

Press release: Insolvency Service grants 250,000 Debt Relief Order

First introduced in 2009, Debt Relief Orders (DROs) assist people who have small levels of assets and little surplus income deal with debts under £20,000.

Costing £90, people apply for a DRO through an authorised debt adviser, from organisations such as Citizen's Advice and Stepchange, who will submit an on-line application to the Official Receiver on the applicant's behalf.

The first DRO was issued on 8 April 2009 and in early November 2018 the Insolvency Service issued the 250,000 DRO.

A DRO normally runs for 12 months after which the debts are written off and in 2017, the Insolvency Service processed 24,894 new DROs. Nearly two-thirds (65.4%) were granted for women in that year and the age groups 25-34 and 45-54 made up just over half (50.7%) of all applications.

The North East had the highest DRO rate in 2017 at 7.7 per 10,000 adults, followed by Yorkshire and Humber at 7.5 per 10,000 adults. The DRO rate was lowest in London and the South East.

Adjudicator and Head of Debt Relief Orders for the Insolvency Service, Liz Thomas, said that 99% of DROs are approved within 48 hours of the application being received.

Liz Thomas said:

When first introduced, DROs significantly changed the debt relief landscape and reaching the 250,000 mark is an important milestone.

Next April will see us celebrate 10 years of processing DROs and working with our colleagues in the debt advice sector, we will continue to provide people with the opportunity to easily and successfully deal with their debts.

In October 2015, the upper limit for qualifying debt was raised from £15,000 to £20,000, and the asset limit was raised from £300 to £1,000.

Statistics relating to number of DROs issued in 2017 in England and Wales, including breakdown of age, gender and location were sourced from [GOV.UK](https://www.gov.uk)

Information about how to apply for a DRO is [available on GOV.UK](https://www.gov.uk), including where to [find a debt adviser](https://www.gov.uk).

The Insolvency Service administers the insolvency regime, investigating all

compulsory liquidations and individual insolvencies (bankruptcies) through the Official Receiver to establish why they became insolvent. It may also use powers under the Companies Act 1985 to conduct confidential fact-finding investigations into the activities of live limited companies in the UK. In addition, the agency deals with disqualification of directors in corporate failures, assesses and pays statutory entitlement to redundancy payments when an employer cannot or will not pay employees, provides banking and investment services for bankruptcy and liquidation estate funds and advises ministers and other government departments on insolvency law and practice.

Further information about the work of the Insolvency Service is [available on GOV.UK](#).

Media enquiries for this press release – 020 637 6498 or 020 7637 6304

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[Press release: Insolvency Service grants 250,000 Debt Relief Order](#)

November 2018 saw the Insolvency Service grant its 250,000 Debt Relief Order, providing a low cost debt relief solution to a quarter of a million people.

[News story: Construction industry to benefit from major skills boost](#)

New ‘hubs’ based at live construction sites will train up thousands of workers and help tackle skills shortages in the construction industry, Education Secretary Damian Hinds announced today (16 November).

[Twenty six innovative partnerships](#) across the country have won a share of the £22 million Construction Skills Fund to set up the new ‘hubs’ which will train more than 17,000 people to be job and site-ready by March 2020. The winning projects, including Southwark Construction Skills Centre in South London and Liverpool Waters Construction Hub in the North West, have collectively committed to training up over 7,000 people into permanent jobs by the end of the programme.

With an estimated 158,000 new construction workers needed in the UK over the next five years, the scheme will help create the skilled workers to meet this

challenge.

Education Secretary Damian Hinds said:

It is vital that we have a strong workforce post-Brexit. The Construction Skills Fund will ensure more people gain the skills they need to forge a successful career and help create the skilled workers we need to deliver on our housing ambitions.

Today I'm pleased to announce the 26 winning projects that will train up thousands of workers and help tackle the skills shortages in the construction industry. To support this drive further we are transforming technical education including introducing a brand new T Level in construction, a high-quality technical qualification which will be rolled out from 2020.

