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Wednesday 19 June 2019

PARLIAMENTARY DEBATES (HANSARD)

HOUSE OF LORDS

WRITTEN STATEMENTS AND WRITTEN ANSWERS

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Earl Howe	Minister of State, Ministry of Defence and Deputy Leader of the House of Lords
Lord Agnew of Oulton	Parliamentary Under-Secretary of State, Department for Education
Lord Ahmad of Wimbledon	Minister of State, Foreign and Commonwealth Office
Lord Ashton of Hyde	Parliamentary Under-Secretary of State, Department for Digital, Culture, Media and Sport
Baroness Barran	Whip
Baroness Blackwood of North Oxford	Parliamentary Under-Secretary of State, Department of Health and Social Care
Lord Bourne of Aberystwyth	Parliamentary Under-Secretary of State, Ministry of Housing, Communities and Local Government and Wales Office
Baroness Buscombe	Parliamentary Under-Secretary of State, Department for Work and Pensions
Lord Callanan	Minister of State, Department for Exiting the European Union
Earl of Courtown	Deputy Chief Whip
Lord Duncan of Springbank	Parliamentary Under-Secretary of State, Northern Ireland Office and Scotland Office
Lord Gardiner of Kimble	Parliamentary Under-Secretary of State, Department for Environment, Food and Rural Affairs
Baroness Goldie	Whip
Lord Henley	Parliamentary Under-Secretary of State, Department for Business, Energy and Industrial Strategy
Lord Keen of Elie	Advocate-General for Scotland and Ministry of Justice Spokesperson
Baroness Stedman-Scott	Whip
Baroness Sugg	Parliamentary Under-Secretary of State, Department for International Development
Lord Taylor of Holbeach	Chief Whip
Baroness Vere of Norbiton	Parliamentary Under-Secretary of State, Department for Transport, Whip
Baroness Williams of Trafford	Minister of State, Home Office and Parliamentary Under-Secretary of State, Department for International Development
Lord Young of Cookham	Cabinet Office Spokesperson, Treasury Spokesperson and Whip
Viscount Younger of Leckie	Whip

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Written Statements

Wednesday, 19 June 2019

Response to Opposition Day Debate: Local Authority Social Care Funding

[HLWS1598]

Lord Bourne of Aberystwyth: My Rt Hon. Friend, the Secretary of State for the Ministry of Housing, Communities and Local Government (James Brokenshire) has today made the following Written Ministerial Statement.

Today I would like to update the House on local authority social care funding following the Opposition day debate of 24 April 2019

Our local authorities and the people who work for them are delivering essential services and changing lives and it is right we support them to succeed. This is why this Government has given our local authorities in England access to £46.4 billion in 2019-20. This represents a real-terms increase and a cash increase of 2.8%.

The 4-year settlement, accepted by 97% of local authorities, gives our most deprived areas access to substantially more funding than the least. The average core spending power per dwelling for the 10% most deprived authorities is around 22% more than for the least deprived 10% in 2019-20.

The settlement this year includes extra funding for local services with a strong focus on supporting some of our most vulnerable groups.

The Government is committed to person-centred integrated care, with health, social care, housing and other public services working together seamlessly to provide better care. The Better Care Fund, introduced in 2015, is our national policy driving forward the integration of health and social care in England.

In every year of the Fund, local areas have voluntarily pooled more than the minimum required taking the total to £7.7bn in 2018-19. We know that this is having a positive impact locally with 90% of local health and care system leaders saying that the Better Care Fund had a positive impact on integration locally (2018-19), and levels of Delayed Transfers of Care which have reduced since February 2017, with more than 2,000 beds per day being freed up.

We announced at last year's Autumn Budget more than £1 billion of extra funding for councils, with £650 million going towards adult and children's social care in 2019-20. Of that, £410 million can be spent on adult or children's social care and, where necessary, take the pressure off the NHS, meeting requests from local authorities for greater flexibility.

The remaining £240 million has been allocated to ease pressures on the NHS. This is on top of the £240 million announced in October which allowed councils to provide

additional care to over 35,000 people, delivering 4 million hours of homecare in 2018-19.

Taken together with the adult social care precept and the improved Better Care Fund, Government has given councils access to around £10 billion in dedicated funding which can be used for adult social care in the 3-year period from 2017-18 to 2019-20.

A further £145 million capital funding has been given to hospitals to provide winter improvements such as upgrading wards and redeveloping A&Es and an additional £36.3 million has been invested into the ambulance services for new vehicles and 'make-ready hubs'. This is on top of the additional £1.6bn for the NHS in 2018-19 to support A&E and elective care performance.

This Government has been able to make these significant investments in social care because of the balanced approach we have taken to our public finances – investing in public services while keeping debt falling.

In 2017-18, local government spent £17.1 billion on adult social care, up by £390 million from £16.75 billion in 2016-17.

We are also investing £84 million in protecting our children over the next five years to expand three of our most successful children's social care innovation programme projects. The projects will keep more children at home safely in up to 20 local authorities.

Helping the most vulnerable in our society also means supporting troubled families and local government is at the heart of this agenda.

Our Troubled Families Programmes helps local authorities support families with complex needs and improve outcomes for individuals.

It has been a catalyst for local services, transforming how they work together, making them more integrated and cost-efficient – reducing dependency and demand for expensive services.

The results speak for themselves. The latest national programme evaluation shows that – when compared to a similar comparison group – targeted intervention saw:

- the number of children going into care down by a third:
- the number of adults going to prison down by a quarter and juveniles in custody down by a third; and
 - 10% fewer people claiming Jobseekers Allowance.

