

Thursday, 20 May 2021

(10.00 am)

SIR BRIAN LANGSTAFF: Good morning, Mr Gething. Can you hear me?

THE WITNESS: Good morning. Shall I call you Sir Brian or Brian or what would you prefer?

SIR BRIAN LANGSTAFF: Anything that's reasonably polite will be fine. You're talking to us from Wales I imagine. Whereabouts?

THE WITNESS: Indeed. I'm in Cardiff, so not very far from where I live.

SIR BRIAN LANGSTAFF: And in an office on your own with the technician, perhaps?

THE WITNESS: Yes, the technician's in a room next door. So I'm in Geldards office. There's no-one else here with me. I'm surrounded by green screens that look much prettier on your screen, and there's a technician next door in case anything goes wrong.

SIR BRIAN LANGSTAFF: Good. Now let me tell you who you are talking to. You are talking to a reasonable sized audience today. It's larger than we have had for the other two health ministers. There are, however, many more people beyond the four walls of this room in Fleetbank House who will be watching remotely, mainly, I suspect, in the case of today's evidence, from

1

1 matters, but it's essentially the Cabinet Minister for Health through the whole of the last Senedd term, yes.

2 **Q.** You are now, as of last week, the Minister for the Economy in the Cabinet?

3 **A.** Correct.

4 **Q.** Can you just assist us with how responsibilities as between the Deputy Minister and the Minister are organised, broadly speaking.

5 **A.** So the Minister, the Cabinet Minister, maintains full responsibility for the whole department. So during the time that I was a Deputy Minister for Health, I was responsible to the Cabinet Minister, who is now the First Minister, Mark Drakeford. My particular focus was on NHS performance, so I didn't have active choices to make around our response to supporting people with infected blood, but since I became the Cabinet Minister in May 2016 with responsibility to the whole department, then I've been essentially the responsible minister within the Government.

6 **Q.** When you took up that position as the Cabinet Minister, or Minister for Health and Social Services in May 2016, at that point what, if anything, did you know and understand about the suffering experienced by those who had been infected with HIV and hepatitis C and the suffering experienced by their families?

3

1 Wales, but certainly also, I would imagine, from Northern Ireland, from Scotland and all parts of England. So that will be a number of somewhere between 100 and 150 most probably. There are representatives of the press. So you have got quite a wide audience.

2 Ms Richards will be asking you the questions once you have been sworn and I'll ask Mary to invite you to take the oath.

3 **VAUGHAN GETHING, affirmed**

4 **Questions by MS RICHARDS**

5 **MS RICHARDS:** Good morning, Mr Gething. Can you see and hear me?

6 **A.** Yes, I can see everything fine thank you.

7 **Q.** You've been a member of the Senedd since 2011; is that right?

8 **A.** That's correct.

9 **Q.** Between September 2014 and May 2016 you were the Deputy Minister for Health?

10 **A.** Correct.

11 **Q.** And then you were the Minister for Health and Social Services from May 2016 until last week.

12 **A.** That's correct. Although you'll see in the documents the title has changed at various points in time. It's called Cabinet Secretary for Health, and other

2

1 **A.** Well, I was aware generally of the contaminated blood scandal because there had been not just publicity in various parliaments but also some of the media reporting and, in particular, some of the challenges about how infected blood use came into the National Health Service over a number of years, and the challenges that a number of campaigners had gone through to get some form of recognition.

2 Much of this was as a child and a teenager growing up, of course, because I recognise the scheme was set up I think in 1988, when I was 14. So it's largely been through public work, but also I have constituents who came to see me in my constituency role who have also been affected. So I have had some of that direct contact, both with improvements in treatment for hepatitis as well as some but not all of the challenges that people have faced in trying to get to this point, where there's a much wider recognition not just of the harm and the suffering but actually to do something rather more comprehensive in recognition and support moving forward.

3 **Q.** How has your knowledge and understanding of their experiences and their suffering changed or deepened during the five years that you were minister?

4 **A.** It's changed significantly. Partly because of the

4

1 continuing contact with constituents but largely
2 because of having responsibility for the role and
3 actually having to understand much more fully how we
4 got to this point and also because of the devolution
5 of responsibility for the support schemes, a move from
6 the old Alliance House to then each devolved
7 Government being responsible for a support scheme, and
8 in the direct conversations that I have then had not
9 just with officials but with representative groups, in
10 particular the Haemophilia Wales group, and the very
11 clear sense of grievance and anger that people had
12 about what was done to them by a significant failing
13 of the State, and about the fact that it still hadn't
14 been resolved.

15 I think, you know, it's undeniable that people
16 have good reason to be angry and upset about what had
17 happened and the fact that they're still having to
18 argue and fight their case and then, as the
19 responsible minister, having to make some choices
20 about what to do.

21 So I have a much better understanding but
22 I don't think I should try to tell the Inquiry that
23 I fully understand because I haven't had to live that
24 life of either losing a loved one or caring for loved
25 ones, and recognising that this isn't about any fault

5

1 "Reform in Wales must ensure that:
2 "- individuals are not disadvantaged in
3 comparison with current arrangements
4 "- decisions take account of views expressed by
5 those affected and their representative bodies
6 "- any move to a new system is equitable and
7 operates transparently and improvements are affordable
8 and sustainable within the health budget."

9 Then if we go over the page we see you saying in
10 the first paragraph at the top of the page:

11 "As a first step to reforming the scheme in
12 Wales, I have taken account of the views expressed by
13 those affected and their representative bodies and the
14 need for administrative efficiency. I have therefore
15 decided that, as an interim measure, payments for the
16 remainder of the 2016-17 financial year will be at the
17 same levels as England."

18 Then you set out in the next paragraph
19 arrangements for seeking views on a new scheme by
20 means of a survey and consultation through workshops
21 and so on.

22 If we just go back to the first page, I wanted
23 to ask you about what you said in the second paragraph
24 there. You refer to the scheme having been
25 "established on a UK-wide basis", and that having "now

7

1 or blame attaching to me or the person I'm caring for,
2 and I haven't had to see people leave us too soon. So
3 I have an understanding but it's not the same as
4 people who've actually had to live this.

5 Q. I'm going to ask you about some of the decisions that
6 you have made during your time in office as Minister
7 for Health. I want to pick it up with a statement
8 from October 2016.

9 Soumik, could we have WBS0000054, please.

10 So you will see, Mr Gething, this is a written
11 statement entitled "Wales reform of financial support
12 for those affected by NHS supplied contaminated
13 blood", dated 6 October 2016, and it's a statement
14 from you in your role as Cabinet Secretary for Health.
15 It says this:

16 "For those affected directly or indirectly by
17 NHS supplied contaminated blood I want to end any
18 uncertainty about the level of financial support they
19 will receive from the Welsh Government in the future.

20 "The scheme to support payment was established
21 on a UK-wide basis. However, this has now fragmented
22 through new schemes announced for Scotland and
23 England."

24 Then you set out some aspirations in terms of
25 reform:

6

1 fragmented through new schemes announced for Scotland
2 and England". I wanted to ask what you meant by
3 "fragmented" and what the implications were for Wales
4 and for your decision-making of the announcements in
5 Scotland and England.

6 A. Previously, Welsh Government ministers hadn't made
7 decisions on the support schemes because there were
8 the -- I think they were referred to as the
9 Alliance House schemes, the series of schemes that had
10 sprung up, I think there were five in total, and they
11 had been delivered on a UK-wide basis. And then the
12 decision was taken by the UK Government that
13 responsibility for support should actually go with
14 whoever has responsibility for health, so the four
15 governments within the UK, and the new schemes had by
16 that point been announced in Scotland and England.

17 So we then had to -- you know, there are people
18 then living with uncertainty, seeing announced in
19 Scotland and England, so we would need to set up
20 a scheme in Wales as well. And so, as you go through
21 my statement, you will see the initial choice made to
22 mirror payments in England, which is where most people
23 compare: between Wales and England. It's a big -- not
24 just a land border but the reality that most of the
25 social and economic links are Wales-England rather

8

1 than Wales-Scotland, and it's then about trying to
 2 then have an engagement with people who have been
 3 scheme beneficiaries in the past to understand how we
 4 design a support scheme in Wales.
 5 **Q.** Would it be right then to understand from the
 6 perspective of the Welsh Government that this wasn't
 7 a matter, really, of choice for the Welsh Government
 8 to set up its own scheme, it was effectively -- forced
 9 upon might be a little too strong a verb, but because
 10 of the decisions of the UK Government and the actions
 11 that were being taken to set up an English scheme and
 12 a Scottish scheme, you had little choice but
 13 effectively to set up a Welsh scheme?
 14 **A.** I think that's a fair summary.
 15 **Q.** Do you know if there had been, as far as you can
 16 recall, any consultation by the UK Government with the
 17 Welsh Government about this new responsibility that
 18 would be potentially thrust upon the Welsh Government?
 19 **A.** I think there were conversations between officials but
 20 it's certainly not a matter that the Welsh Government
 21 was saying: we desperately want an entirely different
 22 scheme in Wales and we want you to give us the
 23 responsibility with none of the resources to do so.
 24 So when the announcement was made, it wasn't
 25 a surprise on the day, which does happen from time to

9

1 But those relate to other UK Government choices.
 2 So as well as the health department in the
 3 UK Government, there had always been a need to make
 4 sure that the Department for Work and Pensions are
 5 sighted and not going to apply conditions that would
 6 mean that other benefits would mean a reduction in the
 7 value of the payment, in essence.
 8 **Q.** Then, before we look at the specific decisions that
 9 you've taken in relation to the Welsh scheme following
 10 this statement, can I just ask in broad terms for your
 11 reflections on what the advantages or disadvantages
 12 have been, from your perspective, of there being
 13 a Welsh scheme, a devolved scheme?
 14 **A.** Well, the disadvantage is you get different schemes in
 15 different parts of the UK, and so you then have people
 16 asking, "Well, am I better off in one scheme or
 17 another?" The advantage is the exact mirror, which is
 18 that the exact converse, which is that you get --
 19 reflect what beneficiaries you are responsible for
 20 actually want.
 21 The challenge is, in all of this, it was a whole
 22 UK failure, a system-wide failure, over many decades
 23 and you may have a challenge about which scheme is
 24 looking after you and is it an accident of where you
 25 live, not necessarily where you're infected, and is

11

1 time with UK Government announcements, but it was
 2 a case of the UK Government having made a decision.
 3 **Q.** I'm going to ask you a little later about issues of
 4 funding and funding streams and what avenues of
 5 funding there were for the Welsh Government in terms
 6 of funding the scheme but, leaving aside for the
 7 moment issues of funding, were there any particular
 8 constraints or conditions or preconditions from the
 9 UK Government placed upon the Welsh Government in
 10 terms of what the scheme should look like or what its
 11 eligibility requirements should be?
 12 **A.** No. The reality is we already have a defined group of
 13 people who have been beneficiaries of previous
 14 schemes. Some of those are organised into groups,
 15 some of those don't want to be recognised and part of
 16 groups. They deal with -- they're dealt with the
 17 schemes on an individual basis. So we have a discrete
 18 group of people.
 19 As to what we then did in terms of the choice we
 20 made to support, there wasn't a straitjacket in terms
 21 of the UK Government saying you may or may not make
 22 decisions in these areas. What was really important
 23 though, in terms of any support arrangements was
 24 a relationship with the benefit system and to make
 25 sure that people's other benefits weren't affected.

10

1 that fair? So that's a challenge to work through and
 2 I know we're going to talk about parity later.
 3 But in the discussions we had, it meant we were
 4 able to listen to what people wanted to do and what we
 5 then could do. So that's why we introduced the
 6 psychological support elements, because that was
 7 a view that came up in the conversation we had with
 8 the scheme beneficiaries that are we responsible for
 9 in designing and implementing the Welsh scheme.
 10 **Q.** I'll come on to psychological support at a slightly
 11 later stage. If we look at your next announcement,
 12 this is the announcement of the scheme itself, which
 13 is at CVHB0000040, and we see it's a statement by you
 14 on behalf of the Welsh Government, 30 March 2017:
 15 "I am pleased today to inform members of new
 16 support arrangements for individuals and their
 17 families affected by hepatitis C and HIV through
 18 treatment with contaminated blood in Wales. These
 19 arrangements will come into effect in the coming year
 20 and be administered through a new process I expect to
 21 become operational in October.
 22 "The significant impact on many individual lives
 23 of such infections has been extensively discussed in
 24 the Assembly chamber with broad agreement that we must
 25 improve the *ex gratia* support provided by Welsh

12

(3) Pages 9 - 12

Government. I announced significant new investment that enabled us to mirror English arrangements on an interim basis during 2016-17, but most importantly was committed to taking into account the views of those affected to ensure that, going forward, this support is used to best effect and our arrangements are transparent and equitable."

Then if we just pick it up on the last line of the page:

"I am therefore introducing a single streamlined scheme for Wales to be administered by Velindre NHS Trust through the NHS Wales Shared Services Partnership."

You refer in the next paragraph to there being an automatic transfer to the new scheme and to working with the Department of Work and Pensions and with HM Revenue & Customs.

You refer in the next paragraph to the workshops and survey.

And then if we go down towards the bottom of the page, please, Soumik, you say this:

"Three principal messages influenced my decisions. The first was that there is a need to provide broader assistance over and above financial support. Affected individuals can experience

13

systems. Now, I think we've done some of this but if I'd understand the impact on the whole person and in their context and money doesn't actually necessarily do that. There may be other parts of that person's life that are more important that they want assistance for.

So some of that's a direct provision, some of it is signposting people to a suitable support service. So that's what we are trying to do, to see the whole person to understand how we can help and support that person in matters that are about more than money. The obvious part is the psychological support assistance, so we then eventually have provided, but it is about, as I say, that broader support for the individual in their own unique circumstances.

Q. If we then move to the bottom of the page we can see the second of the three principal messages you state:

"... I want to address the concerns raised about access to discretionary funding. This has not been straightforward or equitable in that many never apply at all for these funds and those who do apply can find it burdensome and undignified to fill in forms to seek often modest amounts of money. As equity is a key value for our new scheme, I have decided to increase all regular payments to include an amount

15

difficulties accessing healthcare services, home or travel insurance, other financial benefits, or suitable public services. Having heard this, I intend our new scheme to include a holistic support service for every affected individual -- to be provided face to face, online and by telephone. I believe this will significantly improve our beneficiaries' sense of security, quality of life and care and, I hope, ensure they are treated with the dignity they have a right to expect."

Just pausing there, Mr Gething, I won't take you to the scheme documents but the concept of a holistic support or holistic services is embedded in the actual scheme documents that establish the scheme. Why was something beyond financial support regarded by you and the Welsh Government as important and what, in broad terms, does the holistic support encompass?

A. It directly came from the conversations and engagement we had in the consultation period on the new scheme. So we heard in both the events, the one in North Wales, the one in South Wales, as well as in the written responses, that finance of course was important but it was more than that and, in particular, the psychological support but also understanding how to navigate your way around support

14

towards additional expenses such as increased winter fuels; in relation to treatment (travel/overnight accommodation); and insurance (personal/travel). My intention is to remove the need for people to apply for this support although a small discretionary fund will be retained."

Again, Mr Gething, what was the thinking which led you to identify that as one of your three principal messages?

A. Well, again, this came from engagement with people directly affected themselves and some people were applying for discretionary support but, for others, they either didn't understand or didn't want to engage in it for a range of reasons. There's still lots of stigma. Actually, for the amounts of money the point about burdensome and undignified, that was a very strong response from people and so, actually, rather than saying there was an amount of money that you have to go through an application process for, we decided to do exactly as the statement sets out, to increase regular payments rather than having those individual pots of money.

There was recognised that there may be circumstances that we couldn't anticipate for where a small -- where a discretionary amount and

16

(4) Pages 13 - 16

a discretionary fund might be appropriate, so that's why we retained that. But in all of these different areas there are increased costs for people and those costs matter. They may not be hugely significant financial costs in the grand scheme of things but for those people as additional costs for dealing with the reality of the fact that they had had infected blood from the NHS, there were things we wanted to try and make some contribution towards on a much more predictable basis to provide equity to the whole group of beneficiaries, in recognising that some people have simply not engaged with the process for reasons that I think are entirely understandable.

Q. Then the third principal message that you set out in this statement was this:

"Finally, I learned that we can do more to support those who have been bereaved, especially during the early years when distress and financial difficulty may be greatest. The one-off payment is not sufficient to help people adjust when regular payments cease. To address this, I have decided that spouses, civil partners or partners will receive 75 per cent of the regular payments for three years after bereavement. For the newly bereaved, payments will reflect the regular payment rate at the time of

17

Now, in any of these, money doesn't fully reflect the loss but it is about trying to have something that is as fair as possible and, of course, things have progressed since this time as well.

Q. The Scottish scheme was 100 per cent for the first year and then 75 per cent thereafter. If we leave aside for a moment the 100 per cent, 75 per cent difference, when we look at the most recent announcements I may come back to that, but the Welsh scheme limited the payments of 75 per cent to three years. Was there a logical or moral or principled basis for that or was that simply, in reality, a reflection of financial constraints?

A. It was partly trying to understand how long a period of time would it take to help support people through bereavement, getting used to a change of financial circumstances, and it was always a reflection that, from a budgetary point of view, this a limit to the budget that we have and, in managing my whole responsibilities, I remember this was a particularly difficult time in trying to reflect a balanced budget and so there were financial considerations that were part of it. There's no point trying to pretend they weren't.

That was part of what we had to manage and, in

19

death. For those bereaved in earlier years, the 2016-17 rate will be applied and one payment made in full."

Again, Mr Gething, the same question, what was it that led the Welsh Government to include an element of regular payments -- I'll ask you a little more about the detail of it in a moment -- but an element of regular payments of the bereaved spouses and partners?

A. Well, again, this reflects what we heard in the consultation, also in the meeting that I had with one of the representative groups as well, which was a point that was made strongly to me. The reality that when someone passes away, the one-off payment doesn't necessarily help people to adjust to not having that person and, sometimes, that person will have been a financial contributor but for other people it is simply about managing and dealing with the loss. So, again, these are people in a pretty unique set of circumstances where they have been failed.

So, actually, the element of regular payments was to try to smooth out the challenge and the pain of moving on and not potentially having that financial support. So it's about helping people through a transition after bereavement.

18

the earlier point, in setting out what we would be able to do, I made the point that we needed to have something sustainable within the health budget and that's part of the consequence of devolving responsibility for the support schemes to devolved governments away from the UK Government.

Q. Is it right to understand, from what you said there in the last sentence of that paragraph, that there was no cut-off date in terms of the date of bereavement. Someone whose husband, for example, had died 10/15 years previously would be entitled to apply for this, although what they'd get 75 per cent of would be 75 per cent of the 2016-17 payment rate; is that correct?

A. That's correct.

Q. Just one point of detail I have been asked to explore with you. As I understand it, the 75 per cent that the widow or partner receives will, in general terms, be 75 per cent of what the deceased would have been receiving. So widows may get a variable rate depending upon -- and I'm using widows just as an example -- what their husband or partner had been entitled to receive by way of payment which, in turn, would depend on whether they were, for example, mono-infected, co-infected, hepatitis C, HIV; is that

20

1 right?

2 A. Yes.

3 Q. What was the thinking behind differential rates then

4 for widows?

5 A. Because it reflects the payments that were actually

6 being made. So -- and this always comes back to

7 scheme design and, again, this vexed question of what

8 is fair, bearing in mind there's a huge unfairness

9 that has been imposed on these people with the pain

10 and suffering they've already gone through. But then

11 once you have ascribed an amount for regular payments

12 that are being provided, it's a percentage of those

13 regular payments and this is difficult but it was part

14 of the commentary and discussions we had about what

15 would and wouldn't be fair. So that's the way we

16 settled an equal portion of the regular payments that

17 would previously have been provided before the

18 bereavement.

19 Q. In setting up the Welsh scheme, what, if any,

20 consideration was given to the model of financial

21 support used in the Republic of Ireland?

22 A. Well, this was something that was mentioned to us on

23 regular occasions and, you know, understandably so in

24 terms of advocating for the best possible support

25 scheme, the Republic of Ireland scheme was regularly

21

1 Again, it comes down to what can we do and how

2 do we then do that as fairly as possible, given the

3 envelope that you have to operate in as a decision

4 taking minister. I know that's quite uncomfortable

5 sometimes because that doesn't sound -- you are just

6 saying let's do what's right but, actually, you still

7 have to make choices within the financial envelopes

8 available to you and that's hard, I know. It's hard

9 as a decision taker but I also know it's much harder

10 if you are the person who is saying, well, it appears

11 to me that there is not less more money ^ but that

12 gets turned into a greater value being attached to

13 someone in my circumstances in a different part of the

14 United Kingdom.

15 So I understand that in itself has been

16 an ongoing cause of grievance, even though this

17 represented an improvement in the position in Wales,

18 I don't doubt for a single second that people wanted

19 us to have the most generous support system available

20 and they would have been disappointed we couldn't

21 match with Scotland.

22 Q. Why was Velindre NHS Trust chosen as the administrator

23 of the scheme?

24 A. Well, there was very clear view from people who were

25 going to be beneficiaries from the scheme that they

23

1 mentioned to us, and it came down to what we were able

2 to do and to achieve. You know, we had this benchmark

3 of England on the one side and the Republic of Ireland

4 on the other and, of course, the broader healthcare

5 and support systems are different.

6 I have more understanding of the Republic of

7 Ireland's healthcare system than others. My wife is

8 Irish, I have in-laws, but it was really about what

9 can we do and the Republic of Ireland scheme was more

10 generous on a range of fronts and we simply weren't

11 able to match that in what we could do.

12 So, yes, we were aware of it, yes, we considered

13 it but actually it wasn't something that we could

14 deliver and be sustainable through the health budget

15 we had to work with.

16 Q. What consideration was given to the Scottish model or

17 was it a case very much of just looking to the English

18 model and seeking to match elements of that?

19 A. We looked at the Scottish model as well as the schemes

20 developed and, you know, it's hardly surprising that

21 people will look at what's available in different (and

22 especially nearby) countries and starting with those

23 in the UK, and the Republic of Ireland being the next

24 most obvious one to look at, for reasons that are

25 entirely understandable.

22

1 wanted a not-for-profit group. They didn't want to

2 like the idea that someone who would come in on

3 a for-profit basis be delivering the scheme. So we

4 chose Velindre as a not-for-profit organisation and

5 they were able to deliver the scheme to NHS Shared

6 Services. So NHS Shared Services was housed within

7 Velindre NHS Trust and they were able to deliver the

8 scheme in the time-frame that we wanted. It's also

9 because we're able to, instead of creating a wholly

10 new organisation we were able to direct Velindre to

11 create this service and were able to work with them to

12 do so. That's part of our ability, effectively, of

13 in-line managing the NHS in Wales, to be able to do

14 that.

15 Q. That was your announcement March 2017 for the scheme

16 that would then begin to operate in the autumn of

17 2017. Could we next go to WITN4065002. This is an

18 announcement by you in March 2019. Before we look at

19 the detail of it, is it right to understand that this

20 is really -- although there may have been some modest

21 adjustments to the scheme between 2017 and 2019, this

22 was the first major change that was being made to the

23 scheme since its inception?

24 A. Yes, that's fair.

25 Q. If we look at -- well, the second paragraph refers to

24

(6) Pages 21 - 24

the acceptance on behalf of the Government that:
 "... beneficiaries of our *ex gratia* payments
 scheme delivered through our partners at the Welsh
 Infected Blood Support Scheme will have experienced
 significant mental health, well-being and post
 traumatic stress associated with their experience of
 infection."

Then it refers to officials having:
 "... met with those directly affected,
 clinicians, the benefits advisers and counsellors at
 WIBSS to gauge their thoughts regarding additional
 means of support for all beneficiaries, particularly
 those at Stage 1 with life impacting complications
 arising from their hepatitis C infection."

Then you say this:
 "Following these discussions I have agreed to
 make available the following enhanced support ..."
 If we go over the page we see you make several
 announcements, the first of which is:
 "... Enhanced [hepatitis C stage 1] Scheme
 payment, for those with existing Stage 1 hepatitis C
 who are suffering from mental health symptoms which
 they consider to be related to their being infected
 with hepatitis C and where the mental health symptoms
 that they are experiencing have an affect on their

25

Before we look at the other changes because
 this, I think, was the principal change in terms of
 financial support that you were announcing on this
 date, the English scheme had introduced in the latter
 part of 2017, I think, the Special Category Mechanism.
 Is it right to understand that this was the Welsh
 Government's -- "equivalent" is not the right word,
 I think, but its alternative to introducing a Special
 Category Mechanism-type payment?
A. Yes, and, again, we weren't as sighted as we'd have
 wanted to be when the Special Category Mechanism was
 introduced and every time there was a change in
 a scheme there's a ripple effect from people across
 the UK. We looked and we thought then about what we
 would want to do. So it was about a need to re-engage
 with people, how to do this and how to do so in a way
 that is as fair as possible. So we didn't go down the
 same route of medical evidence but it's about the
 understanding and the conversation with people about
 the direct impact of their symptoms. So we
 deliberately went for a more simplified approach and
 that's what led to us making this -- when I say "us",
 ultimately it's me, I'm the decision-maker, so it's my
 choice, but in conversation with officials and from
 the engagement they had with our stakeholders.

27

ability to carry out day to day activities. The
 enhanced payment will be equivalent to the current
 rate of payment for those at Stage 2, hepatitis C
 infection, which is £18,500 per annum. Where an
 application to receive the Enhanced Hep C Stage 1 +
 Scheme Payment is submitted by 23 April 2019, the
 payment will be backdated to 1 April 2018 or to the
 date that the individual first received the Stage 1 *ex*
gratia payment under WIBSS, whichever is the later."

Then if we look towards the bottom of the page
 you say:

"The proposed enhanced scheme for those at
 Stage 1 infection will be much simplified from that
 available across the border, with no requirement for
 medical input into the application process.
 Beneficiaries will simply be asked if they are
 suffering from any mental health symptoms that they
 feel are related to their infection from contaminated
 blood or blood products, the symptoms and whether they
 are affecting their ability to carry out day-to-day
 activities. If this is the case, there will be no
 need for further assessment because the person has
 already been diagnosed with Hepatitis C from infected
 blood or blood products and this is already
 acknowledged as unjust."

26

Q. So would it be right to understand that, in broad
 terms, in terms of what the process was for applying
 for this, it's more closely related to what we've
 heard about in Scotland, arising from their clinical
 review, it's a process of self-declaration by the
 beneficiary who's making the application, rather than,
 as under the English scheme, a process which requires
 analysis and a report and the completion of a form by
 a clinician, setting out hepatic consequences and
 sequelae of hepatitis C?

A. Yes, that's fair.

Q. You refer here, I think, to it being a simpler
 process, avoiding the need for further assessment.
 Were those essentially the reasons for going down this
 model rather than the clinical model, to try and make
 it simpler and more straightforward?

A. Yes, and, again, it's an understanding of the hurt
 that people have already gone through and then to be
 told that we need to, essentially, put you through
 another process, where you are going to be re-examined
 and you won't know what the answer to that is before
 we're prepared to acknowledge that you really are
 suffering further psychological impact, and the
 recognition was that, in the great majority of cases,
 that you'd end up saying that was the outcome and why

28

(7) Pages 25 - 28

1 put people through that process.
2 You'd need to have something for people to
3 actually recognise they had those symptoms, to
4 recognise actually and to be able to say there's
5 something that I feel I am directly impacted by, and
6 that would then be a much simplified conversation; so
7 that's self-declaration, rather than an external
8 review and support.

9 Of course, you need to remember there's quite
10 a lot of mistrust where, if you're being told that
11 there's going to be an extra medicalised process, that
12 some people think that's just a way of trying to come
13 up with the wrong answer and I've heard, essentially,
14 that would be a cost-saving process to avoid making
15 payments. So we had to try to think through all those
16 different things and then come back, as I had already
17 said at the end of the paragraph you refer to about
18 what is just, and it already acknowledged injustice
19 that had been visited upon these groups of people.

20 Q. This is an announcement made in March 2019. If we go
21 to HSSG0020018, we can see this is a report from the
22 manager of the Welsh Infected Blood Support Scheme
23 a year earlier, 22 March 2018. If we go to page 7,
24 please, Soumik, we can see under the heading there
25 "Potential options re Special Category Mechanism",

29

1 if we then go to HSSG0020006, you'll see, Mr Gething,
2 there's an exchange of emails here from June 2018
3 within the Department of Health in Wales, and if we
4 go -- or, the Health and Social Services group within
5 Wales. And if we go to the next page and we just look
6 at the email at the bottom of the page -- so this is
7 June 2018 -- it says:

8 "There are a few things outstanding which are
9 currently holding us back."

10 The first is:

11 "The 2018/19 uplift for beneficiary payments."

12 I will ask you about the general position of
13 uplifts in a few minutes.

14 Then 2:

15 "England has introduced a Special Category
16 Mechanism which, in theory, provides beneficiaries at
17 stage 1 that have limiting lifestyle factors similar
18 to beneficiaries clinically classed as stage 2, with
19 the stage 2 payment levels. Our paper highlighted
20 some options around this ..."

21 That, I think, is a reference to the March 2018
22 paper.

23 Skipping down a couple of lines, the email
24 continues:

25 "Again we are receiving regular calls about

31

1 reference there to the English scheme having adopted
2 the Special Category Mechanism. It says:

3 "Since England introduced the SCM, we have
4 received a number of queries on whether Wales will
5 follow suit. It is highly likely that WIBSS
6 beneficiaries will challenge Welsh Government's policy
7 if a similar approach is not adopted in Wales."

8 Then three options are set out:

9 "Don't adopt

10 "Introduce Special Category Mechanism or
11 something similar

12 "Do away with stage 1, thereby negating need for
13 [Special Category Mechanism]."

14 If we go over the page -- I'm not going to go
15 through the detail of the options analysis -- if we
16 look at the "Conclusion" on the next page, we can see
17 the recommendation from WIBSS is that:

18 "... the Welsh Government adopt the Special
19 Category Mechanism or a similar system. This would
20 ensure our beneficiaries would not be disadvantaged
21 under our scheme, compared to those in the English
22 scheme."

23 Then there is an estimate of costs.

24 Before I ask you a question, I just want to show
25 you one further document. So that's March 2018. And

30

1 this. This is also pressing as the majority of our
2 beneficiaries are at stage 1 and if there was a change
3 of policy in Wales then they could be financially
4 significant to them."

5 Bearing in mind these were recommendations being
6 made and then followed up in March and June of 2018,
7 can you help us understand why it was not until
8 March 2019 that the enhanced stage 1 plus payment was
9 introduced?

10 A. Yes, it's a challenge in getting through from the
11 initial recommendation from WIBSS and then when that
12 comes to me as the minister, and the dialogue between
13 officials, but also looking to engage with people
14 directly affected, and that's also why this was
15 backdated because the length of time getting the
16 process right.

17 Part of the challenge in the Special Category
18 Mechanism is it was announced without notice and so we
19 were then really catching up and every day you are
20 trying to catch up, there are people who are
21 understandably saying, "Why are we being treated
22 differently?"

23 So it's simply about how quickly the machinery
24 of government and consultation can work to understand
25 what do we do. The broad recommendation is there. We

32

(8) Pages 29 - 32

1 then have to find a way to say: well, how do we do
2 this in a way that is fair, to operationalise it? And
3 that then comes to me with some choices about
4 sign-off, saying, "Yes, please go ahead and do this,
5 and find a way to do this fairly" and then to sign off
6 and make the announcement on that actual operational
7 way to deliver it. But because of the time that it
8 had taken, that's why there was an element of
9 backdating in it as well, to reflect the fact that
10 otherwise it would move forward from the March -- the
11 later date when it was announced, you'd have
12 understandably had people coming and making
13 representations about the fairness of that.

14 So that was a proactive decision to backdate it
15 to reflect the time taken to deliver the change.

16 Q. If we then go back to your March 2019 announcement at
17 WITN4065002, and just pick up the other aspects of
18 that announcement.

19 Go to the third page, please, Soumik.

20 So the second announcement is in the second
21 paragraph on this page:

22 "... a structured assessment and personalised
23 package of additional assistance will be offered to
24 all those infected and their families as part of the
25 new WIBSS psychological support arrangements. The

33

1 The psychological support arrangements are
2 available, are they, to any family members, in
3 principle, who have been affected?
4 A. In principle shown that they had been affected and,
5 you know, within that we didn't think we'd have
6 a mushrooming out of people wanting to get family
7 members who hadn't been affected because this is --
8 this is so personal, and it's -- the direct impact and
9 understanding and -- you know, whilst there are
10 support groups, those are to support each other. Lots
11 of people don't want to talk about this in public and
12 so it's actually a challenge to get people to take up
13 the support that's been offered. And that's why the
14 direct conversation and the direct communication with
15 those infected and their families have been important,
16 and the recognition that if you try to limit this to,
17 if you like, the next of kin, that wouldn't
18 necessarily reflect the wider impact of the
19 psychological harm that had been caused.

20 Q. And then if we look at the next paragraph it says:

21 "In addition to these enhancements, WIBSS will
22 adopt a revised and more open and transparent approach
23 to the way the existing discretionary fund is
24 administered. They will write to all beneficiaries
25 informing them of the eligibility criteria and

35

1 needs for such support has also been emphasised
2 through the Infected Blood Inquiry and will form part
3 of the overall package of holistic provision
4 available."

5 So the second aspect of your March 2019
6 announcement was to introduce a psychological support
7 service; is that right?

8 A. Correct.

9 Q. And is it right to understand that that was a service
10 available both to those whose route of infection was
11 through blood products as a consequence of treatment
12 for bleeding disorders and those whose route of
13 infection was through transfusion or treatment with
14 other types of blood product?

15 A. Yes, that's right. Essentially anyone affected by the
16 matters that the Inquiry is running through. So it's
17 really about the psychological impact rather than
18 trying to re-understand the route to the infection
19 taking place, but the consequence of that (unclear:
20 audio interference).

21 Q. We see there the reference to families, as distinct
22 from -- when we look at the financial support
23 payments -- the bereaved, the narrower definition
24 of -- in terms of widows, widowers, civil partners,
25 partners and so on.

34

1 inviting them to apply. This support will further
2 enhance the lives of those affected in a more
3 regulated and equitable way and will be available in
4 addition to the existing regular *ex gratia* and income
5 top-up payments."

6 Now, the suggestion there that there will be
7 a revised and more open and transparent way to the
8 administration of the existing discretionary fund
9 might tend to suggest that there had been problems
10 with the way in which the discretionary fund was
11 operating and that it wasn't operating at the most
12 desirable level in terms of openness and transparency.

13 Is that correct and were you aware of there
14 being particular concerns of problems about the
15 discretionary fund?

16 A. Well, my recollection is that we weren't getting lots
17 of people applying and making use of it and
18 understanding what was available in the discretionary
19 fund. This is really about proactively making it
20 clear to people the eligibility criteria for all
21 beneficiaries and inviting them to apply, so you don't
22 have in uneven take-up within the fund and, equally,
23 you don't get people frustrated applying through the
24 discretionary fund for something that may or may not
25 be eligible when actually a greater understanding of

36

1 the criteria could help to resolve that before it's
2 a problem.
3 This really is about trying to make it work as
4 fairly as possible and making sure everyone's got
5 proper notice so they can make a choice about whether
6 they want to apply or not.

7 So it's really about the learning and
8 introducing new parts and understanding how proactive
9 you need to be to make clear the fund's purpose and
10 its eligibility.

11 Q. If we just go back to the full page and just look at
12 the next paragraph, it says -- or, you say:

13 "I can also confirm that the suite of *ex gratia*
14 payments currently available to those belonging to
15 WIBSS will see their payments rise in line with the
16 Cost of Living Price Index including Housing (CPIH) as
17 published in February 2019 from the 1 April 2019."

18 So that's a cost of living increase to payments.

19 Now we know from other evidence the Inquiry has
20 heard, and indeed will no doubt hear more about
21 tomorrow, that in April 2019 the Department of Health
22 and Social Care announced an increase in the rates of
23 regular payments that were going to be made under the
24 English scheme. I just wanted to ask you a couple of
25 questions in relation to that.

37

1 notice of that.

2 The frustration was there had been a meeting
3 between officials between governments I think in the
4 week before, and there wasn't any sharing or
5 conversation about that. In fact, my understanding
6 was that officials had agreed that they'd wait for the
7 Inquiry to start and see what came from the evidence
8 before moving and that we then had been in a position
9 where we haven't made substantive increases until the
10 recently announced parity agreements, and that has
11 largely been about our ability to do so.

12 So, yes, that situation that we have been in and
13 I recognise that it's put those people that we have
14 responsibility for in terms of the Welsh scheme in
15 a different position.

16 Q. We can take that down.

17 More broadly, Mr Gething, what's your
18 understanding, as effectively the decision-maker who
19 established the Welsh scheme, as to the rationale for
20 the making of these payments? Why are they made and
21 what are they designed to reflect?

22 A. Well, these are -- it's the successor scheme to the
23 old Alliance House scheme that came up, as we have
24 gone through, in an *ad hoc* way and, in honesty, my
25 understanding is these are support payments to reflect

39

1 First of all, was the Welsh Government, as far
2 as you can recall, informed or told in advance that
3 those increases were going to be made to the English
4 payments?

5 A. I don't recall that we had any material notice of the
6 increase that was going to be made in England. That's
7 a cause of frustration and it inevitably leads to
8 beneficiaries in different parts of the UK saying,
9 "What's happening to us?" So, no, we didn't have
10 material notice of the change.

11 Q. Again, without -- we've got multiple comparison
12 tables, I think, in the papers, but without going to
13 the tables and going through the specific payments in
14 any one point in time, is this right as a matter of
15 general statement: the Welsh Government did not make
16 a comparable increase, or, I think, any increase other
17 than the increase announced here, to the regular
18 payments to try and bring them either closer to or in
19 line with the English payments until we get to the
20 very recent March announcement of this year, which
21 I want to come on to later?

22 A. I think that's right, because I think -- just correct
23 me if I'm wrong, but the payments we're talking about
24 now and the increase was essentially the first day of
25 the Inquiry sitting and we certainly didn't have

38

1 the fact that something had gone wrong, to reflect the
2 harm and the distress, but also really to try to
3 provide some practical support for people. And we get
4 into the position of there being no recognition of
5 formal liability and a desire not to admit liability.

6 I understand why people do that from time to
7 time -- I used to be a lawyer in the old days when
8 I had a job that people understood and respected --
9 but the reality is that there's been a long-standing
10 desire not to call these "compensation payments", but
11 in reality they are what many people understand to be
12 something like that and, once you have these *ex gratia*
13 payments in place, with the practical support that
14 they provide, you've got to find a way to deliver them
15 fairly.

16 I've tried not to get too tied up into whether
17 they are or aren't compensation. I've tried to focus
18 on the practical impact the payments have and how we
19 deliver fairness and support, why is why some of the
20 changes we've run through in the scheme was more about
21 more money.

22 But that's my honest understanding of what's
23 happened and, as I say, I've got an imperfect
24 understanding of how the schemes were put together in
25 the past. I have a much clearer understanding of my

40

(10) Pages 37 - 40

1 role as a decision-maker in trying to do the right
 2 thing since I became the responsible minister.
 3 **Q.** In terms of, as it were, the period during which the
 4 Welsh scheme has been in operation, is this right,
 5 that there has not been by or on behalf of the Welsh
 6 Government -- or, indeed, I think, any of the other
 7 governments -- any attempt at a structured or
 8 comprehensive assessment of the needs of those who
 9 were infected and their families or of the losses
 10 experienced by them over many years?
 11 **A.** I think there are two answers to that, but I'm not
 12 trying to be difficult, I'm trying to say that, in
 13 honesty, the way we've tried to understand the needs
 14 and the conversations we've had about designing the
 15 scheme, that was about trying to understand the need
 16 and how we best provide support.
 17 That's different, though, to the way that, if
 18 you're running a legal claim, you would run through
 19 and understand rather more acutely and hopefully more
 20 accurately the direct impact of the loss suffered and
 21 the pain, suffering and financial loss. So we've
 22 never tried to do that in the way you would in a claim
 23 that I'm familiar with in my time in both personal
 24 injury and employment law fields, but we have tried to
 25 understand the impact in those broader terms when

41

1 of what's been done to them.
 2 **Q.** Can I ask you to look now, just I think to assist with
 3 some general questions about some of the funding
 4 constraints, at a statement from Chris Jones.
 5 Soumik, it's WITN4065004.
 6 You'll see there this is a statement of
 7 Dr Chris Jones on behalf of the Welsh Government. Can
 8 you just tell us what Dr Jones' position is within the
 9 Welsh Government?
 10 **A.** Dr Chris Jones is the Deputy Chief Medical Officer for
 11 Wales.
 12 **Q.** Now, if we go to the third page of the statement,
 13 Dr Jones has helpfully set out some matters in
 14 relation to the funding arrangements. So if we pick
 15 it up towards the bottom of the page under the heading
 16 "Funding for the Scheme":
 17 "3. The budget allocated to WIBSS is considered
 18 as part of the annual budget setting process of the
 19 Welsh Government. Forecast of expected costs are
 20 received regularly from WIBSS, with specific revisions
 21 where any change in policy is being proposed.
 22 "4. This will include an estimate of costs in
 23 relation to HIV cases which can be taken into account
 24 when setting the Welsh Government budget for WIBSS.
 25 The additional budget for the HIV cases is transferred

43

1 we've consulted with and listened to people that we
 2 have responsibility to support through the Welsh
 3 scheme.
 4 **Q.** It's right, I think, to say that the Welsh scheme --
 5 and again, this is in common with the other national
 6 schemes -- doesn't purport to compensate for past
 7 losses. The regular payments are designed to provide
 8 a degree of financial support on an ongoing basis
 9 rather than to account for any type of historic loss?
 10 **A.** I think that's a fair summary of the position, yes.
 11 **Q.** Do you consider that there is, in broad terms, on
 12 Government -- and I'm deliberately using the term "on
 13 Government" in that general sense rather than any
 14 specific national body -- a moral responsibility
 15 or obligation to address the impact of what happened?
 16 **A.** Yes, and I don't think we would be having this Inquiry
 17 if that weren't the case. If we didn't think there
 18 was any moral responsibility and obligation to act in
 19 Wales, well, we wouldn't have spent the money in the
 20 scheme in the way that we did. We recognise that
 21 there is moral responsibility and I hope that at the
 22 end of this Inquiry we'll have a clear understanding
 23 not just of what happened but actually what's going to
 24 take place in the future. Because every year there
 25 are fewer people to make the case and to remind people

42

1 to Wales at the second supplementary budget each
 2 year."
 3 Dr Jones has defined that.
 4 "This is because it was recognised that no
 5 funding flow to Wales had taken place in relation to
 6 historical HIV cases."
 7 Then if we go down to paragraph 6, we can see
 8 Dr Jones says:
 9 "In terms of the ongoing annual process for the
 10 transfer of HIV funding, it would be desirable that
 11 this arrangement is regularised and that Wales
 12 receives a permanent transfer of funding.
 13 "7. Funding levels for WIBSS are reviewed
 14 annually and during the financial year, if required."
 15 Then paragraph 8 he says:
 16 "The levels of regular payments and lump sums
 17 were initially set in 2016-17 after consideration of
 18 the Scottish and English schemes; coupled with the
 19 wider consideration of overall affordability."
 20 Then he refers to the engagement process and
 21 then if we go over the page, paragraph 9, he explains
 22 how regular payments "are increased by the Consumer
 23 Prices Index to take account of inflation", refers to
 24 the stage 1 plus hepatitis C category, and then says
 25 this:

44

(11) Pages 41 - 44

1 "Welsh Government has not matched the increase
2 in ex gratia payments announced by the UK Government
3 on the opening day of the Infected Blood Inquiry
4 in 2019."

5 Then talks about the parity issue, which we'll
6 come on to later.

7 Then paragraph 10 says:

8 "Prior to the parity announcement on
9 25th March 2021 ... Welsh Government had received many
10 representations in the form of correspondence both
11 from beneficiaries, their families and Senedd members.
12 Whilst all correspondence is given due consideration,
13 the fact remained that Welsh Government were unable to
14 meet the financial implications of these requests."

15 Then paragraph 11:

16 "There is no ongoing minimum funding commitment
17 by the UK Government or DHSC towards the Welsh
18 Government's funding for WIBSS.

19 "12. It would be preferable if a permanent
20 budget transfer to Welsh Government, from 21-22
21 onwards, could be agreed with the UK Government."

22 Then at paragraph 13 he says:

23 "Moving away from 'in-year' budget transfer and
24 time limited proposals from the UK Government would
25 ensure there is continuity and security for the levels

45

1 in that way but, as we've discussed, there's been
2 a shift and movement in payments. So that's why
3 I think getting to more broader parity is really
4 important and then it's about whether it's clearly
5 identified as a financial transfer on agreed rates,
6 otherwise you're getting into a transfer is made for
7 this purpose but if all the schemes shift and change,
8 then that changes the nature of the payments being
9 made, it's not fully covering the costs going out in
10 the scheme and you are then taking money from other
11 parts of each relevant Government's health budget to
12 do so. That's why I think clarity on this and a
13 longer term commitment is desirable, as Dr Jones sets
14 out in his statement.

15 Q. So is this right, and again it may reflect the
16 evidence we've heard in relation to other parts of the
17 United Kingdom: the payment is made by DHSC but you
18 don't necessarily know what precisely that payment's
19 going to be well in advance and you don't have
20 a long-term commitment to the continuity of that
21 payment; is that right?

22 A. That's correct.

23 Q. Do you know -- if you can't assist us with this then
24 please do say so, but do you know how the DHSC
25 calculates the HIV payment that it makes to the Welsh

47

1 of payments required to achieve parity across all
2 [four] nations."

3 Then just over the page to complete it:

4 "There is an annual commitment for DHSC to
5 provide funding to cover the cost of payments made to
6 those who were infected with HIV. This has arisen as
7 there has been no permanent transfer of funding made
8 to Wales to cover the costs of those with HIV --
9 unlike the arrangement made under the old schemes ...
10 for those infected with Hepatitis."

11 So with that by way of background and
12 explanation, just a handful of questions or
13 clarification I wanted to ask you about. In terms of
14 the HIV funding then, we see from this, and in common
15 with what we've learnt from the witnesses over the
16 last two days in relation to Northern Ireland and
17 Scotland, that the Department for Health and Social
18 Care provides funding directly to the Welsh Government
19 which is designed to cover or reflect HIV payments; is
20 that right?

21 A. Yes, that's the theory of what's supposed to happen
22 and it's done on an annual basis.

23 Q. When you say that's the theory of what's supposed to
24 happen, why do you use that description?

25 A. Well, because this a budget transfer that's earmarked

46

1 Government?

2 A. No, I don't. I'd be making it up if I told you that
3 I could tell you how the calculation is arrived at.

4 Q. Don't worry, I think we've got documentation that
5 assists and, if not, we can ask further questions in
6 writing.

7 So is it right to understand from Dr Jones'
8 statement and from your own knowledge that, currently,
9 there is no ongoing commitment from the Department of
10 Health and Social Care from the UK Government to the
11 future of the HIV element of the funding?

12 A. That's correct. So we have this annual process but
13 there's no other set out in any way that would be
14 enforceable or, you know, practically or morally that
15 that payment will continue. It's happened year to
16 year but we have seen that changes have been made
17 previously in one-off budget transfers and then the
18 responsibility has been passported to a range of other
19 areas. So, on this, I say it would be much more
20 preferable if there's a permanent understanding of
21 parity payments in all of these rears, including HIV,
22 and that that then is on a regular basis and not a
23 one-off but it's clearly identified that that payment
24 is being provided to each of the UK nations.

25 Q. Then, in terms of all other aspects of funding of the

48

1 WIBSS scheme, so if we leave aside the direct payment
 2 from DHSC in relation to an HIV element, that is
 3 funded out of the Welsh Government's general health
 4 budget, is it?
 5 **A.** Correct.
 6 **Q.** There are no specific sums allocated by the
 7 UK Government to the Welsh Government, specifically in
 8 respect of financial support, leaving aside the HIV
 9 payments?
 10 **A.** No. So when the transfer was made and responsibility
 11 was devolved, there wasn't an ongoing commitment to
 12 change the money if there were increases made in each
 13 of the schemes. So the additional sums we found have
 14 come from the health budget.
 15 **Q.** If we can just pick up one of the observations made in
 16 the survey that was undertaken before the WIBSS scheme
 17 was set up, it's at WITN5665002, please, Soumik.
 18 So we can see here "Welsh Government survey
 19 summary of responses, reform of support for those
 20 affected by NHS supply of contaminated blood", the
 21 date, if we look at the bottom of the page, is
 22 30 March 2017. If we go to the fourth page, so there
 23 are a number of themes which you've already referred
 24 to and which you explained in your March 2017
 25 statement were then picked up in the design of the

49

1 date to that scheme. I've said several times the
 2 reality is that each year there are fewer people who
 3 are still with us and so I expect the scheme to
 4 continue through its lifetime.
 5 The challenge is there are elections every
 6 year -- every term, and a new Government may have
 7 a different view and trying to have a legal guarantee,
 8 I think, is difficult but a clear commitment, and as
 9 clear a commitment as I think you can get from Wales,
 10 because within our Senedd, I've referred previously in
 11 the statements you have highlighted, the discussions
 12 will have taken place within the chamber and people in
 13 all parties want to see a settlement for the future.
 14 So there's significant cross-party desire to see
 15 a settlement that is long-term and not simply
 16 something that works on a year-to-year basis and
 17 that's certainly the position of this Government.
 18 **MS RICHARDS:** Sir, I note the time. I've still got
 19 a number of questions to ask, so perhaps this would be
 20 a convenient moment for a break.
 21 **SIR BRIAN LANGSTAFF:** Yes, we will take a break until
 22 quarter to 12. This allows anyone who wishes who is
 23 watching to have some refreshment if they wish, have
 24 a break. The same applies to you as it does to us but
 25 there's one thing which I must say to you, as I say to

51

1 scheme, but there's one particular point I wanted to
 2 ask you about here. So if we look at question 3, the
 3 observation, third bullet point down:
 4 "Lifetime guarantee for all scheme recipients --
 5 not dependent on which Government is in power."
 6 Do you understand and accept that for
 7 beneficiaries the absence of any kind of long-term
 8 commitment, guarantee, assurance, may significantly
 9 increase their suffering, distress and anxiety or
 10 hinder their ability to make life decisions?
 11 **A.** Yes, I understand that. I understand that without
 12 a clear commitment that the scheme will carry on for
 13 the life of the beneficiaries that obviously affects
 14 the way that people make life plans. I understand
 15 that completely. It's a point that I completely
 16 understand and I'm not surprised came up in the
 17 consultation that we ran.
 18 **Q.** To what extent is the Welsh Government able to give
 19 any kind of commitment or assurance or reassurance
 20 that payments will be made for the lifetime of the
 21 recipients?
 22 **A.** Well, we've agreed now, particularly with the movement
 23 on parity, we've agreed a scheme and as clear
 24 a commitment as this Government can give, that that
 25 scheme will continue for the future. There's no end

50

1 all witnesses: you are giving evidence, you must not
 2 talk to anyone about the answers you have given or the
 3 answers which you expect you may be asked to give in
 4 the rest of your evidence. You can talk about
 5 anything else you like. I look forward to seeing you
 6 back at quarter to 12.

7 **A.** Thank you, Sir Brian.

8 (11.14 am)

(A short break)

9 (11.45 am)

10 **MS RICHARDS:** Mr Gething, there's just one point of detail
 11 I wanted to ask you about before moving to some other
 12 thematic issues. If we look at your witness
 13 statement -- WITN5665001, please, Soumik -- and go to
 14 page 6, you set out in the top of the page your
 15 understanding of some of the differences between the
 16 national schemes, and I just wanted to ask you about
 17 what you say in the second sentence, at the top of the
 18 page:

19 "Under WIBSS, Hep C and/or HIV do not have to be
 20 detailed on the death certificate as it does under the
 21 other schemes."

22 Can you just assist us with this: what was the
 23 thinking behind the decision not to include
 24 a requirement that the condition or some aspect of the

52

(13) Pages 49 - 52

1 condition be identified on the death certificate?

2 **A.** My understanding -- this is my recollection -- is that

3 once people have been diagnosed and they would then be

4 in the scheme, the bereavement lump sum recognises

5 that's almost certainly going to be a material

6 contribution, whereas actually, if you then get into

7 the deaths and the causes of it, ie you'd tend to get

8 comments around people wanting something on the death

9 certificate for a different purpose. So it's really

10 about not wanting to try to make them have to re-fight

11 their ability to receive the bereavement payment and,

12 again, it's the recognition of the lack of dignity and

13 stress that might cause. But these are people we have

14 already recognised are entitled under the schemes that

15 have received other payments.

16 **Q.** We can take that down, thank you, Soumik.

