

Digital, Culture, Media and Sport Committee

Sub-committee on Online Harms and Disinformation

Oral evidence: Misinformation and trusted voices, HC 597

Tuesday 29 November 2022

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[Watch the meeting](#)

Members present: Julian Knight (Chair); Kevin Brennan; Clive Efford; Julie Elliott; Damian Green; Dr Rupa Huq; Simon Jupp; John Nicolson.

Questions 1 - 63

Witnesses

[I](#): Martin Lewis CBE, Financial journalist and broadcaster.

[II](#): Professor Paul Bernal, Professor of Information Technology Law, University of East Anglia School of Law; Professor Carmen Clayton, Professor of Family and Cultural Dynamics, Leeds Trinity University; and Professor Rhiannon Mason, Professor of Heritage and Cultural Studies, Newcastle University.

Written evidence from witnesses:

– [Add names of witnesses and hyperlink to submissions]

Examination of witness

Witness: Martin Lewis CBE.

Chair: This is the Digital, Culture, Media and Sport Select Committee and this is our first hearing in our inquiry into trusted voices. We have two panels today. On our first panel is Martin Lewis CBE, money saving expert, financial expert, broadcaster, and businessperson. We have no declarations from members of the Committee. Thank you very much for joining us this morning. Our first questions are from John Nicolson.

Q1 **John Nicolson:** Good morning and thank you for coming this morning. What do you think people are looking for in a trusted voice?

Martin Lewis: Rather tritely, I will say someone who is trustworthy. I say that quite deliberately because I think that when you look at the branding and the marketing world, there are lots of firms that try to market trust, and that is an impossibility. Trust comes from being trustworthy.

I sat in an energy summit a number of years ago when David Cameron was Prime Minister. There was a problem with people not trusting energy firms at the time, and I sat at the very end of the table; all the chief executives were in the meeting, and I managed to get in at the end of the table. One of the chief executives said, "Prime Minister, we have a problem with people trusting us and we really need your help to get people to trust us." The Prime Minister looked and said, "How do we do that?" Some of this is semi-apocryphal because it is seven years ago but it is the right aims. I put my hand up and said, "I would like to say on the record that I will do everything I can to make sure that nobody trusts you because you are not trustworthy. In the last data we had—I knew the stat at the time—"60% of the information given by your call centres to people is incorrect and it is misleading. You are not trustworthy; you should not be trusted. Until you are trustworthy, we should not help you be trusted".

My original answer to you is: how you be trusted is by being trustworthy and there is nothing more than that.

Q2 **John Nicolson:** How do members of the public form a judgment on who is trustworthy? People who are verbally dextrous or companies that are slick or politicians who are well funded and can advertise, all can promote a version of themselves that is false, even though they are not trustworthy. How does an ordinary member of the public see through all that fog and determine who to listen to?

Martin Lewis: It is difficult for me to answer that. I can tell you what I do and there will be some people who don't trust me out there. Some of this is instinct; it is pure instinct and seeing the white of the eye. Some of it is noting the consistency in the way that people behave and what they say, and consistency is very important. Transparency, openness and



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honesty is important, too, and an attempt to be unbiased. I say an attempt because we all have biases. It is impossible not to be biased.

Interestingly, I always declare myself as a biased journalist, openly and overtly a biased journalist. I am pro-consumer biased. I do not balance the business point of view in the work that I do. I do not balance the general economic point of view in the work that I do. I have a declared and open and overt bias. I think having the overt bias helps with a level of trust. I am not trying to jiggle around different competing interests; I come from one perspective. In the work that I do when I am consumer campaigning, that is only ever in what in my view, which may well be flawed, is in the best interests of the consumer. Money Saving Expert is part of the group, the MoneySuperMarket plc. It has a public affairs team, which I have no involvement in, and that would do any of the rent-seeking public affairs communication that was needed. That has a complete separation from anything I do, which is only in the consumer interest.

I think it is instinctive. If you will forgive me, the problem with politicians is not necessarily the individuals, it is the system. The biggest things that lack trust, collective Cabinet responsibility and the Whip, are instinctively against every form of trust. You will vote for something that you do not believe in. We know you do not believe in it; we can see it. Members of Cabinet will be supporting arguments that we know they do not believe in because of the doctrine of collective Cabinet responsibility, because of the system. They will come out on television and argue it, and when they are free from the shackles, perhaps because they have a change of Minister or Prime Minister, they will change their viewpoint.

Inconsistency is incredibly disruptive to political trust, and you add in the fact that we have—not in this room but in the House of Commons, the thing that people see most at Prime Minister's questions and other Question Times—an adversarial structure where you are set up against each other with a defined definition to knock each other down, to destroy what the other side is saying, to score political points. When the governing party makes an announcement that adopts the policy of the other side, instead of welcoming that and seeing that as a constructive way of all working together, holes have to be picked in it or a point has to be scored.

Q3 John Nicolson: I think that is a fair critique of the system and I know that it irritates people. I think that this Committee is different because it is cross-party. We try to co-operate and try to build on evidence-based policymaking. As a matter of interest, I have never gone through a lobby and voted for a policy that I didn't believe in. I just wouldn't do it.

Martin Lewis: It does happen, doesn't it?

John Nicolson: Of course it happens. I am just saying personally—I don't know how other members feel—I would not do that.



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Do you think that a lot of this starts at school? Should kids at school be taught about trusted sources and how to identify them? For example, that you would believe "Channel 4 News" or BBC "Panorama" before you would believe the *Express*, for instance. Should you learn to distinguish what is trustworthy and what is not at an early stage?

Martin Lewis: I think that there is a separation between reliable factual sources and opinion sources, and I would differentiate that to start with. I know that my daughter was taught about trusted internet sources at school and was told that gov.uk is a trusted source, and I would wholeheartedly say that. It may not be a good source, but it is certainly a trusted source.

Gov.uk has many holes. The information provision is relatively difficult to understand. It is locked down by a rigidity of having to be absolutely correct; it does not link to other alternative sources that might be easier to understand. But it is certainly trusted. The facts that you get on there will be the facts as presented by the Government. It is not without error. When we had the 1.25% rise in national insurance, which was not correct, it was a 1.25 percentage point rise in national insurance, it took me quite a campaign to get the Government to change that because gov.uk was factually wrong on that one.

There will be people who criticise the mainstream media, and I am a part of it, but the mainstream media is a good place to start for factual information and I wholeheartedly support it. Once you get into opinion, it gets a little tricky.

Q4 **John Nicolson:** I will ask you a final related question. I know that you have been very active on the Online Safety Bill. Part of that, of course, is being able to identify misinformation and disinformation. Today the Government have announced that big technology platforms will not be required to take down legal but harmful material. I think that there will be public interest in your reaction to that. What is it?

Martin Lewis: I am very glad to see the Online Safety Bill is going through because a specific area that I have campaigned on has been scam adverts and scams. We believe so far that that is being retained. When we talk about trusted voices and trusted faces, my image, alongside Richard Branson's, is the most used by scammers. Through no fault of my own, that deters trust and means people lose money on the back of it. We need to look at the protections that are in place for those trusted voices, including the BBC, as you mentioned earlier. There will be a picture of me that then links to a fake BBC news site and the biggest technology companies in the world have been pathetic in their approaches to take that down. Flaccid is probably a better word, absolutely flaccid, because it is not in their financial interests. I welcome the Online Safety Bill in making sure that it will hit them in their pockets.

Legal and harmful is very difficult. We don't want harmful content on the internet and I think that trusted voices and education programmes can



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help in that, the balance of that versus censorship. I have not read it in enough detail to want to give a view this morning. You will forgive me. I think that there is a difficult balance between those two competing interests, censorship and protection.

Q5 Simon Jupp: Thank you for coming in and seeing us this morning. I want to take you back to the pandemic, particularly the first lockdown, when people were looking for information because there were so many questions that they did not have answers to. It was a scary time for the entire nation. As someone who was considered a trusted voice, who did you look to for the information that you could share with people who signed up to your newsletter, went on your website and everything else? How difficult was that? I am sorry to bring back any traumatic experiences.

Martin Lewis: It was a very traumatic time with the number of people in desperate situations who contacted me personally. I live in a very comfortable situation and it didn't bother me, but it was very depressing and upsetting and I was in tears on more than one occasion reading some of the situations people were in and I was unable to help them.

I tend to be a first-person journalist. That is ultimately my work. I write with an "I" and my team write with a "we". That is how we define it, because I think that people want to see the white of your eye and know who is giving them the information. We try to avoid any secondary sources, which meant for me I managed to establish contacts with the top end of the Treasury during the pandemic. I will leave it at that. I found myself, and I hope this is not over self-aggrandising, in what felt like an intermediary role. I was able, through the huge public feedback I get, to work out what was missing and to take that to the Treasury and to the Government to say, "These are the problems people are facing," and to push hard for them to be changed.

Equally, I was able to get the instant messages from the Treasury about what was and sometimes, frustratingly for me, what wasn't but often what was being changed and being done, and I was able to use that, which is what I do, and communicate it back to the public. I felt like I had a useful role in that and I think the work I did on my show and the work of Money Saving Expert provided good, solid information.

It is interesting, just to go back to John's question, that the problem with teaching the BBC and ITV is that they would not teach Martin Lewis and Money Saving Expert and the many other good sources that are out there that may well have better speciality, because there is too many of them, whether it is medical or foreign affairs. There are lots of different separate sources, so it gets more difficult. I wanted those answers from the Treasury. Occasionally, you will go to a lawyer to get it checked or you will go somewhere else to get the information checked for what is legal or not, but direct information from the top of Government seemed to me the best way to communicate in the pandemic.



Q6 Simon Jupp: To indicate the level of influence you had there, could you give us an example of something where you said, “That doesn’t work because of this,” and how it was changed?

Martin Lewis: It is hard to remember back. One of the examples that I pushed on was firms were allowed to re-employ someone who they had let go and furlough them, but that didn’t allow for someone who had voluntarily left to go to a new job and the new job had fallen through because of the pandemic. I lobbied hard for those people to be allowed to be taken back on and re-furloughed if the firm wanted it and the Treasury changed the ruling on that.

There was a number of other occasions where there were small to mid-sized changes, but if I am very honest, part of the way of working on that—and I need to be straight—was that I said, “This needs to be changed,” and sometimes not making a fuss about it was the best way to get it changed. You make a decision. I wear two hats: I am a journalist and a campaigner. When you are a journalist, you do the story but sometimes when you wear a campaign hat, that means it is a private meeting and I will take a call—and people may say I made the wrong one sometimes—on is it worth going loud and getting the story or will that defeat the outcome that I am trying to get? I will sometimes not talk about it because it is better to get the right outcome.

