

Speech: Association of British Insurers long term savings conference

Thank you for that introduction, and to the Association of British Insurers and its Chairman, Andy Briggs, for inviting me to speak here this morning. I am delighted to be addressing you in my first speech as Secretary of State for Work and Pensions.

In my previous roles as Financial Secretary to the Treasury and Chief Secretary to the Treasury, I witnessed great advances being made in the pensions industry; therefore I hope that I'm already familiar with some of the key issues you face.

I am also somewhat familiar with the ABI. Indeed, there was a period when I was Financial Secretary that no day felt complete unless I had had a meeting with Huw and his team.

I intend to build on my Treasury experience in my new role as Secretary of State; I hope you will feel the benefit of consistency, and my commitment to working with you to secure long term objectives.

I know, all too well, that pensions reform is a long term game. We need a well thought-out approach, built on a solid evidence base.

As we consider the repercussions of increased life expectancy on future generations, I welcome the contributions of John Cridland, and the Government's Actuary Department, to our thinking on the future State Pension Age. It represents exactly the sort of longer-term approach I want to cultivate within my Department, and across wider Government.

I should also mention Andy Briggs's excellent work to support the Government as our Business Champion for Older Workers, because employers are crucial in helping secure those prizes.

Government's Ambition

We should be ambitious about improving our pensions saving system.

We've already had some notable successes where Government and industry have collaborated to achieve positive outcomes for both consumers and pension providers.

A good example is the new prototype of the Pensions Dashboard. We believe this tool has genuine potential for making our financial lives much simpler.

The dashboard presents a clear picture of all a person's pension entitlement in one secure online location, and will make it easier for savers to plan ahead.

A cross-section of the industry worked with us to develop the working prototype. The successful demonstration of the prototype last April showed the feasibility of providing information from different pensions schemes in one place; and was met with enthusiasm by technology start-ups, financial advisors, and the media.

Such a tool would encourage people to properly consider their retirement arrangements earlier in their working lives, and could help savers reconnect with an estimated £400 million in lost pensions accrual – something which we'd all like to encourage.

Pension freedoms is another example of Government and industry successfully working together. In an expanded pensions market, we are giving savers more control over their money to use in ways that suit them – while supporting financially sound decision-making through Pension Wise, the Pension Advisory Service, and the Money Advice Service.

And I await with interest the Financial Conduct Authority's 'Retirement Outcomes Study' report, and look forward to continuing to collaborate with you to ensure that reforms deliver for both consumers and the industry.

And I must mention the major success story that is Automatic Enrolment. By automatically enrolling people into workplace pension-saving, we have reversed a decades-long decline in participation, and improved millions of workers' future prosperity.

Latest estimates show that over 8 million individuals have already been enrolled, a figure that is projected to grow rapidly. 600,000 businesses and employers have got behind the scheme, fulfilling their duties so their workforce can start saving – often for the first time.

The bedrock of this success has been the sustained consensus between industry, Government and other stakeholders.

Challenges faced and still to face

It has not all been plain sailing to reach our current position. Not so long ago, engaging employers on such a large scale was considered an insurmountable challenge. Without the industry's backing and support, the programme would have struggled to leave the planning room. From working together on the high-level design, to fine tuning the detailed requirements, Automatic Enrolment's success flows from sustained collaboration across the many sectors to deliver the programme on the ground.

In particular, I'd like to recognise the role the Pensions Regulator has played in supporting, encouraging, and (where necessary) ensuring that employers met their duties. And also the part played by NEST, in providing access to a pension for all employers, regardless of their size.

That is why we have worked hard to ensure that employers are prepared and able to enrol their workers. And that is why we will continue to work with the ABI, its member organisations and the wider industry as we try to build

on our success to date. Not just in terms of pension providers but also the wider eco-system – payroll, intermediaries and many others have an essential role to play.

Our original forecast was that around a third of people would opt out of the pension they were automatically enrolled into. In practice, we have seen incredibly low opt-out of the workplace pension automatic enrolment scheme – something to be celebrated.