Although I recognise there is more to do, these outcomes are a real tribute to the efforts of family workers, local authorities and their many partners in our public services and the voluntary sector.

Our work supporting vulnerable families is much more than the financial boost you get from a regular wage, it's about the pride and dignity that comes from being able to take control of your own life.

This Government has given local authorities the tools and resources they need to do this vital work.

The end of the current multi-year deal is in sight, and it's clear we need to take a longer view on how we fund councils, as we move to a stronger, sustainable and smarter system of local government.

Preparations for increased business rates retention, a new approach to distributing funding between local authorities and the upcoming Spending Review will be pivotal to this. Important work is underway with authorities and the wider sector to better understand service costs and pressures.

For years, councils have asked for more control over the money raised. We have listened and responded through our plans to increase business rates retention to 75% by devolving additional grants, and in the process providing local authorities with powerful incentives to grow their economies.

Local authorities estimate they will retain around £2.5 billion in business rates growth in 2019-20 under the

current system. This is a significant revenue stream on top of the core settlement funding.

In addition to giving more control, councils want and need to see a clearer link between the allocation of resources and local circumstances.

Our new funding formula will ensure a more transparent link between local needs and resources and the funding councils receive. We will ensure that measures of deprivation are, rightly, central to this, when we look at services like adult social care, children's services, fire services and public health – because we want a system that ensures no one is left behind.

The Government is determined to give all local authorities the freedoms and flexibilities they need, so that they can continue to flourish and deliver vital services to meet the challenges and opportunities that lie ahead.

Written Answers

Wednesday, 19 June 2019

Absent Voting

Asked by Lord Roberts of Llandudno

To ask Her Majesty's Government when the regulations regarding the posting of ballots were last reviewed. [HL16220]

Lord Young of Cookham: The Government keeps under review all electoral legislation, including the requirements relating to postal voting, to ensure it continues to support electors' participation in elections and effective electoral administration. As part of this, we will consider any recommendations that the Electoral Commission may make about the current postal voting arrangements, for example, in its reports on elections and referendums.

Arcadia Group: Pensions

Asked by Lord Myners

To ask Her Majesty's Government what plans they have to review (1) decisions taken by the trustees of the Arcadia Group Pension Scheme which may have contributed to an aggregate deficit of liabilities over assets of some £700 million, (2) the oversight of the Arcadia Scheme by the Pensions Regulator, and (3) the Pensions Regulator's use of its powers in relation to the Arcadia Scheme. [HL16115]

Baroness Buscombe: The Government cannot intervene with the decisions taken by trustees of pension schemes.

The Pensions Regulator is an independent body, and as such the Government cannot comment on any cases dealt with by the Regulator. Due to this, the Government does not have plans to review the oversight exercised over the Arcadia scheme, or the use of powers in relation to the scheme.

British Steel: Insolvency

Asked by Lord Myners

To ask Her Majesty's Government when they estimate they will cease to provide financial support to British Steel; whether a specific event will trigger the end of that support; and whether that support will terminate when the Official Receiver has completed their work. [HL16110]

Lord Henley: The immediate priority following the Official Receiver's appointment as liquidator of British Steel Limited was to continue the safe operation of the sites while options are considered. To enable this, the Government has provided an indemnity to the Official Receiver, who is now responsible for the operations.

The Official Receiver is currently overseeing a sales process as they seek to sell the business. Trading will continue whilst a buyer is sought.

Asked by Lord Myners

To ask Her Majesty's Government whether they plan to take any action to persuade Greybull Capital and its associates to contribute any gains made from its (1) investment in, and (2) loans to, British Steel towards reducing (a) the deficit of the British Steel Pension Scheme, and (b) the impact of British Steel's collapse on past and present employees. [HL16112]

Lord Henley: The Official Receiver was appointed liquidator of British Steel Limited. In his role as liquidator, the Official Receiver is under a statutory duty to investigate the cause of failure of the company and generally its business, dealings and affairs and has wideranging powers to obtain information, material, and explanations.

My rt. hon. Friend the Secretary of State wrote to the Insolvency Service on 22 May requesting that the Official Receiver's investigation not only looks at the conduct of the directors immediately prior to and at insolvency, but also at the investments made in the company, value transferred out of the company and whether any action by directors has caused detriment to creditors or to the pension schemes.

Carbon Capture and Storage

Asked by Lord Mendelsohn

To ask Her Majesty's Government, further to the Written Answer by Lord Henley on 17 April (HL15078), when they will publish the details of the projects that have been successful as part of the Carbon Capture and Utilisation Demonstration Programme and the Call for Carbon Capture, Usage and Storage Innovation. [HL16318]

Lord Henley: We will be announcing the details of the successful projects in due course.

Credit: Insurance

Asked by Lord Allen of Kensington

To ask Her Majesty's Government what plans they have to regulate the credit insurance market to ensure that insurance cover adequately protects the supply chain of product-based businesses. [HL16073]

Lord Young of Cookham: The underwriting of insurance risk, including credit risks, is a commercial decision, and Government does not prescribe the terms and conditions insurance companies set when offering insurance. This is important to the proper functioning of the economy. Many of the underlying causes of providers restricting credit insurance cover, wider economic uncertainty and sectoral trends, are outside Government control.

Government is clear that it wants all businesses to thrive now and in the future, and will continue close monitoring of the market and affected sectors. Government is determined to make the UK one of the best places in the world to start and grow a business, and has announced multiple measures to support enterprise. Following the Patient Capital Review, we set out a £20 billion action plan at Budget 2017 to finance firms' growth.