Q7 Simon Jupp: Right at the start of the pandemic we occasionally had bits of guidance or bits of advice or policies that were announced but then did not seem quite right. Advice was a bit confused at times. Did you ever find yourself repeating something you had been told that was later not quite right?

Martin Lewis: I had a very recent event of that over the energy bills. I was told something over the energy price guarantee in a briefing with somebody very senior and I wrote down the information I was given, as I am a journalist, and then I said, “I just want to check this is correct.” I read out what I had written down and I was told, “Yes, that is correct.” I then put that information out there and as the day went on I started to think that that information was not correct. I came back and eventually after a number of calls I got an apology that there had been a communication error on it. We will call it a communication error. Then I had to put out a correction 20 minutes after Her Majesty had passed away, which was quite difficult reputationally for me. I had not made an error. I had not given the wrong information. I had given exactly the right information from a very senior source that I had accurate contemporaneous notes of.

But I am also a believer in human error. People cock up. I have cocked up; we have all cocked up. I do not believe it was a deliberate error. If you want examples, do you get the wrong answer sometimes? Yes. Do I feel I have ever, when communicating factual information about how things work, deliberately been given a wrong answer by senior members



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of Government of any party? No. I believe I have been given wrong answers, but it was not deliberate, it was just a cock-up.

Q8 Dr Rupa Huq: Thanks, Martin, for coming in. You are a journalist and a campaigner, but you are at pains to point out that you are not a big political player. You have said this before in interviews. The one in *The Guardian* said you are the most trusted man in Britain.

Martin Lewis: They said that, not me.

Dr Rupa Huq: Their words, yes, of course, and not without some justification. Do you think that if you were a big "P" political party person that that would undermine that level of trust that people have in you?

Martin Lewis: In less than three seconds, yes, instantly and without any question of doubt. I have a difficult job. If we take the EU referendum, which was a difficult time to be involved in any form of facing the public, continued votes came out that said I was the most trusted person on the EU referendum, even though I had never spoken on the EU referendum. I was under a lot of pressure to come out with a view on it, which I didn't want to do. There is the paradox of independence that says you are independent until you come out with a view and as soon as you come out with a view everyone says, "I knew he was on that side." We had this with the IFS. The IFS came out with detailed reports. It was asked to do an independent report and as soon as it came out, as it came out on one side, it was instantly accused of being biased.

I felt that, first, I didn't have the expertise and, secondly, I didn't really want to get involved because I didn't think it would make a difference. There are many people on the remain side who since have said, "If you had come out, you would have swung it." I don't believe so. If I had come out and told people to vote to remain, for example, I think people would have said, "He is a Remainer." Even more difficult, on a programme with Tom Bradby—and it was good journalism and I am a journalist and interviewer myself—right at the very end of an interview on something else he came out and said, "On the balance of probabilities, do you believe people would be better or worse off if we left the European Union?" It was a very straight question and rather a difficult one to avoid and I felt that as a journalist I had to give a straight answer. My answer was, and I said all this in there to be careful, "On the balance of probabilities, which let's be straight means more than a 50% chance, I think people will be worse off if we leave the European Union, but that does not mean I am right. That simply means I think there is a more than 50% chance."

That was then used on remain leaflets. Originally, it was used as one of the pictures and one of the quotes and then I think there were leaflets out there that just had a big picture of me with the quote, "On the balance of probabilities, we will be worse off if we leave the European Union," without the caveats, without anything else in there.



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I had then written a guide on how to decide how to vote in the debate. It was not what to vote for; it was how to decide what to vote. It was about doing your own risk assessment based on what matters to you. We talked it through and did some numbers on it, and I think it was just over 50% of people who read it decided they would vote remain and just under 50% decided they would vote leave.

Dr Rupa Huq: Not 48:52?

Martin Lewis: We didn't get that accurate on the numbers, no, but people came to me from both sides and said, "I read it and it helped me make my mind up," which is what I wanted to do, to put some numbers in there, to try to give what I could. Again, it was imperfect, because everything is, and it was an imperfect scenario.

When it came to the debate in that space, one time I was asked if I would be involved in a debate. I had been very careful to say I am not taking a side and they said, "You are on the Remain side." I said, "Well, I am not. I am trying to sit this out. I am not giving anything polemic. I am going to try to talk about how you make a decision, not what the decision is to make." They said, "No, you are on Remain leaflets." I said, "I am on Remain leaflets without my permission and without my consent." Even that meant that I got a number of people who wanted to kill me, as we all know that debate. It was just online and you get those. I got a number of them. I am sure you have had them.

Dr Rupa Huq: We get them.

Martin Lewis: Trust me, I get them exactly the same, even that. Instantly then I started to get, "You're a 'whatting' Remainer".

If I were to come out tomorrow and say I am Tory, Lib Dem, Green, SNP, Plaid Cymru and any others you want to name, and say I think you should vote that way, instantly everybody who does not think that way would discount my opinion. To be fair, I have not voted for the same party at every general election in my lifetime, so I am not tribal. I am not a member of a party. I try to do what I do from a level of independence and lack of bias, although, as I always say, that is not a perfect art. I think if I did, I would instantly lose any trust that people have.

It has been very difficult over this last year when I felt I had to stick my head above the political parapet on energy. I never attack political parties, but I will, when it is a specialist area that I believe in, attack a policy. I put my head above on energy and was very vocal on the fact that I thought that people may die this winter unless we started to put some protections in place. Obviously, the zombie Government we had in the summer was devastating for not making the decision in time and the structure in the way that that operated was devastating.

You question how far do I go? How much of it is about getting big "P" political? Small "p" political I am fine with; big "P" political, I am not



party political. It is a very difficult line to tread, to be honest, when you believe in something passionately and it is not an agenda against a party. I have worked with all parties and often do. It works very well, and I find most people are really receptive, but sometimes you will be seen as pushing one way or other and it is difficult.

Q9 Dr Rupa Huq: There has been a shift in perceptions of trusted voices between Brexit, which was a gut feeling that we have had enough of experts, to Covid where there was a podium with scientists. The politician was always flanked by the chief medical officer and chief nurse.

Martin Lewis: I am afraid I have a more depressing viewpoint on that. I think our nation is polarised in a way I have not felt before. I think that Brexit started that, and the pandemic started it more. I may be influenced by being highly engaged in social media, which is where you sometimes have to remind yourself—I do Twitter polls and the poll will be 80% in one direction, but all the comments will be from the 20% who are vociferous and angry. I think that the level of anger—we are a divided country financially; £190 billion of savings was built up during the pandemic, extra savings, and yet we are in the midst of a cost of living crisis that sees other people in absolutely desperate states. You see people at the moment saying things like, “How can there be a cost of living crisis when everybody is shopping and they are signing up to their streaming services?” We are a polemic nation. The impact on people is different. We are a polemic nation because of Brexit and we are a polemic nation financially. We are even polemic over our views of the pandemic, of how strict the lockdown was and whether vaccines are a good or bad thing.

I think that the level of division and anger in society at the moment for me feels far stronger than it was a decade ago. I don’t think that that is a good thing. There is no one who is universally trusted and for everyone who is trusted by a lot of people, that means the ones who don’t trust them will be more vociferous about why they are not trusted. I know that for a fact.

Q10 Dr Rupa Huq: Do you consider yourself as anti-establishment, as a disrupter, or could you be tempted like Floella Benjamin, Sebastian Coe, John Nicolson to some extent, who I first remember as a youth TV presenter in the ’80s—

Chair: 1880s?

Dr Rupa Huq: Are you part of the system or are you anti-establishment?

Martin Lewis: I think when I started I was perhaps more anti-establishment than I am now. That is probably a symptom of age and being mainstream. The original soubriquet of Money Saving Expert was, “A company’s job is to screw you, our job is to screw them back.” It was deliberate, aggressive and tonal. Some of the change has been that my views have changed, partly because of the work with mental health when



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I realised that some people simply are not capable of acting for themselves. Now the sub-name is "Cutting your bills and fighting your corner," which is slightly different because we do more financial justice campaigns.

It is very difficult to say you are anti-establishment when clearly I am sitting here giving evidence to you about, in *The Guardian's* terms, being the most trusted person in the country. That is not an anti-establishment position, but that does not necessarily mean my stance has shifted. It may mean the stance towards the way that people think about things has shifted.

You asked would I go into politics. No. Big "P" political politics, no, absolutely not, no way. As I have said publicly, and I will put it on record on *Hansard*, I would rather have my nipples wired to electrodes, and not in a good way.

John Nicolson: Has somebody offered to do that?

Martin Lewis: It is very kind of you, John, but no, thank you.

John Nicolson: Let's talk privately. *[Laughter.]*

Martin Lewis: But I did apply on the appointments system for the Cross Benches at the House of Lords. I have been rejected twice, and I don't think I am going to apply again. Two rejections is enough for anybody. I won't ever take a party Whip. I don't think that is right for what I do. I never allow anyone to tell me what to say. In television, I am known as being easy to direct and tough to produce, because if you ever tell me a way to say something or what to say, I give an answer in two short words, so nobody ever does it. If you tell me to do it while standing on my head, I am happy to stand on my head, that doesn't bother me. The direction bit is easy, but what I say are always my words and it is the same for everything I have done for the last 20 years. If I got into the small "p" political sphere, I would want to be able to maintain that.

I did think about it. I thought it would be a useful thing to do. As I tend to give evidence so often, I thought it might be nice to sit on the other side, but they decided it was not the right thing to happen. I am not sure I really want it so much now, if I am honest with you, so probably I would not be sitting where you are.

Q11 **Dr Rupa Huq:** Three years ago, you settled out of court with Facebook for their defamation case and part of the settlement was £3 million for setting up a citizens advice scams action courtesy of Facebook. How is that going? Is there guaranteed funding for it when the £3 million runs out?

Martin Lewis: No. I have some privilege here, don't I? I can say what I like.

Chair: Yes, you can.



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Dr Rupa Huq: Go for it.

Martin Lewis: Good, just checking. As I can't be sued, I can be a bit straighter. Facebook settled. I thought it was a good settlement at the time. We got the scam ads button as well as the £3 million. I had been legally advised that if I had gone through and won, I might have got £50,000, so I thought £3 million for charity—I was always going to give it to charity, and I had declared that from the start—and the scam ads button was a significant victory.

I am very disappointed at how many scam ads still happen on Facebook. I think the scam ads button has not worked nearly as well. I don't think the resources have been put in and the citizens advice scam action will end up with no funding soon, because I have met the other big tech companies and, frankly, they are not interested in funding the victims of scams, to which they are culpable parties in my view. The number of those scams, the torrent of scams that are consistently out there, the number of IT experts who say they could write code in five seconds to get rid of them—it is simply a question of resource.