Whether building new homes or contributing to major infrastructure projects to keep our country connected, working in construction means helping to shape Britain in the months and years ahead.

All the 'hubs' will be based at live construction sites so trainees learn in a real-world construction environment and gain the practical skills they need to secure a rewarding career in construction.

[According to the latest statistics](#), over 222,000 new homes were delivered in 2017 to 2018 demonstrating that the government is on track to deliver 300,000 new homes a year by the mid-2020s. The training 'hubs' will help deliver on that promise and provide a skills boost for the construction and housing industry.

Minister of State for Housing Kit Malthouse said:

We can't build the homes our communities need without a dedicated and skilled construction workforce.

Our Construction Skills Fund will play a crucial role in training the future labourers required to build more, better and faster homes.

The Construction Skills Fund will help inform the design of the National Retraining Scheme, which the Chancellor recently announced will be backed by £100m. This ambitious programme to drive adult learning and retraining forms a part of the Government's modern Industrial Strategy – a long-term plan to build a Britain fit for the future by helping businesses create jobs in every part of the UK.

The scheme is funded by the Department for Education and is being delivered by the [Construction Industry Training Board](#) (CITB).

Sarah Beale, Chief Executive of CITB, said:

The Construction Skills Fund can be a genuine game-changer for both the construction industry and the individuals being trained. We have a massive need for homegrown talent and these projects will bring thousands of new people into our sector, giving them the crucial onsite experience they need to start a career in construction. These 26 hubs will be based at some of the most innovative sites in the UK, and CITB will be working hard to make sure they deliver the skills our industry critically needs.

[Speech: Children and Families Minister addresses NCAS conference](#)

Ladies and gentlemen, I am honoured to be with you today. This is the first time I have been to this event and I am looking forward to meeting as many of you as possible throughout the day.

Now this may be my first time at this conference, but I see many familiar faces before me today. The last time I spoke to you at the ADCS conference, I was only six months into this amazing job, a relative newcomer. I said then that my plan was to listen to you about the challenges and opportunities before us.

I have to say I have truly been so impressed by what I have seen and heard – DCSs, chief executives, lead members, managers, social workers – all working relentlessly to improve the lives of children. Just a few weeks ago, Pinaki Ghoshal was good enough, and I suggest brave enough, to host me shadowing the excellent social workers at Brighton and Hove children's services. I'm not afraid to say that it was an eye opening experience. There is nothing that brings home the responsibility we all hold than spending a day seeing the direct work and results of what you do with children and families.

I was so impressed by Pinaki. Often when you do these kinds of visits, you get the feeling that everything is rather stage-managed. Pinaki wanted me to see things as they were – so it was a brief hello and then I was on my way with his team, unsupervised. One of the social workers even said to me – “I can't believe they let you spend the day with me, I'm the gobby one”. To have that confidence in his team is what leadership is all about. And, by the way, the social workers who I spent the day with, Ruth and Jen, were an absolute credit to the profession. The importance of listening to the front line is a message I take to heart. This is why I am resolved to spend much more of the time when I'm allowed to escape Westminster, shadowing social workers and other frontline staff. If anyone else feels as brave as Pinaki, then please

extend an invitation to me – I promise I will come.

Brighton is a good example of a Council that has improved its services over the past few years. They are part of an impressive story, one that is building every week. Of all the LAs that have been inspected by Ofsted this year, 20 have improved, and only two have gone backwards.

We therefore cannot be complacent, but I think this demonstrates an increased confidence and an improved sense of what good really looks like. This speaks of the success of government, local authorities and Ofsted working together, and speaks particularly well of what all of you have done to improve services.

And this is what I want to talk to you about today: how we can work together, as leaders, to build a system that achieves the best possible outcomes for children – based on strong leadership, evidence-based practice, and empowered professionals.

We know, increasingly, what good looks like. The Innovation Programme, the Partners in Practice programme and the work of Ipsos Mori have given us a much clearer sense of what works.

