25 124/8 130/3 134/4 136/25 139/13 144/24 <b>met [2]</b> 93/15 111/23 <b>MHCLG [1]</b> 52/11 <b>mid [1]</b> 71/7 <b>mid-2020 [1]</b> 71/7 <b>middle [2]</b> 39/22 115/15 <b>midnight [2]</b> 115/13 116/9 <b>might [42]</b> 2/12 5/9 5/19 7/2 11/21 14/11 20/5 20/15 22/25 26/1 32/10 33/17 33/18 33/18 41/7 41/22 44/2 57/2 57/22 58/1 73/13 81/5 81/21 81/23 83/12 84/15 88/10 95/13 96/7 99/2 101/1 102/14 110/8 116/14 121/2 121/11 125/20 131/22 135/17 136/14 139/14 148/5 <b>Milburn [1]</b> 72/12 <b>million [3]</b> 37/16 56/20 72/1 <b>mind [2]</b> 9/5 19/12 <b>minds [2]</b> 11/19 16/22 <b>minimum [5]</b> 70/4 70/6 70/7 70/7 71/8 <b>Minister [2]</b> 91/22 127/25 <b>ministers [3]</b> 4/20 43/1 123/25 <b>Ministry [2]</b> 9/7 17/23 <b>minute [1]</b> 53/5 <b>minutes [1]</b> 132/10 <b>mirror [1]</b> 95/7 <b>misinterpretations</b> <b>[1]</b> 94/5 <b>missed [1]</b> 61/5 <b>missing [1]</b> 57/23 <b>mission [1]</b> 114/20 <b>misunderstanding</b> <b>[1]</b> 58/20 <b>mitigate [2]</b> 25/25 45/25 <b>mitigation [1]</b> 37/5 <b>mitigations [2]</b> 87/14 88/20 <b>Mm [12]</b> 4/13 7/18 29/21 35/3 46/20 50/20 78/15 102/6 133/15 138/12 140/11	146/19 <b>Mm-hm [4]</b> 4/13 29/21 46/20 50/20 <b>mobile [2]</b> 132/7 136/13 <b>mobility [3]</b> 82/12 118/22 123/10 <b>mode [1]</b> 22/5 <b>model [5]</b> 21/16 26/21 50/7 145/24 146/2 <b>modelling [3]</b> 8/22 8/23 47/10 <b>module [10]</b> 3/2 18/22 29/18 34/16 34/25 103/18 103/23 104/20 120/25 151/16 <b>moment [9]</b> 35/21 36/5 53/3 63/11 89/25 93/10 93/13 101/3 115/3 <b>monetary [1]</b> 131/20 <b>money [5]</b> 12/3 13/17 16/10 40/14 139/7 <b>monolithic [1]</b> 93/23 <b>month [2]</b> 129/1 140/4 <b>monthly [7]</b> 108/12 109/7 117/9 126/15 126/15 128/24 139/18 <b>months [3]</b> 112/4 122/11 131/14 <b>mooted [1]</b> 121/1 <b>more [112]</b> 5/13 5/16 6/19 11/18 13/7 15/12 17/16 17/22 19/5 19/19 22/6 26/8 28/16 28/23 28/25 29/19 30/21 32/2 33/1 34/23 35/10 37/18 37/20 38/6 38/21 41/18 44/17 44/24 45/5 45/11 49/1 51/19 57/11 57/12 62/1 62/14 62/20 63/16 63/23 66/4 66/7 66/8 71/10 72/3 72/14 73/23 74/18 74/23 85/18 85/18 86/2 87/4 87/10 89/1 89/18 89/20 91/24 92/4 92/13 93/23 94/1 94/20 95/11 95/24 96/3 97/14 98/1 98/25 99/23 99/25 102/4 105/17 106/19 107/24 107/25 108/1 112/13 112/23 113/23 114/2 114/3 114/16 114/16 115/1 115/12 115/22 116/9 116/20 116/20 116/22 116/23 116/23 117/9 117/13 120/16 122/2 123/15 125/17 126/14 127/19 127/19 127/19 129/2 130/5
----------	---	--	--	---

<b>M</b> <b>more... [8]</b> 133/23 139/10 142/16 144/2 144/12 147/22 149/3 149/5 <b>MORI [1]</b> 19/1 <b>morning [7]</b> 1/4 45/17 45/19 53/16 75/10 76/2 150/13 <b>mortgage [1]</b> 97/11 <b>most [17]</b> 32/1 37/1 55/12 55/25 55/25 56/18 57/14 69/13 69/13 74/15 82/20 106/4 118/3 118/4 127/22 132/19 138/20 <b>move [18]</b> 23/3 33/24 35/19 37/22 38/17 39/21 42/15 47/2 50/2 60/22 79/18 87/21 120/20 122/18 131/10 138/10 140/9 145/12 <b>moved [1]</b> 42/4 <b>movement [1]</b> 136/14 <b>moving [4]</b> 36/11 46/23 49/14 132/6 <b>Mr [22]</b> 1/5 1/6 1/8 2/9 4/18 11/25 43/23 45/12 46/16 76/9 82/15 102/25 103/12 103/14 103/16 103/21 103/24 130/22 149/15 150/10 151/3 151/14 <b>Mr Davies [6]</b> 2/9 4/18 11/25 43/23 45/12 46/16 <b>Mr Fitzner [4]</b> 82/15 103/14 103/24 149/15 <b>Mr Gareth [4]</b> 1/5 1/6 1/8 151/3 <b>Mr Hudson [3]</b> 76/9 102/25 103/16 <b>Mr Wright [3]</b> 103/12 130/22 150/10 <b>Ms [17]</b> 1/3 19/10 45/15 45/16 50/11 53/10 53/12 53/13 53/16 59/2 75/3 75/6 75/7 75/13 75/16 151/5 151/8 <b>Ms Clayton [3]</b> 53/16 75/3 75/16 <b>Ms Killian [1]</b> 19/10 <b>Ms Naomi [3]</b> 53/12 53/13 151/8 <b>Ms Peacock [1]</b> 75/7 <b>Ms Peacock's [1]</b> 75/13 <b>Ms Wilson [3]</b> 1/3 50/11 53/10 <b>Ms Wilson's [1]</b> 59/2 <b>much [46]</b> 3/3 8/1 11/17 15/10 17/10 18/23 19/1 21/11 22/4	22/5 24/11 28/8 28/21 35/12 35/24 37/13 38/6 46/15 46/22 48/4 52/22 52/25 59/20 63/4 64/15 75/12 75/15 75/25 81/18 84/21 102/25 103/2 106/13 107/19 111/13 130/5 141/2 144/2 148/24 149/11 149/15 149/25 150/2 150/6 150/8 150/12 <b>multi [4]</b> 64/18 64/22 65/1 134/14 <b>multi-stranded [2]</b> 64/18 64/22 <b>multi-year [1]</b> 134/14 <b>multiple [5]</b> 55/23 66/8 107/18 124/18 124/18 <b>muscle [2]</b> 21/3 22/13 <b>must [5]</b> 43/11 80/6 99/9 99/11 103/5 <b>my [62]</b> 1/4 3/6 7/11 8/10 8/24 9/20 9/25 13/23 14/2 14/7 15/9 15/13 18/9 18/22 20/23 21/13 22/23 23/23 24/24 26/5 26/14 29/1 30/17 31/25 42/16 43/24 44/4 44/6 44/20 45/1 47/4 47/12 47/21 52/5 52/10 53/11 75/4 75/8 75/10 76/10 77/10 77/13 77/16 79/9 81/1 85/4 85/11 87/2 87/19 102/24 102/24 103/13 119/18 125/4 130/16 130/23 136/19 139/9 148/13 149/12 149/12 150/11 <b>my Lady [11]</b> 1/4 14/2 75/4 75/8 76/10 102/24 103/13 130/16 130/23 149/12 150/11 <b>myself [3]</b> 8/24 12/10 23/19	<b>nations [1]</b> 62/4 <b>NATIS [1]</b> 24/1 <b>natural [4]</b> 7/11 13/11 16/7 51/18 <b>nature [14]</b> 9/22 20/1 33/13 45/6 46/4 46/8 69/15 80/19 96/25 99/19 119/21 120/2 125/10 125/16 <b>NatWest [2]</b> 37/20 40/13 <b>navigate [3]</b> 65/24 66/1 66/5 <b>near [1]</b> 80/4 <b>nearly [3]</b> 61/23 62/6 62/6 <b>necessarily [9]</b> 40/22 45/6 79/12 91/6 115/10 132/19 133/17 141/21 147/3 <b>necessary [8]</b> 10/16 12/2 12/5 12/6 12/12 43/9 48/14 52/2 <b>need [53]</b> 3/16 4/6 4/10 6/23 7/3 15/18 19/5 28/23 31/2 31/4 31/23 32/21 32/22 38/10 38/18 43/11 44/9 47/14 48/1 48/25 51/25 67/4 68/16 72/14 73/23 81/5 85/6 89/10 92/13 95/19 98/19 105/21 105/22 106/1 106/23 108/3 112/22 115/6 118/6 119/20 119/24 120/4 120/7 120/10 125/3 138/20 142/24 143/19 147/3 147/17 148/12 148/17 148/18 <b>needed [12]</b> 3/15 21/19 42/12 42/14 80/17 84/9 105/4 119/23 126/14 129/12 149/22 149/24 <b>needing [2]</b> 12/17 37/7 <b>needs [24]</b> 15/25 16/23 20/7 45/22 51/23 60/17 65/4 67/20 71/21 85/22 85/22 90/17 90/22 91/21 91/23 91/23 93/4 93/7 93/14 101/24 111/23 111/23 113/25 139/7 <b>Net [2]</b> 24/21 137/12 <b>network [3]</b> 3/10 3/19 136/14 <b>networks [2]</b> 49/16 52/13 <b>neutral [2]</b> 5/17 99/11 <b>never [3]</b> 5/5 103/15 128/21 <b>new [36]</b> 3/19 8/17	8/17 8/17 12/18 20/20 20/22 21/3 23/13 26/3 26/11 29/5 29/7 29/11 39/22 42/7 47/19 50/7 52/13 68/16 74/8 80/6 82/4 82/24 82/25 91/17 105/5 106/12 119/5 121/15 127/10 130/3 130/4 136/11 136/12 136/16 <b>next [20]</b> 19/3 20/3 27/16 48/14 50/19 52/6 53/11 80/14 92/15 118/2 118/7 118/10 118/20 119/7 119/21 128/5 140/6 146/15 147/2 147/4 <b>NHS [1]</b> 135/2 <b>nicely [1]</b> 27/15 <b>niche [1]</b> 37/20 <b>nine [2]</b> 24/15 61/24 <b>no [32]</b> 2/18 2/25 11/13 12/16 18/20 19/16 19/24 28/20 34/18 40/6 41/9 44/4 44/23 47/7 47/7 59/7 59/11 73/10 75/4 75/21 88/13 96/16 103/1 114/7 114/8 119/17 119/18 133/4 135/11 136/7 141/11 149/14 <b>nodded [2]</b> 76/24 83/3 <b>non [3]</b> 63/19 110/22 111/25 <b>non-disabled [1]</b> 63/19 <b>non-government [2]</b> 110/22 111/25 <b>norm [1]</b> 31/9 <b>normal [10]</b> 16/12 18/8 22/2 41/1 79/2 80/12 93/23 108/5 108/18 115/20 <b>norms [1]</b> 31/10 <b>not [109]</b> 3/4 3/4 4/4 4/19 5/20 6/11 7/1 7/9 7/23 8/22 10/4 11/17 12/2 12/11 16/2 16/25 17/13 17/14 18/6 19/22 26/10 33/9 33/18 34/17 34/21 36/19 36/20 40/17 41/7 41/11 41/21 42/2 43/11 43/15 43/17 44/3 44/10 44/10 44/11 44/22 44/23 46/21 48/8 49/23 52/1 54/4 58/19 59/9 61/9 67/14 72/21 76/2 77/12 79/12 81/24 87/18 89/8 89/9 92/24 93/9 93/23 93/25 94/16 97/11 98/5 100/7 101/21 103/2	104/25 106/20 107/19 110/8 111/8 113/17 114/1 115/10 117/13 119/17 120/4 120/15 121/18 126/20 128/12 128/21 130/2 132/18 132/22 132/23 133/5 133/25 135/7 135/17 136/23 137/18 139/1 139/13 139/21 140/23 140/25 141/21 142/2 142/12 142/13 144/22 145/1 146/13 146/24 147/13 150/3 <b>note [2]</b> 83/13 126/4 <b>nothing [2]</b> 14/4 92/9 <b>notice [2]</b> 88/24 147/19 <b>Notwithstanding [1]</b> 78/16 <b>nought [1]</b> 17/3 <b>novel [10]</b> 14/23 82/8 82/9 82/11 94/11 95/10 105/5 116/3 117/3 121/16 <b>November [3]</b> 83/14 83/18 112/21 <b>November 2025 [1]</b> 83/18 <b>now [54]</b> 4/18 8/18 12/14 23/3 24/6 24/7 24/9 26/12 26/25 27/4 28/9 28/9 29/3 29/6 31/9 33/24 37/15 38/12 38/22 39/10 41/16 42/4 42/5 47/23 53/3 58/4 60/22 69/1 74/23 79/17 80/25 84/25 88/17 96/22 96/25 97/15 113/11 114/25 115/11 116/25 122/3 122/17 131/12 134/8 134/13 136/7 137/11 141/16 142/4 142/12 144/4 146/20 148/7 149/1 <b>nowhere [1]</b> 47/3 <b>number [33]</b> 1/24 4/2 6/12 6/13 8/4 20/25 30/18 35/14 37/13 38/4 38/22 40/15 40/25 41/4 41/5 41/6 44/13 44/16 54/1 54/17 54/23 55/1 58/10 60/25 74/8 76/19 91/11 98/12 107/12 117/17 128/15 133/8 144/9 <b>number 1 [3]</b> 4/2 6/12 44/13 <b>number 2 [2]</b> 6/13 44/16 <b>numbers [2]</b> 72/1 118/20 <b>numerous [1]</b> 91/7
--	--	--	--	--