These are multibillion-pound companies and when I went to meet them, the first presentation they gave me was—I have always wanted to say this, so it is nice to be able to do it—an hour-long presentation on the technical difficulties of dealing with scam ads. After three minutes, and this was in a legal meeting, I said, "Stop, stop, I am not interested in your technological bollocks"—forgive me.

Chair: That is something you cannot say.

Martin Lewis: I apologise, and I will take it back. "I am not interested in your technological balderdash, baloney or any other b words. If you can't solve it technically, you need to solve it manually. Every single advert that you put on here should simply be taken down manually. The issue of your technology and the idea that you have defined as having to have a technological solution to scams that destroy people's lives, mental health and finances and leave people in a hideous situation and are absolutely incredibly destructive, is simply wrong. If you can't, this is a function of your profit. You will have to take a hit to the income that you have, which is enormous and vast." I refused to accept it.

I am one person, and I met a very senior member of Government about it who said to me before this, "We are very glad you are taking this case because we think it is easier for you to do that than for us to regulate on how to stop this," which I was really frustrated by. I thought it is very nice for you with me personally having to take the risk, but as the face that this happens to all the time I had to find a way to stop it. I should just note on record that this was not about me, and the terms of the settlement always had to involve stopping all scam ads with trusted faces, not just scam ads with me—with trusted faces.



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I think that Government have abrogated their responsibility over the last five or six years with the continued number of scams. We have the Online Safety Bill, which will not cover all scam ads, but it is far better. That will come in when? Maybe 2024 or 2025, in practical terms, and how many people will be scammed in the meantime?

I sued Facebook. The settlement was three years ago. The case started way before that; the scam ads started way before that. Perhaps, as we are here on trust, maybe part of the trust is I pulled my finger out and did it off my own back and this House and Parliament is still dilly-dallying over getting something that is transparently in the public interest, stopping scam adverts to vulnerable people. It still has not been done three years later, and it probably will not be done for another two years, which is where the lack of trust and the frustration from the public might well come from. I should probably stop on that.

Chair: That is fine. Was that the last question?

Dr Rupa Huq: It is a lack of will and a lack of resource, do you reckon, or a bit of both?

Martin Lewis: It is very bizarre that—

Q12 **Chair:** We have already gone through this area. I am going to move on, if that is okay. I should declare at this point I am the chair of the APPG on financial education for young people, which I know you have a great deal of involvement with.

Before I come to Clive, I want to ask you a question to do with your broadcast experience. With the decline of things like linear broadcast and potentially the engagement of young people with areas such as the BBC, which is always seen by people of my generation as a hallmark of trust, if you like, where is the future then for trusted voices if young people are not engaging with those institutions and are not engaging with the type of broadcast that you and I would probably see as normal?

Martin Lewis: You are right. If we look at the stats on young people not using linear TV there is an issue, but the death of linear TV has been overexaggerated. You are certainly going to be more watched if you are on ITV or BBC One than you are if you are on Netflix, certainly for event or immediate or current affairs television. My show is averaging over 3 million this series. It is a current affairs show, and we get over 3 million every night. We are on a 20% share. I would not get anything close to that if we were on Netflix. It just would not even scratch the surface, and we are doing that every week. Linear TV is still incredibly powerful, but absolutely I think it is losing market share. It is interesting, as an example, when my show first started I think we had a 14% share and we were getting around 3.9 million audience a decade ago. I am now 20%, 21%, 22% share on 3.5 million, so you can see my share has gone up, but my audience has gone down.



I do think it is a problem with young people. It is not so much the problem that they are watching different sources. Different sources are good. I think there are problems out there with who those sources are. Certainly, I started going on TikTok myself because the number of financial TikTokers out there who were talking balderdash was large. Not all of them—there are some very good ones out there—but certainly within the cryptocurrency sphere and the scam sphere, the difference between the scammer and someone legitimate and someone who knew what they were talking about, there is quite a large division going on out there. That is the problem.

I think we need to be careful when we all have grey hair—some of us probably dye it, me included—of talking to young people about what formats they should be watching in, but the real problem is who is being watched and the democratisation of television, if you like, which is a positive thing. The democratisation of television can sometimes mean there are some pretty strange voices out there. I was perhaps one of the pioneers of the democratisation of publishing that came through the internet. Money Saving Expert was a website I set up for £80 in my living room in 2003, which is the official birthday, so it is nearly 20 years ago. That was not something that you would really have been able to do, to have what we now have, over 10 million users a month. You would not have been able to do that before the internet.

I think the democratisation of television is happening right now, and we should support that and we should applaud it and we should laud it, but one of the big issues is the difference in regulation out there. We have public service television that is highly regulated on the five channels—you know it far better than I do—and then we have it far more diffuse on other television. Then once you get into “like TV”, your YouTubes and your TikTok and elsewhere, there is absolutely no regulation whatsoever. It is interesting. I am not sure that young people watching necessarily appreciate the difference in what can be said in one medium and another.

Q13 Chair: The role of social media influencers in those spaces, YouTube and TikTok, do they become the new trusted voices? If that is the case, are there some real issues around that? This Committee has looked at areas in which there has been no disclosing of commercial links, for example, between social media influencers and commercial partners to their audience.

Martin Lewis: There are some very good influencers out there who are doing some very positive things and using their voices well, so I would like to start from that perspective because I think it is important not to demonise the influencers that are out there. From a financial perspective, it is certainly the rapid rise in buy now, pay later, which was supported through influencers, who were seeing it as a lifestyle choice when it is a debt. It is a cheap debt. Used well with the right decision and not used to buy on impulse, buy now, pay later is good, but it is not a lifestyle choice, it is a debt.



Part of the issue here—and I am probably going to sound like a patronising old man—is when you have young people who are very young and who are new to independent living and new to independent finances and get fame very quickly, they do not necessarily have the framework set in place to be able to differentiate between what is appropriate to do and what is not. Some are brilliant: look at the Marcus Rashfords of this world, who are doing wonderful campaigning. He is a footballer, and I am a huge admirer. But there are others out there who can't believe their luck and when someone comes and offers them money to promote a product, they promote the product.

To be fair, over the years I have seen many people who are on television do exactly the same thing and promote products that you question whether they should have put their trusted brand and reputation towards without having done diligent checks. There are a lot of products I could name that trusted faces have advertised where I have raised an eyebrow and done articles questioning whether that product is ever useful to anybody. It is not specifically influencers, but there are certainly far less controls out there and the individual has more control than they have ever done before. There is no filtering process of a TV company and the agents coming in necessarily the same way, but I don't know, because I am not in the influencer market myself.

- Q14 **Chair:** Often, though, with those who do take the shilling of companies that tend to have, let's say, the funeral plans or IVAs, individual voluntary arrangements, with questionable marketing, that is often right at the back end of the career, isn't it? Basically, it is a last payday for these individuals, trading on their names, whereas with social media influencers and those in the space of YouTube and so on, they are right at the start of their careers, effectively, so there is a bit of difference there in that dichotomy. There is always a pathway that you would see with people with established trusted voices on standard media. I cannot see that pathway when it comes to other media.

Martin Lewis: I think you are absolutely right. That is what causes the difficulty. Again, I do not want to demonise influencers. I think they can do a wonderful job, but there are no controls. When I had a show on Channel 5, it was my own production company that had partnered with somebody else that produced my own show. It was through the difficult time of the financial crash, and I decided after that I never wanted to do it again because I felt that even in that limitation, even though I had a partner, to be producing my own show and to have the executive producer, who was my business partner—it was actually the series producer who was my business partner—I felt there was no one who would raise a voice.

The production company I do my ITV show with is MultiStory, which is owned by ITV. There is a series producer and executive producer who are part of ITV. They will sometimes say, "Oh, should we be doing that?" and I will, of course, go, "Of course we should be doing that and I wouldn't



have put it in otherwise,” but we have a good, constructive debate and there is someone to raise a voice and to raise a question. When someone raises a question, you then have to debate yourself. I have to say, “Is this the right thing to do? Why are you raising that question?” It makes you think; it makes you stop. It gives you pause, which is good, whether it is impulse buying, whether it is impulse television. I am not sure that that framework is necessarily as rigidly in place in the influencer market, just to have another voice—it does not matter who the other voice is—raising questions about whether you should do it or not. I think there are some difficulties there.

- Q15 **Clive Efford:** On that point you make about democratisation through the broader accessibility of information and news online, what examples of democratisation of trusted sources would you say there are?

Martin Lewis: Gosh. Look, I have the opportunity now—it is easy to talk personally—if something has happened very quickly to get a video out there, to put it on TikTok and Instagram and Facebook and Twitter and to get a video out there that explains something without being stuck to the rigidity of whether a programme editor at ITV or BBC has decided that this is in the agenda because it is a bit too specialist for them, or they do not have the nine minutes that I need to explain it to give me a slot. I can get it out there. I see others out there, whether it is the Jamie Olivers of the world on food or other people out there, who are able to put out similar messages. The issue now is we all have the ability to get our messages out and there are lots of people with audience. It is how people navigate their way through who is the legitimate audience and who isn’t.

People ask me to campaign on everything under the sun, as you would imagine, completely outside of my area. I generally will not do it because I try to stick on things where there is an obvious connection to why I am talking about a subject or why I am arguing on something, but you do see people who go outside of their influence and outside of their area and they start talking about things. I see it in my area, where people are talking balderdash on a subject area that they know nothing about. I think the difficulty on social media is navigating the path of who to trust and who not to. There is no problem any more of getting your message out there.

- Q16 **Clive Efford:** You talked about your children being advised that gov.uk is a trusted source of information. Do you always trust gov.uk information? For instance, if it was publishing figures on the levels of poverty or whatever, would you trust those figures?

Martin Lewis: Look, when I talk about gov.uk it is, “If you do this, here is what your state pension will be, here is your state pension forecast,” and I was talking about within those realms. There has been a slight creeping politicisation of gov.uk, which I think is something that should be avoided. I talked about the 1.25% issue earlier, where it was 1.25 percentage points, and that is a very big difference. I think that we have



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to be careful on that. The problem with gov.uk is it is not that good. It is not very user friendly; it is not designed in a very nice way. If any of my developers came in and showed me a tool that was built like gov.uk, the meeting would not last more than a minute. I would be like, "Sorry, that isn't good enough. Can you go back and do it again, please?"

On gov.uk, when I have tried to work with the Government on issues like this in the past, I will give you a very simple example of the problem with Government-type information in my area: who is eligible for universal credit? I came up with a rule of thumb years ago on who is eligible for universal credit, and I wanted to work with the Government with it and I just got told, "We cannot do that. We cannot talk about it." My rule of thumb is if you have family income of under £40,000, then you should absolutely check on a benefits calculator whether you are entitled to universal credit. I am not saying you are entitled to universal credit, but with that income, it is absolutely worth the 10-minute check.