As you know, we have invested around £200m in the Innovation Programme since 2013 so that local authorities can develop, test and scale new approaches to supporting vulnerable children in the social care system. And we are beginning to see this pay off. We are now in a position to say with clarity what the main features of effective practice are. These are articulated in the framework we have published that outlines seven features of good practice and seven outcomes of success.

And from this, we have a cadre of models that demonstrate these features, and are seeing promising, positive outcomes.

Models like 'Family Safeguarding' in Hertfordshire, where multi-disciplinary teams and targeted parental interventions have safely reduced by half the number of days children in their area spend in care. Like 'Family Valued' in Leeds, where the team have shown how effective use of restorative practice and family group conferencing can reduce the number of children who are looked after and who are on protection plans. And finally, the North Yorkshire 'No Wrong Door' programme has taken a more integrated approach to its work with teenagers, with strong evidence of positive impact.

I have had the pleasure of meeting these authorities recently, and have been hugely impressed by the results they are achieving for children.

But these are just three examples. Up and down the country, spearheaded by the people in this room, we are developing a growing evidence base of what works best when supporting the most vulnerable children. Not only do we know what works, but we have a much better understanding of how to support LAs that are struggling. Again, this is through a combination of sector support, including through Partners in Practice, the Department, and expert advisers and commissioners.

The challenge is how to spread that knowledge more widely. Wherever we have innovation that is genuinely transforming practice, I want to see this scaled up and spread out. Wherever evidence is showing positive impact, all of you in this room should be asking yourselves 'why am I not doing this too?'

I am not naïve enough to think that this will not be challenging. But it is possible, because it is already happening. We now have Regional Improvement Alliances in every region, through which DCSs, Chief Executives and Lead Members are already working in partnership with each other. I believe these present a huge opportunity to drive improvement across the board.

Of course, I can't talk about evidence and sharing learning within Children's Social Care without mentioning the What Works Centre, and the wider learning system.

I am thrilled that we will shortly be welcoming Michael Sanders as the new Executive Director for the What Works Centre for Children's Social Care. Michael brings a wealth of experience in public service design and research and I know he impressed with his ideas and insights as to how we can use evidence to ensure children and young people get the best care.

But what else is needed for us to accelerate this improvement agenda? What are the conditions for success? I know that many of you will say it is about money Minister, and I acknowledge this is a significant challenge. I am of course very pleased that we were able to secure the additional £410m for social care in the recent budget. But I don't pretend this is the complete solution. As you know, we will need to continue this conversation in the run-up to the upcoming Spending Review. And may I say thank you to those of you who have engaged with us on this thus far.

But as well as funding, it is also about capacity. Including the capacity to invest in the improvement needed to create and deliver a high-quality, sustainable service. Capacity and funding are not mutually exclusive, of course. This is why, just two weeks ago, the Chancellor announced £84m of new money to adapt and adopt some of these most promising models in their own settings, in Leeds, Hertfordshire and North Yorkshire.

There is, of course, much work to be done over the next few weeks and months to pin down our delivery plans and to identify where these models might have the biggest impact. I am excited to continue in the spirit of collaboration and co-production with Jenny in Hertfordshire, with Steve in Leeds, and with Stuart in North Yorkshire as we pin this down.

But my message to you today is that we will not stop with these three projects. I am determined to move at pace and to continue to spread what works, so I will be supporting other LAs to adopt and adapt a number of the best evidenced and most effective innovation projects over the next year.

So in addition to funding and building capacity to invest to save, what are the other conditions for success? Leadership is, of course, absolutely fundamental.

We all know how important strong leadership is; I don't need to go on about that here. But I don't think we talk enough about how we make sure that we have the infrastructure in place to support and develop our leaders. My department is working closely in partnership with ADCS, LGA, SOLACE and the staff college to put in place a national offer of support for Directors of Children's Services. This will increase the breadth and capacity of the current offer for existing DCSs and children's service leaders, and, because we have heard that induction for new DCSs is crucial, we will prioritise high quality support for newly appointed DCSs.