We have seen particularly low opt-out rates amongst young savers. Getting people to save from the very start of their working lives is a tremendous result to build on. However, we won't see people who have saved through automatic enrolment for their whole careers until the 2050s.

We still have a lot to achieve. The Conservative Party manifesto commits us to expanding pensions entitlements to include workers who are self-employed. Just as before, this may feel an overly-ambitious challenge, but I have reason to feel positive.

Look at what we've already achieved: workplace pension saving is set to increase by £17 billion every year by 2020. And an estimated 10 million workers will be newly saving, or saving more, as a result of automatic enrolment by 2018.

And the current review of automatic enrolment will help us to explore the best solutions for self-employed savers. In partnership with employers and industry, we are now in a strong position to build on the successes we have already seen, and set the future direction of the automatic enrolment scheme.

I'm also looking forward to the findings of Matthew Taylor's review of modern employment practices. It will tie-in with work that is already going on across Government on the issue.

Encouraging the industry to adapt

Looking ahead, it is apparent that we must do more to encourage new savers, many of whom are young, to engage with their pension provision.

Both Government and industry must look closely at the ways in which we can support this new type of saver to devote more of their earnings to their workplace pension, or a private pension provider.

I think it is worth reflecting on the opportunities an improved private pensions landscape will present.

I would encourage the pensions sector to see the potential that new savers will bring. By adapting your services to emerging trends you will better serve individual savers, by increasing the value-for-money they will reap from their retirement saving – a goal that we all share.

Get to know the new pensions landscape – your industry and society can prosper from its success. It is about informing consumers and supporting them

to make the right choices. Look at how you communicate with your customers, and consider adapting your products to the new types of saver entering the market.

Government is fulfilling its end of the bargain

As I said at the start, I am keen to provide the consistency and continuity that your industry is seeking. But I am also keenly aware of Government's responsibility to help and support new savers. And it is clearly also in the interests of the pensions industry to ensure that savers are properly supported, and informed in their choices.

That is why we have announced that we will be introducing a single body for the provision of public financial advice, which will replace the three existing public advice services. Streamlining to a single body will make it easier for people to seek advice, and make effective financial decisions.

Setting up the new single financial guidance body will require legislative changes, and we have already commenced introducing the Financial Guidance and Claims Bill to Parliament, which took place last week as part of the Queen's Speech.

Yet another issue on which the Department is working closely with industry is the sustainability of Defined Benefit Pension schemes. What recent cases have shown is that, even in difficult circumstances; better outcomes are achieved when all parties – members, sponsors, regulators and Government – play their part.

My Department will continue to work closely with industry to develop sensible policy proposals in this space for the long term which will work for both Government and industry to protect members and business.

Conclusion: Together, let's get this right.

Industry has been instrumental in what has been achieved so far.

We have overcome some really challenging situations in the past, which is part of the reason that I have great confidence for the future pensions landscape.

I have spoken about the challenges we anticipate, such as increasing savers' engagement, finding sustainable solutions to an ageing society and ensuring peoples' security in later life.

And we will have to overcome these challenges against the backdrop of a legislature intensely focused on delivering Britain's successful withdrawal from the European Union.

Now more than ever, building consensus across the sector, and across party-lines will be absolutely key.

But I feel confident that with your support we can substantially widen

individuals' engagement with the pensions industry – wake them from their pension-inertia to invest more in their future prosperity from a younger age.

I have set out both the challenges and the opportunities facing the industry and I look forward to working together in charting the new pensions landscape.

Press release: New Foreign Office booklet published on its historic ban on homosexuality

The Foreign and Commonwealth Office has today published a new booklet which for the first time provides insight into one of the most controversial parts of its history – the ban on diplomats being homosexual which was only lifted in 1991.