<b>O</b> <b>o'clock [2]</b> 137/24 149/20 <b>objective [2]</b> 67/13 69/16 <b>objectives [1]</b> 54/15 <b>observations [1]</b> 148/5 <b>obstacles [2]</b> 141/9 144/15 <b>obvious [4]</b> 41/11 110/8 123/5 148/13 <b>obviously [30]</b> 9/18 10/21 17/8 23/9 35/8 35/11 40/6 46/3 46/10 51/8 52/16 52/23 57/15 60/6 64/8 66/24 69/8 69/11 72/8 75/16 103/6 110/19 123/6 124/19 124/23 125/7 128/15 132/11 139/19 148/21 <b>occupation [1]</b> 109/11 <b>occurred [1]</b> 141/10 <b>off [9]</b> 2/21 21/25 29/4 37/8 37/11 50/5 67/25 88/7 112/8 <b>offer [2]</b> 64/24 70/6 <b>offering [4]</b> 100/8 117/18 130/7 136/18 <b>office [31]</b> 5/1 9/10 10/9 10/11 14/24 17/20 18/8 21/13 25/17 33/8 33/11 33/17 44/6 83/9 104/2 104/8 104/14 110/19 121/19 123/3 124/2 124/8 124/14 124/25 125/1 137/1 137/16 142/25 145/16 145/20 146/25 <b>officer [2]</b> 1/15 21/20 <b>official [12]</b> 37/14 77/11 77/24 78/2 81/17 84/19 104/25 112/23 113/13 122/4 122/16 144/8 <b>officials [3]</b> 4/20 106/7 123/25 <b>offs [6]</b> 4/4 43/21 47/22 49/4 69/25 101/20 <b>often [13]</b> 4/4 20/25 39/18 48/24 60/5 62/17 74/10 92/20 94/4 106/2 108/2 131/5 136/4 <b>Oh [1]</b> 119/11 <b>oil [1]</b> 116/9 <b>Okay [12]</b> 20/10 36/23 37/2 102/20 105/7 109/9 123/17 130/3 130/15 134/3 134/16 136/11	<b>on [301]</b> <b>on, [1]</b> 62/19 <b>on, kind [1]</b> 62/19 <b>onboard [1]</b> 40/7 <b>onboarded [1]</b> 117/22 <b>onboarding [1]</b> 117/22 <b>once [1]</b> 81/6 <b>one [82]</b> 3/4 4/11 4/11 5/15 11/4 11/8 12/25 14/22 18/14 19/21 22/4 24/19 25/12 26/9 27/17 31/13 33/24 36/17 38/2 39/2 39/5 39/17 42/2 42/16 42/23 43/24 45/4 45/12 48/3 52/6 54/8 55/11 58/1 58/17 59/16 59/25 61/11 61/24 64/21 66/18 70/5 70/25 74/6 78/8 80/13 88/18 93/10 95/20 98/16 100/16 101/5 101/19 102/4 102/11 104/12 104/21 107/13 107/17 114/18 115/18 118/5 118/6 118/11 119/22 121/9 124/1 124/16 125/18 128/6 132/24 133/24 133/25 134/1 134/13 137/20 141/18 141/24 144/14 144/22 144/22 145/13 145/22 <b>ones [3]</b> 52/17 52/18 134/24 <b>ongoing [1]</b> 34/20 <b>online [2]</b> 86/13 106/1 <b>only [13]</b> 35/22 36/3 37/12 38/4 40/20 41/16 61/24 67/14 117/13 129/18 133/25 134/24 142/2 <b>ONS [50]</b> 82/10 82/15 82/20 83/9 83/13 83/19 84/8 84/20 85/13 85/21 86/3 86/3 86/4 86/20 87/2 87/7 87/17 87/21 88/14 88/22 89/14 90/19 94/11 95/9 95/15 96/9 96/17 104/14 104/17 106/24 107/3 108/12 108/19 114/18 120/8 125/1 125/25 133/8 133/19 134/24 137/8 140/21 141/2 143/6 143/8 146/20 146/21 146/23 148/1 148/20 <b>onto [1]</b> 112/11 <b>opened [2]</b> 56/25 64/12 <b>openly [1]</b> 16/15 <b>OpenTable [1]</b> 82/13	<b>operate [3]</b> 5/7 22/24 81/14 <b>operated [1]</b> 50/24 <b>operates [2]</b> 10/25 81/15 <b>operating [3]</b> 3/12 48/24 81/24 <b>Operation [1]</b> 3/14 <b>operational [8]</b> 10/19 21/16 22/16 30/1 33/5 42/3 42/6 90/21 <b>operationalise [10]</b> 5/1 5/3 9/15 10/13 17/19 19/25 21/10 44/12 48/11 48/22 <b>operationalised [1]</b> 16/23 <b>operationalising [1]</b> 18/16 <b>operations [7]</b> 4/24 5/16 9/13 10/8 10/14 27/2 127/5 <b>opinion [1]</b> 129/15 <b>opinions [1]</b> 89/13 <b>opportunities [4]</b> 61/5 66/7 67/12 67/22 <b>opportunity [5]</b> 17/25 43/25 73/11 143/7 148/4 <b>opposed [2]</b> 11/19 87/11 <b>opposite [2]</b> 14/7 30/17 <b>options [1]</b> 99/18 <b>or [102]</b> 3/5 4/11 4/15 9/19 10/8 10/9 10/17 10/23 11/11 12/2 12/3 13/3 17/10 17/16 17/21 18/18 21/8 33/8 33/13 33/13 33/20 34/4 35/4 36/3 37/5 40/8 40/10 40/18 41/5 41/17 41/23 54/11 57/3 59/16 60/9 60/16 65/21 71/5 72/25 73/4 73/13 74/24 75/19 84/13 86/3 86/13 86/16 86/22 87/9 88/4 96/7 97/11 98/14 99/24 100/19 101/3 102/13 102/15 104/12 107/20 107/20 107/21 114/2 116/9 119/2 119/22 119/23 120/5 120/25 121/15 122/6 122/7 122/20 124/5 125/4 125/13 127/19 127/19 128/24 129/24 130/13 132/7 132/8 133/3 133/18 136/22 136/23 137/11 137/24 141/20 143/1 143/13 143/24 145/20 146/15 147/3 147/3 148/1 148/4 148/7 148/22 149/23	<b>oral [1]</b> 52/17 <b>order [5]</b> 80/17 92/4 107/7 115/5 145/3 <b>ordinary [6]</b> 104/17 105/9 108/5 110/12 114/11 114/14 <b>ordinating [1]</b> 136/24 <b>organisation [20]</b> 6/14 30/4 30/16 30/18 31/11 44/19 46/18 47/12 54/4 54/14 54/16 55/3 61/18 65/6 82/23 103/4 106/2 116/20 116/22 121/14 <b>organisation's [1]</b> 54/8 <b>organisational [4]</b> 30/3 30/20 32/13 77/11 <b>organisations [10]</b> 30/13 43/4 46/11 54/17 82/20 104/16 106/8 106/22 130/7 147/10 <b>organise [1]</b> 32/25 <b>organised [2]</b> 6/17 32/6 <b>originated [1]</b> 138/13 <b>other [73]</b> 2/20 3/1 3/18 4/20 9/3 9/4 9/6 13/15 15/3 15/21 16/19 17/9 17/22 20/10 36/8 42/23 43/4 44/1 49/4 54/11 57/25 72/16 74/16 75/4 82/10 84/4 84/5 86/25 87/17 89/7 94/3 105/1 106/7 106/22 110/18 112/9 113/3 121/19 122/13 123/11 124/10 125/4 125/14 126/20 128/19 129/7 129/8 129/23 130/12 131/13 135/2 136/4 137/16 137/19 139/23 140/24 141/21 142/1 142/3 142/8 142/10 142/11 143/14 144/2 144/11 144/23 145/8 146/4 146/25 147/5 148/6 149/2 149/14 <b>others [11]</b> 52/9 62/2 63/23 78/22 84/6 85/15 94/12 101/9 110/24 126/17 130/10 <b>otherwise [2]</b> 64/16 105/20 <b>ought [2]</b> 78/25 81/14 <b>our [42]</b> 2/4 9/15 21/4 21/25 23/25 24/13 25/19 28/11 36/24 38/5 46/2 51/14 51/19 58/7 59/20 61/22 70/14 71/15 77/15 77/15 84/3 87/24 91/13 94/9 96/11	101/6 104/24 106/19 112/23 114/20 115/6 117/25 118/19 122/15 127/22 127/23 130/11 131/5 135/9 140/2 142/19 144/8 <b>ourselves [1]</b> 130/13 <b>out [43]</b> 4/25 8/7 8/22 10/17 11/24 12/8 18/16 21/5 24/15 25/21 30/11 33/19 34/1 36/8 36/14 46/11 47/5 55/20 57/23 61/5 61/14 73/12 81/7 89/16 92/1 94/7 105/24 108/8 113/18 114/15 114/23 115/17 118/7 129/20 137/23 137/23 138/22 139/25 140/2 140/7 143/2 143/7 147/20 <b>outcomes [4]</b> 54/9 62/14 63/17 67/6 <b>outlined [1]</b> 70/14 <b>outlining [1]</b> 68/13 <b>outlive [1]</b> 47/17 <b>outputs [2]</b> 84/4 84/6 <b>outset [4]</b> 70/2 77/2 102/16 125/12 <b>outside [11]</b> 22/2 47/12 55/6 78/3 79/19 91/9 93/5 93/14 100/8 110/22 138/6 <b>outward [1]</b> 45/5 <b>outward-facing [1]</b> 45/5 <b>outwards [1]</b> 49/23 <b>over [23]</b> 2/16 3/20 10/21 11/2 11/11 14/3 14/23 16/23 33/18 44/21 53/20 75/7 77/9 80/18 83/10 93/13 98/16 112/3 113/10 113/21 123/14 134/11 139/22 <b>over-burden [1]</b> 33/18 <b>over-prescriptive [1]</b> 11/11 <b>over-selling [1]</b> 139/22 <b>over-specify [1]</b> 3/20 <b>over-specifying [2]</b> 10/21 11/2 <b>overall [3]</b> 1/14 9/13 148/14 <b>overarching [2]</b> 10/12 10/16 <b>overcome [1]</b> 29/23 <b>overcoming [1]</b> 27/24 <b>overlap [1]</b> 92/23 <b>overly [5]</b> 6/11 13/19 30/25 36/20 57/13 <b>overly-burden [1]</b> 30/25
---	---	---	---	---

<p><b>O</b></p> <p><b>overly-reliant [1]</b> 57/13</p> <p><b>overnight [1]</b> 96/16</p> <p><b>overspeaking [3]</b> 47/6 110/17 144/21</p> <p><b>overview [2]</b> 1/23 20/16</p> <p><b>owed [1]</b> 78/14</p> <p><b>owing [1]</b> 96/24</p> <p><b>own [13]</b> 7/11 9/5 9/8 20/13 27/1 31/4 33/22 42/9 60/9 96/11 108/3 133/16 146/7</p> <p><b>owned [2]</b> 10/9 10/10</p> <p><b>owns [1]</b> 10/11</p>	<p>129/22 129/23 130/2 131/4 134/6 135/7 137/19 141/9 141/12 141/17 142/16 144/11 146/15 148/21 148/22 148/24</p> <p><b>pandemic-related [1]</b> 113/14</p> <p><b>panel [4]</b> 38/23 39/2 41/16 42/25</p> <p><b>paper [1]</b> 131/9</p> <p><b>paragraph [7]</b> 80/3 80/14 89/23 93/18 108/7 138/16 139/9</p> <p><b>paragraph 2.1.4 [1]</b> 89/23</p> <p><b>paragraph 27 [1]</b> 138/16</p> <p><b>paragraph 3.1.2 [1]</b> 93/18</p> <p><b>paragraphs [2]</b> 79/24 81/3</p> <p><b>paragraphs 5.1.1 [1]</b> 79/24</p> <p><b>part [25]</b> 1/13 1/22 1/25 2/2 7/15 24/11 42/11 42/16 47/16 47/23 49/9 58/3 60/24 68/6 70/25 80/5 83/13 84/3 84/10 89/7 94/9 104/24 107/3 108/11 121/17</p> <p><b>part-time [2]</b> 58/3 70/25</p> <p><b>partial [2]</b> 71/1 94/4</p> <p><b>participants [2]</b> 86/12 150/14</p> <p><b>participating [1]</b> 72/22</p> <p><b>particular [34]</b> 5/22 9/1 9/4 17/13 33/25 36/17 39/17 39/19 40/18 44/25 57/1 57/4 57/11 63/4 63/25 69/16 69/18 69/19 78/5 84/20 85/11 88/2 88/15 89/9 94/23 95/21 97/9 101/24 104/19 123/21 124/11 126/13 135/24 136/23</p> <p><b>particularly [37]</b> 3/2 3/9 6/18 21/5 29/17 32/15 33/7 35/17 36/5 44/24 47/13 53/21 56/12 56/14 60/23 62/2 64/18 65/12 68/22 70/4 70/12 70/16 71/18 72/16 72/18 73/24 74/1 77/14 81/18 87/24 90/4 101/19 111/1 112/3 124/13 136/20 150/5</p> <p><b>partly [5]</b> 15/12 39/12 62/21 65/25 147/1</p> <p><b>partner [3]</b> 19/8</p>	<p>28/12 50/14</p> <p><b>parts [9]</b> 1/22 17/15 21/10 31/24 84/5 115/2 138/4 143/14 144/11</p> <p><b>past [3]</b> 115/13 133/5 141/14</p> <p><b>pathways [1]</b> 78/11</p> <p><b>patient [2]</b> 119/12 145/4</p> <p><b>pattern [2]</b> 7/11 94/18</p> <p><b>pause [1]</b> 148/9</p> <p><b>pay [2]</b> 28/6 109/18</p> <p><b>payer [1]</b> 16/10</p> <p><b>payment [2]</b> 35/12 66/20</p> <p><b>payments [3]</b> 24/23 36/12 51/4</p> <p><b>payroll [2]</b> 109/20 139/17</p> <p><b>payrolled [1]</b> 144/7</p> <p><b>payrolls [1]</b> 109/8</p> <p><b>Peacock [1]</b> 75/7</p> <p><b>Peacock's [1]</b> 75/13</p> <p><b>Pegasus [4]</b> 14/22 33/22 34/16 42/17</p> <p><b>pensions [2]</b> 88/13 110/7</p> <p><b>people [151]</b> 3/16 3/20 8/6 8/9 10/2 11/19 11/22 12/3 12/7 12/23 13/24 14/13 16/21 16/24 16/25 21/12 22/1 22/20 23/17 23/18 24/5 24/6 27/5 27/6 27/9 31/25 40/21 41/7 43/2 43/15 46/18 46/23 48/5 48/25 49/14 49/16 49/22 54/9 54/10 56/3 56/8 56/11 56/22 57/16 57/23 58/10 60/24 61/1 61/9 61/19 61/22 61/25 62/1 62/3 62/3 62/6 62/9 62/13 62/19 62/24 63/3 63/8 63/12 63/14 63/15 63/18 63/19 63/22 64/19 64/25 65/13 65/13 65/14 65/20 66/4 66/8 66/17 66/20 66/23 66/25 67/1 67/7 67/10 67/11 67/14 67/19 67/21 70/24 72/1 72/1 72/3 72/12 72/21 72/24 73/6 73/7 73/8 73/25 96/3 97/3 97/11 97/18 98/5 99/16 99/19 102/12 105/22 107/4 111/4 111/13 112/7 112/8 113/12 113/15 113/18 114/21 114/22 115/10 115/13 115/17 115/22 116/8 120/7 120/8</p>	<p>121/14 121/21 125/7 126/25 127/4 127/4 127/19 131/5 132/7 132/22 132/25 133/20 134/14 135/15 136/14 136/18 137/21 137/25 138/6 141/13 143/22 144/23 147/4 147/9 147/23 148/18 149/20</p> <p><b>people's [4]</b> 15/13 43/13 98/4 136/10</p> <p><b>perceived [1]</b> 32/9</p> <p><b>performance [1]</b> 94/15</p> <p><b>performed [1]</b> 66/22</p> <p><b>perhaps [12]</b> 33/6 43/4 65/22 78/4 79/12 82/8 86/7 98/24 99/18 111/8 137/21 141/14</p> <p><b>period [4]</b> 104/10 113/6 113/17 115/17</p> <p><b>permanent [4]</b> 1/10 14/8 29/22 46/22</p> <p><b>permissions [1]</b> 145/3</p> <p><b>person [1]</b> 94/2</p> <p><b>personal [6]</b> 11/3 12/12 12/24 21/24 66/20 96/12</p> <p><b>personalised [1]</b> 74/2</p> <p><b>personality [1]</b> 13/1</p> <p><b>personally [1]</b> 43/21</p> <p><b>personnel [1]</b> 101/13</p> <p><b>perspective [11]</b> 15/1 16/10 29/22 60/2 69/23 71/18 78/4 100/8 111/16 111/19 134/18</p> <p><b>perspectives [1]</b> 72/10</p> <p><b>persuade [1]</b> 51/25</p> <p><b>pertinent [1]</b> 22/8</p> <p><b>PFSA [1]</b> 34/6</p> <p><b>phone [3]</b> 49/25 125/2 132/7</p> <p><b>pick [11]</b> 49/25 86/7 95/20 114/1 120/23 121/4 121/8 125/2 129/23 130/24 132/13</p> <p><b>picked [4]</b> 87/8 128/6 129/6 133/13</p> <p><b>picture [6]</b> 31/18 71/16 94/25 126/7 126/9 134/19</p> <p><b>piece [2]</b> 12/21 12/25</p> <p><b>pieces [1]</b> 133/8</p> <p><b>pin [1]</b> 6/22</p> <p><b>pipped [1]</b> 75/13</p> <p><b>pivot [1]</b> 105/8</p> <p><b>pivoted [2]</b> 82/23 122/9</p> <p><b>place [21]</b> 2/19 13/4 22/12 24/11 28/5 28/15 30/14 36/19 37/9 37/15 38/12</p>	<p>38/25 46/25 67/4 73/16 79/3 87/14 88/16 88/21 91/25 149/9</p> <p><b>placed [5]</b> 57/16 121/13 125/20 137/10 149/1</p> <p><b>plan [14]</b> 55/12 55/14 55/22 56/14 57/3 64/20 74/5 84/23 84/24 102/2 140/1 140/6 140/7 150/14</p> <p><b>plane [1]</b> 3/15</p> <p><b>planned [1]</b> 22/6</p> <p><b>planning [7]</b> 2/17 2/19 2/24 3/25 45/25 68/17 135/20</p> <p><b>plans [1]</b> 2/18</p> <p><b>platform [2]</b> 37/22 40/11</p> <p><b>platforms [1]</b> 38/14</p> <p><b>play [4]</b> 21/5 46/11 47/8 106/17</p> <p><b>playbook [24]</b> 4/16 4/16 4/17 4/24 5/13 5/14 9/8 10/17 10/19 10/19 16/25 18/15 18/18 18/23 19/6 34/1 34/5 34/8 35/4 35/5 35/6 36/2 37/4 44/9</p> <p><b>playbooks [31]</b> 3/25 4/12 4/15 5/5 5/22 6/7 6/9 9/3 9/6 9/9 16/16 16/20 17/9 17/10 17/22 19/11 19/22 20/4 30/10 31/3 32/5 32/5 32/6 33/24 36/21 42/8 43/7 43/21 45/10 46/2 52/7</p> <p><b>played [3]</b> 83/19 104/12 123/3</p> <p><b>players [1]</b> 40/13</p> <p><b>playing [1]</b> 26/16</p> <p><b>plays [1]</b> 9/10</p> <p><b>please [9]</b> 2/14 5/14 20/18 52/19 68/7 75/23 76/5 80/18 93/20</p> <p><b>pm [5]</b> 76/6 76/8 130/19 130/21 150/17</p> <p><b>point [31]</b> 11/13 15/13 16/17 17/7 18/3 19/21 22/12 30/8 31/25 39/9 41/14 47/7 64/4 68/10 83/2 99/24 99/25 101/5 118/5 119/3 120/24 121/8 133/10 135/12 139/25 141/3 143/15 147/2 148/23 149/25 150/2</p> <p><b>pointed [2]</b> 91/8 133/12</p> <p><b>points [5]</b> 19/17 21/17 55/2 55/4 98/17</p> <p><b>policies [5]</b> 6/25 8/17 47/19 48/12 100/19</p>