Asked by Lord Allen of Kensington

To ask Her Majesty's Government what assessment they have made of the credit insurance cover available to the supply chain of product-based businesses. [HL16074]

Asked by Lord Allen of Kensington

To ask Her Majesty's Government what plans they have to conduct a market study on credit insurance cover and pricing practices. [HL16075]

Asked by Lord Allen of Kensington

To ask Her Majesty's Government what assessment they have made of the availability of credit insurance cover to assist small and medium-sized enterprises in the current trading climate. [HL16076]

Lord Young of Cookham: Government monitors the credit insurance landscape and credit insurers' pricing practices, through liaison with providers, businesses, and industry bodies. We will continue to study the market and closely monitor trends.

Government has been made aware of restrictions in credit insurance cover some small and medium-sized product-based businesses are facing in the current trading climate. Difficult trading conditions, market trends, and uncertainty have led some credit insurance providers to reassess the level of cover they are willing to offer in certain sectors. This varies by industry and firm, and is a commercial decision for insurers.

Other financial services products are also available to support businesses in lieu of credit insurance, for example from banks.

Democratic Republic of Congo: Ebola

Asked by Lord Alton of Liverpool

To ask Her Majesty's Government what is their most recent assessment of the number of (1) cases reported, and (2) deaths, as a result of the Ebola outbreak in the Democratic Republic of the Congo; what assessment they have made of the factors contributing to the spread of that virus; and what assistance they are providing to the International Red Cross and Red Crescent Movement to increase preparedness in provinces and health zones adjacent to the affected areas and in neighbouring countries. [HL16080]

Baroness Sugg: As of 9 June, there have been 2,056 Ebola cases in the DRC, 1,962 of which are confirmed

and 94 are probable. There have been 1,384 deaths. However, actual numbers are likely to be higher given ongoing difficulty in undertaking response activities and the high proportion of community deaths. A number of factors are contributing to the spread of the virus, ranging from insecurity and access challenges, to community mistrust.

The Minister for Africa recently announced new UK aid funding to the International Federation of the Red Cross and Red Crescent Societies (IFRC) to support their work during this response. IFRC's appeal includes safe and dignified burials and preparedness in provinces adjacent to the affected areas. Moreover, the UK has been the leading donor for regional preparedness, supporting neighbouring countries to prepare for potential cases.

Asked by Lord Alton of Liverpool

To ask Her Majesty's Government what action they are taking with international partners in the Democratic Republic of the Congo, in response to the Ebola outbreak, to ensure (1) safe and dignified burials, (2) infection prevention and control, (3) community engagement and accountability, including risk communication, (4) psychosocial support, and (5) national society development. [HL16081]

Baroness Sugg: The UK has supported the response to the ongoing outbreak of Ebola in the DRC from the very start. Our financial support to the WHO, other UN partners and the International Federation of the Red Cross and Red Crescent Societies (IFRC) covers the whole range of response activities, including safe and dignified burials, infection prevention and control, community engagement and accountability, psychosocial support – particularly to survivors, and broader health systems strengthening. The Secretary of State for International Development has approved the deployment of UK-funded experts into the UN system to help boost these activities. In addition, our funding through IFRC will help to strengthen the capacity of the National Red Cross Society which is composed of networks of local volunteers.

Electric Vehicles

Asked by Lord Jones of Cheltenham

To ask Her Majesty's Government what assistance they provide to encourage operators of public service vehicles, including taxis, to switch to electrically powered vehicles, in order to meet their decarbonisation targets. [HL16195]

Baroness Vere of Norbiton: Since 2010 the Government has provided almost £150 million to bus operators and local authorities to support the purchase of the cleanest buses. In February 2019 the winners of the £48 million Ultra-Low Emission Bus Scheme were announced, providing funding to support the purchase of 263 zero emission buses and supporting infrastructure.

The Government continues to run the £50m Plug-in Taxi Grant Scheme, which offers up to £7,500 on the

price of eligible ultra-low emission taxis. We have also awarded just over £20m in funding across 27 local authorities to install over 900 chargepoints dedicated to ultra-low emission taxis and private hire vehicles.

Energy: Research

Asked by Lord Taylor of Warwick

To ask Her Majesty's Government what steps they are taking to encourage the responsible development of materials for new energy technologies. [HL16334]

Lord Henley: We are in regular contact with the UK's advanced materials sector, and seek to encourage regular engagement between advance material producers and potential end user sectors (including energy, transportation, construction, defence) to maximise the potential for collaboration, supporting the growth of advanced manufacturing in the UK.

Eritrea: National Service

Asked by Lord Alton of Liverpool

To ask Her Majesty's Government what assessment they have made of the call by the Foundation Human Rights for Eritreans for the EU to cease funding aid projects in Eritrea that involve the use of national service conscripts; and whether any UK aid is directed through those programmes. [HL16183]

Baroness Sugg: The Government is broadly supportive of the EU's efforts to engage with Eritrea, and to create opportunities for greater engagement between Ethiopia and Eritrea, including through increasing development assistance where possible. We share concerns about human rights, particularly regarding Eritrea's use of national service. However, it is clear that key elements of development cooperation in Eritrea, including recent cooperation on road building, will not be taken forward without the use of national service labour. We have therefore pressed the EU for enhanced efforts to ensure safeguards are in place. The EU has confirmed that the project implementer will monitor and assess whether workers are receiving an appropriate salary, and that basic health and safety standards are applied. Alongside those immediate measures, we, and the EU, will continue to encourage reform of the Eritrean national service system.