The booklet reveals the human cost of the ban, detailing specific cases of individuals whose lives – professionally and personally – suffered. Based on recently discovered archive files, it includes the various historical definitions of “acceptable” and “unacceptable” homosexuality circulating among British diplomats; the pressure from campaign groups and the press on the Foreign Office to alter its policy; and the lengths to which officials went to identify and remove anyone suspected of defying the ban. The foreword has been written by Sir Stephen Wall, a former British Ambassador who concealed his homosexuality for his entire diplomatic career.

It also demonstrates how times have changed. Today the Foreign Office takes a prominent role in promoting equality for lesbian, gay, bisexual and transgender people around the world and since 2014, British embassies and consulates have held marriages for over 400 British same sex couples in countries where such marriages are not recognised. The Foreign Office takes part in Pride celebrations around the world and there is a very active staff association (FLAGG). The Afterword to the booklet is written by John Kittmer, an openly gay diplomat and former British Ambassador to Greece.

By highlighting these contrasting times, the Foreign Office hopes to use its own experience to show how attitudes can change and use this to support the work of British diplomats around the world to promote tolerance and end discrimination.

James Southern of FC0 Historians who wrote the publication said:

If we are to make today's FC0 a tolerant and open institution, then it is vital we understand its past. I hope this publication and

event go some way to help all of us realise that we have a shared history and a shared responsibility to shape the present.

Simon McDonald, Head of the British Diplomatic Service said:

I am proud to lead an organisation with a diverse workforce which stands up for people persecuted around the world because of their sexuality. But it's important we don't hide the past and are honest about our mistakes. We changed our attitude to homosexuality, and now set an example for others.

Lucy Monaghan of the Foreign Office's network for LGBT Staff, FLAGG, said:

This report shines a light on the history of the sexuality bar in the FCO and the significant struggles many LGBT officers experienced. We hope it will enable the FCO to learn from its history and continue to stand up for LGBT rights within the FCO and across the world.

The report is available online [here](#)

Further Information:

Foreign Office staff who declare themselves as LGBT now represent the UK all around the world and at all grades. We have openly gay ambassadors in countries including Ukraine (Judith Gough), Israel (David Quarrey) and Thailand (Brian Davison).

Further information on the FCO Historians and their publications can be found [here](#) or on Twitter [@FCOHistorians](#).

FLAGG tweet the latest news about the FCO's work to promote LGBT equality on twitter [@FCOflagg](#)

[News story: Primary school tests show schools rising to the challenge](#)

Results published today (4 July 2017) show that the percentage of children achieving the expected standard in primary school has risen

The national Key Stage 2 results show that 61% of primary school children in

England achieved the expected standard, compared to 53% last year.

This year's [results](#) are the second to be released following the introduction of a more rigorous curriculum in September 2014 that raises the bar in terms of expectations of young people's mastery of literacy and numeracy, bringing the primary school curriculum in line with the best in the world.

Today's results show

- 61% of pupils met the expected standard in reading, writing and mathematics, compared to 53% last year
- 71% of pupils met the expected standard in reading, compared to 66% last year
- 75% of pupils met the expected standard in mathematics, compared to 70% last year
- 77% of pupils met the expected standard in grammar, punctuation and spelling, compared to 73% last year
- 76% of pupils met the expected standard in writing, compared to 74% last year

School Standards Minister Nick Gibb said:

Today's results show sustained progress in reading, writing and maths and are a testament to the hard work of teachers and pupils across England. Thanks to their commitment and our new knowledge rich curriculum, thousands more children will arrive at secondary school having mastered the fundamentals of reading, writing and maths, giving them the best start in life.

The new national curriculum and reformed qualifications – at primary and at secondary – are designed to ensure pupils receive the education that they need to go as far as their talents will take them.

[News story: Legal regulators issue](#)

guidance on immigration and asylum issues

OISC works with the SRA and BSB to issues guidance for the public and professionals on immigration and asylum issues

Consumers of immigration and asylum legal services are often a particularly vulnerable group. They may have limited knowledge of their rights, the law and legal process, and can struggle to navigate a complex immigration and asylum system. These consumers can face significant barriers to accessing legal services, including inconsistent client care, the provision of poor quality advice and a lack of choice and/or accessible information, including clear information about fees.