I remember years ago talking to people in gov.uk and others about this and they said, "Well, no, because in some circumstances it can go up to £51,000 and not everybody under £40,000 is going to get it, so we can't do anything like that, and we can't link to your information because you are saying that and it isn't." Look, I know my information is not foolproof. I know there are some people with disabilities who might have income higher, but you do an analysis and say, "We have a problem with some people who need help not claiming help—800,000 people not claiming pension credit". I use a figure of £200 a week for a single person, £300 for a couple. If your income is less than that, claim it, but that figure would never be adopted by gov.uk because, "Well, it is £182 unless—". It does not matter. If you are trying to call arms to action, sometimes you need to simplify and caveat, which is what I do, "If you are in this situation, check, but I am not saying you will get it."

That type of way of operating gov.uk and other Government organisations are incredibly poor at, which means they are ineffective, which means they do not do their job very well. Interestingly, they will never link, for example, to an article on my website or to an article elsewhere because it has to be a Government source, or you cannot use it. If we go back to trusted, there are certainly problems that trusted sources tend to be boring voices that do not communicate particularly well because they are absolutely rigidly entrapped with the need for completeness and accuracy rather than being to communicate in a more colloquial and easier terminology.

Q17 Clive Efford: Have you ever experienced anyone who tries to imply that you are not a trusted source?

Martin Lewis: All the time, of course, from social media all the time. There is no one—

Clive Efford: Anyone in Government or anyone—



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Martin Lewis: I am being slightly careful about it. I was informed of somebody recently who was doing this and who was casting aspersions and making defamatory comments about me. I was informed by a newspaper. Part of my problem is some of the comments were so without— I didn't even understand the point of saying them. I did not want the newspaper to print those comments because, of course, if you say—let's make something up—"You are an arsonist," they will go, "I am not an arsonist." If you say, "I was accused of being an arsonist, but of course that is not true," then people go, "There is bound to be something in it. He has probably started a fire somewhere." In the end, the story was not printed because the news agenda moved on, but yes, I have had people in senior levels, members of Government, cast aspersions over the level that I can be trusted.

Q18 **Clive Efford:** What do you think the motive for that would be?

Martin Lewis: The motive on this one was pretty clear because they thought that what I was saying was not in the interests of the person they were promoting for a leadership campaign.

Q19 **Clive Efford:** I will leave that there. On your comment on Brexit during 2016, which you just referred to, have you reassessed your balance of probability assessment?

Martin Lewis: I wish I was in America because I would plead the fifth. I think the public voted for Brexit, and we have to accept that the public voted for Brexit. My assessment does not mean necessarily people were wrong to vote for Brexit. I have had many people who said that they were voting for Brexit not in an awareness that they may make the country financially worse off. I think I have to be careful not to look at my narrow area and say that in my narrow area, clearly, I think there are some supply side issues that are happening in the country at the moment that are on the back of leaving the European Union. But I think it would be unfair to say that people who voted for Brexit, some of them weren't aware that that could happen, and others did not think that in the long term the economy would be better. I think it is better for what I do and the reason that we are sitting in here to say people need to make their own mind up on where we are now, now we are post-factual, we are after the event. I am going to steer clear of it, if you will forgive me.

Q20 **Clive Efford:** I was going to push you further, but I can see I am not going to get anywhere, so I will move on.

We have received evidence that people trust major news outlets like the BBC, broadsheet newspapers, things like that, but do you think during Covid, for instance, when the message from the Government is just repeated that those trusted sources begin to be undermined because they are being turned into more of a mouthpiece of the establishment?

Martin Lewis: We did get very close. I think with some of the BBC coverage during the pandemic, it felt like at every turn we were being told what was important for us, which was the repeat of the Government



message. I don't think the message was necessarily wrong, but I do feel that the continued repetition did get very close to looking like a state mouthpiece, which I think was not particularly good for trust at the time.

Q21 Clive Efford: Do you think some of the experts that were involved at the time, or experts generally, when they become too associated with politicians that their independence and the trust in them is undermined?

Martin Lewis: I tend to think the public are a little bit more sophisticated. I think that if you have people who are standing and giving Government messages, chief medical or chief scientific officers, we know that they are free to talk about the science and the medicine, but as soon as you start asking them questions about whether people were right to take trips to Barnard Castle or not, they are clearly going to be restricted in what they say, just like I have offset an answer about Brexit just now. They are going to try to not answer that question. I think the public are sophisticated enough to understand what the limits that somebody in authority can and cannot say are.

One of the issues that we had that I think caused some of the aggression from those people who were anti-lockdown or were sceptics over the vaccine, there are always counters and there is always discussion. When you want to present something, you present pros and cons and you do not give it equal weighting if the cons are weaker than the pros, but you at least make sure that you explain what the weighting is. An oversimplification of message made those people who were sceptical more and more angry all the way through it and perhaps, in hindsight, it was not done quite as well as it could have been.

Q22 Damian Green: Good morning. I am fascinated by the slight dichotomy that you said in answer to the first question: that you are biased and you accept that you have biases, that we all have biases, yet even when you are being interviewed as a campaigner, you are treated as an oracle by programmes like the "Today" programme. They do not challenge you in the way they would challenge any of us or, even more, a Minister. Does that, in an odd way, worry you, that everything you say is taken as sort of tablets of stone even when you are expressing a bias?

Martin Lewis: I am not sure I agree with the premise that I am not challenged, and I have felt challenged on many occasions when I have given interviews. However, remember my bias is declared and open and I am introduced as somebody who comes from a consumer perspective. If you take it within that perspective, people know what I am arguing. I am quite careful when I am asked questions. If I am talking about energy, they will always ask me about the energy supply situation, what is going on in international energy markets, and my answer is, "I don't know. I am not an expert." That is probably something I can do that you cannot do. I can simply say, "It is not my subject area. I am not going to give you an answer because I don't believe it is appropriate to do so."



I am not sure where the challenge would necessarily come from because I am not a politician; they don't have to push the other side with me. I am coming from a consumer perspective. If they want to argue what the impact on business is, I would happily answer that. My definition of bias is a pro-consumer bias, so I am coming from a very specific and declared agenda. I am not sure what the challenge necessarily is on that, apart from to say, "Well, you are not representing business and the economy". I am not and I am not suggesting I would. I am slightly struggling with what you are saying. What would you expect them to challenge me on, if you will forgive me?

Q23 Damian Green: I am thinking of one particular example. I think it was during the summer when you were very vocal about, "We need an energy rescue package now," which in a sense is an arguable point of view, obviously, but it is not, as it were, your technical area of expertise, when a policy should be introduced. You were giving a warning about what you thought would happen if there was not a rescue package and a warning that was, as it were, eventually heeded when we got a rescue package in. I just felt that because you have the reputation you have—the most trusted man in Britain and all that—that you were allowed to make that perfectly valid argument in a way that if a politician had come on and said it, they would have had more pushback just out of habit of the way interviews are done.

We, as the public, believe everything you tell us because you know more about finance than we do. I accept your self-denying ordinance that you try not to go into areas where you know you are not an expert, but it does mean that when you are just expressing an opinion you get challenged less. We are talking about trusted voices. What lies behind my question is the worry that somebody who has spent years becoming a trusted voice could quite easily exploit that position and not get challenged in a way that people ought to get challenged.

Martin Lewis: I think you are right, they could, but—

Damian Green: You think you don't.

Martin Lewis: I don't think I exploit it. I have no vested interest, which is helpful. The introduction of an energy package was of no benefit to me, not to me personally in my pocket. I am one of those people for whom the energy prices are immaterial personally. The challenge—does it need to be declared now?—I am sure some people would say it doesn't need to be declared now. For me, it was a mental health issue. People were in absolute panic over what was then announced as an 80% rise in energy bills and then we did get a package in place, and I felt it was necessary to come in.

The difficulty is I am not sure it is necessarily about politics. I say that in honesty, as somebody who interviews as well in my occasional "Good Morning Britain" presenting role, which is a side-step for me, if you like, and something I enjoy doing. It is always easier to interview somebody



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from the Government than a member of the Opposition and somebody not from the Government because they have the authority and the power and they are doing something. They have their hands on the steering wheel. When you are interviewing somebody on the other side, you are aware that they are not driving, so what they are saying doesn't matter to the same extent. I think this is true whichever party is governing.

This is not an issue of the current situation, dealing with the person who is making the decision. When you have been on there in the many exalted positions that you have held, you have had the power and authority to make something happen. I do not, so I am sitting there with less responsibility and less impact than you. When I am going on a programme like "Today" to talk about that, it is to voice an opinion of something that is calling on the people who can make the decisions and the people in the position of authority.

I do think there is, by definition, a different level of challenge that is needed between those who are in power and those who are arguing that something should happen and that those in power should make a decision. I do not think it is an equivalence. I think there is a balance there. If you were talking a party political spat between the Government and the Opposition, then there is more of an equivalence, but when I am on a programme like that saying, "Here is what I am seeing on the ground, here is the basis, here is what I think needs to happen," that is my opinion of what needs to happen. You are right: I think there should be balance from people who disagree that it needs to happen, and I think balance was put on. Whether that balance should be put in by the interviewer or not or that balance should be put in in the totality of the programme I think is a more subtle nuance.

Damian Green: That is a problem for the BBC rather than you or whichever broadcaster it is.

Martin Lewis: I would also probably say again that not everyone thinks I am the oracle. If I look on the YouGov branding situation, where there are two people who are more popular than me and more trusted than me, who are David Attenborough and Trevor McDonald—and I am very happy to come third and runner-up to those people—I think 71% of people are positive, 7% of people are negative and the rest are neutral. There is no one who does not get the flak and no one who does not get the negativity. Trust me, I get it. It feels like it is a lot larger than it is.

Damian Green: If you are third, that makes you a deputy national treasure, probably.

Martin Lewis: Assistant deputy.

Q24 **Damian Green:** Quite. Have you ever avoided a controversy because you think, "This is so controversial and so many people will disagree with me that my status as No. 3", or whatever it is, "in the list of trusted people would go if I waded into this controversy"?



Martin Lewis: First of all, I avoid lots of controversies that are not my area, by definition, and I do not have an expertise or a knowledge base on. Within my own area, if I felt something was important, I would engage in it, but there is another check I put in place and that is will it do any good? There is always a personal resource question as well: do I have the time and the energy to be able to do that; does it compete with other things that I am doing?

I will give you an example. The cladding issue is a horrendous issue for people and many people have asked me to get involved in cladding. I could not raise the publicity of cladding. It has led so many news bulletins, it has been absolutely everywhere. It has been totally debated in Parliament and it is a very obvious issue. My impact would have been pretty minimal because it was already such a big, well-campaigned, well thought-through issue that I didn't put resource into it because it did not need the awareness-raising in the same way.