--	--	---	---	--



<p><b>P</b></p> <p><b>policy [19]</b> 5/8 7/2 16/8 51/19 53/20 77/22 86/22 99/9 99/13 100/4 101/17 106/7 111/18 126/8 129/7 131/20 134/20 141/20 148/1</p> <p><b>policy-relevant [1]</b> 101/17</p> <p><b>policymakers [6]</b> 105/3 116/4 117/21 119/6 122/8 149/23</p> <p><b>politically [1]</b> 99/11</p> <p><b>politician [1]</b> 102/15</p> <p><b>politicians [1]</b> 102/9</p> <p><b>pool [1]</b> 133/20</p> <p><b>pooled [1]</b> 136/25</p> <p><b>popping [1]</b> 149/21</p> <p><b>population [1]</b> 84/3</p> <p><b>portfolio [6]</b> 85/2 85/7 85/12 85/19 85/21 86/6</p> <p><b>pose [1]</b> 45/21</p> <p><b>position [6]</b> 22/10 37/4 116/7 118/6 143/8 148/7</p> <p><b>positions [1]</b> 77/22</p> <p><b>positive [6]</b> 55/18 56/17 64/21 82/17 127/21 148/20</p> <p><b>possibility [1]</b> 66/19</p> <p><b>possible [5]</b> 7/1 40/5 55/9 118/14 131/12</p> <p><b>post [6]</b> 12/14 34/16 34/16 43/2 113/2 134/6</p> <p><b>post-Covid [1]</b> 12/14</p> <p><b>post-pandemic [2]</b> 113/2 134/6</p> <p><b>potential [6]</b> 43/6 55/1 94/5 136/1 139/22 141/24</p> <p><b>potentially [9]</b> 73/19 74/24 111/14 112/25 114/24 129/11 134/22 139/14 139/16</p> <p><b>poverty [1]</b> 70/18</p> <p><b>power [2]</b> 58/23 142/23</p> <p><b>powerful [1]</b> 51/11</p> <p><b>powers [5]</b> 51/4 90/18 90/20 143/11 143/12</p> <p><b>practical [4]</b> 78/24 88/9 88/11 121/4</p> <p><b>practice [7]</b> 7/5 14/17 27/12 42/21 46/12 100/10 144/3</p> <p><b>pre [9]</b> 28/17 31/8 72/5 107/14 109/6 116/15 120/17 131/4 141/17</p> <p><b>pre-approval [1]</b> 31/8</p> <p><b>pre-approvals [1]</b></p>	<p>28/17</p> <p><b>pre-pandemic [7]</b> 72/5 107/14 109/6 116/15 120/17 131/4 141/17</p> <p><b>precisely [1]</b> 99/1</p> <p><b>predict [1]</b> 69/1</p> <p><b>prefer [3]</b> 2/18 2/19 2/20</p> <p><b>preparation [3]</b> 49/1 50/17 91/8</p> <p><b>prepared [2]</b> 82/21 116/10</p> <p><b>preparedness [17]</b> 2/14 2/17 14/18 20/10 22/10 22/15 23/4 38/18 43/8 78/20 83/4 83/12 84/15 88/8 101/2 102/2 148/11</p> <p><b>preparing [2]</b> 4/15 149/17</p> <p><b>prescriptive [2]</b> 11/11 128/21</p> <p><b>present [3]</b> 31/18 91/16 146/9</p> <p><b>presented [1]</b> 125/23</p> <p><b>pressing [2]</b> 36/9 91/18</p> <p><b>pressure [4]</b> 30/16 31/1 78/19 136/20</p> <p><b>pressures [1]</b> 22/22</p> <p><b>presumably [2]</b> 40/24 145/17</p> <p><b>Pret [1]</b> 136/15</p> <p><b>pretty [4]</b> 21/11 48/4 131/24 147/16</p> <p><b>prevent [2]</b> 38/10 57/23</p> <p><b>prevented [1]</b> 55/15</p> <p><b>prevention [1]</b> 32/20</p> <p><b>previous [2]</b> 43/3 51/12</p> <p><b>previously [2]</b> 3/6 69/9</p> <p><b>price [1]</b> 105/1</p> <p><b>prices [6]</b> 95/22 97/7 97/17 98/22 111/7 129/5</p> <p><b>primarily [3]</b> 1/25 17/12 86/20</p> <p><b>Prime [2]</b> 91/22 127/25</p> <p><b>Prime Minister [2]</b> 91/22 127/25</p> <p><b>principle [1]</b> 99/14</p> <p><b>prior [1]</b> 141/10</p> <p><b>prioritisation [5]</b> 93/7 112/20 113/22 134/9 146/21</p> <p><b>priority [5]</b> 35/1 36/9 36/13 97/4 141/22</p> <p><b>private [6]</b> 13/9 17/14 37/13 38/4 143/13 147/21</p> <p><b>proactively [1]</b> 90/5</p> <p><b>probably [13]</b> 12/11</p>	<p>19/1 24/15 27/8 68/25 78/14 92/13 108/1 118/5 118/12 119/1 147/21 149/1</p> <p><b>probe [1]</b> 102/4</p> <p><b>problem [3]</b> 60/13 114/2 114/3</p> <p><b>problematic [1]</b> 102/12</p> <p><b>problems [1]</b> 90/5</p> <p><b>procedures [1]</b> 3/12</p> <p><b>process [13]</b> 14/14 15/6 16/13 26/19 29/4 37/25 80/9 81/12 81/22 93/7 93/9 117/19 143/21</p> <p><b>processes [10]</b> 3/23 10/23 13/25 44/15 47/17 47/17 47/23 48/2 48/17 91/2</p> <p><b>produce [6]</b> 84/2 109/14 110/13 113/1 116/11 146/7</p> <p><b>produced [9]</b> 78/1 79/21 85/3 89/7 92/19 92/21 96/25 135/23 138/14</p> <p><b>produces [1]</b> 108/12</p> <p><b>producing [6]</b> 86/22 107/4 112/10 117/4 130/14 134/25</p> <p><b>production [3]</b> 82/3 112/10 113/19</p> <p><b>products [3]</b> 6/25 7/6 42/15</p> <p><b>professional [1]</b> 77/4</p> <p><b>Professor [2]</b> 108/7 116/17</p> <p><b>Professor Diamond's [1]</b> 108/7</p> <p><b>profile [1]</b> 66/2</p> <p><b>profit [2]</b> 48/7 54/4</p> <p><b>programme [5]</b> 35/18 55/13 69/6 69/16 69/19</p> <p><b>programmes [17]</b> 8/17 26/11 26/15 29/4 29/9 29/11 37/9 55/11 64/22 65/2 65/4 68/14 68/21 69/10 69/12 69/15 73/18</p> <p><b>progress [7]</b> 4/21 140/2 141/6 142/5 144/12 144/14 144/17</p> <p><b>proof [1]</b> 132/4</p> <p><b>proper [2]</b> 48/17 48/18</p> <p><b>properly [3]</b> 38/7 86/2 115/21</p> <p><b>property [1]</b> 110/6</p> <p><b>proportionate [1]</b> 18/5</p> <p><b>proposing [1]</b> 16/8</p> <p><b>proposition [1]</b> 141/5</p> <p><b>prospects [3]</b> 61/4 63/5 63/9</p>	<p><b>protected [2]</b> 55/16 56/20</p> <p><b>proved [4]</b> 65/11 74/6 135/6 145/1</p> <p><b>proven [2]</b> 144/2 145/6</p> <p><b>provide [19]</b> 14/19 20/16 28/24 34/6 55/7 55/10 65/5 66/7 70/22 74/18 80/11 83/24 85/21 94/4 117/13 143/23 143/24 145/20 149/23</p> <p><b>provided [12]</b> 1/18 1/21 53/24 64/8 76/18 76/22 78/10 90/14 92/5 104/4 126/8 137/5</p> <p><b>provider [1]</b> 106/4</p> <p><b>providers [11]</b> 37/13 37/19 37/21 38/4 39/2 39/14 40/7 40/17 41/22 88/23 144/2 67/5</p> <p><b>provides [2]</b> 37/16 67/5</p> <p><b>providing [9]</b> 51/2 77/23 93/1 105/15 106/13 117/7 123/21 137/15 143/24</p> <p><b>provision [1]</b> 79/14</p> <p><b>proxy [5]</b> 93/16 94/4 94/7 94/21 95/5</p> <p><b>PSFA [2]</b> 26/24 34/11</p> <p><b>public [39]</b> 13/8 23/24 24/12 25/5 25/16 25/23 26/6 26/12 27/11 28/14 34/11 77/6 77/8 77/15 77/18 77/21 77/23 91/24 92/23 93/1 99/5 101/25 102/12 104/22 106/10 106/13 106/16 106/21 107/2 107/6 107/7 107/11 107/16 107/19 111/5 116/4 117/21 142/13 147/24</p> <p><b>public's [2]</b> 95/20 101/7</p> <p><b>public-facing [1]</b> 107/2</p> <p><b>publish [11]</b> 99/12 100/4 107/14 109/1 111/3 111/8 133/6 133/23 135/3 139/11 139/17</p> <p><b>published [10]</b> 99/10 100/20 106/10 109/1 112/2 112/21 116/17 133/8 140/1 140/4</p> <p><b>publishing [4]</b> 99/23 105/2 109/7 140/6</p> <p><b>purchases [1]</b> 109/22</p> <p><b>purpose [4]</b> 88/3 89/9 114/9 122/6</p> <p><b>purposes [6]</b> 2/4</p>	<p>90/21 90/21 123/13 123/23 141/19</p> <p><b>pushed [1]</b> 70/18</p> <p><b>put [19]</b> 8/11 24/14 36/19 46/25 48/4 73/16 85/25 87/12 87/14 91/25 111/21 113/8 122/15 135/19 138/15 140/13 145/21 148/7 149/9</p> <p><b>putting [4]</b> 14/17 48/10 92/17 100/14</p> <p><b>Q</b></p> <p><b>qualify [1]</b> 60/14</p> <p><b>Qualitatively [1]</b> 89/4</p> <p><b>quality [12]</b> 67/12 67/15 67/21 83/10 84/12 112/23 113/20 113/24 114/5 114/21 131/15 143/15</p> <p><b>quantity [2]</b> 83/10 112/25</p> <p><b>quarterly [3]</b> 43/5 43/17 117/11</p> <p><b>quartile [1]</b> 24/14</p> <p><b>question [24]</b> 10/20 11/15 12/5 12/16 40/8 40/19 43/24 45/13 45/18 47/5 48/19 59/2 72/23 85/11 89/10 92/14 102/17 102/18 105/19 116/6 135/12 136/17 136/19 142/9</p> <p><b>questions [65]</b> 1/7 43/24 45/2 45/16 45/17 46/14 50/10 53/14 72/17 75/4 75/5 75/10 75/13 76/13 79/17 80/8 80/10 80/15 81/5 81/7 81/8 81/10 85/6 86/12 89/15 92/18 99/21 100/23 102/24 103/1 103/22 105/3 105/6 118/7 119/6 121/18 121/20 122/6 126/16 127/7 127/9 127/10 127/22 128/16 128/21 129/1 129/3 129/5 130/11 131/7 131/10 131/11 132/9 132/20 133/6 137/19 138/8 149/12 149/14 151/4 151/5 151/6 151/9 151/12 151/15</p> <p><b>quick [1]</b> 117/19</p> <p><b>quicker [1]</b> 64/15</p> <p><b>quickly [13]</b> 7/11 12/18 50/2 82/23 104/24 105/4 117/22 117/25 119/5 127/10 129/10 147/6 148/12</p> <p><b>quite [40]</b> 7/22 16/9 28/3 33/9 43/11 43/17 46/16 46/23 48/16</p>
---	--	--	--	--



