

Press release: Green light for dashboards in 2019 puts pension savers in the driving seat

Amber Rudd unveiled proposals today (4 April) to support industry to deliver free, user-friendly services showing people their pensions information online.

Savers will be in the driving seat with all the facts and figures about their pensions and potential retirement income at their fingertips in one place for the first time – on smartphones, tablets and computers.

Work and Pensions Secretary Amber Rudd said:

With record numbers saving for retirement as a result of our revolutionary reforms, it's more important than ever that people understand their pensions and prepare for financial security in later life.

Dashboards have the potential to transform the way we all think about and plan for retirement, providing clear and simple information regarding pension savings in one place online. I'm looking forward to seeing the first industry dashboards later this year.

Key details of the government's plans, published today in its response to a consultation on dashboards, include:

- a commitment to bring forward legislation at the earliest opportunity to compel all pension providers to make consumers' data available to them through a dashboard
- an expectation that the majority of schemes will be ready to 'go live' with their data within a 3 to 4 year window
- confirmation that State Pension information will be included as soon as possible
- dashboards will help to reconnect people with 'lost' pension pots, benefitting savers and providers

Ministers support the development of multiple industry-led dashboards displaying the same basic information. Industry have told government that

initial models will be developed and tested from this year. A non-commercial dashboard will be delivered and overseen by the new Single Financial Guidance Body (SFGB).

An industry delivery group will be brought together by the SFGB which will set out a clear timetable and roadmap to drive progress towards fully operational dashboards, setting standards and ensuring security to protect users and their information.

John Govett, SFGB Chief Executive, said:

We are delighted to be working with the Department for Work and Pensions and the whole pensions industry throughout 2019 to take forward the pensions dashboards.

Our vision is everyone making the most of their money and pensions. A big part of this is equipping and empowering people to engage with their pensions, often the biggest financial investment they will make. The new pensions dashboards will play a crucial role in this, helping people make decisions about their money and pensions with confidence, so they can enjoy greater financial wellbeing throughout their lifetimes.

Yvonne Braun, Director of Long-term Savings and Protection Policy at the Association of British Insurers (ABI), said:

“The digital retirement revolution is here at last. All the pieces are being put in place to deliver the easy access to retirement information everybody needs and that the pensions industry is so keen to deliver.

“The ABI, leading a cross-industry group of pension providers and schemes, has already put years of work into making dashboards happen and we can’t wait to see these vital services in action. We’re delighted to see the government committing to the necessary legislation and will continue to play our part in making dashboards a reality.

Nigel Peuple, Director of Policy and Research, Pensions and Lifetime Savings Association, said:

Pensions dashboards will be a significant step forward in helping savers plan their retirement income. We fully support the government’s recommendation that the initial phase should involve a non-commercial dashboard hosted by the SFGB and that the State Pension should be included as soon as possible.

Preparing the sector for connection to pensions dashboards will be a major undertaking and one that we stand ready to support. The

government is right to acknowledge that connecting the majority of schemes may take 3 or 4 years. But the government is also right to urge the pensions industry to act quickly, in 2019, to enhance the quality of their data, and to support the SFGB in developing appropriate data standards. We look forward to working with the SFGB, the pensions industry and consumer groups to deliver this important project.

Gareth Shaw, Head of Money, Which?, said:

It is encouraging to see the important recognition that all schemes must be included in dashboards, allowing consumers to finally see all of their pots in one place – so the government must introduce legislation to ensure this is achieved.

We welcome the crucial commitment to including the state pension. Dashboards won't be complete without this vital component so it must be included at the earliest opportunity. Every dashboard must display all the important information consumers need in a clear and accessible way, allowing them to easily understand their pension savings and the costs involved. The delivery group has been tasked with some massive decisions that will determine the dashboards' success – so we must see a clear commitment to delivering consumer-friendly tools within a swift timeframe.

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[News story: NHSX: digital experts will be part of cancer and mental health teams](#)

Digital and data specialists from NHSX will team up with NHS England's cancer and mental health national policy teams to help clinicians and policymakers improve patient experience through technology.

The digital experts will support teams in:

- making it easier for patients to access services through smartphones
- giving clinicians access to the relevant diagnostic information about a

patient

- making it easier to collect and use health data which can benefit research and patients

If this is successful it will be rolled out more widely across the NHS.

NHSX is the new joint organisation for digital, data and technology. Its mission statement is to make sure patients and staff have the digital technology they need.

From July, NHSX will mandate the use of internationally recognised technology and data standards across the NHS to ensure all systems can talk to each other.

NHSX wants to assemble a world-class team of technical experts, including a Chief Technology Officer, to help solve some of the biggest challenges in health and care. It will begin recruiting in the summer.

Matthew Gould has been named CEO of NHSX and will join the organisation in the summer.

Matthew is currently the Director General for Digital and Media at the Department for Digital, Culture, Media and Sport. He was previously Director for Cyber Security at the Cabinet Office and a former ambassador to Israel.

Matthew will have strategic responsibility for setting the national direction on technology across health and social care organisations. He will be accountable to the Health and Social Care Secretary and Chief Executive of NHS England.