Brexit would be a classic example because I didn't believe that me voicing an opinion on that would make a difference because it was already so polemic and entrenched. It was a proper political argument, while energy I did not feel had the same level of party political argument. I avoided questions on whether we should reduce VAT on domestic fuel. In fact, when I was asked on the "Today" programme what method I would use, I did not give an answer on that for the simple reason that as soon as I suggested one method, then you become about the method, whereas my point of view was we need some form of intervention and it is up for you, the political body, to decide collectively what the intervention is, but we needed some form of intervention.

There are nuances in the way that I approach things, not because it will knock the trust but because you have to be realistic about what you can influence and what you can't and where you can have the greatest effect. On energy, consumer energy bills and personal finance has been a subject I have been entrenched in, lived and breathed and smelt for the last 20 years. I felt that my voice on that would have a contribution to the debate and would make a difference.

Q25 **Damian Green:** I have one final question, Chair. In this increasingly variegated environment in which we all communicate with each other now, do you think it is possible to become a trusted voice in the way that the traditional media allowed David Attenborough et al to become?

Martin Lewis: Yes. I still think there are enough routes for people to get that. You don't have to be trusted by everyone and you don't have to be known by everyone. You can be trusted in a limited sphere and there are many people who are incredibly influential in their limited sphere. We saw some people rise through during the pandemic on all different sides who had not previously been heard of. I am not talking about those who shared Government platforms, but there was the Scottish doctor—I have forgotten her last name, forgive me—who suddenly became a voice and suddenly became trusted by one sector, because again that was polemic.



I still think there is a lot. Television and broadcast television is still very powerful. While the big programmes may now get 9 million viewers, not 20 million viewers, 9 million is a lot of people, and watching on a different night lots of people will see them.

What I do in my work is I have television and I have my own show and I appear on other shows. I do not really write for newspapers any more because of a lack of time, but things do get picked up by newspapers. I have the website, I have my social media outlets, and a combination of all those different media can allow you to reach a lot of people and to get voices out there. I do not think we are anywhere near the period where an individual cannot break through and become trusted. I think sitting here in 30 or 40 years' time when it is none of us, there will be other figures in different zones who can still bring together much of the nation on their subject and their expertise. I do not think that is going to change, it is just the routes will be different.

Kevin Brennan: I am going to defend you for using the word the Chair objected to earlier on, because I think it was in 1977 that John Mortimer QC successfully defended the Sex Pistols when their album, "Never Mind the—"

Martin Lewis: Many similarities.

Q26 **Kevin Brennan:** I am not going to repeat the word. It was established in court that in this context the word means "nonsense" and is not obscene, so from my viewpoint I thought it was perfectly valid to use it.

I was very interested in what you were saying. We are trying to explore the boundaries and when that becomes problematical and this political issue. Damian Green was asking you earlier on about this summer, when you vociferously spoke out about the need for a rescue package on energy for families and households and that you did come under a lot of pressure. I think you described to the Committee, if I was right in what I was listening to earlier on, that that turned into a series of incorrect and untrue allegations being made about you personally. What are your reflections on what happened there? Because it was a moment, I think, where your trusted reputation was being challenged and undermined by anonymous voices and others simply because you spoke out on a subject you know a great deal about and the impact it would have on households and families.

Martin Lewis: I never knew about what was being said until a long time after the event. I should note that. It was far more recently that someone told me that there was an individual briefing against me, but certainly there were some newspaper opinions that pointed fingers and called names. I think "doom-monger" was the big one. I agree, I was talking about doom, but I think it was proportionate and real, what was coming.

I am not the most robust and thick-skinned person. I do not know how any of you cope with your jobs in an adversarial situation. I absolutely



could not do it; I would find it very difficult. I found this summer very difficult, and my anxiety levels were through the roof—my mental health was not the best. I do not have a clinical mental health problem, but I really struggled with it, and I do find it difficult. People might think I am confrontational and confident but, of course, like all of us, that is the reality of the individual who sits behind. There were a number of times when I thought, “I don’t want to do this any more. The heat is too high,” but I had made a commitment that I felt I wanted to see something through. I read many, many things on social media saying, “Remember when he was the guy who told you how to get discounts on restaurant vouchers?” I think I was doing credit cards and bank charges and PPI more than restaurant vouchers in the early days. Certainly, I find that a lot easier and lot preferable.

It is very difficult to raise your head above that political parapet and you have to be prepared to take the flak for it. I am not sure I am built that way to continue to do it so often. Bizarrely, the pandemic was easier because it was more of an intermediary role, whereas when we got to energy bills, yes, it was calling for action that had not happened and that, of course, is a criticism. Again, it was not party criticism, but it was a criticism, and when you start to criticise, you galvanise opposition by the people who you are implicitly criticising.

Q27 Kevin Brennan: Are you able to tell the Committee who the individual was who is alleged to have—

Martin Lewis: I am not the primary source of that information. I was told by a newspaper that was going to write a story on it.

Kevin Brennan: You do not want to mention the name of that person.

Martin Lewis: I am already aware that by having said it in here, there will be newspapers now looking at it, and I would rather they didn’t because I would prefer it to go away.

Kevin Brennan: Was it a Government Minister?

Martin Lewis: It was not anybody who was elected.

Q28 Kevin Brennan: I am glad you mentioned credit cards. You probably don’t remember, it was a long time ago, but when I was consumer affairs Minister, we successfully changed the order of repayment of—

Martin Lewis: I do.

Kevin Brennan: —debts on credit cards from the highest rate of interest first and flipped that around at the time and that was very important. In a sense, is your trusted status to do with the fact that you are an expert in those technical, factual types of issues where you can literally say to the credit card companies, “You are, as your corporate policy, deliberately charging the highest rate of interest to vulnerable consumers first and that is a corporate decision you are making and not being very



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transparent about in order to rip off your customers,” and that is a lot easier than when you get into contestable areas of fact?

Martin Lewis: Look, I have always in my work tried never to be wrong, which sounds like everybody does. I can't claim that I have been perfect, but I have always tried not to be wrong. That has a bigger impact. For example, we try not to deal with things that have levels of risk, so I do not deal with investing because no one can know in advance whether they are right or wrong if they are giving you information on investing. I do not talk about investing, not because I think it is bad to do so, many people would be better off investing, but it is not my area of expertise. I prefer to deal with things that you can do on a spreadsheet and absolutely know how it works. There are always risks. Companies can go bust, something can change in the way that the product operates, and you can only analyse it as best as you can at the time. I think that has been very helpful because a lot of the work that we do, therefore, is based on a factual analysis of things that you can then give a firm answer on and that then builds a level of trust.

Clearly, telling people what to do with their energy bills used to be within that category and in the last year it has moved into risk-based. You have to do a risk analysis based on wholesale markets, because we define it on the price cap that moves on wholesale markets over a rigid period. It becomes a risk analysis, as opposed to in the old days it was like, “This is charging you this much, this is charging you this much, so you can just switch.”

Yes, I think that has been very helpful for the reputation, having done it for 20 years, having mainly focused on factual solutions done by detailed research rather than opinion-based solutions and, therefore, you have had lots of provable successes on the back of it. I think that has made it easier. I noted earlier that bank charges was probably where I came to light in about 2005. We got £1 billion back on that. That was confrontational against the banks, and then through the site we think we got people £12 billion back on payment protection insurance. That was confrontational, too, and I had my detractors on both of those areas. It has certainly helped that it has been factual.

There are clearly debates out there that you can't win on. One I would never want to get involved in, for example: the issue that is going on in the trans community at the moment is a very difficult debate and you, as politicians, get asked about that. I am very glad I do not get asked about that. I don't know enough about it to give an answer. Certainly, when it is saying, “This is how you should use a credit card. This is the best way, here are the best rates,” we can give you defined answers that make life easier.

Q29 **Kevin Brennan:** That criticism you made of the Government, you referred earlier to the percentage issue. Back in 2008, the last Labour Government established the UK Statistics Authority and part of the idea



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behind that was that Government statistics needed to be trusted. You talked about gov.uk earlier on. When you got into that argument or dispute with the Government about the way they were using those figures on the gov.uk site, at any point did you think that the UK Statistics Authority might be a useful body to invoke here, or has it been forgotten about?

Martin Lewis: I am trying to remember, but I believe I either drafted or sent a formal letter of complaint to UK statistics. I cannot remember if I got the response from the Treasury that it was going to be changed before or after I sent that letter.

Q30 **Kevin Brennan:** Obviously, the reason why it was set up was because there were concerns that ONS official Government statistics could be misused, if you like, in a way and there was no fallback to a trusted voice, an independent source of information from Government to make sure that Ministers were not misusing the Government's own statistics in the way that you were suggesting was potentially being done earlier on. Did you—

Martin Lewis: I would just like to say I do not know whether it was cock-up or conspiracy. I was not suggesting it was either, I was just saying it was wrong.

Q31 **Kevin Brennan:** I would suggest possibly, without knowing for sure, that it was extremely likely to be the case of Ministers wanting to present their policies in the most favourable light and using numbers in a way that is inappropriate in order to do that because that is what politicians do, which is why, ironically, as politicians we set up the UK Statistics Authority, to stop us from doing it. We are looking into trusted voices. Do you think the UK Statistics Authority should have a higher profile and should be invoked more often to hold Government to account about the information that they are producing?

Martin Lewis: I am afraid I am going to have to give you a cop-out answer because I never deal with the UK statistics agency. I just do not have enough information to give you a fundamental answer on that. The public often think there is conspiracy where I tend to think there is more often cock-up.

A classic example recently would be the portrayal of the energy price cap as a natural cap on the prices that people pay, which was miscommunicated by senior politicians a number of times. My conversations within the mechanics of government was internal wincing every time that happened because it was bad for Government policy. If people think there is an absolute cap, first, some people would end up not turning things off and using more and, secondly, it would mean they would not go for energy insulation, which is exactly what Government policy wanted to happen. My view on that, for example, was that was just somebody not being very good at communicating an issue as opposed to someone deliberately mischievously trying to mis-sell a policy.



I try to be generous. We are all capable of cock-up and getting things wrong. I have made mistakes on air on live television myself, when you think you have said, "I do," but you have said, "I don't." It happens and then people are very annoyed with you, and you go, "I am sorry, it was a word slip." Yes, you have done it as well? Yes. We do it and we are all human beings. Where we have to be careful is where it is deliberate and manipulative and that is what we need to protect from.

Q32 Kevin Brennan: I have one final question. As a trusted voice—I am not asking you to give a political opinion—in your assessment in your area of expertise, how has Brexit affected consumers?