<b>Q</b>	82/6 82/14 83/1 94/21 97/2 109/7 112/13 114/8 117/4 120/17 122/14 123/7 130/5 131/18 136/17 144/9 <b>real-time [13]</b> 80/5 82/5 83/1 94/21 109/7 112/13 117/4 120/17 122/14 123/7 130/5 131/18 144/9 <b>real-world [1]</b> 97/2 <b>realised [1]</b> 105/4 <b>reality [1]</b> 143/21 <b>really [73]</b> 3/24 6/6 7/10 7/12 8/2 10/7 10/20 11/13 16/16 16/17 21/19 31/11 34/1 36/10 37/10 38/5 39/15 44/19 45/2 50/1 50/18 51/9 60/13 64/2 64/18 67/15 69/14 69/19 73/20 74/4 75/16 78/24 91/21 92/9 95/5 95/5 97/20 105/11 105/18 105/21 106/20 107/2 108/3 110/2 111/1 111/10 113/2 113/23 114/19 116/6 117/12 117/16 118/14 120/18 120/20 120/21 124/7 126/1 126/5 128/2 128/17 135/11 135/11 138/13 139/4 139/10 140/7 141/4 141/25 148/1 148/5 148/16 150/5 <b>reap [1]</b> 67/17 <b>reason [2]</b> 88/1 99/23 <b>reasonable [1]</b> 115/4 <b>reasons [5]</b> 39/13 98/12 111/15 132/24 132/24 <b>reassuring [1]</b> 106/16 <b>receive [2]</b> 92/10 101/14 <b>received [2]</b> 29/18 73/2 <b>receives [1]</b> 86/4 <b>receiving [3]</b> 52/18 73/9 73/10 <b>recent [2]</b> 83/8 114/18 <b>recently [4]</b> 14/21 49/18 73/4 73/5 <b>recipient [1]</b> 110/17 <b>recognise [2]</b> 19/14 31/24 <b>recognises [2]</b> 19/7 84/18 <b>recognising [2]</b> 6/23 18/3 <b>recognition [1]</b> 32/2 <b>recommend [1]</b> 101/13 <b>recommendation [3]</b>	12/2 68/1 79/12 <b>recommendations</b> <b>[8]</b> 14/11 55/1 73/13 81/4 84/21 91/11 116/19 118/4 <b>recommended [2]</b> 17/20 71/19 <b>record [2]</b> 1/20 72/1 <b>records [2]</b> 28/19 38/10 <b>recoup [1]</b> 21/25 <b>recovery [4]</b> 84/23 84/23 112/17 133/12 <b>recruited [2]</b> 49/18 65/20 <b>recruiting [1]</b> 112/5 <b>recruitment [1]</b> 113/16 <b>recruits [1]</b> 65/18 <b>redeploy [1]</b> 68/20 <b>redeployed [1]</b> 69/3 <b>redesign [1]</b> 47/21 <b>reduce [4]</b> 58/10 58/11 84/15 135/9 <b>reduced [2]</b> 85/7 132/8 <b>reduces [2]</b> 85/8 85/8 <b>reducing [3]</b> 83/19 84/4 112/24 <b>redundancies [2]</b> 108/15 109/4 <b>redundant [5]</b> 57/8 57/12 58/10 58/11 73/5 <b>refer [1]</b> 22/14 <b>reference [8]</b> 1/23 2/3 2/6 54/1 76/19 78/10 80/18 99/6 <b>referenced [4]</b> 69/8 99/5 112/21 122/14 <b>referring [4]</b> 64/20 65/15 100/18 129/15 <b>refined [1]</b> 57/2 <b>refinements [1]</b> 69/22 <b>reflect [8]</b> 15/18 18/25 23/12 44/14 51/12 61/17 95/19 148/10 <b>reflected [4]</b> 18/20 36/18 44/6 56/10 <b>reflecting [6]</b> 13/7 17/1 27/25 40/3 45/7 73/15 <b>reflection [5]</b> 26/14 27/17 29/24 45/1 48/20 <b>reflections [10]</b> 30/23 36/18 41/25 42/16 44/2 44/5 48/11 52/6 100/25 148/4 <b>reflective [1]</b> 52/24 <b>regard [2]</b> 2/18 78/25 <b>regarded [2]</b> 32/11 71/16 <b>regarding [1]</b> 85/2	<b>regards [1]</b> 65/7 <b>regional [5]</b> 90/3 90/7 93/20 93/22 138/5 <b>regions [2]</b> 39/19 93/24 <b>regressing [1]</b> 61/6 <b>regrets [1]</b> 42/2 <b>regular [7]</b> 14/6 14/8 105/1 118/25 123/2 126/14 130/17 <b>regularly [4]</b> 26/25 48/16 120/16 146/24 <b>related [5]</b> 86/7 87/9 113/14 125/19 137/12 <b>relates [4]</b> 71/12 77/20 77/24 83/22 <b>relating [2]</b> 95/18 109/23 <b>relation [10]</b> 32/8 81/18 85/11 86/7 90/11 95/21 96/13 98/17 99/22 101/10 <b>relationship [12]</b> 12/11 12/13 13/8 13/22 24/22 25/5 25/18 26/5 51/1 51/7 123/9 143/16 <b>relationships [15]</b> 12/9 12/25 13/3 13/24 14/4 14/14 39/21 39/22 44/15 50/22 51/14 88/22 117/6 144/1 144/5 <b>relatively [2]</b> 71/25 73/4 <b>relevant [10]</b> 33/6 43/4 51/18 55/12 101/17 103/14 103/17 105/22 131/22 148/2 <b>reliability [1]</b> 72/17 <b>reliance [1]</b> 23/25 <b>reliant [3]</b> 57/13 70/24 117/11 <b>relied [2]</b> 37/13 94/2 <b>relies [1]</b> 96/1 <b>reluctant [1]</b> 12/1 <b>rely [3]</b> 38/10 89/6 107/4 <b>relying [5]</b> 24/4 25/1 81/19 87/10 89/5 <b>remain [2]</b> 67/24 79/13 <b>remember [2]</b> 50/12 61/13 <b>reminder [1]</b> 79/25 <b>renewed [1]</b> 88/17 <b>repeat [1]</b> 102/17 <b>repeatedly [2]</b> 3/13 140/20 <b>repetition [1]</b> 5/20 <b>replaced [1]</b> 104/13 <b>report [3]</b> 25/3 127/24 138/13 <b>representations [1]</b> 91/17 <b>represented [1]</b> 98/4	<b>represents [1]</b> 88/7 <b>request [14]</b> 30/4 58/2 58/3 58/9 59/2 59/3 59/8 59/11 59/12 59/13 59/18 60/10 60/20 92/7 <b>requests [4]</b> 122/19 124/11 124/16 124/18 <b>require [4]</b> 8/19 68/17 68/19 147/9 <b>required [5]</b> 18/16 54/20 80/8 86/5 90/5 <b>requirements [4]</b> 28/2 58/16 74/11 118/14 <b>research [16]</b> 53/21 54/5 54/16 54/18 54/20 55/11 61/18 61/22 70/14 71/20 71/22 72/7 72/14 90/20 95/4 145/7 <b>researchers [1]</b> 145/2 <b>resilience [3]</b> 21/24 22/16 46/7 <b>resilient [1]</b> 89/20 <b>resolve [1]</b> 12/4 <b>resource [9]</b> 25/6 26/22 26/24 38/25 86/5 114/2 114/3 122/23 136/20 <b>resources [2]</b> 114/4 114/25 <b>resourcing [3]</b> 86/3 115/5 115/21 <b>respect [2]</b> 38/14 80/21 <b>respond [14]</b> 22/21 84/10 88/8 89/19 101/3 115/8 117/25 119/7 119/20 147/12 148/8 148/11 148/18 148/21 <b>responded [2]</b> 116/1 129/21 <b>respondent [1]</b> 132/12 <b>respondents [1]</b> 131/11 <b>responding [1]</b> 99/22 <b>responds [2]</b> 65/4 69/19 <b>response [34]</b> 7/15 18/10 20/22 21/14 27/21 33/5 54/19 54/21 55/5 56/17 58/8 64/21 68/12 73/14 82/17 83/21 84/17 84/22 94/22 95/13 98/14 104/8 112/16 113/5 116/5 119/1 119/5 121/17 131/15 132/11 135/20 137/19 146/14 147/6 <b>responsibilities [7]</b> 1/16 3/16 5/8 10/17
----------	--	---	--	---

<p><b>R</b></p> <p><b>responsibilities...</b> [3] 11/7 15/19 16/4</p> <p><b>responsibility</b> [7] 1/14 6/14 7/2 8/24 27/13 110/20 122/12</p> <p><b>responsible</b> [6] 3/7 3/18 21/20 23/9 104/7 104/18</p> <p><b>Restart</b> [2] 64/24 68/4</p> <p><b>restaurants</b> [2] 137/25 138/1</p> <p><b>rested</b> [3] 19/1 19/17 50/21</p> <p><b>restricted</b> [1] 66/25</p> <p><b>restrictions</b> [3] 39/5 144/24 145/5</p> <p><b>restructured</b> [1] 6/15</p> <p><b>result</b> [3] 24/3 79/21 88/19</p> <p><b>results</b> [1] 31/17</p> <p><b>retail</b> [3] 62/17 94/13 97/7</p> <p><b>retailers</b> [1] 118/18</p> <p><b>retain</b> [5] 64/1 119/20 119/24 119/24 125/13</p> <p><b>retained</b> [1] 33/6</p> <p><b>retaining</b> [3] 6/4 64/4 64/10</p> <p><b>retention</b> [8] 56/13 56/15 57/5 68/3 68/4 71/8 126/19 131/20</p> <p><b>retire</b> [1] 73/1</p> <p><b>retired</b> [1] 97/13</p> <p><b>retirement</b> [1] 54/12</p> <p><b>return</b> [2] 130/18 150/12</p> <p><b>review</b> [8] 23/25 72/10 72/12 84/21 84/22 116/18 116/19 117/24</p> <p><b>reviewed</b> [4] 34/13 38/23 41/12 90/17</p> <p><b>reviewing</b> [2] 27/25 35/16</p> <p><b>reviews</b> [1] 72/9</p> <p><b>Revolut</b> [1] 82/12</p> <p><b>rhythm</b> [2] 9/23 10/6</p> <p><b>rhythms</b> [1] 14/6</p> <p><b>RICHARD</b> [2] 103/22 151/15</p> <p><b>richer</b> [1] 15/10</p> <p><b>right</b> [94] 1/8 1/9 3/5 3/10 3/11 4/4 4/5 4/14 4/18 5/4 6/3 6/9 6/12 8/9 10/25 11/1 12/20 12/21 13/20 23/8 24/18 26/18 27/4 34/2 35/20 38/15 41/6 44/8 47/17 48/21 53/18 53/22 54/3 57/14 58/2 58/3 58/9 58/14 59/1 59/2 59/3 59/6 59/8 59/9 59/11 59/12</p>	<p>59/13 59/15 59/17 60/1 60/9 60/20 63/2 65/8 76/1 76/20 77/3 91/4 102/1 104/9 104/10 105/14 106/15 108/5 108/20 108/24 109/10 109/13 109/17 110/2 110/10 115/22 120/3 120/4 120/14 120/20 126/11 126/12 129/14 130/6 131/1 131/25 132/2 132/13 134/8 135/14 138/10 140/9 145/11 146/11 146/17 147/8 147/9 147/11</p> <p><b>rightly</b> [1] 16/9</p> <p><b>rights</b> [3] 58/16 58/24 59/23</p> <p><b>rise</b> [2] 71/13 133/24</p> <p><b>rises</b> [2] 71/23 71/23</p> <p><b>Rishi</b> [1] 98/15</p> <p><b>risk</b> [11] 3/20 10/22 26/1 31/21 55/25 56/3 56/5 65/3 88/7 91/1 115/17</p> <p><b>risks</b> [2] 4/6 54/25</p> <p><b>road</b> [2] 117/5 138/2</p> <p><b>Rob</b> [1] 145/15</p> <p><b>Robert</b> [1] 31/15</p> <p><b>robust</b> [1] 93/7</p> <p><b>role</b> [25] 1/13 2/12 8/21 8/23 9/10 9/12 11/14 21/5 21/20 21/20 24/2 26/18 31/8 31/8 47/8 47/10 72/11 77/8 77/21 83/20 104/12 106/16 106/20 107/2 123/4</p> <p><b>roles</b> [5] 3/16 10/17 11/6 15/19 16/4</p> <p><b>room</b> [2] 101/12 131/6</p> <p><b>ropes</b> [4] 12/23 13/4 13/21 14/16</p> <p><b>rose</b> [1] 113/11</p> <p><b>rotas</b> [1] 21/23</p> <p><b>rotate</b> [1] 129/3</p> <p><b>rote</b> [1] 3/23</p> <p><b>round</b> [1] 49/7</p> <p><b>Roundtables</b> [1] 79/6</p> <p><b>routine</b> [1] 28/25</p> <p><b>Rover</b> [4] 12/15 22/9 50/1 50/3</p> <p><b>Roxburgh</b> [1] 41/25</p> <p><b>Royal</b> [3] 76/18 76/25 110/23</p> <p><b>RSS</b> [21] 77/4 77/8 77/14 77/22 78/11 79/2 79/10 82/19 84/18 84/24 85/18 87/8 87/23 90/16 91/11 92/18 93/11 97/4 102/13 118/2 147/2</p> <p><b>RSS's</b> [1] 100/12</p>	<p><b>rules</b> [3] 8/8 60/15 128/12</p> <p><b>run</b> [8] 5/2 14/23 14/24 20/13 31/15 69/9 71/11 89/14</p> <p><b>running</b> [3] 1/14 64/15 143/5</p> <p><b>S</b></p> <p><b>SAGE</b> [1] 123/24</p> <p><b>said</b> [23] 6/2 7/21 20/21 43/4 43/7 48/12 59/15 64/10 70/2 71/17 92/20 112/1 115/12 117/2 120/5 120/13 123/17 124/24 134/10 140/4 144/5 149/2 149/19</p> <p><b>sake</b> [1] 86/21</p> <p><b>same</b> [12] 10/3 10/5 13/13 13/13 20/8 24/8 48/9 91/16 94/17 95/1 116/7 118/11</p> <p><b>sample</b> [1] 109/19</p> <p><b>Sarah</b> [5] 76/11 76/12 116/2 120/5 151/11</p> <p><b>sat</b> [2] 15/7 23/19</p> <p><b>Save</b> [1] 43/24</p> <p><b>savings</b> [1] 110/7</p> <p><b>saw</b> [7] 29/8 55/22 56/2 58/12 62/19 63/15 70/13</p> <p><b>say</b> [58] 5/12 10/4 13/20 16/12 16/16 16/20 18/11 18/15 19/17 20/22 21/23 22/11 22/20 27/5 27/7 28/4 29/24 29/25 32/17 33/8 33/12 34/10 36/11 39/1 39/12 40/20 41/17 47/9 48/15 51/24 51/24 52/25 55/14 64/17 67/14 77/1 81/16 84/18 90/1 90/12 92/24 99/8 99/25 100/9 103/15 107/21 110/12 112/22 123/18 127/13 128/4 129/11 132/22 135/14 140/14 141/7 142/25 144/14</p> <p><b>saying</b> [6] 46/17 98/9 104/1 119/19 122/21 144/19</p> <p><b>says</b> [2] 61/12 85/14</p> <p><b>scale</b> [12] 12/18 15/5 21/8 23/21 24/23 35/7 36/3 36/12 42/13 56/16 147/6 147/17</p> <p><b>scales</b> [1] 16/13</p> <p><b>scaling</b> [1] 147/15</p> <p><b>scanner</b> [1] 118/18</p> <p><b>scarring</b> [1] 63/7</p> <p><b>sceptical</b> [1] 43/22</p>	<p><b>scheme</b> [51] 5/13 5/24 31/4 35/2 36/11 37/16 37/24 38/2 38/3 39/3 40/21 40/23 41/3 41/4 41/23 42/4 42/5 42/7 42/14 56/13 56/14 56/15 57/2 57/5 57/13 57/21 57/22 64/1 64/9 65/16 65/23 66/6 66/6 66/13 66/22 66/24 67/5 67/18 67/24 68/3 68/4 69/9 71/8 71/10 74/5 74/11 122/1 126/19 126/23 127/1 131/21</p> <p><b>scheme-focused</b> [1] 5/13</p> <p><b>schemes</b> [30] 1/25 2/2 2/21 5/21 6/1 8/18 18/17 19/22 26/16 28/1 29/5 29/8 31/7 34/2 35/9 35/13 36/8 37/11 37/12 42/10 46/10 47/20 55/8 57/4 68/16 69/22 73/16 74/8 74/14 74/15</p> <p><b>science</b> [4] 23/20 24/20 116/21 116/24</p> <p><b>scientists</b> [6] 77/5 117/1 142/17 146/4 147/18 149/5</p> <p><b>Scotland</b> [1] 92/5</p> <p><b>Scottish</b> [1] 92/3</p> <p><b>scraping</b> [2] 105/25 117/2</p> <p><b>scratch</b> [1] 68/16</p> <p><b>screen</b> [4] 68/6 83/15 89/24 93/19</p> <p><b>second</b> [6] 22/5 23/3 44/14 89/25 90/2 92/2</p> <p><b>seconded</b> [1] 124/24</p> <p><b>secondly</b> [6] 52/10 