Around 15% of all EU development funds, including those used for projects in Eritrea, are attributable to UK ODA. We are also providing a €3m direct contribution to the Horn of Africa programmes of the EU Trust Fund for Africa, whose programming includes the EU's €20m road building project in Eritrea.

EU Defence Policy

Asked by Lord West of Spithead

To ask Her Majesty's Government whether they are currently involved in the negotiations over the Permanent Structured Cooperation and the European Defence Fund; if so, which government department is leading on those negotiations; and (1) when, (2) where, and (3) with whom, the last meeting was held. [HL16341]

Earl Howe: As a full EU Member State, the UK continues to participate in meetings and discussions regarding EU defence initiatives including Permanent Structured Cooperation (PESCO) and the European Defence Fund (EDF).

The UK has not joined PESCO but recognises its potential to support increased defence investment in Europe and the development of capabilities that contribute to NATO. As a non-participating Member State the UK has no voting rights on PESCO matters, but we do contribute to discussions where appropriate. Any future UK participation in PESCO projects will be subject to the rules governing third country access that are still being negotiated by PESCO Participating Member States.

The Political Declaration provides the option for the UK to participate in capability projects through the EDF, subject to conditions in Union Law. The UK has contributed to discussions about the draft EDF Regulations. Any UK participation in EDF projects would need to be aligned with our requirements and represent value for money.

EU Defence Ministers last discussed PESCO and the EDF at the May Foreign Affairs Council (Defence) in Brussels.

The Ministry of Defence is the Government department with responsibility for EDF and PESCO matters.

European Parliament: Elections

Asked by Lord Roberts of Llandudno

To ask Her Majesty's Government what instructions they gave to local electoral returning officers regarding the posting of postal votes for the recent elections to the European Parliament. [HL16217]

Asked by Lord Roberts of Llandudno

To ask Her Majesty's Government how many days they expected postal ballots to take to reach each recipient for the recent elections to the European Parliament. [HL16218]

Asked by Lord Roberts of Llandudno

To ask Her Majesty's Government what service providers other than the Royal Mail they engaged in the postal vote distribution for the recent elections to the European Parliament. [HL16219]

Lord Young of Cookham: The running of polls is a matter for independent Returning Officers. The Electoral Commission provides guidance and resources for Returning Officers administering European Parliamentary elections on its website.

It is for Returning Officers to contract with suppliers and service providers for the production and distribution of items like poll cards and postal votes. Delivery times would depend on a number of factors including the recipient's location.

Financial Markets

Asked by Lord Myners

To ask Her Majesty's Government whether they have reviewed the market liquidity in the subprime sterling bond market in the context of increased bond issuance. [HL16111]

Lord Young of Cookham: The Financial Policy Committee (FPC) of the Bank of England was set up to identify, monitor and take action to remove or reduce systemic risks with a view to protecting and enhancing the resilience of the UK financial system as part of the new financial regulatory framework legislated for under The Financial Services Act 2012. The FPC set out its most recent assessment of financial stability risks, including from the sterling bond market, in its March 2019 Policy Summary, in which it noted that post-crisis reforms have made dealers, on which some markets rely, more resilient, reducing the probability that marketmaking losses could lead to their distress or failure. In addition, the FPC noted that during the more recent period of volatility at the end of 2018, pension funds and insurers had acted as net buyers of sterling corporate bonds. Notwithstanding this, new business models mean that liquidity conditions in corporate debt markets could change quickly in event of stress. However, overall the FPC judged that markets had proved able to function effectively through volatile periods, and the strength of the core financial system, including banks, dealers and insurance companies, would support the functioning of markets on which the economy relied.

Foreign Investment in UK

Asked by Lord Taylor of Warwick

To ask Her Majesty's Government what assessment they have made of the report by KPMG 2018 Global CEO Outlook: UK, published on 11 June, in regard to business investment in the UK after Brexit. [HL16285]

Lord Henley: The report concluded that uncertainty had weakened CEOs' confidence in their own country's growth prospects since the 2017 report; which fell in 6 of the 11 top economies surveyed.

In the 2019 KPMG report, confidence in the UK economy improved and was matched in official statistics by a 0.5% expansion in business investment in the first quarter of 2019, according to the ONS 'GDP first quarterly estimate'.

Foundation Courses

Asked by Lord Bassam of Brighton

To ask Her Majesty's Government what assessment they have made of the impact of withdrawing financial support for foundation years attached to degree courses on access to higher education for students from disadvantaged backgrounds. [HL16137]

Viscount Younger of Leckie: Access and successful participation remain a priority for this government and is enshrined in the Higher Education and Research Act (2017). Everyone with the ability to succeed in higher education should have the opportunity, regardless of their background or where they grew up.

The independent panel's report to the government, published on 30 May, forms an important step in the review of Post-18 Education and Funding. The government will consider the panel's recommendations carefully and will conclude the review at the Spending Review. The government has not yet taken decisions with regards to the recommendations put forward.

Languages: Qualifications

Asked by Baroness Coussins

To ask Her Majesty's Government what plans they have to address regional inequalities in the take-up of modern foreign languages at GCSE and A-level. [HL16084]

Lord Agnew of Oulton: The department has several measures in place which aim to help reduce regional variation in the uptake of languages at GCSE and A level. In our £4.8 million Modern Foreign Language (MFL) Pedagogy pilot programme, one of the nine lead schools is in an Opportunity Area and another is in the Opportunity North East area. The department also launched a pilot project in MFL undergraduate mentoring for secondary school pupils. This project targets areas of high disadvantage to extend access to languages for all pupils and focuses on areas of low uptake.