The Bar Standards Board (BSB) in collaboration with the Solicitors Regulation Authority (SRA) and the OISC has developed guidance for both public and professionals following extensive consultation with consumer organisations and consumers themselves. Two documents have been published, the first guidance is aimed directly at consumers of immigration legal services. The second is for professionals working with people with immigration and asylum issues, to help them better assist their clients to navigate the legal system.

A link to the BSB guidance is found [here](#)

Anyone providing immigration advice and services to the public in the course of a business (whether or not for profit) must be registered with the Office of the Immigration Services Commissioner (OISC), or be a lawyer regulated by a “qualifying regulator”. It is a criminal offence to provide advice and services to the public without being registered with the OISC, or regulated by a “qualifying regulator”.

Press release: £2.3 billion investment in infrastructure for new housing

A £2.3 billion fund which could unlock 100,000 new homes in areas of high demand has been launched today (4 July 2017) by the Communities Secretary, Sajid Javid.

Speaking in Birmingham at the LGA Conference today, the Communities Secretary will say that the investment will help to fund vital physical infrastructure projects like the building of roads, bridges, energy networks and other

utilities, the absence of which continues to hold housebuilding back.

The new investment through the [Housing Infrastructure Fund](#) (HIF) aims to solve this problem and today opens for bids for local authorities across England to come forward with proposals to help get homes built faster.

Funding will also be available to help build new schools, healthcare centres and digital infrastructure to accommodate growing communities and alleviate pressure on public services.

Once proposals have been approved, it is expected that local authorities would begin building the necessary infrastructure immediately and for the homes to follow quickly afterwards.

HIF is part of the government's wider £23 billion National Productivity Investment Fund, which targets spending on areas critical to boosting productivity, including on housing, transport and digital communications.

Communities Secretary, Sajid Javid, said:

To build the homes this country needs, we need to deliver the right infrastructure in the right place at the right time.

By investing in local infrastructure, we can help unlock building thousands of new homes in the areas where they are needed most.

The Housing Infrastructure Fund will also make sure we have better public services in place for local communities.

Exchequer Secretary to the Treasury, Andrew Jones said:

Where we live plays a huge part in our lives; from the distance of our commute to the local facilities available. By ensuring we have enough housing in areas where it is needed the most, we can boost productivity and support new communities to grow and thrive.

This money is part of our £23 billion National Productivity and Investment Fund, which will ensure Britain is match fit for the future.

LGA Chairman, Lord Porter said:

We're pleased that the government has followed through on its commitment to invest in infrastructure linked to housing and that this to be led by councils, as we outlined on our preliminary Housing Commission findings last year.

Going forward, what's crucial is that the arrangements to access this fund are flexible, especially around different housing

tenures, and that all councils can access funds to deliver housing for their communities.

Councils know their communities, and the places in them, best and so it's right that approaches to invest in local infrastructure are led by local authorities.

Home Builders Federation Planning Director Andrew Whitaker said:

Funding necessary infrastructure will give local authorities the opportunity to remove barriers to developments being delivered.

Direct support for critical infrastructure will not only unlock more housing, it should also help to accelerate planned developments.

Local authorities that plan for growth should be supported and that will, in turn, allow house builders to get on and deliver the homes our communities so desperately need.

HIF is an important demonstration of the government's commitment to housing, following on from the [housing white paper](#), which sets out a strategy to fix the nation's dysfunctional housing market.

The fund will support councils to step up their plans for growth, release more land for housing and get attractive, well designed homes that people want to live in built at pace and scale.

£2.3 billion of capital grant funding will be allocated to local authorities on a competitive basis. The funding will be available from 2017-18 to 2020-21.

DCLG will work closely with other departments in the assessment of local authority bids.

HIF forms part of the new £23 billion National Productivity Investment Fund, as announced at the Autumn Statement 2016.