We also want to work with our partners to develop a national flagship programme for the best talented and aspiring directors. Good leaders pave the way for future leaders. I want us to support the talent in local authorities and put in place career pathways that support progression. This means building a diverse talent pool from within the sector and ensuring we maximise the potential of the whole workforce. However, it may also entail looking outwards: few sectors offer such challenge, yet even fewer offer such deep rewards, and we should consider how we capitalise on this position to attract the very best leaders.

Of course, success also depends on a confident and empowered workforce, both front line and managerial. A key part of this is National Assessment and Accreditation, which launched in July this year. So far, over 100 social workers have taken part, with really excellent feedback. I was lucky enough to meet a group of social workers earlier today who had taken the qualification, and it was clear to see how the assessment has given them valuable insights about how they can improve. Those who are taking the qualification are seeing that NAAS isn't just about gaining accreditation, it's much more – it's about being at the forefront of effective practice. I want to challenge you, as leaders, to think about how you can get involved and how you could integrate NAAS into your future local improvement journeys.

And, of course, Social Work England, the new professional regulator for social workers, will play an important role in raising the status of the profession, and it's great to see it making real progress. Last week, SWE launched its first public consultation on its operational procedures – essentially its rules. I would encourage you to read and respond to this, and help to shape the way the new regulator will operate.

I have referenced funding and leadership, but more generally, any organisation looking to improve needs to understand its data, and any system looking to improve needs to share this data with partners. A number of you were in the room five months ago at the ADCS conference when I spoke about my ambition to see all Local Authorities sharing 'real time' data to help improve performance.

After some discussions with ADCS, I am really glad to say that we have now reached an agreement on sharing data, which I am confident will bring benefits right across the board. In the coming months we will be working together to tailor those agreements to each area.

I know that there were some worries about how we would use this data and our

reasons for asking for it. Please be assured my intentions here are entirely without subtext. This is about having an honest conversation and getting the right support to authorities that are struggling, as quickly as we can. We also want to recognise strength and illustrate where change is happening for the better.

We know that on its own data doesn't provide the full picture of an authority's performance. What it will do is help start a conversation about strengths and needs, bringing data alongside intelligence, with everyone working from the same set of facts.

I've spoken so far today about children's social care, but of course this is part of a much broader system. There are key interactions with SEND and early years in particular.

In early years, we all know that early language and literacy matter. For example, children who struggle with language at five are six times less likely to reach the expected standard in English at age 11, and eleven times less likely to achieve the expected level in maths. That is why, in July this year, the Secretary of State set out his ambition to halve the number of children who finish reception year without the communication and reading skills they need.

Achieving this ambition means supporting professionals. This is why I recently announced the £20m Early Years Professional Development Fund, to help practitioners improve children's early language, literacy and numeracy. It also means getting parents on board, which is why yesterday the Secretary of State and I convened a diverse group of businesses, charities, media organisations and others to discuss how to unlock the potential of learning in the home.

But there is a third crucial component, the 'glue' which binds together what happens in settings and in the home – local services.

Local authorities sit at the heart of what can be offered to disadvantaged families. We have already committed £8.5 million through our local government programme to identify and spread best practice on early language outcomes. With this, we have successfully piloted the Early Years Social Mobility Peer Review programme with LGA, which will start rolling out properly next month.

We know there is ambition out there – Greater Manchester's extensive work comes to mind, but they are far from alone – and the peer reviews are already shining a light on excellent practice.

So I am pleased to tell you that we can go further still. Today I am announcing the launch of the bidding round for the Early Outcomes Fund. The fund, worth over £6.5m, completes the £8.5m commitment I made in April, and aims to support a leadership focus on early language. This fund will enable authorities to kick-start work to improve local early language services, and to spread best practice around the system.