Martin Lewis: If we took it on a purely consumer level, it is going to be very difficult to see. It is what comes of the current regulations that are going to go through, how many of them are going to be kept and how many are not. There are many consumer protections that were put in place by the European Union that need to be continued in this country or people will not be protected. There is a question of how many of those will continue to be in place once we—I have forgotten what it is called. Henry—what is it called?

Kevin Brennan: Henry VIII powers, yes.

Martin Lewis: When we see through the Henry VIII powers, which I think will be a differentiator. I do that in the very narrow definition of consumers. Clearly, the biggest impact of Brexit on consumers is the economic impact of Brexit. That is an absolute political hot potato, and I am a consumer finance expert. I am not an economist. I have not done a study on it. I have not spent time on it, and I am not going to give an answer on it because I think it would be detrimental to the authority of this Committee if I made a nonsense answer based on no research. If you will forgive me, I am not going to give you an answer.

Kevin Brennan: We would obviously be expected to give an answer and we would be criticised for the nature of that answer probably, but as you are not a politician, I will leave it there.

Chair: Thank you very much, Kevin. That concludes our first session. Martin Lewis CBE, thank you very much for your evidence today.

Martin Lewis: Thank you very much.

Chair: We are going to take a short break of five minutes while we set up our second session.

Examination of witnesses

Witnesses: Professor Paul Bernal, Professor Carmen Clayton and Professor Rhiannon Mason.



- Q33 **Chair:** This is our second panel in our new inquiry into trusted voices. We are joined by Professor Carmen Clayton, Professor of Family and Cultural Dynamics at Leeds Trinity University; Professor Rhiannon Mason, Professor of Heritage and Cultural Studies at Newcastle University; and Professor Paul Bernal, Professor of Heritage and Cultural Studies at the University of East Anglia. Paul, Rhiannon and Carmen, thank you very much for joining us today.

Professor Bernal: Sorry, can I correct that? I am Professor of Information Technology Law at UEA Law School.

Chair: Thank you very much. Brilliant, okay. We are going to start with Kevin Brennan asking the first questions.

- Q34 **Kevin Brennan:** Can I start with you, Professor Clayton? I understand that many of your research participants relied on advice from the Chief Medical Officer during the pandemic. Why do you think the Chief Medical Officer was trusted by your research participants?

Professor Clayton: Good morning. Thank you for the question and thank you for the opportunity to discuss and share our research findings from the "British Families in Lockdown" study, led by Leeds Trinity University, and the "New Uses of Screens in Post-Lockdown Britain" study, led by the University of Leeds. I am here on behalf of my—

Kevin Brennan: Can I ask you just to speak up a little bit, Professor? It is a little bit faint. Thank you.

Professor Clayton: I do apologise. Yes, in relation to your question with the Chief Medical Officer, we did find that some participants trusted the advice of the Chief Medical Officer and others didn't. There seemed to be a complex relationship in relation to this. For those who trusted the advice from the Chief Medical Officer, some of these participants also trusted in the leadership of the Prime Minister and the Government, and so by association trusted the Chief Medical Officer, who was positioned as being someone of significance and was positioned next to the Prime Minister during the briefings, for example. There were some who trusted the Chief Medical Officer as well because of conversations that they had had with friends and families, with other medical professionals and the support that they had seen from other media sources.

However, there were some who were less trusting of the Chief Medical Officer because of their feelings and their opinions of the Prime Minister and of the Government, particularly during the pandemic. For instance, for those who felt that the Government and the Prime Minister had been ineffective in the response to Covid, then they were sceptical also of the advice of other Ministers and other advisers who worked with the Prime Minister.

- Q35 **Kevin Brennan:** Would you say it is fair to say that the degree of trust in the Chief Medical Officer was related to the degree of trust that participants had in the Government in the first place?



Professor Clayton: Yes, that is one of the factors. There are some other factors as well. For example, the Chief Medical Officer represented the NHS, and we know from the participants that we spoke to that they had placed a lot of trust in the NHS, again for various reasons, during the time of the pandemic. There was a lot of respect for key workers, particularly in the NHS. There was the weekly clapping for the NHS, and rightly so, for the hard work that the NHS had done in supporting people and helping people. For us, they then saw the Chief Medical Officer as part of the NHS and trusted him as well.

Q36 **Kevin Brennan:** Understood. Do you think your participants were aware that the position of Chief Medical Officer is a Government position, if you like, as opposed to a completely independent expert? Was there an awareness of that? Did your research show the answer to that question?

Professor Clayton: When the participants spoke about the Chief Medical Officer, they felt that he was an impartial source, that is how he was referred to, and they often talked about SAGE, for example. We did not specifically ask, "What is the role of the Chief Medical Officer or what is his role in relation to the Government?" We were just basing this on the accounts that they provided us.

Q37 **Kevin Brennan:** Okay, fine. I will move on to you, Professor Mason, if I may. What is it about museums that mean they are institutions that people trust?

Professor Mason: I should start by giving a little bit of context for people who are perhaps not aware of the degree to which they are trusted, so just bear with me for a moment. If you look at studies—which is what I have been doing—in the US, the UK, Australia and Canada, museums come out as one of the most highly trusted organisations when you ask the public, so they are up there with librarians. An Ipsos MORI UK Veracity Index poll, as it is called, put museum curators at 86%, along with librarians at 93%, doctors at 91% and teachers at 86%. That is very consistent wherever I look at these polls in these countries with democratic societies.

To answer your question, yes, they are very highly trusted. I have been looking into why that is, and my conclusion is that the public trust them because of the following reasons. They believe that museums have high credibility, which derives from them being experts in their subject and basing their presentation of knowledge on research and evidence. They are perceived to be fact-based and to show the actual evidence of the past, which the public can also see for themselves, so there is a public perception that museums contain a significant proportion of what they would perceive to be primary as opposed to secondary sources. Now, historians might complicate that, but that is what the public thinks about it.

The third reason—and I think this is very critical—is the public sees museums and libraries as well, I am sure, as operating in the public



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interest, so that what they do is not for personal benefit or personal gain, it is for the benefit of society. That is highly valued. I have three other reasons if I—

Kevin Brennan: As brief as you can, please. Thanks.

Professor Mason: Yes, okay. They are judged to be honest, truthful and reliable. In other words, the public sees that there is no gain to be had for a museum to lie to them. They are understood generally to be committed to the principle of showing different perspectives and taking those into account. The last one, which I think is very critical to lots of things we have been hearing about in the previous session, is they are understood to be non-partisan, so they are understood to be not on one particular side or another and, therefore, they won't be presenting one side or another in the favour of particular agendas.

Q38 **Kevin Brennan:** Is that picture you have painted being undermined at all by the debate that has gone on about museums and the provenance of their collections or some of the things they have in their collections or the way in which they are reinterpreting the contextualising of historical events and so on? If that is the case, is the undermining because the museums are in danger of undermining trust in themselves by delving into areas that people might think are a bit "political" or is it being caused by deliberate misinterpretation by certain media voices and politicians and so on of them simply explaining the provenance and meaning of their collections?

Professor Mason: That is a very good question. I think it is still early days to know how this will impact on the trust in museums. Polls that have been done in the last few years, certainly in the US, have found that that level of trust has stayed pretty solid, that it hasn't dropped in a way that, for example, you can see trust in scientists has dropped in the US polls. We are not seeing a decline in trust at the moment. What I would say is it is quite difficult to generalise because each case can be quite specific. I think there is much more awareness out there in the public now of issues around provenance of objects, where they came from or sponsorship, for example, where that money comes from. What that means is I think it is not really an option for museums to not do something here. They have to act, and they have to act ethically.

Certainly, some of the surveys in the US and Australia that I have looked at show that the public expect museums to take a view. They expect them to have an opinion and to talk about these issues. What they are looking for, though, is that those perspectives are evidenced, that they are accurate, that they are fair, they are driven—

Q39 **Kevin Brennan:** Should they take money from people like Shell?

Professor Mason: I think I would defer that question to the museum directors in the individual cases, but I would say not everyone is going to be happy with what museums do in this space. They have to do



something. They may lose some degree of trust, but I think as long as they stick to the principles of public benefit and of honesty about the decisions they have made, they will still maintain trust.

- Q40 **Kevin Brennan:** Can I come to you, Professor Bernal? Parliamentary Committees rely heavily on academics when we are doing this kind of information-gathering. Do you think the academic community is helped by their institutions to participate more widely in matters of national interest like this?

Professor Bernal: This is a crucial question for universities overall. I think it varies enormously. Some universities support their academics and their academics' freedom in particular to talk about the subjects in which they are expert; some not quite so much. When pressure is applied politically on universities for them not to allow people to talk about certain subjects and things like that it is misconceived. It is very important for the politicians to let the universities do their jobs if those universities are then going to be able to be trusted. I know in my institution I feel completely supported. I am quite outspoken on social media, for example, and I regularly get told by people, "I am going to report you to your employer. You can't talk about that kind of stuff. What are you doing to the kids?" My employer supports me completely, and I think that is what the institutions have to do.

- Q41 **Kevin Brennan:** In your written evidence you made reference to, "the plethora of definitively non-authoritative sources" and were quite critical of us politicians as a class and the manner in which we undermine credible authoritative sources. What do you think ought to be done about that?

Professor Bernal: First of all, there has to be more awareness and more honesty from politicians about the role that they play in this. What we need to understand is what I call the misinformation ecosystem, that it is not that misinformation is spread by Russian trolls and bots and things like that, it is that it feeds on what we get in the mainstream media, it feeds on what the politicians do. If a politician tries to undermine—to use a topical example—the OBR, then that reduces trust. That reduces people's trust.

Kevin Brennan: That was Liz Truss.

Professor Bernal: It happens again and again, that where the trusted sources say something that is politically inconvenient, the politicians will tend to undermine that, but by doing that they undermine the institution; by doing so, they undermine the actual level of trustworthiness generally and they make it harder for trusted voices to establish themselves. I think it is up to Parliament somehow to find a way to make politicians more responsible about that.

Kevin Brennan: All right. I am going to leave it there.

- Q42 **Chair:** It is a really interesting analysis you have just given us there,



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Professor. To come back on it slightly, it does not mean that institutions and trusted voices can never be questioned and that their rightness can never be. A lot of people questioned, for example, the Governor of the Bank of England and it now seems to be as if he is completely without question, but there are many people who feel there has been an epic degree of mismanagement when it comes to the Monetary Policy Committee and also some of the communications that have come out of the Bank of England, particularly stressing a two-year recession, which is almost certain to cause a two-year recession, realising the relationship between confidence and the economy. I would push back slightly and just say that the corollary of what you have said is that effectively somehow these institutions cannot be questioned, but they can be.