81/6 87/14 93/16 100/2 126/16</p> <p><b>secretaries</b> [1] 14/8</p> <p><b>Secretary</b> [3] 1/10 29/23 46/22</p> <p><b>Section</b> [1] 51/4</p> <p><b>Section 31</b> [1] 51/4</p> <p><b>sector</b> [17] 13/9 15/23 23/24 24/12 25/6 25/16 25/23 26/6 26/12 27/11 28/14 34/11 38/4 39/17 39/17 50/4 147/21</p> <p><b>sectoral</b> [4] 41/23 62/21 93/20 93/22</p> <p><b>sectors</b> [6] 15/21 62/15 62/16 93/24 94/1 94/3</p> <p><b>secure</b> [3] 62/18 124/2 145/9</p> <p><b>securely</b> [5] 106/2 137/5 142/1 143/18 145/10</p> <p><b>security</b> [6] 3/8 3/9</p>	<p>10/5 24/21 135/1 137/11</p> <p><b>see</b> [14] 5/9 8/3 8/23 12/20 43/12 71/4 98/6 108/10 111/8 111/9 115/15 138/2 138/5 139/15</p> <p><b>seeing</b> [1] 107/7</p> <p><b>seeking</b> [2] 69/6 69/17</p> <p><b>seems</b> [1] 84/8</p> <p><b>seen</b> [8] 8/10 9/6 17/9 17/15 30/7 91/24 102/9 113/21</p> <p><b>sees</b> [1] 30/19</p> <p><b>segment</b> [1] 39/8</p> <p><b>SEISS</b> [1] 127/1</p> <p><b>self</b> [2] 38/11 142/15</p> <p><b>self-certification</b> [1] 38/11</p> <p><b>self-evident</b> [1] 142/15</p> <p><b>selling</b> [1] 139/22</p> <p><b>send</b> [2] 96/17 144/19</p> <p><b>sending</b> [1] 30/12</p> <p><b>senior</b> [8] 4/19 8/23 8/24 21/19 30/13 43/15 47/13 49/18</p> <p><b>sense</b> [17] 24/6 58/9 59/21 80/23 81/14 82/21 84/11 85/24 86/1 90/13 93/11 106/18 106/18 126/25 127/15 136/21 137/8</p> <p><b>sensible</b> [3] 118/5 125/16 125/17</p> <p><b>sensitivity</b> [1] 20/15</p> <p><b>sentence</b> [3] 68/23 80/14 89/25</p> <p><b>sentences</b> [1] 80/13</p> <p><b>separate</b> [1] 25/11</p> <p><b>September</b> [1] 53/25</p> <p><b>September 2025</b> [1] 53/25</p> <p><b>series</b> [5] 3/8 12/14 96/19 129/2 130/12</p> <p><b>servant</b> [1] 48/8</p> <p><b>servants</b> [1] 43/1</p> <p><b>serve</b> [1] 147/24</p> <p><b>service</b> [9] 23/19 24/5 24/18 25/1 46/21 86/17 88/3 135/21 147/22</p> <p><b>services</b> [7] 24/2 25/12 73/25 74/3 74/21 75/1 86/16</p> <p><b>session</b> [1] 149/17</p> <p><b>sessions</b> [1] 51/13</p> <p><b>set</b> [29] 8/7 8/22 9/5 9/8 9/13 11/24 18/15 22/12 25/21 31/7 32/22 33/19 36/8 55/20 69/2 73/12 86/11 89/2 95/16 117/3 119/22 124/16</p>
---	--	--	--	--

<b>S</b>	44/20 54/22 58/6 59/7 60/9 60/14 64/18 70/1 70/6 70/11 70/15 70/20 71/9 78/17 78/20 80/16 84/6 90/3 100/12 102/2 119/18 120/25 127/14 136/24 139/2 148/7 148/22	<b>slack</b> [1] 114/13 <b>slight</b> [1] 22/17 <b>slightly</b> [4] 22/20 23/15 71/2 146/18 <b>slipped</b> [1] 57/6 <b>slow</b> [5] 7/7 7/13 17/4 119/10 119/18 <b>slowed</b> [1] 94/2 <b>slower</b> [1] 144/14 <b>small</b> [7] 33/25 34/8 37/13 38/4 39/16 117/3 124/23 <b>SMEs</b> [3] 35/2 36/4 36/5 <b>snapshot</b> [1] 146/9 <b>so</b> [295] <b>social</b> [3] 37/21 121/21 135/2 <b>Society</b> [4] 76/18 76/25 77/2 110/23 <b>solely</b> [1] 117/11 <b>solve</b> [1] 60/16 <b>solved</b> [1] 16/3 <b>some</b> [98] 2/17 2/19 2/20 3/1 5/5 6/15 8/12 8/14 11/21 12/23 13/20 13/20 13/25 14/5 14/11 14/14 15/25 19/16 22/1 23/5 23/7 26/2 29/8 29/11 29/17 32/8 32/9 34/6 34/21 41/25 43/3 45/2 48/2 49/17 49/23 54/25 55/21 57/6 57/16 57/19 57/20 57/21 57/23 58/11 58/18 59/21 61/5 62/1 63/12 65/9 67/1 68/5 69/21 72/8 72/17 75/5 79/14 86/25 89/7 92/4 94/3 94/22 106/24 109/1 112/25 113/15 114/24 117/24 117/24 118/24 122/3 123/1 123/5 124/24 128/15 130/8 130/25 131/25 132/20 133/11 134/13 134/17 137/9 137/20 138/25 139/20 139/23 143/11 143/12 143/20 143/20 144/10 144/15 145/6 145/8 148/14 148/17 149/7 <b>somebody</b> [1] 57/16 <b>someone's</b> [1] 131/6 <b>something</b> [31] 11/10 11/11 11/16 11/18 20/3 21/10 31/15 31/19 37/15 43/14 52/13 58/6 58/13 69/2 69/7 70/11 70/15 70/20 71/9 77/1 79/23 90/22 95/15 101/21 102/1 114/12 126/14 128/5 128/24 150/1 150/4	<b>sometimes</b> [4] 6/21 49/14 102/10 123/12 <b>somewhat</b> [1] 65/11 <b>sorry</b> [10] 11/25 18/1 20/14 25/10 39/24 47/5 102/17 119/11 119/16 133/2 <b>sort</b> [49] 5/8 7/22 8/7 8/15 9/22 11/20 24/6 28/24 34/22 36/7 40/12 43/17 43/20 44/17 44/18 45/3 47/8 49/9 52/4 65/10 71/10 82/4 88/18 95/6 104/25 106/17 108/8 108/18 108/19 111/22 116/11 119/24 120/25 121/20 124/10 124/12 128/10 130/5 131/18 133/3 133/20 135/14 140/9 143/20 143/20 145/21 145/24 146/8 147/25 <b>sorted</b> [1] 91/25 <b>sorts</b> [7] 15/16 61/17 69/10 79/7 81/21 107/5 121/14 <b>sound</b> [2] 48/25 147/15 <b>sounds</b> [2] 29/15 139/5 <b>source</b> [3] 81/12 120/5 134/22 <b>sources</b> [20] 15/10 80/7 82/11 82/25 94/11 95/10 105/5 105/23 106/1 117/3 117/15 119/5 122/4 124/18 130/3 130/4 130/12 136/11 136/12 137/21 <b>space</b> [2] 22/23 145/9 <b>speak</b> [1] 7/10 <b>specialised</b> [1] 74/19 <b>specialist</b> [7] 6/16 24/25 27/2 40/15 107/24 140/17 147/16 <b>specific</b> [13] 5/18 10/4 12/7 15/21 18/14 27/2 63/21 80/4 89/22 92/13 100/19 100/23 101/24 <b>specifically</b> [3] 85/17 98/13 99/21 <b>specificity</b> [2] 37/6 44/8 <b>specified</b> [1] 28/2 <b>specify</b> [1] 3/20 <b>specifying</b> [2] 10/21 11/2 <b>spectrum</b> [1] 2/20 <b>speed</b> [9] 36/11 38/17 44/16 48/12 48/13 48/23 48/24 49/6 56/16	<b>spend</b> [5] 13/13 47/11 49/22 96/3 96/14 <b>spending</b> [4] 110/2 117/8 121/22 138/3 <b>spent</b> [1] 96/14 <b>split</b> [2] 1/21 82/8 <b>spoke</b> [5] 27/10 59/6 124/19 126/3 146/1 <b>spooky</b> [1] 149/19 <b>Sport</b> [1] 15/23 <b>spot</b> [1] 100/14 <b>spotlight</b> [1] 90/7 <b>spread</b> [2] 41/5 84/13 <b>spring</b> [1] 140/6 <b>squeezed</b> [1] 16/13 <b>staff</b> [6] 12/18 58/19 74/9 104/14 112/5 146/23 <b>stage</b> [1] 19/3 <b>stages</b> [1] 54/9 <b>stakeholders</b> [8] 4/8 45/3 47/12 49/5 68/19 84/5 110/23 111/25 <b>stand</b> [5] 105/4 114/12 119/5 129/10 148/21 <b>standard</b> [4] 3/12 28/9 28/17 100/11 <b>standing</b> [7] 42/25 43/10 43/15 43/22 50/5 68/12 127/4 <b>stark</b> [1] 140/13 <b>start</b> [16] 22/20 26/13 26/17 26/19 37/3 41/15 50/5 52/14 56/24 64/13 67/16 71/4 90/12 93/3 112/5 115/11 <b>started</b> [5] 64/13 94/11 94/12 109/7 129/22 <b>starting</b> [5] 2/14 16/17 22/12 117/23 119/3 <b>state</b> [6] 80/20 93/21 106/17 108/18 117/10 117/14 <b>statement</b> [35] 1/21 2/5 8/10 8/11 18/15 25/5 25/21 27/17 39/9 53/25 55/14 60/23 64/17 67/23 68/6 70/22 76/19 78/10 79/23 85/15 87/9 87/19 88/12 89/24 92/20 93/19 95/18 95/23 99/7 108/8 108/11 112/20 113/22 134/10 140/13 <b>statements</b> [3] 1/19 91/7 104/4 <b>statistic</b> [6] 89/11 94/17 95/2 95/23 95/24 113/3 <b>statistical</b> [9] 76/18
----------	--	--	--	--

<b>S</b>	<b>stop</b> [2] 3/20 143/23 <b>stopped</b> [1] 62/23 <b>stopping</b> [1] 113/4 <b>store</b> [1] 143/18 <b>storms</b> [2] 29/9 50/25 <b>Story</b> [1] 60/25 <b>strain</b> [1] 111/22 <b>stranded</b> [3] 64/18 64/22 65/1 <b>strands</b> [1] 55/23 <b>strategy</b> [2] 120/22 135/13 <b>street</b> [1] 37/19 <b>strength</b> [1] 55/24 <b>strengthen</b> [2] 23/23 51/14 <b>strengthening</b> [1] 13/22 <b>strengths</b> [1] 55/21 <b>stress</b> [2] 77/12 78/14 <b>strike</b> [2] 4/11 6/3 <b>striking</b> [1] 113/2 <b>strip</b> [1] 132/9 <b>strong</b> [3] 25/18 39/19 74/21 <b>stronger</b> [2] 24/11 28/22 <b>struck</b> [1] 117/16 <b>structure</b> [4] 6/13 11/2 18/24 20/22 <b>structured</b> [2] 35/10 50/3 <b>structures</b> [4] 17/19 18/9 22/2 49/24 <b>structuring</b> [1] 51/7 <b>struggle</b> [1] 62/25 <b>student</b> [1] 97/12 <b>Studies</b> [2] 53/17 54/3 <b>subject</b> [4] 40/5 75/17 80/1 147/15 <b>submissions</b> [2] 52/17 150/14 <b>submit</b> [1] 52/19 <b>subsequent</b> [1] 42/19 <b>subsidies</b> [1] 65/14 <b>subsidy</b> [1] 69/12 <b>substantively</b> [1] 89/2 <b>successful</b> [2] 56/14 144/3 <b>such</b> [6] 26/9 57/22 64/17 72/15 84/2 129/24 <b>suggest</b> [4] 67/24 68/2 72/21 133/23 <b>suggested</b> [1] 11/5 <b>suggestion</b> [8] 11/4 31/14 42/23 42/24 58/2 68/11 70/5 71/11 <b>suggestions</b> [2] 31/20 69/24 <b>suggests</b> [3] 26/2	34/22 42/25 <b>suite</b> [1] 122/16 <b>sum</b> [1] 22/10 <b>summarise</b> [1] 80/25 <b>summary</b> [1] 81/2 <b>summer</b> [2] 20/13 104/11 <b>Sunak</b> [1] 98/15 <b>super</b> [1] 76/1 <b>super-efficiency</b> [1] 76/1 <b>supplies</b> [1] 123/9 <b>supply</b> [1] 121/23 <b>support</b> [49] 15/4 15/4 25/12 27/12 35/24 50/7 51/2 55/24 56/8 57/7 57/18 57/21 57/23 58/12 64/8 64/17 64/23 65/2 65/5 65/6 66/3 66/4 66/5 66/7 66/21 67/2 67/4 67/6 67/8 67/19 68/15 70/7 70/10 73/2 73/3 73/9 73/10 74/3 74/16 74/18 74/19 77/6 77/7 86/15 89/11 92/5 98/1 98/19 138/19 <b>support it</b> [1] 70/10 <b>supporting</b> [8] 41/4 56/11 64/25 67/21 72/11 77/17 77/22 83/20 <b>suppose</b> [2] 116/6 120/10 <b>supposed</b> [1] 140/21 <b>sure</b> [40] 3/21 4/2 4/10 5/15 6/10 6/16 13/18 16/2 18/5 20/17 21/3 24/25 26/18 28/10 28/13 28/24 31/1 33/10 41/7 43/12 43/17 44/12 46/24 48/15 67/4 74/25 83/8 100/9 101/14 111/17 115/20 118/8 125/4 126/20 132/18 146/13 148/12 149/16 149/16 149/22 <b>surprised</b> [1] 23/15 <b>survey</b> [50] 72/19 83/23 84/23 86/19 87/11 89/14 89/15 108/22 108/24 109/3 109/4 109/5 109/10 109/10 109/16 109/17 109/19 109/21 109/21 110/1 110/5 110/6 112/12 112/12 112/13 122/9 122/10 122/11 122/13 126/6 126/11 127/11 127/17 128/7 128/11 128/14 128/25 129/7 129/9 129/16 129/16 130/1 130/24 130/25 131/3 132/2 132/7 132/13 132/21	139/14 <b>surveys</b> [15] 82/24 82/24 86/8 86/11 87/6 87/16 89/6 108/16 108/22 126/3 126/5 126/15 129/13 132/18 134/15 <b>suspended</b> [1] 96/24 <b>sustain</b> [1] 114/4 <b>sustainability</b> [1] 115/12 <b>sustainable</b> [2] 113/17 114/2 <b>switched</b> [1] 88/6 <b>sworn</b> [2] 1/6 151/3 <b>system</b> [17] 31/24 65/25 77/11 77/24 78/2 80/11 80/16 81/14 81/18 84/20 89/20 91/4 92/25 98/20 114/14 138/24 139/1 <b>systematically</b> [1] 93/9 <b>systems</b> [2] 90/25 91/1	<b>tax</b> [7] 13/17 16/10 28/19 86/16 138/23 138/24 144/7 <b>taxes</b> [1] 87/1 <b>taxpayers</b> [1] 13/17 <b>team</b> [26] 7/3 10/3 15/7 15/10 18/10 18/22 21/8 21/14 22/19 22/23 27/4 31/14 31/21 32/2 32/17 33/3 34/9 41/21 44/10 50/3 52/5 75/21 104/13 117/1 124/24 146/2 <b>teams</b> [18] 3/21 6/15 6/23 6/24 8/4 16/14 17/17 26/5 26/6 32/25 32/25 44/11 44/12 44/20 112/10 113/19 115/21 125/8 <b>tech</b> [1] 39/17 <b>technical</b> [2] 90/24 107/25 <b>Technology</b> [2] 23/21 24/20 <b>telecoms</b> [1] 123/10 <b>telephone</b> [1] 136/13 <b>tell</b> [5] 55/21 56/10 125/2 137/25 149/20 <b>temporary</b> [2] 57/17 62/20 <b>tempting</b> [1] 128/4 <b>ten</b> [1] 13/3 <b>tend</b> [4] 13/13 39/13 62/9 144/4 <b>tens</b> [1] 16/23 <b>tension</b> [3] 13/9 13/11 13/16 <b>term</b> [13] 46/5 56/4 61/3 63/4 63/7 63/8 64/25 72/2 73/6 84/25 85/1 105/5 112/18 <b>terms</b> [70] 2/24 5/12 7/22 18/22 23/6 24/8 26/21 27/22 28/9 29/3 30/24 32/4 32/14 41/22 46/6 46/11 49/9 54/25 56/1 56/5 56/6 56/9 56/10 56/15 57/5 57/19 57/20 57/22 58/12 58/20 62/13 63/16 64/10 65/6 65/17 65/18 65/18 66/3 66/10 66/24 73/14 74/7 74/14 81/20 87/6 88/11 89/10 95/2 104/6 107/11 108/5 110/16 110/16 111/19 118/2 124/9 124/15 127/3 127/12 129/20 131/15 131/19 132/1 140/13 141/16 146/14 146/14 146/21 148/6 149/7 <b>test</b> [1] 21/9 <b>tested</b> [2] 22/14