We are particularly keen to see partnership bids, so I would encourage any

leaders in this room with a good idea, or with a strong existing approach, to look at those around you and see where partnership and collaboration opportunities may lie. The application process will open today and close in mid-January. This is an exciting opportunity and I am confident many will seize it.

Finally, ladies and gentlemen, I want to turn to an area of our work that is right at the top of my priority list, as I know it is yours: special educational needs and disability.

In 2014, we made some of the biggest changes for a generation in our provision for children and young people with SEND.

The Ofsted CQC SEND inspections are showing very clearly that the most effective services are those with strong leadership and joint working between the local authority and clinical commissioning groups. Put simply, strong and joined up leadership across education, health and care leads to better services and happier families.

As in children's social care and early years, I am keen that we learn from and spread what works. I am pleased the Local Government Association has been working with ISOS to set out important elements of good practice in developing and sustaining effective local arrangements for SEN. The importance of working in close partnership with parents and families is a key theme in their report, which is being launched at this conference, and I completely echo that.

Co-production is key to effective services and I recently asked the National Network of Parent Carer Forums to provide examples of excellent local practice. I want to learn from these areas, as we build our future strategy. For instance, in Peterborough, a new model of services for families with children with ASD and ADHD increased diagnosis and support rates for families referred from 10% to 70%.

But we are not complacent. We know SEND is an area of significant pressure for you and that there is still more to be done to fully embed the reforms and improve the experience of the system – and outcomes – of children and young people.

We want to support services in making funding go further. We will continue to invest in provision for children and young people with high needs, and this will feature prominently in our discussions with the Treasury as we head towards next year's Spending Review. We want to spread good practice through the SEND leadership board that my department is setting up to work with local authorities and CCGs to improve local planning and commissioning; and by listening to you about what works.

As DCSs, Chief Executives and Lead Members – and the other sector leaders within the room – it is your job to bring all of this together.

Improvement journeys require strong leadership, knowing what works, and working in partnership to create whole-system change. I have to tell you that

is no mean feat.

I feel optimistic that despite the challenges, we are on an upward trajectory, and there is a lot we can continue to do together to accelerate that. That must be our ambition, and is the only way we can deliver the outcomes that we all passionately want to see, enabling us to take the decisions that make life better for the children and young people in our care.

Speech: Remembrance Sunday Address

Your Royal Highness, Your Excellencies, Lord & Lady Reed, distinguished guests, ladies and gentlemen. But most of all, the veterans present.

As we gather here today, within the same week as Diwali, to pay tribute to those who gave of themselves, who made the ultimate sacrifice in war, I note the alignment with the festival of Diwali: light over darkness, good over evil, knowledge over ignorance and hope over despair.

A perfect articulation of this is the art installation at The Tower of London in commemoration of the centenary of the end of the WW1. It is called "Beyond the Deepening Shadow". Each evening 10,000 flickering flames are lit casting light into the darkness, reminding us that we can find the light even in the darkest of times.

These are the ideals that must prevail. These are the ideals that are worth fighting for.

Remembrance around the world is marked in various ways. Our traditions may vary. But what is common – our shared responsibility as the living – is to ensure that there is Remembrance.

For those of us who stand free – free to choose – free to speak – free to be whom we want to be – it is imperative we understand that the gift of freedom is not to be taken for granted. We must never forget that over mankind's history, freedom is something that has been hard won and it has been the result of unspeakable loss and sacrifice.

It is that sacrifice that we commemorate here today.

Our tradition in the UK is a commemoration on the 2nd Sunday of November – Remembrance Sunday. And this year, Remembrance Sunday coincides with the centenary of Armistice Day. Today we mark 100 years since the end of the First World War.

Armistice: The moment when peace came. The moment when hostilities ceased. The moment when the guns fell silent on the 11th hour of the 11th day of the

11th month.

Today's Remembrance Sunday therefore has special resonance.