Professor Bernal: This is the balance that is very hard to strike because sometimes politicians will try to undermine an authoritative piece of information because it suits them politically. Sometimes they will do it because they are right to do so; sometimes they will do it because it seriously is a matter of debate and so on. Navigating that environment is very difficult and working out when somebody is doing something for a good reason and when they are doing it for a bad reason is very difficult, but supporting the institutions is the key here. It is not that the institutions will never get things wrong, and very often they do. The challenge for the institutions is to make sure that what they say is straight down the line, based on the facts that they have in their expertise and that they do not get drawn into saying something that is going to effectively have a political impact that it should not have. As you say, talking about a recession can bring about a recession. There are similar stories in almost all areas. It does not mean that they should be quiet, it just means that they need to be more authoritative in what they say where it is what they can be authoritative about.

Q43 **Chair:** I remember when I was writing about economics as a journalist, I did some research that showed that the ONS had the actual GDP figures wrong and had to revise them in all but six out of 275 quarters that they looked at. It is a phenomenal lack of success.

Professor Bernal: The challenge for institutions, and it is a similar challenge for politicians, is that when you do make a mistake that you are able to own up to it without undermining everything else and that you are able to say, "Yes, we got that wrong, this is why we got it wrong, and this is what we are going to do about it".

Now, for politicians it is equally true that it is hard to admit you have something wrong and to be able to go back. Somehow the atmosphere has to be changed so that when you make a mistake you are able to say, "Yes, that was wrong, we should not have done that," so that a U-turn is acknowledged as a U-turn but a U-turn for a good reason. "We have changed our minds because we were wrong."

Q44 **Chair:** Yes, so allowing the space to make mistakes—



Professor Bernal: Allowing the space to make mistakes is critical.

Chair—and to U-turn without everyone screaming and shouting at you. I notice as well that a lot of the issues around lockdown, for example, are around supposed trusted voices screaming and shouting for areas of the economy to be shut. One of the reasons we ended up with schools shut you could say is because certain very high-profile media figures were becoming amateur epidemiologists and saying this was like a flu; therefore, we had to close the schools. It is interesting how that trusted voice leads debate in that respect.

Turning to academia, you just touched on it there, Professor Bernal, around the confidence you feel in your institution when it comes to your social media postings. A lot of academia now are complaining about being cancelled, so to speak. Professor Clayton, do you think that academia, therefore, can now successfully be a trusted voice, given that growing cultural feeling of cancellation? Effectively, if you say something that is against the tide, so to speak, that you can end up potentially losing your place at your institution?

Professor Clayton: That is an interesting question. When we conducted our research a small number of participants did engage with academic journals and blog pieces of professors and other researchers. They are aware of academic publications and outputs that they can refer to and use as a trusted source. However, as I mentioned, that was only a small minority of the sample that were aware of this. I think if there was more visibility and more reach for research, research findings, then this could potentially then feed into discussion and debates and decision making of the participants that we research and others as well in society.

Q45 **Chair:** Professor Mason, what do you think of the trusted nature of academia? Is it suffering under the weight of the—for want of a better phrase—cultural wars?

Professor Mason: I do not have research to answer that question. Honestly, it would just be my personal experience, which is—

Chair: That would be invaluable.

Professor Mason—I have not seen evidence of any cancel culture at my own university, and we are supported, as was said earlier, to say what we think.

Q46 **Chair:** You do not sit there and think, “I can’t really go down this particular avenue,” or that sort of thing? Does it become self-fulfilling that you inadvertently curtail what you do or say because you are in a university setting?

Professor Mason: Universities are one of the places where we are able to say what we need to say and that is the purpose of them, isn’t it, to do research and to speak about what we find? No, I do not find that to be the case. As I say, I have not conducted research on that so I would



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suggest if that is important, somebody else might be able to give a more comprehensive view.

Chair: That is fine.

Q47 **Clive Efford:** I will start with Professor Bernal, but this is a question open to you all. During the pandemic what trusted sources did you look to for information?

Professor Bernal: This is a very interesting question. When I saw the list of questions the Committee was going to ask, I thought, "What did I actually do?" The reality is I had a large and quite broad set of expert voices that I could call on. I talked to my colleagues. My twin brother is a doctor at King's in London, and I have a large number of relatives. I spoke to everybody I could, and I found the trusted voices among the academic community and among my friends and family.

I know that I am deeply privileged to have that community around me and having that enabled me to navigate what I believe to be the situation. It is generally the case that as an academic you know what your expertise is in, but you also know where to find other expertise in other areas if you want to find your way through the system. That is not available for most people and that I understand is one of the roles that we, as academics, should have, to use our expertise in a way that communicates to the public.

This brings us to the last question about the ideas of cancel culture and things like that. Freedom of speech for academics is very important, but I think the pressure comes from angles other than cancel culture. It comes from angles, some political, some practical, that you do not want to be talking about stuff if it is going to distract from your own subject and things like that. We need to be able to talk and to talk freely, and we need to be able to spread our expertise in a way that works.

I did not have any trouble finding expert information, but I am a university professor, I am a researcher, so I should be able to find it.

Q48 **Clive Efford:** As a researcher who had access to all that information, you would have a different perspective of what was being fed to the public?

Professor Bernal: Yes.

Q49 **Clive Efford:** What were your personal feelings when you saw what was being said and the information that you had access to? Did it ever cause you any concern?

Professor Bernal: Yes, I have to admit I watched every single daily briefing that was done by the Government. I did not miss a single one during the pandemic. I was working from home most of the time. I could have it on in the background even if I was doing other work, and I have to admit to shouting at the TV screen more than once. My background is in mathematics. Some of the graphs that were put on display and the interpretation of them was extremely questionable, but I understood why



they were doing it and the importance of it. I also understood that the Ministers were having trouble because they did not understand this; they are not experts in this subject. It was difficult for them and difficult for the scientists if they wanted to go against the Government message. That was always the question that was hardest to do. Again, because of my knowledge, I could see through some of it but not all.

- Q50 **Clive Efford:** Do you think that the standing of the scientists put into that position, standing there with politicians, not necessarily giving the full interpretation of the facts they were presenting, diminished their status?

Professor Bernal: At the time I thought it did diminish their status. At the time I was thinking, "I bet this person wants to say this at this point but they can't. They have been told not to talk about this." There were various times I remember, particularly during the Dominic Cummings Barnard Castle story, there were people who looked as if they had been told they had to be supportive and then they suddenly disappeared from the briefings for a number of weeks until they were allowed to come back.

I do not think the Government understood at the time that people were noticing this and this was undermining trust. The political pressures, which are inevitable, were helping to undermine the status of the scientists because the ones who did say things, I think their status rose, and the ones who didn't there was certainly a sense of diminishing of trust in them.

- Q51 **Clive Efford:** If we were—touch wood we don't—going through a similar situation again, a similar emergency, what would your advice be as to what should change about the way we present information and disseminate information?

Professor Bernal: There were a number of things that I wondered about this. One thing was there was always a question: why has this particular person been selected for the briefing on this particular day? Where has this person gone who I would expect to be there? Some consistency, some pattern so you know that there is not some manipulation going on here would really help. The ability of these people to speak freely, not just in the briefings but to write more about it as well at the time, would also help.

It is hard to imagine a situation where it is exactly the same because the political climate was also a difficult one at the time. The combination of the political lack of trust in particular politicians and the need for trust in relation to the pandemic, I hope that is never repeated. I would like to think that we would get a situation where the Government are more trusted. As Martin Lewis said in the last session, they do that by being more trustworthy, that is the starting point, because in a pandemic trust is critical. If you are going to get people to comply with whatever advice



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is going to be there, people have to trust that advice. If you have anything that is undermining it, that is likely to undermine public health.

Q52 **Clive Efford:** Professor Mason, what were your sources of information during the pandemic?

Professor Mason: My sources? Yes, similarly I am a professional researcher, so I have the advantage of being able to access the world's journals online. It did make me appreciate how privileged we are within universities and how the rest of the public cannot access all those. There is a question there about whether we could find ways, through libraries for example, to make more access available to the public. People are overwhelmed by the volume, so they need intermediaries like libraries but also museums to help digest, evaluate, judge and contextualise information for them. There were museum exhibitions around pandemics, vaccines and so on, and those have a hugely powerful role to play because they are expert public communicators. That is what they do. I think leveraging all those institutions that know how to communicate with the public and enjoy trust is an important opportunity.

Q53 **Clive Efford:** Professor Clayton, what sources of information did you access during the pandemic?

Professor Clayton: Similar to the responses before, I also turned to official and formal sources. I conducted my own research, and I spoke to friends and family as well and engaged in those discussions, similar to the participants we had in our research who drew on multiple sources and not just on the one source when making a decision and trying to seek out information and guidance during the pandemic and the vaccine programme.

Q54 **Clive Efford:** You found that people were also prone to trusting real-life stories of experience of people around them rather than just the information that was coming out from the Government. Does that make people more susceptible to trusting rumour and misinformation? Does that open a door to those that want to distort stories through rumour and deliberately providing misleading information? Does that open the door to that?

Professor Clayton: It can potentially. In a small number of cases, we did find there were some participants who would rely more heavily on informal sources, such as friends and family, without consulting any other literature or being aware of—

Q55 **Clive Efford:** Did you find among those people they were more susceptible to misinformation and to conspiracy theories?

Professor Clayton: We did find that could be the case in a very small number of participants. There were other participants who turned to informal sources who then said that their friends and family, their spouses were medically trained, for example, so they felt comfortable with the advice that was being given through these informal channels.



Often the advice, the suggestions and the conversations that they had with the informal networks that they had could then support or reaffirm a decision that the participant had already made in relation to the pandemic or the vaccine roll-out or behaviours in relation to lockdown restrictions.

- Q56 **Clive Efford:** With an institution like the BBC, which is seen as one of the trusted institutions, did your research also find that its status was diminished somewhat by repeating Government messages rather than being more of an independent source? Would you care to elucidate on that?

Professor Clayton: Yes. The participants that we spoke to did feel that the BBC was a trusted source, and it was mentioned frequently across the participants from different backgrounds and diverse circumstances. However, some of the participants felt that the BBC were becoming too political and getting too close to the Prime Minister and the Government. That is what was said in one of the interviews.

As a result of that, there was then a level of distrust, a level of scepticism, and they would turn to other sources. As I mentioned before, the participants who were involved in research did not just rely on one source but relied on multiple sources and made a judgment based on those multiple sources.

- Q57 **Clive Efford:** In light of your experience in the pandemic, are there any things you would suggest should change in the way that information is presented to the public?

Professor Clayton: The participants who were involved turned to information in various ways across different media. It is interesting because some of the research, for instance, has suggested that there can be differences between younger and older people and between different social groups. However, the participants that were involved in the research all tended to suggest similar outputs that they turn to in relation to the information that they seek and the trusted voices that they sought as well. That included, for instance, TV, radio, podcasts, printed newspapers, social media, online websites and apps.