Current reporting lines will remain in place until NHSX becomes operational in July. It will be led in the interim by a senior team from NHS England and the Department of Health and Social Care.

Health and Social Care Secretary Matt Hancock said:

I love the NHS – it has been there for all of us for more than 70 years and we owe the incredible doctors, nurses and care workers an enormous amount of gratitude for their dedication.

NHSX will be led by the brilliant Matthew Gould, and will harness the full potential of technology to improve patient experience and make our NHS the very best it can be. Matthew has a wealth of experience in managing large digital projects and I am delighted to have him on board.

I want to invite the very best talent to join NHSX. If you're an innovator and you want to serve our society, I want to welcome you to join the growing band of HealthTech pioneers at NHSX who are going to be on a mission to harness technology to save lives. We want to invite brilliant people from government, NHS and industry will work closely with clinicians to cut through bureaucracy –

meaning patients get access to the best innovations more quickly.

NHSX is one of the most exciting things happening in the UK. It's cutting edge, it's mission driven and it's about harnessing the best. This is just the beginning of the tech revolution, building on our NHS Long Term Plan to create leading health and care service – for us all.

Dr Simon Eccles, Chief Clinical Information Officer for Health and Care, said:

The NHS Long Term Plan builds on significant recent progress to a more digital NHS, from providing free WiFi, to helping the most advanced hospitals push the latest advances, to an Apps Library showcasing a range of digital tools that can help the public take charge of their own health.

To ensure the benefits of new digital technology can reach patients right across the country, experts from the NHS and government will be working closer together as part of NHSX to help the NHS go further, faster.

NHSX CEO, Matthew Gould, said:

Our single goal will be to improve the care that everyone in the country gets by making sure that both staff and patients have the technology they need.

I will know I have succeeded if in 2 years we have reduced the crazy amount of time that clinicians spend inputting and accessing patient information, if we have given patients the tools so they can access information and services directly from their phones, and if we have started to build a system in which patient information can be securely accessed from wherever it is needed, ensuring safer and better care as patients move around the system, and saving patients from having to tell every doctor and nurse their story over and over again.

[Statement to parliament: Access for All: 73 stations set to benefit from](#)

additional funding

Improving access to Great Britain's railway stations is a key priority for this government and we want all passengers to be able to travel easily and confidently. The Department's [Access for All programme](#) is critical to delivering this; the programme has already delivered an accessible, step free route at more than 200 stations, as well as smaller scale accessibility improvements at more than 1,500 others.

The [Inclusive Transport Strategy](#), published on 25 July 2018, included a commitment to extend the Access for All programme, announcing an additional £300 million of funding from the public purse.

Our approach is to work with transport operators and partners to target investments where they are needed most and where they can deliver the greatest impact. This funding will enable us to [deliver accessibility improvements at more stations across the rail network](#), and allow us to proceed with the station enhancements that were deferred from Control Period 5.

In total 73 stations are set to benefit from this funding. This is in addition to the 24 station projects that are ongoing. The selected stations will, subject to a feasible design being possible, receive an accessible route into the station, as well as to and between every platform.

The new stations due to be upgraded from this funding are listed below. They have been selected following nominations from the rail industry, which engaged with local authorities and other stakeholders. We then assessed them against annual footfall, weighted by the incidence of disability in the area, and also took account of local factors such as nearby hospitals and the availability of third party funding. Due consideration was also given to the preferences of the train operating companies and, finally, a number were chosen to ensure a fair geographical spread across the country.

- Abergavenny
- Anniesland
- Beaconsfield Station
- Biggleswade
- Birkenhead Park
- Bridlington
- Broad green *Caerphilly
- Catford
- Chalkwell
- Chorley
- Cricklewood
- Crowborough
- Croy
- Cwmbran
- Daisy Hill
- Dumfries

- Flint
- Hackney Downs
- Handforth
- Herne Bay
- Hertford North
- Hillside
- Hunt's Cross
- Irlam
- Isleworth
- Johnstone
- Kings Langley
- Leatherhead
- Ludlow
- Menston
- Mill Hill Broadway
- Port Glasgow
- Retford
- Selby
- Shotton
- Smethwick Rolfe Street
- St Erth
- St Michaels
- Stoneleigh
- Stowmarket
- Tenby
- Todmorden
- Uddingston
- Wandsworth Town
- Wellington

The stations deferred from Control Period 5, which will now be progressed are:

- Alfreton (Parkway)
- Barnes
- Barry (Town)
- Battersea Park
- Cathays
- Chatham
- Garforth
- Grays
- Hither Green
- Liverpool Central
- Llanelli
- Luton
- Market Harborough
- Northallerton
- Peckham Rye
- Petts Wood
- Queen's Park
- Seven Sisters

- Southend East
- St Mary Cray
- Streatham
- Theale
- Trefforest
- Walton-on-Thames
- Warwick
- Weston-Super-Mare
- Worcester Shrub Hill

All work at the stations is due to be completed by the end of March 2024.

In addition to these significant upgrades, we intend to use £20 million of the funding to re-launch the Mid-Tier Access for All programme. This will be focused on stations where accessibility improvements can be delivered with between £250,000 and £1 million of government support.

