

Quinquennial Review 2020

Focus on the National Insurance Fund

The Government Actuary has published his [Quinquennial Review \(QR\) on the National Insurance Fund](#) (NIF) for Great Britain.

This is carried out every 5 years by the Government Actuary's Department (GAD). It looks at the long-term relationship between benefit payments (mainly state pensions) and contribution income (mainly national insurance contributions) and projects these for each year to 2086.

Projected fund balance

The QR, which provides information to MPs, shows the current balance in the NIF is projected to grow until peaking at a little over £100 billion in 2032. The NIF is then projected to run down to exhaustion by 2044.

If these projections materialise, HM Treasury grants to the NIF will be needed from 2040. The QR also projects that by 2058 the grants needed will be larger than the current maximum permitted under legislation.

Breakeven contribution rate

The breakeven contribution rate is a measure of the level of national insurance contributions needed each year such that benefit payments match contribution income.

The current national insurance contributions system provides contributions of around 22% of pay which is close to the current breakeven contribution rate. By 2086 the breakeven contribution rate is projected to be 33.6%.

Demographic change and other drivers

The main reason for this rising breakeven contribution rate and the projection of Fund exhaustion is the projected rise in the ratio of pensioners to working age people. Currently this is around 27% but is projected to rise to around 43% by 2086 causing benefit costs to increase relative to contribution income.

The projections assume Triple Lock applies indefinitely and increases to State Pension age are in line with the 2017 State Pension age review.

The Triple Lock contributes to benefit costs increasing relative to contribution income and is the next most significant factor after demographic change. Increases in State Pension age have a modest effect in reducing benefit expenditure relative to contribution income.

GAD's processes

This QR has been produced using a project management framework that incorporates both our annual [Up-rating report](#) and this QR as a single project.

This has led to delivery of this QR in our contemporary and accessible reporting style both efficiently and quickly.

Senior Consulting Actuary Chris Morley commented: "GAD's annual Up-rating reports are a key part of the annual Up-rating process but necessarily focus on the short term. This review complements that analysis to give readers a more complete picture."

[New plans to level up Blackpool unveiled](#)

- New funding and beefed-up measures to improve housing standards and drive out unscrupulous landlords
- Blackpool selected as one of 20 areas in England primed for King's Cross-style levelling up regeneration and investment
- Plans will see derelict areas transformed and more good quality homes

Levelling Up Secretary Michael Gove has today (17 March 2022) unveiled new measures to help improve the lives of people in Blackpool by turning the tide on deprivation in one of the UK's most iconic seaside towns.

Blackpool, which has 8 of the 10 most deprived neighbourhoods in England, will now receive support to deliver a root and branch transformation of the town.

The package includes a crackdown on rogue landlords by scaling up the local enforcement team to deliver more action on those not meeting current standards and a transformative King's Cross style regeneration programme to create beautiful new homes and turbocharge tourism in the area.

The plans have been developed by government, local leaders, businesses and community groups who are working together to tackle the entrenched inequalities that have held the town back, as part of a new strategic partnership.

Levelling Up Secretary Rt Hon Michael Gove MP said:

For too long great British towns like Blackpool have been held back by deeply entrenched problems that impact the everyday lives of

local families – and we are working to put that right.

Our levelling up plan will help transform this proud coastal town and deliver real change for thousands of families across Blackpool.

Secretary of State for Work and Pensions Rt Hon Thérèse Coffey MP said:

We are working to protect vulnerable people in Blackpool and beyond, and to ensure that everyone has somewhere safe they can call home, which is why this announcement sets out the government's clear intention to stop the small minority of poor landlords who don't do enough for tenants.

I'm particularly pleased that Blackpool will be benefiting from this vital investment as we continue to level up, and proud we are one of the town's biggest employers.

Cllr Lynn Williams, Leader of Blackpool Council, said:

We are very pleased that the government is putting Blackpool at the forefront of its Levelling Up agenda.

Locally, we have developed a unique partnership with business and the voluntary sector. Our ask of government was to work with this partnership to help deliver a step change that will transform the lives of our residents and our communities.

As a local authority, we have already achieved a great deal and demonstrated that we can deliver real and lasting change if we have the required funding and support from central government.

We are hugely encouraged that Ministers have recognised that potential and our ability to deliver, and are willing to commit to a long-term partnership that will support the regeneration of this wonderful town. We look forward to starting that journey together in the weeks and months ahead.

Christine Hodgson CBE, Chair of Blackpool Pride of Place Partnership:

I am so pleased to see the government's commitment to Levelling Up, and really grateful that Blackpool has been chosen as the exemplar.

Business in the Community's commitment to Blackpool five years ago led to the creation of Blackpool Pride of Place, a partnership across business, voluntary and public sectors.

From this work, we saw at first-hand the slum housing conditions in the centre. Through collaboration, we have made a lot of good

progress on Blackpool's opportunities and challenges but we believe the only way to tackle the town's entrenched social challenges is now to work together with national government.