17 I wanted to ask you next about two areas not

18 covered by the scheme, either in Wales or in any of

19 the other nations. The first is the position of those

20 who were infected with hepatitis B in consequence of

21 treatment with infected blood products or infected

22 blood. Has the Welsh Government ever, to your

23 knowledge, expressly considered the inclusion or

24 exclusion of hepatitis B? In other words, has it ever

25 been positively addressed by the Welsh Government?

53

1 question of bereavement payments. Now, again, we've

2 looked at the various written statements that you have

3 made in terms of making announcements about the

4 scheme. I don't think we need to look at the

5 underlying scheme documentation itself but they are

6 clear that the payments are for widows, widowers,

7 civil partners or partners of those who have died, and

8 there is some provision for under 21 dependent

9 children in full-time education.

10 What's the justification for excluding from the

11 financial support scheme wider family members, such as

12 parents who have lost a child or adult children whose

13 parents have died?

14 **A.** It's really about the parameters of the scheme that we

15 have. I know that there are ongoing discussions

16 between officials in all governments about the extent

17 of support payments and I'm hoping it does include

18 a broader view on dependent children or otherwise.

19 But this again comes back to the schemes that we've

20 inherited, how we then look to revise those schemes

21 and the conversations we've had with families and any

22 extra category we provide we would need to be able to

23 fund and to do that in a way that didn't simply skim

24 money off other people.

25 So it's difficult in the complicated system

55

1 **A.** I couldn't honestly tell you from documents I have

2 seen that I have seen a deliberate examination of

3 hepatitis B, but that may have come up in the advice.

4 So I don't want to say that that's never happened

5 because I'd need to go through it in detail in some of

6 the documents.

7 **Q.** But you have no recollection of giving consideration

8 to it yourself, expressly?

9 **A.** No. What I've done is to consider the current

10 conditions that we provide for and when we've

11 inherited the scheme, this has been the scheme that

12 we've had and in trying to understand the difference

13 between hepatitis B and hepatitis C and its impact and

14 also the curative ability for it. So I can't honestly

15 say that I specifically, in advice, recollect

16 proactively considering hepatitis B.

17 **Q.** This probably follows from what you said then, but

18 would this be right then, that you are not then in

19 a position to give us an explanation as to why

20 hepatitis B might merit inclusion or merit exclusion

21 from the scheme?

22 **A.** No, I couldn't honestly do that for you. I'd be

23 making it up. Which I don't think is a smart thing to

24 do given the oath I've taken.

25 **Q.** The second area that I wanted to ask you about is the

54

1 we've inherited how we tried to simplify that. And

2 there isn't a deliberate judgment that has been made

3 that dependent children or parents are somehow

4 undeserving, but we're dealing with the schemes we've

5 had and the conversations we've had to date. So

6 I don't want -- again, I don't want to try to invent

7 and say there's been a specific turn of mind to it or

8 a positive decision to exclude other categories in

9 effect.

10 **Q.** If we leave aside financial constraints for a moment,

11 so leave aside implications for budgeting, would you

12 accept that there may be as great a moral case for

13 making payments to the kind of family members I've

14 identified, who have suffered some of the greatest

15 losses imaginable in terms of the death of a child or,

16 as a child, the death of a parent, that the moral case

17 for making payments to them exists; would you accept

18 that?

19 **A.** Yes, I can see that. And if you look at this in the

20 process you would in a legal claim, then you'd

21 understand who's bringing the claim and on what basis.

22 And here, of course, if you have a child who isn't

23 married, next of kin, then what happens then, and

24 I can understand the plain moral case that is made and

25 I wouldn't try to deny that case at all.

56

(14) Pages 53 - 56

1 Q. As a matter of fact -- I'm going to ask you a little
2 more about the parity discussions in a moment, but was
3 the question of widening the scope of those who were
4 bereaved who might be eligible to receive payments,
5 was that a feature of any of the parity discussions
6 between the four nations that you're aware of?

7 A. I'm aware that officials are discussing the potential
8 to widen the scope of people in the ongoing parity
9 discussions. We've reached a conclusion on a range of
10 areas but there are others still to run through, and
11 my understanding is that health officials are talking
12 about those. That, of course, depends on financial
13 choices also being made as well.

14 Q. Now, I want to turn then in a little more detail to
15 the discussions about parity. Can we look, first of
16 all, just at a couple of materials which indicate what
17 might be regarded as the importance of the issues that
18 the question of parity gives rise to.

19 So if we start with WITN4506022, please, Soumik,
20 we can see -- and this is really just by way of
21 example, there are references at various points in the
22 documentation -- that this is a December 2019 meeting
23 of the WIBSS governance group, which has
24 representatives both from the scheme and, ordinarily
25 at least, from the Welsh Government.

57

1 well. It's been raised directly with me by
2 stakeholders in correspondence and then personally to
3 the various times and, in fact, I think it's raised in
4 terms of the psychological impact as well. There was
5 correspondence on that point that I'm aware of.

6 So, yes, parity is a very real issue for people
7 in every part of the UK and obviously, given that
8 there have been differences in the scheme in Wales
9 with other parts of the UK, it's certainly been
10 a matter that has been raised on a regular basis with
11 us and other elected representatives too.

12 Q. You have referred to the psychological impact. There
13 is a letter from Dr Coffey, who's consultant clinical
14 psychologist with the Welsh Infected Blood Support
15 Scheme to the Welsh Government recently, WITN4506014.
16 I don't have specific question for you, Mr Gething,
17 arising out of this letter but it is, I think,
18 sufficiently important to warrant being referred to.
19 So we'll see it's addressed to Ms Cody within the
20 Welsh Government, 11 March 2021. Dr Coffey explains
21 that she's been a consultant clinical psychologist
22 since December 2019, working clinically with
23 beneficiaries of the Welsh scheme:

24 "There has been much discussion about the issues
25 related to the lack of parity across the four devolved

59

1 And if we go to the bottom of the second page,
2 we see -- under the heading "Parity of payments", we
3 see a reference to CC, I think that's Catherine Cody,
4 reading out a statement:

5 "As an interim step in advance of any
6 recommendations in the Infected Blood Inquiry's final
7 report, the governments of the four nations are
8 working towards greater parity in financial and
9 non-financial support across the UK schemes, taking
10 account of local circumstances and beneficiaries'
11 needs."

12 Then top of the next page we see:

13 "MSW ..."

14 And that I think is a reference to the scheme
15 manager:

16 "... highlighted the high amount of calls WIBSS
17 have received from beneficiaries regarding parity in
18 payments."

19 Is it your understanding that this has been
20 a key concern and source of anxiety, or indeed anger
21 and frustration, for beneficiaries this issue of lack
22 of parity?

23 A. Yes, the differing design and the levels of payments
24 in the schemes is plainly a matter that is not just
25 there in theory but is there in very real terms as

58

1 schemes and this has been a significant feature in
2 many of the consultations I have had with WIBSS
3 clients. I am therefore, bringing to your attention,
4 and the attention of Ministers, my observations about
5 the significant psychological, and not only financial
6 impact this ongoing issue is having on WIBSS clients.

7 "It is crucial that the context and impact of
8 the decisions of a higher powered organisation are
9 seen as relevant and need consideration. There are
10 similarities between the decisions of the governments
11 now, and the NHS then, which is a reminder of the harm
12 not help that was inflicted upon the beneficiaries.

13 "Understandably people report entrenched
14 feelings of anger and injustice, alongside damaged
15 identities related to feeling like 'a second-class
16 citizen', as unworthy and undeserving due to a growing
17 awareness that harm was knowingly inflicted on
18 an 'unimportant' group of people. The extent of the
19 psychological injury is unquestionable. The
20 acceptance and normalisation of the harm caused is
21 only more recently being exposed and challenged but
22 the current legitimisation of the lack of parity is
23 a highly sensitive reminder that again such people are
24 targeted as 'less than' causing secondary
25 psychological injury.

60

(15) Pages 57 - 60

"The inequality provokes reactivation and reliving of past traumatic experiences and can be perceived as confirmation that fairness is not required due to the 'second-class citizen' status. Equality and fairness would help to interrupt the trauma cycle and the associated symptoms providing a platform for the complex journey towards adjustment and acceptance of situations of harm and injustice.

"Achieving parity would demonstrate the importance of recognising the need for fairness and justice. I have been struck by the resourcefulness and resilience shown by the beneficiaries of the scheme and surprised by the desire to 'move forward' from such painful experiences. Realistically the associated traumas will never be resolved but it is psychologically damaging at limiting progress if aspects of inequality, in particular the lack of financial parity across the four devolved schemes are not currently addressed."

Now, that was a letter addressed by Dr Coffey to the Welsh Government and for the attention of ministers. Do you, Mr Gething, accept and acknowledge what Dr Coffey sets out in that letter?

A. Yes, I understand completely why people are angry and frustrated and the differing levels of payments do

61

shift in the Ministers who were responsible and, you know, the eventual agreement to make some progress and, to be fair, the way that the current Cabinet Office Minister has pursued the matter, and that the four Health Ministers, within each of the parts of the UK, have rapidly come to agreement on parity, in short order, immediately before the elections in Wales and Scotland.

Q. I'm going to ask you -- I am going to try and unpick a little of that and just look at a handful of documents that might cast some light or indeed give rise to questions about the process.

So if we just start with a "Four Nation Ministerial Teleconference" on parity that took place in July 2019, it's WITN5665003. We can see the date there, 10 July 2019, and we can see the attendees in terms of ministerial attendance: for England, Jackie Doyle-Price, the then Minister for Mental Health, Inequalities and Suicide Prevention; Julie Morgan for Wales, so the Deputy Minister for Health and Social Services at the time; Joe FitzPatrick for Scotland, so Ms Gougeon's predecessor; and then Northern Ireland, as we heard yesterday, did not have a Minister, so we have there attending the Permanent Secretaries for the Department of Health and the Department of Finance in

63

have a real impact on how people see themselves and this question of value: am I valued differently to other people in other parts of the UK who have all essentially suffered the same injury from the same failing on behalf of the State? So I do understand that and it's why there's such frustration about the length of time it has taken to get to where we finally have got on having a greater parity in terms of the financial settlement and provision for beneficiaries. It's also why there's a need to have it on a firmer, and more long-term footing.

So yes, I recognise that and it's certainly not been for want of trying we've not been able to land get to the position that was only reached in March of this year, and this is just the reality of not having a consistent view, a sudden change in Ministers, but also about trying to get to the point where this isn't seen as it's up to every Government to find its own money to do this, rather than actually recognising it's a UK-wide failing and have a UK-wide answer on how that financial parity is achieved.

There's been stops and starts in the conversations between officials and the engagement with Jackie Doyle-Price then led to a change, only partly explained by the General Election and then some

62

Northern Ireland.

Now, just before we look at the detail of some of the discussions here, prior to July 2019, Mr Gething, to what extent, if at all, had the issue of parity been discussed, first of all, at a ministerial level between the four nations?

A. I've had conversations with UK ministers on a range of things at this point in time. Most of these conversations were around Brexit but I do think that I had had a conversation with Jackie Doyle-Price about wanting to get to parity. This was the first time that all four governments were in the same place at the same time to talk about it.

There had been regular conversations between officials about the need to try to get to a point where there was parity because of the regular correspondence and understandable lobbying to want to get a more normalised and regular position that delivered financial parity across the UK. But I think this is the first time that ministers from all the governments who had ministers at the time were in the same place together with the officials from the Northern Ireland Executive.

Q. Then if we look below the heading "Discussion", we see it's said that:

64

(16) Pages 61 - 64

1 "Jackie Doyle-Price provided some opening
2 context to the discussion."
3 The second bullet point:
4 "The Minister apologised to her counterparts in
5 Scotland, Wales and Northern Ireland that she had been
6 unable to give advance notice of the uplift in English
7 scheme payments announced at the end of April."
8 Were you ever given or have you ever received
9 any understanding of why it was said that the minister
10 was unable to give advance notice of that change to
11 the ministers in the other nations?
12 A. No, there's never been an explanation as to why that
13 was unable to happen. I think it's more accurate to
14 say it was a choice.
15 Q. Then the next bullet point:
16 "Going forward, the Minister would like to adopt
17 a spirit of cooperation between the four nations,
18 looking at options to achieve parity, whilst honouring
19 their integrity as separate, devolved schemes. As
20 part of this, she emphasised that no one nation, and
21 indeed no one beneficiary group, should be
22 disadvantaged by future changes."
23 Then we can see the position being set out by
24 Julie Morgan in terms of Wales:
25 "The Minister explained that the Welsh

65

1 Then:
2 "[Mr] Pengelly [who was the Northern Ireland
3 Department of Health permanent secretary] said that
4 the issue of what we mean by parity appears to need
5 further examination, noting that parity of support
6 does not necessarily mean equally financial payments
7 across all four nations. [Jackie Doyle-Price] agreed
8 with this, querying how best we describe the 'value'
9 of the non-monetary support provided across the four
10 schemes."
11 Then there's a description about -- sorry,
12 a discussion about "holistic support" and Ms Morgan
13 talks about the "psychological support".
14 Just pausing there -- actually, no, we'll just
15 look at the rest and then I'll ask you the question,
16 I think, rather than pausing there.
17 "Funding" paragraph at the bottom of the page
18 reports:
19 "[Mr Fitzpatrick] said he felt there was a case
20 for future funding to come from outside health budgets
21 suggesting that the Treasury ... could provide
22 a central funding allocation, which ... could then be
23 used by each administration to make scheme
24 improvements."
25 Then next page, second bullet point, it says:

67

1 Government had heard strong views from their infected
2 and affected campaigners since the England uplift
3 announcement with calls for Wales to match these
4 levels of financial support ...
5 "The Minister went on to explain that the scheme
6 in Wales is determined by the resources currently
7 available, and that as such, they do not feel it is
8 possible to find an additional £3m within their
9 existing health budgets."
10 We then have the position in Scotland being set
11 out, and over the page the permanent secretary at the
12 Department of Finance setting out Northern Ireland's
13 position.
14 Then we can see there's a wider discussion
15 and -- under the heading "Principles of parity" it's
16 said there should be a "general agreement that each
17 nation should give ... due warning of ... changes".
18 And then:
19 "[Mr FitzPatrick] emphasised that moving
20 forward, it was important to consider the four schemes
21 in their entirety ...
22 "[Ms Doyle-Price] said that she felt the four
23 nations need to agree some shared principles for
24 moving forward first -- and that a conversation about
25 funding can then take place around these."

66

1 "On Wales and [Northern Ireland's] request for
2 central HMT funding for immediate payment uplifts,
3 [Jackie Doyle-Price] responded that it was helpful to
4 understand the strength of feeling on this particular
5 matter. She did explain that she had already had
6 robust conversations with HMT about the recent uplift
7 to the English scheme, and that the English Department
8 of Health and Social Care had found funding for the
9 uplift within their existing health budgets.
10 [Jackie Doyle-Price] said that she was willing to
11 communicate Wales and [Northern Ireland's] position to
12 the centre at Westminster."
13 So just to understand these discussions, we see,
14 insofar as Wales is concerned, Ms Morgan saying, "We
15 can't match the English payments because we don't have
16 the money", and, it would appear, a request being
17 made, expressly or implicitly, that funding for that
18 should come from the Treasury. And was it your
19 understanding that Ms Doyle-Price was effectively
20 saying, "Well, I can pass that on but don't hold your
21 breath"?
22 A. Yes. She essentially said that she would make that
23 position known as part of what, at that point in time,
24 looked like some assurance from the UK Department of
25 Health and Social Care that they wanted to find a way

68

(17) Pages 65 - 68

1 forward. But every time that there is extra funding
2 found within existing health budgets, it does not
3 always appear to be a real reflection of the position,
4 and knowing that it causes additional pressure,
5 particularly when, as in this case, we were unsighted,
6 but -- I didn't hold out a huge -- I didn't accept
7 this was a guarantee but I did expect the
8 UK Government to act in good faith on this, and
9 I think in a future budget or financial statement
10 there was an express reference made to money to
11 increase infected blood payments in Northern Ireland
12 by the then Chancellor, and I think that we wrote
13 a further follow-up letter about that, because the
14 conversation about parity has moved in fits and starts
15 through this period of time.

16 Q. We'll look at that letter in a moment. If we just go
17 back to the full page we see in bold print:

18 "In discussing next steps following this
19 meeting, the following points were made ..."

20 Then if we skip over the first two bullet points
21 we then get a passage that says:

22 "The following key messages were agreed upon:

23 "The four nations are committed to achieving
24 parity of support; careful and further consideration
25 must be given to what is meant by this, in

69

1 Soumik, go back to what Mr Pengelly said, so bottom
2 half of the page, we see there Mr Pengelly:
3 "... noting that parity of support does not
4 necessarily mean equal financial payments across all
5 four nations."
6 And Ms Doyle-Price is recorded as agreeing with
7 this.
8 Now in the eyes of beneficiaries, that might be
9 said that parity of support means exactly that: equal
10 financial payments across all four nations.
11 What was the Welsh Government's approach to or
12 understanding of parity at this time and subsequently?
13 A. Our understanding was that you could achieve parity
14 either by having the same essential sums of money in
15 terms of the overall sum but that beneficiaries may
16 want to prioritise different areas of support. Or
17 alternatively you could have the same levels of
18 support in the same categories and, of course, the
19 additional support that we provided into the
20 psychological support, that is non-financial support.
21 There's a cost to providing it but that's
22 non-financial support to that individual group of
23 beneficiaries. But I think that in reality our
24 position was that we wanted to see, as far as
25 possible, similar levels of payments. And we would

71

1 acknowledgement that it does go beyond financial
2 payments alone;

3 "As part of the above, the integrity of schemes
4 developed under devolution must be respected -- in
5 recognition that the four schemes have evolved to
6 address the particular needs of their beneficiary
7 communities, in dialogue with those communities.

8 "In moving forward with this, no beneficiary of
9 any country's scheme will be made worse off
10 financially, nor in terms of financial support."

11 It might be said that whilst this meeting
12 records at a very high level of generality
13 a commitment to achieving parity of support, there
14 doesn't appear to be any articulation or understanding
15 of what parity might mean in practice; is that right?

16 A. I think that's fair, but that point about trying to
17 make sure that no beneficiary group is left worse off
18 by any agreement between the four nations on parity,
19 it was important for us. And it's then about looking
20 to how do you actually practically achieve that. So
21 this is a starting point in having all governments in
22 the same place at the same time, it's certainly not an
23 end of the road. And as we've seen, it took another
24 couple of years to get somewhere meaningful.

25 Q. And if we just go back to the previous page, please,

70

1 want to see other parts of the UK recognise the
2 progress we'd made on psychological support because
3 that had been proven to be generally useful and
4 something that beneficiaries themselves had valued.

5 Q. Now, that was July 2019. If we then turn to the
6 letter you sent to one of the ministers in the
7 Department of Health in October of that year. It's
8 WITN5665004.

9 So it's from you and Julie Morgan. It refers to
10 a letter from David Liddington to Jackie Doyle-Price
11 concerning parity, and then says this:

12 "This letter follows the meeting of UK Ministers
13 and a representative from Northern Ireland to discuss
14 the issue of parity for those involved in our support
15 schemes. At the meeting it was agreed that your
16 predecessor would work with Westminster colleagues to
17 address the need for additional funds to allow for
18 a first step in the parity issue."

19 Is that a reference to the request that you or
20 Ms Morgan had articulated for Jackie Doyle-Price to
21 raise Wales' need for funding with the Treasury?

22 A. Yes, and the softer indication that something might
23 happen when in fact, in that statement, nothing
24 happened at all. I don't think there was a -- it was
25 referenced at all in the statement. There wasn't

72

(18) Pages 69 - 72

1 a subsequent statement by the Chancellor, well, as
 2 I say, infected blood payments in Northern Ireland
 3 were specifically recognised.
 4 Q. Yes, we looked at that, I think in passing at least,
 5 with Mr Swann yesterday. But you say in the second
 6 paragraph:
 7 "The statement made on 4 September by the
 8 Chancellor ... did not mention any additional funding
 9 for this issue in Wales. This was very disappointing,
 10 given that this problem pre-dates devolution and the
 11 letter of 23 July gave reassurance that there would be
 12 consideration of an equitable share in funding, to
 13 provide for parity across the four UK support schemes.
 14 "We urge you therefore to reconsider the issue
 15 and provide the funding necessary to enable to us work
 16 towards parity in the support provided to those
 17 infected and/or affected across the UK."
 18 Now up until March of this year, and we'll come
 19 on to consider developments in March of this year in
 20 a moment, had there been any further progress in terms
 21 of securing any additional funding from the
 22 Treasury in the Westminster Government?
 23 A. No.
 24 Q. Had there been again, up until March of this year, any
 25 further ministerial discussions, that you can recall,

73

1 costed, and unfortunately it has been agreed that
 2 Welsh Government are not in a position to fund the
 3 proposal at this time."
 4 So is it right to understand that there had been
 5 some fresh and active consideration by you and the
 6 First Minister of whether the money could be found?
 7 A. Yes, and as we're going through the budget exercise it
 8 was a specific ask from the support groups and that's
 9 why there was a meeting with the cross-party group and
 10 Lynne Kelly and Julie Morgan. Julie Morgan had been
 11 the previous chair of the cross-party group on this
 12 issue. I think she had been active in this issue in
 13 her time as a member of the UK Parliament too, and we
 14 reached a position where we weren't able to find the
 15 money, given the budget position that the Government
 16 and the health budget faced.
 17 Equally, what we had understood was going to be
 18 a genuine attempt to find parity across the UK,
 19 officials were continuing to raise the issue and to
 20 want to talk about it but, as you see in the letter,
 21 we hadn't reached a conclusion by then and it wasn't
 22 clear who had ministerial responsibility until Penny
 23 Mordaunt was identified as the relevant minister.
 24 Q. We can see in the next paragraph it refers to
 25 continuing to:

75

1 exploring further the issue of parity?
 2 A. No, we'd raised it, I know officials had raised it,
 3 but there hadn't been any genuine ministerial
 4 engagement at all and I certainly don't recall
 5 participating in any discussion around it and I don't
 6 think Julie Morgan and my deputy had participated in
 7 further direct ministerial engagement, which is
 8 disappointing and frustrating.
 9 Q. If we just move on then to June 2020, we can see
 10 a letter sent by Ms Cody, the policy lead within the
 11 Welsh Government for this, WITN4506012. So this is
 12 a letter to beneficiaries, dated 10 June 2020. Second
 13 sentence of the first paragraph:
 14 "I thought that you would appreciate an update
 15 on the work we are currently undertaking to achieve
 16 parity of the schemes across the UK."
 17 There's reference to a meeting that Julie Morgan
 18 had with the Chair of Haemophilia Wales and the Chair
 19 of the Senedd's Cross Party Group:
 20 "... they discussed the growing pressure for
 21 Wales to match fund our ex-gratia scheme payments to
 22 reflect that paid to those on the English scheme."
 23 It's then said:
 24 "Vaughan Gething ... and Mark Drakeford ... have
 25 considered the proposals put forward, which have been

74

1 "... press the Treasury for the necessary
 2 funding, as this is a UK Government responsibility."
 3 Then the "work includes all areas of the four UK
 4 schemes", and then:
 5 "The Minister and Deputy Minister wrote to the
 6 then Minister of State for Care last October,
 7 reaffirming the funding case [that I think is
 8 a reference to the letter we just looked at], progress
 9 was held up by the UK General Election, and delay in
 10 confirming Ministerial responsibilities."
 11 Then we see the reference to the Paymaster
 12 General, Penny Mordaunt, having initial discussions
 13 and proposing to take this forward.
 14 So, prior to the involvement of the Paymaster
 15 General, it would appear from this that there had
 16 been, to some extent, an element of vacuum in terms of
 17 decision-making, that there was nothing happening from
 18 the UK Government. Is that a correct understanding?
 19 A. Yes. So the conversation between officials hadn't
 20 made any progress, then there was a General Election,
 21 and then there was a gap and there was a vacuum
 22 without progress being made, and then Penny Mordaunt
 23 was identified as the relevant Minister responsible
 24 for the Infected Blood Inquiry, although in the letter
 25 you will note that the agreement to "convene a four

76

(19) Pages 73 - 76

1 Health Ministers' meeting to take this forward", that
 2 didn't really happen.
 3 What did happen, though, was the reference made
 4 in, I think, paragraph 23 of my statement, where a bid
 5 was nevertheless made in the summer of 2020 for the UK
 6 Treasury to help resolve the matter.
 7 **Q.** We've looked over the last two days at a letter sent
 8 by the Paymaster General to the Chancellor of the
 9 Exchequer in September 2020 but you have helpfully
 10 exhibited to your witness statement an earlier letter,
 11 and if we'll just look at that, its WITN5665005.
 12 So this is a letter from Penny Mordaunt,
 13 Paymaster General, 13 July 2020, to the Chancellor of
 14 the Exchequer. If we pick it up at the bottom of the
 15 page "Financial support", she says in the second
 16 sentence of that first paragraph:
 17 "Ministers and the previous Prime Minister have
 18 committed to address disparities across the UK in the
 19 levels of financial support providing by the four
 20 devolved schemes."
 21 There's reference then to the previous Minister
 22 within the Cabinet Office and the Parliamentary Under
 23 Secretary of State for Health having:
 24 "... met with campaigners and committed to
 25 a number of actions. This included resolving the

77

1 Any decision on compensation will require careful
 2 consideration."
 3 If we go to the next paragraph:
 4 "Experience of other Inquiries suggests that
 5 early action could save the Government significant
 6 legal costs as well as provide victims with
 7 compensation as soon as possible ...
 8 "I believe the best arrangement would be to view
 9 this scheme as part of the NHS's existing compensation
 10 schemes."
 11 She then says she would like "to discuss the
 12 merits of doing this work with your officials as soon
 13 as possible".
 14 Then if we just look at the bottom paragraph she
 15 explains she's copied this letter to the Chief
 16 Secretary to the Treasury, the Parliamentary
 17 Under-Secretary of State for Health and the Health
 18 Ministers of Scotland, Wales and Northern Ireland.
 19 We can see there the reference to work being
 20 undertaken by the four Departments of Health to
 21 provide costings and, is this right, the Welsh
 22 Government, through its officials, submitted
 23 an estimate of costings to the Cabinet Office in the
 24 summer of 2020 or thereabouts?
 25 **A.** Yes, that's my understanding.

79

1 remaining disparities in financial support in Wales,
 2 Northern Ireland, and Scotland, and addressing as far
 3 as possible broader issues of disparity, including
 4 support for bereaved partners (beneficiaries in
 5 England, Wales and Northern Ireland are severely
 6 disadvantaged compared to beneficiaries in Scotland).
 7 "The Departments of Health across the four ...
 8 nations are costing the amounts needed to achieve
 9 parity for beneficiaries, and we expect this work to
 10 be completed shortly. The resolution of these
 11 disparities is one of the main requests of the victims
 12 and their families, and my strong belief is that it
 13 would be the right thing to do."
 14 Then we can see then the reference to
 15 compensation for victims. It refers to Minister
 16 Dowden having written to the Prime Minister in
 17 January 2020 and then she says, in the second
 18 paragraph, picking it up in the second line:
 19 "... I believe it to be inevitable that the
 20 Government will need to provide substantial
 21 compensation."
 22 Then she goes to set out a number of thoughts in
 23 that regard. She says her officials are working with:
 24 "[Department of Health and Social Care]
 25 colleagues to consider approaches to compensation.

78

1 **Q.** Then just for the sake of completeness, we'll look,
 2 although we've looked at it already this week but
 3 obviously not with you, Mr Gething, at the
 4 September 2020 follow-up letter from the Paymaster
 5 General, EIBS0000705. So this is 21 September 2020
 6 and if we just look a little further down the page we
 7 can see she then refers, under the heading "Financial
 8 support" in the second paragraph, to the costings that
 9 have been provided on the basis of costs over the
 10 following five years. If we go over the page, we can
 11 see in the last paragraph, the last written paragraph,
 12 she says:
 13 "I cannot stress enough the urgency of taking
 14 long overdue action on financial support and
 15 compensation."
 16 Would you agree, Mr Gething, that action on
 17 financial support and compensation was long overdue?
 18 **A.** Yes, and I think Penny Mordaunt deserves some credit
 19 for setting out very clearly in that correspondence
 20 the need to act and her belief that it's the right
 21 thing to do so. I hope that clarity has helped us to
 22 move forward in the way that we have done partially
 23 with parity, but the next stage on the issues that she
 24 flags have been her letter and also the handwritten
 25 note at the end of the letter as well.

80

(20) Pages 77 - 80

1 Q. Now, if we then look at WITN4506023, this is a meeting
2 of the WIBSS Governance Group, 4 March 2021. So it's
3 now a number of months on from the Paymaster General's
4 letter to the Chancellor. If we go to page --
5 A. Sorry, the note that I have is 7 July 2020 not
6 March 2021.
7 **MS RICHARDS:** I'm sorry, I've got the wrong reference.
8 Soumik, I think it's WITN4506023, my apologies --
9 sorry, 025.
10 Thank you, Mr Gething. This should be the right
11 meeting, 4 March 2021. If we go to the third page, if
12 we look at the bottom of the page, we can see a Welsh
13 Government update. So this is as at early March,
14 4 March, Ms Cody says she's:
15 "... continuing to work closely with the other
16 four nations health departments regarding parity.
17 "[Ms Cody] notified the group of Northern
18 Ireland's decision to pay widow payments for members
19 of their scheme until they pass away and recognised
20 that this would cause distress to WIBSS
21 beneficiaries."
22 So, again, that's the early March announcement
23 Mr Swann told us about yesterday and then Ms Cody
24 refers to being in the process of briefing Ministers
25 and amending the direction. So is it right to

81

1 made clear that we had elections and that our ability
2 to make ministerial choices would be affected, and so
3 there was a short window to achieve what we would all
4 want to do, and that then happened very quickly.
5 So officials had to work very quickly after that
6 to get to the point where we could have a written
7 statement and I received a number of communications
8 about what might or might not be in a written
9 statement, what might not be in the parity agreement
10 that was reached and I then issued a written statement
11 on the first day of the pre-election period, which is
12 unusual. You'd normally have to make those
13 ministerial choices the day before but we would
14 otherwise have been in the absurd position of Wales
15 not being able to make a statement that set out for
16 people that we had responsibility for how they were
17 directly affected by the agreement that had been
18 reached.
19 So we did then make that statement on the first
20 day of the pre-election period. It was a discrete
21 matter where the same messages were being provided in
22 each part of the UK and I believe it was appropriate
23 to do so.
24 Q. Then if we look then at the statement that you made on
25 25 March 2021, it's WITN5665006. You say this:

83

1 understand that, by this point in time, 4 March 2021,
2 the Welsh Government had heard nothing substantive
3 further about funding or about how parity might be
4 achieved?
5 A. That's correct. It all happened in a significant rush
6 towards the end of March, so shortly after this
7 meeting, in fact. And, in some ways, I think that the
8 Northern Ireland decision helped crystallise matters
9 and move things forward to get to the ultimate
10 position that we're able to announce on 26 March,
11 I think.
12 Q. We'll look at your announcement of I think it is
13 25 March in a moment, but what can you recall of the
14 events or discussions in which you participated or of
15 which you were made aware in the course of March 2021?
16 A. So it's really as my statement sets out in
17 paragraph 24. It was raised in one of the regular
18 meetings between the four Cabinet Health Ministers
19 across the UK. We had been meeting on a regular basis
20 throughout most of the pandemic. That would be
21 myself, Jeane Freeman in Scotland, Matt Hancock and
22 Robin Swann, and it was raised in the 11 March meeting
23 that there might be a way to deliver progress and
24 deliver broad parity, and there was agreement there
25 that we'd want to do so, but myself and Jeane Freeman

82

1 "I am pleased to inform members of additional
2 financial support for those infected with hepatitis C
3 and/or HIV via contaminated blood or blood
4 products ...
5 "Members will be aware that agreement was
6 reached in principle between the 4 UK health
7 departments to resolve disparities in July 2019.
8 Since then officials have worked with their
9 counterparts and those in UK Cabinet Office to resolve
10 these disparities.
11 "Today UK Treasury has announced that they will
12 fund a number of changes to the 4 UK schemes to work
13 towards parity. This funding will be backdated to
14 April 2019. For our beneficiaries who currently
15 receive *ex-gratia* payments delivered through our
16 partners at [WIBSS], the scheme will be amended as
17 follows."
18 Then we can see set out six elements to the
19 changes:
20 "Our regular annual *ex gratia* payments will be
21 increased to the rates currently paid in
22 England/Scotland;
23 "Payments for bereaved partner will be increased
24 to 100 per cent of the beneficiaries payment in year
25 1, and 75 per cent in year 2 and subsequent years in

84

(21) Pages 81 - 84

1 line with the position in Scotland;
2 "All the above payments are to be back dated to
3 April 2019 ..."

4 Then the next two bullet points deal with
5 amendments to the lump sum payments, one to bring it
6 in line with Scotland backdated to April 2017, one to
7 change in line with England and be backdated to
8 April 2017, winter fuel payments to be paid in
9 addition from April 2021.

10 Then if we go over the page, you refer to the
11 bespoke psychological support scheme, and then you
12 say:

13 "We remain committed to working towards
14 addressing disparities between the schemes and will
15 work with WIBSS to communicate the changes to
16 beneficiaries. Beneficiaries will continue to receive
17 their current payments until the changes can be made.
18 We anticipate that they will be able to make
19 additional payments where required by the end of the
20 calendar year, and sooner if possible.

21 "I have also agreed with my fellow Health
22 Ministers that any future changes to national schemes
23 will be subject to consultation across the four
24 administrations."

25 Now, just I think a couple of questions of

85

1 A. No, my understanding is that there is still some
2 ongoing conversation around parity. We talked earlier
3 about potential for dependent children, for example.
4 So there are still some conversations that are still
5 taking place between officials. On the payments for
6 bereaved partners, we'd need to understand whether the
7 April 2019 backdating date actually makes a material
8 difference, bearing in mind how recently the changes
9 were made, when the three-year period that we
10 previously announced would have been completed by
11 then, so it may make no material difference. But on
12 the broader issues on parity that you raised in our
13 questions before the break then, yes, there are still
14 conversations that are taking place between health
15 departments, and of course the recommendation of this
16 Inquiry could well be material to those as well.

17 Q. I have been asked to ask you if you are able to
18 clarify again one point on detail in terms of the
19 bereaved payments about the applicable rate.

20 I'm going to ask you the question, Mr Gething.
21 If you are not able to answer it, it is probably
22 something we will wish to follow up and ask someone
23 within the Welsh Government to answer in writing, but
24 the question I have been asked to raise with you is
25 this: will payments be based on an assumption -- so

87

1 detail, if we go back to the previous page.

2 The backdating of payments in terms of the
3 regular annual payments for primary beneficiaries and
4 payments for bereaved partners is to be backdated to
5 April 2019. Why was that date chosen, Mr Gething?
6 Are you able to assist with that?

7 A. My understanding is that relates to when changes were
8 made in England and to backdate to that point in time,
9 and it's a conversation about levelling up to the
10 level that each country was paying for each of the
11 areas, and there's a line chosen about when the
12 financial support is being made available to enable
13 backdating to take place. And you'll have seen the
14 costings that you ran through in a previous document
15 to enable us to do so.

16 Q. That's, I think, right in terms of there had been an
17 uplift to English payments in April 2019. In relation
18 to payments for bereaved partners, I think the
19 Scottish scheme pre-dated April 2019. So it may be
20 some disparities remain. Is there any proposal for
21 officials of the health departments of the four
22 nations to work together to try and identify whether
23 there are any further disparities and if so what
24 action to take, or is this it now in terms of
25 addressing disparity?

86

1 these are the regular payments for bereaved
2 partners -- that the date of death and the applicable
3 rate is the current rate -- so it's 100 per cent and
4 then 75 per cent thereafter of what the partner would
5 have been entitled to as at the new rates -- or is it
6 the 100 per cent and then 75 per cent of what the
7 partner would have been entitled to as at the date he
8 died?

9 A. I can't confirm that point directly now so I don't
10 want to give the wrong answer but I will happily make
11 sure we provide you with the current answer in
12 writing.

13 Q. Then can I just ask why it might take until the end of
14 this calendar year to be able to implement these
15 changes? Are you still waiting for further
16 confirmation from the Treasury as to the position or
17 is there some other reason why it might take a while
18 to implement?

19 A. Well, it's simply about going through all the records
20 to make sure we do it properly. What we have from
21 Treasury is agreement on a year, and what we actually
22 want is to be able to make these changes permanent,
23 which is a different question, but it is about, as my
24 understanding is, to be able to get all our records
25 properly in place to be able to understand who we need

88

(22) Pages 85 - 88

1 to change payments with and for.
 2 **Q.** So your understanding is that the commitment you have
 3 from HM Treasury will just pay for 12 months' funding
 4 of these changes and not any longer term?
 5 **A.** Yes, I don't think we have a longer term commitment.
 6 And that's one of the things I think it would be
 7 really helpful to resolve moving forward, and to have
 8 a clearly identified financial stream that is for this
 9 purpose. Otherwise, if this go into the general
 10 health department budget without an obviously
 11 identified funding stream to do so, there is always
 12 a risk that pressure in other parts of the health
 13 department in any of the UK countries could lead to
 14 pressure on this scheme.
 15 Now, we know the hurt and the upset that has
 16 been caused to date. I don't think it would be
 17 sensible to then end up having a row between
 18 governments about whether the right amount of money
 19 has been passported from the Treasury to each of the
 20 four UK health departments. So clarity in the longer
 21 term commitment and clarity in the sums of money being
 22 passported over I think would be to the benefit of
 23 beneficiaries, but then all those people are charged
 24 with making decisions as well.
 25 **Q.** We can take that down, thank you, Soumik.

89

1 was caused before devolution, but actually the reality
 2 is it's harm that comes from the Health Service which
 3 is now devolved. And people will expect whoever the
 4 relevant Health Minister is in each part of the UK to
 5 understand what's happening and not to say, "I'm only
 6 the Health Minister, it's nothing to do with me, you
 7 need to ask someone else". Lots of people see there's
 8 someone trying to pass the buck and actually every
 9 health minister should understand what is happening.
 10 The best way to do that is to engage properly and
 11 meaningfully.
 12 I also think that it would mean we're more
 13 likely to get a better designed scheme at the end of
 14 this, to understand how we do properly address the
 15 issues of continuing concern.
 16 **Q.** Is it your expectation that funding for any
 17 compensation framework would come from the
 18 UK Government?
 19 **A.** Yes, that is my expectation what would happen,
 20 otherwise we'll just repeat all of the pain that has
 21 been caused by not having that clarity in the way that
 22 the schemes themselves have been designed up to this
 23 point for the support payment.
 24 **Q.** And do you share the Paymaster General's view, as
 25 expressed in both her letters to the Chancellor of the

91

1 Part of the announcement made by the
 2 Paymaster General on 25 March 2021 was about setting
 3 up or undertaking commissioning work in relation to
 4 a compensation framework. Is that something that you
 5 or your officials had prior notice of or any prior
 6 involvement in before the Paymaster General's
 7 announcement?
 8 **A.** It certainly wasn't part of the conversation that
 9 I recall having with health ministers on 11 March.
 10 Obviously, I welcome the fact that there is what looks
 11 like a serious attempt to address the issue of
 12 compensation, but it happened in a subject to any sort
 13 of ministerial conversation that I've been part of.
 14 I'd expect though, in reality, that should the
 15 undertaking -- it was going to be done by officials
 16 working with each other in the first instance. So it
 17 may be that's a matter for my successor in the health
 18 role, Eluned Morgan, to address, but that does depend
 19 on how the compensation scheme is proposed to be set
 20 up.
 21 **Q.** Is it your expectation that the Welsh Government will
 22 have some involvement in or be consulted on the
 23 discussions and proposals and principles about
 24 a possible compensation framework?
 25 **A.** Yes, I think it should be. And it's because the harm

90

1 Exchequer, that it is inevitable that the Government
 2 will need to provide substantial compensation?
 3 **A.** I agree. That is the right thing to do and it is
 4 a matter of how rapidly the Government moves to do the
 5 right thing. And that is a Government of any shade
 6 now and in the future. It is plainly a matter for the
 7 UK Government to resolve.
 8 **MS RICHARDS:** Sir, those are my questions for Mr Gething.
 9 We do need to give Core Participants the opportunity
 10 to suggest any further questions but I'm conscious
 11 also Mr Gething has, I think, a significant meeting
 12 which means he would wish to be away by 1.20, and so
 13 could we perhaps take 20 minutes now to enable any
 14 further questions to be suggested to me and then
 15 resume at 1 o'clock, which should give sufficient time
 16 to complete Mr Gething's evidence.
 17 **SIR BRIAN LANGSTAFF:** Yes, indeed. I think we will take
 18 up every minute of your time until 1.20 probably, but
 19 not beyond, I hope. We'll take a break now, with that
 20 in mind, until 1 o'clock.
 21 **MS RICHARDS:** Thank you, sir.
 22 **A.** Thank you.
 23 **SIR BRIAN LANGSTAFF:** 1 o'clock.
 24 (12.39 pm)

(A short break)

92

(23) Pages 89 - 92

1 (1.00 pm)
 2 **MS RICHARDS:** Mr Gething, a handful of questions for you
 3 that Core Participants have asked to have raised.
 4 I asked you this morning about the exclusion from the
 5 scheme of bereaved parents, non-dependent children,
 6 other family members. What about the position of
 7 carers who may have themselves lost income or
 8 pensions, who may have suffered their own health
 9 difficulties and, indeed, continue to suffer that loss
 10 if still caring for their infected partners? Do you
 11 agree that there is a moral case for the provision of
 12 financial support to that category of individual?
 13 **A.** I can understand the moral case that is made and I'm
 14 not unsympathetic to it. The challenge is we have
 15 a current set of support schemes that are drawn up in
 16 a specific way, and it's really about how -- if the
 17 compensation schemes are to be real, how you then
 18 understand those people that have been directly
 19 impacted by the need to provide care and support as
 20 well as those people who suffered financial loss as
 21 well as those people who have been bereaved. So, yes,
 22 I recognise the point that is being made.
 23 **Q.** You set out your understanding that some of the
 24 ongoing discussions between officials incorporated
 25 consideration of the position of wider family members,

93

1 devolved. That's all part of the schemes that we are
 2 handling. And the money that is transferred each
 3 year, the Welsh Government, Scottish, Northern Irish
 4 Government and Executive respectively have to decide
 5 how to use that money in the schemes that we provide.
 6 **Q.** In terms of the calculation made by the Department of
 7 Health and Social Care as to what it will give on an
 8 annual basis to the Welsh Government for the HIV
 9 funding, do you know if that's calculated by reference
 10 to what's made available in England, which wouldn't
 11 have included these bereaved payments, or is it a sum
 12 that is intended to cover and does cover all
 13 HIV-related payments made by WIBSS?
 14 **A.** My understanding is it relates to the share, as it
 15 were, of HIV people. But I'd want to check that to
 16 make sure I'm not giving you a misleading answer.
 17 **Q.** That's fine.
 18 There are a number of points, Mr Gething, in
 19 relation to all of the evidence that we've heard this
 20 week where we may be asking some further points of
 21 clarification, in particular in relation to the
 22 detailed implications of the new parity arrangements,
 23 and if there is anything you've been unable to answer
 24 or can further clarify then there will be a means for
 25 that to happen.

95

1 including the position of those who are bereaved who
 2 are not widows of partners, et cetera. Have the
 3 discussions, to your knowledge, addressed at all the
 4 question of carers in the position that I've
 5 described?
 6 **A.** I'm not aware of all the detail of those discussions
 7 but I would expect that they would be part of
 8 discussions about not just parity in the scheme going
 9 forward but also the unfinished -- well, the recently
 10 started conversation of whether there is going to be
 11 a proper compensation scheme.
 12 **Q.** Now I've asked you this morning about the funding
 13 stream in relation to HIV payments, and you've told
 14 us, as indeed Dr Jones did in his statement, about
 15 funding received from the Department of Health and
 16 Social Care.
 17 In terms of the bereavement payments that have
 18 hitherto been made in Wales on the three-year basis,
 19 where those are bereavement payments made to widows or
 20 partners of those who had been infected with HIV, who
 21 has up until now funded those payments? Is it the
 22 Department of Health and Social Care or has that come
 23 from the Welsh budget?
 24 **A.** My understanding is that for those people, those are
 25 still payments made through the scheme. So that's

94

1 **A.** Thank you.
 2 **Q.** In terms of HIV payments going forward, have the
 3 parity discussions included any discussion about
 4 whether the existing Department of Health and Social
 5 Care funding stream will continue?
 6 **A.** Yes, that is part of the necessary parity discussions
 7 moving forward, to make sure there's a proper
 8 underpinning of where we are. So you've seen in
 9 Dr Jones' statement and my earlier evidence that we
 10 think it would be sensible for everyone to have a more
 11 predictable way to deliver payments, and that would
 12 include the long-term provision on HIV and other
 13 scheme payments as well. So the best way to do that,
 14 I think, is in having a long-term settlement. But we
 15 have made a significant jump forward with on parity
 16 but there's still more to do.
 17 **Q.** Now you've told us that, in terms of the practical
 18 arrangements for implementing the changes announced on
 19 25 March, that might take some time. Your aspiration
 20 was that it would be this calendar year -- by the end
 21 of this calendar year or hopefully earlier. Whilst
 22 the Welsh Government was waiting for a decision from
 23 the UK Government on funding in relation to achieving
 24 parity, did the Welsh Government set up or ask WIBSS
 25 to set up any systems or contingency plans to enable

96

1 it to, as it were, hit the ground running or is that
2 work only starting now?

3 A. Well, it's only really since 11 March to then the
4 statement being made in the two weeks, there was quite
5 a lot to do in those two weeks to get things up and
6 running and agreed. So within that window I don't
7 think it would be realistic to say that we set up an
8 alternative mechanism in case those parity discussions
9 didn't land and come to fruition.

10 And this is actually quite difficult. The
11 challenge in co-ordinating all of the information we
12 got from the old Alliance House schemes took about
13 six months with information being provided. And
14 I think that's detailed and set out in other witness
15 statements in evidence you've had. So it's trying to
16 set a realistic time-frame for when we can do that.

17 But, as I say, earlier if possible, and we
18 certainly want to do this as early as possible for
19 beneficiaries' sake.

20 Q. Given the changes have are contemplated further to
21 your announcement on 25 March 2021 -- so the
22 amendments to the scheme to try and each greater
23 parity -- to what extent are discretionary payments or
24 income top-up payments going to remain part of the
25 Welsh scheme?

97

1 stood prior, at least to 25 March 2021, if the Welsh
2 Government wanted to increase hepatitis C or
3 HIV payments or, indeed, to widen the scope of the
4 scheme and make payments to new categories of
5 recipients, the Welsh Government would have to find
6 the money from its overall health budget, which could
7 not then be used for other health expenditure?

8 A. That's correct.

9 Q. And so is it right to understand from your
10 evidence that your preference would be for a system of
11 funding in which funding for support was received
12 directly from Her Majesty's Treasury or, in any event,
13 received in some way which didn't make it part of the
14 health budget?

15 A. Yes, you are always going to -- in accounting terms,
16 you are always going to need to have somewhere very
17 that money is identified. But I think an identifiable
18 stream of money, on the basis of agreements on parity,
19 is eminently preferable. Otherwise, you will always
20 have people saying: where is the money coming from?
21 Is money being taken from the funding stream that
22 should be there? And I think a level of opacity in
23 this moving forward is not going to provide the
24 settlement that all of us want to see.

25 Q. So would it be right to understand two aspects of

99

1 A. Well, that's part of what I understand is subject to
2 the ongoing discussions on parity. You have this
3 challenge of income top-up payments, whether there's
4 means testing, whether that's the right thing to do or
5 not. You also have and we've run through this
6 a little before, about discretionary payments. And
7 any form of discretionary payment there's a challenge
8 about how fair it is and what the basis and parameter
9 for that is and are we going to have a discretionary
10 fund. And if so, on what basis is it going to be made
11 available? I think it would be helpful if there was
12 as much agreement as possible on the scale of that and
13 the knowledge that people have about their ability to
14 apply for discretionary payments and we need to
15 regularly remind people about that facility, if it's
16 going to continue as well. Otherwise we will have the
17 sort of lopsided approach to discretionary payments
18 where some people never make use of it and others will
19 and there's likely to be unhappiness about.

20 Q. The final group of questions I have for you,
21 Mr Gething, touch on matters relating to funding,
22 which you have already to some extent addressed, but
23 I just want to -- I have been asked to seek
24 clarification in a handful of respects.

25 So is this right, that as things stand and have

98

1 future funding that would be particularly important:
2 one is that it's an identified pot of money, as it
3 were, so that you don't get into the consequences that
4 you just described; and the second would be a degree
5 of long-term commitment so that you can plan but,
6 perhaps most importantly, you can give your
7 beneficiaries the assurance, the guarantee, the
8 security that they desire?

9 A. Yes. And that point about the security has been
10 expressed in your previous questions as well. It came
11 up in the consultation. People will be able to make
12 life choices and plans, and that will, I think, help
13 all of us and be a good outcome to be able to achieve
14 across the UK.

15 Q. And then the final question, again on the issue of
16 funding arrangements, was this: when the English
17 scheme's regular payments were increased in 2019 from
18 Department of Health and Social Care funding, why
19 could Wales not mirror that by seeking a Barnett
20 consequential to enable it to access an uplift in the
21 funding available to WIBSS?

22 A. Okay, so this is about how health funding is delivered
23 across the UK. So almost all health funding is
24 covered by Barnett. If there was additional money put
25 into the health budget to cover that announcement on

100

(25) Pages 97 - 100

1 the first day of this Inquiry, we would have had
 2 a Barnett share of that. But because the UK
 3 Government said they'd found the money essentially
 4 down the back of the departmental sofa, then there was
 5 no consequential made at all and they found the
 6 equivalent of £3 million in our budgetary terms within
 7 the departmental budget. And that was the statement
 8 that was made. And therefore there's no consequential
 9 provided to Wales, Scotland or Northern Ireland.

10 **MS RICHARDS:** Thank you.

11 Mr Gething, those are the questions I have for
 12 you. I'm just going to check whether your own
 13 representatives have any. No.

14 Sir Brian?

15 **SIR BRIAN LANGSTAFF:** I have no questions.

16 **MS RICHARDS:** Mr Gething, is there anything that you would
 17 like to add?

18 **A.** I just want to finish by saying I am genuinely pleased
 19 that this Inquiry is taking place. For all the hurt
 20 and people having to relive their experiences in going
 21 through this, I really do hope that at the end of this
 22 we get a settlement that provides a measure of the
 23 justice that has been denied for a very long time and
 24 I hope that the recommendations do lead to much
 25 greater equity across the UK, a measure of closure and

101

1 times -- it may have been that you were expressing
 2 having had some anger at both the delays and the
 3 unexpected surprises on the long route towards parity
 4 and what you see as justice for those who have been
 5 infected and affected. I do respect the balanced way
 6 in which you've put that, so as not to be, perhaps --
 7 again this is my take on it, so don't by any means
 8 comment -- that you have avoided putting them in a way
 9 in which might have been unproductive.

10 So I think I've heard it clearly. Thank you
 11 very much.

12 **A.** Thank you, Sir Brian.

13 **MS RICHARDS:** Sir, this afternoon's witness will be
 14 Mrs Ramsey, who will be dealing with, in some more
 15 detailed respects, the workings of the Welsh scheme.

16 **SIR BRIAN LANGSTAFF:** We can manage her at 2.00, can we
 17 not?

18 **MS RICHARDS:** Yes, certainly.

19 **SIR BRIAN LANGSTAFF:** So 2 o'clock. I hope that gives
 20 everyone enough time. I believe it should. If we
 21 slip by five minutes, we do, but otherwise it's
 22 2 o'clock.

23 **MS RICHARDS:** Thank you, sir.

24 **(1.15 pm)**

(Luncheon Adjournment)

103

1 a proper recognition of the genuine pain and upset
 2 that has been caused over a very long time.

3 People are in a position today where they are
 4 suffering because the State got this wrong and let
 5 people down, and that failure has been lived with for
 6 a very long time and I hope that future Ministers
 7 won't be in a position where we're still having really
 8 difficult meetings with people who have been let down
 9 and recognise they haven't been fairly treated, since
 10 the final long and painful campaign to get recognition
 11 of that has been at least partially acknowledged.

12 So I hope that the future after this Inquiry
 13 will be a better one for all of the people who, as
 14 I say, have been let down in the past.

MS RICHARDS: Thank you. Sir.

16 **SIR BRIAN LANGSTAFF:** Well, it remains for me to thank you
 17 for giving us your time this morning. I appreciate
 18 we've made you run close to the 1.20 deadline but I'll
 19 just take a couple of minutes, if I may, to thank you
 20 for what I have seen as a thoughtful, eloquent,
 21 careful way in which you have given your evidence but,
 22 in particular, its humanity. What struck me most of
 23 all, actually, was the measured way in which you
 24 expressed some of the frustrations, as it seemed to
 25 me -- and I'm not inviting you to comment on this at

102

1 **(2.00 pm)**

2 **SIR BRIAN LANGSTAFF:** Good afternoon, Mrs Ramsey.