----------	--	---	--	---

<b>T</b>	93/9 93/9 95/7 95/15 96/21 97/20 100/3 101/11 101/19 101/21 101/25 102/1 102/5 102/21 104/3 104/10 104/20 105/13 106/15 108/18 109/10 109/13 109/23 110/4 110/11 112/17 113/17 115/18 118/10 120/4 120/24 121/1 124/7 126/12 128/17 130/16 132/3 132/4 134/8 134/9 135/11 136/17 139/4 140/25 141/12 142/20 144/16 144/17 146/11	106/1 106/4 106/9 110/1 110/5 110/22 111/18 113/19 115/14 120/6 120/23 121/4 121/8 122/11 126/10 129/20 130/3 135/11 135/18 137/12 145/12 146/8 149/4 149/6	<b>they'd [1]</b> 64/6 <b>they'll [1]</b> 9/14 <b>they're [19]</b> 5/4 6/10 6/10 17/2 17/13 17/14 19/25 30/15 43/16 52/1 52/14 62/17 67/12 94/16 97/13 101/15 107/7 111/18 132/22 <b>they've [2]</b> 4/19 119/15 <b>thing [18]</b> 3/4 3/21 7/16 26/3 30/5 44/14 48/3 57/14 59/4 59/15 66/18 84/18 88/19 100/3 101/19 105/18 121/9 145/13 <b>things [35]</b> 6/8 9/22 11/21 12/4 14/21 28/20 38/1 42/4 44/5 47/2 48/7 48/23 60/18 64/21 66/10 67/9 67/13 78/6 79/7 93/10 107/14 108/19 112/11 114/4 114/7 114/22 115/22 116/10 117/12 124/1 124/3 124/13 128/8 132/4 135/5 <b>think [270]</b> <b>thinking [7]</b> 3/21 4/9 32/19 51/15 60/1 85/5 101/8 <b>thinly [1]</b> 84/13 <b>thirdly [1]</b> 6/20 <b>this [129]</b> 3/2 3/4 3/11 4/10 7/3 8/1 8/5 9/10 9/25 12/8 12/15 12/20 14/15 14/17 15/8 15/9 16/2 16/23 17/18 18/22 18/24 19/5 20/13 22/3 22/7 22/13 25/2 26/9 26/23 28/7 30/10 30/14 30/14 30/19 31/3 32/10 34/16 34/24 34/25 35/4 36/1 36/14 37/10 38/16 38/17 40/8 42/1 42/7 42/8 42/24 42/25 43/14 44/7 44/22 44/23 45/19 47/16 51/25 52/5 55/3 64/18 68/14 69/23 71/20 75/9 75/17 76/2 76/10 77/8 78/9 78/25 79/14 80/21 83/14 83/22 84/11 86/19 87/3 90/7 91/18 91/20 91/22 93/21 94/1 94/10 94/14 95/9 97/22 98/3 101/1 103/17 104/20 108/8 108/22 109/10 110/1 110/9 119/15 120/24 121/9 122/22 126/4 127/14 128/7 131/18 131/25 133/10	133/13 135/4 135/7 135/9 135/11 135/12 138/13 139/10 140/4 140/7 140/21 142/23 142/25 145/2 145/7 145/21 146/8 147/1 148/15 149/17 150/2 150/4 <b>those [121]</b> 1/20 4/18 5/23 6/7 9/3 12/10 13/4 14/16 14/25 15/25 17/8 17/10 17/25 18/4 21/2 22/12 22/14 23/1 23/22 25/14 27/24 29/23 30/20 31/10 33/19 35/12 35/21 36/2 36/8 39/12 43/2 43/18 43/24 45/9 45/25 47/22 48/2 54/11 54/15 55/6 56/3 57/4 60/18 61/17 61/24 62/15 63/13 64/1 64/4 65/4 65/5 67/7 67/11 67/13 69/10 69/12 69/25 70/3 70/4 70/7 70/23 72/18 72/24 73/4 73/18 73/21 74/14 77/17 78/22 79/3 79/5 79/7 79/9 79/11 79/13 81/8 82/2 82/4 86/3 91/9 93/4 94/18 100/23 102/24 105/6 106/2 107/5 108/4 111/10 111/21 111/23 112/9 113/13 113/24 114/4 117/12 118/15 118/24 118/24 120/8 120/18 122/1 122/3 122/6 122/18 123/9 125/14 127/2 127/13 130/11 134/15 135/23 136/2 136/8 137/20 138/20 143/17 144/4 144/10 148/3 149/12 <b>though [10]</b> 12/17 19/21 22/19 34/15 42/16 47/16 84/8 124/10 126/7 147/1 <b>thought [6]</b> 11/13 19/16 50/18 54/21 60/12 75/17 <b>thoughtful [1]</b> 17/2 <b>thousands [1]</b> 16/24 <b>three [11]</b> 1/22 4/15 6/8 14/4 14/23 17/9 23/22 25/13 44/21 81/12 90/12 <b>three days [1]</b> 14/23 <b>three years [2]</b> 14/4 44/21 <b>through [52]</b> 3/23 4/9 5/19 8/12 8/18 9/11 12/14 18/8 19/14 21/4 22/1 22/19 24/9 24/24
<b>tested... [1]</b> 119/15 <b>testing [2]</b> 42/2 42/6 <b>Tetlow [2]</b> 138/14 144/23 <b>than [52]</b> 3/22 5/10 8/7 11/18 11/24 15/10 21/2 24/4 25/1 26/19 28/8 28/25 29/20 32/6 32/13 39/21 47/3 50/21 51/3 52/13 52/15 57/8 62/2 63/18 63/23 64/15 65/22 70/8 71/15 83/5 84/13 105/18 106/18 106/19 113/5 114/3 115/11 115/22 117/10 120/17 126/14 131/8 139/10 141/17 143/19 144/13 144/14 147/22 149/1 149/4 149/6 149/9 <b>thank [68]</b> 1/18 2/9 2/25 10/15 17/5 18/14 19/6 23/2 33/23 41/13 42/22 43/23 44/4 45/12 46/1 46/13 46/15 52/21 52/22 52/25 53/1 53/1 53/2 53/11 53/15 54/1 56/12 59/24 60/22 68/9 69/20 73/11 75/3 75/6 75/8 75/10 75/12 75/15 75/17 75/22 75/24 75/25 76/10 76/14 76/16 77/3 77/18 78/3 100/22 102/23 102/25 103/2 103/7 103/8 103/10 103/11 104/4 104/17 130/15 130/23 149/11 149/15 149/25 150/6 150/8 150/11 150/12 150/16 <b>that [921]</b> <b>that I [6]</b> 8/15 25/3 35/15 71/11 91/7 127/14 <b>that I flagged [1]</b> 138/10 <b>that's [104]</b> 2/8 5/3 8/2 11/2 11/10 12/19 16/5 16/6 16/18 20/2 20/6 25/14 26/7 26/14 27/4 29/24 31/11 32/19 33/21 34/21 37/10 43/14 43/15 47/23 48/13 48/21 49/6 49/23 52/21 53/1 53/19 54/7 67/19 68/5 69/21 70/11 71/14 72/3 72/7 72/12 76/21 77/3 78/9 79/23 79/25 81/13 86/5 86/14 88/18 89/7 90/22 90/23 92/24 93/1 93/2	93/9 93/9 95/7 95/15 96/21 97/20 100/3 101/11 101/19 101/21 101/25 102/1 102/5 102/21 104/3 104/10 104/20 105/13 106/15 108/18 109/10 109/13 109/23 110/4 110/11 112/17 113/17 115/18 118/10 120/4 120/24 121/1 124/7 126/12 128/17 130/16 132/3 132/4 134/8 134/9 135/11 136/17 139/4 140/25 141/12 142/20 144/16 144/17 146/11 <b>theatre [1]</b> 96/16 <b>their [44]</b> 3/22 6/23 11/19 16/22 19/12 31/4 33/22 40/8 42/9 44/21 52/12 54/9 54/12 55/5 58/15 58/24 61/1 61/3 61/6 63/5 63/8 63/10 64/11 64/14 65/18 73/5 84/12 87/18 96/17 98/9 108/3 111/14 113/5 115/14 117/18 118/3 127/3 130/7 132/7 138/1 138/7 141/21 148/2 149/21 <b>them [40]</b> 4/22 5/6 5/9 14/17 17/1 17/1 17/15 18/4 18/10 19/25 21/2 23/11 25/24 25/25 26/4 26/4 33/18 38/7 42/20 44/12 52/14 67/16 75/22 80/17 94/20 94/24 105/24 109/9 110/14 111/11 112/11 114/5 118/4 122/7 132/23 134/1 135/25 136/11 141/18 150/15 <b>theme [1]</b> 95/18 <b>themes [2]</b> 91/16 135/22 <b>themselves [5]</b> 2/18 16/15 22/21 22/24 98/6 <b>then [77]</b> 4/9 5/10 5/13 5/22 5/22 6/20 8/14 8/21 9/15 10/13 10/15 14/10 16/17 22/10 23/23 26/23 28/19 30/12 32/25 36/12 38/8 40/15 40/23 45/1 46/9 47/21 49/21 55/2 79/18 80/13 80/18 81/1 81/10 81/11 81/25 82/9 83/7 85/8 87/13 88/6 89/22 90/24 91/3 91/15 91/17 91/24 92/15 93/7 98/5 98/7 98/9 104/13 105/13	106/1 106/4 106/9 110/1 110/5 110/22 111/18 113/19 115/14 120/6 120/23 121/4 121/8 122/11 126/10 129/20 130/3 135/11 135/18 137/12 145/12 146/8 149/4 149/6 <b>there [168]</b> <b>there'd [1]</b> 133/7 <b>there's [53]</b> 4/4 4/23 13/9 13/11 13/15 14/9 22/17 24/18 27/8 28/23 29/25 29/25 30/1 31/21 39/16 40/7 40/18 40/25 41/11 42/9 44/24 47/3 49/10 49/16 50/12 51/19 58/8 59/1 61/7 62/10 63/6 71/13 71/22 72/8 73/16 74/23 77/1 78/13 88/5 88/11 88/23 88/24 93/13 95/1 96/21 101/5 101/12 107/5 107/12 109/16 121/7 140/25 148/6 <b>therefore [3]</b> 36/16 89/18 102/10 <b>these [24]</b> 5/4 17/16 18/7 19/11 19/21 20/4 26/15 29/2 37/23 43/8 63/24 64/3 68/21 69/24 72/9 80/15 81/3 91/2 91/13 95/5 108/13 136/15 145/14 147/15 <b>they [91]</b> 2/19 4/21 7/3 8/19 9/11 9/13 10/3 10/5 12/4 17/2 17/10 17/12 17/13 17/15 18/19 19/10 19/11 19/14 22/21 22/24 22/25 24/9 25/19 26/17 33/10 36/9 40/1 43/18 44/20 50/4 50/5 50/6 50/8 50/16 51/8 57/15 61/2 61/2 61/4 61/4 61/9 61/20 62/14 64/5 64/15 67/16 73/2 73/18 83/10 87/5 89/14 89/15 89/18 92/9 92/10 94/16 94/22 95/6 95/11 95/13 97/12 97/12 98/6 98/8 98/19 101/1 105/2 105/23 106/24 106/25 108/2 108/2 110/15 110/17 111/14 113/4 114/16 114/16 114/17 115/23 122/19 122/20 124/9 124/10 127/4 127/20 129/21 141/14 141/23 143/23 149/24	<b>they'd [1]</b> 64/6 <b>they'll [1]</b> 9/14 <b>they're [19]</b> 5/4 6/10 6/10 17/2 17/13 17/14 19/25 30/15 43/16 52/1 52/14 62/17 67/12 94/16 97/13 101/15 107/7 111/18 132/22 <b>they've [2]</b> 4/19 119/15 <b>thing [18]</b> 3/4 3/21 7/16 26/3 30/5 44/14 48/3 57/14 59/4 59/15 66/18 84/18 88/19 100/3 101/19 105/18 121/9 145/13 <b>things [35]</b> 6/8 9/22 11/21 12/4 14/21 28/20 38/1 42/4 44/5 47/2 48/7 48/23 60/18 64/21 66/10 67/9 67/13 78/6 79/7 93/10 107/14 108/19 112/11 114/4 114/7 114/22 115/22 116/10 117/12 124/1 124/3 124/13 128/8 132/4 135/5 <b>think [270]</b> <b>thinking [7]</b> 3/21 4/9 32/19 51/15 60/1 85/5 101/8 <b>thinly [1]</b> 84/13 <b>thirdly [1]</b> 6/20 <b>this [129]</b> 3/2 3/4 3/11 4/10 7/3 8/1 8/5 9/10 9/25 12/8 12/15 12/20 14/15 14/17 15/8 15/9 16/2 16/23 17/18 18/22 18/24 19/5 20/13 22/3 22/7 22/13 25/2 26/9 26/23 28/7 30/10 30/14 30/14 30/19 31/3 32/10 34/16 34/24 34/25 35/4 36/1 36/14 37/10 38/16 38/17 40/8 42/1 42/7 42/8 42/24 42/25 43/14 44/7 44/22 44/23 45/19 47/16 51/25 52/5 55/3 64/18 68/14 69/23 71/20 75/9 75/17 76/2 76/10 77/8 78/9 78/25 79/14 80/21 83/14 83/22 84/11 86/19 87/3 90/7 91/18 91/20 91/22 93/21 94/1 94/10 94/14 95/9 97/22 98/3 101/1 103/17 104/20 108/8 108/22 109/10 110/1 110/9 119/15 120/24 121/9 122/22 126/4 127/14 128/7 131/18 131/25 133/10	