Tackling rogue landlords

Longstanding neglect by some local landlords has led to Blackpool experiencing some of the worst housing conditions in the country, with at least 1 in 3 properties classified as 'non-decent'.

An expanded local enforcement team will take tough action against those not meeting existing standards and measure landlords against future national standards. This beefed-up inspection regime will tackle exploitation in the local private rented sector and supported housing market driving up housing quality and protecting the most vulnerable.

Alongside this enforcement drive, Homes England will join forces with Blackpool Council, using additional funding of £650,000 to explore regeneration opportunities to improve Blackpool's housing stock and quality of place.

And there's support for residents in supported housing as well with a portion of a further £20 million, over 3 years, to improve standards of support and drive out unscrupulous providers.

A plan to regenerate Blackpool

In a further boost, Blackpool has also today been named as one of 20 areas in England to receive a King's Cross style transformation through an ambitious regeneration programme.

These plans for regeneration will build on Blackpool's strengths, helping to create more vibrant spaces for the whole community.

Homes England will work at pace with local leaders on the ground to find exciting new opportunities for regeneration, delivering new homes and jobs for the community.

And the area will have access to the £1.5 billion Brownfield Fund, to kickstart regeneration of unused land and build new homes and communities.

This builds on plans to relocate 3,000 Work and Pension jobs to the town centre by 2024, and other significant government investment in Blackpool including a £39.5 million Town Deal to improve skills and training in the town and £4.5 million to transform the iconic Blackpool illuminations.

The plans unveiled today underline the government's commitment to work with local leaders, the private sector and communities to level up opportunity and prosperity across the country.

Further information

Supported Housing Improvement Programme will provide £20 million. This fund will be shared between four areas which participated in the supported housing pilots, Blackpool, Birmingham, Blackburn with Darwen and Hull, with the rest open to bids from other local authorities in May. This programme will be vital to drive up quality in the sector in some of the worst affected areas immediately, while government develops and implements a package of measures that will tackle poor quality and poor value for money in supported housing and improve outcomes for individuals, while preserving good quality provision run by responsible providers.

[UNAMA will support the rights of all Afghans: explanation of vote](#)

Thank you Madam President, and can I start by thanking Norway for their hard work as penholder on this text.

Today, the Council spoke with one voice in support of a robust UN Mission in Afghanistan:

- to lead and coordinate urgent humanitarian efforts
- to support the rights of all Afghans, including women and girls
- and to hold the Taliban account on its commitments

It's disappointing that one Council member decided to abstain, just when UNAMA's work is more important than ever.

Over 20 million Afghan people need urgent assistance. For our part, the UK has doubled aid for Afghanistan this financial year to \$370 million. And on 31 March, the UK, Qatar, Germany and OCHA will co-host a pledging conference to raise funds for the UN's Humanitarian Response Plan. We encourage Member States to respond generously.

Today's adoption ensures UNAMA will continue to play a key role in coordinating the UN's response as it scales up across the board.

Beyond the humanitarian crisis, we are particularly concerned by reports of reprisals against former government officials, as well as attacks and intimidation against minority groups and civil society.

We are also concerned about detentions and enforced disappearances in breach of international norms. And although there has been a reduction in civilian casualties, the Taliban need to demonstrate that extremist groups are no longer able to flourish in the country.

Let me be clear – the Taliban have a choice.

The international community has made its expectations clear. We will base our approach on the actions the Taliban now take.

UNAMA will play a key role in supporting the rights of all Afghans, promoting an inclusive society in which women and girls participate fully. We are watching closely to see if the Taliban meets its commitments that girls return to secondary school at the end of March.

And in closing, I'd like to pay tribute to Special Representative Lyons and her team, and reaffirm the UK's solidarity with the Afghan people.

Thank you.

Ukrainians fleeing war granted free access to NHS healthcare

- Changes coming into force today (Thursday 17 March) will also cover any treatment that has taken place since the start of the Russian invasion.
- The UK remains the second-largest humanitarian donor to Ukraine and has provided over 1.8 million items of medical supplies to the country.

From today Ukrainians fleeing their home country will be guaranteed free access to NHS healthcare, including hospital services, GP and nurse consultations, urgent care centres and injury units.

As part of the UK's offer to those Ukrainians coming to the UK, we have committed to providing full access to a range of public services, including doctors, schools and full local authority support. They will also be offered Covid vaccines and medical screenings. The new legislative measures introduced today will ensure Ukrainians who are in the UK lawfully can access the NHS on a similar basis as other UK residents.

Those benefitting will include any Ukrainian who:

- uses an alternative temporary visa route outside of the family or sponsorship routes;
- is on a family or sponsored route to England
- chooses to extend their visit or seasonal worker visa temporarily, without going through the Immigration Health Surcharge system; or
- is in the process of switching visas

The changes, made in regulations laid today, cover any NHS treatment that started on or after 24 February 2022, the date the full-scale Russian invasion began, providing support to as many people as possible.