Thousands of miles away in Paris, 80 world leaders and 90 delegations from around the world gather for a commemoration at the Arc de Triomphe on the Champs Elysees.

President Macron of France will then host the inaugural Paris Peace Forum. It seems the lessons have yet to be learned about the price of war. It is that high price, from wars and conflicts past, that reminds us why diplomacy must come first. That war must be the last resort.

At the 11th hour of the 11th day of the 11th month of 1918, over 16 million people on all sides – military and civilian – had been killed.

The heavy price of war.

The price for freedom.

The price of liberation of occupied countries and the restoration of sovereignty and the rule of law.

Many came.

Over 3 million from America, Canada, South Africa, Australia, New Zealand and Newfoundland.

New Zealand paid the highest price as a proportion of its male population, 5% of all their men aged between 15-49 years were killed.

But we must remember too, especially in these global times, when suspicion of the other, when racial harmony seems fragile in so many countries, that others came.

1.5 million came from the Indian sub-continent, of which 800,000 were Hindus, 400,000 were Muslims, 100,000 were Sikhs and 62,000 of their number died.

180,000 came from Africa and 16,000 from the Caribbean – with 10,000 from Jamaica alone.

Pacific Islanders – including Fijians, Niueans, Samoans, Tongans, Cook, Gilbert and Alice Islanders – came too.

Blood is red. Whatever the colour of your skin.

Japan kept sea lanes open to the East and China sent tens of thousands of men to man factories, production lines and dig trenches in the UK and Europe.

We have seen their faces frozen in time in history books – grainy black and white images but, in Sir Peter Jackson's new film "They Shall Not Grow Old", through new digital technology and the addition of colour, he has given them life again. It is a haunting masterpiece that ensures we remember them.

We, across nations, races and religions, stood together for common purpose.

And yes, many returned home with a new sense of home. The fight for freedom in a distant land drove their idealism for self-determination and nationhood. In subsequent years colonies became independent sovereign nations. New freedoms were founded in the decades to come.

Yet, in between all of this, another world war drew us back to dark days again. Darkness overcame light, despair replaced hope. World War II, unlike World War I, hit this region hard.

Here in Malaysia, 7,292 headstones stand as sentinels to further sacrifice at Commonwealth War Graves across 35 locations. If one walks between the graves you will find men of different races. From Indians to Gurkhas, Canadians, Australians, Brits and Kiwis. Brothers in arms. Brothers in death.

And even after peace and the end of war, they came again in defence of this land to keep the threat of Communism at bay in the critical years of 1948-1960 to ensure Malaya's transition to independence and to help ensure a proud new nationhood could be secured.

This was the period known as the Malayan Emergency and this year marks its 70th anniversary.

So, on this Remembrance Sunday, we pay tribute to the brave men and women – military, police and civilian – who played their part. And who paid the price for peace yet again.

And they came again to fight alongside Malaysian forces during the Konfrontasi to safeguard this nation.

The Five Powers Defence Arrangement grew out of this with Australia, New Zealand and the United Kingdom always at the ready to stand by Singapore and Malaysia in their defence.

In a world where conflicts still rage, where geo-political changes are causing uncertainty, like-minded countries must never be complacent. We must continue to strive for peace and partnership.

We must strive for dialogue and understanding.

We must strive to secure relationships built on trust and understanding.

Otherwise we squander the sacrifices made by those we commemorate today...

... and we fail to understand and apply the lessons of history.

For Britain, as we look forward, whatever BREXIT ends up looking like, I can say this:

We will always stand by Europe as we have done before in her darkest hours.

We will equally continue to have a global outlook.

We will play our part to secure a peaceful and stable world.

We will encourage and support an international rules-based system.

We will argue for dialogue and diplomacy first.

We will work with allies and friends.

And we will seek common ground where we may start from a position of difference.

We owe those we commemorate today that much. But we also owe it to the generations to come to leave them a better world.

That is why we gather here today.

That is why we remember them today.

Lest we forget.