Our new international school exchange programme is aimed at young people from disadvantaged backgrounds and areas. The department is also piloting a financial incentive to incentivise retention of MFL teachers in 25 local authorities that are most in need.

The proportion of pupils taking a language at GCSE declined after study of the subject was made noncompulsory at key stage 4 in 2004. 79% of pupils aged 15 in all schools took a language GCSE in 2000, but this had dropped to 43% of pupils at the end of key stage 4 in 2010. We have introduced the English Baccalaureate performance measure to halt this decline. Since 2010, the percentage of pupils in state-funded schools taking a language GCSE has increased from 40% in 2010 to 46% in 2018. The reformed national curriculum now makes it compulsory for pupils in maintained schools to be taught a foreign language in key stage 2.

Lendy: Insolvency

Asked by Lord Myners

To ask Her Majesty's Government whether they will establish an independent review into the FCA's

supervision of Lendy and the actions taken by the FCA once it had raised questions about the firm's compliance with minimum regulatory standards and disclosure to lenders. [HL16113]

Lord Young of Cookham: There is an ongoing Financial Conduct Authority (FCA) investigation into the circumstances that have led to the administration of Lendy.

It is important that the FCA rules for P2P lending remain relevant for this evolving sector, and the new rules announced by the FCA on 4 June reflect this. These will help to ensure that investors have the information they need to make effective decisions about P2P investments, without imposing additional costs on borrowers.

Local Government Finance

Asked by Lord Patten

To ask Her Majesty's Government what assessment they have made of (1) the cash reserves held by local authorities in England that are not ring-fenced; and (2) whether those reserves are necessary; and whether they intend to encourage councils to use some of those reserves to help local services. [HL16214]

Lord Bourne of Aberystwyth: Non-ringfenced revenue reserves are either earmarked, as a result of a policy decision to use them for specific purposes; or unallocated, these reserves are part of a local authority's risk management process, which would be called upon in the event of unexpected costs and emergencies. All local authorities are required to hold sufficient unallocated reserves to meet unforecastable financial risks. Councils are free to determine the level of reserves they hold and are accountable to their electorate for the decisions they make. No powers exist to redistribute/reclaim this resource. Reserves are funds that are spent at the discretion of the local authority.

Maintained Schools: Private Education

Asked by Lord Lexden

To ask Her Majesty's Government what assessment they have made of whether collaboration between maintained and independent schools will increase as a result of the Education and Skills Funding Agency funding, announced on 6 June [HL16257]

Lord Agnew of Oulton: The new partnerships grant funding announced on 7 June at the Schools Together Group annual conference, aims to raise the ambition for what schools can achieve together, and to remove a key financial barrier to new partnerships forming. It is designed to attract bids from both new partnerships who may benefit from seed funding, as well as existing partnerships looking to deepen and expand their collaborations. We will publish further details and invite schools to submit bids in the autumn.

As part of this programme, the department also plans to conduct evaluation on the success of this grant in increasing the quality and impact of partnerships. This will be published in due course.

Married People: Tax Allowances

Asked by Baroness Eaton

To ask Her Majesty's Government, further to the publication of revised figures on the uptake of the Marriage Allowance by HMRC, whether they have a revised budget for the Marriage Allowance for the 2019/20 financial year; and what the actual expenditure on the Marriage Allowance was in the 2018/19 financial year. [HL16091]

Lord Young of Cookham: Anyone who applies for Marriage Allowance and meets the criteria will receive it. There is no set budget. The estimated cost to the Exchequer of Marriage Allowance in the 2018/19 financial year is £485 million. The cost will be finalised after 2018/19 Self-Assessment returns are submitted in January 2020.

Mortgages

Asked by Lord Myners

To ask Her Majesty's Government what assessment they have made of the consequences for depositor protection and financial stability from the number of lenders offering residential property mortgage loans at 95 per cent of value or higher; and what options are open to (1) them, (2) the Bank of England, and (3) the Prudential Regulation Authority, to protect depositors and ensure financial stability. [HL16114]

Lord Young of Cookham: The Financial Policy Committee (FPC) of the Bank of England was set up to identify, monitor and take action to remove or reduce systemic risks with a view to protecting and enhancing the resilience of the UK financial system as part of the new financial regulatory framework legislated for under The Financial Services Act 2012. The FPC noted in their November 2018 Financial Stability Report that the share of households with high mortgage debt-servicing ratios (DSRs) is close to historical lows. The FPC has powers of direction to place limits on the proportion of new mortgages that a bank can extend at high LTV ratios, if it judges that this is required to mitigate financial stability risks.

While the Bank therefore has powers to tackle these risks, the Financial Services Compensation Scheme (FSCS), set up by the Government in 2001, also provides a key role in ensuring financial stability and protecting depositors. The FSCS provides deposit protection of up to £85,000 per person, per authorised firm. The Financial Services Markets Act 2000 gives powers to the regulators, including the Prudential Regulation Authority (PRA) to make the rules in which FSCS carries out its compensation function.

NHS Trusts: Recruitment

Asked by Baroness Masham of Ilton

To ask Her Majesty's Government what guidance they provide to individual NHS Trusts in England on succession planning for specialist posts. [HL16107]

Baroness Barran: Succession planning for individual specialist posts is the responsibility of National Health Service trusts.

Health Education England (HEE), the national body for NHS workforce planning, works closely with the NHS to support workforce planning at a local, regional and national level. HEE uses information from employers to plan how many specialists in each discipline are required nationally and then provides the training programmes to ensure that individual specialists have the right knowledge and skills to fill these vacancies.