- Q58 **Dr Rupa Huq:** We have cultural studies, IT and media—

Professor Bernal: I am law. Yes, IT and media law.

Dr Rupa Huq: Professor Clayton, what discipline are you from? It says family dynamics. What faculty are you?

Professor Clayton: The social sciences and sociology.

Dr Rupa Huq: Social sciences, right. I am a former academic myself, so I just hope times are easier now because by the time I left in 2015 everything seemed very audited, your teaching workload hours, your research outputs, all that stuff.



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Given the diversity of disciplines we have here today, can a single trusted voice speak to all demographics or is that unrealistic? We have three within the academics we have here. If you get into the demographics of it, there was always a cultural studies argument on the burden of representation. I do not know if you know that argument.

Professor Bernal: It is very interesting for me when and why I am trusted and by whom because it is complicated. I am very active on social media. I have an old style blue tick on Twitter—I did not buy it from Elon Musk—and I have a fair number of followers, 58,000 or something like that. I have found that I get trusted because of my social media presence as much as because of my academic record, but by different people. One of the challenges that we have is to understand who is listening to us and why, and what messages we give are likely to have traction.

One of the things that I have always assumed as my role is to point people in the direction of relevant trusted people who perhaps do not have the same reach, particularly on social media. I will make links to somebody else's work as a way of trying to get everybody else's trusted work to be out there more.

The role of us as academics is very important here because we have done research, we have—and this is the really important part—been taught about research methods, how to evaluate different sources, how to combine different sources and to cross reference them. One of the biggest problems with the misinformation ecosystem is that there are people who are deliberately trying to mislead, and they deliberately masquerade their work as though it were expert. They know how to make it look expert and to present it in ways that then can get spread. These include the classic bad guys out there who are the trolls and bots and so on, but they also include various think-tanks with political agendas who sound exactly like the trusted voices that we should have from universities, from the national academies and so on but the public finds it hard to differentiate between them.

What I think we as universities have to do, and you as politicians should be able to do, is to somehow make it clearer to the public who these institutions are, pushing the really trusted institutions and making it clear to people that the untrustworthy institutions are untrustworthy. The public find it hard. Why should they trust me? Why should they trust you? Should they trust you as an academic? Should they trust you as a politician? How does it work? Part of that is the way that we all communicate with each other and the way we link all the different connections together.

Professor Mason: It is a very interesting question. The short answer is no. One person or one body cannot do it all because of the way that people consume information. It will be broken down according to their age, their cohort, their interests, their backgrounds and so on. I think what we need to aim for is an information knowledge ecosystem, which is strong, diverse and robust enough to catch people where they encounter



it at multiple points. That might be through the BBC, it might be through universities, it might be through the national academies, or it might be through the cultural sector.

One of the things I find amazing about the cultural sector in the UK is the number of people it reaches. Just to give you some statistics, the Association of Leading Visitor Attractions in 2019 said there were 156.6 million visits made in that year to museums, galleries and historic sites across the UK. That is a phenomenal number of people. Also, to quote you back a DCMS statistic, in 2019 DCMS reported that 50.2% of people aged 16 and over had visited a museum or a gallery at least once in that year.

If we take all these things together in the knowledge that one cannot do it on their own, that is what we need to be thinking about. How robust is our information ecology in the UK and is it working together? There are lots of brilliant examples of universities, museums and libraries collaborating to provide a very rich and multidimensional network of information points to the public. That would be my response.

Q59 Dr Rupa Huq: Museums speak to a particular demographic. There are stereotypes. One of our former colleagues here went on to the V&A or somewhere for megabucks, but then I was at a reception the other day in this building about people at the bottom of the cultural sector that are seen as doing it for love not money, and they are appallingly paid. I think their average salary is in the teens or they are expected to do it voluntarily for free.

Professor Mason: There are two different dimensions to your question, if I understand you correctly. It is who visits and then who works in those institutions. You are right, they are both equally important.

If we take the "Who visits?" dimension, because that is where I was coming at it from, obviously it depends on the place you are talking about, but it is the case that many museums have a wider cross-section than people would imagine. They also do outreach work, they do tremendous work with schools and they do a huge amount online. One of the things we saw during Covid was that institutions pivoted because they were closed, as they had to be, and they put a lot more of their resources into online material and educational material. There was an astonishing jump in the uptake of the public going to websites for useful information. It is about deploying all these different potentials.

Q60 Dr Rupa Huq: Professor Clayton, the original question was: can a single trusted voice speak to all demographics or is that unrealistic? Given your youth research, were there differences between older and younger people with who they trusted, which organisations and individuals, and how they accessed that material?

Professor Clayton: Thank you for the question. The data from our research showed that there was not necessarily just one trusted voice.



There were some organisations that were mentioned more than others, such as the BBC, the World Health Organisation, the NHS. Not all participants spoke about these during the research. It is important to note as well that when the participants were looking for trusted sources and looking for advice and information, they were very active in this, and they were also looking for information and a source that related to them as well as individuals as part of their self-identities and their preferences of what they wanted to do with that information afterwards. I feel that is important to mention.

In regards to older and younger populations, we found there was little difference in relation to access to information. I am aware that other research tends to suggest that there can be differences there between younger and older populations with regards to online preferences, social media preferences. However, from our data we found that younger and older people were accessing similar social media platforms, although I must add that social media was not stated to be a trusted source, but they did go on social media as somewhere to see what information was out there, what the public opinion was. There were no differences in that respect compared to some other pieces of research.

In terms of screen use, this was interesting because our data have shown that screen use has increased during the lockdowns and post lockdowns. I can provide some statistics from the "New Uses of Screens in Post Lock-Down Britain" where 41% of the British adults who were surveyed were using combined screens on average six to 10 hours, that is 41% of respondents, 33% of respondents were classified as heavy users, using screens for 11 to 15 hours, and there were then 17% of British adults surveyed who were classified as extreme users who were using screens for 16 hours and more.

Clearly, screens and the use of screens has a role to play here in accessing information, in seeking out a trusted voice, but although the use of the screens could be seen as convenient and accessible for all, regardless of demographics, there were also concerns about the increased use of screens. Participants spoke about negative health impacts, they also spoke about negative mental health impacts as well, and as a result of that some of the participants were then actively trying to refrain from screen use and being online and having an online presence. They spoke about having a digital detox, for example. There would be other off-screen ways of then finding information for the participants.

- Q61 **Dr Rupa Huq:** We had an era when people talked about alternative facts and post-truth politics. The question I gave the other panel as well was around the Brexit era it felt that it was a very instinctive gut reaction to want to take back control or belong to a European family of nations. From there to Covid we went to politicians being flanked by experts and scientists—follow the science. Would you say that we have seen a shift and where is it now?



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Professor Bernal: This is something I have been studying as well. The Brexit referendum was in some ways peak fake news, in the sense that we were talking about fake news the most at that point. Not that there was more or less, because I have documented fake news from the 12th century onwards. It has been something that we have always had.

It brings into focus the difference between a pandemic, where you are faced with something happening in the world that needs to be addressed, and a political argument where there are differences of opinion rather than differences of fact and approach. It makes it hard if you are used to a situation where the best lie wins, and you are then faced with a situation where if you lie, people are going to die. We need to be aware that these things are different. When do you trust? You need to trust a scientist when you are making a life and death decision, but can you trust a politician to say anything very much? We were talking about the trust levels of librarians and musicians. I noticed in the last survey I saw that politicians had managed to raise themselves above journalists, but only just, and they were both down near the bottom.

Dr Rupa Huq: Used car salesmen I think are—

Professor Bernal: Used car salesmen are still below that, if anyone can afford a used car at the moment.

The extent to which misinformation, fake news and so on became a norm during the Brexit referendum is a difficult one to deal with. It has not gone away. We do not talk about it as much, fake news and so on, as we used to, except of course in this Committee where it is one of your focuses. It is not so much in the public eye any more, but it is still there. It is still happening. In particular, and this is something that I think we do not talk about enough, the mechanisms through which it is spread are still there and have become even more embedded. We are still not trying to address this.

I read as much as I could last night of the new version of the Online Safety Bill that came out. You will have read it in much more detail. It still does not address the mechanisms for spreading misinformation at all and it does not deal with the biggest single problem, and this is something we again have not talked about here yet, which is that it is the targeting methods of misinformation that make a difference. It is not just that you get bad information; it is that the bad information is targeted at the people who are likely to believe it. You know they are likely to believe it because of the profiling systems and the recommendation engines that social media use that can say, "Okay, this person is likely to be susceptible to this particular kind of information, let's send that there." They do not do that consciously; it is all done automatically.

The only way to address that is to properly look at the profiling systems—the processing of private information and so on. That is much more important in my view in terms of dealing with the way social media works



than dealing with the specific individual bits of content that might be misleading.

Professor Mason: One thing I would add—I am not a social media expert—is that social media often appears in the polls of trust that I have been looking at. It is invariably right near the bottom. I find that really interesting and I think we probably need to understand that more because we know that people, particularly younger people, are using social media more to obtain news and information, yet when you ask people, when you ask in these general public surveys, they say, “We don’t place much store by it.” What does that mean? Does that mean that people are existing in a news environment where more and more of what they consume they are still very sceptical about? I do not have an answer on that, but I think it is something we need to understand better.

Q62 **Chair:** I have one final question before we conclude. You mentioned before about how politicians need to make it clear what trusted voices are. How do you do that without being a censor?

Professor Bernal: This is one of the hardest questions. I noticed in the previous session when you asked Martin Lewis, he was also a little on the fence because censorship is very difficult. I think it is mostly about more information. Rather than say, “We don’t need to hear from this think-tank, and we want to cancel them,” we would be transparent about who they are and what they are. We also give more space for the genuinely trusted voices. I would like, for example, on “Question Time” to have someone from one of the genuinely trusted organisations rather than someone from a dodgy think-tank that we do not know the funding of. If you could somehow persuade the BBC to look in those directions, to have someone from the Royal Society rather than from one of those, that would help.

We should not censor people but what we should do is push the reliable sources and be honest about the unreliable sources, who they are and why they might not be trusted.

Q63 **Chair:** With less investment in mainstream journalism, how do you curate that situation if there is less mainstream journalism to decide exactly what is a trusted voice?

Professor Bernal: It is hard, and I have to say I do not envy your task to try to regulate the social media companies because, frankly, I do not think it is going to work. What we have seen over the last month or so, since Elon Musk took over Twitter, should make us very wary of any possibility of controlling what happens on social media. We have to be more positive ourselves in pushing the reliable stuff because that is basically all we can do.

Chair: Thank you very much. That concludes our questions today. Thank you very much to our witnesses in the second panel.