<b>T</b>	<b>took [3]</b> 35/15 122/12 125/9 <b>tool [2]</b> 4/11 127/8 <b>top [5]</b> 22/23 24/14 46/19 82/17 141/22 <b>topic [8]</b> 23/3 27/16 31/13 45/19 86/7 92/15 138/10 145/12 <b>topical [1]</b> 129/3 <b>topics [2]</b> 120/21 148/3 <b>total [3]</b> 1/19 61/23 62/7 <b>totally [9]</b> 16/20 18/7 19/16 20/9 26/2 26/10 27/4 32/23 33/21 <b>touch [1]</b> 89/23 <b>touched [7]</b> 7/14 35/19 44/3 44/4 50/20 77/18 101/5 <b>touching [1]</b> 57/25 <b>towards [2]</b> 78/6 87/22 <b>tracked [1]</b> 126/23 <b>trade [12]</b> 1/11 4/4 10/10 21/12 37/17 43/21 47/1 47/4 49/4 69/25 101/20 121/22 <b>trade-offs [5]</b> 4/4 43/21 49/4 69/25 101/20 <b>Trades [1]</b> 75/5 <b>traffic [1]</b> 117/5 <b>training [6]</b> 8/9 24/9 48/2 48/5 48/18 101/14 <b>transactions [5]</b> 118/17 123/8 127/24 136/13 136/15 <b>transfers [2]</b> 138/19 138/20 <b>Transform [1]</b> 132/1 <b>transitioning [1]</b> 54/12 <b>translation [1]</b> 101/16 <b>transparency [3]</b> 28/11 93/13 102/20 <b>transport [12]</b> 3/7 3/8 3/19 10/1 20/24 21/23 94/14 123/6 123/7 125/19 125/20 137/7 <b>travelling [1]</b> 138/6 <b>Treasury [17]</b> 9/8 12/8 12/10 13/7 13/23 14/7 15/1 15/15 16/9 17/14 17/24 49/19 68/18 94/12 110/17 110/18 126/17 <b>Treasury-Departmen t [1]</b> 13/7 <b>Treasury/the [1]</b> 12/8 <b>trend [2]</b> 87/3 133/13 <b>trends [2]</b> 93/24 129/23 <b>triangle [1]</b> 51/7	<b>trick [1]</b> 13/18 <b>tried [1]</b> 132/9 <b>tripartite [1]</b> 51/1 <b>trouble [1]</b> 103/7 <b>true [4]</b> 94/1 125/22 128/1 144/16 <b>truly [1]</b> 95/19 <b>trust [13]</b> 32/10 32/11 33/1 49/16 49/19 98/7 98/8 99/5 99/5 107/6 107/7 143/14 145/21 <b>trusted [3]</b> 142/2 144/1 144/5 <b>try [7]</b> 6/11 7/13 38/17 82/13 104/1 143/23 145/9 <b>trying [13]</b> 5/18 8/6 26/19 28/7 28/8 40/3 46/25 61/15 105/19 113/23 132/4 132/15 133/19 <b>Turning [1]</b> 83/7 <b>turnover [2]</b> 28/20 109/22 <b>two [23]</b> 14/20 14/21 23/17 25/10 25/11 25/11 38/1 49/10 57/4 59/16 60/17 60/18 66/10 77/9 80/13 86/10 86/17 98/16 99/21 104/4 104/12 104/16 117/6 <b>two -- if [1]</b> 25/11 <b>two years [1]</b> 77/9 <b>type [2]</b> 41/18 125/22 <b>types [3]</b> 36/2 42/15 62/22 <b>typically [5]</b> 21/7 26/11 108/23 131/4 136/5	71/17 111/6 <b>under [11]</b> 25/17 25/17 30/16 30/25 35/24 78/19 111/22 135/21 136/20 140/8 143/11 <b>undercooked [1]</b> 23/22 <b>underestimated [1]</b> 137/22 <b>underlying [1]</b> 100/4 <b>underpaid [1]</b> 140/18 <b>underpin [1]</b> 14/1 <b>underpinning [2]</b> 99/9 99/13 <b>underrated [1]</b> 140/17 <b>undersell [1]</b> 144/16 <b>understand [29]</b> 4/2 4/14 8/6 10/6 20/11 23/7 26/23 27/22 34/12 37/4 38/12 46/8 48/8 50/8 58/15 73/17 74/10 75/4 82/6 86/23 92/13 95/6 97/2 98/25 99/16 99/19 105/21 133/17 138/20 <b>understandable [1]</b> 112/17 <b>understandably [2]</b> 28/3 141/23 <b>understanding [22]</b> 11/6 11/14 11/16 14/10 15/14 30/10 32/24 33/2 33/16 48/5 48/9 49/20 51/14 58/23 60/19 79/10 85/12 87/2 93/4 93/6 95/12 101/7 <b>understands [2]</b> 96/23 104/6 <b>undertake [1]</b> 54/18 <b>undertaken [2]</b> 14/20 93/10 <b>undertook [1]</b> 54/20 <b>unemployed [2]</b> 64/25 73/6 <b>unemployment [5]</b> 55/15 56/4 108/14 109/11 131/22 <b>unfilled [2]</b> 65/24 113/19 <b>unintended [1]</b> 83/11 <b>Union [1]</b> 75/5 <b>unique [1]</b> 135/8 <b>United [1]</b> 139/6 <b>Universal [2]</b> 66/25 88/14 <b>university [1]</b> 61/14 <b>unless [2]</b> 52/1 125/16 <b>unnecessary [1]</b> 36/21 <b>unpack [1]</b> 140/25 <b>until [2]</b> 76/3 150/18 <b>unusable [1]</b> 143/25	<b>unwinding [1]</b> 113/5 <b>up [60]</b> 8/11 11/25 12/18 17/5 22/10 26/16 31/13 37/16 41/14 42/13 49/25 56/24 56/25 57/15 64/12 64/14 70/1 73/25 82/24 83/14 84/8 86/7 87/8 95/20 96/24 98/22 99/8 105/5 105/20 108/8 114/1 114/12 119/5 120/23 121/4 121/8 121/25 122/8 125/2 125/8 126/13 126/21 127/5 128/6 128/13 129/6 129/11 129/23 130/24 132/13 133/6 133/13 135/19 138/11 138/15 143/5 147/6 147/15 147/17 147/19 <b>update [3]</b> 34/16 34/24 140/3 <b>updated [3]</b> 34/13 43/5 91/15 <b>updates [1]</b> 117/14 <b>upfront [6]</b> 28/2 28/8 38/7 38/16 49/2 49/4 <b>upon [3]</b> 25/8 77/18 107/8 <b>us [24]</b> 12/10 14/19 28/4 28/5 46/8 51/19 53/15 54/14 54/17 55/21 56/10 76/14 88/9 94/7 99/12 105/3 117/18 120/15 126/18 130/8 143/12 148/7 149/6 149/9 <b>use [26]</b> 6/7 6/9 19/23 27/18 38/9 40/25 42/6 52/12 77/7 90/20 94/11 94/13 94/14 94/14 94/20 100/25 105/5 106/25 110/15 112/7 116/21 116/23 119/1 127/3 128/18 128/19 <b>used [9]</b> 26/25 118/25 123/10 123/12 123/23 127/13 129/7 137/17 142/18 <b>useful [14]</b> 36/2 36/4 86/25 89/7 93/1 93/2 117/21 119/23 126/25 128/19 129/22 132/15 141/20 146/12 <b>user [3]</b> 85/22 93/4 93/6 <b>users [8]</b> 88/22 93/4 93/5 107/24 110/13 114/16 140/5 142/3 <b>uses [1]</b> 120/16 <b>using [10]</b> 4/11 51/4 87/7 94/24 95/10 126/15 131/7 138/8 142/18 144/8
----------	--	--	--	--

<p><b>U</b></p> <p><b>usual</b> [5] 26/7 79/13 81/25 96/8 115/19</p> <p><b>usually</b> [3] 46/18 123/20 127/18</p> <p><b>utilise</b> [1] 106/8</p> <p><b>utility</b> [1] 94/22</p> <hr/> <p><b>V</b></p> <p><b>vacancies</b> [5] 65/24 66/6 108/15 109/4 113/19</p> <p><b>Valley</b> [2] 12/15 39/14</p> <p><b>valuable</b> [7] 32/1 81/21 95/5 117/20 127/15 128/11 134/22</p> <p><b>value</b> [18] 12/22 13/17 16/9 19/11 19/19 20/2 30/14 30/19 31/22 31/25 33/8 33/21 37/1 37/10 41/2 41/3 85/10 142/14</p> <p><b>value-adding</b> [1] 33/8</p> <p><b>valued</b> [1] 83/24</p> <p><b>variable</b> [1] 128/8</p> <p><b>variations</b> [2] 93/20 93/22</p> <p><b>various</b> [6] 46/23 55/2 55/4 57/9 61/5 135/22</p> <p><b>vary</b> [1] 101/24</p> <p><b>VAT</b> [1] 144/6</p> <p><b>vehicle</b> [3] 128/20 132/19 143/5</p> <p><b>version</b> [9] 5/10 20/3 34/23 34/24 34/24 35/1 35/4 35/6 91/16</p> <p><b>versions</b> [2] 34/23 52/6</p> <p><b>versus</b> [1] 139/23</p> <p><b>very</b> [76] 2/25 3/3 3/6 3/15 7/15 12/1 13/1 13/16 15/2 17/10 18/14 18/23 19/16 20/19 22/3 22/4 22/4 25/18 29/24 30/15 30/15 33/10 36/10 37/12 37/13 37/25 38/8 42/1 43/22 46/15 47/7 47/7 47/11 51/18 52/20 52/21 52/22 52/23 52/24 52/25 53/1 56/17 56/22 57/25 60/4 63/6 63/21 75/12 75/15 75/25 81/18 82/23 84/20 85/20 98/20 102/25 103/2 105/4 113/12 116/3 118/4 118/21 119/12 122/24 124/9 129/22 133/17 141/2 148/24 149/11 149/15</p>	<p>149/25 150/2 150/6 150/8 150/12</p> <p><b>view</b> [12] 11/5 33/12 33/14 43/8 47/4 52/5 64/5 82/19 99/22 100/12 102/11 141/3</p> <p><b>views</b> [9] 2/17 52/15 52/15 55/4 55/8 58/4 70/9 90/16 94/4</p> <p><b>Virgin</b> [1] 40/13</p> <p><b>virus</b> [1] 14/23</p> <p><b>visibility</b> [2] 28/11 28/13</p> <p><b>volume</b> [1] 36/12</p> <p><b>vulnerable</b> [2] 56/1 98/18</p> <hr/> <p><b>W</b></p> <p><b>wage</b> [2] 70/5 70/7</p> <p><b>wages</b> [1] 110/9</p> <p><b>waiting</b> [3] 40/24 93/11 147/4</p> <p><b>want</b> [52] 5/6 7/25 8/3 8/23 13/13 15/17 18/12 20/3 30/24 34/24 36/7 40/21 40/22 41/8 41/22 43/16 44/24 45/20 46/10 49/7 51/24 52/4 52/5 52/7 52/10 69/25 71/11 73/11 77/1 102/12 108/1 108/2 114/1 114/5 114/6 114/16 114/16 114/17 115/20 116/13 120/20 122/21 122/22 126/18 128/25 139/4 139/15 140/9 143/7 143/23 147/23 148/3</p> <p><b>wanted</b> [14] 21/9 21/9 24/23 24/25 27/16 34/16 35/17 36/24 37/2 43/25 100/24 111/13 122/8 148/3</p> <p><b>wanting</b> [1] 127/19</p> <p><b>wants</b> [2] 13/12 107/20</p> <p><b>war</b> [1] 10/24</p> <p><b>warned</b> [1] 130/17</p> <p><b>warning</b> [2] 87/13 87/15</p> <p><b>warranted</b> [1] 65/14</p> <p><b>was</b> [197]</p> <p><b>was the</b> [1] 126/5</p> <p><b>wasn't</b> [14] 23/9 23/10 42/17 55/2 55/18 58/21 61/15 64/3 78/23 82/21 91/10 92/8 102/16 131/12</p> <p><b>wave</b> [1] 131/4</p> <p><b>waves</b> [1] 131/3</p> <p><b>way</b> [52] 3/10 4/11 4/22 6/17 7/1 13/22 14/9 14/14 20/19 21/4</p>	<p>21/18 21/25 22/20 23/25 26/16 29/4 29/10 35/5 35/6 35/10 42/9 42/13 45/6 47/18 47/21 48/24 50/16 65/4 74/16 81/13 81/25 95/1 96/1 96/5 97/13 101/18 105/8 105/11 106/5 116/9 118/25 120/2 122/7 122/20 125/24 127/23 140/8 140/12 140/22 141/14 143/24 146/6</p> <p><b>ways</b> [13] 5/5 10/22 11/22 16/4 26/2 34/21 49/20 117/22 117/24 124/2 125/8 131/13 141/13</p> <p><b>we</b> [371]</p> <p><b>we'd</b> [6] 36/25 67/3 117/4 118/21 125/1 128/5</p> <p><b>we'll</b> [5] 4/1 35/21 46/10 79/18 118/19</p> <p><b>we're</b> [18] 24/11 26/16 29/6 30/13 41/4 52/13 67/5 76/2 77/5 105/7 108/25 115/6 119/6 126/4 141/12 142/10 144/7 146/1</p> <p><b>we've</b> [44] 2/16 7/10 9/6 11/4 12/12 12/13 12/25 14/3 14/21 23/24 24/5 29/6 29/9 29/10 34/15 35/11 35/18 36/1 41/25 42/5 42/23 57/9 59/25 66/18 69/8 70/2 70/5 70/13 71/1 71/12 73/3 74/5 87/8 87/16 88/1 102/7 113/7 113/8 115/4 129/7 132/9 141/24 146/18 147/5</p> <p><b>weaknesses</b> [1] 57/3</p> <p><b>wealth</b> [4] 110/5 110/8 110/9 139/12</p> <p><b>wealthy</b> [1] 95/25</p> <p><b>web</b> [1] 105/25</p> <p><b>website</b> [1] 133/9</p> <p><b>Wednesday</b> [1] 1/1</p> <p><b>week</b> [2] 31/13 119/15</p> <p><b>weekly</b> [7] 109/5 122/11 127/23 129/12 129/20 135/6 137/15</p> <p><b>weeks</b> [3] 2/16 125/9 127/12</p> <p><b>weighed</b> [1] 70/1</p> <p><b>weighted</b> [2] 95/24 96/5</p> <p><b>welcome</b> [2] 84/11 84/21</p> <p><b>well</b> [69] 1/23 4/4 13/16 21/18 23/9 28/4 35/10 48/3 50/9 52/16 55/23 56/4 61/14 63/6</p>	<p>63/9 63/10 63/15 64/7 64/24 65/7 66/3 66/23 75/22 75/22 76/1 76/4 79/8 82/1 85/7 100/18 101/22 103/15 104/10 106/21 106/25 108/16 111/7 112/1 112/14 113/10 114/15 115/10 116/13 122/21 123/16 123/18 124/2 124/6 124/20 125/6 125/15 127/18 128/4 128/4 128/14 128/19 128/24 129/15 134/9 134/24 136/4 136/6 139/9 143/11 144/10 146/1 146/24 147/20 148/9</p> <p><b>well-documented</b> [1] 63/6</p> <p><b>well-informed</b> [1] 106/25</p> <p><b>well-structured</b> [1] 35/10</p> <p><b>wellbeing</b> [1] 63/10</p> <p><b>went</b> [4] 11/16 54/14 112/7 140/19</p> <p><b>were</b> [138] 10/2 14/25 15/15 18/17 21/17 22/4 26/17 28/3 29/13 29/14 29/19 35/12 38/6 39/3 41/15 50/2 50/5 50/8 51/2 55/3 55/24 55/25 56/3 57/6 57/7 57/11 57/18 57/20 58/13 58/19 58/19 58/24 59/16 60/22 61/6 61/19 61/25 62/1 62/14 62/15 62/16 62/19 62/24 63/16 64/5 64/14 64/25 65/9 65/24 70/17 72/3 72/24 73/1 73/6 73/7 73/9 73/16 73/20 74/8 74/16 74/17 75/19 79/3 79/10 82/3 87/22 91/6 91/14 91/16 94/3 96/15 97/7 97/23 98/22 99/18 100/15 104/7 105/1 105/3 112/10 113/4 113/4 113/12 113/13 116/3 116/14 117/7 117/11 117/17 118/24 120/13 120/18 121/13 121/18 121/20 122/1 122/5 122/19 122/19 122/20 123/1 124/9 124/10 124/11 125/7 126/15 126/20 127/3 127/4 127/4 127/9 127/16 127/16 127/17 127/21 127/22 127/23 130/4 130/14 130/17 130/25 134/4 134/24 136/12 136/12 137/14 137/16</p>	<p>137/24 138/1 138/5 138/6 138/8 141/11 142/15 144/13 149/1 149/10 149/21</p> <p><b>were</b>: [1] 121/20</p> <p><b>were: are</b> [1] 121/20</p> <p><b>weren't</b> [8] 28/2 35/22 39/4 50/4 57/7 67/2 105/2 124/17</p> <p><b>what</b> [148] 2/12 3/16 4/3 4/3 4/3 5/24 5/25 6/2 6/22 7/2 7/23 8/3 8/6 8/15 8/22 10/1 15/5 15/6 15/18 17/21 19/2 19/2 19/4 20/8 20/18 21/17 21/17 23/11 23/12 25/14 27/22 28/9 29/13 30/9 31/11 31/23 32/1 32/10 33/10 33/17 33/18 33/18 34/25 37/15 37/23 40/1 40/3 40/9 40/17 41/20 42/20 43/7 43/12 43/14 43/18 43/19 43/19 45/7 45/8 45/10 45/20 46/1 46/6 46/9 46/16 47/21 48/6 49/7 50/13 50/17 51/21 51/23 52/2 52/24 54/21 55/20 56/7 56/10 61/17 63/7 63/13 68/23 69/1 69/3 69/6 69/15 71/17 80/25 81/16 81/16 81/22 82/6 82/13 83/10 86/20 87/14 89/4 90/8 90/9 94/7 97/8 98/8 99/1 100/9 105/11 105/19 105/22 106/17 107/3 107/4 107/7 110/15 111/4 112/22 113/3 113/22 114/20 116/25 117/16 118/7 118/15 119/19 121/15 121/15 122/7 124/7 124/9 126/20 127/2 127/12 128/17 128/22 129/20 133/3 133/3 133/18 134/1 134/9 135/25 136/22 139/4 140/7 141/8 143/8 148/13 148/23 149/7 149/7</p> <p><b>what's</b> [14] 3/24 10/11 16/21 43/8 44/11 48/14 58/14 66/18 73/22 95/3 107/21 107/22 121/21 121/22</p> <p><b>whatever</b> [3] 119/8 119/21 125/10</p> <p><b>when</b> [52] 7/10 12/4 12/17 13/15 16/4 16/13 26/11 31/20 41/12 48/19 62/10</p>