NHS: Crimes of Violence

Asked by Lord Clark of Windermere

To ask Her Majesty's Government, further to the answer by Baroness Blackwood of North Oxford on 5 June (HL Deb, col 87), what statistics the Department of Health and Social care keep on the number of individuals who have been charged under the Assaults on Emergency Workers (Offences) Act 2018 for assaults against those employed by the NHS. [HL16142]

Baroness Barran: The Department does not keep statistics on the number of individuals who have been charged under the Assaults in Emergency (Offences) Act 2018 for assaults against those employed by the National Health Service.

Occupational Money Purchase Schemes

Asked by Lord Hain

To ask Her Majesty's Government, further to the Written Answer by Baroness Buscombe on 5 June (HL15876), whether they intend to legislate to introduce collective defined contribution schemes by the end of 2019. [HL16094]

Baroness Buscombe: I refer the Noble Lord to my previous responses. The Government will bring forward legislation as soon as parliamentary time allows.

Overseas Aid

Asked by Lord Alton of Liverpool

To ask Her Majesty's Government how the Department for International Development (1) supports marginalised religious communities, and (2) evaluates the success of existing projects, without disaggregating data by religion or target religious groups. [HL16127]

Baroness Sugg: The UK is firmly committed to protecting ethnic and religious minorities. Development

and humanitarian assistance is provided on the basis of need, irrespective of race, religion or ethnicity. With the Foreign and Commonwealth Office, DFID supports marginalised religious communities: internationally in multilateral fora; by raising individual cases of persecution bilaterally; by highlighting discriminatory legislation and practices; and by funding targeted project work in many different countries. Where relevant, data is disaggregated by religion when projects are evaluated.

Pakistan: Minority Groups

Asked by Lord Alton of Liverpool

To ask Her Majesty's Government what training they provide to (1) Pakistani minority groups, and (2) non-governmental organisations, on how to organise, campaign, and lobby for minority groups; and what steps they are taking in response to the restrictions of civil society space in Pakistan. [HL16128]

Baroness Sugg: The UK Government has consistently expressed our concern over the closure of civil society space in Pakistan at all levels of Government. Whilst we do not specifically train minority groups or nongovernmental organisations on how to organise, campaign and lobby, we will continue to support civil society by lobbying the Government of Pakistan to pursue a fair and transparent process for INGO registration.

Pakistan: Overseas Aid

Asked by Lord Hylton

To ask Her Majesty's Government whether they intend to require verification of how UK aid to Pakistan is used, in particular to establish whether non-Muslims receive a fair share of aid; and if not, why not. [HL16194]

Baroness Sugg: UK aid prioritises support for the poorest and most excluded people and communities in Pakistan regardless of race, religion, social background or nationality. Our programmes target the most marginalised, some of whom are likely to be from religious minority groups; and some UK projects in Pakistan specifically aim to tackle the drivers underpinning intolerance and discrimination, through promoting greater understanding between communities.

DFID Pakistan uses a range of approaches to monitor and evaluate our programmes. Every programme within the portfolio is required to develop a comprehensive monitoring plan to enable assessment and verification of how our aid is used and see whether the programme is achieving planned results and impact.

Pakistan: Religious Freedom

Asked by Lord Alton of Liverpool

To ask Her Majesty's Government what steps they are taking to ensure that modules which promote freedom of religion or belief and religious tolerance are included in all future Department for International Development capacity building programmes in Pakistan. [HL16182]

Baroness Sugg: All DFID programmes in Pakistan, including capacity building programmes, support the poorest and most excluded people and communities regardless of race, religion, social background or nationality. The promotion of Freedom of Religious belief and religious tolerance is an important aspect of this approach. Since 2010, DFID's skills Development Programme has trained over 332,000 poor and vulnerable people to improve their employment prospects, including people from religious minorities. We regularly raise the importance of religious tolerance at senior levels with the Government of Pakistan.

Pakistan: Schools

Asked by Lord Alton of Liverpool

To ask Her Majesty's Government what support they will provide to the government of Pakistan to help incentivise parents from marginalised religious minorities to send their children to school, following reports that many such parents view school as a waste of time owing to the lack of opportunities in higher education. [HL16185]

Baroness Sugg: DFID education programmes support a range of interventions to improve equity and inclusion in education, targeting the most marginalised communities, including religious minorities. This includes providing secondary and higher education scholarships to help incentivise parents from marginalised communities to send their children to school. In Punjab, scholarships have been provided to over 50,000 girls from poor families that reside in the most remote and marginalized districts of Punjab, some with a significant population of minority groups. Since 2010, DFID's skills Development Programme has trained over 332,000 poor and vulnerable people to improve their employment prospects. This includes more than 3,800 people from religious minorities. The programme aims to provide training to a further 5,000 people from religious minorities by 2021.

Pakistan: Textbooks

Asked by Lord Alton of Liverpool

To ask Her Majesty's Government what steps they are taking to (1) ensure that schools in Pakistan, supported by the Department for International Development, do not use textbooks with content that stigmatises religious minorities, and (2) encourage provincial governments in Pakistan to work with religious minority groups to remove such content. [HL16126]

Baroness Sugg: Inclusion and respect for minority communities forms an integral part of our provincial and national education programmes in Pakistan. Through the Khyber Pakhtunkhwa (KP) Education Support Programme (KESP) and the Punjab Education Support Programme II (PESP II), DFID has also provided

technical assistance to provincial governments to revise the school curriculum and remove discriminatory content from textbooks. Other work to promote tolerance and interfaith harmony includes: training nearly 100,000 teachers in KP and Punjab in equity and inclusion; funding the Alif Ailaan education campaign which focusses on religious minorities; and engaging with education civil society organisations to champion issues of inclusion and raise these with government.