3 **THE WITNESS:** *Prynhawn Da.* Good afternoon.

4 **SIR BRIAN LANGSTAFF:** That means you can hear and you can
 5 see me. Good. That's a good start. Now you're in
 6 Cardiff, are you?

7 **THE WITNESS:** I am. I'm in our offices in Companies House
 8 in Cardiff.

9 **SIR BRIAN LANGSTAFF:** Is there anyone there with you?

10 **THE WITNESS:** No, just your IT technician in the next
 11 room.

12 **SIR BRIAN LANGSTAFF:** Thank you.

13 What you are talking to, let me describe first
 14 what is here at Fleetbank House, we have a reasonable
 15 size audience, suitably socially distanced. We have
 16 a reasonable cohort of lawyers, again socially
 17 distanced. And there is press coverage. You are
 18 talking, however, mainly, in terms of numbers, to
 19 those who are beyond these walls. They are watching
 20 remotely. I expect there will be quite a number from
 21 Wales, as you might imagine, but it will be across all
 22 four nations.

23 Ms Scott will ask you the questions but first
 24 Mary will ask you to take the oath.

25 **///**

104

(26) Pages 101 - 104

ALISON MARY RAMSEY, sworn

Questions by MS SCOTT

MS SCOTT: Good afternoon, Mrs Ramsey.

A. Good afternoon.

Q. You are employed by the NHS Wales Shared Service Partnership as Director of Planning, Performance and Informatics; is that right?

A. That's correct, yes.

Q. And you say in your witness statement that the partnership -- I'm going to call it that for short -- is an independent organisation owned and directed by NHS Wales; is that right?

A. That's correct.

Q. And that the partnership, together with the Velindre University NHS Hospital Trust deliver the Welsh Infected Blood Support service -- WIBSS I'm going to call it -- for the Welsh Government.

A. That's also correct.

Q. And that the partnership employs yourself, the WIBSS manager, the deputy manager and the finance officer; is that right?

A. The deputy manager's an employee of the Velindre NHS Trust.

Q. And the Velindre NHS Trust also employs the welfare team and the psychologists and the team that run the

105

role with Shared Services there was an element of the role which would be responsible for WIBSS. So that was when I undertook more detailed research as to what WIBSS was and when it had been set up and what its purpose was. And when I was interviewed for the role, Ms Swiffen-Walker was part of the stakeholder panel, so there were questions around WIBSS as part of that initial appointment process.

Q. Has your knowledge changed or deepened during your time in your current role?

A. Most definitely. As we've heard in evidence this week a lot of history to how the scheme was established, which I had to quickly get up to speed with, but also, most importantly I think, my understanding of the emotional impact that the infected blood scandal has had on the beneficiaries, not just people living in Wales but across the UK.

Q. And how have you gained that knowledge, about the emotional impact?

A. I think it's clear in many of the applications that we receive and, importantly, I think in the work that our welfare support team, which makes up one of the three component parts of WIBSS, has undertaken and the work that they carry out particularly. And then, more recently also, where we've added to the team the

107

psychology service?

A. That's correct, yes.

Q. Your role is as the nominated budget holder of the partnership for WIBSS?

A. That's correct.

Q. And you came into that role in June 2019, taking over from Mr Martin Riley?

A. That's correct.

Q. Your role involves line managing the WIBSS manager, Ms Swiffen-Walker, discussing new applications and approving them based on her initial recommendations, approving payments of over £10,000 and up to £80,000, and approving the submission of the expenditure forecast to the Welsh Government. Is that an accurate description of your role?

A. Yes.

Q. Can you tell us what you knew when you took up your role in June 2019 and what you understood about the suffering of those infected and affected who had been infected with HIV and hepatitis C by blood and blood products?

A. My own knowledge of the situation was really based upon what I'd read and heard myself in the broad media in terms of the infected blood scandal, as it's often referred to in the media, and on application for the

106

creation of the psychology and the emotional support team, that also has helped us to understand the impact that this has had on individuals and their families.

Q. So are you there describing information that's come -- from beneficiaries or members of the scheme through the staff structure that we described earlier -- to your attention?

A. Yes.

Q. And have you had any meetings yourself with any of the beneficiaries or those infected and affected?

A. No, I wouldn't in the usual course of my role, no.

Q. Just to set your evidence in WIBSS in context, do you know what the current numbers of beneficiaries are on the scheme?

A. Yes. So we have 176 beneficiaries and 37 widows.

Q. Is it right that widows are not called beneficiaries, albeit they will have received payments from WIBSS?

A. That's true, yes.

Q. So on the books, if I can put it that way, are more than 200 people?

A. Yes.

Q. I'm going to ask you some questions about the relationship that WIBSS has with beneficiaries. First of all, I'm going to just take you to the operational agreement. It's WITN4065006.

108

(27) Pages 105 - 108

1 So we can see this is the operational agreement
2 between Welsh ministers and the Velindre NHS service
3 trust. And if we go, please, to page 7 -- and we'll
4 come back and look at -- I think we'll come back and
5 look at other provisions of this document -- we may
6 not -- this is one of the -- we can see -- well, in
7 fact we had better start at -- yes, at the bottom of
8 this page, please, "Stakeholder Feedback",
9 paragraph 9:

10 "Velindre shall establish advisory arrangements,
11 involving representatives of Scheme Beneficiaries, to
12 provide regular feedback to Velindre on the
13 effectiveness of service delivery through the WIBSS
14 and to help promote good practice."

15 The questions I'm going to ask you now are how
16 that obligation is discharged.

17 Soumik, you can take that down.

18 You say in your witness statement that in
19 May 2018, the welfare team canvassed beneficiaries to
20 see if they were interested in setting up a specific
21 support group. Can you just tell us a little bit
22 about that and what happened.

23 A. So it does pre-date my time with WIBSS, so I am basing
24 my comments on my discussions with members of the team
25 who were in post at the time.

109

1 establish that advisory beneficiary support group
2 network through that route, and unfortunately that has
3 been a little destabilised by the pandemic in the last
4 12 months, because we'd hoped we would have been able
5 to have picked up the pace again with that
6 arrangement.

7 Q. That, if I can put it this way, is something on the
8 to-do list, is it?

9 A. Yes, yes.

10 Q. There is a governance group, and I'm just going to
11 take you to the terms of reference of that and try and
12 understand how that fits into the picture.

13 It's HSSG0000175.

14 Wales Infected Blood Support Scheme Governance
15 Group terms of reference. And if we look over to the
16 next page we can see under 2, the heading "Authority",
17 and the second paragraph there:

18 "It is empowered with the responsibility for:

19 "- Review and advising on the management of
20 WIBSS budgets, including running costs [et cetera]

21 "- Advising [the Welsh Government] on rate
22 changes and the potential financial and service
23 implications of policy changes ... within Wales and
24 other areas within the UK.

25 "- Implementation of Welsh Government policy.

111

1 So within the first six weeks of WIBSS being
2 established, the welfare team did make contact with
3 all the beneficiaries that had transferred, to make
4 themselves known to them, and then on the back of
5 that, a few months down the line, they canvassed them,
6 as you say, to ask them about whether or not there was
7 interest in some sort of advisory support group. We
8 had 15 beneficiaries indicated that this would be
9 something that they would be interested in doing, and
10 so we were looking to the next steps.

11 In around the same time, as I understand things,
12 there was also quite a lot of activity going on with
13 the establishment of the Inquiry, and also the
14 cross-party Senedd group were having a number of
15 meetings with some beneficiaries. And we did receive
16 some feedback, again direct to the welfare team, that
17 there was a general sense it was starting to feel
18 a little bit too much all at the same time. And so we
19 paused our plans at that stage and we did contact the
20 15 who had indicated an interest to let them know of
21 that decision. Then we let things lie for a little
22 while.

23 When we have now created the psychology and the
24 emotional support team, we are in the process of,
25 again, now looking at how we are best able to

110

1 "- Ongoing negotiation and partnership with
2 Welsh Government to ensure the smooth running of the
3 service."

4 Then if we go down to the next section,
5 "Membership", it includes Velindre NHS Trust members,
6 partnership members, WIBSS members, Welsh Government
7 members, the Senior Welfare Rights manager. Is that
8 from the welfare team of WIBSS?

9 A. Yes, that's correct, yes.

10 Q. The consultant psychologist. Again, presumably, the
11 psychologist that's involved with the psychology
12 service run by WIBSS?

13 A. That's correct, yes.

14 Q. Then it says there "Service User". Is there a service
15 user on that group?

16 A. No. So there is a seat, if you like, for a service
17 user, but it's currently unfilled. And that is
18 something which we're hoping that we will be able to
19 use the establishment of the stakeholder group to
20 resolve in terms of how we fill that post and
21 position.

22 Q. When you say "the establishment of the stakeholder
23 group", what there are you referring to?

24 A. So in answer to my previous question there,
25 I mentioned that we would be looking to work with the

112

1 psychology and emotional well-being team to establish
 2 the support network group -- sorry, I used the phrase
 3 the "stakeholder group" but the support network to
 4 identify maybe from that an appropriate service user
 5 to represent the others. I think in our discussions
 6 as a governance group we have talked about the fact
 7 that we haven't had a service user on the group since
 8 it's been established as the governance group. There
 9 were some service users involved in the establishment
 10 of WIBSS, so I understand from my colleagues, but they
 11 decided to step back once the scheme was fully
 12 established and that's when the governance group came
 13 into play. But it is something that we have discussed
 14 and would want to have on board most definitely.

15 **Q.** So the plan is, first of all, to fill this seat on the
 16 governance group with a service user and, secondly, to
 17 have a parallel or another group made up, what,
 18 predominantly of beneficiaries, service users?

19 **A.** Yes, that would be the aspiration.

20 **Q.** Do you have an idea of what the role of that group
 21 would be?

22 **A.** I mean, it's intended to be a support group for the
 23 beneficiaries themselves and we would envisage that
 24 that would maybe nominate a service user to then sit
 25 on the governance group and that will provide

113

1 newsletters for the membership?

2 **A.** Yes, it does. They're on our website under the
 3 resources tab.

4 **Q.** Do you have any other -- other than the methods we've
 5 discussed, any other ways of keeping in touch with the
 6 beneficiary community?

7 **A.** Well, I'd probably cite three avenues. We have our
 8 public website, which is what we use for most of the
 9 updating and posting of information relating to WIBSS.
 10 We have our biannual newsletter, which we use as
 11 a means of promoting the different elements of the
 12 scheme, so making sure that people are aware of the
 13 welfare support team and, more recently, the
 14 psychology and emotional support team.

15 In the last 12 months, we've also used the
 16 newsletter to signpost to additional information
 17 relating to Covid, which may have been relevant to our
 18 beneficiaries, and also our welfare team do have
 19 fairly regular contact with a number of our
 20 beneficiaries, so we do also use that as an avenue, as
 21 well as the sessions that the counsellor and
 22 psychologist would be having. But I must stress that
 23 they would not be sharing any personal or individual
 24 information. They would be working more on sharing
 25 more common themes that might be emerging from their

115

1 a channel then for things to be communicated in a more
 2 formal way, whereas now, at the moment, the way in
 3 which we get the views of the beneficiaries is from
 4 their direct contact with any element of the three
 5 parts of the team.

6 **Q.** So the governance group would give a formal mechanism
 7 for the views of the membership to be fed into the
 8 governance of the organisation; in other words, how
 9 you do things?

10 **A.** It would.

11 **Q.** Are there any formal mechanisms or any plans for
 12 obtaining the views of the membership in the policy
 13 aspects of the scheme?

14 **A.** The main purpose for this role would be more around
 15 the day-to-day running of it. I would see it more as
 16 a matter for Government to determine how they involve
 17 beneficiaries in the policy setting elements.

18 **Q.** Are you aware of any formal mechanisms by which the
 19 Government engaged the beneficiaries in questions of
 20 policy?

21 **A.** I think in the past I'm aware that they have done some
 22 consultation and surveys.

23 **Q.** I've seen reference in the documentation that's been
 24 provided by yourself and your colleagues to, well,
 25 certainly one newsletter. Does WIBSS produce

114

1 sessions.

2 **Q.** I will come on to ask you some questions about the
 3 welfare team and the non-financial support that WIBSS
 4 provides later on this afternoon.

5 **SIR BRIAN LANGSTAFF:** Can I just be clear on this. You
 6 said there were three ways of communicating. One is
 7 the website; the second is the newsletter; what is the
 8 third?

9 **A.** With our welfare team.

10 **SIR BRIAN LANGSTAFF:** Thank you.

11 **MS SCOTT:** What would your -- what's your understanding or
 12 your assessment, if I can put it that way, of the
 13 relationship between the scheme and its members?

14 **A.** I mean, I can base that on the -- I suppose,
 15 physically when walk into the team's office there are
 16 a number of notes and cards of thanks. So I would
 17 describe it as a generally positive relationship, in
 18 terms of the ability of the team to provide assistance
 19 and support.

20 **Q.** Just to understand, and I'm going to ask you some
 21 questions now about understanding the division of
 22 responsibility between the Welsh Government and the
 23 scheme itself, is it right to understand that all of
 24 the policy decisions about who's eligible for the
 25 scheme, levels of payment, and so on, are made by the

116

(29) Pages 113 - 116

1 Welsh Government and are not made by the scheme
 2 itself?
 3 A. That's correct.
 4 Q. And that the scheme's role, WIBSS's role, is to
 5 implement those policy decisions made by the Welsh
 6 Government?
 7 A. That's correct.
 8 Q. Does WIBSS have a role in advising the Welsh
 9 Government on policy?
 10 A. We would sometimes undertake some desktop research
 11 where there have been changes to the scheme, that we
 12 may have looked at what other schemes were doing and
 13 pull that together in an advisory paper for Welsh
 14 Government, but the decision always sits with
 15 Government.
 16 Q. It might be helpful to look at one of those papers.
 17 I appreciate this is before your time so if you can't
 18 answer, then do say. But the document is HSSG0020018.
 19 So we can see here that this is a 22 March 2018 report
 20 from the WIBSS manager, Ms Swiffen-Walker. It says:
 21 "The purpose of the report is
 22 "To update the Welsh Government on how WIBSS has
 23 been operating ...
 24 "To provide data to inform a decision on what
 25 the rates should be up lifted to in April 2018.

117

1 volition because they think it's something the Welsh
 2 Government ought to know about?
 3 A. I can't comment on this actual paper because I wasn't
 4 around at the time but, in terms of how it would work
 5 and operate now, it's the kind of example of something
 6 that would be probably discussed at the governance
 7 group and we would -- as a result of an outcome of
 8 that meeting, we would agree to take it away and work
 9 up a paper with some proposals and a preferred option
 10 or a recommendation. That's how it would work now so
 11 I've no reason to believe that probably wasn't the
 12 spirit of how it was working at that time.
 13 Q. Does the Welsh Government consult WIBSS on policy
 14 changes? So, for example, were WIBSS consulted on the
 15 recent changes that were announced in March to
 16 increase parity amongst the four schemes?
 17 A. Yes, we were notified that there were some discussions
 18 taking place and that there was likely to be an
 19 announcement forthcoming but we weren't privy to the
 20 details of that announcement until the sort of
 21 embargoed press release the evening before, really,
 22 and that was intended so that we could have, you know,
 23 a full complement of staff in place and manning
 24 phones, et cetera, should we have had any phone calls
 25 or contact from beneficiaries.

119

1 "To consider options for introducing the Special
 2 Category Mechanism in Wales."
 3 I'm not going to go to what is in the report,
 4 other than just to look at very briefly at the bottom
 5 of page 6, if we go to the bottom of that page in the
 6 "Conclusion" box:
 7 "To ensure an equitable service, where all WIBSS
 8 beneficiaries receive an uplift on their current rate,
 9 and none are disadvantaged ..."
 10 Then a recommendation is made as to what the
 11 Welsh Government should do. Equally, if we look at
 12 the last page, page 8, there's a recommendation on the
 13 Special Category Mechanism in the "Conclusion" box at
 14 the bottom there:
 15 "We recommend the Welsh Government adopt the
 16 [SCM] or a similar system."
 17 A reason is given:
 18 "... our beneficiaries would not be
 19 disadvantaged under our scheme, compared to those in
 20 the English scheme."
 21 Then a costs analysis is carried out. Soumik,
 22 you can take that document down now.
 23 Would this report have been commissioned by the
 24 Welsh Government or is that -- are reports of this
 25 nature something that WIBSS would of their own

118

1 Q. So kept up -- is this an accurate way to describe it:
 2 kept up-to-date that there were discussions and likely
 3 to be announcements but not consulted in terms of the
 4 substance as to what the position the Welsh Government
 5 should take should be?
 6 A. Yes, I think that would be a fair point.
 7 Q. I'm going to move on to a different topic now, which
 8 is work done to identify new beneficiaries for the
 9 scheme.
 10 We've been hearing evidence this week from other
 11 schemes in devolved nations that when the schemes were
 12 set up they were not provided with contact information
 13 of those individuals who had made applications to the
 14 Alliance House organisations and had been refused.
 15 Again, I appreciate this is before your time, but is
 16 that your understanding, that the position is the same
 17 for WIBSS: they were not given a list of Welsh
 18 applicants that had been declined by the Alliance
 19 House organisations?
 20 A. That's correct. It was the same scenario for WIBSS.
 21 Q. How would WIBSS treat an application from such
 22 an applicant?
 23 A. We would accept an application from somebody who had
 24 previously been refused by the Alliance House
 25 organisations. We would strongly encourage all

120

(30) Pages 117 - 120

1 applicants to contact the team directly so that we
 2 could have an initial conversation to understand some
 3 of the circumstances and a bit of the background
 4 information, so that we might be able to give
 5 an initial assessment around probability and
 6 an initial picture so that we would be able to then
 7 guide them as to what additional information they may
 8 need to support their application.
 9 **Q.** I am going to come on and ask you some questions about
 10 the application process a little bit later on.
 11 Is it right then that, simply because somebody
 12 has been turned down by the Alliance House
 13 organisations doesn't mean that they wouldn't succeed
 14 if they applied to WIBSS; they may do. You would
 15 consider the application on its merits?
 16 **A.** Exactly that.
 17 **Q.** In your witness statement, you have suggested that you
 18 would seek information from the Skipton Fund, who now
 19 is holding the Alliance House organisations' data, to
 20 obtain some information from them. Is that what you
 21 would do or have done?
 22 **A.** So far any new application, we do ask Russell-Cooke,
 23 who now acts on behalf of and are holding the records
 24 for AHO, we would ask them to confirm whether or not
 25 they hold any information on the applicant, whether

121

1 with the supporting information from their consultant
 2 physician or GP, and we would only really look to the
 3 Russell-Cooke information if we were in a position
 4 where we might be looking at whether or not they have
 5 previously been on the scheme or been in receipt of
 6 previous payments.
 7 **Q.** If they had been in receipt of previous payments,
 8 presumably they are automatically registered onto the
 9 WIBSS scheme?
 10 **A.** Yes.
 11 **Q.** So it's only if they have been turned down that you
 12 would then have to determine the application on its
 13 merits?
 14 **A.** Yes, exactly that.
 15 **Q.** In terms of this cohort, this cohort of potential
 16 beneficiaries who applied to the Alliance House
 17 organisation and been turned down, is there anything
 18 that WIBSS has done to try and get the message across
 19 to them that it may still well be worth their while
 20 making an application to WIBSS?
 21 **A.** I think it's fair to say that that's only happened
 22 when somebody has made the contact direct with us and,
 23 on reflection, maybe there is more that we could do
 24 put that message out.
 25 **Q.** Do you have a plan or an idea of what more that could

123

1 that be confirmation that they were previously on the
 2 scheme and any details they might have held, or
 3 whether or not they have made any previous application
 4 and been unsuccessful and if they have any records
 5 that they might be able to share with us relating to
 6 that application.
 7 **Q.** Have Russell-Cooke been prepared to share with you any
 8 records that they do hold on such an individual?
 9 **A.** Yes, they have. It can be quite -- I think it's quite
 10 a long time for them to be able to pull those records
 11 out but I do appreciate that many of these records may
 12 be paper based, so not as accessible, maybe, as
 13 electronic documents, but yes, they have been able to.
 14 **Q.** Presumably, that process is contingent on the person
 15 applying to you giving consent for those documents to
 16 be shared?
 17 **A.** Yes.
 18 **Q.** What do WIBSS do with the information and
 19 documentation that you receive from Russell-Cooke?
 20 Does that feed into the determination of
 21 an application?
 22 **A.** I think the numbers where that's been occurred have
 23 been very small but, yes, we would take the -- in
 24 terms of the application process, I suppose, we would
 25 take the original application form from the applicant

122

1 be?
 2 **A.** I think that's something we'd need to consider.
 3 **Q.** Would you, for example, be prepared to put something
 4 on your website at least to that effect?
 5 **A.** Yes, I think at least that would be a minimum.
 6 **Q.** You have set out in your witness statement the steps
 7 that WIBSS has taken so far, more generally to
 8 identify new beneficiaries, and you have identified
 9 that in 2019 a leaflet was provided to haemophilia
 10 centres and, more recently, in February 2021, an
 11 e-leaflet was delivered, I think you said, to all GP
 12 practices in Wales, is that right?
 13 **A.** That's correct, yes.
 14 **Q.** Is that the totality of the steps that WIBSS has taken
 15 to identify new beneficiaries?
 16 **A.** Yes, I think, other than the information that's
 17 available on the public website, that would be fair.
 18 **Q.** Does WIBSS do any kind of analysis to understand
 19 whether there are any gaps in the beneficiary cohort?
 20 So, for example, whether there's areas of Wales where
 21 there are no beneficiaries or where there are patient
 22 groups, again, where nobody has applied, which might
 23 suggest that there's a lack of information in that
 24 particular geographical area or that particular cohort
 25 of patients?

124

(31) Pages 121 - 124

1 A. No, we don't do any regular analysis like that.
 2 Q. Is that something that WIBSS would be able to do given
 3 the data that you do hold?
 4 A. I think my understanding is that if we were to do
 5 that, it would be quite a manual exercise. We'd have
 6 to trawl back all the records on the application, so
 7 it is something that is now at the forefront of my
 8 mind, in terms of our databases and systems how we
 9 could better maybe record that data to pull off such
 10 information in the future. But as we sit at the
 11 moment, we would have to do that as a look-back
 12 exercise quite manually.
 13 Q. So, for example, if WIBSS were to want to know whether
 14 or not there were applicants, any applicants at all,
 15 who had been infected as a result of treatment for
 16 either sickle cell anaemia or thalassaemia, it would
 17 be a question, would it, of going back through
 18 documents manually to identify whether there are any
 19 such beneficiaries?
 20 A. Yes, it would, I'm afraid.
 21 Q. Given that we understand from other information that
 22 the Inquiry's received that the Alliance House
 23 organisations gave very limited information to the
 24 schemes on setup about the beneficiaries that were
 25 transferring over, what kind of information would you

125

1 scheme, that's correct.
 2 Q. And one of the criteria that WIBSS is applying is in
 3 relation to cut-off dates for treatment; is that
 4 correct? So somebody that is infected with
 5 hepatitis C must have had the treatment causing the
 6 infection before September 1991?
 7 A. That's my understanding.
 8 Q. In my preparation for asking you questions today,
 9 I noticed that the directions don't include that
 10 provision. Do you know where that comes from, that
 11 cut-off date? If it's not in the directions, where
 12 would WIBSS be getting that from?
 13 A. So the cut-off date is set out in the internal staff
 14 guidance document which I believe you do have a copy
 15 of, and the staff guidance document would have been
 16 approved by the governance group.
 17 Q. So although it's not in the directions, the governance
 18 group, that has members of the Welsh Government
 19 sitting on it, can amend the criteria, if you like,
 20 for eligibility through the governance group?
 21 A. Well, eligibility criteria is set out in the -- at
 22 a high level and, yes, the guidance document then goes
 23 into much more detail, I suppose, and is more of an
 24 operational manual handbook type of document. So that
 25 does go into more detail than we would naturally

127

1 have about the Alliance House organisation
 2 beneficiaries that have transferred over? Would you
 3 have that kind of information?
 4 A. It would be highly unlikely, is my understanding. It
 5 was only a very minimum dataset that transferred over
 6 with most of the Alliance House organisations.
 7 Q. So unless somebody has made a subsequent application
 8 to WIBSS because they want a discretionary payment or
 9 they want to go on to the enhanced hepatitis C payment
 10 or they want to go from stage 1 to stage 2, you really
 11 have very limited data about them?
 12 A. That's correct. It would be more likely that a new
 13 applicant is where we would have the scenario where we
 14 would have some more clinical information available.
 15 Q. I'm just going to ask you now some questions about the
 16 criteria for entry onto the scheme.
 17 You have already told us that that's criteria
 18 that's set by the Welsh Government, not by WIBSS, and
 19 it's WIBSS's job to apply that criteria. But just so
 20 that it's clear where that criteria comes from, is it
 21 right to understand that it's the directions, the 2017
 22 directions issued, that set out the criteria that you
 23 are applying when somebody makes an application to the
 24 scheme?
 25 A. Yes, the directions set the legal framework of the

126

1 expect to see maybe in regulation.
 2 Q. Can we just look then at the directions.
 3 It's HSSG0020052.
 4 That's the directions No. 2, 2017. So if we can
 5 just see who the qualifying -- if we go over to
 6 page 3, we can see under "Eligibility":
 7 "Payments can be made ... to:
 8 "(a) Qualifying Persons; and
 9 "(b) surviving spouses, partners, or dependent
 10 children of Qualifying Persons, who have died."
 11 If we go over to the next page, page 4, we can
 12 see that there are there provisions for payments,
 13 under paragraph 5, to bereaved spouses and partners.
 14 And here it is lump sum bereavement payments and
 15 annual payments, either, I think at that point, in
 16 a lump sum or annual payments for three years. And
 17 then as -- paragraph 6 -- payments, where there's no
 18 surviving spouse or partner, to a dependent child.
 19 Then the schedules set out what those payments are.
 20 But if we could go to page 10, it sets out what
 21 discretionary payments are available in the form of
 22 grants, and they can be made to "Qualifying Persons as
 23 a result of illness". So that's your primary
 24 beneficiaries and your secondary beneficiaries; is
 25 that right?

128

(32) Pages 125 - 128

1 A. That's correct.
 2 Q. Then to:
 3 "... the surviving spouses, partners and
 4 dependent children of Qualifying Persons, as a result
 5 of the death of the Qualifying Person ..."
 6 So is it right to understand that the categories
 7 of beneficiary are: primary beneficiaries, i.e. those
 8 who have been infected with hepatitis C or HIV from
 9 their treatment with blood and blood products;
 10 secondary beneficiaries, i.e. those people that have
 11 been infected by the primary beneficiaries; the
 12 bereaved community, i.e. the partners and dependent
 13 children of those that have died; and then, more
 14 recently, the estate as well is also able to claim
 15 some payments?
 16 A. That's correct.
 17 Q. I'm going to ask you some questions now about the
 18 application process itself, and you have already told
 19 us a little bit about how it works when somebody has
 20 already made an application to the Alliance House
 21 organisations.
 22 Can we look at the guidance, the internal
 23 guidance, which is at WIBS0000002. You can see there
 24 at the top it says "Internal use only", and then
 25 "Assessment of chronic (stage 1) hepatitis C infection

129

1 interpreting what is said about chronic infection,
 2 whether it's chronic infection, i.e. infection which
 3 has been chronic "(for more than six months)", or that
 4 the words in brackets simply explain what chronic
 5 means, that is, an infection you have had for more
 6 than six months. Do I take it that it is the latter
 7 that was meant and intended and has been applied?
 8 A. Yes, that would be correct.
 9 **SIR BRIAN LANGSTAFF:** Thank you.
 10 **MS SCOTT:** Then it sets out what the balance of
 11 probabilities principle means: assessor must make
 12 their own decision and then what they have to
 13 conclude, that the chronic hepatitis C infection is
 14 more likely than not to have resulted from the NHS
 15 treatment, et cetera. It goes on to say in the second
 16 paragraph:
 17 "It needs to be probable that the chronic
 18 infection arose as a direct result of NHS treatment
 19 with blood [and] blood products ... Probable means
 20 that the probability that the event happened is more
 21 than 50 per cent."
 22 Then it gives an example of what would be highly
 23 probable, somebody with haemophilia being infected
 24 with unscreened blood products; and improbable,
 25 an injecting drug user being infected via a single

131

1 applications".
 2 Now, I'm going to go through this guidance, but
 3 it looks very similar to the guidance that we looked
 4 at on Tuesday in the Scottish scheme.
 5 Again, I appreciate it was before your time but
 6 do you know where this guidance came from or who drew
 7 it up and why it's so similar to the Scottish
 8 guidance?
 9 A. Yes, so because the Scottish scheme was a little ahead
 10 of us in our establishment, we did approach them for
 11 examples of their guidance documents, their templates,
 12 their application forms, and they were generous enough
 13 to share those with us. So we didn't reinvent the
 14 wheel, we used what another scheme was using already
 15 and then we have adjusted it to any differences that
 16 exist between the schemes.
 17 Q. So first, under the heading "Chronic Hepatitis C", the
 18 test is set out. That's the eligibility criteria and
 19 what somebody has to shown in order to
 20 qualify: chronically infected with hepatitis C as
 21 a result of treatment prior to September 1991. And
 22 that's judged on the balance of probabilities.
 23 Then the guidance --
 24 **SIR BRIAN LANGSTAFF:** May I just ask -- it may to the
 25 casual reader seem that there are two possible ways of

130

1 blood transfusion, even if they had received one,
 2 unless that specific batch was confirmed as infective.
 3 "The assessor must be persuaded of the existence
 4 of the chronic Hepatitis C infection and that it is
 5 likely the applicant received relevant NHS treatment
 6 before the claim can be successful. Each claim must
 7 be assessed on its own merits and the evidence
 8 available. Generally speaking, the standard of proof
 9 will not be satisfied by inexact evidence, indefinite
 10 witness statements, or indirect references."
 11 Then:
 12 "If the assessor ranks the possible causes in
 13 terms of probability and concludes that one is more
 14 probable than the others, then they are entitled to
 15 conclude that route is the probable cause of the
 16 infection."
 17 So that's the test that's applied, is it, on
 18 applications by WIBSS?
 19 A. It is, yes, and there's two parts to that. The
 20 applicant themselves is asked to make a statement and
 21 then they are also asked to ask their consultant
 22 physician or GP (frozen).
 23 Q. I'm afraid we lost you. You froze after you said the
 24 applicant -- you said:
 25 "The applicant themselves is asked to make

132

(33) Pages 129 - 132

1 a statement and then they are also asked to ask their
 2 consultant physician or GP ..."
 3 And then we lost you.
 4 A. Yes, so the second part of the form, the application
 5 form requests the consultant physician or GP to also
 6 support the application.
 7 Q. If we just turn over the page, please, we can see
 8 again something we saw on the Scottish guidance, this
 9 principle of the benefit of the doubt:
 10 "In borderline cases, where there is viewed to
 11 be around a 50 per cent chance of the infection having
 12 occurred as a result of infected NHS blood, tissue or
 13 blood products, the benefit of the doubt should be
 14 given in favour of the applicant. That is, if the
 15 applicant's story is on the whole coherent and
 16 plausible, any remaining element of doubt should not
 17 prejudice the assessor's decision. The claim should
 18 be coherent and plausible, not contradicting generally
 19 known facts, and, on balance, capable of being
 20 believed."
 21 Then it goes on to say:
 22 "No facts should be discounted in the evidence
 23 gathering exercise, unless they are claimed to lack
 24 credibility."
 25 Then missing out the next paragraph, the

133

1 try to secure their records. We obviously know that
 2 the absence of medical records is a key theme to many
 3 of the cases, and then we would also ask whether or
 4 not they have had the opportunity to discuss with
 5 their current clinician or former clinicians whether
 6 or not they would be able to provide supporting
 7 evidence in support of their application. That might
 8 be another example of something that we would ask.
 9 Q. Is it right that when applicants approach WIBSS and
 10 discuss their applications with the welfare team that
 11 assistance is given by WIBSS to help them to get their
 12 medical records?
 13 A. Yes. We will, if it could be helpful, approach
 14 a health board and ask for -- to see if they can do --
 15 look to see health records but, more often than not,
 16 I think we would recognise that the applicant and the
 17 circumstances of many of these applications, it's less
 18 likely that the records are going to be still in
 19 existence.
 20 But what we will also do is turn to clinical
 21 coding and we will look to see whether or not perhaps
 22 we can substantiate that a particular procedure did
 23 take place and that will give us another sort of
 24 element of credibility and plausibility to the
 25 application. We could maybe pinpoint at least that

135

1 guidance then goes on to give some assistance as to
 2 what is to be done where there are, as I read this,
 3 a lack of medical records evidencing a treatment that
 4 is said to have caused the infection:
 5 "Although it is ultimately for the applicant to
 6 substantiate the application, in borderline cases
 7 where aspects of the applicant's statements are not
 8 supported by documentary or other independent
 9 evidence, the assessor may judge that those aspects
 10 shall not need confirmation when the following
 11 5 conditions are met ..."
 12 Then the conditions are set out.
 13 So is it right to read this guidance that if
 14 an applicant does not have medical records that show
 15 the treatment that they say caused their infection,
 16 that is not fatal to the claim if these five aspects,
 17 five elements, conditions can be met?
 18 A. That's correct.
 19 Q. Those conditions are that the applicant's made
 20 a genuine effort to substantiate his or her
 21 application. Just pausing there, what's meant by
 22 that? Is that obtaining -- trying to obtain the
 23 medical records themselves?
 24 A. That could be one of the component questions that we
 25 might consider and ask, yes, what have they done to

134

1 the procedure had taken place and then we may also
 2 then supplement that by seeking medical adviser
 3 opinion, whether or not that procedure being
 4 undertaken at that point in time, you know, what might
 5 be the likelihood that that individual might have
 6 received a transfusion, as an example.
 7 Q. So we have heard other witnesses describe that as
 8 whether or not it's clinically plausible that the
 9 particular procedure would have required blood or
 10 blood products. Is that what you're describing?
 11 A. Yes, exactly that.
 12 Q. Who would you go to to obtain such an opinion?
 13 A. So I think in my evidence I cite three or four medical
 14 advisers that we've used on a fairly consistent basis.
 15 More often than not, it's the two haematologists that
 16 we've referred the cases to.
 17 Q. When you do that, do you inform the applicant that
 18 that's what you are doing and give them the
 19 information that you've -- the advice you have been
 20 given by the expert?
 21 A. We would when we -- let me think that through.
 22 I suppose we would -- we wouldn't necessarily tell
 23 them before we were doing it because we would be
 24 looking to try to process the application and we're
 25 not sharing personal information, we're providing

136

(34) Pages 133 - 136

1 a scenario to the adviser more so. So we wouldn't
 2 necessarily be doing that beforehand but we would
 3 certainly, when we were updating them on progress with
 4 their claim, let them know what we had then done and,
 5 in the event that we're going back to them with
 6 an outcome we would certainly explain to them if we
 7 had sought a medical adviser's opinion to try to
 8 support their application.
 9 **Q.** How frequently have do you take this step of looking
 10 at clinical plausibility? Is that something you do
 11 invariably when there is not medical records to
 12 support the application?
 13 **A.** Yes, I would say where there's not medical records,
 14 this is our usual approach.
 15 **Q.** If the view comes back that it's clinically
 16 implausible, is that in practice, in effect, really
 17 the death knell for the application or has
 18 an application ever survived the clinician's view that
 19 it's clinically implausible?
 20 **A.** I think it would be highly unlikely that we would
 21 approve an application if we had a view that it was
 22 clinically implausible but I would stress that if we
 23 were to go back to somebody with a decline on
 24 an application or a rejection, I suppose one way of
 25 explaining it then we would always make it clear that

137

1 **A.** Yes.
 2 **Q.** Going back then to the five criteria on the guidance:
 3 "all relevant elements at the applicant's
 4 disposal have been submitted, and a satisfactory
 5 explanation regarding any lack or of other relevant
 6 elements has been given;
 7 "the applicant's statements are found to be
 8 coherent and ..."
 9 Pausing there actually, in terms of (b), that
 10 suggests that there's a very much a sort of to and fro
 11 process between WIBSS and the applicant to try and
 12 plug any gaps. Is that how the application process
 13 works?
 14 **A.** Yes, that's fair, yes.
 15 **Q.** "(c) the applicant's statements are found to be
 16 coherent and plausible and do not run counter to
 17 available specific and general information relevant to
 18 the applicant's case ..."
 19 What is being referred to there about general
 20 information relevant to the case?
 21 **A.** I think that would be probably -- the most likely
 22 example would be the one that you have already cited
 23 really, that the absence of a medical record as
 24 an example. You know, we do now know that is likely
 25 to be the case with applications that we do receive.

139

1 the door remains open, that if they did receive or
 2 come across any additional information that we would
 3 always reconsider that application.
 4 So I wouldn't quite describe it as the death
 5 knell, because we do always leave the door open with
 6 any application in that regard, and they do obviously
 7 have the right to appeal the decision as well.
 8 **Q.** Does WIBSS have the ability to or does WIBSS obtain,
 9 have the ability to obtain, more general information
 10 and advice about the medical practices, either during
 11 a certain time period or in a certain hospital or in
 12 a certain discipline, which might inform the clinical
 13 plausibility assessment?
 14 **A.** I don't know whether or not we've ever done so within
 15 a specific hospital setting but certainly in terms of
 16 time-frame and procedure, yes, we have done that.
 17 **Q.** Would that come from the clinician that you're
 18 referring the matter to or does that come from
 19 elsewhere?
 20 **A.** Yes, it would usually be one of those clinicians, yes.
 21 **Q.** So that would be part of the information you would be
 22 seeking from them, to be assessing this on the basis
 23 that it happened in 1973 and it was a whatever kind of
 24 procedure? You would expect them to take that into
 25 account?

138

1 So that would not, in and of itself, stand out as
 2 an unusual or an unsatisfactory explanation for why
 3 the application isn't complete, as it were.
 4 **Q.** So that wouldn't, in effect, given what you know
 5 generally about records and record-keeping that
 6 wouldn't be a mark against the applicant?
 7 **A.** No. And I think it's also important to recognise that
 8 on the initial application, where the applicant makes
 9 their own statement and then their current clinician
 10 or GP also makes a supporting statement, if that
 11 clinician, the one who currently knows them well, is
 12 prepared to support the statement, then on the balance
 13 of probabilities we will approve it.
 14 **Q.** Then:
 15 "the applicant has applied to the ... scheme [as
 16 early as possible] ... following diagnosis, unless ...
 17 [there's a] good reason for not having done so ..."
 18 What's the relevance of that?
 19 **A.** I suppose it goes back -- I can't actually think of an
 20 example where that's been a concern but most -- where
 21 I think we've -- it would be around whether or not --
 22 you know, because there has been some publicity around
 23 the schemes for a long time and Haemophilia Wales, in
 24 particular, paid a very valuable role in helping us to
 25 promote awareness of WIBSS within Wales. So I think

140

(35) Pages 137 - 140

1 it would just raise a query as to why it has taken so
 2 long to come to us to make an application.
 3 **Q.** So it calls for an explanation?
 4 **A.** Yes. As I say, I can't think of an example where
 5 actually we've relied on this one as not supporting an
 6 application.
 7 **Q.** And then "information provided suggests that the
 8 applicant is generally credible". How easy or
 9 difficult is it for WIBSS to form a view about general
 10 credibility on a paper application?
 11 **A.** I think, in fairness, in terms of the volume of
 12 applications we have, we probably have grown in
 13 experience, knowledge and understanding. I think that
 14 would be fair. But I don't think we've ever struggled
 15 to form a view. And certainly the spirit of the team
 16 is always: have we gone as far as we can? Is there
 17 anybody else we could ask? Is there more we could do
 18 at this stage? As I say, we always leave the door
 19 open if more information is forthcoming from the
 20 applicant at a later point in time.
 21 **Q.** Have you approved new applicants coming onto the
 22 scheme who have not got medical records which show the
 23 treatment that they say caused their infection?
 24 **A.** Yes, we've approved applications where we haven't had
 25 the medical records, but we have only ever approved

141

1 me by the Skipton Fund or the Caxton Foundation for
 2 the purposes of providing me with financial support."
 3 So that's where the consent comes for you to
 4 approach Russell-Cooke?
 5 **A.** Yes.
 6 **Q.** Then if we go over to page 3, please, we can see that
 7 the form requires the applicant to fill out their
 8 details in section 1(B), and then section 1(C) is
 9 where they set out their basis of their application:
 10 "Are you suffering from any mental health or
 11 well-being issues/post-traumatic stress?
 12 "Yes [or] No.
 13 "If yes please give detail."
 14 Then if we go over to the next page:
 15 "If yes - do you think these issues are related
 16 to your infection from contaminated blood or blood
 17 products.
 18 "Yes [or] No.
 19 "If yes - Are you your symptoms affecting your
 20 ability to carry out day-to-day activities?
 21 "Yes [or] No."
 22 Then:
 23 "Thank you for completing this form."
 24 Is it right to understand that if somebody fills
 25 one of these application forms in, then they will

143

1 applications which would have supporting medical
 2 advice.
 3 **Q.** That's what you're talking there about, about the
 4 treating clinician or the clinical plausibility from
 5 the clinicians that you approach?
 6 **A.** Exactly that, yes.
 7 **Q.** I'm going to ask you some questions now about the
 8 enhanced hepatitis C payment, and I'm going to ask you
 9 to look, please, at the application form while we do
 10 that.
 11 So we heard a bit of information about that this
 12 morning and I just wanted to just look at the
 13 application form with you just to understand in
 14 practice how you go about dealing with these
 15 applications.
 16 So it's WIBS0000081. So here we've got:
 17 "Form L.
 18 "Application to receive enhanced stage 1 plus
 19 payments."
 20 And there's the declaration on the front of the
 21 application. And this is the same declaration on the
 22 front of all the application forms, isn't it? And it
 23 has, just to pick up what we were talking about
 24 earlier, at the penultimate paragraph:
 25 "I agree to NHS Wales obtaining any data ... on

142

1 receive the payment? Are there any circumstances in
 2 which you would look at what's been put on the form
 3 and say, "No, they don't qualify for the payment?"
 4 **A.** No, we would approve it.
 5 **Q.** So, in a sense, once somebody has filled out this
 6 form, there isn't an assessment process that WIBSS
 7 goes through, it's an administrative process?
 8 **A.** It was always intended to be a self-assessment
 9 application, assessed by the beneficiaries themselves.
 10 So yes, there's no secondary check or assessment
 11 process.
 12 **Q.** Soumik, you can take that down.
 13 What would you say are the benefits, both from
 14 a WIBSS perspective and, if you have any insight, from
 15 a beneficiary perspective, of a self-certification
 16 process for this payment?
 17 **A.** I think from my own view it's around the relationship
 18 of trust between ourselves and beneficiaries which has
 19 been very important, but also I am aware that at the
 20 time when the form was being developed and the WIBSS
 21 enhanced special payment stage 1 plus was being pulled
 22 together, that we did have some discussions with
 23 clinicians around the additional benefit *per se* of
 24 having a separate assessment process which would
 25 involve a clinician, and they raised some concerns

144

(36) Pages 141 - 144

1 around the potential trauma of asking existing
 2 beneficiaries on the scheme to relive, re-open back up
 3 and re-explain, re-justify maybe, how they're feeling,
 4 why they're feeling that.
 5 I think the other advantage that we put in place
 6 you know at the same time is that there's a commitment
 7 that we would also be establishing the psychology and
 8 the emotional support team, and there was an
 9 implication that the team would make contact with the
 10 beneficiaries who were then accepted onto this
 11 category of the scheme, and so that would be an offer
 12 of support in a practical sense not just in
 13 a financial one.
 14 Q. I am going to move on now to ask you some questions
 15 about the discretionary payments, so the one-off
 16 grants. You have given us the numbers of applications
 17 in your witness statement, so we'll just have a look
 18 at that just to set this information in context.
 19 It is WITN4506001.
 20 We can see the front page of your statement.
 21 And if we can turn, please, to page 20, right at the
 22 bottom there you say:
 23 "The number of discretionary grant applications
 24 which have been approved.
 25 "104. See table ..."

145

1 would you, the welfare team to be signposting people,
 2 encouraging people to make applications for grants
 3 should that be appropriate?
 4 A. Yes, it is an avenue open to them, yes, most
 5 definitely.
 6 Q. Can we look at the information that is on the website
 7 at the moment, as I understand it.
 8 It's WIBS0000063. Here it's called "WIBSS small
 9 grants criteria", and we've got descriptions down the
 10 left-hand side and then an indicative maximum amount
 11 in the middle column, and then an example of
 12 expenditure.
 13 So, first of all, is the item -- are the item
 14 descriptions -- is that an exhaustive list or can
 15 people make applications for grants that aren't on
 16 that list and you would consider them?
 17 A. I mean, it seemed to me that that would capture most
 18 reasonable requests and regular asks, but it's not
 19 certainly not an exhaustive list, no.
 20 Q. Then you say, right at the bottom of the document:
 21 "Each application will be considered on its
 22 merits and the above figures are indicative of maximum
 23 awards only.
 24 "Alternative streams of funding will be
 25 considered where appropriate, such as local authority

147

1 And then the left-hand column is "Year",
 2 right-hand there's "Amount". And so we go over the
 3 page, we can see then that the first year 2, 12 second
 4 year, then at 10, and then the third year is 3, but
 5 that's only for half of the year, so at total of
 6 27 applications.
 7 You explain in your witness statement that it
 8 wasn't until shortly before you wrote that statement
 9 that there was any information on the website to make
 10 beneficiaries aware that they could make these
 11 applications. Is that correct?
 12 A. I couldn't comment as to whether or not we had not
 13 previously made them aware, but we certainly didn't
 14 have the information on the website at the time.
 15 Q. Do you think that might be an explanation as to why
 16 there were such low numbers of applications?
 17 A. Well, the information would have been available via
 18 our welfare support team as well and also through the
 19 WIBSS manager as well, so we would have been able to
 20 have signposted to grant applications.
 21 I'd need to check whether or not we've ever made
 22 any reference in these letters previously around the
 23 small grant scheme (*unclear: audio interference*).
 24 Q. So one of the -- and again, we will talk about this
 25 a little bit more detail, but you would be expecting,

146

1 or local health boards."
 2 And then you:
 3 "... offer free welfare assistance to complete
 4 the grant application, please get in touch to arrange
 5 this."
 6 And that's what you have been discussing
 7 earlier, that the welfare team would be talking people
 8 through and helping them to fill out such application
 9 forms. Is that right?
 10 A. That's correct, yes.
 11 Q. And then you tell us in your witness statement that
 12 these grants are not means tested; is that right?
 13 A. That's correct.
 14 Q. We can go to the form if it assists, it is form J, but
 15 that form requires the applicant to fill in -- to give
 16 information about income and expenditure, so, for
 17 example, three months of bank statements an evidence
 18 of household income and expenditure. Why is that
 19 information required in an application for a grant
 20 that is not means tested?
 21 A. The welfare team would use that information to assess
 22 whether or not there may be other grants, perhaps
 23 offered by DWP or other organisations, which the
 24 beneficiary would be entitled to also apply for.
 25 Q. So somebody is effectively approaching WIBSS in order

148

(37) Pages 145 - 148

1 for a one-off grant and then WIBSS is taking the
 2 opportunity to try and capture more information to
 3 give a sort of more holistic assessment of what the
 4 person's needs might be; is that right?
 5 **A.** Yes. We don't take the information into account in
 6 considering whether or not we would grant the small
 7 grant application in and of itself.
 8 **Q.** Have you ever had any push-back or any concerns raised
 9 by applicants about having to provide that level of
 10 information to get a grant?
 11 **A.** Not that I'm aware of myself, no.
 12 **Q.** Is it right you never refused an application for
 13 a discretionary grant?
 14 **A.** That's correct.
 15 **Q.** We heard evidence this morning from Mr Gething about
 16 the future of discretionary grants and his evidence
 17 was it's to be discussed. Is that your understanding
 18 as well?
 19 **A.** It is, yes.
 20 **Q.** I'm going to ask you now some questions about
 21 discretionary income top-up payments. Both your
 22 evidence and the evidence of Mr Gething suggests that
 23 these top-up payments were paid in respect of
 24 transferring beneficiaries from the -- beneficiaries
 25 transferring from the Alliance House organisations,

149

1 available:
 2 "... a discretionary monthly payment to increase
 3 the household income to help with general living
 4 costs. An assessment is made of beneficiary's
 5 household income and if the income is below set
 6 thresholds then an application can be made to receive
 7 regular payments."
 8 What do you make of this? This is contrary to
 9 what you understand, is it?
 10 **A.** Yes, I hadn't had sight of this document prior to it
 11 being brought to my attention by the Inquiry, so
 12 I have had to make some enquiries myself as to what
 13 it's basis is and where it's coming from. So my
 14 understanding from speaking to members of the team who
 15 were in position in around 2018-19 is that there was
 16 at the time some discussions with colleagues in Welsh
 17 Government as to whether or not we would consider
 18 an income top-up scheme within Wales and, as part of
 19 those discussions, the WIBSS team were asked to
 20 effectively draft what guidance and documentation
 21 would look like, and this is an example of one of
 22 those draft documents and, I'm sorry, but somebody,
 23 with the benefit of hindsight, should have marked this
 24 as draft.
 25 **Q.** So this should not be treated -- this is not a policy

151

1 who already had those payments and -- that's correct?
 2 **A.** *(The witness nodded)*
 3 **Q.** And the number of those beneficiaries is about 15?
 4 **A.** Yes.
 5 **Q.** So is it right to understand that your understanding
 6 is that they are not available for new -- new
 7 applications for such payments wouldn't be granted?
 8 **A.** So as WIBSS is established, there is no top-up element
 9 to the scheme at all. So there's no ability for us to
 10 consider new top-up applications but where the
 11 transferring beneficiaries were in receipt of income
 12 top-up, we have continued to honour those payments.
 13 **Q.** I'm just going to show you a document, just to see if
 14 you can identify it and understand where it comes
 15 from. It's HSSG0020023.
 16 It's called "Income Top-Up and Discretionary
 17 Support 2018/19", and it looks like it's, sort of, one
 18 of the documents from WIBSS that might be on the
 19 website and it says it:
 20 "... outlines the support available through
 21 WIBSS in 2018/19."
 22 Then it refers to the discretionary support
 23 guidance booklet, which we've also got, which says in
 24 much more detail what's said in this document, and it
 25 suggests that their income top-up payments are

150

1 that ever came into being?
 2 **A.** Not a policy, as far as I'm aware, that ever came to
 3 fruition. It was drafted as part of discussions and
 4 considerations that Welsh Government were having
 5 around income top-up payments and I think, as
 6 a consequence of some of the announcements made to
 7 increases in annual payments by other schemes, the
 8 discussions around parity then sort of overtook
 9 events, effectively.
 10 **Q.** Can we just look then, just below "Income top-up", at
 11 the payments for children of beneficiaries with HIV
 12 and hepatitis C. Again, these are a similar payments
 13 to those that we saw being given by some of the
 14 Alliance House organisations. Payments for children
 15 of beneficiaries with HIV and hepatitis C suggest that
 16 payments might be available, first child £250 a month,
 17 and subsequent child 100.
 18 Again, is this something that never came into
 19 being?
 20 **A.** Yes, that's true. It's the same paper, yes.
 21 **Q.** The same paper but there has never been a policy of
 22 making such payments to beneficiaries for children
 23 from WIBSS?
 24 **A.** The only payments that dependent children are able to
 25 receive is similar to that of widows. So they are

152

(38) Pages 149 - 152

1 entitled to the £10,000 bereavement payment and also
 2 the 75 per cent tapered payment relief over three
 3 years.
 4 **Q.** That's a payment that they would get themselves. This
 5 payment here is one that would be paid to the
 6 beneficiary for the upkeep of the child?
 7 **A.** Yes, I understand that. We haven't got this
 8 arrangement in the document.
 9 **Q.** I've just got one question in relation to the annual
 10 bereavement payments. We've seen in other schemes at
 11 various times a provision that such payments are not
 12 to be made if the widow/widower, spouse, partner
 13 cohabitee remarries. Is that something that's ever
 14 been a feature of the Welsh scheme to your knowledge?
 15 **A.** No, it hasn't.
 16 **Q.** I'm going to ask you some questions now -- I've been
 17 saying I'm going to ask you these questions -- about
 18 the other services, the non-financial services that
 19 WIBSS provides. I'm going to look, I think first of
 20 all, at the memorandum of understanding. That's
 21 WITN4065007 so here we can see:
 22 "Memorandum of understanding for the management
 23 and administration of the Welsh Infected Blood Support
 24 Scheme between the Welsh Ministers and Velindre ...
 25 Trust ..."