--	--	---	---	---



<p><b>W</b></p> <p><b>when... [41]</b> 64/12 68/20 69/2 69/10 69/12 80/15 81/24 82/22 84/9 85/20 87/20 89/8 89/20 90/9 91/17 94/1 99/10 101/8 105/12 111/8 112/7 113/2 113/18 113/19 114/15 116/25 118/1 118/9 122/23 126/18 129/6 131/20 132/22 137/23 137/24 137/25 138/5 139/25 143/5 149/19 149/20</p> <p><b>where [59]</b> 2/20 2/23 3/7 3/14 3/14 7/24 8/2 9/10 9/17 10/7 12/2 12/19 13/18 14/17 15/17 15/17 21/17 21/22 22/14 22/21 22/24 27/11 31/3 31/22 32/19 33/21 36/17 36/24 36/25 37/10 38/17 40/17 42/8 42/8 50/24 55/8 80/8 81/11 83/2 90/4 94/10 97/6 100/10 100/20 101/11 113/24 116/14 118/2 133/5 135/4 135/7 135/23 137/9 139/7 139/8 141/16 144/13 146/2 149/10</p> <p><b>whereas [3]</b> 86/13 86/24 87/17</p> <p><b>whether [28]</b> 4/23 13/2 17/15 17/16 33/19 40/9 40/21 54/10 57/15 69/23 97/11 97/11 97/12 97/13 100/3 117/20 120/22 120/25 121/6 122/24 132/14 134/21 135/13 138/6 143/13 147/25 148/6 148/10</p> <p><b>which [104]</b> 1/25 2/5 3/25 4/25 5/2 6/17 6/18 11/5 11/10 11/11 14/14 14/22 18/15 19/2 19/10 19/18 20/22 21/19 22/6 23/25 24/1 24/13 25/8 25/16 26/17 26/24 28/9 29/4 29/10 31/13 36/18 37/12 37/16 38/11 42/10 42/13 44/16 45/1 45/6 47/18 47/22 50/25 55/22 58/3 64/24 67/1 67/24 69/8 69/10 70/17 72/24 80/22 81/9 85/24 86/2 86/20 88/7 89/24 93/8 93/13 95/4 95/6 95/22 97/1 98/2</p>	<p>98/5 98/8 98/19 98/21 98/21 98/24 101/5 101/6 101/7 106/13 108/8 109/5 109/17 109/21 114/7 115/15 117/9 118/19 119/22 122/7 122/8 123/11 124/4 126/6 126/23 129/16 129/18 132/6 135/6 137/2 137/21 140/6 140/21 141/3 143/12 143/24 145/10 145/12 145/20</p> <p><b>while [1]</b> 139/20</p> <p><b>whilst [6]</b> 10/3 21/24 44/20 51/13 63/20 66/2</p> <p><b>Whitehall [6]</b> 5/7 7/3 14/22 20/12 43/10 49/11</p> <p><b>who [69]</b> 3/2 4/7 7/4 12/7 12/11 21/19 28/6 30/25 31/15 33/9 33/13 34/4 34/4 39/4 41/11 41/22 45/15 50/4 54/17 56/3 57/17 57/20 58/12 58/19 58/20 58/21 59/16 60/14 60/22 61/7 61/11 62/19 62/24 64/25 71/16 72/1 72/3 72/21 72/24 72/25 73/4 73/6 73/7 75/7 78/22 79/10 96/3 103/8 106/23 107/19 107/25 110/12 117/1 117/7 120/7 123/5 123/20 125/2 127/13 133/22 135/23 137/4 138/20 142/17 142/22 145/15 147/23 148/18 149/16</p> <p><b>whole [6]</b> 48/4 82/4 90/10 117/15 126/16 129/8</p> <p><b>whose [1]</b> 92/18</p> <p><b>why [25]</b> 8/5 16/16 27/4 30/6 30/10 34/21 35/4 39/10 50/2 62/7 72/15 73/18 73/22 87/12 88/10 95/4 95/25 98/3 99/12 99/23 102/18 122/8 126/13 135/11 143/19</p> <p><b>wide [4]</b> 108/12 109/2 139/11 140/5</p> <p><b>widely [3]</b> 137/13 137/17 142/12</p> <p><b>widened [1]</b> 67/3</p> <p><b>widening [1]</b> 80/1</p> <p><b>wider [4]</b> 114/17 120/15 120/17 141/3</p> <p><b>will [62]</b> 6/7 7/13 7/22 8/18 9/2 9/20 13/2 13/3 15/21 15/23 15/24 18/15 22/6 26/3</p>	<p>29/15 31/22 34/22 36/7 37/5 38/23 39/13 40/19 43/16 46/3 46/5 46/7 46/9 46/11 52/20 62/25 63/22 64/7 69/1 78/3 79/15 82/15 84/1 84/4 85/3 85/15 89/1 89/24 93/4 93/24 94/18 96/2 97/10 97/10 98/21 111/12 118/7 118/10 118/12 119/22 119/23 128/21 135/24 136/5 136/23 136/23 143/23 149/6</p> <p><b>willing [2]</b> 39/4 115/23</p> <p><b>willingness [3]</b> 40/8 40/10 40/10</p> <p><b>Wilson [4]</b> 1/3 50/11 53/10 75/6</p> <p><b>Wilson's [1]</b> 59/2</p> <p><b>wind [1]</b> 134/10</p> <p><b>wisp [1]</b> 7/22</p> <p><b>within [27]</b> 4/8 9/15 10/18 21/8 24/3 27/5 27/9 27/13 34/9 70/6 79/15 85/15 86/25 87/8 87/16 87/18 87/21 88/12 89/15 90/15 91/7 91/16 93/5 96/15 100/20 100/21 127/11</p> <p><b>without [4]</b> 11/2 61/7 114/13 134/22</p> <p><b>witness [22]</b> 1/4 7/9 8/10 53/11 53/25 76/10 76/19 76/24 78/9 79/23 83/3 87/8 87/19 88/12 89/24 91/7 95/18 95/23 99/6 102/7 103/13 103/17</p> <p><b>witnesses [4]</b> 3/1 44/1 73/12 76/2</p> <p><b>won't [1]</b> 99/7</p> <p><b>wonder [9]</b> 79/22 86/8 89/2 93/18 111/21 114/11 122/23 134/21 135/18</p> <p><b>wondering [1]</b> 51/21</p> <p><b>word [3]</b> 34/22 103/15 103/19</p> <p><b>words [1]</b> 15/3</p> <p><b>work [58]</b> 4/21 7/3 8/11 9/2 9/4 12/13 12/21 12/23 16/5 16/14 24/2 28/23 30/17 38/14 42/19 44/21 45/6 48/25 50/4 51/23 55/7 55/10 56/8 56/11 59/10 61/24 62/22 62/25 70/25 72/11 72/25 73/17 74/9 77/6 77/7 77/10 78/4 84/5 85/16 87/5 88/13 95/16 96/9 96/19 103/5 112/9</p>	<p>115/13 118/6 131/25 132/23 134/14 140/7 142/19 146/20 146/22 147/23 147/25 148/6</p> <p><b>worked [26]</b> 5/25 12/11 13/8 14/3 19/2 20/25 21/4 25/25 43/19 50/6 51/7 54/16 55/15 56/7 73/19 73/22 74/15 109/11 124/6 124/21 125/6 125/6 128/4 131/8 146/3 149/7</p> <p><b>workers [11]</b> 57/10 57/11 58/15 58/22 59/23 70/13 70/17 71/10 72/11 131/5 131/10</p> <p><b>workforce [4]</b> 45/20 45/23 64/11 109/4</p> <p><b>working [34]</b> 10/23 11/22 12/7 16/4 21/25 23/17 23/18 25/5 25/18 26/5 27/7 27/9 29/1 30/12 32/17 35/10 37/24 54/9 58/3 59/12 61/8 87/4 104/14 113/12 113/15 122/24 129/24 132/23 135/22 142/8 142/10 143/16 145/8 149/5</p> <p><b>workplace [1]</b> 67/9</p> <p><b>works [3]</b> 4/3 13/16 56/10</p> <p><b>world [2]</b> 16/25 97/2</p> <p><b>worry [1]</b> 63/4</p> <p><b>worrying [1]</b> 63/3</p> <p><b>worst [1]</b> 55/17</p> <p><b>worth [2]</b> 92/9 116/14</p> <p><b>would [128]</b> 3/13 3/14 3/16 10/5 10/16 11/11 11/15 11/17 11/23 13/21 16/20 17/21 18/2 18/7 18/24 18/25 19/3 19/21 19/23 19/25 20/1 20/3 21/5 21/9 21/15 21/23 22/1 22/21 22/22 22/24 23/1 26/8 31/19 32/1 33/10 34/13 35/2 36/4 40/4 40/7 40/21 40/22 41/7 42/18 42/20 43/12 43/18 45/21 50/6 52/6 53/3 58/5 59/13 59/16 59/20 59/21 60/12 60/16 64/15 66/20 67/13 68/2 68/15 68/17 68/19 69/17 70/9 71/3 71/6 79/8 79/12 80/9 80/10 81/9 81/16 82/16 84/18 86/4 86/19 88/15 90/11 90/12 91/6 92/6 98/24 99/4 101/11 101/13 106/23 106/24</p>	<p>108/23 110/12 114/5 115/7 117/20 118/5 118/20 119/1 119/3 123/6 123/20 125/11 125/16 125/17 125/24 126/21 126/22 126/22 128/12 129/10 130/10 132/11 132/14 134/21 134/25 135/10 136/9 140/4 142/22 143/4 144/15 144/18 144/22 146/7 146/8 146/13 146/17 147/25</p> <p><b>wouldn't [9]</b> 10/23 12/20 18/12 59/10 91/5 137/7 144/16 144/19 146/3</p> <p><b>wound [1]</b> 134/8</p> <p><b>wraparound [1]</b> 67/4</p> <p><b>Wright [5]</b> 103/12 103/22 130/22 150/10 151/15</p> <p><b>write [1]</b> 80/1</p> <p><b>written [7]</b> 16/24 44/11 52/18 79/23 87/19 118/3 131/8</p> <hr/> <p><b>Y</b></p> <p><b>yeah [31]</b> 2/25 18/7 18/20 19/16 23/9 24/22 25/7 25/10 27/25 29/16 30/2 30/22 31/3 32/12 32/18 33/4 34/3 34/8 35/25 36/22 40/6 41/20 48/24 50/15 50/23 60/12 87/15 102/22 128/9 135/16 144/25</p> <p><b>year [10]</b> 12/15 48/3 83/14 91/18 104/11 112/6 118/20 134/14 140/6 143/3</p> <p><b>years [14]</b> 14/4 44/21 50/5 53/20 67/17 77/9 113/10 113/21 114/19 117/8 142/14 144/13 144/17 149/1</p> <p><b>years' [1]</b> 13/4</p> <p><b>yes [97]</b> 1/12 13/6 14/21 15/20 17/6 22/17 23/14 27/4 29/24 33/7 33/21 34/17 34/21 35/6 39/9 41/6 41/10 42/8 43/19 53/19 53/23 54/7 54/13 54/16 55/10 55/19 55/23 56/15 57/5 59/5 59/7 61/19 63/6 63/6 64/4 64/20 65/9 65/17 66/14 66/22 67/18 68/2 68/2 76/21 77/3 77/21 78/19 79/7 79/16 81/9 82/19 83/6 86/11 87/2 87/6 89/17 89/20 95/1</p>
--	--	--	--	--



<b>Y</b> <b>yes... [39]</b> 95/15 99/4 100/6 102/18 104/3 104/24 106/19 107/9 107/10 108/21 108/22 108/25 109/13 109/15 109/19 109/21 109/25 110/4 110/11 110/25 114/10 119/11 120/10 120/12 126/2 127/20 128/20 130/7 131/3 132/3 133/21 133/25 134/2 134/7 134/12 145/18 146/6 147/11 147/13 <b>yesterday [1]</b> 71/16 <b>yet [4]</b> 2/12 15/8 39/24 45/19 <b>you [596]</b> <b>you'd [4]</b> 25/8 25/8 36/14 116/8 <b>you'll [6]</b> 8/10 31/4 38/18 39/18 83/8 116/15 <b>you're [36]</b> 4/11 5/4 6/8 7/9 7/24 8/16 16/5 30/4 31/5 31/6 39/20 40/25 41/6 46/16 51/22 59/9 65/3 65/15 81/11 85/9 89/21 89/21 100/7 100/8 103/2 105/12 105/19 107/4 107/13 108/19 116/7 116/10 119/19 136/20 143/21 145/17 <b>you've [48]</b> 1/18 1/21 2/11 4/12 7/14 10/8 12/24 24/17 24/19 27/15 29/13 36/18 38/22 38/25 40/14 46/25 47/24 49/7 52/16 52/23 52/24 53/4 53/20 60/12 62/5 62/24 63/24 65/2 66/10 66/17 68/10 70/2 75/12 75/13 75/17 75/18 77/18 78/10 82/25 85/7 89/22 92/20 104/4 120/13 121/12 124/7 128/6 130/3 <b>young [38]</b> 54/10 56/2 61/1 61/7 61/19 61/22 61/25 62/1 62/2 62/3 62/3 62/5 62/9 62/13 62/23 63/3 63/8 63/12 63/14 63/15 63/22 65/12 65/13 65/14 65/20 66/4 66/8 66/17 66/20 66/23 66/25 67/1 67/7 67/10 67/11 67/14 67/19 72/12 <b>younger [2]</b> 60/24 64/19	<b>your [63]</b> 3/1 6/6 8/3 11/5 17/4 18/15 22/10 25/4 25/21 27/1 27/17 29/22 30/5 37/19 39/9 43/8 48/10 52/22 52/25 53/2 55/8 55/14 60/23 61/18 64/17 65/6 67/23 68/1 68/6 68/11 70/22 75/15 76/22 77/2 78/3 79/12 79/23 82/15 84/11 85/7 85/8 89/23 92/11 92/20 93/18 95/18 95/23 99/6 99/15 99/22 103/5 103/8 110/15 115/7 115/8 141/3 143/7 147/10 149/15 149/16 150/4 150/6 150/6 <b>yourself [1]</b> 103/3 <b>yourselves [1]</b> 135/17 <b>youth [1]</b> 64/23			
	<b>Z</b> <b>zero [4]</b> 24/21 57/17 62/19 137/12 <b>zero-hours [2]</b> 57/17 62/19			