Poverty

Asked by Lord Hylton

To ask Her Majesty's Government when they last discussed (1) low and insecure incomes, (2) issues emerging from the rollout of Universal Credit, and (3) increased demand for food banks, with representatives of the relevant voluntary agencies; and what was the outcome of those discussions. [HL16095]

Baroness Buscombe: Ministers and officials have regular meetings with key stakeholders to discuss a diverse range of issues that fall within the Department's remit and impact on the lives of claimants. Many of these contacts occur at a local level between Jobcentres and external stakeholders which serve or represent their local communities, and such contacts are not recorded centrally, and to provide this information would incur disproportionate cost to the Department.

Universal Credit is designed to react and respond quickly to feedback from our stakeholders and claimants to improve the service we offer; ensuring welfare payments reach those who need them most, and effectively supporting those with insecure or fluctuating incomes. At a national level we meet regularly with stakeholders, partners and third party organisations to discuss Universal Credit and invite views and collaboration, for example, on the design of the processes for moving people onto Universal Credit. This includes identifying and tackling barriers and concerns.

Furthermore, the Government is committed to building an economy that works for everyone. Through the National Minimum Wage (NMW) and the National Living Wage (NLW) the Government protects the lowest paid within our society.

Registration of Overseas Entities Bill

Asked by Baroness Stern

To ask Her Majesty's Government when they intend to introduce the Registration of Overseas Entities Bill. [HL16283]

Lord Henley: The Government published a Draft Registration of Overseas Entities Bill on 23 July 2018.

A Joint Committee was appointed to consider and report on the Draft Bill. The Committee made recommendations in a report to both Houses, published on 20 May 2019. The Government welcomes the Committee's thorough and helpful scrutiny of the Bill.

We are considering their recommendations and will publish a response in due course.

The Government intends to introduce the Bill to Parliament early in the second session. Following Royal Assent and the making of secondary legislation, the Government anticipates that the register will be operational in 2021.

Rheumatology: Nurses

Asked by Baroness Masham of Ilton

To ask Her Majesty's Government what assessment they have made of the report by the British Society for Rheumatology Specialist Nursing in Rheumatology: the State of Play, published on 30 April, in particular its findings on the number of unfilled vacancies within the rheumatology specialist nurse workforce; and what steps they are taking to assist NHS Trusts in England with recruitment to those posts. [HL16104]

Baroness Barran: We have noted the report published by the British Society of Rheumatology. The challenges they highlight are why part of the NHS Long Term Plan's mission is to make the National Health Service a world class employer and deliver the workforce the NHS needs. To deliver on these commitments the NHS published a new interim People Plan on 3 June that set out a shared vision and plan of action to put NHS people at the heart of NHS policy and delivery. The interim People Plan sets out the action the NHS will take now and over the long term to meet the challenges of supply, reform, culture and leadership.

Individual NHS employers are responsible for training the right number of rheumatology specialist nurses, based on the needs of the population they serve. Health Education England works with NHS employers to support the development of registered nurses so they can fill these specialist roles.

A programme of work is underway at Health Education England to develop an Advanced Clinical Practice framework that will allow health professionals to develop their careers and learn specialist skills, such as in rheumatology. Organisations are being supported to understand this level of practice and how they can develop and support their workforce into Advanced Clinical Practice level roles.

Rheumatology: Training

Asked by Baroness Masham of Ilton

To ask Her Majesty's Government what discussions they have had with (1) Health Education England, (2) NHS Education for Scotland, (3) Health Education and Improvement Wales, and (4) Health and Social Care Northern Ireland, about promoting the study of rheumatology within (a) the undergraduate, (b) postgraduate, and (c) professional training, medical community. [HL16105]

Baroness Barran: The Government has not included any requirement in its Mandate to Health Education England (HEE) with regards to promoting rheumatology training.

Undergraduate medical students and foundation doctors receive career guidance throughout their training to help them in their choice of subsequent career speciality. This enables them to consider what they would be best suited to and what career opportunities exist within the National Health Service. This includes career fairs, which may be meetings or virtual, when colleges and societies are available to give more detail on the own specialties. For rheumatology this will include the British Association of Rheumatology.

HEE manages the recruitment process for postgraduate training programmes in medicine. In 2018, 100% of the 50 rheumatology specialty training posts available were filled. The number of training posts appointed to is agreed each year in balance with all the other training posts required. These include training posts in general practice, where most rheumatological conditions are managed primarily or jointly in primary care settings.

Healthcare education, training and recruitment in Wales, Northern Ireland and Scotland is a matter for the devolved administrations in each nation.

Shopping Centres

Asked by Lord Taylor of Warwick

To ask Her Majesty's Government what steps they are taking to support businesses increase footfall in shopping centres. [HL16284]

Lord Henley: The Retail Sector is changing, we are committed to helping communities adapt and support the retail sector during this change. The Government and the retail sector recognise that action is needed to ensure the sector thrives. The creation of the Retail Sector Council demonstrates this commitment to the continued success of the retail sector.

In Budget 2018, we set out Our Plan for the High Street, a £1.6bn package to support the sustainable transformation of our high streets, including a £675m Future High Streets Fund and a High Streets Task Force to support local leadership.