We will be seeking nominations for this funding in due course.

All of the work carried out by Access for All comes in addition to access improvements that the industry is required to deliver as part of other projects or renewals of station infrastructure.

Together these measures will make a real difference to people's lives, opening up access to leisure and employment for disabled rail passengers as well as making it easier for those with heavy luggage or children in buggies to use the network.

[News story: Professor Keith Bell appointed to Committee on Climate Change](#)

Professor Keith Bell has been appointed to the Committee on Climate Change (CCC) by the Minister for Energy and Clean Growth, Claire Perry MP, and the devolved administrations.

Professor Bell is a professor of electronic and electrical engineering at the [University of Strathclyde](#). He takes up the position of power sector specialist on the Committee for a 5 year term.

Keith Bell is a co-director of the [UK Energy Research Centre \(UKERC\)](#) and a Chartered Engineer. In addition to teaching and being involved with energy system research in collaboration with various academic and industrial partners, he has a number of additional roles including with the [Offshore Renewable Energy Catapult](#), [The IET Power Academy](#), the Conseil International

des Grands Réseaux Electriques (CIGRE), the European Energy Research Alliance and as ScottishPower chair in Smart Grids at the University of Strathclyde. In recent years, he has given advice on electricity system issues to the Scottish government, Ofgem, BEIS and the government of Ireland, amongst others.

Commenting on his appointment, Professor Bell said:

The science is clear: man-made climate change represents a significant threat to the environment, lifestyles and economies of the world. As one of the world's leading economies, the UK has a responsibility to play its part in tackling this challenge. Real progress is being made around the world in decarbonising electricity; that journey is not yet complete with some serious issues to tackle, but an even greater challenge in the energy sector now is decarbonising transport and heat.

It's a privilege to become a member of the CCC but also a big responsibility in light of the importance of the issues that it is addressing. I look forward to working with the other members of the Committee and bringing my experience in energy systems, specifically electricity systems, and my knowledge of the energy landscape in Scotland to help advise the UK government and devolved administrations on how best to meet our commitment to reducing carbon emissions.

Keith Bell replaces Professor Jim Skea who stepped down in December 2018 after more than a decade of service.

Commenting on Keith Bell's appointment and Professor Skea's contribution, CCC Chairman Lord Deben, said:

I am thrilled to welcome Professor Keith Bell to the Committee on Climate Change. Keith brings extensive experience from his work within the power sector and his expertise will be vital as we look to the solutions for decarbonising transport and heat.

I'd also like to express my sincere thanks to Professor Jim Skea. As a founding CCC member, Jim has been instrumental in the Committee's work and subsequent success over the last 10 years. The Committee has truly benefitted from Jim's insight and knowledge, which in turn has helped to ensure our recommendations to government and Parliament have been firmly rooted in the science.

Press release: Lease-based providers of specialised supported housing

The Regulator of Social Housing (RSH) has published an addendum to its October 2018 'Sector risk profile' outlining its views on the sustainability of some registered providers of specialised supported housing who tend to lease most of their property portfolio from property funds and other private investors.

The publication, 'Lease-based providers of specialised supported housing' looks at the recurring factors that have led to a number of providers of this type of accommodation with similar business models being assessed by RSH as non-compliant with its Governance and Financial Viability Standard.

The main five themes are:

- the concentration risk that comes from having long-term, low margin, inflation-linked leases as a single source of finance
- the thin capitalisation of some of the RPs
- poor risk management and contingency planning
- inappropriate governance practises that have led to poor decision making
- a lack of assurance about whether appropriate rents are being charged.

Fiona MacGregor, Chief Executive of RSH, said:

Specialised supported housing should provide accommodation and care for some of the most vulnerable people in society, enabling them to live independently. Recently we have seen rapid expansion in providers of this type of accommodation, enabled by long term, index-linked lease financing at tight margins for the provider. Substantial reliance on this type of financing creates significant risk exposures, and we are concerned that a number of these providers do not have the resources and skills needed to appraise and manage them. We have also identified cases of poor quality service to tenants and failure to maintain properties to required standards.

We intend to work with the boards of these registered providers to establish whether they can develop a long-term business model that demonstrates they can manage these risks, is sustainable and compliant with our regulatory standards. Where an organisation falls into financial difficulty and tenants are at risk, our priority will be to seek to achieve the best outcome for tenants and to protect their interests. We will be unable to guarantee the position of creditors and investors.

[Lease-based providers of specialised supported housing](#) is available on the RSH website.

Additional information

1. [The Sector Risk Profile 2018](#) and [Governance and Financial Viability Standard](#) is available on the [RSH website](#).
2. RSH promotes a viable, efficient and well-governed social housing sector able to deliver homes that meet a range of needs. It does this by undertaking robust economic regulation focusing on governance, financial viability and value for money that maintains lender confidence and protects the taxpayer. It also sets consumer standards and may take action if these standards are breached and there is a significant risk of serious detriment to tenants or potential tenants.
3. For press office contact details, see our Media enquiries page. For general queries, please email enquiries@rsh.gov.uk or call 0300 124 5225.