Health and Social Care Secretary Sajid Javid said:

It's our moral duty to ensure any Ukrainian arriving in England, after being forced out of their home country by the Russian invasion is able to access the healthcare they might need, without worrying about the cost.

We have acted swiftly to provide substantial humanitarian aid to Ukraine, and we stand shoulder to shoulder with our international partners. Those in need of care will be treated by our incredible NHS staff as we welcome them to this country.

Home Secretary Priti Patel said:

The people of Ukraine are facing unimaginable suffering and trauma at the hands of Putin's barbaric regime.

We are providing a safe haven for some of those people and as soon as they arrive in England they will be able to access the support they need, including healthcare, education, benefits and the right to work – helping to provide some stability at a difficult time.

These changes form part of the government's wider humanitarian response to the Ukraine crisis. The UK government has now delivered more than 1.8 million medical items, including wound care packs, equipment for intensive care and vital medicines.

On Monday, 21 Ukrainian children with cancer were evacuated to England and have since been triaged at seven NHS hospitals where they are receiving lifesaving treatment.

More than 6,100 visas have been granted through the Ukraine Family Scheme and, for those with valid Ukrainian passports, the government has removed the need to attend an in-person appointment to conduct biometric checks before travelling to the UK.

Since Monday, people in the UK have been able to register their interest to sponsor a named Ukrainian under the Homes for Ukraine scheme, with more than 150,000 people registering.

The government has provided £400 million in humanitarian and economic aid to Ukraine and neighbouring countries, along with defensive anti-tank and anti-aircraft weaponry.

- The exemption regulations are due to be reviewed in six months.
- Details on the NHS migrant charging policy can be found here: [NHS entitlements: migrant health guide](#).
- Ukrainian residents in the UK unlawfully are not covered by these measures. The government is clear however that urgent treatment will not

- be withheld – even when the visitor has indicated that they cannot pay.
- Free healthcare for those accompanying people medically evacuated to the UK for treatment will be limited to needs which arise during their stay – pre-existing conditions that worsen and those which develop in the UK.
-

British High Commission Accra announces winners of Ambassador for a Day competition

Today, 17 March 2022, the British High Commission in Accra, in partnership with the Australian and Canadian High Commissions and the French Embassy, will announce the 4 winners of the illustrious Ambassador for a Day competition.

Launched at the start of March, in partnership with CAMFED, Girls Education Challenge (GEC) and Plan Ghana, the competition asked applicants to submit an essay and a video explaining what being an ambassador for a day would mean for them.

Selected from hundreds of women aged between 16 to 19 years, the 4 winners will spend a day with high commissioners and ambassadors from the UK, Australia, Canada and France to understand what it's like to work in and lead a diplomatic mission.

An independent judging panel made up of representatives from the UK, Australia and Canada High Commissions and French Embassy, assessed the entries and selected the winners.

Later today the winners will be formally announced at a ceremony at the British High Commissioner's residence in Accra.

Congratulating the winners, British High Commissioner to Ghana Harriet Thompson said:

Africa Gender Month is a chance to spotlight the gender challenges across the continent, but to spotlight also the champions and changemakers who are overcoming those challenges. Ambassador for a Day gives a unique opportunity to some of Ghana's future leaders and I am really looking forward to spending a day with one of the impressive winners.

The UK is committed to upholding the rights of women and girls

around the world, working to transform lives through prosperity and stability. We'll have much greater impact working together, so it's been fantastic to run the Ambassador for a Day competition together with Ghana, Australia, Canada and France.

Speaking ahead of the award ceremony, winner of the competition Ibrahim Barikisu from Kumasi said:

I will call this a dream come true. I was overwhelmed with joy when my entry was selected. I am looking forward to spending a day with the Ambassador in order to learn and share this life-changing experience with other young people.

The Ambassador for a Day is a competition that provides a platform for marginalised young women to become leaders and advocates for change.

They will have the opportunities to voice their opinions and share their ideas on how a gender-equal future can be shaped.

List of winners

- Dorcas Arthur from Cape Coast who will spend the day with Australian Charge D'affaires, H.E. Leann Johnson
- Maish Ibrahim Mansoorah from Budumburam who will spend the day with the British High Commissioner, H.E. Harriet Thompson
- Barikisu Ibrahim from Kumasi who will spend the day with the Canadian High Commissioner, H.E. Kati Csaba
- Feruza Abudulai from Tamale who will spend the day with the French Ambassador, H.E. Anne Sophie Ave

About CAMFED

[CAMFED](#) is a pan-African organisation revolutionising how girls' education is delivered.

About Plan Ghana

[Plan International](#) has been working in Ghana to support children, particularly the most marginalised, to exercise their rights for more than 25 years.

About Girls Education Challenge (GEC)

From 2018 the [Girls Education Challenge](#) 'Strategic Approaches to Girls' Education' (STAGE) project has supported 20,000 marginalised out-of-school girls to gain quality complementary basic education and vocational skills, and go on to formal school or work, including 2,000 girls with disabilities.