Solar Power: Faversham

Asked by Earl Cathcart

To ask Her Majesty's Government what assessment they have made of the proposed construction of a solar farm near Faversham by Cleve Hill Solar Park Ltd, in particular the impact of that development on the (1) local environment, in particular Graveney Marshes, (2) wildlife, and (3) availability of farmland; and what consideration they have given to the representations by local residents made to the Planning Inspectorate about such a development, in particular the 98 per cent of

such representations which objected to the development. [HL16348]

Lord Henley: The Cleve Hill Solar Park proposal is the subject of an application for development consent under the Planning Act 2008. The application is currently being examined by The Planning Inspectorate with members of the public and other interested parties able to take part in the Examination. The Planning Inspectorate has published an Examination Timetable on its web-site. The Examination will consider a range of issues including biodiversity and nature conservation.

The Examination will last for up to six months with completion scheduled for 29 November 2019. The Planning Inspectorate then has three months to produce its report and recommendations for my rt. hon. Friend the Secretary of State for Business, Energy and Industrial Strategy who has up to three months to consider them, and all relevant matters that are drawn to his attention, before determining whether consent should be granted or refused

The Secretary of State's role in the decision-making process is quasi-judicial, so it is not appropriate for him or his Ministers to comment on the merits or otherwise of the solar park proposal at this stage.

Students: Loans

Asked by Lord Bassam of Brighton

To ask Her Majesty's Government what assessment they have made of the impact of a reduction in tuition fees in England to £7,500 per year on the lifetime student loan repayments of graduates. [HL16136]

Viscount Younger of Leckie: The independent panel's report to the government is an important step in the review of Post-18 Education and Funding. The government will carefully consider the panel's recommendations and will conclude the review at the Spending Review. The government has not yet taken decisions regarding the recommendations put forward.

Syria: Armed Conflict

Asked by Lord Hylton

To ask Her Majesty's Government how they plan to prevent combatant forces in Idlib Province, Syria, from killing more civilians and children. [HL16097]

Lord Ahmad of Wimbledon: We are gravely concerned by the escalation in military action by Russia and the Syrian regime in Idlib. We are appalled that civilian infrastructure has been hit, including 24 health facilities, and by reports of civilian casualties and mass displacement. We are using public statements, diplomatic relationships and international fora, including the UN Security Council, to increase the pressure on all parties to end the violence, return to the ceasefire agreed in September 2018 and abide by their obligations under international humanitarian law. Through the Conflict, Stability and Security Fund, the UK is supporting

innovative new technology that provides civilians in Idlib with early warnings of airstrikes in order to save lives. We also continue to support international efforts to document violations of international humanitarian law being committed in Idlib.

Takeovers: Conflict of Interests

Asked by Lord Myners

To ask Her Majesty's Government, further to the Written Answer by Lord Henley on 20 May (HL15640), whether they have reviewed the decision-making processes in investment institutions which hold equity investments in both the offeror and the offeree in a takeover situation but on behalf of different clients and where a particular outcome might favour one group of clients over another . [HL16209]

Lord Henley: Asset managers act as agents of investors in their funds. They are required to manage their funds in the best interests of all of their fund investors and to appropriately avoid, manage and disclose conflicts of interests that could, and do arise between different investor groups. This is a requirement of Markets in Financial Instruments Directive II (MiFID II).

Asset managers should have policies, procedures and governance in place to effectively manage any conflicts arising from their stewardship obligations.

The FCA has recently published a Policy Statement (PS 19/13) 'Proposals to promote shareholder engagement: Feedback to CP 19/7 and final rules.' This sets out final rules to implement requirements of the Revised Shareholder Rights Directive (SRD II). SRD II introduced new requirements to improve shareholder engagement and increase transparency around stewardship. The rules came into effect on 10 June 2019 requiring asset managers to disclose and make publicly available their policies on how they engage with the companies they invest in. They also require asset managers to provide certain information to institutional investors, including occupational pension schemes. The new rules are designed to foster stewardship, and better stewardship should lead to better decision making in relation to mergers and acquisitions.

Universal Credit: Repayments

Asked by Lord Hylton

To ask Her Majesty's Government what assessment they have made of the case for modifiying the repayment of Universal Credit advance payments in order to take into account individual circumstances such as debts related to (1) utilities, (2) Council Tax, and (3) previous loans. [HL16096]

Baroness Buscombe: The Department recognises the importance of safeguarding the welfare of claimants who have incurred debt. Universal Credit already has procedures and regulations in place to protect claimants from excessive deductions. The maximum rate of

deductions cannot normally exceed 40 per cent of the Universal Credit standard allowance, and from October 2019 this will be reduced to 30 per cent.

The average advance amount for new claims is around £400, which can be repaid over a period of 12 months, at a rate of £33.33 per month. Therefore, in the majority of cases, advance payment recovery is small in comparison to the whole Universal Credit award, with a current average award of £658 per month.

We recognise that exceptional circumstances may occur to claimants that were not foreseen when the advance was taken out. Help is available for those struggling to meet the recovery rate once recovery begins and if the claimant is facing unexpected financial hardship they can ask the Department for a deferral of the repayment of any advance they have taken out. The deferral periods are up to 3 months for a new claim, benefit transfer or change of circumstances advance and up to 6 months for a Budgeting advance.

Where a claimant has a reduction in benefit due to a Fraud Penalty or Conditionally Sanction that equals or exceeds 40% of their Universal Credit standard allowance then no advance repayment will be taken. If there is insufficient Universal Credit in payment due to reductions such as earnings, other income and capital yield to take the full amount of advances repayment, a lesser amount will be taken.

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