153

1 responsibilities of:
 2 "... the effective day-to-day management and
 3 administration of the WIBSS. This includes:
 4 "A single point of contact for beneficiaries.
 5 "A reliable, responsible, and accurate payments
 6 process providing regular payments to beneficiaries.
 7 "Processing of all applications to WIBSS within
 8 required deadlines."
 9 Then over the page, the next five bullet points
 10 are what I really wanted to ask you questions about:
 11 "Provision of free welfare rights advice from
 12 a dedicated team of trained advisors.
 13 "Provision of welfare advice and support to
 14 beneficiaries and assistance with completing
 15 application forms and signposting to other NHS
 16 services.
 17 "Establish a single point of contact with [DWP]
 18 and [HMRC] to assist with queries regarding tax and
 19 benefits status of beneficiaries.
 20 "Key worker support to help beneficiaries
 21 navigate the healthcare system.
 22 "Provision of dedicated well-being and
 23 psychology service available to all beneficiaries and
 24 their families."
 25 So just pausing there, in relation -- can you

155

1 If we can turn to page 6, please, section 6 sets
 2 out the responsibilities and it, first of all, sets
 3 out, 6.2, the Welsh Minister -- yes?
 4 **A.** I've got a message come up saying my Wi-fi has just
 5 dropped out, so I don't know if I may just need to
 6 pause and get your technician to --
 7 **MS SCOTT:** Sir, I note the time. It is nearly quarter
 8 past 3. I have probably only got about another
 9 15 minutes but I don't know whether now is a good time
 10 to take a break, given the potential Wi-fi issues.
 11 **SIR BRIAN LANGSTAFF:** At the moment we're hearing you and
 12 seeing you.
 13 **A.** Okay.
 14 **SIR BRIAN LANGSTAFF:** So shall we go on for 15 minutes?
 15 There will then have to be a break for questions from
 16 other participants to ask questions through counsel
 17 and that might be the time to check the Wi-fi.
 18 **A.** Yes, I'm happy to proceed on that basis.
 19 **SIR BRIAN LANGSTAFF:** If we collapse before then, well, we
 20 will take a break at that stage but, otherwise, let's
 21 go on.
 22 **MS SCOTT:** Thank you.
 23 6.2 sets out the Welsh Minister's
 24 responsibilities. It's 6.3 that I'm interested in,
 25 which sets out Partnership and Velindre Trust's

154

1 tell us a little about the provision of the free
 2 welfare rights advice. We've heard from other schemes
 3 that make referrals to welfare advisers who sit
 4 outside the schemes. Is that a different arrangement
 5 in WIBSS?
 6 **A.** Yes, it is. We have in-house welfare teams, so as we
 7 set out at the start of this afternoon, Velindre NHS
 8 Trust also has the Velindre Cancer Centre and they had
 9 a very well established and quality standard
 10 accredited welfare function. So when we established
 11 WIBSS it made sense for us, rather than to reinvent
 12 the wheel ourselves, to form a partnership arrangement
 13 and use the benefit of their expertise and knowledge.
 14 So we have modelled our welfare team on their
 15 accredited model and the welfare rights officers that
 16 work as part of WIBSS are all CMAC accredited
 17 themselves, as well. So they've a quality
 18 accreditation in terms of the advice that they give.
 19 **Q.** I have seen a document or a report authored by
 20 Ms Swiffen-Walker which suggests that they not only
 21 respond to queries coming in from beneficiaries but,
 22 certainly at some points, they have been proactively
 23 phoning up beneficiaries and finding out whether or
 24 not they might actually have a need for benefits
 25 advice. Is that your understanding of how they work?

156

(39) Pages 153 - 156

1 A. Yes. So they didn't -- initially, when we first
 2 established, they did contact all the beneficiaries to
 3 signpost and make them aware of the services that they
 4 would be able to provide, and then they also formed
 5 the basis of most of the information that we put in
 6 our newsletter that goes out to all our beneficiaries
 7 as well, making them aware of the service that they
 8 offer and some of the successes, on a sort of
 9 anonymised case study basis, that we have had in terms
 10 of gaining access to additional support for
 11 beneficiaries, as well as being what I would describe
 12 as a listening voice on the phone as well.
 13 Q. Is this right that the assistance they provide
 14 includes benefits advice, budgeting advice, energy
 15 efficiency advice, support for housing costs, advice
 16 on inheritance, help accessing support groups and
 17 referrals to social workers?
 18 A. That's correct.
 19 Q. In terms of the benefits advice and assistance, they
 20 can, if necessary, assist somebody up to a tribunal,
 21 if necessary?
 22 A. Yes, we've never had to call upon that but they would
 23 be able to do so, yes.
 24 Q. So this is what is being -- the welfare rights advice
 25 is a wide service that goes beyond simply looking at

157

1 A. Yes, we have --
 2 Q. And -- I'm sorry, I cut you off, I spoke over you.
 3 A. We have a named contact within the DWP and HMRC.
 4 Q. So, presumably, the Inquiry's heard evidence of
 5 difficulties that beneficiaries have sometimes when
 6 they either fail to declare their WIBSS income or they
 7 do declare their WIBSS income and then through data
 8 matching exercises the DWP becomes concerned that they
 9 are fraudulently claiming benefits and calls them in
 10 often under caution for interviews.
 11 Are you aware that some of the beneficiaries
 12 have run into such difficulties?
 13 A. Yes, unfortunately that has happened and then the
 14 welfare team would intervene on their behalf and we've
 15 always resolved the issues quite promptly once they've
 16 been escalated within the DWP, in the main, I would
 17 say and, you know, I hasten to add I don't think
 18 there's any systemic issue here, it does always seem
 19 to have been as a result of an individual's
 20 misunderstanding or misinterpretation within DWP,
 21 rather than any evidence of anything systemic.
 22 Q. And presumably that's the benefit of having a named
 23 contact, in that you can get that sorted out pretty
 24 quickly because your named contact knows exactly what
 25 the position is?

159

1 benefits, it's to look at a whole range of welfare
 2 services?
 3 A. Yes, I would concur with that.
 4 Q. Is it also right that you have captured the numbers of
 5 people taking up this service?
 6 A. Yes, I think my record was around just short of 50
 7 beneficiaries and a number of those beneficiaries
 8 would have regular contact with the team and may have
 9 made applications for support numerous of times.
 10 Q. So, as the second bullet point in the memorandum of
 11 understanding suggests, there's provision of direct
 12 welfare advice and support and then there is the
 13 signposting to other services?
 14 A. Yes. So where the beneficiary -- the welfare team
 15 would undertake completion of application forms on
 16 behalf of beneficiaries, so the team would conduct --
 17 prior to Covid we would have done face-to-face visits,
 18 home visits, depending on what the beneficiary
 19 themselves felt more comfortable with, and then, yes,
 20 on the back of that, we may take forward
 21 an application with a third party for them.
 22 Q. Then the third bullet point down on the memorandum
 23 that we looked at was establishing a single point of
 24 contact with DWP and HMRC. Have you established such
 25 contacts?

158

1 A. Should be.
 2 Q. And is that the sort of problem that you can provide
 3 your beneficiaries with a letter that sets out what
 4 all the obligations are of the various -- their
 5 obligations and what the DWP ought to be doing; is
 6 that something that you can do for beneficiaries?
 7 A. Yes.
 8 Q. Then we come on to key worker support to help
 9 beneficiaries navigate the healthcare system.
 10 Can you explain to us how that works.
 11 A. So it's -- the key worker is a separate hat that the
 12 welfare team would wear, if you like. So it would be
 13 the same individuals with a sort of shared skill set.
 14 So the key worker is where they may act more in an
 15 advocate-type of capacity, where they would maybe
 16 contact the health board or local authority where
 17 there may be issues that they wish to try to resolve,
 18 and potentially where the individual may not have
 19 a nominated social worker. So it's really to support,
 20 to try to help translate sometimes what's happening or
 21 what processes may need to happen, it may be helping
 22 making appointments or booking appointments, that kind
 23 of thing it can be as well.
 24 Q. So the healthcare system and the social care system
 25 can sometimes be complex, and presumably your

160

(40) Pages 157 - 160

1 beneficiaries may have complex needs themselves.
 2 Would the key worker have an understanding and
 3 a knowledge about how to navigate one's way around the
 4 health and social care system?
 5 A. Yes.
 6 Q. I just read out a paragraph in your witness statement
 7 where you've been asked to provide a narrative
 8 description of the kind of assistance provided, and
 9 you say this:
 10 "Assistance provided includes signposting
 11 psychological support (prior to WIBSS own
 12 Psychological Service being offered), liaising with
 13 social workers to ensure complex beneficiaries needs
 14 are met, signposting NHS free dental care and
 15 prescription services for those eligible due to new
 16 benefit entitlement, chasing medical professionals for
 17 evidence to join the WIBSS scheme etc."
 18 Is the brief to the key worker really to do what
 19 the person needs or is there a point at which the key
 20 worker might say, "Actually, that's not really my
 21 role, I'm not going to help you do X, Y or Z"?
 22 A. I think the overarching spirit is that we would always
 23 try to go the extra mile to try to do what we can, but
 24 yes, there may, in individual circumstances, be
 25 certain limitations on what we would be -- we're able

161

1 beneficiaries, that their WIBSS payments are to be
 2 disregarded for the purposes of financial assessments
 3 for care home fees.
 4 Is that an issue that you -- has come across
 5 your desk, that you're aware that sometimes local
 6 authorities are, for example, taking those payments
 7 into account when they shouldn't be?
 8 A. I'm aware of one very recent example that was brought
 9 to my attention, but was identified by one of the
 10 welfare team and it did get escalated up to myself and
 11 we did seek some clarification from the Welsh
 12 Government on that. Mainly because it hadn't arisen
 13 before. Certainly it hadn't been brought to our
 14 attention before. And I understand that we were -- we
 15 had advice then from Welsh Government as to what the
 16 form of words and which part of the legislation and
 17 code of practice we could direct the relevant health
 18 board to.
 19 Q. So that was an example, was it, where, again, WIBSS
 20 can write a letter setting all of that out for the
 21 beneficiary to give to the relevant local authority?
 22 A. Yes.
 23 Q. Is that information that is on your website or you
 24 might consider putting on your website?
 25 A. It's probably captured by the overarching welfare

163

1 to do and might be appropriate to do.
 2 Q. How does a beneficiary get a key worker? Do they ask
 3 for one or do you identify that they need one? How
 4 does that work?
 5 A. It would probably be more the contact with the welfare
 6 team initially, that they may identify that this is an
 7 individual who would benefit from a key worker role,
 8 and we would explain to them what we would be able to
 9 help them do. We probably wouldn't use the label of
 10 a "key worker", we would probably talk about it more
 11 in generic terms of, you know, assistance and help.
 12 That, you know: we can help you do that, we can bring
 13 those people for you, we can help you fill in that
 14 form.
 15 So probably the label of a "key worker" is
 16 probably something we would use more so than maybe
 17 beneficiaries themselves would recognise.
 18 Q. And do you capture data as to how many people take up
 19 that service?
 20 A. No, we don't. We haven't been capturing the
 21 information around the key worker role. We've only
 22 captured the contacts with the welfare team.
 23 Q. One of the issues that's been raised with the Inquiry
 24 is the fact that it may not be very well known, either
 25 by local authorities or by members of the scheme,

162

1 team, but certainly, on reflection, there's always
 2 more than we can do potentially to promote the work.
 3 So yes, that's something I can take on board.
 4 Q. And then lastly, in relation to the bullet points on
 5 the memorandum of understanding, we've got:
 6 "Provision of a dedicated well-being and
 7 psychology service available to all beneficiaries
 8 and their families."
 9 And we heard a little bit of evidence about that
 10 this morning, but just from your perspective, can you
 11 just give us an outline as to how that works, who
 12 provides the services, how people avail themselves of
 13 it and so on?
 14 A. The clinical team are employed directly by Velindre
 15 NHS Trust. We currently have two members of the team,
 16 which is a full-time counsellor and then sessions
 17 provided by the clinical psychologist. And the
 18 business case behind establishing the team was a sort
 19 of four-tier model: tier 1 being some basic education
 20 and information; tier 2 then will be up to more
 21 support network groups, which we discussed earlier
 22 today; and then tier 3 would be more around
 23 counselling, not just for the individuals but
 24 potentially also family-based counselling; and then
 25 tier 4 would be those with more clinical input and

164

(41) Pages 161 - 164

1 more acute support, and that would be provided by the
 2 clinical psychologist.
 3 **Q.** And do you capture data about how many people are
 4 using that service?
 5 **A.** I think it's important to state that the clinical team
 6 use the sort of patient and clinical databases and the
 7 rest of the team wouldn't have access to those
 8 clinical records and clinical files. But when I asked
 9 Dr Coffey what the latest numbers were, we are
 10 providing counselling currently to around
 11 25 beneficiaries and she's providing clinical input to
 12 five currently.
 13 **Q.** And were they able to continue delivering that service
 14 during the pandemic and during the lock-downs?
 15 **A.** We have been able to via -- both the counsellor and
 16 the psychologist deemed that it was appropriate to
 17 continue on a sort of virtual setting, as we are now.
 18 So yes, I think it wouldn't be the ideal scenario that
 19 the team would want to be conducting the service but
 20 we have managed to find a way through.
 21 **Q.** Do you know whether or not there are waiting lists for
 22 the service?
 23 **A.** No, I'm not aware of a waiting list.
 24 **Q.** Are there any limits on the number of sessions or the
 25 type of help and assistance that somebody can receive?

165

1 may yet be asked to give, but anything else you want
 2 you can chat.
 3 I'll see you at ten to 4.
 4 **A.** Thank you.
 5 **(3.29 pm)**
 6 **(A short break)**
 7 **(3.52 pm)**
 8 **MS SCOTT:** Mrs Ramsey, I've got questions on a handful of
 9 topics from Core Participants. I'm going to ask you
 10 questions, first of all, about discretionary grants.
 11 Is there a requirement to establish that you
 12 have a need for an item for which a discretionary
 13 grant is sought?
 14 **A.** In general terms, yes, we'd normally seek an
 15 understanding of why the request is being made.
 16 **Q.** And you have indicated that you've accepted every
 17 application so far that's been made to you?
 18 **A.** That's correct.
 19 **Q.** So applicants have always been able to make that out
 20 so far to date?
 21 **A.** Yes.
 22 **Q.** Does the need for a payment for an item have to be due
 23 to the person's infection?
 24 **A.** No, no. No, as a consequence of them -- of the
 25 infection, they have become members of the scheme, as

167

1 **A.** No, but I would probably refer more to Dr Coffey
 2 rather than me making an assessment on that, because
 3 she would advise on how she is managing the service on
 4 that side of things.
 5 **Q.** I just have one last question to ask.
 6 Soumik, you can take that down.
 7 And it's just on funding. Is it right to
 8 understand that the scheme is 100 per cent funded,
 9 i.e. that there wouldn't be a circumstance in which
 10 the scheme would be unable to make a payment because
 11 there wasn't funding for it?
 12 **A.** That's correct, yes.
 13 **MS SCOTT:** Sir, could we now take a break so that Core
 14 Participants have an opportunity to put any questions
 15 that they want me to ask Mrs Ramsey?
 16 **SIR BRIAN LANGSTAFF:** Let us take a break until ten to 4.
 17 That's a little bit -- well, I hope that gives you
 18 enough time to sort out any problems with the Wi-fi.
 19 If you need more time, please just be in touch and we
 20 will delay starting again.
 21 The one thing which I have to say to you, as
 22 I have to say to all witnesses if there is any break
 23 in their evidence, is: you are giving evidence, you
 24 are not permitted to talk to anyone, whoever they may
 25 be, about the evidence you have given or you think you

166

1 it were, so that has already been dealt with and
 2 accepted. No, no.
 3 **Q.** Do you know who made the decision not to means test
 4 those applications?
 5 **A.** I understand it was something that was discussed when
 6 we were finalising the staff guidance. So it is
 7 something before my time. But when we were still
 8 finalising the staff guidance, means testing was
 9 included in the SIBSS staff guidance but we decided
 10 that we weren't really equipped to set up a means
 11 testing mechanism and that it -- felt it was probably
 12 not proportionate to the actual small grant scheme
 13 itself.
 14 **Q.** And so was that a decision taken by WIBSS or by the
 15 governance group in conjunction with the Welsh
 16 Government and the other members?
 17 **A.** In the context of the governance group, yes.
 18 **Q.** Are discretionary payments made to beneficiaries who
 19 do not receive regular payments? So, for example,
 20 children who are not -- children of beneficiaries who
 21 are not dependent children, parents, carers and so on.
 22 **A.** No, it is only open to members of the scheme. So it
 23 would include widows and it would still include widows
 24 who may not still be in receipt of regular payments,
 25 but it wouldn't be extended to those as it's currently

168

(42) Pages 165 - 168

1 configured.

2 **Q.** We looked at the -- I can't remember now which

3 document -- I think it's the directions schedule 5

4 which looked at discretionary payments, saying they

5 could be made to widows -- to partners and dependent

6 children and infected beneficiaries, it's to that

7 cohort of beneficiaries?

8 **A.** Yes.

9 **Q.** I asked you questions about information that was on

10 the website about -- the information about the

11 existence of the discretionary grant scheme being on

12 the website, and you said you weren't sure whether it

13 had been on the website previously. But it wasn't

14 when you -- it had been put onto the website shortly

15 before you did your witness statement.

16 Do you know how or if information that there

17 is -- that discretionary grants -- that there is

18 a discretionary grant scheme was disseminated prior to

19 that information going on the website.

20 Sorry, that was a very inelegant question.

21 I don't know if you understood that?

22 **A.** I think I do. And I think because that would be

23 before my time, it would be something I'd need to

24 confirm with others and follow up with a written

25 response.

169

1 **Q.** And is that because it was before your time?

2 **A.** Yes, yes. I wasn't in post at the time of the

3 transfer when the arrangements with the AHOs was being

4 resolved (*unclear*) sorted out.

5 **Q.** Do you know now whether income top-up payments are

6 made to beneficiaries who do not receive regular

7 payments? So those beneficiaries I identified

8 earlier, like non-dependent children or parents or

9 carers and so on?

10 **A.** I don't believe so.

11 **Q.** I'm going to ask you some questions now about the

12 advisory support group or network that is under

13 consideration. Are you able to give any more

14 information about the fundamental objectives of such

15 a group or what would be different about it to the

16 governance group?

17 **A.** So if I start the other way round. So the governance

18 group is around the oversight of the day-to-day

19 operations of WIBSS, in the main, and you have got

20 probably the terms of reference, which goes into more

21 detail. What we see the support network group being

22 more around is something that Dr Coffey and our

23 counsellor would develop really through the network

24 itself, to determine, you know, what they want out of

25 the group, what role they would want it to fulfil for

171

1 **Q.** Are you aware during your time of any information

2 about the existence of the discretionary -- of the

3 small grant scheme being disseminated to the

4 membership, either through newsletters or any other

5 means?

6 **A.** No, I think it's mainly been the website, but that --

7 now that we've got it on the website, it would be what

8 we've been relying upon. In addition to anybody who

9 would have contacted the -- or had support provided by

10 the welfare team, because they would -- they would

11 have an awareness of it and would signpost or direct

12 people to the grant scheme as a form of support.

13 **Q.** I'm going to ask you some questions now about income

14 top-ups.

15 For those transferring from the AHOs to WIBSS

16 with income top-up in place, were the payments

17 continued by WIBSS at the same level as they had been

18 paid under the AHO?

19 **A.** That's my understanding.

20 **Q.** Was any enquiry undertaken by WIBSS as to why the

21 payments were made by the AHOs or whether or not they

22 were at the right level and so on?

23 **A.** Not so as I'm aware, no.

24 **Q.** Do you know why not?

25 **A.** No, I'm afraid I don't.

170

1 them as beneficiaries. So very much a co-production

2 approach in that sense. But what we would hope we

3 would gain from a governance group perspective is how

4 we go about nominating that service user to sit on the

5 governance group as well.

6 So that would be what we would look to as one

7 element to get out of the group itself. But it's

8 important to state that the group is for its own

9 purpose, in terms of the beneficiaries themselves and

10 what they want to use it for and how they want to see

11 it develop, and that is a piece of work that our

12 psychology team would be developing and needing.

13 **Q.** So the second part of that question is how -- whether

14 there would be a formal way for the support group to

15 influence the governance of WIBSS, and I think your

16 answer to that question is: through the vacant set out

17 on the governance group?

18 **A.** Yes, that's how I would envisage it. But, you know,

19 if ever suggestions or recommendations were put

20 forward by the beneficiaries themselves, then we would

21 certainly consider those and take that on board.

22 **Q.** We looked at the guidance on assessing -- I'm changing

23 topic now.

24 We looked at the guidance on assessing new

25 applicants coming onto the scheme and hepatitis C

172

(43) Pages 169 - 172

1 infected applicants. And there was a paragraph in
2 there that we were looking at the explanation for
3 probability, on the balance of probability, and it
4 referred to it being improbable that an injecting drug
5 user was infected via a single blood transfusion.

6 The question is whether or not WIBSS has
7 obtained any expert evidence on the probability of an
8 injecting drug user becoming infected with
9 hepatitis C?

10 A. I understand that we did seek some additional advice
11 because at a point in time we did reject an
12 application on the basis of IV drug use and that case
13 went to appeal, so at the appeal stage additional
14 information was brought into the application. That's
15 the only example I can call on.

16 Q. Are you able to tell us how often applications are
17 approved in cases where there is a history of
18 intravenous drug use?

19 A. Not without needing to refer, no, I'm sorry.

20 Q. Do you know whether there have been such cases?

21 A. Yes, we have.

22 Q. And what kind of circumstances might lead to such an
23 application being approved?

24 A. I think it is the balance of probabilities test, so we
25 would consider the frequency of IV drug use against

173

1 offer an opinion they may suggest that we do such that
2 and contact an orthopaedic surgeon. We might ask for
3 a recommendation of a name and then we would follow it
4 up with them directly and we have done that for one
5 recent application, actually.

6 Q. So is this right, that your first port of call might
7 be the haematologist and you would leave it up to
8 their discretion as to whether they were competent or
9 whether it was something -- it was an opinion that
10 they could give you and, if not, you would go
11 elsewhere?

12 A. I think that's fair, yes.

13 Q. I asked you questions about whether or not you
14 informed the applicant that you had obtained such
15 a medical opinion or advice and I think your response
16 to me was that that information would be passed on.
17 Do you give the applicant a copy of the medical
18 opinion or advice, as opposed to just informing them
19 of the fact that it's been sought?

20 A. I think we would -- in a letter to the beneficiary we
21 would probably provide a summary of what questions
22 we'd asked and what that provided back. I can't say
23 with any certainty that we actually attach a copy as
24 such. No, I don't believe we go as far as that but we
25 would certainly do more than just say we've contacted

175

1 other factors set out in the application.

2 Q. And are you able to tell us whether or not anyone
3 that's been identified as having been potentially
4 infected -- as a result of a look-back exercise then
5 being rejected by WIBSS on the grounds of intravenous
6 drug use, is that something you have come across?

7 A. I couldn't pull that information to hand now, no. I'd
8 have to look into that.

9 Q. I'm now going to ask you some questions about clinical
10 plausibility and WIBSS's practice of obtaining
11 clinical advice on applications where there's no
12 evidence of the treatment that's said to caused the
13 infection.

14 You said that WIBSS often go to two particular
15 haematologists for such advice. Can you explain or
16 could you explain to us why you refer questions
17 relating to the likelihood of historic blood
18 transfusions to haematologists, would it not be more
19 appropriate to refer it to say, for example, if the
20 treatment was arising as a result of say
21 an orthopaedic injury to an orthopaedic expert?

22 A. I think we also have sought advice from
23 a microbiologist as well from memory. I think these
24 were advisers that we initially identified at the
25 concept of WIBSS, where they would feel unable to

174

1 a medical adviser. We would give a little bit of
2 a summary as to what question we had asked and what
3 their response had been.

4 Q. As a matter of principle, would you accept that it is
5 important for that information to be given to the
6 applicant so they know what has been said and what
7 case they need to meet, if indeed they wanted to
8 appeal?

9 A. Yes, and if they were to appeal then they would
10 receive that whole bundle of information as part of
11 the appeal documentation pack, but I do accept the
12 principle you've made, yes.

13 Q. The last question that I'm going to ask you is
14 a general one. You were asked in the Rule 9 whether
15 or not you considered that WIBSS achieved its aims.
16 What do you consider the aims of WIBSS to be?

17 A. I think the overarching objective of the WIBSS scheme
18 is to provide a prompt and responsive service to new
19 applications but also then to provide a holistic
20 support service to existing beneficiaries and their
21 families, so that we can offer as much support and
22 that we can, as a team, continue to learn what more we
23 can do to help support them.

24 Q. Is there a document or a source that you can go to
25 where those aims are set out and defined?

176

(44) Pages 173 - 176

1 A. I think, in the main, the aims set out in the
2 memorandum of understanding were not as neatly
3 described in the round directions.
4 **MS SCOTT:** Sir, those are the questions that I had.
5 **Questions from SIR BRIAN LANGSTAFF**
6 **SIR BRIAN LANGSTAFF:** Thank you. I have three areas of
7 questioning for you. The first is this: it really
8 arises out of what was said in your witness statement.
9 We'll perhaps have a look at that, it's [WITN4506001]
10 at page 23 and it's paragraph 113. Can we get that
11 up, Soumik? Page 23, thank you.
12 The question is:
13 "Are these grants/payments [this is about
14 discretionary grants] means tested? If so, why? Are
15 the income brackets publicised? If so, where? If
16 not, why not?"
17 Now, just dealing with discretionary payments,
18 you say in your answer there:
19 "We may ask for income and expenditure
20 information when requesting a grant as part of
21 an overall benefit check."
22 So that's about discretionary grants. You
23 repeated that a moment or two ago in evidence and you
24 described how part of the application form was for
25 people to fill in details of income and expenditure.

177

1 The second question really arises out of -- you
2 can take that down now, Soumik, but could you put back
3 up in its place WIBS0000063.
4 Now, this is not a document which is published
5 on the website or is it?
6 A. Yes, it is.
7 **SIR BRIAN LANGSTAFF:** It is?
8 A. It is.
9 **SIR BRIAN LANGSTAFF:** So anyone who's wondering whether
10 they can make a grant, knowing that they are eligible,
11 would look down this list -- oh, I see, respite care
12 is included, and the respite care would be regarded as
13 being paid then to the beneficiary?
14 A. Yes.
15 **SIR BRIAN LANGSTAFF:** I had missed that first time around
16 and it's my fault, so the question I was going to ask
17 you falls away. But it's accepted, as a matter of
18 principle, is it, that respite care is really the need
19 of the beneficiary and not, although in one sense it's
20 the need of the carer to have some respite, it has to
21 be funded and paid for and that's an expense which, in
22 the first place, lies on the beneficiary.
23 A. Sorry, I'm not sure I understood fully the question.
24 I'm sorry could you repeat it?
25 **SIR BRIAN LANGSTAFF:** It doesn't perhaps matter but it

179

1 One of the benefits of not having means testing,
2 or one of the objections to means testing, is -- or do
3 you agree it is -- that people should not have to fill
4 in forms which may ask for intrusive, personal,
5 financial details? Would you agree with that?
6 A. I would agree but the intent, in the circumstances, is
7 to see whether or not the welfare team may be able to
8 access additional support, financial support or other,
9 for the beneficiary. So the intent behind it is
10 different, I would argue.
11 **SIR BRIAN LANGSTAFF:** Does it say that on the form?
12 A. It may not do it explicitly, I accept that.
13 **SIR BRIAN LANGSTAFF:** So what it might say on the form
14 might be "Please do not fill this in unless you think
15 that we may be able to help you access other sources
16 of help or unless you want to see the benefits
17 adviser".
18 A. I accept that point.
19 **SIR BRIAN LANGSTAFF:** That would avoid the sense of this
20 is having to hold out the begging bowl and may indeed
21 put some people off applying at all.
22 A. Yes, I can understand why some may feel that way.
23 **SIR BRIAN LANGSTAFF:** So, perhaps some consideration might
24 be given to amending that form to remove that
25 particular problem.

178

1 just occurred to me when we went to that fairly
2 quickly earlier on, I had missed the fact that respite
3 care was included.
4 A. Okay.
5 **SIR BRIAN LANGSTAFF:** So that was what my question was
6 going to be about. It's my fault, not yours at all,
7 and I was just asking you to agree with the principle
8 that respite care is actually a cost not to the carer
9 in needing to fund a respite period but to the
10 individual who is having to provide for alternative
11 care during that period.
12 A. Exactly that, yes. And we recognise that sometimes
13 the additional care is required as well, so we do have
14 the additional amount there as well.
15 **SIR BRIAN LANGSTAFF:** The third question is really about
16 the publicity in respect of the scheme. There have
17 been a number of new beneficiaries suffering from
18 hepatitis C during the time that WIBSS has been
19 operating. That's obvious because you've dealt with
20 cases where the criteria have or haven't been applied.
21 A. Yes.
22 **SIR BRIAN LANGSTAFF:** Now, a hepatitis C sufferer would
23 not necessarily be haemophiliac?
24 A. I'm sorry, Sir Brian, the Wi-fi cut off there.
25 **SIR BRIAN LANGSTAFF:** Somebody suffering from hepatitis C

180

(45) Pages 177 - 180

1 might have had that from a transfusion and not from
 2 part of treatment for their haemophilia?
 3 **A.** Yes, yes, that's possible.
 4 **SIR BRIAN LANGSTAFF:** They wouldn't necessarily hear of
 5 WIBSS through the Haemophilia Society or Haemophilia
 6 Wales, and they wouldn't necessarily be alerted to the
 7 WIBSS website unless alerted in some other way.
 8 So you mentioned that there had been a leaflet
 9 sent round to GPs.
 10 **A.** Yes.
 11 **SIR BRIAN LANGSTAFF:** How recently was that done?
 12 **A.** We did that I think at the start of this calendar
 13 year. We'd updated it to take account of the
 14 psychology team and the welfare team and we've shared
 15 that via the practice managers network, because they
 16 are the ones usually responsible within a practice for
 17 disseminating such information.
 18 **SIR BRIAN LANGSTAFF:** Did you have any feedback as to the
 19 success of that leafleting campaign in the sense that
 20 there was suddenly a number of new applications?
 21 **A.** Not yet, but I do have at the forefront of my mind the
 22 current pandemic restrictions on GP practices. So
 23 it's something that we've agreed we will revisit with
 24 the practice manager network in sort of, like, the
 25 course of the year really, to see whether or not

181

1 to the beneficiaries. And to that end, if there are
 2 any suggestions or ideas that the beneficiaries have,
 3 we would really encourage them to get in touch with us
 4 and to make us aware of it. And as we have discussed
 5 already this afternoon, if there are any other items
 6 that come to light during the course of the Inquiry,
 7 if there is an appropriate means that those could be
 8 shared with us, then the sooner we can take those on
 9 board the better.
 10 **SIR BRIAN LANGSTAFF:** Well, can I thank you very much for
 11 your evidence, despite the challenges of the Wi-fi
 12 later on. You have been very helpful, indeed, and I'm
 13 sure that those who have been listening will welcome
 14 the invitation at the end to let you know if they
 15 think there's any improvement which can be made in the
 16 scheme which you think is a sensible improvement.
 17 So thank you very much.
 18 **A.** Thank you.
 19 **MS SCOTT:** Tomorrow, sir, we start off in the morning with
 20 Mr Brendan Brown, who is the Director of Citizen
 21 Services at the NHS Business Services Authority, and
 22 he's going to talk to us about the English scheme.
 23 Then at 2.30 we have the Secretary of State for
 24 the Department of Health and Social Care, Mr Hancock,
 25 and Mr Vineall, who is the Director of Quality, Safety

183

1 there's more we can do.
 2 We also anticipate that we will need to update
 3 the leaflet, obviously, in light of the parity
 4 announcement at the end of March, so there will be
 5 a second bite at it, if you like, I would anticipate,
 6 during the second half of the year.
 7 **SIR BRIAN LANGSTAFF:** So that gap, if it is a gap, will be
 8 closed?
 9 **A.** Yes.
 10 **SIR BRIAN LANGSTAFF:** Thank you very much.
 11 That's all that I have to ask.
 12 **MS SCOTT:** Mrs Ramsey, is there anything you would like to
 13 add?
 14 **A.** I think just some final comments, if I may.
 15 I'd like to echo the comments that my colleague
 16 Dr Caroline Coffey has put into the Inquiry, and that
 17 is to acknowledge the resilience of our beneficiaries
 18 in Wales in their fight to have justice and to have
 19 their voices heard. And as a team we certainly hope
 20 that the outcome of the Inquiry brings them some
 21 comfort and the answers that they seek.
 22 I'd also want to put on record my thanks to the
 23 team as a whole. They are a dynamic bunch and they
 24 work very well off each other and are always really
 25 rooting for what more they can to do provide support

182

1 and Investigations at the Department of Health and
 2 Social Care.
 3 **SIR BRIAN LANGSTAFF:** So 10.00 tomorrow.
 4 (4.17 pm)
 5 (Adjourned until 10.00 am the following day)
 6
 7
 8
 9
 10
 11
 12
 13
 14
 15
 16
 17
 18
 19
 20
 21
 22
 23
 24
 25

184

INDEX

VAUGHAN GETHING, affirmed	2
Questions by MS RICHARDS	2
ALISON MARY RAMSEY, sworn	105
Questions by MS SCOTT	105
Questions from SIR BRIAN LANGSTAFF	177

MS RICHARDS: [13] 2/12 51/18 52/11 81/7 92/8 92/21 93/2 101/10 101/16 102/15 103/13 103/18 103/23 MS SCOTT: [10] 105/3 116/11 131/10 154/7 154/22 166/13 167/8 177/4 182/12 183/19 SIR BRIAN LANGSTAFF: [43] 1/3 1/7 1/12 1/19 51/21 92/17 92/23 101/15 102/16 103/16 103/19 104/2 104/4 104/9 104/12 116/5 116/10 130/24 131/9 154/11 154/14 154/19 166/16 177/6 178/11 178/13 178/19 178/23 179/7 179/9 179/15 179/25 180/5 180/15 180/22 180/25 181/4 181/11 181/18 182/7 182/10 183/10 184/3 THE WITNESS: [6] 1/5 1/10 1/14 104/3 104/7 104/10 ' 'a [1] 60/15 'a second-class [1] 60/15 'in [1] 45/23 'in-year' [1] 45/23 'less [1] 60/24 'move [1] 61/13 'second [1] 61/4 'second-class [1] 61/4 'unimportant' [1] 60/18 'value' [1] 67/8 [1] 118/18 ... our [1] 118/18 0 025 [1] 81/9 1 1 April 2018 [1] 26/7 1 April 2019 [1] 37/17 1 o'clock [3] 92/15 92/20 92/23 1.00 [1] 93/1 1.15 pm [1] 103/24 1.20 [3] 92/12 92/18 102/18	10 [3] 45/7 128/20 146/4 10 July 2019 [1] 63/16 10 June 2020 [1] 74/12 10,000 [2] 106/12 153/1 10.00 [3] 1/2 184/3 184/5 10/15 years [1] 20/11 100 [3] 2/4 84/24 152/17 100 per cent [5] 19/5 19/7 88/3 88/6 166/8 104 [1] 145/25 11 [3] 45/15 59/20 82/22 11 March [2] 90/9 97/3 11.14 [1] 52/8 11.45 [1] 52/10 113 [1] 177/10 12 [5] 45/19 51/22 52/6 89/3 146/3 12 months [2] 111/4 115/15 12.39 pm [1] 92/24 13 [1] 45/22 13 July 2020 [1] 77/13 14 [1] 4/11 15 [4] 110/8 110/20 150/3 154/14 15 minutes [1] 154/9 150 [1] 2/4 17 [5] 7/16 13/3 18/2 20/13 44/17 176 [1] 108/15 18,500 [1] 26/4 19 [4] 31/11 150/17 150/21 151/15 1973 [1] 138/23 1988 [1] 4/11 1991 [2] 127/6 130/21 2 2 o'clock [2] 103/19 103/22 2.00 [1] 103/16 2.00 pm [1] 104/1 2.30 [1] 183/23 20 [2] 1/1 145/21 20 minutes [1] 92/13 200 [1] 108/20 2011 [1] 2/15 2014 [1] 2/18 2016 [6] 2/18 2/22 3/17 3/22 6/8 6/13 2016-17 [5] 7/16 13/3 18/2 20/13 44/17 2017 [11] 12/14 24/15	24/17 24/21 27/5 49/22 49/24 85/6 85/8 126/21 128/4 2018 [10] 26/7 29/23 30/25 31/2 31/7 31/21 32/6 109/19 117/19 117/25 2018-19 [1] 151/15 2018/19 [3] 31/11 150/17 150/21 2019 [28] 24/18 24/21 26/6 29/20 32/8 33/16 34/5 37/17 37/17 37/21 45/4 57/22 59/22 63/15 63/16 64/3 72/5 84/7 84/14 85/3 86/5 86/17 86/19 87/7 100/17 106/6 106/18 124/9 2020 [10] 74/9 74/12 77/5 77/9 77/13 78/17 79/24 80/4 80/5 81/5 2021 [14] 1/1 45/9 59/20 81/2 81/6 81/11 82/1 82/15 83/25 85/9 90/2 97/21 99/1 124/10 21 [1] 55/8 21 September 2020 [1] 80/5 21-22 [1] 45/20 22 [1] 45/20 22 March 2018 [1] 29/23 23 [3] 77/4 177/10 177/11 23 April 2019 [1] 26/6 23 July [1] 73/11 24 [1] 82/17 25 [1] 97/21 25 beneficiaries [1] 165/11 25 March [2] 82/13 96/19 25 March 2021 [3] 83/25 90/2 99/1 250 [1] 152/16 25th March 2021 [1] 45/9 26 March [1] 82/10 27 applications [1] 146/6 3 3 million [1] 101/6 3.29 pm [1] 167/5 3.52 [1] 167/7 30 March 2017 [2] 12/14 49/22 37 widows [1] 108/15 3m [1] 66/8	4 4 March [1] 81/14 4 March 2021 [3] 81/2 81/11 82/1 4 September [1] 73/7 4.17 pm [1] 184/4 5 5 conditions [1] 134/11 50 [2] 133/11 158/6 50 per [1] 131/21 6 6 October 2016 [1] 6/13 6.2 [2] 154/3 154/23 6.3 [1] 154/24 7 7 July 2020 [1] 81/5 75 per cent [12] 17/23 19/6 19/7 19/10 20/12 20/13 20/17 20/19 84/25 88/4 88/6 153/2 8 80,000 [1] 106/12 A ability [14] 24/12 26/1 26/20 39/11 50/10 53/11 54/14 83/1 98/13 116/18 138/8 138/9 143/20 150/9 able [52] 12/4 20/2 22/1 22/11 24/5 24/7 24/9 24/10 24/11 24/13 29/4 50/18 55/22 62/13 75/14 82/10 83/15 85/18 86/6 87/17 87/21 88/14 88/22 88/24 88/25 100/11 100/13 110/25 111/4 112/18 121/4 121/6 122/5 122/10 122/13 125/2 129/14 135/6 146/19 152/24 157/4 157/23 161/25 162/8 165/13 165/15 167/19 171/13 173/16 174/2 178/7 178/15 about [175] 3/23 4/5 5/12 5/13 5/16 5/20 5/25 6/5 6/18 7/23 9/1 9/17 10/3 11/23 12/2 15/11 15/13 15/18 16/16 18/7 18/18 18/24 19/2 21/14 22/8 27/14 27/15 27/18 27/19 28/4 29/17	31/12 31/25 32/23 33/3 33/13 34/17 35/11 36/14 36/19 37/3 37/5 37/7 37/20 38/23 39/5 39/11 40/20 41/14 41/15 43/3 45/5 46/13 47/4 50/2 52/2 52/4 52/12 52/17 53/10 53/17 54/25 55/3 55/14 55/16 57/2 57/12 57/15 59/24 60/4 62/6 62/17 63/12 64/10 64/13 64/15 66/24 67/11 67/12 67/13 68/6 69/13 69/14 70/16 70/19 75/20 81/23 82/3 82/3 83/8 86/9 86/11 87/3 87/19 88/19 88/23 89/18 90/2 90/23 93/4 93/6 93/16 94/8 94/12 94/14 96/3 97/12 98/6 98/8 98/13 98/15 98/19 100/9 100/22 106/18 107/18 108/22 109/22 110/6 113/6 116/2 116/21 116/24 119/2 121/9 125/24 126/1 126/11 126/15 129/17 129/19 131/1 138/10 139/19 140/5 141/9 142/3 142/3 142/7 142/11 142/14 142/23 145/15 146/24 148/16 149/9 149/15 149/20 150/3 153/17 154/8 155/10 156/1 161/3 162/10 164/9 165/3 166/25 167/10 169/9 169/10 169/10 170/2 170/13 171/11 171/14 171/15 172/4 174/9 175/13 177/13 177/22 180/6 180/15 183/22 above [4] 13/24 70/3 85/2 147/22 absence [3] 50/7 135/2 139/23 absurd [1] 83/14 accept [10] 50/6 56/12 56/17 61/22 69/6 120/23 176/4 176/11 178/12 178/18 acceptance [3] 25/1 60/20 61/8 accepted [4] 145/10 167/16 168/2 179/17 access [6] 15/19 100/20 157/10 165/7 178/8 178/15	accessible [1] 122/12 accessing [2] 14/1 157/16 accident [1] 11/24 accommodation [1] 16/3 account [11] 7/4 7/12 13/4 42/9 43/23 44/23 58/10 138/25 149/5 163/7 181/13 accounting [1] 99/15 accreditation [1] 156/18 accredited [3] 156/10 156/15 156/16 accurate [4] 65/13 106/14 120/1 155/5 accurately [1] 41/20 achieve [9] 22/2 46/1 65/18 70/20 71/13 74/15 78/8 83/3 100/13 achieved [3] 62/21 82/4 176/15 achieving [4] 61/9 69/23 70/13 96/23 acknowledge [3] 28/22 61/22 182/17 acknowledged [3] 26/25 29/18 102/11 acknowledgement [1] 70/1 across [28] 26/14 27/13 46/1 58/9 59/25 61/18 64/19 67/7 67/9 71/4 71/10 73/13 73/17 74/16 75/18 77/18 78/7 82/19 85/23 100/14 100/23 101/25 104/21 107/17 123/18 138/2 163/4 174/6 act [4] 42/18 69/8 80/20 160/14 action [4] 79/5 80/14 80/16 86/24 actions [2] 9/10 77/25 active [3] 3/14 75/5 75/12 activities [3] 26/1 26/21 143/20 activity [1] 110/12 acts [1] 121/23 actual [4] 14/13 33/6 119/3 168/12 actually [35] 4/19 5/3 6/4 8/13 11/20 15/3 16/15 16/17 18/21 21/5 22/13 23/6 29/3 29/4 35/12 36/25 42/23 53/6 62/19 67/14 70/20 87/7
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(48) MS RICHARDS: - actually

A	54/15 136/19 138/10 142/2 155/11 155/13 156/2 156/18 156/25 157/14 157/14 157/15 157/15 157/19 157/24 158/12 163/15 173/10 174/11 174/15 174/22 175/15 175/18 advise [1] 166/3 adviser [4] 136/2 137/1 176/1 178/17 adviser's [1] 137/7 advisers [4] 25/10 136/14 156/3 174/24 advising [3] 111/19 111/21 117/8 advisors [1] 155/12 advisory [5] 109/10 110/7 111/1 117/13 171/12 advocate [1] 160/15 advocate-type [1] 160/15 advocating [1] 21/24 affect [1] 25/25 affected [26] 4/14 6/12 6/16 7/5 7/13 10/25 12/17 13/5 13/25 14/5 16/11 25/9 32/14 34/15 35/3 35/4 35/7 36/2 49/20 66/2 73/17 83/2 83/17 103/5 106/19 108/10 affecting [2] 26/20 143/19 affects [1] 50/13 affirmed [2] 2/10 185/2 affordability [1] 44/19 affordable [1] 7/7 afraid [3] 125/20 132/23 170/25 after [8] 11/24 17/24 18/25 44/17 82/6 83/5 102/12 132/23 afternoon [7] 104/2 104/3 105/3 105/4 116/4 156/7 183/5 afternoon's [1] 103/13 again [37] 16/7 16/10 18/4 18/10 18/19 21/7 23/1 27/10 28/17 31/25 38/11 42/5 47/15 53/12 55/1 55/19 56/6 60/23 73/24 81/22 87/18 100/15 103/7 104/16 110/16 110/25 111/5 112/10 120/15 124/22 130/5 133/8 146/24 152/12 152/18 163/19	166/20 against [2] 140/6 173/25 ago [1] 177/23 agree [10] 66/23 80/16 92/3 93/11 119/8 142/25 178/3 178/5 178/6 180/7 agreed [13] 25/16 39/6 45/21 47/5 50/22 50/23 67/7 69/22 72/15 75/1 85/21 97/6 181/23 agreeing [1] 71/6 agreement [14] 12/24 63/2 63/6 66/16 70/18 76/25 82/24 83/9 83/17 84/5 88/21 98/12 108/25 109/1 agreements [2] 39/10 99/18 ahead [2] 33/4 130/9 AHO [2] 121/24 170/18 AHOs [3] 170/15 170/21 171/3 aims [4] 176/15 176/16 176/25 177/1 albeit [1] 108/17 alerted [2] 181/6 181/7 ALISON [2] 104/25 185/4 all [86] 2/2 4/16 11/21 15/21 15/25 17/2 25/12 29/15 33/24 35/24 36/20 38/1 45/12 46/1 47/7 48/21 48/25 50/4 51/13 52/1 55/16 56/25 57/16 62/3 64/4 64/5 64/12 64/20 67/7 70/21 71/4 71/10 72/24 72/25 74/4 76/3 82/5 83/3 85/2 88/19 88/24 89/23 91/20 94/3 94/6 95/1 95/12 95/19 97/11 99/24 100/13 100/23 101/5 101/19 102/13 102/23 104/21 108/24 110/3 110/18 113/15 116/23 118/7 120/25 124/11 125/6 125/14 139/3 142/22 147/13 150/9 153/20 154/2 155/7 155/23 156/16 157/2 157/6 160/4 163/20 164/7 166/22 167/10 178/21 180/6 182/11 Alliance [16] 5/6 8/9 39/23 97/12 120/14	120/18 120/24 121/12 121/19 123/16 125/22 126/1 126/6 129/20 149/25 152/14 Alliance House [14] 5/6 8/9 39/23 120/14 120/24 121/12 121/19 123/16 125/22 126/1 126/6 129/20 149/25 152/14 allocated [2] 43/17 49/6 allocation [1] 67/22 allow [1] 72/17 allows [1] 51/22 almost [2] 53/5 100/23 alone [1] 70/2 alongside [1] 60/14 already [20] 10/12 21/10 26/23 26/24 28/18 29/16 29/18 49/23 53/14 68/5 80/2 98/22 126/17 129/18 129/20 130/14 139/22 150/1 168/1 183/5 also [58] 2/1 4/3 4/12 4/14 5/4 14/24 18/11 23/9 24/8 32/1 32/13 32/14 34/1 37/13 40/2 54/14 57/13 62/10 62/17 80/24 85/21 91/12 92/11 94/9 98/5 105/18 105/24 107/13 107/25 108/2 110/12 110/13 115/15 115/18 115/20 129/14 132/21 133/1 133/5 135/3 135/20 136/1 140/7 140/10 144/19 145/7 146/18 148/24 150/23 153/1 156/8 157/4 158/4 164/24 174/22 176/19 182/2 182/22 alternative [4] 27/8 97/8 147/24 180/10 alternatively [1] 71/17 although [9] 2/23 16/5 20/12 24/20 76/24 80/2 127/17 134/5 179/19 always [20] 11/3 19/17 21/6 69/3 89/11 99/15 99/16 99/19 117/14 137/25 138/3 138/5 141/18 144/8 159/15 159/18 161/22 164/1 167/19 182/24 always: [1] 141/16 always: have [1] 141/16 am [18] 1/2 11/16	12/15 13/10 29/5 52/8 52/10 60/3 62/2 63/9 84/1 101/18 104/7 109/23 121/9 144/19 145/14 184/5 amend [1] 127/19 amended [1] 84/16 amending [2] 81/25 178/24 amendments [2] 85/5 97/22 amongst [1] 119/16 amount [9] 15/25 16/18 16/25 21/11 58/16 89/18 146/2 147/10 180/14 amounts [3] 15/23 16/15 78/8 an 'unimportant' [1] 60/18 an advisory [1] 117/13 an amount [2] 15/25 21/11 an annual [1] 46/22 an applicant [2] 120/22 134/14 an application [9] 120/21 120/23 122/21 123/20 137/18 137/21 137/24 151/6 158/21 an appropriate [1] 113/4 An assessment [1] 151/4 an avenue [1] 115/20 an earlier [1] 77/10 an estimate [1] 79/23 an example [2] 20/22 139/24 an HIV [1] 49/2 an idea [1] 123/25 an income [1] 151/18 an initial [2] 121/5 121/6 an injecting [1] 131/25 an ongoing [2] 23/16 49/11 an opinion [1] 136/12 an orthopaedic [1] 174/21 an outcome [1] 137/6 an overall [1] 177/21 an understanding [1] 28/17 an unsatisfactory [1] 140/2 an unusual [1] 140/2 an update [1] 74/14 an uplift [1] 118/8 anaemia [1] 125/16	analysis [5] 28/8 30/15 118/21 124/18 125/1 anger [4] 5/11 58/20 60/14 103/2 angry [2] 5/16 61/24 announce [1] 82/10 announced [16] 6/22 8/1 8/16 8/18 13/1 32/18 33/11 37/22 38/17 39/10 45/2 65/7 84/11 87/10 96/18 119/15 announcement [23] 9/24 12/11 12/12 24/15 24/18 29/20 33/6 33/16 33/18 33/20 34/6 38/20 45/8 66/3 81/22 82/12 90/1 90/7 97/21 100/25 119/19 119/20 182/4 announcements [7] 8/4 10/1 19/9 25/19 55/3 120/3 152/6 announcing [1] 27/3 annual [12] 43/18 44/9 46/4 46/22 48/12 84/20 86/3 95/8 128/15 128/16 152/7 153/9 annually [1] 44/14 annum [1] 26/4 anonymised [1] 157/9 another [8] 11/17 28/20 70/23 113/17 130/14 135/8 135/23 154/8 answer [13] 28/21 29/13 62/20 87/21 87/23 88/10 88/11 95/16 95/23 112/24 117/18 172/16 177/18 answers [4] 41/11 52/2 52/3 182/21 anticipate [4] 16/24 85/18 182/2 182/5 anxiety [2] 50/9 58/20 any [107] 5/25 6/17 7/6 9/16 10/7 10/23 19/1 21/19 26/17 35/2 38/5 38/14 38/16 39/4 41/6 41/7 42/9 42/13 42/18 43/21 48/13 50/7 50/19 53/18 55/21 57/5 58/5 65/9 70/9 70/14 70/18 73/8 73/20 73/21 73/24 74/3 74/5 76/20 79/1 85/22 86/20 86/23 89/4 89/13 90/5 90/12 91/16 92/5 92/10 92/13 96/3 96/25 98/7
----------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(49) actually... - any

F:

A	106/25 120/21 120/23 121/8 121/10 121/15 121/22 122/3 122/6 122/21 122/24 122/25 123/12 123/20 125/6 126/7 126/23 129/18 129/20 130/12 133/4 133/6 134/6 134/21 135/7 135/25 136/24 137/8 137/12 137/17 137/18 137/21 137/24 138/3 138/6 139/12 140/3 140/8 141/2 141/6 141/10 142/9 142/13 142/18 142/21 142/22 143/9 143/25 144/9 147/21 148/4 148/8 148/19 149/7 149/12 151/6 155/15 158/15 158/21 167/17 173/12 173/14 173/23 174/1 175/5 177/24 applications [29] 106/10 107/20 120/13 130/1 132/18 135/10 135/17 139/25 141/12 141/24 142/1 142/15 145/16 145/23 146/6 146/11 146/16 146/20 147/2 147/15 150/7 150/10 155/7 158/9 168/4 173/16 174/11 176/19 181/20 applied [8] 18/2 121/14 123/16 124/22 131/7 132/17 140/15 180/20 applies [1] 51/24 apply [11] 11/5 15/20 15/21 16/4 20/11 36/1 36/21 37/6 98/14 126/19 148/24 applying [8] 16/12 28/2 36/17 36/23 122/15 126/23 127/2 178/21 applying through [1] 36/23 appointment [1] 107/8 appointments [2] 160/22 160/22 appreciate [6] 74/14 102/17 117/17 120/15 122/11 130/5 approach [12] 27/21 30/7 35/22 71/11 98/17 130/10 135/9 135/13 137/14 142/5 143/4 172/2 approaches [1] 78/25 approaching [1]	148/25 appropriate [9] 17/1 83/22 113/4 147/3 147/25 162/1 165/16 174/19 183/7 approve [3] 137/21 140/13 144/4 approved [7] 127/16 141/21 141/24 141/25 145/24 173/17 173/23 approving [3] 106/11 106/12 106/13 April [15] 26/6 26/7 37/17 37/21 65/7 84/14 85/3 85/6 85/8 85/9 86/5 86/17 86/19 87/7 117/25 April 2017 [2] 85/6 85/8 April 2018 [1] 117/25 April 2019 [6] 37/21 84/14 85/3 86/5 86/19 87/7 April 2021 [1] 85/9 are [214] are: [1] 129/7 are: primary [1] 129/7 area [2] 54/25 124/24 areas [11] 10/22 17/3 48/19 53/17 57/10 71/16 76/3 86/11 111/24 124/20 177/6 aren't [2] 40/17 147/15 argue [2] 5/18 178/10 arisen [2] 46/6 163/12 arises [2] 177/8 179/1 arising [4] 25/14 28/4 59/17 174/20 arose [1] 131/18 around [31] 3/15 14/25 31/20 53/8 64/9 66/25 74/5 87/2 107/7 110/11 114/14 119/4 121/5 133/11 140/21 140/22 144/17 144/23 145/1 146/22 151/15 152/5 152/8 158/6 161/3 162/21 164/22 165/10 171/18 171/22 179/15 around the [1] 144/23 arrange [1] 148/4 arrangement [7] 44/11 46/9 79/8 111/6 153/8 156/4 156/12 arrangements [15] 7/3 7/19 10/23 12/16 12/19 13/2 13/6 33/25 35/1 43/14 95/22 96/18 100/16 109/10 171/3	arrived [1] 48/3 articulated [1] 72/20 articulation [1] 70/14 as [277] ascribed [1] 21/11 aside [6] 10/6 19/7 49/1 49/8 56/10 56/11 ask [70] 2/8 6/5 7/23 8/2 10/3 11/10 18/6 30/24 31/12 37/24 43/2 46/13 48/5 50/2 51/19 52/12 52/17 53/17 54/25 57/1 63/9 67/15 75/8 87/17 87/20 87/22 88/13 91/7 96/24 104/23 104/24 108/22 109/15 110/6 116/2 116/20 121/9 121/22 121/24 126/15 129/17 130/24 132/21 133/1 134/25 135/3 135/8 135/14 141/17 142/7 142/8 145/14 149/20 153/16 153/17 154/16 155/10 162/2 166/5 166/15 167/9 170/13 171/11 174/9 175/2 176/13 177/19 178/4 179/16 182/11 asked [22] 20/16 26/16 52/3 87/17 87/24 93/3 93/4 94/12 98/23 132/20 132/21 132/25 133/1 151/19 161/7 165/8 167/1 169/9 175/13 175/22 176/2 176/14 asking [6] 2/7 11/16 95/20 127/8 145/1 180/7 asks [1] 147/18 aspect [2] 34/5 52/25 aspects [8] 33/17 48/25 61/17 99/25 114/13 134/7 134/9 134/16 aspiration [2] 96/19 113/19 aspirations [1] 6/24 Assembly [1] 12/24 assess [1] 148/21 assessed [2] 132/7 144/9 assessing [3] 138/22 172/22 172/24 assessment [15] 26/22 28/13 33/22 41/8 116/12 121/5 129/25 138/13 144/6 144/8 144/10 144/24 149/3 151/4 166/2	assessments [1] 163/2 assessor [4] 131/11 132/3 132/12 134/9 assessor's [1] 133/17 assist [7] 3/6 43/2 47/23 52/23 86/6 155/18 157/20 assist with [1] 43/2 assistance [15] 13/24 15/5 15/12 33/23 116/18 134/1 135/11 148/3 155/14 157/13 157/19 161/8 161/10 162/11 165/25 Assistance provided [1] 161/10 assists [2] 48/5 148/14 associated [3] 25/6 61/6 61/15 assumption [1] 87/25 assurance [4] 50/8 50/19 68/24 100/7 attach [1] 175/23 attached [1] 23/12 attaching [1] 6/1 attempt [3] 41/7 75/18 90/11 attendance [1] 63/17 attendees [1] 63/16 attending [1] 63/24 attention [7] 60/3 60/4 61/21 108/7 151/11 163/9 163/14 audience [3] 1/21 2/6 104/15 audio [2] 34/20 146/23 authored [1] 156/19 authorities [2] 162/25 163/6 authority [5] 111/16 147/25 160/16 163/21 183/21 automatic [1] 13/15 automatically [1] 123/8 autumn [1] 24/16 avail [1] 164/12 available [28] 22/21 23/8 23/19 25/17 26/14 34/4 34/10 35/2 36/3 36/18 37/14 66/7 86/12 95/10 98/11 100/21 124/17 126/14 128/21 132/8 139/17 146/17 150/6 150/20 151/1 152/16 155/23 164/7 avenue [2] 115/20 147/4	avenues [2] 10/4 115/7 avoid [2] 29/14 178/19 avoided [1] 103/8 avoiding [1] 28/13 awards [1] 147/23 aware [26] 4/1 22/12 36/13 57/6 57/7 59/5 82/15 84/5 94/6 114/18 114/21 115/12 144/19 146/10 146/13 149/11 152/2 157/3 157/7 159/11 163/5 163/8 165/23 170/1 170/23 183/4 awareness [3] 60/17 140/25 170/11 away [8] 18/14 20/6 30/12 45/23 81/19 92/12 119/8 179/17
	B				
	back [33] 7/22 19/9 21/6 29/16 31/9 33/16 37/11 52/6 55/19 69/17 70/25 71/1 85/2 86/1 101/4 109/4 109/4 110/4 113/11 125/6 125/11 125/17 137/5 137/15 137/23 139/2 140/19 145/2 149/8 158/20 174/4 175/22 179/2 backdate [2] 33/14 86/8 backdated [6] 26/7 32/15 84/13 85/6 85/7 86/4 backdating [4] 33/9 86/2 86/13 87/7 background [2] 46/11 121/3 balance [6] 130/22 131/10 133/19 140/12 173/3 173/24 balanced [2] 19/21 103/5 bank [1] 148/17 Barnett [3] 100/19 100/24 101/2 base [1] 116/14 based [5] 87/25 106/11 106/22 122/12 164/24 basic [1] 164/19 basing [1] 109/23 basis [29] 6/21 7/25 8/11 10/17 13/3 17/10 19/12 24/3 42/8 46/22 48/22 51/16 56/21 59/10 80/9 82/19				

(50) any... - basis

F:

<p>B</p> <p>basis... [13] 94/18 95/8 98/8 98/10 99/18 136/14 138/22 143/9 151/13 154/18 157/5 157/9 173/12</p> <p>batch [1] 132/2</p> <p>be [323]</p> <p>be more [1] 162/5</p> <p>bearing [3] 21/8 32/5 87/8</p> <p>became [2] 3/16 41/2</p> <p>because [49] 4/2 4/10 4/25 5/2 5/4 5/23 8/7 9/9 12/6 21/5 23/5 24/9 26/22 27/1 32/15 33/7 35/7 38/22 42/24 44/4 46/25 51/10 54/5 64/16 68/15 69/13 72/2 90/25 101/2 102/4 111/4 119/1 119/3 121/11 126/8 130/9 136/23 138/5 140/22 159/24 163/12 166/2 166/10 169/22 170/10 171/1 173/11 180/19 181/15</p> <p>become [2] 12/21 167/25</p> <p>becomes [1] 159/8</p> <p>becoming [1] 173/8</p> <p>been [188]</p> <p>been potentially [1] 174/3</p> <p>before [34] 11/8 17/9 21/17 24/18 27/1 28/21 30/24 37/1 39/4 39/8 49/16 52/12 63/7 64/2 83/13 87/13 90/6 91/1 98/6 117/17 119/21 120/15 127/6 130/5 132/6 136/23 146/8 154/19 163/13 163/14 168/7 169/15 169/23 171/1</p> <p>beforehand [1] 137/2</p> <p>begging [1] 178/20</p> <p>begin [1] 24/16</p> <p>behalf [8] 12/14 25/1 41/5 43/7 62/5 121/23 158/16 159/14</p> <p>behind [4] 21/3 52/24 164/18 178/9</p> <p>being [66] 5/7 9/11 11/12 13/14 21/6 21/12 22/23 23/12 24/22 25/5 25/23 28/12 29/10 32/5 32/21 36/14 40/4 43/21 47/8 48/24 57/13 59/18 60/21</p>	<p>65/23 66/10 68/16 76/22 79/19 81/24 83/15 83/21 86/12 89/21 93/22 97/4 97/13 99/21 110/1 113/1 131/23 131/25 133/19 136/3 139/19 143/11 144/20 144/21 151/11 152/1 152/13 152/19 155/22 157/11 157/24 161/12 164/6 164/19 167/15 169/11 170/3 171/3 171/21 173/4 173/23 174/5 179/13</p> <p>belief [2] 78/12 80/20</p> <p>believe [9] 14/6 78/19 79/8 83/22 103/20 119/11 127/14 171/10 175/24</p> <p>believed [1] 133/20</p> <p>belonging [1] 37/14</p> <p>below [3] 64/24 151/5 152/10</p> <p>benchmark [1] 22/2</p> <p>beneficiaries [128] 9/3 10/13 11/19 12/8 17/11 23/25 25/2 25/12 26/16 30/6 30/20 31/16 31/18 32/2 35/24 36/21 38/8 45/11 50/7 50/13 58/17 58/21 59/23 60/12 61/12 62/9 71/8 71/15 71/23 72/4 74/12 78/4 78/6 78/9 81/21 84/14 84/24 85/16 85/16 86/3 89/23 100/7 107/16 108/5 108/10 108/13 108/15 108/16 108/23 109/11 109/19 110/3 110/8 110/15 113/18 113/23 114/3 114/17 114/19 115/18 115/20 118/8 118/18 119/25 120/8 123/16 124/8 124/15 124/21 125/19 125/24 126/2 128/24 128/24 129/7 129/10 129/11 144/9 144/18 145/2 145/10 146/10 149/24 149/24 150/3 150/11 152/11 152/15 152/22 155/4 155/6 155/14 155/19 155/20 155/23 156/21 156/23 157/2 157/6 157/11 158/7 158/7 158/16 159/5 159/11 160/3 160/6 160/9 161/1 161/13 162/17 163/1</p>	<p>164/7 165/11 168/18 168/20 169/6 169/7 171/6 171/7 172/1 172/9 172/20 176/20 180/17 182/17 183/1 183/2</p> <p>beneficiaries [3] 14/7 58/10 97/19</p> <p>beneficiary [22] 28/6 31/11 65/21 70/6 70/8 70/17 111/1 115/6 124/19 129/7 144/15 148/24 153/6 158/14 158/18 162/2 163/21 175/20 178/9 179/13 179/19 179/22</p> <p>beneficiary's [1] 151/4</p> <p>benefit [11] 10/24 89/22 133/9 133/13 144/23 151/23 156/13 159/22 161/16 162/7 177/21</p> <p>benefits [13] 10/25 11/6 14/2 25/10 144/13 155/19 156/24 157/14 157/19 158/1 159/9 178/1 178/16</p> <p>bereaved [19] 17/17 17/24 18/1 18/8 34/23 57/4 78/4 84/23 86/4 86/18 87/6 87/19 88/1 93/5 93/21 94/1 95/11 128/13 129/12</p> <p>bereavement [13] 17/24 18/25 19/16 20/9 21/18 53/4 53/11 55/1 94/17 94/19 128/14 153/1 153/10</p> <p>bespoke [1] 85/11</p> <p>best [8] 13/6 21/24 41/16 67/8 79/8 91/10 96/13 110/25</p> <p>better [7] 5/21 11/16 91/13 102/13 109/7 125/9 183/9</p> <p>between [34] 2/4 2/18 3/7 8/23 9/19 24/21 32/12 39/3 39/3 52/16 54/13 55/16 57/6 60/10 62/23 64/6 64/14 65/17 70/18 76/19 82/18 84/6 85/14 87/5 87/14 89/17 93/24 109/2 116/13 116/22 130/16 139/11 144/18 153/24</p> <p>beyond [6] 1/23 14/15 70/1 92/19 104/19 157/25</p> <p>biannual [1] 115/10</p> <p>bid [1] 77/4</p>	<p>big [1] 8/23</p> <p>bit [10] 109/21 110/18 121/3 121/10 129/19 142/11 146/25 164/9 166/17 176/1</p> <p>bite [1] 182/5</p> <p>blame [1] 6/1</p> <p>bleeding [1] 34/12</p> <p>blood [48] 3/16 4/1 4/5 6/13 6/17 12/18 17/7 25/4 26/19 26/19 26/24 26/24 29/22 34/2 34/11 34/14 45/3 49/20 53/21 53/22 58/6 59/14 69/11 73/2 76/24 84/3 84/3 105/16 106/20 106/20 106/24 107/15 111/14 129/9 129/9 131/19 131/19 131/24 132/1 133/12 133/13 136/9 136/10 143/16 143/16 153/23 173/5 174/17</p> <p>board [7] 113/14 135/14 160/16 163/18 164/3 172/21 183/9</p> <p>boards [1] 148/1</p> <p>bodies [2] 7/5 7/13</p> <p>bodies and [1] 7/13</p> <p>body [1] 42/14</p> <p>bold [1] 69/17</p> <p>booking [1] 160/22</p> <p>booklet [1] 150/23</p> <p>books [1] 108/19</p> <p>border [2] 8/24 26/14</p> <p>borderline [2] 133/10 134/6</p> <p>both [11] 4/15 14/20 34/10 41/23 45/10 57/24 91/25 103/2 144/13 149/21 165/15</p> <p>bottom [18] 13/20 15/16 26/10 31/6 43/15 49/21 58/1 67/17 71/1 77/14 79/14 81/12 109/7 118/4 118/5 118/14 145/22 147/20</p> <p>bowl [1] 178/20</p> <p>box [2] 118/6 118/13</p> <p>brackets [2] 131/4 177/15</p> <p>break [14] 51/20 51/21 51/24 52/9 87/13 92/19 92/25 154/10 154/15 154/20 166/13 166/16 166/22 167/6</p> <p>breath [1] 68/21</p> <p>Brendan [1] 183/20</p> <p>Brexit [1] 64/9</p> <p>Brian [8] 1/5 1/6 52/7</p>	<p>101/14 103/12 177/5 180/24 185/6</p> <p>brief [1] 161/18</p> <p>briefing [1] 81/24</p> <p>briefly [1] 118/4</p> <p>bring [3] 38/18 85/5 162/12</p> <p>bringing [2] 56/21 60/3</p> <p>brings [1] 182/20</p> <p>broad [8] 11/10 12/24 14/16 28/1 32/25 42/11 82/24 106/23</p> <p>broader [8] 13/24 15/14 22/4 41/25 47/3 55/18 78/3 87/12</p> <p>broadly [2] 3/8 39/17</p> <p>brought [4] 151/11 163/8 163/13 173/14</p> <p>Brown [1] 183/20</p> <p>buck [1] 91/8</p> <p>budget [28] 7/8 19/19 19/21 20/3 22/14 43/17 43/18 43/24 43/25 44/1 45/20 45/23 46/25 47/11 48/17 49/4 49/14 69/9 75/7 75/15 75/16 89/10 94/23 99/6 99/14 100/25 101/7 106/3</p> <p>budgetary [2] 19/18 101/6</p> <p>budgeting [2] 56/11 157/14</p> <p>budgets [5] 66/9 67/20 68/9 69/2 111/20</p> <p>bullet [10] 50/3 65/3 65/15 67/25 69/20 85/4 155/9 158/10 158/22 164/4</p> <p>bunch [1] 182/23</p> <p>bundle [1] 176/10</p> <p>burdensome [2] 15/22 16/16</p> <p>business [2] 164/18 183/21</p> <p>but [190]</p> <p>but I would [1] 137/22</p> <p>by [131] 1/16 2/11 3/23 3/25 5/12 6/12 6/16 7/4 7/12 7/19 8/2 8/12 8/15 9/16 12/13 12/25 13/11 14/6 14/15 20/23 24/18 26/6 28/5 28/8 29/5 34/15 41/5 41/10 44/22 45/2 45/17 46/11 47/17 49/6 49/20 53/18 53/25 57/20 59/1 61/11</p>	<p>61/12 61/13 61/20 62/25 65/22 65/23 66/6 67/4 67/23 69/12 69/25 70/18 71/14 73/1 73/7 74/10 75/5 75/21 76/9 77/8 77/19 79/20 82/1 83/17 85/19 87/10 90/1 90/15 91/21 92/12 93/19 95/6 95/9 95/13 96/20 100/19 100/24 101/18 103/7 103/21 105/2 105/5 105/11 106/20 111/3 112/12 114/18 114/24 116/25 117/1 117/5 118/23 120/18 120/24 121/12 126/18 126/18 127/16 129/11 132/9 132/18 134/8 134/21 135/11 136/2 136/20 143/1 144/9 148/23 149/9 151/11 152/7 152/13 156/19 162/25 162/25 163/9 163/25 164/14 164/17 165/1 168/14 168/14 170/9 170/17 170/20 170/21 172/20 174/5 185/3 185/5</p> <hr/> <p>C</p> <p>Cabinet [13] 2/25 3/1 3/4 3/9 3/12 3/17 3/20 6/14 63/3 77/22 79/23 82/18 84/9</p> <p>calculated [1] 95/9</p> <p>calculates [1] 47/25</p> <p>calculation [2] 48/3 95/6</p> <p>calendar [5] 85/20 88/14 96/20 96/21 181/12</p> <p>call [7] 1/5 40/10 105/10 105/17 157/22 173/15 175/6</p> <p>called [4] 2/25 108/16 147/8 150/16</p> <p>calls [6] 31/25 58/16 66/3 119/24 141/3 159/9</p> <p>came [16] 4/5 4/13 12/7 14/18 16/10 22/1 39/7 39/23 50/16 100/10 106/6 113/12 130/6 152/1 152/2 152/18</p> <p>campaign [2] 102/10 181/19</p> <p>campaigners [3] 4/7 66/2 77/24</p> <p>can [143] 1/3 2/12 2/14 3/6 9/15 11/10</p>
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

C	capturing [1] 162/20 Cardiff [3] 1/10 104/6 104/8 cards [1] 116/16 care [27] 14/8 37/22 46/18 48/10 68/8 68/25 76/6 78/24 93/19 94/16 94/22 95/7 96/5 100/18 160/24 161/4 161/14 163/3 179/11 179/12 179/18 180/3 180/8 180/11 180/13 183/24 184/2 careful [3] 69/24 79/1 102/21 carer [2] 179/20 180/8 carers [4] 93/7 94/4 168/21 171/9 caring [3] 5/24 6/1 93/10 Caroline [1] 182/16 carried [1] 118/21 carry [5] 26/1 26/20 50/12 107/24 143/20 case [25] 1/18 1/25 5/18 10/2 22/17 26/21 42/17 42/25 56/12 56/16 56/24 56/25 67/19 69/5 76/7 93/11 93/13 97/8 139/18 139/20 139/25 157/9 164/18 173/12 176/7 cases [11] 28/24 43/23 43/25 44/6 133/10 134/6 135/3 136/16 173/17 173/20 180/20 cast [1] 63/11 casual [1] 130/25 catch [1] 32/20 catching [1] 32/19 categories [4] 56/8 71/18 99/4 129/6 category [16] 27/5 27/9 27/11 29/25 30/2 30/10 30/13 30/19 31/15 32/17 44/24 55/22 93/12 118/2 118/13 145/11 Catherine [1] 58/3 Catherine Cody [1] 58/3 cause [5] 23/16 38/7 53/13 81/20 132/15 caused [10] 35/19 60/20 89/16 91/1 91/21 102/2 134/4 134/15 141/23 174/12 causes [3] 53/7 69/4 132/12 causing [2] 60/24 127/5 caution [1] 159/10 Caxton [1] 143/1 Caxton Foundation [1] 143/1 CC [1] 58/3 cease [1] 17/21 cell [1] 125/16 cent [20] 17/23 19/5 19/6 19/7 19/7 19/10 20/12 20/13 20/17 20/19 84/24 84/25 88/3 88/4 88/6 88/6 131/21 133/11 153/2 166/8 central [2] 67/22 68/2 centre [2] 68/12 156/8 centres [1] 124/10 certain [4] 138/11 138/11 138/12 161/25 certainly [25] 2/1 9/20 38/25 51/17 53/5 59/9 62/12 70/22 74/4 90/8 97/18 103/18 114/25 137/3 137/6 138/15 141/15 146/13 147/19 156/22 163/13 164/1 172/21 175/25 182/19 certainty [1] 175/23 certificate [3] 52/21 53/1 53/9 certification [1] 144/15 cetera [4] 94/2 111/20 119/24 131/15 chair [3] 74/18 74/18 75/11 challenge [13] 11/21 11/23 12/1 18/22 30/6 32/10 32/17 35/12 51/5 93/14 97/11 98/3 98/7 challenged [1] 60/21 challenges [4] 4/4 4/7 4/17 183/11 chamber [2] 12/24 51/12 chance [1] 133/11 Chancellor [7] 69/12 73/1 73/8 77/8 77/13 81/4 91/25 change [15] 19/16 24/22 27/2 27/12 32/2 33/15 38/10 43/21 47/7 49/12 62/16 62/24 65/10 85/7 89/1 changed [4] 2/24 4/23 4/25 107/9 changes [23] 27/1 40/20 47/8 48/16 65/22 66/17 84/12 84/19 85/15 85/17 85/22 86/7 87/8 88/15 88/22 89/4 96/18 97/20 111/22 111/23 117/11 119/14 119/15 changing [1] 172/22 channel [1] 114/1 charged [1] 89/23 chasing [1] 161/16 chat [1] 167/2 check [6] 95/15 101/12 144/10 146/21 154/17 177/21 Chief [2] 43/10 79/15 child [9] 4/9 55/12 56/15 56/16 56/22 128/18 152/16 152/17 153/6 children [18] 55/9 55/12 55/18 56/3 87/3 93/5 128/10 129/4 129/13 152/11 152/14 152/22 152/24 168/20 168/20 168/21 169/6 171/8 choice [7] 8/21 9/7 9/12 10/19 27/24 37/5 65/14 choices [9] 3/15 5/19 11/1 23/7 33/3 57/13 83/2 83/13 100/12 chose [1] 24/4 chosen [3] 23/22 86/5 86/11 Chris [3] 43/4 43/7 43/10 Chris Jones [1] 43/4 chronic [9] 129/25 130/17 131/1 131/2 131/3 131/4 131/13 131/17 132/4 chronically [1] 130/20 circumstance [1] 166/9 circumstances [12] 15/15 16/24 18/20 19/17 23/13 58/10 121/3 135/17 144/1 161/24 173/22 178/6 cite [2] 115/7 136/13 cited [1] 139/22 Citizen [1] 183/20 citizen' [2] 60/16 61/4 civil [3] 17/22 34/24 55/7 claim [10] 41/18 41/22 56/20 56/21 129/14 132/6 132/6 133/17 134/16 137/4 claimed [1] 133/23 claiming [1] 159/9 clarification [4] 46/13 95/21 98/24 163/11 clarify [2] 87/18 95/24 clarity [5] 47/12 80/21 89/20 89/21 91/21 class [2] 60/15 61/4 classified [1] 31/18 clear [16] 5/11 23/24 36/20 37/9 42/22 50/12 50/23 51/8 51/9 55/6 75/22 83/1 107/20 116/5 126/20 137/25 clearer [1] 40/25 clearly [5] 47/4 48/23 80/19 89/8 103/10 clients [2] 60/3 60/6 clinical [20] 28/4 28/15 59/13 59/21 126/14 135/20 137/10 138/12 142/4 164/14 164/17 164/25 165/2 165/5 165/6 165/8 165/8 165/11 174/9 174/11 clinically [6] 31/18 59/22 136/8 137/15 137/19 137/22 clinician [7] 28/9 135/5 138/17 140/9 140/11 142/4 144/25 clinician's [1] 137/18 clinicians [5] 25/10 135/5 138/20 142/5 144/23 close [1] 102/18 closed [1] 182/8 closely [2] 28/3 81/15 closer [1] 38/18 closure [1] 101/25 CMAC [1] 156/16 co [3] 20/25 97/11 172/1 co-infected [1] 20/25 co-ordinating [1] 97/11 code [1] 163/17 coding [1] 135/21 Cody [6] 58/3 59/19 74/10 81/14 81/17 81/23 Coffey [8] 59/13 59/20 61/20 61/23 165/9 166/1 171/22 182/16 cohabitee [1] 153/13 coherent [4] 133/15 133/18 139/8 139/16 cohort [6] 104/16 123/15 123/15 124/19 124/24 169/7 collapse [1] 154/19 colleague [1] 182/15 colleagues [5] 72/16 78/25 113/10 114/24 151/16 column [2] 146/1 147/11 come [30] 12/10 12/19 19/9 24/2 29/12 29/16 38/21 45/6 49/14 54/3 63/6 67/20 68/18 73/18 91/17 94/22 97/9 108/4 109/4 109/4 116/2 121/9 138/2 138/17 141/2 154/4 160/8 163/4 174/6 183/6 comes [11] 21/6 23/1 32/12 33/3 55/19 91/2 126/20 127/10 137/15 143/3 150/14 comfort [1] 182/21 comfortable [1] 158/19 coming [7] 12/19 33/12 99/20 141/21 151/13 156/21 172/25 comment [4] 102/25 103/8 119/3 146/12 commentary [1] 21/14 comments [4] 53/8 109/24 182/14 182/15 commissioned [1] 118/23 commissioning [1] 90/3 commitment [18] 45/16 46/4 47/13 47/20 48/9 49/11 50/8 50/12 50/19 50/24 51/8 51/9 70/13 89/2 89/5 89/21 100/5 145/6 committed [5] 13/4 69/23 77/18 77/24 85/13 common [3] 42/5 46/14 115/25 communicate [2] 68/11 85/15 communicated [1] 114/1 communicating [1] 116/6 communication [1] 35/14 communications [1] 83/7 communities [2] 70/7 70/7 community [2] 115/6 129/12 Companies [1] 104/7 comparable [1] 38/16 compare: [1] 8/23
----------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(52) can... - compare:

F:

C	conducting [1] 165/19 configured [1] 169/1 confirm [4] 37/13 88/9 121/24 169/24 confirmation [4] 61/3 88/16 122/1 134/10 confirmed [1] 132/2 confirming [1] 76/10 conjunction [1] 168/15 conscious [1] 92/10 consent [2] 122/15 143/3 consequence [6] 20/4 34/11 34/19 53/20 152/6 167/24 consequences [2] 28/9 100/3 consequential [3] 100/20 101/5 101/8 consider [17] 25/23 42/11 54/9 66/20 73/19 78/25 118/1 121/15 124/2 134/25 147/16 150/10 151/17 163/24 172/21 173/25 176/16 consideration [14] 21/20 22/16 44/17 44/19 45/12 54/7 60/9 69/24 73/12 75/5 79/2 93/25 171/13 178/23 considerations [2] 19/22 152/4 considered [7] 22/12 43/17 53/23 74/25 147/21 147/25 176/15 considering [2] 54/16 149/6 consistent [2] 62/16 136/14 constituency [1] 4/13 constituents [2] 4/13 5/1 constraints [4] 10/8 19/13 43/4 56/10 consult [1] 119/13 consultant [7] 59/13 59/21 112/10 123/1 132/21 133/2 133/5 consultation [9] 7/20 9/16 14/19 18/11 32/24 50/17 85/23 100/11 114/22 consultations [1] 60/2 consulted [4] 42/1 90/22 119/14 120/3 Consumer [1] 44/22 contact [22] 4/15 5/1 110/2 110/19 114/4	115/19 119/25 120/12 121/1 123/22 145/9 155/4 155/17 157/2 158/8 158/24 159/3 159/23 159/24 160/16 162/5 175/2 contacted [2] 170/9 175/25 contacts [2] 158/25 162/22 contaminated [8] 4/1 6/12 6/17 12/18 26/18 49/20 84/3 143/16 contemplated [1] 97/20 context [6] 15/3 60/7 65/2 108/12 145/18 168/17 contingency [1] 96/25 contingent [1] 122/14 continue [10] 48/15 50/25 51/4 85/16 93/9 96/5 98/16 165/13 165/17 176/22 continued [2] 150/12 170/17 continues [1] 31/24 continuing [5] 5/1 75/19 75/25 81/15 91/15 continuity [2] 45/25 47/20 contradicting [1] 133/18 contrary [1] 151/8 contribution [2] 17/9 53/6 contributor [1] 18/17 convene [1] 76/25 convenient [1] 51/20 conversation [16] 12/7 27/19 27/24 29/6 35/14 39/5 64/10 66/24 69/14 76/19 86/9 87/2 90/8 90/13 94/10 121/2 conversations [13] 5/8 9/19 14/18 41/14 55/21 56/5 62/23 64/7 64/9 64/14 68/6 87/4 87/14 converse [1] 11/18 Cooke [5] 121/22 122/7 122/19 123/3 143/4 cooperation [1] 65/17 copied [1] 79/15 copy [3] 127/14 175/17 175/23 Core [4] 92/9 93/3 166/13 167/9 correct [42] 2/17 2/20	2/23 3/5 20/14 20/15 34/8 36/13 38/22 47/22 48/12 49/5 76/18 82/5 99/8 105/8 105/13 105/18 106/2 106/5 106/8 112/9 112/13 117/3 117/7 120/20 124/13 126/12 127/1 127/4 129/1 129/16 131/8 134/18 146/11 148/10 148/13 149/14 150/1 157/18 166/12 167/18 correspondence [6] 45/10 45/12 59/2 59/5 64/17 80/19 cost [6] 29/14 37/16 37/18 46/5 71/21 180/8 costed [1] 75/1 costing [1] 78/8 costings [4] 79/21 79/23 80/8 86/14 costs [15] 17/3 17/4 17/5 17/6 30/23 43/19 43/22 46/8 47/9 79/6 80/9 111/20 118/21 151/4 157/15 could [41] 6/9 12/5 22/11 22/13 24/17 32/3 37/1 45/21 48/3 67/21 67/22 71/13 71/17 75/6 79/5 83/6 87/16 89/13 92/13 99/6 100/19 119/22 121/2 123/23 123/25 125/9 128/20 134/24 135/13 135/25 141/17 141/17 146/10 163/17 166/13 169/5 174/16 175/10 179/2 179/24 183/7 couldn't [6] 16/24 23/20 54/1 54/22 146/12 174/7 counsel [1] 154/16 counselling [3] 164/23 164/24 165/10 counsellor [4] 115/21 164/16 165/15 171/23 counsellors [1] 25/10 counter [1] 139/16 counterparts [2] 65/4 84/9 countries [2] 22/22 89/13 country [1] 86/10 country's [1] 70/9 couple [6] 31/23 37/24 57/16 70/24 85/25 102/19 coupled [1] 44/18	course [13] 4/10 14/22 19/3 22/4 29/9 56/22 57/12 71/18 82/15 87/15 108/11 181/25 183/6 cover [6] 46/5 46/8 46/19 95/12 95/12 100/25 coverage [1] 104/17 covered [2] 53/18 100/24 covering [1] 47/9 Covid [2] 115/17 158/17 CPIH [1] 37/16 create [1] 24/11 created [1] 110/23 creating [1] 24/9 creation [1] 108/1 credibility [3] 133/24 135/24 141/10 credible [1] 141/8 credit [1] 80/18 criteria [15] 35/25 36/20 37/1 126/16 126/17 126/19 126/20 126/22 127/2 127/19 127/21 130/18 139/2 147/9 180/20 cross [5] 51/14 74/19 75/9 75/11 110/14 cross-party [4] 51/14 75/9 75/11 110/14 crucial [1] 60/7 crystallise [1] 82/8 curative [1] 54/14 current [15] 7/3 26/2 54/9 60/22 63/3 85/17 88/3 88/11 93/15 107/10 108/13 118/8 135/5 140/9 181/22 current clinician [1] 140/9 currently [14] 31/9 37/14 48/8 61/19 66/6 74/15 84/14 84/21 112/17 140/11 164/15 165/10 165/12 168/25 Customs [1] 13/17 cut [6] 20/9 127/3 127/11 127/13 159/2 180/24 cut-off [4] 20/9 127/3 127/11 127/13 CVHB0000040 [1] 12/13 cycle [1] 61/6	data [9] 117/24 121/19 125/3 125/9 126/11 142/25 159/7 162/18 165/3 databases [2] 125/8 165/6 dataset [1] 126/5 date [19] 20/9 20/9 26/8 27/4 33/11 49/21 51/1 56/5 63/15 86/5 87/7 88/2 88/7 89/16 109/23 120/2 127/11 127/13 167/20 dated [4] 6/13 74/12 85/2 86/19 dates [2] 73/10 127/3 David [1] 72/10 David Liddington [1] 72/10 day [21] 9/25 26/1 26/1 26/20 26/20 32/19 38/24 45/3 83/11 83/13 83/20 101/1 114/15 114/15 143/20 143/20 155/2 155/2 171/18 171/18 184/5 day-to-day [5] 26/20 114/15 143/20 155/2 171/18 days [3] 40/7 46/16 77/7 deadline [1] 102/18 deadlines [1] 155/8 deal [2] 10/16 85/4 dealing [6] 17/6 18/18 56/4 103/14 142/14 177/17 dealing with [1] 103/14 dealt [3] 10/16 168/1 180/19 death [10] 18/1 52/21 53/1 53/8 56/15 56/16 88/2 129/5 137/17 138/4 deaths [1] 53/7 decades [1] 11/22 deceased [1] 20/19 December [2] 57/22 59/22 December 2019 [2] 57/22 59/22 decide [1] 95/4 decided [6] 7/15 15/24 16/19 17/21 113/11 168/9 decision [24] 8/4 8/12 10/2 23/3 23/9 27/23 33/14 39/18 41/1 52/24 56/8 76/17 79/1 81/18 82/8 96/22
----------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(53) compare: between - decision

F:

D	departments [7] 78/7 79/20 81/16 84/7 86/21 87/15 89/20 depend [2] 20/24 90/18 dependent [14] 50/5 55/8 55/18 56/3 87/3 93/5 128/9 128/18 129/4 129/12 152/24 168/21 169/5 171/8 depending [2] 20/21 158/18 depends [1] 57/12 deputy [9] 2/19 3/7 3/11 43/10 63/20 74/6 76/5 105/20 105/22 Deputy Minister [1] 2/19 describe [7] 67/8 104/13 116/17 120/1 136/7 138/4 157/11 described [5] 94/5 100/4 108/6 177/3 177/24 describing [2] 108/4 136/10 description [4] 46/24 67/11 106/15 161/8 descriptions [2] 147/9 147/14 deserves [1] 80/18 design [4] 9/4 21/7 49/25 58/23 designed [5] 39/21 42/7 46/19 91/13 91/22 designing [2] 12/9 41/14 desirable [3] 36/12 44/10 47/13 desire [5] 40/5 40/10 51/14 61/13 100/8 desk [1] 163/5 desktop [1] 117/10 desperately [1] 9/21 despite [1] 183/11 destabilised [1] 111/3 detail [17] 18/7 20/16 24/19 30/15 52/11 54/5 57/14 64/2 86/1 87/18 94/6 127/23 127/25 143/13 146/25 150/24 171/21 detailed [5] 52/21 95/22 97/14 103/15 107/3 details [5] 119/20 122/2 143/8 177/25 178/5 determination [1] 122/20 determine [3] 114/16	123/12 171/24 determined [1] 66/6 develop [2] 171/23 172/11 developed [3] 22/20 70/4 144/20 developing [1] 172/12 developments [1] 73/19 devolution [4] 5/4 70/4 73/10 91/1 devolved [11] 5/6 11/13 20/5 49/11 59/25 61/18 65/19 77/20 91/3 95/1 120/11 devolving [1] 20/4 DHSC [5] 45/17 46/4 47/17 47/24 49/2 diagnosed [2] 26/23 53/3 diagnosis [1] 140/16 dialogue [2] 32/12 70/7 did [27] 3/22 10/19 38/15 42/20 63/23 68/5 69/7 73/8 77/3 83/19 94/14 96/24 110/2 110/15 110/19 130/10 135/22 138/1 144/22 157/2 163/10 163/11 169/15 173/10 173/11 181/12 181/18 didn't [18] 3/14 16/13 16/13 24/1 27/17 35/5 38/9 38/25 42/17 55/23 69/6 69/6 77/2 97/9 99/13 130/13 146/13 157/1 died [6] 20/10 55/7 55/13 88/8 128/10 129/13 difference [4] 19/8 54/12 87/8 87/11 differences [3] 52/16 59/8 130/15 different [20] 9/21 11/14 11/15 17/2 22/5 22/21 23/13 29/16 38/8 39/15 41/17 51/7 53/9 71/16 88/23 115/11 120/7 156/4 171/15 178/10 differential [1] 21/3 differently [2] 32/22 62/2 differing [2] 58/23 61/25 difficult [8] 19/21 21/13 41/12 51/8 55/25 97/10 102/8 141/9	difficulties [4] 14/1 93/9 159/5 159/12 difficulty [1] 17/19 dignity [2] 14/9 53/12 direct [18] 4/15 5/8 15/7 24/10 27/20 35/8 35/14 35/14 41/20 49/1 74/7 110/16 114/4 123/22 131/18 158/11 163/17 170/11 directed [1] 105/11 direction [1] 81/25 directions [10] 126/21 126/22 126/25 127/9 127/11 127/17 128/2 128/4 169/3 177/3 directly [15] 6/16 14/18 16/11 25/9 29/5 32/14 46/18 59/1 83/17 88/9 93/18 99/12 121/1 164/14 175/4 Director [3] 105/6 183/20 183/25 disadvantage [1] 11/14 disadvantaged [6] 7/2 30/20 65/22 78/6 118/9 118/19 disadvantages [1] 11/11 disappointed [1] 23/20 disappointing [2] 73/9 74/8 discharged [1] 109/16 discipline [1] 138/12 discounted [1] 133/22 discrete [2] 10/17 83/20 discretion [1] 175/8 discretionary [38] 15/19 16/5 16/12 16/25 17/1 35/23 36/8 36/10 36/15 36/18 36/24 97/23 98/6 98/7 98/9 98/14 98/17 126/8 128/21 145/15 145/23 149/13 149/16 149/21 150/16 150/22 151/2 167/10 167/12 168/18 169/4 169/11 169/17 169/18 170/2 177/14 177/17 177/22 discretionary fund [1] 16/5 discuss [4] 72/13 79/11 135/4 135/10 discussed [11] 12/23 47/1 64/5 74/20 113/13 115/5 119/6 149/17 164/21 168/5	183/4 discussing [4] 57/7 69/18 106/10 148/6 discussion [7] 59/24 64/24 65/2 66/14 67/12 74/5 96/3 discussions [32] 12/3 21/14 25/16 51/11 55/15 57/2 57/5 57/9 57/15 64/3 68/13 73/25 76/12 82/14 90/23 93/24 94/3 94/6 94/8 96/3 96/6 97/8 98/2 109/24 113/5 119/17 120/2 144/22 151/16 151/19 152/3 152/8 disorders [1] 34/12 disparities [8] 77/18 78/1 78/11 84/7 84/10 85/14 86/20 86/23 disparity [2] 78/3 86/25 disposal [1] 139/4 disregarded [1] 163/2 disseminated [2] 169/18 170/3 disseminating [1] 181/17 distanced [2] 104/15 104/17 distinct [1] 34/21 distress [4] 17/18 40/2 50/9 81/20 division [1] 116/21 do [161] 4/20 5/20 9/15 9/23 12/4 12/5 15/4 15/9 15/21 16/20 17/16 20/2 22/2 22/9 22/11 23/1 23/2 23/2 23/6 24/12 24/13 27/15 27/16 27/16 30/12 32/25 32/25 33/1 33/1 33/4 33/5 39/11 40/6 41/1 41/22 42/11 46/24 47/12 47/23 47/24 47/24 50/6 52/20 54/22 54/24 55/23 61/22 61/25 62/5 62/19 64/9 66/7 70/20 78/13 80/21 82/25 83/4 83/23 86/15 88/20 89/11 91/6 91/10 91/14 91/24 92/3 92/4 92/9 93/10 95/9 96/13 96/16 97/5 97/16 97/18 98/4 101/21 101/24 103/5 103/21 108/12 111/8 113/20 114/9 115/4 115/18 115/20 117/18 118/11	121/14 121/21 121/22 122/8 122/11 122/18 122/18 123/23 123/25 124/18 125/1 125/2 125/3 125/4 125/11 127/10 127/14 130/6 131/6 135/14 135/20 136/17 136/17 137/9 137/10 138/5 138/6 139/16 139/24 139/25 141/17 142/9 143/15 146/15 151/8 157/23 159/7 160/6 161/18 161/21 161/23 162/1 162/1 162/2 162/3 162/9 162/12 162/18 164/2 165/3 165/21 168/3 168/19 169/16 169/22 170/24 171/5 171/6 173/20 175/1 175/17 175/25 176/11 176/16 176/23 178/2 178/12 178/14 180/13 181/21 182/1 182/25 document [18] 30/25 86/14 109/5 117/18 118/22 127/14 127/15 127/22 127/24 147/20 150/13 150/24 151/10 153/8 156/19 169/3 176/24 179/4 documentary [1] 134/8 documentation [7] 48/4 55/5 57/22 114/23 122/19 151/20 176/11 documents [12] 2/23 14/12 14/14 54/1 54/6 63/11 122/13 122/15 125/18 130/11 150/18 151/22 does [28] 9/25 14/17 51/24 52/21 55/17 67/6 69/2 70/1 71/3 90/18 95/12 109/23 114/25 115/2 117/8 119/13 122/20 124/18 127/25 134/14 138/8 138/8 138/18 159/18 162/2 162/4 167/22 178/11 doesn't [8] 15/3 18/15 19/1 23/5 42/6 70/14 121/13 179/25 doing [7] 79/12 110/9 117/12 136/18 136/23 137/2 160/5 don't [44] 5/22 10/15 23/18 30/9 35/11 36/21 36/23 38/5 42/16 47/18 47/19
----------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(54) decision... - don't

D	Drakeford [2] 3/13 74/24 drawn [1] 93/15 drew [1] 130/6 dropped [1] 154/5 drug [7] 131/25 173/4 173/8 173/12 173/18 173/25 174/6 due [6] 45/12 60/16 61/4 66/17 161/15 167/22 during [16] 3/10 4/24 6/6 13/3 17/18 41/3 44/14 107/9 138/10 165/14 165/14 170/1 180/11 180/18 182/6 183/6 DWP [8] 148/23 155/17 158/24 159/3 159/8 159/16 159/20 160/5 dynamic [1] 182/23	38/18 53/18 71/14 125/16 128/15 138/10 159/6 162/24 170/4 elected [1] 59/11 election [5] 62/25 76/9 76/20 83/11 83/20 elections [3] 51/5 63/7 83/1 electronic [1] 122/13 element [13] 18/5 18/7 18/21 33/8 48/11 49/2 76/16 107/1 114/4 133/16 135/24 150/8 172/7 elements [8] 12/6 22/18 84/18 114/17 115/11 134/17 139/3 139/6 eligibility [8] 10/11 35/25 36/20 37/10 127/20 127/21 128/6 130/18 eligible [5] 36/25 57/4 116/24 161/15 179/10 eloquent [1] 102/20 else [5] 1/15 52/5 91/7 141/17 167/1 elsewhere [2] 138/19 175/11 Eluned [1] 90/18 Eluned Morgan [1] 90/18 email [2] 31/6 31/23 emails [1] 31/2 embargoed [1] 119/21 embedded [1] 14/13 emerging [1] 115/25 eminently [1] 99/19 emotional [7] 107/15 107/19 108/1 110/24 113/1 115/14 145/8 emphasised [3] 34/1 65/20 66/19 employed [2] 105/5 164/14 employee [1] 105/22 employment [1] 41/24 employs [2] 105/19 105/24 empowered [1] 111/18 enable [6] 73/15 86/12 86/15 92/13 96/25 100/20 enabled [1] 13/2 encompass [1] 14/17 encourage [2] 120/25 183/3 encouraging [1] 147/2	end [18] 6/17 28/25 29/17 42/22 50/25 65/7 70/23 80/25 82/6 85/19 88/13 89/17 91/13 96/20 101/21 182/4 183/1 183/14 energy [1] 157/14 enforceable [1] 48/14 engage [4] 16/13 27/15 32/13 91/10 engaged [2] 17/12 114/19 engagement [8] 9/2 14/18 16/10 27/25 44/20 62/23 74/4 74/7 England [21] 2/3 6/23 7/17 8/2 8/5 8/16 8/19 8/22 8/23 8/25 22/3 30/3 31/15 38/6 63/17 66/2 78/5 84/22 85/7 86/8 95/10 England/Scotland [1] 84/22 English [20] 9/11 13/2 22/17 27/4 28/7 30/1 30/21 37/24 38/3 38/19 44/18 65/6 68/7 68/7 68/15 74/22 86/17 100/16 118/20 183/22 enhance [1] 36/2 enhanced [10] 25/17 25/20 26/2 26/5 26/12 32/8 126/9 142/8 142/18 144/21 enhancements [1] 35/21 enough [4] 80/13 103/20 130/12 166/18 enquiries [1] 151/12 enquiry [1] 170/20 ensure [8] 7/1 13/5 14/8 30/20 45/25 112/2 118/7 161/13 entirely [3] 9/21 17/13 22/25 entirety [1] 66/21 entitled [9] 6/11 20/11 20/23 53/14 88/5 88/7 132/14 148/24 153/1 entitlement [1] 161/16 entrenched [1] 60/13 entry [1] 126/16 envelope [1] 23/3 envelopes [1] 23/7 envirage [2] 113/23 172/18 equal [3] 21/16 71/4 71/9 Equality [1] 61/5 equally [4] 36/22 67/6 75/17 118/11	equipped [1] 168/10 equitable [6] 7/6 13/7 15/20 36/3 73/12 118/7 equity [3] 15/23 17/10 101/25 equivalent [3] 26/2 27/7 101/6 escalated [2] 159/16 163/10 especially [2] 17/17 22/22 essence [1] 11/7 essential [1] 71/14 essentially [10] 3/1 3/18 28/14 28/19 29/13 34/15 38/24 62/4 68/22 101/3 establish [6] 14/14 109/10 111/1 113/1 155/17 167/11 established [12] 6/20 7/25 39/19 107/12 110/2 113/8 113/12 150/8 156/9 156/10 157/2 158/24 establishing [3] 145/7 158/23 164/18 establishment [5] 110/13 112/19 112/22 113/9 130/10 estate [1] 129/14 estimate [3] 30/23 43/22 79/23 et [4] 94/2 111/20 119/24 131/15 et cetera [4] 94/2 111/20 119/24 131/15 etc [1] 161/17 even [2] 23/16 132/1 evening [1] 119/21 event [3] 99/12 131/20 137/5 events [3] 14/20 82/14 152/9 eventual [1] 63/2 eventually [1] 15/13 ever [14] 53/22 53/24 65/8 65/8 137/18 138/14 141/14 141/25 146/21 149/8 152/1 152/2 153/13 172/19 every [12] 14/5 27/12 32/19 42/24 51/5 51/6 59/7 62/18 69/1 91/8 92/18 167/16 everyone [2] 96/10 103/20 everyone's [1] 37/4 everything [1] 2/14 evidence [38] 1/25 27/18 37/19 39/7	47/16 52/1 52/4 92/16 95/19 96/9 97/15 99/10 102/21 107/11 108/12 120/10 132/7 132/9 133/22 134/9 135/7 136/13 148/17 149/15 149/16 149/22 149/22 159/4 159/21 161/17 164/9 166/23 166/23 166/25 173/7 174/12 177/23 183/11 evidence that [1] 99/10 evidencing [1] 134/3 evolved [1] 70/5 ex [10] 12/25 25/2 26/8 36/4 37/13 40/12 45/2 74/21 84/15 84/20 ex gratia [2] 40/12 45/2 ex-gratia [2] 74/21 84/15 exact [2] 11/17 11/18 exactly [8] 16/20 71/9 121/16 123/14 136/11 142/6 159/24 180/12 examination [2] 54/2 67/5 examined [1] 28/20 example [26] 20/10 20/22 20/24 57/21 87/3 119/5 119/14 124/3 124/20 125/13 131/22 135/8 136/6 139/22 139/24 140/20 141/4 147/11 148/17 151/21 163/6 163/8 163/19 168/19 173/15 174/19 examples [1] 130/11 exchange [1] 31/2 Exchequer [3] 77/9 77/14 92/1 exclude [1] 56/8 excluding [1] 55/10 exclusion [3] 53/24 54/20 93/4 Executive [2] 64/23 95/4 exercise [5] 75/7 125/5 125/12 133/23 174/4 exercises [1] 159/8 exhaustive [2] 147/14 147/19 exhibited [1] 77/10 exist [1] 130/16 existence [4] 132/3 135/19 169/11 170/2 existing [11] 25/21 35/23 36/4 36/8 66/9
----------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(55) don't... - existing

F:

E	eyes [1] 71/8	February 2019 [1] 37/17	70/10	144/6 144/20 148/14	23/25 25/14 25/22
existing... [6] 68/9	F	February 2021 [1] 124/10	find [11] 15/22 33/1	148/14 148/15 156/12	26/13 26/17 26/18
69/2 79/9 96/4 145/1	face [4] 14/5 14/6	fed [1] 114/7	33/5 40/14 62/18 66/8	162/14 163/16 170/12	26/23 27/13 27/24
176/20	158/17 158/17	feed [1] 122/20	68/25 75/14 75/18	177/24 178/11 178/13	28/4 29/21 30/17 31/2
exists [1] 56/17	face-to-face [1] 158/17	feedback [4] 109/8	99/5 165/20	178/24	34/22 37/17 37/19
expect [12] 12/20	faced [2] 4/17 75/16	109/12 110/16 181/18	finding [1] 156/23	formal [6] 40/5 114/2	39/7 40/6 43/4 43/20
14/10 51/3 52/3 69/7	facility [1] 98/15	feel [6] 26/18 29/5	fine [3] 1/8 2/14 95/17	114/6 114/11 114/18	45/11 45/20 45/23
78/9 90/14 91/3 94/7	fact [17] 5/13 5/17	66/7 110/17 174/25	finish [1] 101/18	172/14	45/24 46/14 46/15
104/20 128/1 138/24	17/7 33/9 39/5 40/1	178/22	firmer [1] 62/10	formed [1] 157/4	47/10 48/7 48/8 48/9
expectation [3] 90/21	45/13 57/1 59/3 72/23	feeling [4] 60/15 68/4	first [44] 3/13 7/10	former [1] 135/5	48/10 49/2 49/14 51/9
91/16 91/19	82/7 90/10 109/7	145/3 145/4	7/11 7/22 13/23 19/5	forms [8] 15/22	54/1 54/17 54/21
expected [1] 43/19	113/6 162/24 175/19	feelings [1] 60/14	24/22 25/19 26/8	148/9 155/15 158/15	55/10 57/24 57/25
expecting [1] 146/25	180/2	fees [1] 163/3	31/10 38/1 38/24	178/4	58/17 59/13 61/14
expenditure [7] 99/7	factors [2] 31/17	fellow [1] 85/21	53/19 57/15 64/5	forthcoming [2] 119/19 141/19	62/4 64/20 64/22 66/1
106/13 147/12 148/16	174/1	felt [4] 66/22 67/19	64/11 64/20 66/24	forward [22] 4/21 13/5	67/20 68/18 68/24
148/18 177/19 177/25	facts [2] 133/19	158/19 168/11	69/20 72/18 74/13	33/10 52/5 65/16	72/9 72/10 72/13
expense [1] 179/21	133/22	few [3] 31/8 31/13	75/6 77/16 83/11	66/20 66/24 69/1 70/8	73/21 75/8 76/15
expenses [1] 16/1	fail [1] 159/6	110/5	83/19 90/16 101/1	74/25 76/13 77/1	76/17 77/12 80/4 81/3
experience [4] 13/25	failed [1] 18/20	fewer [2] 42/25 51/2	104/13 104/23 108/23	80/22 82/9 89/7 94/9	85/9 88/16 88/20 89/3
25/6 79/4 141/13	failing [3] 5/12 62/5	fi [6] 154/4 154/10	110/1 113/15 130/17	96/2 96/7 96/15 99/23	89/19 91/2 91/17 93/4
experienced [4] 3/23	62/20	154/17 166/18 180/24	146/3 147/13 152/16	158/20 172/20	94/15 94/23 96/22
3/25 25/4 41/10	failure [3] 11/22 11/22	183/11	153/19 154/2 157/1	forward' [1] 61/13	97/12 99/6 99/9 99/12
experiences [4] 4/23	102/5	fields [1] 41/24	167/10 175/6 177/7	found [8] 49/13 68/8	99/20 99/21 100/17
61/2 61/14 101/20	fair [19] 9/14 12/1	fight [3] 5/18 53/10	179/15 179/22	69/2 75/6 101/3 101/5	104/20 106/7 108/5
experiencing [1] 25/25	19/3 21/8 21/15 24/24	182/18	fits [2] 69/14 111/12	139/7 139/15	108/17 112/8 113/4
expert [3] 136/20	27/17 28/11 33/2	figures [1] 147/22	FitzPatrick [3] 63/21	Foundation [1] 143/1	113/10 114/3 115/25
173/7 174/21	42/10 63/3 70/16 98/8	files [1] 165/8	66/19 67/19	four [36] 1/23 8/14	117/20 119/25 120/10
expertise [1] 156/13	120/6 123/21 124/17	fill [10] 15/22 112/20	five [9] 4/24 8/10	46/2 57/6 58/7 59/25	120/21 120/23 121/18
explain [10] 66/5 68/5	139/14 141/14 175/12	113/15 143/7 148/8	80/10 103/21 134/16	61/18 63/5 63/13 64/6	121/20 122/19 122/25
131/4 137/6 145/3	fairly [8] 23/2 33/5	148/15 162/13 177/25	134/17 139/2 155/9	64/12 65/17 66/20	123/1 125/21 126/10
146/7 160/10 162/8	37/4 40/15 102/9	178/3 178/14	165/12	66/22 67/7 67/9 69/23	126/20 127/10 127/12
174/15 174/16	115/19 136/14 180/1	filled [1] 144/5	flags [1] 80/24	70/5 70/18 71/5 71/10	129/8 130/6 131/14
explained [3] 49/24	fairness [6] 33/13	fills [1] 143/24	104/14	73/13 76/3 76/25	138/17 138/18 138/22
62/25 65/25	40/19 61/3 61/5 61/10	final [5] 58/6 98/20	Fleetbank House [1] 1/24	77/19 78/7 79/20	141/19 142/4 143/10
explaining [1] 137/25	141/11	100/15 102/10 182/14	flow [1] 44/5	81/16 82/18 85/23	143/16 144/13 144/14
explains [3] 44/21	faith [1] 69/8	finalising [2] 168/6	focus [2] 3/14 40/17	86/21 89/20 104/22	144/17 149/15 149/24
59/20 79/15	falls [1] 179/17	168/8	follow [6] 30/5 69/13	119/16 136/13 164/19	149/25 150/15 150/18
explanation [8] 46/12	familiar [1] 41/23	finally [2] 17/16 62/7	80/4 87/22 169/24	four-tier [1] 164/19	151/13 151/14 152/23
54/19 65/12 139/5	families [13] 3/25	finance [4] 14/22	175/3	fourth [1] 49/22	154/15 155/11 156/2
140/2 141/3 146/15	12/17 33/24 34/21	63/25 66/12 105/20	follow-up [2] 69/13	fragmented [3] 6/21	156/21 162/7 163/11
173/2	35/15 41/9 45/11	financial [61] 6/11	80/4	8/1 8/3	163/15 164/10 167/9
explicitly [1] 178/12	55/21 78/12 108/3	6/18 7/16 13/24 14/2	followed [1] 32/6	frame [3] 24/8 97/16	170/15 172/3 174/22
explore [1] 20/16	155/24 164/8 176/21	14/15 17/5 17/18	following [10] 11/9	138/16	174/23 177/5 180/17
exploring [1] 74/1	family [7] 35/2 35/6	18/17 18/23 19/13	25/16 25/17 69/18	framework [4] 90/4	180/25 181/1 181/1
exposed [1] 60/21	55/11 56/13 93/6	19/16 19/22 21/20	69/19 69/22 80/10	90/24 91/17 126/25	185/6
express [1] 69/10	93/25 164/24	23/7 27/3 34/22 41/21	134/10 140/16 184/5	fraudulently [1] 159/9	from the [1] 121/18
expressed [5] 7/4	family-based [1] 164/24	42/8 44/14 45/14 47/5	follows [3] 54/17	free [4] 148/3 155/11	front [3] 142/20
7/12 91/25 100/10	far [12] 1/10 9/15 38/1	49/8 55/11 56/10	72/12 84/17	156/1 161/14	142/22 145/20
102/24	71/24 78/2 121/22	57/12 58/8 58/9 60/5	footing [1] 62/11	Freeman [2] 82/21	fronts [1] 22/10
expressing [1] 103/1	124/7 141/16 152/2	61/18 62/9 62/21	forced [1] 9/8	82/25	froze [1] 132/23
expressly [3] 53/23	167/17 167/20 175/24	64/19 66/4 67/6 69/9	forecast [2] 43/19	frequency [1] 173/25	frozen [1] 132/22
54/8 68/17	fatal [1] 134/16	70/1 70/10 71/4 71/10	106/14	frequently [1] 137/9	fruition [2] 97/9 152/3
extended [1] 168/25	fault [3] 5/25 179/16	71/20 71/22 77/15	forefront [2] 125/7	fresh [1] 75/5	frustrated [2] 36/23
extensively [1] 12/23	180/6	77/19 78/1 80/7 80/14	181/21	fro [1] 139/10	61/25
extent [7] 50/18 55/16	favour [1] 133/14	80/17 84/2 86/12 89/8	form [30] 4/8 28/8	from [167] 1/8 1/11	frustrating [1] 74/8
60/18 64/4 76/16	feature [3] 57/5 60/1	93/12 93/20 111/22	34/2 45/10 98/7	1/25 2/1 2/2 2/22 5/5	frustration [4] 38/7
97/23 98/22	153/14	116/3 143/2 145/13	122/25 128/21 133/4	6/8 6/14 6/19 9/5 9/25	39/2 58/21 62/6
external [1] 29/7	February [2] 37/17	153/18 163/2 178/5	133/5 141/9 141/15	10/8 11/12 14/18	frustrations [1] 102/24
extra [4] 29/11 55/22	124/10	178/8	142/9 142/13 142/17	16/10 16/17 17/8	fuel [1] 85/8
69/1 161/23		financially [2] 32/3	143/7 143/23 144/2	19/18 20/6 20/7 23/24	fuels [1] 16/2

(56) existing... - fuels

F:

F fulfil [1] 171/25 full [7] 3/9 18/3 37/11 55/9 69/17 119/23 164/16 full-time [2] 55/9 164/16 fully [6] 5/3 5/23 19/1 47/9 113/11 179/23 function [1] 156/10 fund [17] 16/5 17/1 35/23 36/8 36/10 36/15 36/19 36/22 36/24 55/23 74/21 75/2 84/12 98/10 121/18 143/1 180/9 fund's [1] 37/9 fundamental [1] 171/14 funded [4] 49/3 94/21 166/8 179/21 funding [59] 10/4 10/4 10/5 10/6 10/7 15/19 43/3 43/14 43/16 44/5 44/10 44/12 44/13 45/16 45/18 46/5 46/7 46/14 46/18 48/11 48/25 66/25 67/17 67/20 67/22 68/2 68/8 68/17 69/1 72/21 73/8 73/12 73/15 73/21 76/2 76/7 82/3 84/13 89/3 89/11 91/16 94/12 94/15 95/9 96/5 96/23 98/21 99/11 99/11 99/21 100/1 100/16 100/18 100/21 100/22 100/23 147/24 166/7 166/11 funds [2] 15/21 72/17 further [22] 26/22 28/13 28/23 30/25 36/1 48/5 67/5 69/13 69/24 73/20 73/25 74/1 74/7 80/6 82/3 86/23 88/15 92/10 92/14 95/20 95/24 97/20 future [15] 6/19 42/24 48/11 50/25 51/13 65/22 67/20 69/9 85/22 92/6 100/1 102/6 102/12 125/10 149/16	gaps [2] 124/19 139/12 gathering [1] 133/23 gauge [1] 25/11 gave [2] 73/11 125/23 Geldards [1] 1/15 general [25] 20/18 31/12 38/15 42/13 43/3 49/3 62/25 66/16 76/9 76/12 76/15 76/20 77/8 77/13 80/5 89/9 90/2 110/17 138/9 139/17 139/19 141/9 151/3 167/14 176/14 General's [3] 81/3 90/6 91/24 generality [1] 70/12 generally [8] 4/1 72/3 116/17 124/7 132/8 133/18 140/5 141/8 generic [1] 162/11 generous [3] 22/10 23/19 130/12 genuine [4] 74/3 75/18 102/1 134/20 genuinely [1] 101/18 geographical [1] 124/24 get [45] 4/8 4/17 11/14 11/18 20/12 20/20 35/6 35/12 36/23 38/19 40/3 40/16 51/9 53/6 53/7 62/7 62/14 62/17 64/11 64/15 64/18 69/21 70/24 82/9 83/6 88/24 91/13 97/5 100/3 101/22 102/10 107/13 114/3 123/18 135/11 148/4 149/10 153/4 154/6 159/23 162/2 163/10 172/7 177/10 183/3 get themselves [1] 153/4 Gething [29] 1/3 2/10 2/12 6/10 14/11 16/7 18/4 31/1 39/17 52/11 59/16 61/22 64/4 74/24 80/3 80/16 81/10 86/5 87/20 92/8 92/11 93/2 95/18 98/21 101/11 101/16 149/15 149/22 185/2 Gething's [1] 92/16 gets [1] 23/12 getting [7] 19/16 32/10 32/15 36/16 47/3 47/6 127/12 give [30] 9/22 50/18 50/24 52/3 54/19	63/11 65/6 65/10 66/17 88/10 92/9 92/15 95/7 100/6 114/6 121/4 134/1 135/23 136/18 143/13 148/15 149/3 156/18 163/21 164/11 167/1 171/13 175/10 175/17 176/1 given [28] 21/20 22/16 23/2 45/12 52/2 54/24 59/7 65/8 69/25 73/10 75/15 97/20 102/21 118/17 120/17 125/2 125/21 133/14 135/11 136/20 139/6 140/4 145/16 152/13 154/10 166/25 176/5 178/24 gives [4] 57/18 103/19 131/22 166/17 giving [6] 52/1 54/7 95/16 102/17 122/15 166/23 go [64] 7/9 7/22 8/13 8/20 13/20 16/19 24/17 25/18 27/17 29/20 29/23 30/14 30/14 31/1 31/4 31/5 33/4 33/16 33/19 37/11 43/12 44/7 44/21 49/22 52/14 54/5 58/1 69/16 70/1 70/25 71/1 79/3 80/10 81/4 81/11 85/10 86/1 89/9 109/3 112/4 118/3 118/5 126/9 126/10 127/25 128/5 128/11 128/20 130/2 136/12 137/23 142/14 143/6 143/14 146/2 148/14 154/14 154/21 161/23 172/4 174/14 175/10 175/24 176/24 goes [11] 1/18 78/22 127/22 131/15 133/21 134/1 140/19 144/7 157/6 157/25 171/20 going [76] 6/5 10/3 11/5 12/2 13/5 23/25 28/14 28/20 29/11 30/14 37/23 38/3 38/6 38/12 38/13 42/23 47/9 47/19 53/5 57/1 63/9 63/9 65/16 75/7 75/17 87/20 88/19 90/15 94/8 94/10 96/2 97/24 98/9 98/10 98/16 99/15 99/16 99/23 101/12 101/20 105/10 105/16 108/22 108/24 109/15 110/12	111/10 116/20 118/3 120/7 121/9 125/17 126/15 129/17 130/2 135/18 137/5 139/2 142/7 142/8 145/14 149/20 150/13 153/16 153/17 153/19 161/21 167/9 169/19 170/13 171/11 174/9 176/13 179/16 180/6 183/22 gone [6] 4/7 21/10 28/18 30/6 45/18 47/11 141/16 good [16] 1/3 1/5 1/19 2/12 5/16 69/8 100/13 104/2 104/3 104/5 104/5 105/3 105/4 109/14 140/17 154/9 got [24] 2/5 5/4 37/4 38/11 40/14 40/23 48/4 51/18 62/8 81/7 97/12 102/4 141/22 142/16 147/9 150/23 153/7 153/9 154/4 154/8 164/5 167/8 170/7 171/19 Gougeon's [1] 63/22 governance [23] 57/23 81/2 111/10 111/14 113/6 113/8 113/12 113/16 113/25 114/6 114/8 119/6 127/16 127/17 127/20 168/15 168/17 171/16 171/17 172/3 172/5 172/15 172/17 governments [120] 3/19 5/7 6/19 8/6 8/12 9/6 9/7 9/10 9/16 9/17 9/18 9/20 10/1 10/2 10/5 10/9 10/9 10/21 11/1 11/3 12/14 13/1 14/16 18/5 20/6 25/1 30/18 32/24 38/1 38/15 41/6 42/12 42/13 43/7 43/9 43/19 43/24 45/1 45/2 45/9 45/13 45/17 45/20 45/21 45/24 46/18 48/1 48/10 49/7 49/7 49/18 50/5 50/18 50/24 51/6 51/17 53/22 53/25 57/25 59/15 59/20 61/21 62/18 66/1 69/8 73/22 74/11 75/2 75/15 76/2 76/18 78/20 79/5 79/22 81/13 82/2 87/23 90/21 91/18 92/1 92/4 92/5 92/7 95/3 95/4 95/8 96/22 96/23 96/24 99/2 99/5	101/3 105/17 106/14 111/21 111/25 112/2 112/6 114/16 114/19 116/22 117/1 117/6 117/9 117/14 117/15 117/22 118/11 118/15 118/24 119/2 119/13 120/4 126/18 127/18 151/17 152/4 163/12 163/15 168/16 Government's [6] 27/7 30/6 45/18 47/11 49/3 71/11 governments [11] 8/15 20/6 39/3 41/7 55/16 58/7 60/10 64/12 64/21 70/21 89/18 GP [7] 123/2 124/11 132/22 133/2 133/5 140/10 181/22 GPs [1] 181/9 grand [1] 17/5 grant [18] 145/23 146/20 146/23 148/4 148/19 149/1 149/6 149/7 149/10 149/13 167/13 168/12 169/11 169/18 170/3 170/12 177/20 179/10 granted [1] 150/7 grants [13] 128/22 145/16 147/2 147/9 147/15 148/12 148/22 149/16 167/10 169/17 177/13 177/14 177/22 grants/payments [1] 177/13 gratia [10] 12/25 25/2 26/9 36/4 37/13 40/12 45/2 74/21 84/15 84/20 great [2] 28/24 56/12 greater [6] 23/12 36/25 58/8 62/8 97/22 101/25 greatest [2] 17/19 56/14 green [1] 1/16 grievance [2] 5/11 23/16 ground [1] 97/1 grounds [1] 174/5 group [56] 5/10 10/12 10/18 17/10 24/1 31/4 57/23 60/18 65/21 70/17 71/22 74/19 75/9 75/11 81/2 81/17 98/20 109/21 110/7 110/14 111/1 111/10 111/15 112/15 112/19 112/23 113/2 113/3	113/6 113/7 113/8 113/12 113/16 113/17 113/20 113/22 113/25 114/6 119/7 127/16 127/18 127/20 168/15 168/17 171/12 171/15 171/16 171/18 171/21 171/25 172/3 172/5 172/7 172/8 172/14 172/17 groups [10] 5/9 10/14 10/16 18/12 29/19 35/10 75/8 124/22 157/16 164/21 growing [3] 4/10 60/16 74/20 grown [1] 141/12 guarantee [5] 50/4 50/8 51/7 69/7 100/7 guidance [22] 127/14 127/15 127/22 129/22 129/23 130/2 130/3 130/6 130/8 130/11 130/23 133/8 134/1 134/13 139/2 150/23 151/20 168/6 168/8 168/9 172/22 172/24 guide [1] 121/7
G gain [1] 172/3 gained [1] 107/18 gaining [1] 157/10 gap [3] 76/21 182/7 182/7					H had [140] 1/21 3/24 4/2 4/7 4/14 5/8 5/11 5/16 5/23 6/2 6/4 8/9 8/11 8/15 8/17 9/12 9/15 11/3 12/3 12/7 14/19 17/7 17/7 18/11 19/25 20/10 20/22 21/14 22/2 22/15 27/4 27/25 29/3 29/15 29/16 29/19 33/8 33/12 35/4 35/19 36/9 38/5 39/2 39/6 39/8 40/1 40/8 41/14 44/5 45/9 54/12 55/21 56/5 56/5 60/2 64/4 64/7 64/10 64/10 64/14 64/21 65/5 66/1 68/5 68/5 68/8 72/3 72/4 72/20 73/20 73/24 74/2 74/6 74/18 75/4 75/10 75/12 75/17 75/22 76/15 82/2 82/19 83/1 83/5 83/16 83/17 86/16 90/5 94/20 97/15 101/1 103/2 106/19 107/4 107/13 107/16 108/3 108/9 109/7 110/3 110/8 110/20 113/7 119/24 120/13 120/14 120/18 120/23 123/7 125/15 127/5 131/5

(57) fulfil - had

F:

<p>I</p> <p>I couldn't [4] 54/1 54/22 146/12 174/7</p> <p>I cut [1] 159/2</p> <p>I did [1] 69/7</p> <p>I didn't [3] 3/14 69/6 69/6</p> <p>I do [7] 62/5 64/9 103/5 122/11 169/22 176/11 181/21</p> <p>I don't [23] 5/22 23/18 38/5 42/16 48/2 54/4 54/23 55/4 56/6 56/6 59/16 74/5 88/9 89/5 89/16 97/6 138/14 154/5 154/9 159/17 169/21 170/25 171/10</p> <p>I expect [3] 12/20 51/3 104/20</p> <p>I feel [1] 29/5</p> <p>I fully [1] 5/23</p> <p>I had [6] 29/16 40/8 64/10 107/13 177/4 179/15</p> <p>I hadn't [1] 151/10</p> <p>I hasten [1] 159/17</p> <p>I have [31] 4/12 4/14 5/8 5/21 6/3 7/14 17/21 20/16 22/6 22/8 25/16 40/25 54/1 54/2 60/2 61/11 81/5 85/21 87/17 87/24 98/20 98/23 101/11 101/15 102/20 151/12 156/19 166/21 166/22 177/6 182/11</p> <p>I haven't [2] 5/23 6/2</p> <p>I hope [8] 14/8 42/21 80/21 92/19 101/24 102/6 103/19 166/17</p> <p>I identified [1] 171/7</p> <p>I imagine [1] 1/9</p> <p>I intend [1] 14/3</p> <p>I just [8] 30/24 37/24 52/17 98/23 101/18 130/24 142/12 166/5</p> <p>I know [4] 12/2 23/4 23/8 55/15</p> <p>I learned [1] 17/16</p> <p>I live [1] 1/11</p> <p>I look [1] 52/5</p> <p>I made [1] 20/2</p> <p>I may [2] 19/9 154/5</p> <p>I mean [2] 113/22 116/14</p> <p>I mentioned [1] 112/25</p> <p>I must [2] 51/25 115/22</p> <p>I note [2] 51/18 154/7</p> <p>I noticed [1] 127/9</p>	<p>I read [1] 134/2</p> <p>I really [2] 101/21 155/10</p> <p>I recall [1] 90/9</p> <p>I received [1] 83/7</p> <p>I recognise [3] 4/10 39/13 93/22</p> <p>I remember [1] 19/20</p> <p>I say [9] 27/22 40/23 48/19 51/25 73/2 97/17 102/14 141/4 141/18</p> <p>I see [1] 179/11</p> <p>I should [1] 5/22</p> <p>I specifically [1] 54/15</p> <p>I spoke [1] 159/2</p> <p>I start [1] 171/17</p> <p>I suppose [6] 116/14 122/24 127/23 136/22 137/24 140/19</p> <p>I suspect [1] 1/25</p> <p>I thank [1] 183/10</p> <p>I then [1] 83/10</p> <p>I think [77] 8/8 8/10 15/1 17/13 27/2 27/5 27/8 28/12 31/21 38/12 38/16 38/22 39/3 41/6 41/11 42/4 43/2 47/3 47/12 48/4 51/8 51/9 58/3 58/14 59/3 59/17 64/19 65/13 67/16 69/9 69/12 71/23 76/7 77/4 80/18 81/8 82/7 82/11 82/12 85/25 86/16 86/18 89/6 89/22 92/11 92/17 96/14 97/14 98/11 99/17 99/22 100/12 103/10 107/14 107/21 109/4 113/5 122/9 124/11 128/15 135/16 136/13 139/21 140/7 140/21 140/25 141/11 141/13 152/5 153/19 165/5 169/3 169/22 172/15 174/23 175/15 181/12</p> <p>I think in [1] 4/11</p> <p>I thought [1] 74/14</p> <p>I told [1] 48/2</p> <p>I understand [13] 20/17 23/15 40/6 50/11 50/11 50/14 61/24 98/1 113/10 153/7 163/14 168/5 173/10</p> <p>I understood [1] 179/23</p> <p>I undertook [1] 107/3</p> <p>I used [2] 40/7 113/2</p> <p>I valued [1] 62/2</p>	<p>I want [5] 6/7 6/17 15/18 38/21 57/14</p> <p>I wanted [7] 7/22 8/2 46/13 50/1 52/12 53/17 54/25</p> <p>I was [7] 3/11 3/12 4/1 4/11 107/5 179/16 180/7</p> <p>I wasn't [2] 119/3 171/2</p> <p>I welcome [1] 90/10</p> <p>I won't [1] 14/11</p> <p>I would [12] 2/1 94/7 114/15 116/16 137/13 157/11 159/16 166/1 172/18 178/6 178/10 182/5</p> <p>I wouldn't [3] 56/25 108/11 138/4</p> <p>I'd [13] 15/2 48/2 54/5 54/22 90/14 95/15 106/23 115/7 146/21 169/23 174/7 182/15 182/22</p> <p>I'll [6] 2/8 12/10 18/6 67/15 102/18 167/3</p> <p>I'm [74] 1/10 1/15 1/16 6/1 6/5 10/3 20/21 27/23 30/14 38/23 41/11 41/12 41/23 42/12 50/16 55/17 57/1 57/7 59/5 63/9 81/7 87/20 91/5 92/10 93/13 94/6 95/16 101/12 102/25 104/7 105/10 105/16 108/22 108/24 109/15 111/10 114/21 116/20 118/3 120/7 125/20 126/15 129/17 130/2 132/23 142/7 142/8 149/11 149/20 150/13 151/22 152/2 153/16 153/17 153/19 154/18 154/24 159/2 161/21 163/8 165/23 167/9 170/13 170/23 170/25 171/11 172/22 173/19 174/9 176/13 179/23 179/24 180/24 183/12</p> <p>I've [23] 3/18 29/13 40/16 40/17 40/23 51/1 51/10 51/18 54/9 54/24 56/13 64/7 81/7 90/13 94/4 94/12 103/10 114/23 119/11 153/9 153/16 154/4 167/8</p> <p>I've tried [1] 40/17</p> <p>i.e [5] 129/7 129/10 129/12 131/2 166/9</p> <p>idea [3] 24/2 113/20 123/25</p>	<p>ideal [1] 165/18</p> <p>ideas [1] 183/2</p> <p>identifiable [1] 99/17</p> <p>identified [15] 47/5 48/23 53/1 56/14 75/23 76/23 89/8 89/11 99/17 100/2 124/8 163/9 171/7 174/3 174/24</p> <p>identity [10] 16/8 86/22 113/4 120/8 124/8 124/15 125/18 150/14 162/3 162/6</p> <p>identities [1] 60/15</p> <p>ie [1] 53/7</p> <p>if [177] 3/22 7/9 7/22 9/15 12/11 13/8 13/20 15/1 15/16 19/6 21/19 23/10 24/25 25/18 26/10 26/16 26/21 29/10 29/20 29/23 30/7 30/14 30/15 31/1 31/3 31/5 32/2 33/16 35/16 35/17 35/20 37/11 38/23 41/17 42/17 42/17 43/12 43/14 44/7 44/14 44/21 45/19 47/7 47/23 48/2 48/5 48/20 49/1 49/12 49/15 49/21 49/22 50/2 51/23 52/13 53/6 56/10 56/19 56/22 57/19 58/1 61/16 63/13 64/4 64/24 69/16 69/20 70/25 72/5 74/9 77/11 77/14 79/3 79/14 80/6 80/10 81/1 81/4 81/11 81/11 83/24 85/10 85/20 86/1 86/23 87/17 87/21 89/9 93/10 93/16 95/9 95/23 97/17 98/10 98/11 98/15 99/1 100/24 102/19 103/20 108/19 109/3 109/20 111/7 111/15 112/4 112/16 116/12 117/17 118/5 118/11 121/14 122/4 123/3 123/7 123/11 125/4 125/13 127/11 127/19 128/4 128/5 128/11 128/20 132/1 132/12 133/7 133/14 134/13 134/16 135/13 135/14 137/6 137/15 137/21 137/22 138/1 140/10 141/19 143/6 143/13 143/14 143/15 143/19 143/24 144/14</p>	<p>145/21 148/14 150/13 151/5 153/12 154/1 154/5 154/19 157/20 157/21 160/12 166/19 166/22 169/16 169/21 171/17 172/19 174/19 175/10 176/7 176/9 177/14 177/15 177/15 182/5 182/7 182/14 183/1 183/5 183/7 183/14</p> <p>illness [1] 128/23</p> <p>imaginable [1] 56/15</p> <p>imagine [3] 1/9 2/1 104/21</p> <p>immediate [1] 68/2</p> <p>immediate payment [1] 68/2</p> <p>immediately [1] 63/7</p> <p>impact [20] 12/22 15/2 27/20 28/23 34/17 35/8 35/18 40/18 41/20 41/25 42/15 54/13 59/4 59/12 60/6 60/7 62/1 107/15 107/19 108/2</p> <p>impacted [2] 29/5 93/19</p> <p>impacting [1] 25/13</p> <p>imperfect [1] 40/23</p> <p>implausible [3] 137/16 137/19 137/22</p> <p>implement [3] 88/14 88/18 117/5</p> <p>Implementation [1] 111/25</p> <p>implementing [2] 12/9 96/18</p> <p>implication [1] 145/9</p> <p>implications [5] 8/3 45/14 56/11 95/22 111/23</p> <p>implicitly [1] 68/17</p> <p>importance [2] 57/17 61/10</p> <p>important [15] 10/22 14/16 14/23 15/5 35/15 47/4 59/18 66/20 70/19 100/1 140/7 144/19 165/5 172/8 176/5</p> <p>importantly [4] 13/3 100/6 107/14 107/21</p> <p>imposed [1] 21/9</p> <p>improbable [2] 131/24 173/4</p> <p>improve [2] 12/25 14/7</p> <p>improvement [3] 23/17 183/15 183/16</p> <p>improvements [3] 4/15 7/7 67/24</p>	<p>inception [1] 24/23</p> <p>include [10] 14/4 15/25 18/5 43/22 52/24 55/17 96/12 127/9 168/23 168/23</p> <p>included [6] 77/25 95/11 96/3 168/9 179/12 180/3</p> <p>includes [5] 76/3 112/5 155/3 157/14 161/10</p> <p>including [5] 37/16 48/21 78/3 94/1 111/20</p> <p>inclusion [2] 53/23 54/20</p> <p>income [24] 36/4 93/7 97/24 98/3 148/16 148/18 149/21 150/11 150/16 150/25 151/3 151/5 151/5 151/18 152/5 152/10 159/6 159/7 170/13 170/16 171/5 177/15 177/19 177/25</p> <p>incorporated [1] 93/24</p> <p>increase [15] 15/25 16/20 37/18 37/22 38/6 38/16 38/16 38/17 38/24 45/1 50/9 69/11 99/2 119/16 151/2</p> <p>increase in [1] 37/22</p> <p>increased [6] 16/1 17/3 44/22 84/21 84/23 100/17</p> <p>increases [4] 38/3 39/9 49/12 152/7</p> <p>indeed [13] 1/10 37/20 41/6 58/20 63/11 65/21 92/17 93/9 94/14 99/3 176/7 178/20 183/12</p> <p>indefinite [1] 132/9</p> <p>independent [2] 105/11 134/8</p> <p>Index [2] 37/16 44/23</p> <p>indicate [1] 57/16</p> <p>indicated [3] 110/8 110/20 167/16</p> <p>indication [1] 72/22</p> <p>indicative [2] 147/10 147/22</p> <p>indirect [1] 132/10</p> <p>indirectly [1] 6/16</p> <p>individual [15] 10/17 12/22 14/5 15/14 16/21 26/8 71/22 93/12 115/23 122/8 136/5 160/18 161/24 162/7 180/10</p>
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(59) I couldn't - individual

I	138/21 139/17 139/20 141/7 141/19 142/11 145/18 146/9 146/14 146/17 147/6 148/16 148/19 148/21 149/2 149/5 149/10 157/5 162/21 163/23 164/20 169/9 169/10 169/16 169/19 170/1 171/14 173/14 174/7 175/16 176/5 176/10 177/20 181/17	146/23 interim [3] 7/15 13/3 58/5 internal [3] 127/13 129/22 129/24 interpreting [1] 131/1 interrupt [1] 61/5 intervene [1] 159/14 interviewed [1] 107/5 interviews [1] 159/10 into [33] 4/5 10/14 12/19 13/4 23/12 26/15 40/4 40/16 43/23 47/6 53/6 71/19 89/9 100/3 100/25 106/6 111/12 113/13 114/7 116/15 122/20 127/23 127/25 138/24 149/5 152/1 152/18 159/12 163/7 171/20 173/14 174/8 182/16	56/22 62/17 140/3 142/22 144/6 issue [18] 45/5 58/21 59/6 60/6 64/4 67/4 72/14 72/18 73/9 73/14 74/1 75/12 75/12 75/19 90/11 100/15 159/18 163/4 issued [2] 83/10 126/22 issues [15] 10/3 10/7 52/13 57/17 59/24 78/3 80/23 87/12 91/15 143/11 143/15 154/10 159/15 160/17 162/23 issues/post-traumatic [1] 143/11 it's [141] 1/21 2/24 3/1 4/11 4/25 5/15 6/3 6/13 8/23 9/1 9/20 12/13 18/24 21/12 22/20 23/8 23/9 24/8 27/18 27/23 27/23 28/3 28/5 28/17 32/10 32/23 34/16 35/8 35/12 37/1 37/7 39/13 39/22 42/4 43/5 46/22 47/4 47/4 47/9 48/15 48/23 49/17 50/15 53/9 53/12 55/14 55/25 59/1 59/3 59/9 59/19 62/6 62/10 62/12 62/18 62/20 63/15 64/25 65/13 66/15 70/19 70/22 72/7 72/9 74/23 80/20 81/2 81/8 82/16 83/25 86/9 88/3 88/19 90/25 91/2 91/6 93/16 97/3 97/15 98/15 100/2 103/21 106/24 107/20 108/25 111/13 112/17 113/8 113/22 119/1 119/5 122/9 123/11 123/21 126/19 126/20 126/21 127/11 127/17 128/3 130/7 131/2 135/17 136/8 136/15 137/15 137/19 140/7 142/16 144/7 144/17 147/8 147/8 147/18 149/17 150/15 150/16 150/17 151/13 151/13 152/20 154/24 158/1 160/11 160/19 163/25 165/5 166/7 168/25 169/3 169/6 170/6 172/7 175/19 177/9 177/10 179/16 179/17 179/19 180/6 181/23 item [4] 147/13	147/13 167/12 167/22 items [1] 183/5 its [21] 9/8 10/10 24/23 27/8 37/10 51/4 54/13 62/18 77/11 79/22 99/6 102/22 107/4 116/13 121/15 123/12 132/7 147/21 172/8 176/15 179/3 itself [11] 12/12 23/15 55/5 116/23 117/2 129/18 140/1 149/7 168/13 171/24 172/7 IV [2] 173/12 173/25	13/8 14/11 20/16 20/21 22/17 23/5 29/12 29/18 30/24 31/5 33/17 37/11 37/11 37/24 38/22 42/23 43/2 43/8 46/3 46/12 49/15 52/11 52/17 52/23 57/16 57/20 58/24 62/15 63/10 63/13 64/2 67/14 67/14 68/13 69/16 70/25 74/9 76/8 77/11 79/14 80/1 80/6 85/25 88/13 89/3 91/20 94/8 98/23 100/4 101/12 101/18 102/19 104/10 107/16 108/12 108/24 109/21 111/10 116/5 116/20 118/4 126/15 126/19 128/2 128/5 130/24 133/7 134/21 141/1 142/12 142/12 142/13 142/23 145/12 145/17 145/18 150/13 150/13 152/10 152/10 153/9 154/4 154/5 155/25 158/6 161/6 164/10 164/11 164/23 166/5 166/7 166/19 175/18 175/25 177/17 180/1 180/7 182/14 justice [4] 61/11 101/23 103/4 182/18 justification [1] 55/10 justify [1] 145/3
	infection [26] 25/7 25/14 26/4 26/13 26/18 34/10 34/13 34/18 127/6 129/25 131/1 131/2 131/2 131/5 131/13 131/18 132/4 132/16 133/11 134/4 134/15 141/23 143/16 167/23 167/25 174/13 infections [1] 12/23 infective [1] 132/2 inflation [1] 44/23 inflicted [2] 60/12 60/17 influence [1] 172/15 influenced [1] 13/22 inform [5] 12/15 84/1 117/24 136/17 138/12 Informatics [1] 105/7 information [61] 97/11 97/13 108/4 115/9 115/16 115/24 120/12 121/4 121/7 121/18 121/20 121/25 122/18 123/1 123/3 124/16 124/23 125/10 125/21 125/23 125/25 126/3 126/14 136/19 136/25 138/2 138/9	informed [2] 38/2 175/14 informing [2] 35/25 175/18 inheritance [1] 157/16 inherited [3] 54/11 55/20 56/1 initial [9] 8/21 32/11 76/12 106/11 107/8 121/2 121/5 121/6 140/8 initially [4] 44/17 157/1 162/6 174/24 injecting [3] 131/25 173/4 173/8 injury [5] 41/24 60/19 60/25 62/4 174/21 injustice [3] 29/18 60/14 61/8 input [3] 26/15 164/25 165/11 Inquiries [1] 79/4 Inquiry [20] 5/22 34/2 34/16 37/19 38/25 39/7 42/16 42/22 45/3 76/24 87/16 101/1 101/19 102/12 110/13 151/11 162/23 182/16 182/20 183/6 Inquiry's [3] 58/6 125/22 159/4 insight [1] 144/14 insofar [1] 68/14 instance [1] 90/16 instead [1] 24/9 insurance [2] 14/2 16/3 integrity [2] 65/19 70/3 intend [1] 14/3 intended [5] 95/12 113/22 119/22 131/7 144/8 intent [2] 178/6 178/9 intention [1] 16/4 interest [2] 110/7 110/20 interested [3] 109/20 110/9 154/24 interference [2] 34/20	intravenous [2] 173/18 174/5 introduce [2] 30/10 34/6 introduced [6] 12/5 27/4 27/12 30/3 31/15 32/9 introducing [4] 13/10 27/8 37/8 118/1 intrusive [1] 178/4 invariably [1] 137/11 invent [1] 56/6 Investigations [1] 184/1 investment [1] 13/1 invitation [1] 183/14 invite [1] 2/8 inviting [3] 36/1 36/21 102/25 involve [2] 114/16 144/25 involved [3] 72/14 112/11 113/9 involvement [3] 76/14 90/6 90/22 involves [1] 106/9 involving [1] 109/11 Ireland [20] 2/2 21/21 21/25 22/3 22/9 22/23 46/16 63/22 64/1 64/23 65/5 67/2 69/11 72/13 73/2 78/2 78/5 79/18 82/8 101/9 Ireland's [5] 22/7 66/12 68/1 68/11 81/18 Irish [2] 22/8 95/3 is: [2] 166/23 172/16 is: through [1] 172/16 is: you [1] 166/23 isn't [7] 5/25 56/2	Jackie [9] 62/24 63/17 64/10 65/1 67/7 68/3 68/10 72/10 72/20 Jackie Doyle-Price [8] 62/24 64/10 65/1 67/7 68/3 68/10 72/10 72/20 January [1] 78/17 January 2020 [1] 78/17 Jeane [2] 82/21 82/25 job [2] 40/8 126/19 Joe [1] 63/21 Joe FitzPatrick [1] 63/21 join [1] 161/17 Jones [8] 43/4 43/7 43/10 43/13 44/3 44/8 47/13 94/14 Jones' [3] 43/8 48/7 96/9 journey [1] 61/7 judge [1] 134/9 judged [1] 130/22 judgment [1] 56/2 Julie [7] 63/19 65/24 72/9 74/6 74/17 75/10 75/10 Julie Morgan [4] 63/19 65/24 72/9 75/10 July [8] 63/15 63/16 64/3 72/5 73/11 77/13 81/5 84/7 July 2019 [3] 63/15 64/3 72/5 jump [1] 96/15 June [7] 31/2 31/7 32/6 74/9 74/12 106/6 106/18 June 2018 [2] 31/2 31/7 June 2019 [2] 106/6 106/18 just [105] 3/6 4/2 4/19 5/9 7/22 8/24 11/10	knell [2] 137/17 138/5 knew [1] 106/17 know [56] 3/23 5/15 8/17 9/15 12/2 21/23 22/2 22/20 23/4 23/8 23/9 28/21 35/5 35/9 37/19 47/18 47/23

(60) individual's - know

F:

K	124/11 181/8 182/3 leaflet [1] 181/19 learn [1] 176/22 learned [1] 17/16 learning [1] 37/7 learnt [1] 46/15 least [7] 57/25 73/4 99/1 102/11 124/4 124/5 135/25 leave [8] 6/2 19/6 49/1 56/10 56/11 138/5 141/18 175/7 leaving [2] 10/6 49/8 led [4] 16/8 18/5 27/22 62/24 left [3] 70/17 146/1 147/10 left-hand [2] 146/1 147/10 legal [5] 41/18 51/7 56/20 79/6 126/25 legislation [1] 163/16 legitimisation [1] 60/22 length [2] 32/15 62/7 less [2] 23/11 135/17 let [11] 1/19 102/4 102/8 102/14 104/13 110/20 110/21 136/21 137/4 166/16 183/14 let's [2] 23/6 154/20 letter [26] 59/13 59/17 61/20 61/23 69/13 69/16 72/6 72/10 72/12 73/11 74/10 74/12 75/20 76/8 76/24 77/7 77/10 77/12 79/15 80/4 80/24 80/25 81/4 160/3 163/20 175/20 letters [2] 91/25 146/22 level [10] 6/18 36/12 64/6 70/12 86/10 99/22 127/22 149/9 170/17 170/22 level and [1] 127/22 levelling [1] 86/9 levels [12] 7/17 31/19 44/13 44/16 45/25 58/23 61/25 66/4 71/17 71/25 77/19 116/25 liability [2] 40/5 40/5 liaising [1] 161/12 Liddington [1] 72/10 lie [1] 110/21 lies [1] 179/22 life [8] 5/24 14/8 15/5 25/13 50/10 50/13 50/14 100/12 lifestyle [1] 31/17	lifetime [3] 50/4 50/20 51/4 lifted [1] 117/25 light [3] 63/11 182/3 183/6 like [22] 10/10 24/2 35/17 40/12 52/5 60/15 65/16 68/24 79/11 90/11 101/17 112/16 125/1 127/19 150/17 151/21 160/12 171/8 181/24 182/5 182/12 182/15 likelihood [2] 136/5 174/17 likely [11] 30/5 91/13 98/19 119/18 120/2 126/12 131/14 132/5 135/18 139/21 139/24 limit [2] 19/18 35/16 limitations [1] 161/25 limited [4] 19/10 45/24 125/23 126/11 limiting [2] 31/17 61/16 limits [1] 165/24 line [11] 13/8 24/13 37/15 38/19 78/18 85/1 85/6 85/7 86/11 106/9 110/5 lines [1] 31/23 links [1] 8/25 list [7] 111/8 120/17 147/14 147/16 147/19 165/23 179/11 listen [1] 12/4 listened [1] 42/1 listening [2] 157/12 183/13 lists [1] 165/21 little [21] 9/9 9/12 10/3 18/6 57/1 57/14 63/10 80/6 98/6 109/21 110/18 110/21 111/3 121/10 129/19 130/9 146/25 156/1 164/9 166/17 176/1 live [4] 1/11 5/23 6/4 11/25 lived [1] 102/5 lives [2] 12/22 36/2 living [5] 8/18 37/16 37/18 107/16 151/3 lobbying [1] 64/17 local [7] 58/10 147/25 148/1 160/16 162/25 163/5 163/21 lock [1] 165/14 lock-downs [1] 165/14 logical [1] 19/11 long [19] 19/14 40/9	47/20 50/7 51/15 62/11 80/14 80/17 96/12 96/14 100/5 101/23 102/2 102/6 102/10 103/3 122/10 140/23 141/2 long-term [5] 50/7 51/15 62/11 96/12 100/5 longer [4] 47/13 89/4 89/5 89/20 look [64] 1/16 10/10 11/8 12/11 19/8 22/21 22/24 24/18 24/25 26/10 27/1 30/16 31/5 34/22 35/20 37/11 43/2 49/21 50/2 52/5 52/13 55/4 55/20 56/19 57/15 63/10 64/2 64/24 67/15 69/16 77/11 79/14 80/1 80/6 81/1 81/12 82/12 83/24 109/4 109/5 111/15 117/16 118/4 118/11 123/2 125/11 128/2 129/22 135/15 135/21 142/9 142/12 144/2 145/17 147/6 151/21 152/10 153/19 158/1 172/6 174/4 174/8 177/9 179/11 looked [15] 22/19 27/14 55/2 68/24 73/4 76/8 77/7 80/2 117/12 130/3 158/23 169/2 169/4 172/22 172/24 looking [13] 11/24 22/17 32/13 65/18 70/19 110/10 110/25 112/25 123/4 136/24 137/9 157/25 173/2 looks [3] 90/10 130/3 150/17 lopsided [1] 98/17 losing [1] 5/24 loss [7] 18/18 19/2 41/20 41/21 42/9 93/9 93/20 losses [3] 41/9 42/7 56/15 lost [4] 55/12 93/7 132/23 133/3 lot [4] 29/10 97/5 107/12 110/12 lots [4] 16/14 35/10 36/16 91/7 loved [2] 5/24 5/24 low [1] 146/16 lump [5] 44/16 53/4 85/5 128/14 128/16 Luncheon [1] 103/25	Lynne [1] 75/10 M machinery [1] 32/23 made [95] 6/6 8/6 8/21 9/24 10/2 10/20 18/2 18/13 20/2 21/6 24/22 29/20 32/6 37/23 38/3 38/6 39/9 39/20 46/5 46/7 46/9 47/6 47/9 47/17 48/16 49/10 49/12 49/15 50/20 55/3 56/2 56/24 57/13 68/17 69/10 69/19 70/9 72/2 73/7 76/20 76/22 77/3 77/5 82/15 83/1 83/24 85/17 86/8 86/12 87/9 90/1 93/13 93/22 94/18 94/19 94/25 95/6 95/10 95/13 96/15 97/4 98/10 101/5 101/8 102/18 113/17 116/25 117/1 117/5 118/10 120/13 122/3 123/22 126/7 128/7 128/22 129/20 134/19 146/13 146/21 151/4 151/6 152/6 153/12 156/11 158/9 167/15 167/17 168/3 168/18 169/5 170/21 171/6 176/12 183/15 made in [1] 183/15 main [5] 78/11 114/14 159/16 171/19 177/1 mainly [4] 1/24 104/18 163/12 170/6 maintains [1] 3/9 Majesty's [1] 99/12 major [1] 24/22 majority [2] 28/24 32/1 make [58] 3/15 5/19 10/21 10/24 11/3 17/9 23/7 25/17 25/18 28/15 33/6 37/3 37/5 37/9 38/15 42/25 50/10 50/14 53/10 63/2 67/23 68/22 70/17 83/2 83/12 83/15 83/19 85/18 87/11 88/10 88/20 88/22 95/16 96/7 98/18 99/4 99/13 100/11 110/2 110/3 131/11 132/20 132/25 137/25 141/2 145/9 146/9 146/10 147/2 147/15 151/8 151/12 156/3 157/3 166/10 167/19 179/10 183/4	maker [3] 27/23 39/18 41/1 makes [6] 47/25 87/7 107/22 126/23 140/8 140/10 making [22] 8/4 27/22 28/6 29/14 33/12 36/17 36/19 37/4 39/20 48/2 54/23 55/3 56/13 56/17 76/17 89/24 115/12 123/20 152/22 157/7 160/22 166/2 manage [2] 19/25 103/16 managed [1] 165/20 management [3] 111/19 153/22 155/2 manager [9] 29/22 58/15 105/20 105/20 106/9 112/7 117/20 146/19 181/24 manager's [1] 105/22 managers [1] 181/15 managing [5] 18/18 19/19 24/13 106/9 166/3 manning [1] 119/23 manual [2] 125/5 127/24 manually [2] 125/12 125/18 many [14] 1/22 11/22 12/22 15/20 40/11 41/10 45/9 60/2 107/20 122/11 135/2 135/17 162/18 165/3 March [43] 12/14 24/15 24/18 29/20 29/23 30/25 31/21 32/6 32/8 33/10 33/16 34/5 38/20 45/9 49/22 49/24 59/20 62/14 73/18 73/19 73/24 81/2 81/6 81/11 81/13 81/14 81/22 82/1 82/6 82/10 82/13 82/15 82/22 83/25 90/2 90/9 96/19 97/3 97/21 99/1 117/19 119/15 182/4 March 2017 [2] 24/15 49/24 March 2018 [2] 30/25 31/21 March 2019 [5] 24/18 29/20 32/8 33/16 34/5 March 2021 [3] 81/6 82/15 97/21 mark [3] 3/13 74/24 140/6 Mark Drakeford [1] 3/13
----------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(61) know... - Mark Drakeford

M	102/25 104/5 104/13 136/21 143/1 143/2 147/17 166/2 166/15 175/16 180/1 mean [11] 11/6 11/6 67/4 67/6 70/15 71/4 91/12 113/22 116/14 121/13 147/17 meaningful [1] 70/24 meaningfully [1] 91/11 means [22] 7/20 25/12 71/9 92/12 95/24 98/4 103/7 104/4 115/11 131/5 131/11 131/19 148/12 148/20 168/3 168/8 168/10 170/5 177/14 178/1 178/2 183/7 meant [5] 8/2 12/3 69/25 131/7 134/21 measure [3] 7/15 101/22 101/25 measured [1] 102/23 mechanism [15] 27/5 27/9 27/11 29/25 30/2 30/10 30/13 30/19 31/16 32/18 97/8 114/6 118/2 118/13 168/11 Mechanism-type [1] 27/9 mechanisms [2] 114/11 114/18 media [3] 4/3 106/23 106/25 medical [22] 26/15 27/18 43/10 134/3 134/14 134/23 135/2 135/12 136/2 136/13 137/7 137/11 137/13 138/10 139/23 141/22 141/25 142/1 161/16 175/15 175/17 176/1 medicalised [1] 29/11 meet [2] 45/14 176/7 meeting [17] 18/11 39/2 57/22 69/19 70/11 72/12 72/15 74/17 75/9 77/1 81/1 81/11 82/7 82/19 82/22 92/11 119/8 meetings [4] 82/18 102/8 108/9 110/15 member [2] 2/15 75/13 members [25] 12/15 35/2 35/7 45/11 55/11 56/13 81/18 84/1 84/5 93/6 93/25 108/5 109/24 112/5 112/6 112/6 112/7 116/13	127/18 151/14 162/25 164/15 167/25 168/16 168/22 membership [5] 112/5 114/7 114/12 115/1 170/4 memorandum [6] 153/20 153/22 158/10 158/22 164/5 177/2 memory [1] 174/23 mental [6] 25/5 25/22 25/24 26/17 63/18 143/10 mention [1] 73/8 mentioned [4] 21/22 22/1 112/25 181/8 merit [2] 54/20 54/20 merits [5] 79/12 121/15 123/13 132/7 147/22 message [4] 17/14 123/18 123/24 154/4 messages [5] 13/22 15/17 16/9 69/22 83/21 met [5] 25/9 77/24 134/11 134/17 161/14 methods [1] 115/4 microbiologist [1] 174/23 middle [1] 147/11 might [50] 9/9 17/1 36/9 53/13 54/20 57/4 57/17 63/11 70/11 70/15 71/8 72/22 82/3 82/23 83/8 83/8 83/9 88/13 88/17 96/19 103/9 104/21 115/25 117/16 121/4 122/2 122/5 123/4 124/22 134/25 135/7 136/4 136/5 138/12 146/15 149/4 150/18 152/16 154/17 156/24 161/20 162/1 163/24 173/22 175/2 175/6 178/13 178/14 178/23 181/1 mile [1] 161/23 million [1] 101/6 mind [7] 21/8 32/5 56/7 87/8 92/20 125/8 181/21 minimum [3] 45/16 124/5 126/5 minister [44] 2/19 2/21 3/1 3/3 3/7 3/7 3/9 3/9 3/11 3/12 3/13 3/17 3/19 3/21 3/21 4/24 5/19 6/6 23/4 32/12 41/2 63/4 63/18 63/20 63/23 65/4 65/9 65/16 65/25 66/5 75/6	75/23 76/5 76/5 76/6 76/23 77/17 77/21 78/15 78/16 91/4 91/6 91/9 154/3 Minister's [1] 154/23 ministerial [11] 63/14 63/17 64/6 73/25 74/3 74/7 75/22 76/10 83/2 83/13 90/13 ministers [22] 1/22 8/6 60/4 61/22 62/16 63/1 63/5 64/7 64/20 64/21 65/11 72/6 72/12 77/17 79/18 81/24 82/18 85/22 90/9 102/6 109/2 153/24 Ministers' [1] 77/1 minute [1] 92/18 minutes [6] 31/13 92/13 102/19 103/21 154/9 154/14 mirror [4] 8/22 11/17 13/2 100/19 misinterpretation [1] 159/20 misleading [1] 95/16 missed [2] 179/15 180/2 missing [1] 133/25 mistrust [1] 29/10 misunderstanding [1] 159/20 model [8] 21/20 22/16 22/18 22/19 28/15 28/15 156/15 164/19 modelled [1] 156/14 modest [2] 15/23 24/20 moment [14] 10/7 18/7 19/7 51/20 56/10 57/2 69/16 73/20 82/13 114/2 125/11 147/7 154/11 177/23 monetary [1] 67/9 money [31] 15/3 15/11 15/23 16/15 16/18 16/22 19/1 23/11 40/21 42/19 47/10 49/12 55/24 62/19 68/16 69/10 71/14 75/6 75/15 89/18 89/21 95/2 95/5 99/6 99/17 99/18 99/20 99/21 100/2 100/24 101/3 mono [1] 20/25 mono-infected [1] 20/25 month [1] 152/16 monthly [1] 151/2 months [8] 81/3 97/13	110/5 111/4 115/15 131/3 131/6 148/17 months' [1] 89/3 moral [9] 19/11 42/14 42/18 42/21 56/12 56/16 56/24 93/11 93/13 morally [1] 48/14 Mordant [5] 75/23 76/12 76/22 77/12 80/18 more [89] 1/23 4/20 5/3 14/23 15/5 15/11 17/16 18/6 22/6 22/9 23/11 27/21 28/3 28/16 35/22 36/2 36/7 37/20 39/17 40/20 40/21 41/19 41/19 47/3 48/19 57/2 57/14 60/21 62/11 64/18 65/13 91/12 96/10 96/16 103/14 107/3 107/24 108/19 114/1 114/14 114/15 115/13 115/24 115/25 123/23 123/25 124/7 124/10 126/12 126/14 127/23 127/23 127/25 129/13 131/3 131/5 131/14 131/20 132/13 135/15 136/15 137/1 138/9 141/17 141/19 146/25 149/2 149/3 150/24 158/19 160/14 162/5 162/10 162/16 164/2 164/20 164/22 164/25 165/1 166/1 166/19 171/13 171/20 171/22 174/18 175/25 176/22 182/1 182/25 Morgan [11] 63/19 65/24 67/12 68/14 72/9 72/20 74/6 74/17 75/10 75/10 90/18 morning [10] 1/3 1/5 2/12 93/4 94/12 102/17 142/12 149/15 164/10 183/19 most [22] 2/4 8/22 8/24 13/3 19/8 22/24 23/19 36/11 64/8 82/20 100/6 102/22 107/11 107/14 113/14 115/8 126/6 139/21 140/20 147/4 147/17 157/5 move [9] 5/5 7/6 15/16 33/10 74/9 80/22 82/9 120/7 145/14 moved [1] 69/14 movement [2] 47/2	50/22 moves [1] 92/4 moving [11] 4/21 18/23 39/8 45/23 52/12 66/19 66/24 70/8 89/7 96/7 99/23 Mr [38] 1/3 2/12 6/10 14/11 16/7 18/4 31/1 39/17 52/11 59/16 61/22 64/4 66/19 67/2 67/19 71/1 71/2 73/5 80/3 86/16 81/10 81/23 86/5 87/20 92/8 92/11 92/16 93/2 95/18 98/21 101/11 101/16 106/7 149/15 149/22 183/20 183/24 183/25 Mr Brendan Brown [1] 183/20 Mr Fitzpatrick [1] 67/19 Mr Gething [26] 1/3 2/12 6/10 14/11 16/7 18/4 31/1 39/17 52/11 59/16 61/22 64/4 80/3 80/16 81/10 86/5 87/20 92/8 92/11 93/2 95/18 98/21 101/11 101/16 149/15 149/22 Mr Gething's [1] 92/16 Mr Hancock [1] 183/24 Mr Martin Riley [1] 106/7 Mr Pengelly [2] 71/1 71/2 Mr Swann [2] 73/5 81/23 Mr Vineall [1] 183/25 Mrs [6] 103/14 104/2 105/3 166/15 167/8 182/12 Mrs Ramsey [6] 103/14 104/2 105/3 166/15 167/8 182/12 Ms [22] 2/7 2/11 59/19 63/22 66/22 67/12 68/14 68/19 71/6 72/20 74/10 81/14 81/17 81/23 104/23 105/2 106/10 107/6 117/20 156/20 185/3 185/5 Ms Cody [5] 59/19 74/10 81/14 81/17 81/23 Ms Doyle-Price [3] 66/22 68/19 71/6 Ms Gougeon's [1] 63/22
----------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(62) marked - Ms Gougeon's

F:

M	48/24 53/19 57/6 58/7 64/6 65/11 65/17 66/23 67/7 69/23 70/18 71/5 71/10 78/8 81/16 86/22 104/22 120/11 naturally [1] 127/25 nature [2] 47/8 118/25 navigate [4] 14/25 155/21 160/9 161/3 nearby [1] 22/22 nearly [1] 154/7 neatly [1] 177/2 necessarily [12] 11/25 15/3 18/15 35/18 47/18 67/6 71/4 136/22 137/2 180/23 181/4 181/6 necessary [5] 73/15 76/1 96/6 157/20 157/21 need [51] 7/14 8/19 11/3 13/23 16/4 26/22 23/15 28/13 28/19 29/2 29/9 30/12 37/9 41/15 54/5 55/4 55/22 60/9 61/10 62/10 64/15 66/23 67/4 72/17 72/21 78/20 80/20 87/6 88/25 91/7 92/2 92/9 93/19 98/14 99/16 121/8 124/2 134/10 146/21 154/5 156/24 160/21 162/3 166/19 167/12 167/22 169/23 176/7 179/18 179/20 182/2 needed [2] 20/2 78/8 needing [3] 172/12 173/19 180/9 needs [10] 34/1 41/8 41/13 58/11 70/6 131/17 149/4 161/1 161/13 161/19 negating [1] 30/12 negotiation [1] 112/1 network [9] 111/2 113/2 113/3 164/21 171/12 171/21 171/23 181/15 181/24 never [10] 15/20 41/22 54/4 61/15 65/12 98/18 149/12 152/18 152/21 157/22 nevertheless [1] 77/5 new [35] 6/22 7/6 7/19 8/1 8/15 9/17 12/15 12/20 13/1 13/15 14/4 14/19 15/24 24/10 33/25 37/8 51/6 88/5 95/22 99/4 106/10 120/8 121/22 124/8	124/15 126/12 141/21 150/6 150/6 150/10 161/15 172/24 176/18 180/17 181/20 newly [1] 17/24 newsletter [5] 114/25 115/10 115/16 116/7 157/6 newsletters [2] 115/1 170/4 next [31] 1/14 1/18 7/18 12/11 13/14 13/18 22/23 24/17 30/16 31/5 35/17 35/20 37/12 53/17 56/23 58/12 65/15 67/25 69/18 75/24 79/3 80/23 85/4 104/10 110/10 111/16 112/4 128/11 133/25 143/14 155/9 NHS [30] 3/14 6/12 6/17 13/11 13/12 17/8 23/22 24/5 24/6 24/7 24/13 49/20 60/11 105/5 105/12 105/15 105/22 105/24 109/2 112/5 131/14 131/18 132/5 133/12 142/25 155/15 156/7 161/14 164/15 183/21 NHS's [1] 79/9 no [73] 1/15 10/12 19/23 20/8 26/14 26/21 37/20 38/9 40/4 44/4 45/16 46/7 48/2 48/9 48/13 49/6 49/10 50/25 54/7 54/9 54/22 65/12 65/20 65/21 67/14 70/8 70/17 73/23 74/2 87/1 87/11 101/5 101/8 101/13 101/15 104/10 108/11 108/11 112/16 119/11 124/21 125/1 128/4 128/17 133/22 140/7 143/12 143/18 143/21 144/3 144/4 144/10 147/19 149/11 150/8 150/9 153/15 162/20 165/23 166/1 167/24 167/24 167/24 168/2 168/2 168/22 170/6 170/23 170/25 173/19 174/7 174/11 175/24 no-one [1] 1/15 nobody [1] 124/22 nodded [1] 150/2 nominate [1] 113/24 nominated [2] 106/3 160/19 nominating [1] 172/4	non [8] 58/9 67/9 71/20 71/22 93/5 116/3 153/18 171/8 non-dependent [2] 93/5 171/8 non-financial [5] 58/9 71/20 71/22 116/3 153/18 non-monetary [1] 67/9 none [2] 9/23 118/9 nor [1] 70/10 normalisation [1] 60/20 normalised [1] 64/18 normally [2] 83/12 167/14 North [1] 14/21 North Wales [1] 14/21 Northern [20] 2/2 46/16 63/22 64/1 64/23 65/5 66/12 67/2 68/1 68/11 69/11 72/13 73/2 78/2 78/5 79/18 81/17 82/8 95/3 101/9 not [191] note [5] 51/18 76/25 80/25 81/5 154/7 notes [1] 116/16 nothing [4] 72/23 76/17 82/2 91/6 notice [8] 32/18 37/5 38/5 38/10 39/1 65/6 65/10 90/5 noticed [1] 127/9 notified [2] 81/17 119/17 noting [2] 67/5 71/3 now [71] 1/19 3/3 3/12 6/21 7/25 15/1 19/1 36/6 37/19 38/24 43/2 43/12 50/22 55/1 57/14 60/11 61/20 64/2 71/8 72/5 73/18 81/1 81/3 85/25 86/24 88/9 89/15 91/3 92/6 92/13 92/19 94/12 94/21 96/17 97/2 104/5 109/15 110/23 110/25 114/2 116/21 118/22 119/5 119/10 120/7 121/18 121/23 125/7 126/15 129/17 130/2 139/24 142/7 145/14 149/20 153/16 154/9 165/17 166/13 169/2 170/7 170/13 171/5 171/11 172/23 174/7 174/9 177/17 179/2 179/4 180/22 number [22] 2/3 4/6	4/7 30/4 49/23 51/19 77/25 78/22 81/3 83/7 84/12 95/18 104/20 110/14 115/19 116/16 145/23 150/3 158/7 165/24 180/17 181/20 numbers [7] 104/18 108/13 122/22 145/16 146/16 158/4 165/9 numerous [1] 158/9 O o'clock [5] 92/15 92/20 92/23 103/19 103/22 oath [3] 2/9 54/24 104/24 objections [1] 178/2 objective [1] 176/17 objectives [1] 171/14 obligation [3] 42/15 42/18 109/16 obligations [2] 160/4 160/5 observation [1] 50/3 observations [2] 49/15 60/4 obtain [5] 121/20 134/22 136/12 138/8 138/9 obtained [2] 173/7 175/14 obtaining [4] 114/12 134/22 142/25 174/10 obvious [3] 15/12 22/24 180/19 obviously [8] 50/13 59/7 80/3 89/10 90/10 135/1 138/6 182/3 occasions [1] 21/23 occurred [3] 122/22 133/12 180/1 October [5] 6/8 6/13 12/21 72/7 76/6 October 2016 [1] 6/8 off [22] 11/16 17/19 18/14 20/9 33/4 33/5 48/17 48/23 55/24 70/9 70/17 125/9 127/3 127/11 127/13 145/15 149/1 159/2 178/21 180/24 182/24 183/19 offer [5] 145/11 148/3 157/8 175/1 176/21 offered [4] 33/23 35/13 148/23 161/12 office [8] 1/12 1/15 6/6 63/4 77/22 79/23 84/9 116/15 officer [2] 43/10 105/20	officers [1] 156/15 offices [1] 104/7 officials [26] 5/9 9/19 25/8 27/24 32/13 39/3 39/6 55/16 57/7 57/11 62/23 64/15 64/22 74/2 75/19 76/19 78/23 79/12 79/22 83/5 84/8 86/21 87/5 90/5 90/15 93/24 often [7] 15/23 106/24 135/15 136/15 159/10 173/16 174/14 oh [1] 179/11 Okay [3] 100/22 154/13 180/4 old [5] 5/6 39/23 40/7 46/9 97/12 once [7] 2/8 21/11 40/12 53/3 113/11 144/5 159/15 one [68] 1/15 5/24 11/16 14/20 14/21 16/18 17/19 18/2 18/11 18/14 20/16 22/3 22/24 30/25 38/14 48/17 48/23 49/15 50/1 51/25 52/11 65/20 65/21 72/6 78/11 82/17 85/5 85/6 87/18 89/6 100/2 102/13 107/22 109/6 114/25 116/6 117/16 127/2 132/1 132/13 134/24 137/24 138/20 139/22 140/11 141/5 143/25 145/13 145/15 146/24 149/1 150/17 151/21 153/5 153/9 162/3 162/3 162/23 163/8 163/9 166/5 166/21 172/6 175/4 176/14 178/1 178/2 179/19 one's [1] 161/3 one-off [5] 17/19 18/14 48/17 48/23 145/15 ones [2] 5/25 181/16 ongoing [13] 23/16 42/8 44/9 45/16 48/9 49/11 55/15 57/8 60/6 87/2 93/24 98/2 112/1 online [1] 14/6 only [21] 60/5 60/21 62/14 62/24 91/5 97/2 97/3 123/2 123/11 123/21 126/5 129/24 141/25 146/5 147/23 152/24 154/8 156/20 162/21 168/22 173/15 onto [6] 123/8 126/16
----------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(63) Ms Morgan - onto

F:

O	52/22 53/15 53/19 53/24 55/24 56/8 59/9 59/11 62/3 62/3 65/11 72/1 79/4 81/15 88/17 89/12 90/16 93/6 96/12 97/14 99/7 109/5 111/24 114/8 115/4 115/4 115/5 117/12 118/4 120/10 124/16 125/21 134/8 136/7 139/5 145/5 148/22 148/23 152/7 153/10 153/18 154/16 155/15 156/2 158/13 168/16 170/4 171/17 174/1 178/8 178/15 181/7 182/24 183/5 others [7] 16/12 22/7 57/10 98/18 113/5 132/14 169/24 otherwise [10] 33/10 47/6 55/18 83/14 89/9 91/20 98/16 99/19 103/21 154/20 ought [2] 119/2 160/5 our [50] 3/15 13/6 14/4 14/7 15/24 24/12 25/2 25/3 27/25 30/20 30/21 31/19 32/1 39/11 51/10 71/13 71/23 72/14 74/21 83/1 84/14 84/15 84/20 87/12 88/24 101/6 104/7 107/21 110/19 113/5 115/2 115/7 115/10 115/17 115/18 115/19 116/9 118/18 118/19 125/8 130/10 137/14 146/18 156/14 157/6 157/6 163/13 171/22 172/11 182/17 ourselves [2] 144/18 156/12 out [74] 6/24 7/18 16/20 17/14 18/22 20/1 26/1 26/20 28/9 30/8 35/6 43/13 47/9 47/14 48/13 49/3 52/15 58/4 59/17 61/23 65/23 66/11 66/12 69/6 78/22 80/19 82/16 83/15 84/18 93/23 97/14 107/24 118/21 122/11 123/24 124/6 126/22 127/13 127/21 128/19 128/20 130/18 131/10 133/25 134/12 140/1 143/7 143/9 143/20 144/5 148/8 154/2 154/3 154/5 154/23	154/25 156/7 156/23 157/6 159/23 161/6 163/20 166/18 167/19 171/4 171/24 172/7 172/16 174/1 176/25 177/1 177/8 178/20 179/1 out in [2] 7/18 127/13 outcome [5] 28/25 100/13 119/7 137/6 182/20 outline [1] 164/11 outlines [1] 150/20 outs [1] 160/3 outside [2] 67/20 156/4 outstanding [1] 31/8 over [33] 4/6 7/9 11/22 13/24 25/18 30/14 41/10 44/21 46/3 46/15 66/11 69/20 77/7 80/9 80/10 85/10 89/22 102/2 106/6 106/12 111/15 125/25 126/2 126/5 128/5 128/11 133/7 143/6 143/14 146/2 153/2 155/9 159/2 overall [5] 34/3 44/19 71/15 99/6 177/21 overarching [3] 161/22 163/25 176/17 overdue [2] 80/14 80/17 overnight [1] 16/2 oversight [1] 171/18 overtook [1] 152/8 own [15] 1/12 9/8 15/15 48/8 62/18 93/8 101/12 106/22 118/25 131/12 132/7 140/9 144/17 161/11 172/8 owned [1] 105/11	P pace [1] 111/5 pack [1] 176/11 package [2] 33/23 34/3 page [62] 7/9 7/10 7/22 13/9 13/21 15/16 25/18 26/10 29/23 30/14 30/16 31/5 31/6 33/19 33/21 37/11 43/12 43/15 44/21 46/3 49/21 49/22 52/15 52/15 52/19 58/1 58/12 66/11 67/17 67/25 69/17 70/25 71/2 77/15 80/6 80/10 81/4 81/11 81/12 85/10 86/1	109/3 109/8 111/16 118/5 118/5 118/12 118/12 128/6 128/11 128/11 128/20 133/7 143/6 143/14 145/20 145/21 146/3 154/1 155/9 177/10 177/11 page 10 [1] 128/20 page 20 [1] 145/21 page 23 [2] 177/10 177/11 page 3 [2] 128/6 143/6 page 4 [1] 128/11 page 6 [2] 52/15 118/5 page 7 [2] 29/23 109/3 page 8 [1] 118/12 paid [9] 74/22 84/21 85/8 140/24 149/23 153/5 170/18 179/13 179/21 pain [5] 18/22 21/9 41/21 91/20 102/1 painful [2] 61/14 102/10 pandemic [4] 82/20 111/3 165/14 181/22 panel [1] 107/6 paper [9] 31/19 31/22 117/13 119/3 119/9 122/12 141/10 152/20 152/21 papers [2] 38/12 117/16 paragraph [40] 7/10 7/18 7/23 13/14 13/18 20/8 24/25 29/17 33/21 35/20 37/12 44/7 44/15 44/21 45/7 45/15 45/22 67/17 73/6 74/13 75/24 77/4 77/16 78/18 79/3 79/14 80/8 80/11 80/11 82/17 109/9 111/17 128/13 128/17 131/16 133/25 142/24 161/6 173/1 177/10 paragraph 10 [1] 45/7 paragraph 11 [1] 45/15 paragraph 113 [1] 177/10 paragraph 13 [1] 45/22 paragraph 23 [1] 77/4 paragraph 24 [1] 82/17 paragraph 5 [1] 128/13 paragraph 6 [2] 44/7	128/17 paragraph 8 [1] 44/15 paragraph 9 [2] 44/21 109/9 parallel [1] 113/17 parameter [1] 98/8 parameters [1] 55/14 parent [1] 56/16 parents [6] 55/12 55/13 56/3 93/5 168/21 171/8 parity [74] 12/2 39/10 45/5 45/8 46/1 47/3 48/21 50/23 57/2 57/5 57/8 57/15 57/18 58/2 58/8 58/17 58/22 59/6 59/25 60/22 61/9 61/18 62/8 62/21 63/6 63/14 64/5 64/11 64/16 64/19 65/18 66/15 67/4 67/5 69/14 69/24 70/13 70/15 70/18 71/3 71/9 71/12 71/13 72/11 72/14 72/18 73/13 73/16 74/1 74/16 75/18 78/9 80/23 81/16 82/3 82/24 83/9 84/13 87/2 87/12 94/8 95/22 96/3 96/6 96/15 96/24 97/8 97/23 98/2 99/18 103/3 119/16 152/8 182/3 Parliament [1] 75/13 Parliamentary [2] 77/22 79/16 parliaments [1] 4/3 part [42] 10/15 15/12 19/23 19/25 20/4 21/13 23/13 24/12 27/5 32/17 33/24 34/2 43/18 59/7 65/20 68/23 70/3 79/9 83/22 90/1 90/8 90/13 91/4 94/7 95/1 96/6 97/24 98/1 99/13 107/6 107/7 133/4 138/21 151/18 152/3 156/16 163/16 172/13 176/10 177/20 177/24 181/2 partially [2] 80/22 102/11 participants [5] 92/9 93/3 154/16 166/14 167/9 participated [2] 74/6 82/14 participating [1] 74/5 particular [19] 3/13 4/4 5/10 10/7 14/24 36/14 50/1 61/17 68/4 70/6 95/21 102/22	124/24 124/24 135/22 136/9 140/24 174/14 178/25 particularly [6] 19/20 25/12 50/22 69/5 100/1 107/24 parties [1] 51/13 partly [3] 4/25 19/14 62/25 partner [7] 20/18 20/22 84/23 88/4 88/7 128/18 153/12 partners [22] 17/22 17/22 18/9 25/3 34/24 34/25 55/7 55/7 78/4 84/16 86/4 86/18 87/6 88/2 93/10 94/2 94/20 128/9 128/13 129/3 129/12 169/5 partnership [10] 13/13 105/6 105/10 105/14 105/19 106/4 112/1 112/6 154/25 156/12 parts [15] 2/2 11/15 15/4 37/8 38/8 47/11 47/16 59/9 62/3 63/5 72/1 89/12 107/23 114/5 132/19 party [6] 51/14 74/19 75/9 75/11 110/14 158/21 pass [3] 68/20 81/19 91/8 passage [1] 69/21 passed [1] 175/16 passes [1] 18/14 passing [1] 73/4 passport [3] 48/18 89/19 89/22 past [7] 9/3 40/25 42/6 61/2 102/14 114/21 154/8 patient [2] 124/21 165/6 patients [1] 124/25 pause [1] 154/6 paused [1] 110/19 pausing [6] 14/11 67/14 67/16 134/21 139/9 155/25 pay [2] 81/18 89/3 paying [1] 86/10 Paymaster [9] 76/11 76/14 77/8 77/13 80/4 81/3 90/2 90/6 91/24 Paymaster General [1] 90/2 payment [43] 6/20 11/7 17/19 17/25 18/2 18/14 20/13 20/23 25/21 26/2 26/3 26/6
----------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(64) onto... - payment

P	Pengelly [3] 67/2 71/1 71/2 Penny [5] 75/22 76/12 76/22 77/12 80/18 pensions [3] 11/4 13/16 93/8 penultimate [1] 142/24 people [108] 1/23 3/16 4/17 5/11 5/15 6/2 6/4 8/17 8/22 9/2 10/13 10/18 11/15 12/4 15/8 16/4 16/10 16/11 16/17 17/3 17/6 17/11 17/20 18/15 18/17 18/19 18/24 19/15 21/9 22/21 23/18 23/24 27/13 27/16 27/19 28/18 29/1 29/2 29/12 29/19 32/13 32/20 33/12 35/6 35/11 35/12 36/17 36/20 36/23 39/13 40/3 40/6 40/8 40/11 42/1 42/25 42/25 50/14 51/2 51/12 53/3 53/8 53/13 55/24 57/8 59/6 60/13 60/18 60/23 61/24 62/1 62/3 83/16 89/23 91/3 91/7 93/18 93/20 93/21 94/24 95/15 98/13 98/15 98/18 99/20 100/11 101/20 102/3 102/5 102/8 102/13 107/16 108/20 115/12 129/10 147/1 147/2 147/15 148/7 158/5 162/13 162/18 164/12 165/3 170/12 177/25 178/3 178/21 people's [1] 10/25 per [22] 17/23 19/5 19/6 19/7 19/7 19/10 20/12 20/13 20/17 20/19 26/4 84/24 84/25 88/3 88/4 88/6 88/6 131/21 133/11 144/23 153/2 166/8 perceived [1] 61/3 percentage [1] 21/12 performance [2] 3/14 105/6 perhaps [10] 1/13 51/19 92/13 100/6 103/6 135/21 148/22 177/9 178/23 179/25 period [10] 14/19 19/14 41/3 69/15 83/11 83/20 87/9 138/11 180/9 180/11 permanent [8] 44/12 45/19 46/7 48/20 63/24 66/11 67/3 88/22 permitted [1] 166/24 person [11] 6/1 15/2 15/10 15/11 18/16 18/16 23/10 26/22 122/14 129/5 161/19 person's [3] 15/4 149/4 167/23 personal [6] 16/3 35/8 41/23 115/23 136/25 178/4 personal/travel [1] 16/3 personalised [1] 33/22 personally [1] 59/2 Persons [4] 128/8 128/10 128/22 129/4 perspective [6] 9/6 11/12 144/14 144/15 164/10 172/3 persuaded [1] 132/3 phone [2] 119/24 157/12 phones [1] 119/24 phoning [1] 156/23 phrase [1] 113/2 physically [1] 116/15 physician [4] 123/2 132/22 133/2 133/5 pick [7] 6/7 13/8 33/17 43/14 49/15 77/14 142/23 picked [2] 49/25 111/5 picking [1] 78/18 picture [2] 111/12 121/6 piece [1] 172/11 pinpoint [1] 135/25 place [23] 34/19 40/13 42/24 44/5 51/12 63/14 64/12 64/22 66/25 70/22 86/13 87/5 87/14 88/25 101/19 119/18 119/23 135/23 136/1 145/5 170/16 179/3 179/22 placed [1] 10/9 plain [1] 56/24 plainly [2] 58/24 92/6 plan [3] 100/5 113/15 123/25 Planning [1] 105/6 plans [5] 50/14 96/25 100/12 110/19 114/11 platform [1] 61/7 plausibility [5] 135/24 137/10 138/13 142/4 174/10 plausible [4] 133/16 133/18 136/8 139/16 play [1] 113/13 please [21] 6/9 13/21 29/24 33/4 33/19 47/24 49/17 52/14 57/19 70/25 109/3 109/8 133/7 142/9 143/6 143/13 145/21 148/4 154/1 166/19 178/14 pleased [3] 12/15 84/1 101/18 plug [1] 139/12 plus [4] 32/8 44/24 142/18 144/21 pm [7] 92/24 93/1 103/24 104/1 167/5 167/7 184/4 point [46] 3/22 4/18 5/4 8/16 16/15 18/13 19/18 19/23 20/1 20/2 20/16 38/14 50/1 50/3 50/15 52/11 59/5 62/17 64/8 64/15 65/3 65/15 67/25 68/23 70/16 70/21 82/1 83/6 86/8 87/18 88/9 91/23 93/22 100/9 120/6 128/15 136/4 141/20 155/4 155/17 158/10 158/22 158/23 161/19 173/11 178/18 points [10] 2/24 57/21 69/19 69/20 85/4 95/18 95/20 155/9 156/22 164/4 policy [16] 30/6 32/3 43/21 74/10 111/23 111/25 114/12 114/17 114/20 116/24 117/5 117/9 119/13 151/25 152/2 152/21 polite [1] 1/7 port [1] 175/6 portion [1] 21/16 position [39] 3/20 23/17 31/12 39/8 39/15 40/4 42/10 43/8 51/17 53/19 54/19 62/14 64/18 65/23 66/10 66/13 68/11 68/23 69/3 71/24 75/2 75/14 75/15 82/10 83/14 85/1 88/16 93/6 93/25 94/1 94/4 102/3 102/7 112/21 120/4 120/16 123/3 151/15 159/25 positive [2] 56/8 116/17 positively [1] 53/25 possible [19] 19/3 21/24 23/2 27/17 37/4 66/8 71/25 78/3 79/7 79/13 85/20 90/24 97/17 97/18 98/12 130/25 132/12 140/16 181/3 post [5] 25/5 109/25 112/20 143/11 171/2 posting [1] 115/9 pot [1] 100/2 potential [7] 29/25 57/7 87/3 111/22 123/15 145/1 154/10 potentially [6] 9/18 18/23 160/18 164/2 164/24 174/3 pots [1] 16/22 power [1] 50/5 powered [1] 60/8 practical [5] 40/3 40/13 40/18 96/17 145/12 practically [2] 48/14 70/20 practice [9] 70/15 109/14 137/16 142/14 163/17 174/10 181/15 181/16 181/24 practices [3] 124/12 138/10 181/22 pre [5] 73/10 83/11 83/20 86/19 109/23 pre-date [1] 109/23 pre-dated [1] 86/19 pre-dates [1] 73/10 pre-election [2] 83/11 83/20 precisely [1] 47/18 preconditions [1] 10/8 predecessor [2] 63/22 72/16 predictable [2] 17/10 96/11 predominantly [1] 113/18 prefer [1] 1/6 preferable [3] 45/19 48/20 99/19 preference [1] 99/10 preferred [1] 119/9 prejudice [1] 133/17 preparation [1] 127/8 prepared [4] 28/22 122/7 124/3 140/12 prescription [1] 161/15 press [4] 2/5 76/1 104/17 119/21 pressing [1] 32/1 pressure [4] 69/4 74/20 89/12 89/14 presumably [6] 112/10 122/14 123/8 159/4 159/22 160/25 pretend [1] 19/23 prettier [1] 1/17 pretty [2] 18/19 159/23 Prevention [1] 63/19 previous [12] 10/13 70/25 75/11 77/17 77/21 86/1 86/14 100/10 112/24 122/3 123/6 123/7 previously [12] 8/6 20/11 21/17 48/17 51/10 87/10 120/24 122/1 123/5 146/13 146/22 169/13 Price [13] 37/16 62/24 63/18 64/10 65/1 66/22 67/7 68/3 68/10 68/19 71/6 72/10 72/20 Prices [1] 44/23 primary [4] 86/3 128/23 129/7 129/11 Prime [2] 77/17 78/16 principal [5] 13/22 15/17 16/9 17/14 27/2 principle [9] 35/3 35/4 84/6 131/11 133/9 176/4 176/12 179/18 180/7 principled [1] 19/11 principles [3] 66/15 66/23 90/23 print [1] 69/17 prior [11] 45/8 64/3 76/14 90/5 90/5 99/1 130/21 151/10 158/17 161/11 169/18 prioritise [1] 71/16 privy [1] 119/19 proactive [2] 33/14 37/8 proactively [3] 36/19 54/16 156/22 probabilities [4] 130/22 131/11 140/13 173/24 probability [6] 121/5 131/20 132/13 173/3 173/3 173/7 probable [5] 131/17 131/19 131/23 132/14 132/15 probably [20] 2/4 54/17 87/21 92/18 115/7 119/6 119/11 139/21 141/12 154/8
----------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(65) payment... - probably

P	43/21 90/19 proposing [1] 76/13 proven [1] 72/3 provide [35] 13/24 17/10 40/3 40/14 41/16 42/7 46/5 54/10 55/22 67/21 73/13 73/15 78/20 79/6 79/21 88/11 92/2 93/19 95/5 99/23 109/12 113/25 116/18 117/24 135/6 149/9 157/4 157/13 160/2 161/7 175/21 176/18 176/19 180/10 182/25 provided [24] 12/25 14/5 15/13 21/12 21/17 48/24 65/1 67/9 71/19 73/16 80/9 83/21 97/13 101/9 114/24 120/12 124/9 141/7 161/8 161/10 164/17 165/1 170/9 175/22 provides [6] 31/16 46/18 101/22 116/4 153/19 164/12 providing [8] 61/6 71/21 77/19 136/25 143/2 155/6 165/10 165/11 provision [14] 15/7 34/3 55/8 62/9 93/11 96/12 127/10 153/11 155/11 155/13 155/22 156/1 158/11 164/6 provisions [2] 109/5 128/12 provokes [1] 61/1 Prynawn [1] 104/3 psychological [21] 12/6 12/10 14/24 15/12 28/23 33/25 34/6 34/17 35/1 35/19 59/4 59/12 60/5 60/19 60/25 67/13 71/20 72/2 85/11 161/11 161/12 psychologically [1] 61/16 psychologist [8] 59/14 59/21 112/10 112/11 115/22 164/17 165/2 165/16 psychologists [1] 105/25 psychology [11] 106/1 108/1 110/23 112/11 113/1 115/14 145/7 155/23 164/7 172/12 181/14 public [5] 4/12 14/3	35/11 115/8 124/17 publicised [1] 177/15 publicity [3] 4/2 140/22 180/16 published [2] 37/17 179/4 pull [4] 117/13 122/10 125/9 174/7 pulled [1] 144/21 purport [1] 42/6 purpose [8] 37/9 47/7 53/9 89/9 107/5 114/14 117/21 172/9 purposes [2] 143/2 163/2 pursued [1] 63/4 push [1] 149/8 push-back [1] 149/8 put [22] 28/19 29/1 39/13 40/24 74/25 100/24 103/6 108/19 111/7 116/12 123/24 124/3 144/2 145/5 157/5 166/14 169/14 172/19 178/21 179/2 182/16 182/22 putting [2] 103/8 163/24	Q qualify [1] 144/3 qualify: [1] 130/20 qualify: chronically [1] 130/20 qualifying [6] 128/5 128/8 128/10 128/22 129/4 129/5 quality [4] 14/8 156/9 156/17 183/25 quarter [3] 51/22 52/6 154/7 queries [3] 30/4 155/18 156/21 query [1] 141/1 querying [1] 67/8 question [31] 18/4 21/7 30/24 50/2 55/1 57/3 57/18 59/16 62/2 67/15 87/20 87/24 88/23 94/4 100/15 112/24 125/17 153/9 166/5 169/20 172/13 172/16 173/6 176/2 176/13 177/12 179/1 179/16 179/23 180/5 180/15 questioning [1] 177/7 questions [54] 2/7 2/11 37/25 43/3 46/12 48/5 51/19 63/12 85/25 87/13 92/8 92/10 92/14 93/2	98/20 100/10 101/11 101/15 104/23 105/2 107/7 108/22 109/15 114/19 116/2 116/21 121/9 126/15 127/8 129/17 134/24 142/7 145/14 149/20 153/16 153/17 154/15 154/16 155/10 166/14 167/8 167/10 169/9 170/13 171/11 174/9 174/16 175/13 175/21 177/4 177/5 185/3 185/5 185/6 quickly [6] 32/23 83/4 83/5 107/13 159/24 180/2 quite [13] 2/5 23/4 29/9 97/4 97/10 104/20 110/12 122/9 122/9 125/5 125/12 138/4 159/15	R raise [4] 72/21 75/19 87/24 141/1 raised [13] 15/18 59/1 59/3 59/10 74/2 74/2 82/17 82/22 87/12 93/3 144/25 149/8 162/23 Ramsey [8] 103/14 104/2 105/1 105/3 166/15 167/8 182/12 185/4 ran [2] 50/17 86/14 range [6] 16/14 22/10 48/18 57/9 64/7 158/1 ranks [1] 132/12 rapidly [2] 63/6 92/4 rate [10] 17/25 18/2 20/13 20/20 26/3 87/19 88/3 88/3 111/21 118/8 rates [6] 21/3 37/22 47/5 84/21 88/5 117/25 rather [16] 4/20 8/25 16/17 16/21 28/6 28/15 29/7 34/17 41/19 42/9 42/13 62/19 67/16 156/11 159/21 166/2 rationale [1] 39/19 re [8] 27/15 28/20 29/25 34/18 53/10 145/2 145/3 145/3 re-engage [1] 27/15 re-examined [1] 28/20 re-explain [1] 145/3 re-fight [1] 53/10 re-justify [1] 145/3	re-open [1] 145/2 re-understand [1] 34/18 reached [7] 57/9 62/14 75/14 75/21 83/10 83/18 84/6 reactivation [1] 61/1 read [4] 106/23 134/2 134/13 161/6 reader [1] 130/25 reading [1] 58/4 reaffirming [1] 76/7 real [5] 58/25 59/6 62/1 69/3 93/17 realistic [2] 97/7 97/16 Realistically [1] 61/14 reality [12] 8/24 10/12 17/7 18/13 19/12 40/9 40/11 51/2 62/15 71/23 90/14 91/1 really [41] 9/7 10/22 22/8 24/20 28/22 32/19 34/17 36/19 37/3 37/7 40/2 47/3 53/9 55/14 57/20 77/2 82/16 89/7 93/16 97/3 101/21 102/7 106/22 119/21 123/2 126/10 137/16 139/23 155/10 160/19 161/18 161/20 168/10 171/23 177/7 179/1 179/18 180/15 181/25 182/24 183/3 rears [1] 48/21 reason [5] 5/16 88/17 118/17 119/11 140/17 reasonable [4] 1/20 104/14 104/16 147/18 reasonably [1] 1/7 reasons [4] 16/14 17/12 22/24 28/14 reassurance [2] 50/19 73/11 recall [7] 9/16 38/2 38/5 73/25 74/4 82/13 90/9 receipt [4] 123/5 123/7 150/11 168/24 receive [22] 6/19 17/22 20/23 26/5 53/11 57/4 84/15 85/16 107/21 110/15 118/8 122/19 138/1 139/25 142/18 144/1 151/6 152/25 165/25 168/19 171/6 176/10 received [16] 26/8 30/4 43/20 45/9 53/15 58/17 65/8 83/7 94/15 99/11 99/13 108/17 125/22 132/1 132/5	136/6 receives [2] 20/18 44/12 receiving [2] 20/20 31/25 recent [6] 19/8 38/20 68/6 119/15 163/8 175/5 recently [10] 39/10 59/15 60/21 87/8 94/9 107/25 115/13 124/10 129/14 181/11 recipients [3] 50/4 50/21 99/5 recognise [13] 4/10 29/3 29/4 39/13 42/20 62/12 72/1 93/22 102/9 135/16 140/7 162/17 180/12 recognised [6] 10/15 16/23 44/4 53/14 73/3 81/19 recognises [1] 53/4 recognising [4] 5/25 17/11 61/10 62/19 recognition [10] 4/8 4/18 4/21 28/24 35/16 40/4 53/12 70/5 102/1 102/10 Recognition and [1] 4/21 recollect [1] 54/15 recollection [3] 36/16 53/2 54/7 recommend [1] 118/15 recommendation [8] 30/17 32/11 32/25 87/15 118/10 118/12 119/10 175/3 recommendations [5] 32/5 58/6 101/24 106/11 172/19 recommendations in [1] 58/6 reconsider [2] 73/14 138/3 record [5] 125/9 139/23 140/5 158/6 182/22 record-keeping [1] 140/5 recorded [1] 71/6 records [23] 70/12 88/19 88/24 121/23 122/4 122/8 122/10 122/11 125/6 134/3 134/14 134/23 135/1 135/2 135/12 135/15 135/18 137/11 137/13 140/5 141/22 141/25 165/8
----------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(66) probably... - records

R	84/20 86/3 88/1 100/17 109/12 115/19 125/1 147/18 151/7 155/6 158/8 168/19 168/24 171/6 regularised [1] 44/11 regularly [3] 21/25 43/20 98/15 regulated [1] 36/3 regulation [1] 128/1 reinvent [2] 130/13 156/11 reject [1] 173/11 rejected [1] 174/5 rejection [1] 137/24 relate [1] 11/1 related [7] 25/23 26/18 28/3 59/25 60/15 95/13 143/15 relates [2] 86/7 95/14 relating [5] 98/21 115/9 115/17 122/5 174/17 relation [19] 11/9 16/2 37/25 43/14 43/23 44/5 46/16 47/16 49/2 86/17 90/3 94/13 95/19 95/21 96/23 127/3 153/9 155/25 164/4 relationship [5] 10/24 108/23 116/13 116/17 144/17 release [1] 119/21 relevance [1] 140/18 relevant [13] 47/11 60/9 75/23 76/23 91/4 115/17 132/5 139/3 139/5 139/17 139/20 163/17 163/21 reliable [1] 155/5 relied [1] 141/5 relief [1] 153/2 relive [2] 101/20 145/2 reliving [1] 61/2 relying [1] 170/8 remain [3] 85/13 86/20 97/24 remainder [1] 7/16 remained [1] 45/13 remaining [2] 78/1 133/16 remains [2] 102/16 138/1 remarries [1] 153/13 remember [3] 19/20 29/9 169/2 remind [2] 42/25 98/15 reminder [2] 60/11 60/23	remotely [2] 1/24 104/20 remove [2] 16/4 178/24 repeat [2] 91/20 179/24 repeated [1] 177/23 report [9] 28/8 29/21 58/7 60/13 117/19 117/21 118/3 118/23 156/19 reporting [1] 4/4 reports [2] 67/18 118/24 represent [1] 113/5 representations [2] 33/13 45/10 representative [5] 5/9 7/5 7/13 18/12 72/13 representatives [5] 2/5 57/24 59/11 101/13 109/11 represented [1] 23/17 Republic [6] 21/21 21/25 22/3 22/6 22/9 22/23 Republic of [1] 22/6 request [4] 68/1 68/16 72/19 167/15 requesting [1] 177/20 requests [4] 45/14 78/11 133/5 147/18 require [1] 79/1 required [8] 44/14 46/1 61/4 85/19 136/9 148/19 155/8 180/13 requirement [3] 26/14 52/25 167/11 requirements [1] 10/11 requires [3] 28/7 143/7 148/15 research [2] 107/3 117/10 resilience [2] 61/12 182/17 resolution [1] 78/10 resolve [8] 37/1 77/6 84/7 84/9 89/7 92/7 112/20 160/17 resolved [4] 5/14 61/15 159/15 171/4 resolving [1] 77/25 resourcefulness [1] 61/11 resources [3] 9/23 66/6 115/3 respect [4] 49/8 103/5 149/23 180/16 respected [2] 40/8 70/4 respectively [1] 95/4	respects [2] 98/24 103/15 respite [7] 179/11 179/12 179/18 179/20 180/2 180/8 180/9 respond [1] 156/21 responded [1] 68/3 response [5] 3/15 16/17 169/25 175/15 176/3 responses [2] 14/22 49/19 responsibilities [6] 3/6 19/20 76/10 154/2 154/24 155/1 responsibility [21] 3/10 3/17 5/2 5/5 8/13 8/14 9/17 9/23 20/5 39/14 42/2 42/14 42/18 42/21 48/18 49/10 75/22 76/2 83/16 111/18 116/22 responsible [12] 3/12 3/19 5/7 5/19 11/19 12/8 41/2 63/1 76/23 107/2 155/5 181/16 responsive [1] 176/18 rest [3] 52/4 67/15 165/7 restrictions [1] 181/22 result [10] 119/7 125/15 128/23 129/4 130/21 131/18 133/12 159/19 174/4 174/20 resulted [1] 131/14 resume [1] 92/15 retained [2] 16/6 17/2 Revenue [1] 13/17 review [3] 28/5 29/8 111/19 reviewed [1] 44/13 revise [1] 55/20 revised [2] 35/22 36/7 revisions [1] 43/20 revisit [1] 181/23 Richards [3] 2/7 2/11 185/3 right [66] 2/16 9/5 14/9 20/7 21/1 23/6 24/19 27/6 27/7 28/1 32/16 34/7 34/9 34/15 38/14 38/22 41/1 41/4 42/4 46/20 47/15 47/21 48/7 54/18 70/15 75/4 78/13 79/21 80/20 81/10 81/25 86/16 89/18 92/3 92/5 98/4 98/25 99/9 99/25 105/7 105/12 105/21 108/16 116/23 121/11 124/12	126/21 128/25 129/6 134/13 135/9 138/7 143/24 145/21 146/2 147/20 148/9 148/12 149/4 149/12 150/5 157/13 158/4 166/7 170/22 175/6 right-hand [1] 146/2 rights [5] 112/7 155/11 156/2 156/15 157/24 Riley [1] 106/7 ripple [1] 27/13 rise [3] 37/15 57/18 63/12 risk [1] 89/12 road [1] 70/23 Robin [1] 82/22 robust [1] 68/6 role [25] 4/14 5/2 6/14 41/1 90/18 106/3 106/6 106/9 106/15 106/18 107/1 107/2 107/5 107/10 108/11 113/20 114/14 117/4 117/4 117/8 140/24 161/21 162/7 162/21 171/25 room [3] 1/14 1/23 104/11 rooting [1] 182/25 round [3] 171/17 177/3 181/9 route [7] 27/18 34/10 34/12 34/18 103/3 111/2 132/15 row [1] 89/17 Rule [1] 176/14 run [9] 40/20 41/18 57/10 98/5 102/18 105/25 112/12 139/16 159/12 running [7] 34/16 41/18 97/1 97/6 111/20 112/2 114/15 rush [1] 82/5 Russell [5] 121/22 122/7 122/19 123/3 143/4 Russell-Cooke [5] 121/22 122/7 122/19 123/3 143/4	132/23 132/24 134/4 150/24 169/12 174/12 174/14 176/6 177/8 sake [2] 80/1 97/19 same [26] 6/3 7/17 18/4 27/18 51/24 62/4 62/4 64/12 64/13 64/22 70/22 70/22 71/14 71/17 71/18 83/21 110/11 110/18 120/16 120/20 142/21 145/6 152/20 152/21 160/13 170/17 satisfactory [1] 139/4 satisfied [1] 132/9 save [1] 79/5 saving [1] 29/14 saw [2] 133/8 152/13 say [57] 13/21 15/14 25/15 26/11 27/22 29/4 37/12 40/23 41/12 42/4 46/23 47/24 48/19 51/25 51/25 52/18 54/4 54/15 56/7 65/14 73/2 73/5 83/25 85/12 91/5 97/7 97/17 102/14 105/9 109/18 110/6 112/22 117/18 123/21 131/15 133/21 134/15 137/13 141/4 141/18 141/23 144/3 144/13 145/22 147/20 159/17 161/9 161/20 166/21 166/22 174/19 174/20 175/22 175/25 177/18 178/11 178/13 say: [1] 33/1 say: well [1] 33/1 saying [15] 7/9 10/21 16/18 23/6 23/10 28/25 32/21 33/4 38/8 68/14 68/20 101/18 153/17 154/4 169/4 saying: [2] 9/21 99/20 saying: we [1] 9/21 saying: where [1] 99/20 says [24] 6/15 30/2 31/7 35/20 37/12 44/8 44/15 44/24 45/7 45/22 67/25 69/21 72/11 77/15 78/17 78/23 79/11 80/12 81/14 112/14 117/20 129/24 150/19 150/23 scale [1] 98/12 scandal [3] 4/2 106/24 107/15 scenario [4] 120/20 126/13 137/1 165/18 schedule [1] 169/3
----------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(67) reduction - schedule

F:

S	11/14 20/5 22/19 40/24 42/6 44/18 46/9 47/7 49/13 52/17 52/22 53/14 55/19 55/20 56/4 58/9 58/24 60/1 61/18 65/19 66/20 67/10 70/3 70/5 72/15 73/13 74/16 76/4 77/20 79/10 84/12 85/14 85/22 91/22 93/15 93/17 95/1 95/5 97/12 117/12 119/16 120/11 120/11 125/24 130/16 140/23 152/7 153/10 156/2 156/4 schemes themselves [1] 91/22 SCM [2] 30/3 118/16 scope [3] 57/3 57/8 99/3 Scotland [22] 2/2 6/22 8/1 8/5 8/16 8/19 9/1 23/21 28/4 46/17 63/8 63/21 65/5 66/10 78/2 78/6 79/18 82/21 84/22 85/1 85/6 101/9 Scott [3] 104/23 105/2 185/5 Scottish [11] 9/12 19/5 22/16 22/19 44/18 86/19 95/3 130/4 130/7 130/9 133/8 screen [1] 1/17 screens [1] 1/16 se [1] 144/23 seat [2] 112/16 113/15 second [31] 7/23 15/17 23/18 24/25 33/20 33/20 34/5 44/1 54/18 54/25 58/1 60/15 65/3 67/25 73/5 74/12 77/15 78/17 78/18 80/8 100/4 111/17 116/7 131/15 133/4 146/3 158/10 172/13 179/1 182/5 182/6 secondary [4] 60/24 128/24 129/10 144/10 secondly [1] 113/16 Secretaries [1] 63/24 secretary [8] 2/25 6/14 66/11 67/3 77/23 79/16 79/17 183/23 section [4] 112/4 143/8 143/8 154/1 section 1 [2] 143/8 143/8 section 6 [1] 154/1	secure [1] 135/1 securing [1] 73/21 security [4] 14/8 45/25 100/8 100/9 see [84] 2/12 2/14 2/23 4/13 6/2 6/10 7/9 8/21 12/13 15/9 15/16 25/18 29/21 29/24 30/16 31/1 34/21 37/15 39/7 43/6 44/7 46/14 49/18 51/13 51/14 56/19 57/20 58/2 58/3 58/12 59/19 62/1 63/15 63/16 64/24 65/23 66/14 68/13 69/17 71/2 71/24 72/1 74/9 75/20 75/24 76/11 78/14 79/19 80/7 80/11 81/12 84/18 91/7 99/24 103/4 104/5 109/1 109/6 109/20 111/16 114/15 117/19 128/1 128/5 128/6 128/12 129/23 133/7 135/14 135/15 135/21 143/6 145/20 145/25 146/3 150/13 153/21 167/3 171/21 172/10 178/7 178/16 179/11 181/25 see in [1] 75/24 seeing [3] 8/18 52/5 154/12 seek [7] 15/23 98/23 121/18 163/11 167/14 173/10 182/21 seeking [5] 7/19 22/18 100/19 136/2 138/22 seem [2] 130/25 159/18 seemed [2] 102/24 147/17 seen [12] 48/16 54/2 54/2 60/9 62/18 70/23 86/13 96/8 102/20 114/23 153/10 156/19 self [4] 28/5 29/7 144/8 144/15 self-declaration [2] 28/5 29/7 Senedd [5] 2/15 3/2 45/11 51/10 110/14 Senedd's [1] 74/19 Senior [1] 112/7 sense [11] 5/11 14/7 42/13 110/17 144/5 145/12 156/11 172/2 178/19 179/19 181/19 sensible [3] 89/17 96/10 183/16	sensitive [1] 60/23 sent [4] 72/6 74/10 77/7 181/9 sentence [4] 20/8 52/18 74/13 77/16 separate [3] 65/19 144/24 160/11 September [7] 2/18 73/7 77/9 80/4 80/5 127/6 130/21 September 1991 [2] 127/6 130/21 September 2014 [1] 2/18 September 2020 [2] 77/9 80/4 sequelae [1] 28/10 series [1] 8/9 serious [1] 90/11 service [40] 4/6 14/4 15/8 24/11 34/7 34/9 91/2 105/5 105/16 106/1 109/2 109/13 111/22 112/3 112/12 112/14 112/14 112/16 113/4 113/7 113/9 113/16 113/18 113/24 118/7 155/23 157/7 157/25 158/5 161/12 162/19 164/7 165/4 165/13 165/19 165/22 166/3 172/4 176/18 176/20 services [21] 2/22 3/21 13/12 14/1 14/3 14/13 24/6 24/6 31/4 63/21 107/1 153/18 153/18 155/16 157/3 158/2 158/13 161/15 164/12 183/21 183/21 sessions [4] 115/21 116/1 164/16 165/24 set [50] 4/11 6/24 7/18 8/19 9/8 9/11 9/13 17/14 18/19 30/8 43/13 44/17 48/13 49/17 52/15 65/23 66/10 78/22 83/15 84/18 90/19 93/15 93/23 96/24 96/25 97/7 97/14 97/16 107/4 108/12 120/12 124/6 126/18 126/22 126/25 127/13 127/21 128/19 130/18 134/12 143/9 145/18 151/5 156/7 160/13 168/10 172/16 174/1 176/25 177/1 sets [11] 16/20 47/13 61/23 82/16 128/20 131/10 154/1 154/2	154/23 154/25 160/3 setting [13] 20/1 21/19 28/9 43/18 43/24 66/12 80/19 90/2 109/20 114/17 138/15 163/20 165/17 settled [1] 21/16 settlement [6] 51/13 51/15 62/9 96/14 99/24 101/22 setup [1] 125/24 several [2] 25/18 51/1 severely [1] 78/5 shade [1] 92/5 shall [4] 1/5 109/10 134/10 154/14 share [7] 73/12 91/24 95/14 101/2 122/5 122/7 130/13 shared [10] 13/12 24/5 24/6 66/23 105/5 107/1 122/16 160/13 181/14 183/8 sharing [4] 39/4 115/23 115/24 136/25 she [21] 65/5 65/20 66/22 68/5 68/5 68/10 68/22 68/22 75/12 77/15 78/17 78/22 78/23 79/11 79/11 79/14 80/7 80/12 80/23 166/3 166/3 she's [4] 59/21 79/15 81/14 165/11 shift [3] 47/2 47/7 63/1 shoe [1] 15/21 short [7] 52/9 63/6 83/3 92/25 105/10 158/6 167/6 shortly [4] 78/10 82/6 146/8 169/14 should [29] 5/22 8/13 10/10 10/11 65/21 66/16 66/17 68/18 81/10 90/14 90/25 91/9 92/15 99/22 103/20 117/25 118/11 119/24 120/5 120/5 133/13 133/16 133/17 133/22 147/3 151/23 151/25 160/1 178/3 shouldn't [1] 163/7 show [4] 30/24 134/14 141/22 150/13 shown [3] 35/4 61/12 130/19 SIBSS [1] 168/9 sickle [1] 125/16 side [3] 22/3 147/10 166/4 sight [1] 151/10	sighted [2] 11/5 27/10 sign [2] 33/4 33/5 sign off [1] 33/5 sign-off [1] 33/4 significant [13] 5/12 12/22 13/1 17/4 25/5 32/4 51/14 60/1 60/5 79/5 82/5 92/11 96/15 significantly [3] 4/25 14/7 50/8 signpost [3] 115/16 157/3 170/11 signposted [1] 146/20 signposting [6] 15/8 147/1 155/15 158/13 161/10 161/14 similar [10] 30/7 30/11 30/19 31/17 71/25 118/16 130/3 130/7 152/12 152/25 similarities [1] 60/10 simpler [2] 28/12 28/16 simplified [3] 26/13 27/21 29/6 simplify [1] 56/1 simply [12] 17/12 18/18 19/12 22/10 26/16 32/23 51/15 55/23 88/19 121/11 131/4 157/25 since [12] 2/15 3/16 19/4 24/23 30/3 41/2 59/22 66/2 84/8 97/3 102/9 113/7 single [7] 13/10 23/18 131/25 155/4 155/17 158/23 173/5 sir [17] 1/5 51/18 52/7 92/8 92/21 101/14 102/15 103/12 103/13 103/23 154/7 166/13 177/4 177/5 180/24 183/19 185/6 Sir Brian [5] 1/5 52/7 101/14 103/12 180/24 sit [4] 113/24 125/10 156/3 172/4 sits [1] 117/14 sitting [2] 38/25 127/19 situation [2] 39/12 106/22 situations [1] 61/8 six [5] 84/18 97/13 110/1 131/3 131/6 six months [2] 97/13 131/6 size [1] 104/15 sized [1] 1/20 skill [1] 160/13 skim [1] 55/23
----------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(68) schedules - skim

F:

S	somebody [17] 120/23 121/11 123/22 126/7 126/23 127/4 129/19 130/19 131/23 137/23 143/24 144/5 148/25 151/22 157/20 165/25 180/25 somehow [1] 56/3 someone [7] 18/14 20/10 23/13 24/2 87/22 91/7 91/8 something [44] 4/20 14/15 19/3 20/3 21/22 22/13 29/2 29/5 30/11 36/24 40/1 40/12 51/16 53/8 72/4 72/22 87/22 90/4 110/9 111/7 112/18 113/13 118/25 119/1 119/5 124/2 124/3 125/2 125/7 133/8 135/8 137/10 152/18 153/13 160/6 162/16 164/3 168/5 168/7 169/23 171/22 174/6 175/9 181/23 sometimes [8] 18/16 23/5 117/10 159/5 160/20 160/25 163/5 180/12 somewhere [3] 2/3 70/24 99/16 soon [3] 6/2 79/7 79/12 sooner [2] 85/20 183/8 sorry [12] 67/11 81/5 81/7 81/9 113/2 151/22 159/2 169/20 173/19 179/23 179/24 180/24 sort [17] 90/12 98/17 110/7 119/20 135/23 139/10 149/3 150/17 152/8 157/8 160/2 160/13 164/18 165/6 165/17 166/18 181/24 sorted [2] 159/23 171/4 sought [4] 137/7 167/13 174/22 175/19 Soumik [18] 6/9 13/21 29/24 33/19 43/5 49/17 52/14 53/16 57/19 71/1 81/8 89/25 109/17 118/21 144/12 166/6 177/11 179/2 sound [1] 23/5 source [2] 58/20 176/24 sources [1] 178/15 South [1] 14/21	South Wales [1] 14/21 speaking [3] 3/8 132/8 151/14 special [13] 27/5 27/8 27/11 29/25 30/2 30/10 30/13 30/18 31/15 32/17 118/1 118/13 144/21 specific [13] 11/8 38/13 42/14 43/20 49/6 56/7 59/16 75/8 93/16 109/20 132/2 138/15 139/17 specifically [3] 49/7 54/15 73/3 speed [1] 107/13 spent [1] 42/19 spirit [4] 65/17 119/12 141/15 161/22 spoke [1] 159/2 spouse [2] 128/18 153/12 spouses [5] 17/22 18/8 128/9 128/13 129/3 sprung [1] 8/10 staff [7] 108/6 119/23 127/13 127/15 168/6 168/8 168/9 stage [25] 12/11 25/13 25/20 25/21 26/3 26/5 26/8 26/13 30/12 31/17 31/18 31/19 32/2 32/8 44/24 80/23 110/19 126/10 126/10 129/25 141/18 142/18 144/21 154/20 173/13 stage 1 [4] 26/13 31/17 32/8 129/25 stakeholder [5] 107/6 109/8 112/19 112/22 113/3 stakeholders [2] 27/25 59/2 stand [2] 98/25 140/1 standard [2] 132/8 156/9 standing [1] 40/9 start [9] 39/7 57/19 63/13 104/5 109/7 156/7 171/17 181/12 183/19 started [1] 94/10 starting [5] 22/22 70/21 97/2 110/17 166/20 starts [2] 62/22 69/14 state [10] 5/13 15/17 62/5 76/6 77/23 79/17 102/4 165/5 172/8	183/23 statement [52] 6/7 6/11 6/13 8/21 11/10 12/13 16/20 17/15 38/15 43/4 43/6 43/12 47/14 48/8 49/25 52/14 58/4 69/9 72/23 72/25 73/1 73/7 77/4 77/10 82/16 83/7 83/9 83/10 83/15 83/19 83/24 94/14 96/9 97/4 101/7 105/9 109/18 121/17 124/6 132/20 133/1 140/9 140/10 140/12 145/17 145/20 146/7 146/8 148/11 161/6 169/15 177/8 statements [8] 51/11 55/2 97/15 132/10 134/7 139/7 139/15 148/17 status [2] 61/4 155/19 step [5] 7/11 58/5 72/18 113/11 137/9 steps [4] 69/18 110/10 124/6 124/14 stigma [1] 16/15 still [21] 5/13 5/17 16/14 23/6 51/3 51/18 57/10 87/1 87/4 87/4 87/13 88/15 93/10 94/25 96/16 102/7 123/19 135/18 168/7 168/23 168/24 stood [1] 99/1 stops [1] 62/22 story [1] 133/15 straightforward [2] 15/20 28/16 straitjacket [1] 10/20 stream [6] 89/8 89/11 94/13 96/5 99/18 99/21 streamlined [1] 13/10 streams [2] 10/4 147/24 strength [1] 68/4 stress [6] 25/6 53/13 80/13 115/22 137/22 143/11 strong [4] 9/9 16/17 66/1 78/12 strongly [2] 18/13 120/25 struck [2] 61/11 102/22 structure [1] 108/6 structured [2] 33/22 41/7 struggled [1] 141/14 study [1] 157/9 subject [3] 85/23	90/12 98/1 submission [1] 106/13 submitted [3] 26/6 79/22 139/4 subsequent [4] 73/1 84/25 126/7 152/17 subsequently [1] 71/12 substance [1] 120/4 substantial [2] 78/20 92/2 substantial compensation [1] 92/2 substantiate [3] 134/6 134/20 135/22 substantive [2] 39/9 82/2 succeed [1] 121/13 success [1] 181/19 successes [1] 157/8 successful [1] 132/6 successor [2] 39/22 90/17 such [29] 12/23 16/1 34/1 55/11 60/23 61/14 62/6 66/7 120/21 122/8 125/9 125/19 136/12 146/16 147/25 148/8 150/7 152/22 153/11 158/24 159/12 171/14 173/20 173/22 174/15 175/1 175/14 175/24 181/17 sudden [1] 62/16 suddenly [1] 181/20 suffer [1] 93/9 suffered [5] 41/20 56/14 62/4 93/8 93/20 sufferer [1] 180/22 suffering [15] 3/23 3/25 4/19 4/23 21/10 25/22 26/17 28/23 41/21 50/9 102/4 106/19 143/10 180/17 180/25 sufficient [2] 17/20 92/15 sufficiently [1] 59/18 suggest [5] 36/9 92/10 124/23 152/15 175/1 suggested [2] 92/14 121/17 suggesting [1] 67/21 suggestion [1] 36/6 suggestions [2] 172/19 183/2 suggests [7] 79/4 139/10 141/7 149/22 150/25 156/20 158/11	Suicide [1] 63/19 suit [1] 30/5 suitable [2] 14/3 15/8 suitably [1] 104/15 suite [1] 37/13 sum [6] 53/4 71/15 85/5 95/11 128/14 128/16 summary [5] 9/14 42/10 49/19 175/21 176/2 summer [2] 77/5 79/24 sums [5] 44/16 49/6 49/13 71/14 89/21 supplement [1] 136/2 supplementary [1] 44/1 supplied [2] 6/12 6/17 supply [1] 49/20 support [153] 4/21 5/5 5/7 6/11 6/18 6/20 8/7 8/13 9/4 10/20 10/23 12/6 12/10 12/16 12/25 13/5 13/25 14/4 14/13 14/15 14/17 14/24 14/25 15/8 15/10 15/12 15/14 16/5 16/12 17/17 18/24 19/15 20/5 21/21 21/24 22/5 23/19 25/4 25/12 25/17 27/3 29/8 29/22 33/25 34/1 34/6 34/22 35/1 35/10 35/10 35/13 36/1 39/25 40/3 40/13 40/19 41/16 42/2 42/8 49/8 49/19 55/11 55/17 58/9 59/14 66/4 67/5 67/9 67/12 67/13 69/24 70/10 70/13 71/3 71/9 71/16 71/18 71/19 71/20 71/20 71/22 72/2 72/14 73/13 73/16 75/8 77/15 77/19 78/1 78/4 80/8 80/14 80/17 84/2 85/11 86/12 91/23 93/12 93/15 93/19 99/11 105/16 107/22 108/1 109/21 110/7 110/24 111/1 111/14 113/2 113/3 113/22 115/13 115/14 116/3 116/19 121/8 133/6 135/7 137/8 137/12 140/12 143/2 145/8 145/12 146/18 150/17 150/20 150/22 153/23 155/13 155/20 157/10 157/15 157/16 158/9
----------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(69) skip - support

F:

S	support... [17] 158/12 160/8 160/19 161/11 164/21 165/1 170/9 170/12 171/12 171/21 172/14 176/20 176/21 176/23 178/8 178/8 182/25 supported [1] 134/8 supporting [6] 3/15 123/1 135/6 140/10 141/5 142/1 suppose [6] 116/14 122/24 127/23 136/22 137/24 140/19 supposed [2] 46/21 46/23 sure [12] 10/25 11/4 37/4 70/17 88/11 88/20 95/16 96/7 115/12 169/12 179/23 183/13 surgeon [1] 175/2 surprise [1] 9/25 surprised [2] 50/16 61/13 surprises [1] 103/3 surprising [1] 22/20 surrounded [1] 1/16 survey [4] 7/20 13/19 49/16 49/18 surveys [1] 114/22 survived [1] 137/18 surviving [3] 128/9 128/18 129/3 suspect [1] 1/25 sustainable [3] 7/8 20/3 22/14 Swann [3] 73/5 81/23 82/22 Swiffen [4] 106/10 107/6 117/20 156/20 sworn [3] 2/8 105/1 185/4 symptoms [8] 25/22 25/24 26/17 26/19 27/20 29/3 61/6 143/19 system [14] 7/6 10/24 11/22 22/7 23/19 30/19 55/25 99/10 118/16 155/21 160/9 160/24 160/24 161/4 system and [1] 160/24 systemic [2] 159/18 159/21 systems [4] 15/1 22/5 96/25 125/8	table [1] 145/25 tables [2] 38/12 38/13 take [52] 2/9 7/4 14/11 19/15 35/12 36/22 39/16 42/24 44/23 51/21 53/16 66/25 76/13 77/1 86/13 86/24 88/13 88/17 89/25 92/13 92/17 92/19 96/19 102/19 103/7 104/24 108/24 109/17 111/11 118/22 119/8 120/5 122/23 122/25 131/6 135/23 137/9 138/24 144/12 149/5 154/10 154/20 158/20 162/18 164/3 166/6 166/13 166/16 172/21 179/2 181/13 183/8 take-up [1] 36/22 taken [17] 7/12 8/12 9/11 11/9 33/8 33/15 43/23 44/5 51/12 54/24 62/7 99/21 124/7 124/14 136/1 141/1 168/14 taker [1] 23/9 taking [14] 13/4 23/4 34/19 47/10 58/9 80/13 87/5 87/14 101/19 106/6 119/18 149/1 158/5 163/6 talk [10] 12/2 35/11 52/2 52/4 64/13 75/20 146/24 162/10 166/24 183/22 talked [2] 87/2 113/6 talking [10] 1/8 1/20 1/20 38/23 57/11 104/13 104/18 142/3 142/23 148/7 talks [2] 45/5 67/13 tapered [1] 153/2 targeted [1] 60/24 tax [1] 155/18 team [55] 105/25 105/25 107/22 107/25 108/2 109/19 109/24 110/2 110/16 110/24 112/8 113/1 114/5 115/13 115/14 115/18 116/3 116/9 116/18 121/1 135/10 141/15 145/8 145/9 146/18 147/1 148/7 148/21 151/14 151/19 155/12 156/14 158/8 158/14 158/16 159/14 160/12 162/6 162/22 163/10 164/1 164/14 164/15 164/18 165/5 165/7	165/19 170/10 172/12 176/22 178/7 181/14 181/14 182/19 182/23 team's [1] 116/15 teams [1] 156/6 technician [4] 1/13 1/17 104/10 154/6 technician's [1] 1/14 teenager [1] 4/9 Teleconference [1] 63/14 telephone [1] 14/6 tell [12] 1/19 5/22 43/8 48/3 54/1 106/17 109/21 136/22 148/11 156/1 173/16 174/2 templates [1] 130/11 ten [2] 166/16 167/3 tend [2] 36/9 53/7 term [14] 3/2 42/12 47/13 47/20 50/7 51/6 51/15 62/11 89/4 89/5 89/21 96/12 96/14 100/5 terms [66] 6/24 10/5 10/10 10/19 10/20 10/23 11/10 14/17 20/9 20/18 21/24 27/2 28/2 28/2 34/24 36/12 39/14 41/3 41/25 42/11 44/9 46/13 48/25 55/3 56/15 58/25 59/4 62/8 63/17 65/24 70/10 71/15 73/20 76/16 86/2 86/16 86/24 87/18 94/17 95/6 96/2 96/17 99/15 101/6 104/18 106/24 111/11 111/15 112/20 116/18 119/4 120/3 122/24 123/15 125/8 132/13 138/15 139/9 141/11 156/18 157/9 157/19 162/11 167/14 171/20 172/9 test [4] 130/18 132/17 168/3 173/24 tested [3] 148/12 148/20 177/14 testing [5] 98/4 168/8 168/11 178/1 178/2 thalassaemia [1] 125/16 than [34] 1/21 9/1 14/23 15/11 16/18 16/21 22/7 28/6 28/15 29/7 34/17 38/17 42/9 42/13 62/19 67/16 108/20 115/4 118/4 124/16 127/25 131/3 131/6 131/14 131/21 132/14 135/15 136/15	156/11 159/21 162/16 164/2 166/2 175/25 than pausing [1] 67/16 than' [1] 60/24 thank [27] 2/14 52/7 53/16 81/10 89/25 92/21 92/22 96/1 101/10 102/15 102/16 102/19 103/10 103/12 103/23 104/12 116/10 131/9 143/23 154/22 167/4 177/6 177/11 182/10 183/10 183/17 183/18 thanks [2] 116/16 182/22 that [1040] that beneficiaries [1] 71/15 that in [1] 22/11 that the [1] 166/8 that's [132] 1/7 2/17 2/23 9/14 12/1 12/5 15/7 15/9 17/1 20/4 20/15 21/15 23/4 23/8 24/12 24/24 27/22 28/11 29/7 29/12 30/25 32/14 33/8 34/15 35/13 35/13 37/18 38/6 38/22 40/22 41/17 42/10 46/21 46/23 46/25 47/2 47/12 47/22 48/12 51/17 53/5 54/4 58/3 70/16 71/21 75/8 79/25 81/22 82/5 86/16 89/6 90/17 94/25 95/1 95/9 95/17 97/14 98/1 98/4 99/8 104/5 105/8 105/13 105/18 106/2 106/5 106/8 108/4 108/18 112/9 112/11 112/13 113/12 114/23 117/3 117/7 119/10 120/20 122/22 123/21 124/2 124/13 124/16 126/12 126/17 126/18 127/1 127/7 128/4 128/23 129/1 129/16 130/18 130/22 132/17 132/17 134/18 136/18 139/14 140/20 142/3 143/3 146/5 148/6 148/10 148/13 149/14 150/1 152/20 153/4 153/13 153/20 157/18 159/22 161/20 162/23 164/3 166/12 166/17 167/17 167/18 170/19 172/18 173/14 174/3 174/12	175/12 177/22 179/21 180/19 181/3 182/11 that's possible [1] 181/3 that: [1] 71/9 that: equal [1] 71/9 their [87] 3/25 4/22 4/23 5/18 7/5 7/13 12/16 15/3 15/15 20/22 25/6 25/11 25/14 25/23 25/25 26/18 26/20 27/20 28/4 33/24 35/15 37/15 41/9 45/11 50/9 50/10 53/11 65/19 66/1 66/8 66/21 68/9 70/6 78/12 81/19 84/8 85/17 93/8 93/10 98/13 101/20 108/3 114/4 115/25 118/8 118/25 121/8 123/1 123/19 129/9 130/11 130/11 130/12 131/12 132/21 133/1 134/15 135/1 135/5 135/7 135/10 135/11 137/4 137/8 140/9 140/9 141/23 143/7 143/9 143/9 150/25 155/24 156/13 156/14 159/6 159/7 159/14 160/4 163/1 164/8 166/23 175/8 176/3 176/20 181/2 182/18 182/19 them [52] 5/12 24/11 32/4 35/25 36/1 36/21 38/18 40/14 41/10 43/1 53/10 56/17 103/8 106/11 110/4 110/5 110/6 110/20 121/7 121/20 121/24 122/10 123/19 126/11 130/10 135/11 136/18 136/23 137/3 137/4 137/5 137/6 138/22 138/24 140/11 146/13 147/4 147/16 148/8 157/3 157/7 158/21 159/9 162/8 162/9 167/24 172/1 175/4 175/18 176/23 182/20 183/3 thematic [1] 52/13 theme [1] 135/2 themes [2] 49/23 115/25 themselves [19] 16/11 62/1 72/4 91/22 93/7 110/4 113/23 132/20 132/25 134/23 144/9 153/4 156/17 158/19 161/1 162/17	164/12 172/9 172/20 then [236] theory [4] 31/16 46/21 46/23 58/25 there [218] there's [57] 1/15 1/17 4/18 16/14 19/23 21/8 27/13 29/4 29/9 29/11 31/2 40/9 47/1 48/13 48/20 50/1 50/25 51/14 51/25 52/11 56/7 62/6 62/10 62/22 65/12 66/14 67/11 71/21 74/17 77/21 86/11 91/7 96/7 96/16 98/3 98/7 98/19 101/8 118/12 124/20 124/23 128/17 132/19 137/13 139/10 140/17 142/20 144/10 145/6 146/2 150/9 158/11 159/18 164/1 174/11 182/1 183/15 thereabouts [1] 79/24 thereafter [2] 19/6 88/4 thereby [1] 30/12 therefore [5] 7/14 13/10 60/3 73/14 101/8 these [45] 10/22 12/18 15/21 17/2 18/19 19/1 21/9 25/16 29/19 32/5 35/21 39/20 39/22 39/25 40/10 40/12 45/14 48/21 53/13 64/8 66/3 66/25 68/13 78/10 84/10 88/1 88/14 88/22 89/4 95/11 104/19 122/11 134/16 135/17 142/14 143/15 143/25 146/10 146/22 148/12 149/23 152/12 153/17 174/23 177/13 they [165] 6/18 8/8 8/10 10/16 14/9 14/9 15/5 16/13 17/4 17/7 18/20 19/23 20/24 23/20 23/25 24/1 24/5 24/7 25/23 25/25 26/16 26/17 26/19 27/25 29/3 32/3 35/2 35/4 35/24 37/5 37/6 39/20 39/21 40/11 40/14 40/17 51/23 53/3 55/5 66/7 68/25 74/20 81/19 83/16 84/11 85/18 94/7 100/8 101/5 102/3 102/9 104/19 107/24 108/17 109/20 110/5
T	tab [1] 115/3					

(70) support... - they

T	38/22 39/3 41/6 41/11 42/4 42/10 42/16 42/17 43/2 47/3 47/12 48/4 51/8 51/9 54/23 55/4 58/3 58/14 59/3 59/17 64/9 64/19 65/13 67/16 69/9 69/12 70/16 71/23 72/24 73/4 74/6 75/12 76/7 77/4 80/18 81/8 82/7 82/11 82/12 85/25 86/16 86/18 89/5 89/6 89/16 89/22 90/25 91/12 92/11 92/17 96/10 96/14 97/7 97/14 98/11 99/17 99/22 100/12 103/10 107/14 107/20 107/21 109/4 113/5 114/21 119/1 120/6 122/9 122/22 123/21 124/2 124/5 124/11 124/16 125/4 128/15 135/16 136/13 136/21 137/20 139/21 140/7 140/19 140/21 140/25 141/4 141/11 141/13 141/14 143/15 144/17 145/5 146/15 152/5 153/19 158/6 159/17 161/22 165/5 165/18 166/25 169/3 169/22 169/22 170/6 172/15 173/24 174/22 174/23 175/12 175/15 175/20 176/17 177/1 178/14 181/12 182/14 183/15 183/16 thinking [3] 16/7 21/3 52/24 third [10] 17/14 33/19 43/12 50/3 81/11 116/8 146/4 158/21 158/22 180/15 this [264] this: [1] 87/25 this: will [1] 87/25 those [109] 3/24 6/12 6/16 7/5 7/13 10/14 10/15 11/1 13/4 15/21 16/21 17/3 17/6 17/17 18/1 21/12 22/22 25/9 25/13 25/21 26/3 26/12 28/14 29/3 29/15 30/21 33/24 34/10 34/12 35/10 35/15 36/2 37/14 38/3 39/13 41/8 41/25 46/6 46/8 46/10 49/19 53/19 55/7 55/20 57/3 57/12 70/7 72/14 73/16 74/22 83/12	84/2 84/9 87/16 89/23 92/8 93/18 93/20 93/21 94/1 94/6 94/19 94/20 94/21 94/24 94/24 97/5 97/8 101/11 103/4 104/19 106/19 108/10 117/5 117/16 118/19 120/13 122/10 122/15 128/19 129/7 129/10 129/13 130/13 134/9 134/19 138/20 150/1 150/3 150/12 151/19 151/22 152/13 158/7 161/15 162/13 163/6 164/25 165/7 168/4 168/25 170/15 171/7 172/21 176/25 177/4 183/7 183/8 183/13 those and [1] 172/21 those who [1] 103/4 though [5] 10/23 23/16 41/17 77/3 90/14 thought [2] 27/14 74/14 thoughtful [1] 102/20 thoughts [2] 25/11 78/22 three [17] 13/22 15/17 16/8 17/23 19/10 30/8 87/9 94/18 107/22 114/4 115/7 116/6 128/16 136/13 148/17 153/2 177/6 three months [1] 148/17 three years [1] 128/16 three-year [2] 87/9 94/18 thresholds [1] 151/6 through [63] 3/2 4/8 4/12 6/22 7/20 8/1 8/20 12/1 12/17 12/20 13/12 16/19 18/24 19/15 21/10 22/14 25/3 28/18 28/19 29/1 29/15 30/15 32/10 34/2 34/11 34/13 34/16 36/23 38/13 39/24 40/20 41/18 42/2 51/4 54/5 57/10 69/15 75/7 79/22 84/15 86/14 88/19 94/25 98/5 101/21 108/5 109/13 111/2 125/17 127/20 130/2 136/21 144/7 146/18 148/8 150/20 154/16 159/7 165/20 170/4 171/23 172/16 181/5 throughout [1] 82/20	thrust [1] 9/18 Thursday [1] 1/1 tied [1] 40/16 tier [5] 164/19 164/19 164/20 164/22 164/25 tier 2 [1] 164/20 tier 3 [1] 164/22 tier 4 [1] 164/25 time [80] 2/24 3/11 6/6 9/25 10/1 17/25 19/4 19/15 19/21 24/8 27/12 32/15 33/7 33/15 38/14 40/6 40/7 41/23 45/24 51/18 55/9 62/7 63/21 64/8 64/11 64/13 64/20 64/21 68/23 69/1 69/15 70/22 71/12 75/3 75/13 82/1 86/8 92/15 92/18 96/19 97/16 101/23 102/2 102/6 102/17 103/20 107/10 109/23 109/25 110/11 110/18 117/17 119/4 119/12 120/15 122/10 130/5 136/4 138/11 138/16 140/23 141/20 144/20 145/6 146/14 151/16 154/7 154/9 154/17 164/16 166/18 166/19 168/7 169/23 170/1 171/1 171/2 173/11 179/15 180/18 time-frame [3] 24/8 97/16 138/16 times [5] 51/1 59/3 103/1 153/11 158/9 tissue [1] 133/12 title [1] 2/24 to [1363] to try [1] 86/22 to-do [1] 111/8 today [6] 1/21 12/15 84/11 102/3 127/8 164/22 today's [1] 1/25 together [6] 40/24 64/22 86/22 105/14 117/13 144/22 told [9] 28/19 29/10 38/2 48/2 81/23 94/13 96/17 126/17 129/18 tomorrow [3] 37/21 183/19 184/3 too [6] 6/2 9/9 40/16 59/11 75/13 110/18 took [5] 3/20 63/14 70/23 97/12 106/17 top [21] 7/10 36/5 52/15 52/18 58/12 97/24 98/3 129/24	149/21 149/23 150/8 150/10 150/12 150/16 150/25 151/18 152/5 152/10 170/14 170/16 171/5 top-up [15] 36/5 97/24 98/3 149/21 149/23 150/8 150/10 150/12 150/16 150/25 151/18 152/5 152/10 170/16 171/5 top-ups [1] 170/14 topic [2] 120/7 172/23 topics [1] 167/9 total [2] 8/10 146/5 totality [1] 124/14 touch [5] 98/21 115/5 148/4 166/19 183/3 towards [13] 13/20 16/1 17/9 26/10 43/15 45/17 58/8 61/7 73/16 82/6 84/13 85/13 103/3 trained [1] 155/12 transfer [11] 13/15 44/10 44/12 45/20 45/23 46/7 46/25 47/5 47/6 49/10 171/3 transferred [5] 43/25 95/2 110/3 126/2 126/5 transferring [5] 125/25 149/24 149/25 150/11 170/15 transfers [1] 48/17 transfusion [5] 34/13 132/1 136/6 173/5 181/1 transfusions [1] 174/18 transition [1] 18/25 translate [1] 160/20 transparency [1] 36/12 transparent [3] 13/7 35/22 36/7 transparently [1] 7/7 trauma [2] 61/6 145/1 traumas [1] 61/15 traumatic [3] 25/6 61/2 143/11 travel [3] 14/2 16/2 16/3 travel/overnight [1] 16/2 trawl [1] 125/6 Treasury [13] 67/21 68/18 72/21 73/22 76/1 77/6 79/16 84/11 88/16 88/21 89/3 89/19 99/12 Treasury in [1] 73/22	treat [1] 120/21 treated [4] 14/9 32/21 102/9 151/25 treating [1] 142/4 treatment [20] 4/16 12/18 16/2 34/11 34/13 53/21 125/15 127/3 127/5 129/9 130/21 131/15 131/18 132/5 134/3 134/15 141/23 174/12 174/20 181/2 tribunal [1] 157/20 tried [6] 40/16 40/17 41/13 41/22 41/24 56/1 true [2] 108/18 152/20 trust [12] 13/12 23/22 24/7 105/15 105/23 105/24 109/3 112/5 144/18 153/25 156/8 164/15 Trust's [1] 154/25 try [26] 5/22 17/8 18/22 28/15 29/15 35/16 38/18 40/2 53/10 56/6 56/25 63/9 64/15 86/22 97/22 111/11 123/18 135/1 136/24 137/7 139/11 149/2 160/17 160/20 161/23 161/23 trying [23] 4/17 9/1 15/9 19/2 19/14 19/21 19/23 29/12 32/20 34/18 37/3 41/1 41/12 41/12 41/15 51/7 54/12 62/13 62/17 70/16 91/8 97/15 134/22 Tuesday [1] 130/4 turn [8] 20/23 56/7 57/14 72/5 133/7 135/20 145/21 154/1 turned [4] 23/12 121/12 123/11 123/17 two [16] 1/22 41/11 46/16 53/17 69/20 77/7 85/4 97/4 97/5 99/25 130/25 132/19 136/15 164/15 174/14 177/23 two health [1] 1/22 type [5] 27/9 42/9 127/24 160/15 165/25 types [1] 34/14
----------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(71) they... - UK

F:

U	68/13 75/4 82/1 87/6 88/25 91/5 91/9 91/14 93/13 93/18 98/1 99/9 99/25 108/2 110/11 111/12 113/10 116/20 116/23 121/2 124/18 125/21 126/21 129/6 142/13 143/24 147/7 150/5 150/14 151/9 153/7 163/14 166/8 168/5 173/10 178/22 understandable [3] 17/13 22/25 64/17 understandably [4] 21/23 32/21 33/12 60/13 understanding [57] 4/22 5/21 6/3 14/25 22/6 27/19 28/17 35/9 36/18 36/25 37/8 39/5 39/18 39/25 40/22 40/24 40/25 42/22 48/20 52/16 53/2 57/11 58/19 65/9 68/19 70/14 71/12 71/13 76/18 79/25 86/7 87/1 88/24 89/2 93/23 94/24 95/14 107/14 116/11 116/21 120/16 125/4 126/4 127/7 141/13 149/17 150/5 151/14 153/20 153/22 156/25 158/11 161/2 164/5 167/15 170/19 177/2 understanding and [1] 161/2 understood [5] 40/8 75/17 106/18 169/21 179/23 undertake [2] 117/10 158/15 undertaken [5] 49/16 79/20 107/23 136/4 170/20 undertaking [3] 74/15 90/3 90/15 undertook [1] 107/3 undeserving [2] 56/4 60/16 undignified [2] 15/22 16/16 uneven [1] 36/22 unexpected [1] 103/3 unfairness [1] 21/8 unfilled [1] 112/17 unfinished [1] 94/9 unfortunately [3] 75/1 111/2 159/13 unhappiness [1] 98/19 unique [2] 15/15	18/19 United [2] 23/14 47/17 United Kingdom [1] 47/17 University [1] 105/15 unjust [1] 26/25 unless [7] 126/7 132/2 133/23 140/16 178/14 178/16 181/7 unlike [1] 46/9 unlikely [2] 126/4 137/20 unpick [1] 63/9 unproductive [1] 103/9 unquestionable [1] 60/19 unsatisfactory [1] 140/2 unscreened [1] 131/24 unsighted [1] 69/5 unsuccessful [1] 122/4 unsympathetic [1] 93/14 until [18] 2/22 32/7 38/19 39/9 51/21 73/18 73/24 75/22 81/19 85/17 88/13 92/18 92/20 94/21 119/20 146/8 166/16 184/5 unusual [2] 83/12 140/2 unworthy [1] 60/16 up [96] 3/20 4/10 4/11 6/7 8/10 8/19 9/8 9/11 9/13 12/7 13/8 21/19 28/25 29/13 32/6 32/19 32/20 33/17 35/12 36/5 36/22 39/23 40/16 43/15 48/2 49/15 49/17 49/25 50/16 54/3 54/23 62/18 69/13 73/18 73/24 76/9 77/14 78/18 80/4 86/9 87/22 89/17 90/3 90/20 91/22 92/18 93/15 94/21 96/24 96/25 97/5 97/7 97/24 98/3 100/11 106/12 106/17 107/4 107/13 107/22 109/20 111/5 113/17 117/25 119/9 120/1 120/2 120/12 130/7 142/23 145/2 149/21 149/23 150/8 150/10 150/12 150/16 150/25 151/18 152/5 152/10 154/4 156/23	157/20 158/5 162/18 163/10 164/20 168/10 169/24 170/16 171/5 175/4 175/7 177/11 179/3 up the [1] 21/19 up-to-date [1] 120/2 update [4] 74/14 81/13 117/22 182/2 updated [1] 181/13 updating [2] 115/9 137/3 upkeep [1] 153/6 uplift [8] 31/11 65/6 66/2 68/6 68/9 86/17 100/20 118/8 uplifts [2] 31/13 68/2 upon [10] 9/9 9/18 10/9 20/21 29/19 60/12 69/22 106/23 157/22 170/8 ups [1] 170/14 upset [3] 5/16 89/15 102/1 urge [1] 73/14 urgency [1] 80/13 us [57] 1/8 3/6 6/2 9/22 13/2 21/22 22/1 23/19 27/22 27/22 31/9 32/7 38/9 43/8 47/23 51/3 51/24 52/23 54/19 59/11 70/19 73/15 80/21 81/23 86/15 94/14 96/17 99/24 100/13 102/17 106/17 108/2 109/21 122/5 123/22 126/17 129/19 130/10 130/13 135/23 140/24 141/2 145/16 148/11 150/9 156/1 156/11 160/10 164/11 166/16 173/16 174/2 174/16 183/3 183/4 183/8 183/22 use [20] 4/5 36/17 46/24 95/5 98/18 112/19 115/8 115/10 115/20 129/24 148/21 156/13 162/9 162/16 165/6 172/10 173/12 173/18 173/25 174/6 used [10] 13/6 19/16 21/21 40/7 67/23 99/7 113/2 115/15 130/14 136/14 useful [1] 72/3 user [11] 112/14 112/15 112/17 113/4 113/7 113/16 113/24 131/25 172/4 173/5 173/8	users [2] 113/9 113/18 using [4] 20/21 42/12 130/14 165/4 usual [2] 108/11 137/14 usually [2] 138/20 181/16 V vacant [1] 172/16 vacuum [2] 76/16 76/21 valuable [1] 140/24 value [4] 11/7 15/24 23/12 62/2 valued [2] 62/2 72/4 variable [1] 20/20 various [7] 2/24 4/3 55/2 57/21 59/3 153/11 160/4 VAUGHAN [3] 2/10 74/24 185/2 Velindre [17] 13/11 23/22 24/4 24/7 24/10 105/14 105/22 105/24 109/2 109/10 109/12 112/5 153/24 154/25 156/7 156/8 164/14 verb [1] 9/9 very [37] 1/10 5/10 16/16 22/17 23/24 38/20 58/25 59/6 70/12 73/9 80/19 83/4 83/5 99/16 101/23 102/2 102/6 103/11 118/4 122/23 125/23 126/5 126/11 130/3 139/10 140/24 144/19 156/9 162/24 163/8 169/20 172/1 182/10 182/24 183/10 183/12 183/17 vexed [1] 21/7 via [6] 84/3 131/25 146/17 165/15 173/5 181/15 victims [3] 78/11 78/15 79/6 view [14] 12/7 19/18 23/24 51/7 55/18 62/16 79/8 91/24 137/15 137/18 137/21 141/9 141/15 144/17 viewed [1] 133/10 views [8] 7/4 7/12 7/19 13/4 66/1 114/3 114/7 114/12 Vineall [1] 183/25 virtual [1] 165/17 visited [1] 29/19 visits [2] 158/17	158/18 voice [1] 157/12 voices [1] 182/19 volition [1] 119/1 volume [1] 141/11 W wait [1] 39/6 waiting [4] 88/15 96/22 165/21 165/23 Wales [68] 1/8 2/1 5/10 6/11 7/1 7/12 8/3 8/20 8/23 8/25 9/1 9/4 9/22 12/18 13/11 13/12 14/21 14/21 23/17 24/13 30/4 30/7 31/3 31/5 32/3 42/19 43/11 44/1 44/5 44/11 46/8 51/9 53/18 59/8 63/7 63/20 65/5 65/24 66/3 66/6 68/1 68/11 68/14 73/9 74/18 74/21 78/1 78/5 79/18 83/14 94/18 100/19 101/9 104/21 105/5 105/12 107/17 111/14 111/23 118/2 124/12 124/20 140/23 140/25 142/25 151/18 181/6 182/18 Wales' [1] 72/21 Wales-England [1] 8/25 Wales-Scotland [1] 9/1 walk [1] 116/15 Walker [4] 106/10 107/6 117/20 156/20 walls [2] 1/23 104/19 want [48] 6/7 6/17 9/21 9/22 10/15 11/20 15/5 15/18 16/13 24/1 27/15 30/24 35/11 37/6 38/21 51/13 54/4 56/6 56/6 57/14 62/13 64/17 71/16 72/1 75/20 82/25 83/4 88/10 88/22 95/15 97/18 98/23 99/24 101/18 113/14 125/13 126/8 126/9 126/10 165/19 166/15 167/1 171/24 171/25 172/10 172/10 178/16 182/22 wanted [21] 7/22 8/2 12/4 17/8 23/18 24/1 24/8 27/11 37/24 46/13 50/1 52/12 52/17 53/17 54/25 68/25 71/24 99/2 142/12 155/10 176/7 wanting [4] 35/6 53/8
----------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(72) UK... - wanting

W	136/14 136/16 138/14 140/21 141/5 141/14 141/24 142/16 146/21 147/9 150/23 153/10 156/2 157/22 159/14 162/21 164/5 170/7 170/8 175/25 181/14 181/23 wear [1] 160/12 website [20] 115/2 115/8 116/7 124/4 124/17 146/9 146/14 147/6 150/19 163/23 163/24 169/10 169/12 169/13 169/14 169/19 170/6 170/7 179/5 181/7 week [7] 2/22 3/3 39/4 80/2 95/20 107/11 120/10 weeks [3] 97/4 97/5 110/1 welcome [2] 90/10 183/13 welfare [38] 105/24 107/22 109/19 110/2 110/16 112/7 112/8 115/13 115/18 116/3 116/9 135/10 146/18 147/1 148/3 148/7 148/21 155/11 155/13 156/2 156/3 156/6 156/10 156/14 156/15 157/24 158/1 158/12 158/14 159/14 160/12 162/5 162/22 163/10 163/25 170/10 178/7 181/14 well [77] 4/1 4/16 8/20 11/2 11/14 11/16 14/21 16/10 18/10 18/12 19/4 21/22 22/19 23/10 23/24 24/25 25/5 33/1 33/9 36/16 39/22 42/19 46/25 47/19 50/22 57/13 59/1 59/4 68/20 73/1 79/6 80/25 87/16 87/16 88/19 89/24 93/20 93/21 94/9 96/13 97/3 98/1 98/16 100/10 102/16 109/6 113/1 114/24 115/7 115/21 123/19 127/21 129/14 138/7 140/11 143/11 146/17 146/18 146/19 149/18 154/19 155/22 156/9 156/17 157/7 157/11 157/12 160/23 162/24 164/6 166/17 172/5 174/23 180/13 180/14 182/24	183/10 well-being [5] 25/5 113/1 143/11 155/22 164/6 Welsh [106] 6/19 8/6 9/6 9/7 9/13 9/17 9/18 9/20 10/5 10/9 11/9 11/13 12/9 12/14 12/25 14/16 18/5 19/9 21/19 25/3 27/6 29/22 30/6 30/18 38/1 38/15 39/14 39/19 41/4 41/5 42/2 42/4 43/7 43/9 43/19 43/24 45/1 45/9 45/13 45/17 45/20 46/18 47/25 49/3 49/7 49/18 50/18 53/22 53/25 57/25 59/14 59/15 59/20 59/23 61/21 65/25 71/11 74/11 75/2 79/21 81/12 82/2 87/23 90/21 94/23 95/3 95/8 96/22 96/24 97/25 99/1 99/5 103/15 105/15 105/17 106/14 109/2 111/21 111/25 112/2 112/6 116/22 117/1 117/5 117/8 117/13 117/22 118/11 118/15 118/24 119/1 119/13 120/4 120/17 126/18 127/18 151/16 152/4 153/14 153/23 153/24 154/3 154/23 163/11 163/15 168/15 Welsh Government [1] 10/9 went [4] 27/21 66/5 173/13 180/1 were [113] 2/18 2/21 4/24 8/3 8/7 8/8 8/10 9/11 9/19 10/5 10/7 12/3 16/11 17/8 19/22 19/22 20/24 21/5 22/1 22/12 23/24 24/5 24/7 24/10 24/11 27/3 28/14 32/5 32/19 36/13 37/23 38/3 40/24 41/3 41/9 44/17 45/13 46/6 49/12 49/25 53/20 57/3 63/1 64/9 64/12 64/21 65/8 69/5 69/19 69/22 73/3 75/19 82/15 83/16 83/21 86/7 87/9 95/15 97/1 100/3 100/17 103/1 107/7 109/20 109/25 110/10 110/14 113/9 116/6 117/12 119/14 119/15 119/17 119/17 120/2 120/11	120/12 120/17 122/1 123/3 125/4 125/13 125/14 125/24 130/12 136/23 137/3 137/23 140/3 142/23 145/10 146/16 149/23 150/11 151/15 151/19 152/4 163/14 165/9 165/13 168/1 168/6 168/7 170/16 170/21 170/22 172/19 173/2 174/24 175/8 176/9 176/14 177/2 weren't [10] 10/25 19/24 22/10 27/10 36/16 42/17 75/14 119/19 168/10 169/12 Westminster [3] 68/12 72/16 73/22 what [179] 1/6 3/22 5/12 5/16 5/20 7/23 8/2 8/3 10/4 10/10 10/10 10/19 10/22 11/11 11/19 12/4 12/4 14/16 15/9 16/7 18/4 18/10 19/25 20/1 20/7 20/12 20/19 20/22 21/3 21/7 21/14 21/19 22/1 22/8 22/11 22/16 23/1 27/14 27/22 28/2 28/3 28/21 29/18 32/25 36/18 39/7 39/21 40/11 42/15 42/23 43/8 46/15 47/18 50/18 52/18 52/23 54/9 54/17 56/21 56/23 57/16 61/23 64/4 67/4 68/23 69/25 70/15 71/1 71/11 75/17 77/3 82/13 83/3 83/8 83/9 86/23 88/4 88/6 88/20 88/21 90/10 91/9 91/19 93/6 95/7 97/23 98/1 98/8 98/10 102/20 102/22 103/4 104/13 104/14 106/17 106/18 106/23 107/3 107/4 108/13 109/22 112/23 113/17 113/20 115/8 116/7 116/11 117/12 117/24 118/3 118/10 120/4 121/7 121/20 122/18 123/25 125/25 128/19 128/20 130/14 130/19 131/1 131/4 131/10 131/12 131/22 134/2 134/25 135/20 136/4 136/10 136/18 137/4 139/19 140/4 142/3 142/23 144/13 148/6 149/3	151/8 151/9 151/12 151/20 155/10 157/11 157/24 158/18 159/24 160/3 160/5 160/21 161/18 161/23 161/25 162/8 163/15 165/9 170/7 171/15 171/21 171/24 171/25 172/2 172/6 172/10 173/22 175/21 175/22 176/2 176/2 176/6 176/6 176/16 176/22 177/8 178/13 180/5 182/25 what kind [1] 125/25 what the [1] 88/4 what's [18] 22/21 23/6 38/9 39/17 40/22 42/23 43/1 46/21 46/23 55/10 91/5 95/10 116/11 134/21 140/18 144/2 150/24 160/20 whatever [1] 138/23 wheel [2] 130/14 156/12 when [56] 3/20 4/11 9/24 17/18 17/20 18/14 19/8 27/11 27/22 32/11 33/11 34/22 36/25 40/7 41/25 43/24 46/23 49/10 54/10 69/5 72/23 86/7 86/11 87/9 97/16 100/16 106/17 107/3 107/4 107/5 110/23 112/22 113/12 116/15 120/11 123/22 126/23 129/19 134/10 135/9 136/17 136/21 137/3 137/11 144/20 156/10 157/1 159/5 163/7 165/8 168/5 168/7 169/14 171/3 177/20 180/1 where [72] 1/11 4/18 8/22 11/24 11/25 16/24 16/25 18/20 25/24 26/4 28/20 29/10 39/9 43/21 62/7 62/17 64/16 75/14 77/4 83/6 83/21 85/19 94/19 95/20 96/8 98/18 99/20 102/3 102/7 107/25 117/11 118/7 122/22 123/4 124/20 124/21 124/22 126/13 126/13 126/20 127/10 127/11 128/17 130/6 133/10 134/2 134/7 137/13 140/8 140/20 140/20 141/4 141/24 143/3 143/9	147/25 150/10 150/14 151/13 158/14 160/14 160/15 160/16 160/18 161/7 163/19 173/17 174/11 174/25 176/25 177/15 180/20 Whereabouts [1] 1/9 whereas [2] 53/6 114/2 whether [54] 20/24 26/19 30/4 37/5 40/16 47/4 75/6 86/22 87/6 89/18 94/10 96/4 98/3 98/4 101/12 110/6 121/24 121/25 122/3 123/4 124/19 124/20 125/13 125/18 131/2 135/3 135/5 135/21 136/3 136/8 138/14 140/21 146/12 146/21 148/22 149/6 151/17 154/9 156/23 165/21 169/12 170/21 171/5 172/13 173/6 173/20 174/2 175/8 175/9 175/13 176/14 178/7 179/9 181/25 which [90] 8/22 9/25 11/17 11/18 11/23 12/12 16/7 18/12 20/23 25/19 25/22 26/4 28/7 31/8 31/16 36/10 38/20 41/3 43/23 45/5 46/19 49/23 49/24 50/5 51/25 52/3 54/23 57/16 57/23 60/11 67/22 74/7 74/25 82/14 82/15 83/11 88/23 91/2 92/12 92/15 95/10 98/22 99/6 99/11 99/13 102/21 102/23 103/6 103/9 107/2 107/13 107/22 112/18 114/3 114/18 115/8 115/10 115/17 120/7 124/22 127/14 129/23 131/2 138/12 141/22 142/1 144/2 144/18 144/24 145/24 148/23 150/23 150/23 154/25 156/20 161/19 163/16 164/16 164/21 166/9 166/21 167/12 169/2 169/4 171/20 178/4 179/4 179/21 183/15 183/16 whichever [1] 26/9 while [4] 88/17 110/22 123/19 142/9 whilst [5] 35/9 45/12 65/18 70/11 96/21
----------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

(73) wanting... - whilst

W	WIBS0000063 [2] 147/8 179/3 WIBS0000081 [1] 142/16 WIBSS [121] 25/11 26/9 30/5 30/17 32/11 33/25 35/21 37/15 43/17 43/20 43/24 44/13 45/18 49/1 49/16 52/20 57/23 58/16 60/2 60/6 81/2 81/20 84/16 85/15 95/13 96/24 100/21 105/16 105/19 106/4 106/9 107/2 107/4 107/7 107/23 108/12 108/17 108/23 109/13 109/23 110/1 111/20 112/6 112/8 112/12 113/10 114/25 115/9 116/3 117/8 117/20 117/22 118/7 118/25 119/13 119/14 120/17 120/20 120/21 121/14 122/18 123/9 123/18 123/20 124/7 124/14 124/18 125/2 125/13 126/8 126/18 127/2 127/12 132/18 135/9 135/11 138/8 138/8 139/11 140/25 141/9 144/6 144/14 144/20 146/19 147/8 148/25 149/1 150/8 150/18 150/21 151/19 152/23 153/19 155/3 155/7 156/5 156/11 156/16 159/6 159/7 161/11 161/17 163/1 163/19 168/14 170/15 170/17 170/20 171/19 172/15 173/6 174/5 174/14 174/25 176/15 176/16 176/17 180/18 181/5 181/7 WIBSS's [3] 117/4 126/19 174/10 wide [8] 2/6 6/21 7/25 8/11 11/22 62/20 62/20 157/25 widen [2] 57/8 99/3 widening [1] 57/3 wider [6] 4/18 35/18 44/19 55/11 66/14 93/25 widow [3] 20/18 81/18 153/12 widow/widower [1] 153/12 widower [1] 153/12 widowers [2] 34/24 55/6	widows [13] 20/20 20/21 21/4 34/24 55/6 94/2 94/19 108/15 108/16 152/25 168/23 168/23 169/5 wife [1] 22/7 will [103] 1/8 1/24 2/3 2/7 6/10 6/19 7/16 8/21 12/19 14/6 16/6 17/22 17/25 18/2 18/16 20/18 22/21 25/4 26/2 26/7 26/13 26/16 26/21 30/4 30/6 31/12 33/23 34/2 35/21 35/24 36/1 36/3 36/6 37/15 37/20 43/22 48/15 50/12 50/20 50/25 51/12 51/21 61/15 70/9 76/25 78/20 79/1 84/5 84/11 84/13 84/16 84/20 84/23 85/14 85/16 85/18 85/23 87/22 87/25 88/10 89/3 90/21 91/3 92/2 92/17 95/7 95/24 96/5 98/16 98/18 99/19 100/11 100/12 102/13 103/13 103/14 104/20 104/21 104/23 104/24 108/17 112/18 113/25 116/2 132/9 135/13 135/20 135/21 135/23 140/13 143/25 146/24 147/21 147/24 154/15 154/20 164/20 166/20 181/23 182/2 182/4 182/7 183/13 willing [1] 68/10 window [2] 83/3 97/6 winter [2] 16/1 85/8 wish [4] 51/23 87/22 92/12 160/17 wishes [1] 51/22 with [222] with in [1] 41/23 within [34] 3/19 7/8 8/15 20/3 23/7 24/6 31/3 31/4 35/5 36/22 43/8 51/10 51/12 59/19 63/5 66/8 68/9 69/2 74/10 77/22 87/23 97/6 101/6 110/1 111/23 111/24 138/14 140/25 151/18 155/7 159/3 159/16 159/20 181/16 without [7] 32/18 38/11 38/12 50/11 76/22 89/10 173/19 WITN4065002 [2] 24/17 33/17	WITN4065004 [1] 43/5 WITN4065006 [1] 108/25 WITN4065007 [1] 153/21 WITN4506001 [2] 145/19 177/9 WITN4506012 [1] 74/11 WITN4506014 [1] 59/15 WITN4506022 [1] 57/19 WITN4506023 [2] 81/1 81/8 WITN5665001 [1] 52/14 WITN5665002 [1] 49/17 WITN5665003 [1] 63/15 WITN5665004 [1] 72/8 WITN5665005 [1] 77/11 WITN5665006 [1] 83/25 witness [16] 52/13 77/10 97/14 103/13 105/9 109/18 121/17 124/6 132/10 145/17 146/7 148/11 150/2 161/6 169/15 177/8 witnesses [4] 46/15 52/1 136/7 166/22 won't [3] 14/11 28/21 102/7 wondering [1] 179/9 word [1] 27/7 words [4] 53/24 114/8 131/4 163/16 work [35] 4/12 11/4 12/1 13/16 22/15 24/11 32/24 37/3 72/16 73/15 74/15 76/3 78/9 79/12 79/19 81/15 83/5 84/12 85/15 86/22 90/3 97/2 107/21 107/23 112/25 119/4 119/8 119/10 120/8 156/16 156/25 162/4 164/2 172/11 182/24 worked [1] 84/8 worker [13] 155/20 160/8 160/11 160/14 160/19 161/2 161/18 161/20 162/2 162/7 162/10 162/15 162/21 workers [2] 157/17 161/13 working [8] 13/15 58/8 59/22 78/23	85/13 90/16 115/24 119/12 workings [1] 103/15 works [5] 51/16 129/19 139/13 160/10 164/11 workshops [2] 7/20 13/18 worry [1] 48/4 worse [2] 70/9 70/17 worth [1] 123/19 would [267] wouldn't [20] 21/15 35/17 42/19 56/25 95/10 108/11 121/13 136/22 137/1 138/4 140/4 140/6 150/7 162/9 165/7 165/18 166/9 168/25 181/4 181/6 write [2] 35/24 163/20 writing [3] 48/6 87/23 88/12 written [9] 6/10 14/22 55/2 78/16 80/11 83/6 83/8 83/10 169/24 wrong [7] 1/18 29/13 38/23 40/1 81/7 88/10 102/4 wrote [3] 69/12 76/5 146/8	87/13 89/5 90/25 91/19 92/17 93/21 96/6 99/15 100/9 103/18 105/8 106/2 106/16 108/8 108/15 108/18 108/21 109/7 111/9 111/9 112/9 112/9 112/13 113/19 115/2 119/17 120/6 122/9 122/13 122/17 122/23 123/10 123/14 124/5 124/13 124/16 125/20 126/25 127/22 130/9 131/8 132/19 133/4 134/25 135/13 136/11 137/13 138/16 138/20 138/20 139/1 139/14 139/14 141/4 141/24 142/6 143/5 143/12 143/13 143/15 143/18 143/19 143/21 144/10 147/4 147/4 148/10 149/5 149/19 150/4 151/10 152/20 152/20 153/7 154/3 154/18 156/6 157/1 157/22 157/23 158/3 158/6 158/14 158/19 159/1 159/13 160/7 161/5 161/24 163/22 164/3 165/18 166/12 167/14 167/21 168/17 169/8 171/2 171/2 172/18 173/21 175/12 176/9 176/12 178/22 179/6 179/14 180/12 180/21 181/3 181/3 181/10 182/9 yesterday [3] 63/23 73/5 81/23 yet [2] 167/1 181/21 you [481] you know [1] 140/22 you'd [6] 28/25 29/2 33/11 53/7 56/20 83/12 you'll [4] 2/23 31/1 43/6 86/13 you're [11] 1/8 11/25 29/10 41/18 47/6 57/6 104/5 136/10 138/17 142/3 163/5 you've [15] 2/15 11/9 40/14 49/23 94/13 95/23 96/8 96/17 97/15 103/6 136/19 161/7 167/16 176/12 180/19 your [100] 1/12 1/17 4/22 6/6 6/14 8/4 11/10 11/12 12/11 14/25 16/8 24/15
who [82] 1/19 1/24 3/12 3/24 4/13 4/14 9/2 10/13 17/17 23/10 23/24 24/2 25/22 32/20 35/3 35/7 39/18 41/8 46/6 51/2 51/22 51/22 53/20 55/7 55/12 56/14 56/22 57/3 57/4 62/3 63/1 64/21 67/2 75/22 84/14 88/25 93/7 93/8 93/20 93/21 94/1 94/1 94/20 94/20 102/8 102/13 103/4 103/14 104/19 106/19 109/25 110/20 120/13 120/23 121/18 121/23 123/16 125/15 128/5 128/10 129/8 130/6 136/12 140/11 141/22 145/10 150/1 151/14 156/3 162/7 164/11 168/3 168/18 168/20 168/20 168/24 170/8 171/6 180/10 183/13 183/20 183/25 who's [5] 28/6 56/21 59/13 116/24 179/9 who've [1] 6/4 whoever [3] 8/14 91/3 166/24 whole [12] 3/2 3/10 3/18 11/21 15/2 15/9 17/10 19/19 133/15 158/1 176/10 182/23 wholly [1] 24/9 whose [4] 20/10 34/10 34/12 55/12 why [41] 12/5 14/14 17/2 23/22 28/25 32/7 32/14 32/21 33/8 35/13 39/20 40/6 40/19 40/19 46/24 47/2 47/12 54/19 61/24 62/6 62/10 65/9 65/12 75/9 86/5 88/13 88/17 100/18 130/7 140/2 141/1 145/4 146/15 148/18 167/15 170/20 170/24 174/16 177/14 177/16 178/22 Wi [6] 154/4 154/10 154/17 166/18 180/24 183/11 Wi-fi [6] 154/4 154/10 154/17 166/18 180/24 183/11 WIBS0000002 [1] 129/23 WIBS0000054 [1] 6/9					

(74) who - your

Y your... [88] 33/16 34/5 39/17 48/8 49/24 52/4 52/13 52/15 53/22 58/19 60/3 68/18 68/20 72/15 77/10 79/12 82/12 89/2 90/5 90/21 91/16 92/18 93/23 94/3 96/19 97/21 99/9 99/10 100/6 100/10 101/12 102/17 102/21 104/10 105/9 106/3 106/9 106/15 106/17 107/9 107/9 107/10 108/7 108/12 109/18 114/24 116/11 116/11 116/12 117/17 120/15 120/16 121/17 124/4 124/6 128/23 128/24 130/5 143/16 143/19 143/19 145/17 145/20 146/7 148/11 149/17 149/21 150/5 153/14 154/6 156/25 159/24 160/3 160/25 161/6 163/5 163/23 163/24 164/10 169/15 170/1 171/1 172/15 175/6 175/15 177/8 177/18 183/11 yours [1] 180/6 yourself [4] 54/8 105/19 108/9 114/24					
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--	--	--	--	--

(75) your... - yourself

F: