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**HOUSE OF COMMONS
OFFICIAL REPORT**

**PARLIAMENTARY
DEBATES**

(HANSARD)

Thursday 8 February 2018

House of Commons

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The House met at half-past Nine o'clock

PRAYERS

[MR SPEAKER *in the Chair*]

Oral Answers to Questions

DIGITAL, CULTURE, MEDIA AND SPORT

The Secretary of State for Digital, Culture, Media and Sport was asked—

Sporting Venues: Plastic Recycling

1. **Mr Alistair Carmichael** (Orkney and Shetland) (LD): What steps he is taking with the Secretary of State for Environment, Food and Rural Affairs to encourage sporting venues to recycle plastic containers. [903821]

The Secretary of State for Digital, Culture, Media and Sport (Matt Hancock): I have held discussions with the Environment Secretary on reducing plastics, including at sports venues, and further work is ongoing as part of our wider environmental agenda.

Mr Carmichael: I thank the Secretary of State for that very helpful answer. People just have to go to any sporting venue to see a massive amount of single-use plastics. This is an area where there are opportunities not only for improving recycling, but for raising awareness. Will the Secretary of State continue to use his office to that end?

Matt Hancock: Yes, absolutely. I strongly support the work that the Environment Secretary is doing in leading on reducing single-use plastics. In fact, he was in Scotland this weekend, including at Pittodrie—I believe also that the right hon. Gentleman is a graduate of Aberdeen University—so the Environment Secretary is talking to venues about how they can reduce plastic waste. Of course, the London 2012 Olympics was an exemplar, but there is clearly more to do.

Maggie Throup (Erewash) (Con): As we have just heard, in 2012 this country set new high environmental standards at the London Olympics. Does my right hon. Friend agree that it is vital we continue to show environmental leadership, not just sporting leadership, at other major sporting events, including the Commonwealth games in Birmingham in 2022?

Matt Hancock: Yes, I do. My hon. Friend is absolutely right that continuing improvement must be seen. While the 2012 Olympic and Paralympic games set a new standard,

we have to make sure that these standards keep advancing, and I hope to see that at the 2022 Commonwealth games.

Fixed Odds Betting

2. **Stephen Timms** (East Ham) (Lab): What discussions he has had with the Chancellor of the Exchequer on publishing the Government's assessment of the effect on the public purse of a reduction in the maximum fixed-odds betting stake. [903822]

The Secretary of State for Digital, Culture, Media and Sport (Matt Hancock): I have held discussions with the Chancellor of the Exchequer on the issue of gambling. The Government's consultation on the gambling review closed on 23 January and we are considering the responses.

Stephen Timms: Vile machines are cynically clustered by shameless and irresponsible conglomerates in the poorest communities, where they destroy hard-working families. They are a magnet for crime, and they launder the proceeds of crime. Tawdry and soulless high street outlets drive decent shops away and repel family shoppers. Will the Secretary of State now call time on this racket, with its £1.5 billion a year welfare burden, and cut the maximum stake to £2?

Matt Hancock: I know that the issue of fixed odds betting terminals raises strong emotions in the House and around the country, and it is very important that we approach it properly. Especially coming from the right hon. Gentleman, who is widely respected across the House and was a member of the Government when the expansion of FOBTs happened, that is a telling statement.

Philip Davies (Shipley) (Con): It is not like the right hon. Member for East Ham (Stephen Timms) to give the House an ill-informed rant, but that is what we heard. I notice that the Secretary of State did not actually answer the question on the Order Paper, which is about the cost to the public purse of a reduction in the stake. Will he indicate what the cost to the Exchequer would be of the lack of tax receipts, increased unemployment benefit to pay to all the people who would be put out of work by a substantial reduction and the lack of business rates? Will he total up all those amounts and tell us how much it would actually cost the Government if they went for a drastic reduction in the stake?

Matt Hancock: Impact assessments on the question of FOBTs were of course published alongside the Government consultation in October. All the consequences of any changes in this area—we are committed to reducing the maximum stake on FOBTs—will be worked through, and that is part of the work we are doing right now to determine the appropriate response.

Gavin Newlands (Paisley and Renfrewshire North) (SNP): Further to the excellent points made by the right hon. Member for East Ham—not so much to those from the hon. Member for Shipley (Philip Davies)—with the consultation completed, it is time to get on with it. My Scottish National party colleagues have continually called for a £2 maximum stake. Will the Secretary of

State confirm that this will finally happen, and if not, will he devolve these powers to Scotland so that we can finally take action?

Matt Hancock: I confirm that we will respond to the consultation in due course. I said in answer to an earlier question that this raises high emotions, and we have seen a demonstration of that today.

Dr Rosena Allin-Khan (Tooting) (Lab): We send our best wishes from across the country to our Winter Olympic and Paralympic athletes.

With the gambling review just two weeks away, we need the Secretary of State to ensure that the Government take action against FOBTs, and they must intervene to stop these machines ruining lives and tearing families apart. My right hon. Friend the Member for East Ham is absolutely right, so will the Secretary of State answer my simple question and commit today to reducing the maximum FOBT stake to £2 a spin?

Matt Hancock: What I will do is commit to reducing the maximum FOBT stake, and to responding to the consultation in due course and in the proper way. We must ensure that we come to the right answer on this question.

Broadband and Mobile Phone Coverage: Rural Areas

3. **Trudy Harrison (Copeland) (Con):** What steps his Department is taking to improve broadband and mobile phone coverage in rural areas. [903823]

5. **Victoria Prentis (Banbury) (Con):** What steps his Department is taking to improve broadband and mobile phone coverage in rural areas. [903825]

The Minister of State, Department for Digital, Culture, Media and Sport (Margot James): Our ambition is for the UK to have better digital connectivity wherever people live, work and travel, which very much includes rural areas. Superfast broadband is now available to 95% of UK premises, and roll-out will continue to cover the majority of remaining premises. By 2020, the universal service obligation will give everyone the legal right to high-speed broadband at 10 megabits per second or faster.

Trudy Harrison: I thank the Minister for her response, but around 33% of my rural constituency of Copeland is still not covered by fast internet, which is holding back our villages and farm businesses. What can be done, as soon as possible, to help those businesses and communities?

Margot James: We are doing a great deal to help businesses and people in rural areas. My hon. Friend might like to campaign for greater awareness of the access that people in her constituency have to the internet, because it is now at 93%. As in many other constituencies, however, people are not taking that up, and I urge those who live in rural areas, where the access is there, to take it up.

Victoria Prentis: Last week, I held a meeting of larger employers in my constituency, and it became clear that one thing they feel is holding them back is the lack of a mobile signal between junctions 10 and 11 of the M40. Will the Minister work with me to improve that?

Margot James: I thank my hon. Friend for raising that problem about the M40, which I experience regularly on my way to my constituency of Stourbridge. Current coverage on UK motorways is 97% for telephone calls, but that is no comfort to those travelling on the stretch she has identified. I will work with her to bring about a solution as swiftly as possible.

Chris Bryant (Rhondda) (Lab): May I urge the Minister to be much more sceptical about the figures given out by mobile phone companies and operators? In all honesty, looking at their maps on the ground, they have nowhere near the figures of which they boast.

Margot James: The Ofcom “Connected Nations” report contains new measures that reflect truer consumer standards, and it is opening the new 700 MHz spectrum band, which will be suitable for wider area coverage. I accept the hon. Gentleman’s point, and we are working to get better consumer measures on those matters.

Jim Shannon (Strangford) (DUP): Although there has been an improvement over the years, 63,000 homes and offices in Northern Ireland—8% of properties—remain unable to sign up for broadband speeds. What discussions have taken place with the Department of Enterprise, Trade and Investment in Northern Ireland to ensure a roll-out of the moneys agreed for rural areas through the confidence and supply agreement?

Margot James: Northern Ireland’s outdoor geographic coverage is better than the UK average, but I recognise that indoor coverage is poor compared with the rest of the country. The new code reforms will help, alongside our desire to extend geographic mobile coverage to 95% of the entire United Kingdom.

Sir Desmond Swayne (New Forest West) (Con): Are 10 megabits enough?

Margot James: My right hon. Friend refers to the universal service obligation that will guarantee 10 megabits per second. According to Ofcom, that is enough for multiple usage in the home, and for downloading film and video.

David Hanson (Delyn) (Lab): Villages such as Lixwm, Ysceifiog and Bagillt in rural areas of my constituency are getting increasingly frustrated with the performance of Openreach in delivering broadband. Two years ago, the Government pledged through Ofcom to deconstruct Openreach from BT, but what progress has been made on that objective?

Margot James: I encourage the right hon. Gentleman to remember that BT and Openreach are no longer a monopoly. I draw his attention to today’s announcement by TalkTalk that it is cutting its dividend and connecting more than 3 million homes to full fibre, building Britain’s full fibre future.

Mobile Web: Improved Access

4. **Neil Coyle (Bermondsey and Old Southwark) (Lab):** What steps his Department is taking to improve access to the mobile web. [903824]

The Secretary of State for Digital, Culture, Media and Sport (Matt Hancock): As we have just been hearing, improved digital connectivity is a priority. We have reformed mobile planning laws in England to provide new rights—for example, to build taller masts to improve coverage.

Neil Coyle: Parts of my central London community have the lowest mobile internet data broadband speeds, including in Rotherhithe, Surrey Docks and south Bermondsey, deeply troubling my constituents who are trying to get the latest “Hanky” app from the Secretary of State’s own provider. Will he guarantee that those areas are included in the roll-out of superfast broadband? Will he confirm whether he supports my council’s bid for Government-funded broadband improvements in Rotherhithe?

Matt Hancock: I will certainly look at the bid the hon. Gentleman mentions. The point he raises is that the areas in the final 5% that do not have superfast broadband are not all rural. Some are urban. There are complicated reasons for that, in many cases to do with wayleaves and access, especially to multi-dweller units. We are working very hard on this and I will certainly look at his bid for funding.

Neil Parish (Tiverton and Honiton) (Con): The broadband network coverage in some of the Blackdown hills is absolutely appalling. The key to getting broadband and the mobile phone network is combined in those hardest-to-hit spots. We have to get more done.

Matt Hancock: My hon. Friend is dead right.

Deidre Brock (Edinburgh North and Leith) (SNP): A recent witness at the Scottish Affairs Committee described the Government’s mobile infrastructure project as a disaster. What are the UK Government doing to address that failure?

Matt Hancock: We had a commitment to reach 90% of the UK landmass with mobile coverage by the end of last year. Ofcom is assessing whether that has been met. We now have a commitment to get it up to 95%. We are doing that largely through a commercial roll-out. There is no doubt that mobile phone coverage is going up. It is just a question whether it is going up fast enough.

Tourism

6. **Michael Tomlinson (Mid Dorset and North Poole) (Con):** What steps his Department is taking to support tourism across the UK. [903826]

14. **Sir Patrick McLoughlin (Derbyshire Dales) (Con):** What steps his Department is taking to support tourism across the UK. [903836]

The Parliamentary Under-Secretary of State for Digital, Culture, Media and Sport (Michael Ellis): The Government’s tourism action plan outlines the ways in which we support tourism, both domestic and international, throughout the UK. The £40 million Discover England fund supports projects throughout England and aims to encourage visitors to spread beyond London and experience more of the country’s tourism offering. Visit Britain

and Visit England work hard to promote the United Kingdom as a domestic and an international tourist destination.

Michael Tomlinson: I am grateful to the Minister for that answer. I am sure no one in the Chamber will need persuading that Dorset is a beautiful county. It is an excellent place in which to live and work, and of course to visit, but it is a significant distance from London and the tourist attractions there. What more can he do to ensure that Dorset and constituencies such as mine benefit from increasing tourist numbers?

Michael Ellis: Dorset is a beautiful county. The Department for Digital, Culture, Media and Sport manages the £40 million Discover England fund with Visit England, one key aim of which is to encourage visitors to explore all over England and experience the wealth of attractions we offer. There are many projects in rural and coastal destinations, including the seafood coast and the south west coast path.

Sir Patrick McLoughlin: Bearing in mind what my hon. Friend has just said about Dorset, may I say that tourism is also incredibly important for the Peak district? We get more than 20 million visitors each year. What is Visit England doing to support tourist attractions in those areas and to show what is available?

Michael Ellis: My right hon. Friend is absolutely right: the Peak district and our other national parks are real jewels in our tourism crown. We are working closely with Visit Britain and the GREAT campaign to draw attention to our amazing countryside. I mentioned the Discover England project a moment ago. In the Derbyshire area, it is supporting projects based around our great walking trails and England’s national parks.

Conor McGinn (St Helens North) (Lab): As St Helens celebrates its 150th anniversary, Ministers, those on the Front Benches and perhaps you, Mr Speaker, might like to visit at some point this year. Will the Minister’s Department and tourist authorities help us to use this special year to show that, with our fantastic arts and culture programmes, rugby league and horseracing, historic sites and proud industrial heritage, we are much more than a place to pass by—we are a place to go to?

Michael Ellis: I agree. St Helens is very much a place to go to. I wish it very well with its 150th anniversary.

Gavin Robinson (Belfast East) (DUP): The Minister will know that Discover England does a wonderful job in England, but one of the best things it could do is encourage people to visit Northern Ireland. Given that the question is about what we can do to promote tourism across the United Kingdom, does he recognise the unique attributes of many and various parts of the United Kingdom and does he encourage people to go there?

Michael Ellis: Indeed I do. Northern Ireland has seen a great increase in attractions, with the “Game of Thrones” activities and the set there. There is more to come.

Leaving the EU: Film Industry Funding

7. **Nick Smith** (Blaenau Gwent) (Lab): What steps he plans to take to maintain the level of funding for the film industry after the UK leaves the EU. [903827]

The Minister of State, Department for Digital, Culture, Media and Sport (Margot James): The UK film industry is worth £4 billion a year to the UK economy. The Government are committed to supporting the industry and are consulting stakeholders to ensure that the sector continues to thrive after we leave the EU. The Prime Minister has made it clear that, where possible, we will continue to participate in EU programmes where there is mutual benefit to the UK and the EU, as there is in the case of Creative Europe, for example.

Nick Smith: Blaenau Gwent's stunning scenery makes us an ideal location for UK films and television series, and the Creative Europe programme has supported the cinema distribution of more than 100 UK films in European markets in recent years. Will the Government ensure our continued participation in Creative Europe after we leave the EU, because it has been such a success?

Margot James: I agree that Creative Europe has been a success and that the hon. Gentleman's constituency of Blaenau Gwent is a wonderful location, which has been used for many broadcasting opportunities. We are very committed to our role in Creative Europe. We recognise its value, and the Treasury has committed to honouring all applications, even those that are likely to require funding post-Brexit. We can be optimistic, although of course during negotiations there can be no guarantees.

Jamie Stone (Caithness, Sutherland and Easter Ross) (LD): Amid this tour of the UK, Derbyshire and Dorset, may I remind the Minister that the county of Sutherland in my vast and remote constituency offers huge potential for the UK film industry? We have some of the most majestic scenery and Dunrobin castle. What "Downton Abbey" did for Highclere, a new show could do for Dunrobin castle.

Margot James: The hon. Gentleman makes a very good case for Dunrobin castle, and I am sure he will be able to make the most of that as he lobbies for broadcasters to beat a trail to his constituency.

Mr Speaker: A Cook's tour of the United Kingdom awaits the Minister. I am sure that she looks forward to it with eager anticipation and, I hope, bated breath.

Museums

8. **Mrs Sheryll Murray** (South East Cornwall) (Con): What steps he is taking to support the museums sector. [903828]

The Parliamentary Under-Secretary of State for Digital, Culture, Media and Sport (Michael Ellis): The Government are deeply committed to our world-leading museums sector. The recently published Mendoza review of museums in England looked in depth at museums and the challenges and opportunities they face. The review found a thriving sector, supported by more than £800 million of annual Government funding from a variety of sources.

Mrs Sheryll Murray: South East Cornwall has wonderful heritage and fascinating museums, supported by amazing staff and volunteers. More visitors are always welcome, so will my hon. Friend encourage loans of national importance to smaller museums, such as those in Liskeard and Saltash in my constituency?

Michael Ellis: Before I do just that, may I take this opportunity to congratulate my hon. Friend, because I understand that she has just got engaged? I also understand that it was her birthday in the last few days, so double congratulations.

Kevin Brennan (Cardiff West) (Lab): It is Valentine's day next week!

Michael Ellis: It is Valentine's day next week as well. To answer the question, the national museums have a strong track record on this issue. Last year, the national collection was lent out to more than 1,300 venues, with long-term loans and partnership galleries, multi-object exhibitions and one-off star loans. To help encourage further loans, Arts Council England has provided £3.6 million to regional museums to help to improve their galleries to protect and display objects.

Mr Speaker: I join in congratulating the hon. Lady and say to her: engagement, birthday and a tribute from the hon. Gentleman on the Treasury Bench—her cup runneth over! It does not get any better than this.

Mr Philip Hollobone (Kettering) (Con): Burton Latimer, Desborough and Rothwell are small towns in the borough of Kettering that all have excellent local heritage centres run by volunteers. In small communities that are going through rapid change, is it not more important than ever that we encourage such heritage centres?

Michael Ellis: It is extremely important that we do that, and my hon. Friend is a doughty champion for his constituency. He is absolutely right about the importance of the work that our volunteers do to encourage footfall.

Internet Safety Strategy

10. **Matt Warman** (Boston and Skegness) (Con): What progress his Department is making on developing the Government's internet safety strategy. [903831]

The Secretary of State for Digital, Culture, Media and Sport (Matt Hancock): We are committed to making the UK the safest place in the world to be online. In October, we published the internet safety strategy Green Paper. On Tuesday the Prime Minister confirmed that we will bring forward the social media code of practice and an annual internet transparency report, as proposed in the Green Paper, and we will publish a full response in the spring.

Matt Warman: It is clear that teaching internet safety in schools will be a crucial part of all that the Government are doing for the future. At the moment, there is a huge number of disparate endeavours from a range of sources. It seems to me that they are in some ways less than the sum of their parts. I wonder whether the Government would consider backing a body such as Internet Matters to really deliver gold standard education in this area.

Matt Hancock: As my hon. Friend says, there is a lot going on in this space. Last Friday, I visited the parent zone at Coupals Primary Academy in my constituency and saw a brilliant presentation teaching 8 to 11-year-olds how to be safe online. There is a lot more to do in this area, so that young people grow up resilient and able to use the opportunities that the internet presents safely. I pay tribute to Internet Matters for its work.

Liam Byrne (Birmingham, Hodge Hill) (Lab): In the internet safety strategy, the Secretary of State proposed that there would be specific measures to protect children, yet when the Data Protection Bill came to the other place there was a hopeless deficit of any specific measures to protect children. It fell to Baroness Kidron, supported by us, to remedy the gap. When the Bill comes to the Commons, will the Secretary of State agree to work constructively with us to ensure that proper digital rights for children, who make up a third of users, are included in the Bill, like the very good five rights framework proposed by the Baroness and supported by us?

Matt Hancock: That is an interesting proposal. We supported the Baroness Kidron amendment. I welcome it and I think that we have made some progress. Of course, this issue is broader than just data protection, so we have to ensure that we get the legislation right. That Bill can only cover data protection, which is not the whole issue. Also, it would be a backwards step if the Bill gave the impression that the generality of measures did not apply to children because we have specifics that do. I am happy to talk further to the right hon. Gentleman and to work on this because it is clearly an area on which we need to make progress.

Digital Infrastructure

11. **Martin Whitfield** (East Lothian) (Lab): What steps his Department is taking to improve digital infrastructure. [903832]

The Minister of State, Department for Digital, Culture, Media and Sport (Margot James): £1.7 billion of public funding has been invested to deliver superfast broadband across the UK, and a further £1.1 billion to support the next generation of digital infrastructure, including 5G test beds and trials and a fibre infrastructure challenge fund. We have also reformed mobile planning laws in England and reformed the UK electronic communications code, removing barriers to deploying infrastructure.

Martin Whitfield: Given the Government's commitment to deal directly with local authorities in Scotland in the near future on digital infrastructure, would the Minister agree to meet me, the local authority and, more importantly, disruptive local providers who may be able to give answers to some of the problems that we face?

Margot James: We do need to reduce obstacles and costs in the commercial deployment of digital infrastructure. That is what our reforms to the code were about. The Scottish Government have introduced the first stage of their planning reforms. I hope that they can build on that and introduce reforms for their designated areas, albeit they have fallen behind Wales and England and indeed Northern Ireland. I agree to meet the hon. Gentleman and his local authorities.

Problem Gambling

12. **Holly Lynch** (Halifax) (Lab): What steps his Department is taking to tackle problem gambling. [903833]

The Secretary of State for Digital, Culture, Media and Sport (Matt Hancock): We take problem gambling very seriously. In the gambling review, we consulted on measures to strengthen protection against problem gambling. We are considering all the responses.

Holly Lynch: I am grateful for that response. In addition to that, I have been approached by concerned lone workers who are working in betting shops on high streets in my constituency. There has been a series of incidents of serious sexual assault and violent acts committed against those lone workers. What is the Secretary of State doing to engage with the industry to reduce lone working in betting shops and improve the safety of those staff?

Matt Hancock: There is full consideration of these issues in the gambling review. It is important that all evidence is brought to bear. The Under-Secretary of State for Digital, Culture, Media and Sport, my hon. Friend the Member for Chatham and Aylesford (Tracey Crouch), who apologises for not being able to be here, has been working on the review very closely. I am sure that we should take this evidence into account.

Equal Pay: Television, Film and Radio

13. **Liz McInnes** (Heywood and Middleton) (Lab): What steps his Department is taking to promote equal pay for women in television, film and radio. [903835]

The Minister of State, Department for Digital, Culture, Media and Sport (Margot James): The Government are making great strides towards ending the gender pay gap in broadcasting and in the rest of the economy. The new legal requirement for companies above a certain size to publish their gender pay gap details reinforces the requirement by our former Secretary of State for the BBC to publish the salary details of those earning more than £150,000 a year. I hope the hon. Lady agrees that that has been very revealing.

Liz McInnes: I thank the Minister for her response, but it is clear that pay in the BBC has not been managed properly. There is too much individual pay bargaining without any clear guidelines or justification. It is a system that has been advantageous to men at the expense of women. What will the Minister do to ensure that there is transparency and fairness in the future?

Margot James: I strongly agree with the hon. Lady's comments, but I draw her attention to the fact that there is an independent regulator, the Equality and Human Rights Commission. I understand that it has already approached the BBC following the many concerns raised by journalists and broadcasters in the corporation. We rely on the BBC to set a lead in this regard. I hope very much that the EHRC will call it to account, and that real and lasting change will be the result.

Leaving the EU: Computer Games Industry Recruitment and Retention

15. **Mr Virendra Sharma** (Ealing, Southall) (Lab): What assessment he has made of the effect of the UK leaving the EU on the recruitment and retention of skilled workers in the computer games industry. [903837]

The Minister of State, Department for Digital, Culture, Media and Sport (Margot James): The games industry makes a crucial economic and cultural contribution to the UK's games market, which in 2016 was the fifth largest in the world. We are committed to supporting the video games industry so that it can continue to recruit and retain top talent, both from the UK and internationally. We are working closely with the sector to understand the impacts on and opportunities for it as we prepare to leave the EU.

Mr Sharma: What representations has the Minister made to the Home Office about the effect on the UK tech sector of the tightening of the tier 2 visa regulations?

Margot James: I can reassure the hon. Gentleman. We have asked the independent Migration Advisory Committee to advise on the economic and social impacts of our exit from the EU. We are also speaking to the sector and its key trade bodies, such as Ukie and TIGA, as well as individual businesses such as Ubisoft and CE Europe, to ensure that top talent continues to be available to the sector.

Channel 4: Relocation

16. **Michael Fabricant** (Lichfield) (Con): What recent discussions he has had with Channel 4 on its potential relocation outside London; and if he will make a statement. [903838]

Thank you for reaching me.

The Secretary of State for Digital, Culture, Media and Sport (Matt Hancock): It is always a pleasure to reach my hon. Friend. [*Laughter.*]

Channel 4 does an amazing job. We want to see it do even more to reflect and provide for the country as a whole. We are clear about the need for the company to have a major presence outside London and I am working with it to ensure that that happens.

Michael Fabricant: The Mayor of the west midlands has cross-party local support in trying to attract the Channel 4 headquarters to the region. Will my right hon. Friend outline in more detail how he thinks—and, more important, when he thinks—Channel 4 will move?

Mr Speaker: But not in too much detail.

Matt Hancock: Terrific.

I know how strongly my hon. Friend feels about this issue and I have noted the verve with which the Mayor of the west midlands has campaigned for Channel 4 to move there. We believe that the company needs to do more outside London and I can certainly see the arguments for it to move its headquarters.

Kerry McCarthy (Bristol East) (Lab): I am sure that the Secretary of State will want to congratulate Bristol on being designated UNESCO city of film, which is yet another good reason for Channel 4 to choose to relocate there, but does he agree that, wherever it relocates, this is about commissioning and it will be necessary to ensure that there is a regular spread of commissioning services across the country?

Matt Hancock: Yes, of course. A lot of this is about where the broadcast production is commissioned. However, the location of the commissioners will undoubtedly help to determine some of that.

Topical Questions

T1. [903839] **David Hanson** (Delyn) (Lab): If he will make a statement on his departmental responsibilities.

The Secretary of State for Digital, Culture, Media and Sport (Matt Hancock): It is a pleasure to take my first session of topical questions as Secretary of State for Digital, Culture, Media and Sport, the Department for the things that make life worth living.

We at the DCMS are focused on building Britain's digital future, growing our nation's brilliant creative and cultural life, backing a free media fit for the modern age, and supporting sport. With that in mind, I am sure that the whole House will want to join me in wishing good luck to Team GB at the Winter Olympic and Paralympic games in PyeongChang. I am sure that our Olympic athletes will do us proud and we wish them all the very best of British.

David Hanson: I join the Secretary of State in that wish.

I hope you do not mind, Mr Speaker, if I ask the question I asked earlier, because it was not answered. Will the Secretary of State or the Minister answer this question simply: when do they expect the split between BT and Openreach to occur?

Matt Hancock: Last year, Ofcom agreed with BT the outlines of the legal separation and the work to ensure that that happens is ongoing. The deadline set by Ofcom was April this year and it is for BT to take the action with the regulator.

T2. [903840] **Mrs Sheryll Murray** (South East Cornwall) (Con): My cup really doth runneth over today: I have a topical question as well.

I welcome the progress the Government are making on superfast broadband, but can my hon. Friend the Minister assure me that the remaining 17% of premises in my constituency that do not have access to fibre broadband will have it as soon as possible?

The Minister of State, Department for Digital, Culture, Media and Sport (Margot James): We are all very happy for my hon. Friend.

Progress has continued to bring superfast broadband to Cornwall: access coverage is now 91%. A further 3% of premises in Cornwall will be covered by December 2019 through the current broadband contract between Cornwall Council and BT. I also draw my hon. Friend's attention to the rights of her constituents under the universal service obligation.

Kevin Brennan (Cardiff West) (Lab) *rose*—

Mr Speaker: Order. Today Front-Bench Members will have to be particularly brief as there is heavy pressure on time and I am trying to accommodate a lot of colleagues.

Kevin Brennan: What action does the Secretary of State think should be taken against an app that breaches key provisions of the Data Protection Act and the privacy and electronic communications regulations, and that is not GDPR—general data protection regulation—compliant?

Matt Hancock: I think that all apps should be compliant with the law, and I am delighted to say that the Matt Hancock app is.

Kevin Brennan: Exactly, because the app I am talking about does not just belong to the Secretary of State, but is named after him, and the general public need to be protected from their privacy being invaded by Matt Hancock, their personal information being shared with third parties by Matt Hancock and their private photos being accessed by Matt Hancock. Will he undertake to ensure that Matt Hancock complies fully with all data protection regulations in future, and explain why he thinks other people should abide by their legal obligations with regard to data protection if Matt Hancock does not?

Mr Speaker: I must say that I am surprised the Secretary of State did not call his app “Hancock-Disraeli”.

Matt Hancock: Very good, Mr Speaker.

Of course the app does comply but, more importantly, I think we should use digital communications in all their modern forms to communicate with our constituents. I am delighted by the response the app has had—it has been far bigger than I could possibly have imagined—and I look forward to communicating with my constituents over Matt Hancock for many years to come.

T3. [903841] **Mr John Whittingdale** (Maldon) (Con): I, too, congratulate the Government on the progress made in passing the 95% target for coverage of superfast broadband, but what message can my right hon. Friend give to the over 2,000 households in my constituency that are unable to receive 10 megabits per second, and particularly the over 10% of households in the village of Purleigh who cannot even receive 2 megabits per second?

Matt Hancock: The message I can give those households is that the cavalry is coming: this House has legislated so that everybody shall be able to get 10 megabits per second as an absolute minimum by 2020, and the Minister of State, Department for Digital, Culture, Media and Sport is driving the secondary legislation through necessary to make that happen.

T5. [903845] **Nick Smith** (Blaenau Gwent) (Lab): Obesity is the single biggest preventable cause of cancer after smoking. In my health board area, 26% of four to five-year-olds are overweight or obese. Junk food advertising is the key driver of this, so what assessment have the Government made of the financial impact of the 2007 Ofcom advertising restrictions on children’s broadcasters?

Matt Hancock: The hon. Gentleman makes an important point. Of course making sure we have a healthy and buoyant advertising market in the UK is important, but it is also absolutely critical that we do what we can to reduce the amount of obesity in the nation. This is a matter on which I have had discussions with the Secretary of State for Health and Social Care. I am very happy to talk to the hon. Gentleman in more detail.

T4. [903842] **Tom Pursglove** (Corby) (Con): What steps is the Department taking, alongside the Department for Education, to improve access to sport for our young people, both during school hours and outside them, given the associated health and wellbeing benefits?

Matt Hancock: A huge amount of work is ongoing. We have managed, through the sugar tax, to double the amount of funding for school sport. I pay tribute to the Minister for Sport for all the work that she has done on this—she cannot be here today because she is flying to the Winter Olympics—and I am sure that she will be happy to work with my hon. Friend to see what more we can do.

Clive Efford (Eltham) (Lab): The gross yield of the gambling industry is £13 billion a year, yet GambleAware has been able to raise only £8.6 million through the voluntary levy. Come on, Minister—we have to do better than that.

Matt Hancock: I will take that as another consideration in the gambling review, the response to which we are looking at right now.

T6. [903846] **Matt Warman** (Boston and Skegness) (Con): Back to the app. Too many users of Android phones have been unlucky enough to read the words “Matt Hancock has stopped” when the app crashes. Can the Secretary of State reassure us that, for all the fun we have had over this, it is a genuinely meaningful attempt to get in touch with constituents and that, as the owner of the fastest growing social network in the country, he will continue to press on?

Matt Hancock: I can assure my hon. Friend that I have not stopped and I will not stop communicating with my constituents, which is what this is all about.

Carolyn Harris (Swansea East) (Lab): Is the Minister aware of the recent estimate by the Centre for Economics and Business Research that 121,000 users of fixed odds betting terminals could be classed as problem gamblers, and that each suffers an average annual loss in welfare of nearly £10,000?

Matt Hancock: I pay tribute to the hon. Lady for the work she has done as chair of the all-party parliamentary group on FOBTs. She has raised the issue repeatedly and I look forward to working with her on it.

Douglas Ross (Moray) (Con): The Secretary of State will know that climbing will be a new Olympic sport in Tokyo in 2020. Outfit Moray, a great group in my constituency, is encouraging local kids to get involved. What can the Government do across the UK to ensure that we have enough facilities and coaches for this new sport?

Matt Hancock: Climbing is a cracking new sport. In fact, last week I went climbing, as we celebrated funding some of the athletes, including the world champion female climber, who is British and looking forward to competing at the Tokyo Olympic games.

Alan Brown (Kilmarnock and Loudoun) (SNP): It is a fact that, when it comes to the 95% broadband target, the UK Government underfunded the Scottish Government, who had to make up the shortfall. When it comes to 4G coverage, England has 60% landmass coverage and Scotland has only 17%. What are the UK Government doing to make up for this double deficit?

Matt Hancock: Of course, we have increased mobile phone coverage in Scotland more as a percentage than elsewhere in the UK. When it comes to fixed broadband, I will not take that from the Scottish National party. We gave the SNP £20 million over three years ago and it has not spent it yet. Every single person in Scotland who does not have superfast broadband knows that they could have got it if the SNP had got on with it instead of just worrying about independence.

Kirstene Hair (Angus) (Con): On a similar topic, a Scottish Government report found that in 2012 over half of my constituents did not even receive 3G service. Six years later I do not feel that enough progress has been made. Can my right hon. Friend assure me that more is being done to ensure that rural constituents are not being left behind?

Matt Hancock: My hon. Friend is absolutely right. The roll-out of mobile phone coverage needs to go further. We have made very good progress, but a lot more needs to be done. I commend her constructive tone, which is so much more useful.

Several hon. Members *rose*—

Mr Speaker: Order. I am sorry, but demand exceeds supply. We must move on.

ATTORNEY GENERAL

The Attorney General was asked—

Bribery Act 2010

1. **Sir Henry Bellingham** (North West Norfolk) (Con): What recent assessment he has made of the effectiveness of the Bribery Act 2010; and if he will make a statement. [903847]

The Attorney General (Jeremy Wright): In the Bribery Act 2010 the UK introduced world-leading legislation on bribery, making it a criminal offence for a company to fail to prevent a bribe being paid. We are starting to see the effectiveness of the offence in holding large companies to account, through the first conviction of a corporate entity and three deferred prosecution agreements.

Sir Henry Bellingham: Does the Attorney General agree that corruption is still embedded in the business culture of many developing countries, particularly in

Africa, and that it is always the poorest in society who suffer most? This is being encouraged by a number of major trading countries that have not followed our lead. What is he doing, particularly in the OECD, to ensure that those countries come into a line with the UK?

The Attorney General: I agree with my hon. Friend. It is the poorest who suffer most when corruption occurs around the world, and it is important that the UK plays a leadership role, not least by setting an example, and we have done that through the Bribery Act and what has flowed from it. I also pay tribute to my hon. Friend. In his role as a distinguished Foreign Office Minister, he was also able to do some of this work, and the work must continue.

Jim Shannon (Strangford) (DUP): Does the Attorney General believe that his Department can provide more clarification on foreign public officials, hospitality and facilitation payments, self-reporting, sentencing and fines, adequate procedures and the meanings of “associated person” and “relevant commercial organisations”? How can that be done?

The Attorney General: The hon. Gentleman is right that clarity is important. The Bribery Act and the prosecutions that flow from it are not all that matters here. We need to change corporate culture, and that is happening. It is important that corporations understand their responsibilities, and he is right that if they are to do that, they need to be clear about what they can and cannot do. We will always seek to give greater clarity, but it all depends on the circumstances.

Mr Philip Hollobone (Kettering) (Con): Do we have enough specialist expertise in our prosecuting authorities to enforce the Bribery Act effectively?

The Attorney General: Yes, I believe we do. For some of the most substantial cases under the Bribery Act, it is the Serious Fraud Office that prosecutes and investigates, and it has a good deal of expertise. In relation to both convictions and deferred prosecution agreements, my hon. Friend will recognise, as I have said already, that we are presenting good cases and securing convictions.

Female Genital Mutilation: Prosecution Rates

2. **Mr John Whittingdale** (Maldon) (Con): What steps the CPS is taking to increase the rate of prosecution of people responsible for female genital mutilation. [903849]

The Solicitor General (Robert Buckland): FGM is a crime. It is abuse against children and women. The CPS has introduced a series of measures to improve the handling of such cases, including appointing a lead FGM prosecutor in each area and delivering training to police and prosecutors across the country.

Mr Whittingdale: I welcome this week’s announcement of extra funding to tackle FGM in Africa and beyond. With over 5,000 cases reported in a year in this country, does my hon. and learned Friend share my concern that we are still to bring a successful prosecution?

The Solicitor General: My right hon. Friend is correct to raise some of the obstacles that prosecutors have faced over the years, and barriers have caused real issues in the investigation of such cases. I am glad to say that a case is currently before the courts—I will not comment on it—but it is also important to remember that protection and prevention is vital, and our FGM protection orders are being used to good effect, with 179 having been granted to the end of September last year.

Kerry McCarthy (Bristol East) (Lab): Bristol is recognised as being at the forefront of some of the community involvement in trying to prevent female genital mutilation, but the fact that we have not yet had a single conviction is still a sticking point. What more can the Solicitor General do liaise with the police? Local prosecution services tell me that they are being prevented from taking things further because the police are not bringing cases to them.

The Solicitor General: The hon. Lady is right to press me on this issue. With the appointment of lead FGM prosecutors in each CPS area and agreed protocols with local police forces, I am glad to say that there should be a greater and deeper understanding among officers, police officers in particular, of the tell-tale signs of female genital mutilation and of what to do about them. Getting early investigative advice from the CPS is vital in such cases.

Nick Thomas-Symonds (Torfaen) (Lab): The Solicitor General is right to identify specific issues that need to be tackled on FGM. However, if we are to increase prosecution rates right across the range of offences, we need a properly resourced and robust disclosure system. The former Conservative politician and barrister Jerry Hayes has said:

“The CPS are under terrible pressure, as are the police. Both work hard but are badly under-resourced.”
He is right, is he not?

The Solicitor General: The hon. Gentleman will know that I was directly involved in the prosecuting and defending of serious criminal cases for over 20 years, and I am well familiar with the long-standing challenge of disclosure. Prior to recent revelations, I am glad to say that the Attorney General and I instituted a thoroughgoing review not only of our guidelines, but of the entire culture. The police and prosecutors—everybody involved at all stages—have to realise that disclosure must be achieved early and efficiently to protect not just defendants, but victims.

Nick Thomas-Symonds: I appreciate that there is a review, and I appreciate that there are long-standing issues, but there is also no doubt that social media—things like WhatsApp—and the examination of mobile telephones present new challenges that are time intensive and resource intensive. Surely it is the case that, without proper resources on those things, we will not have the system of disclosure that we need.

The Solicitor General: I remind the hon. Gentleman that one of the main issues in this area has not been that these items have not been obtained but the timeliness in which they are eventually disclosed. That is the issue,

and bearing down on that factor will encourage and increase both police awareness and the priority that the police need to place on making sure that all this material is gathered at the earliest opportunity.

Leaving the EU: European Arrest Warrant

3. **Mr Virendra Sharma** (Ealing, Southall) (Lab): What recent discussions he has had with Cabinet colleagues on the potential effect of the UK leaving the EU on the operation of the European arrest warrant. [903851]

7. **Jeff Smith** (Manchester, Withington) (Lab): What recent discussions he has had with Cabinet colleagues on the potential effect of the UK leaving the EU on the operation of the European arrest warrant. [903856]

The Attorney General (Jeremy Wright): The European arrest warrant offers a more effective means than non-EU alternatives of surrendering individuals wanted by other EU member states and of ensuring that those who have fled the UK are returned to face justice. Agreeing continued extradition arrangements will therefore be an important part of negotiations with our European partners and is of mutual interest to both the UK and EU member states.

Mr Sharma: Does the Attorney General agree with the Director of Public Prosecutions that the European arrest warrant is vital to ensuring quick and effective cross-border crime and justice measures? Will the Government commit to remaining in the European arrest warrant?

The Attorney General: I certainly agree that the European arrest warrant is the most efficient means we have available both to bring people back to the UK and to send foreign criminals home to face justice. It is our objective to be part of those arrangements in the future. Precisely how we do that will depend on negotiations that, as the hon. Gentleman knows, are ongoing.

Jeff Smith: Will not these arrangements have to function on the basis of the jurisdiction of the European Court of Justice? Which is more important to the Government, their heavy red line on the ECJ or the ability to work effectively with our European partners to tackle crime? Does the Attorney General agree with the House of Lords report that the safety of the people of the UK should be the Government's overriding consideration?

The Attorney General: I certainly agree with the last part of the hon. Gentleman's question, but I do not accept that there is necessarily a contradiction between restricting and excluding the jurisdiction of the Court of Justice of the European Union in this country and being able to have good and productive arrangements for combating crime across the European continent. That is what we seek to do, and we believe it is in the mutual interest not just of the UK but of the rest of the EU, too. That is why we are optimistic that we can negotiate.

Alex Burghart (Brentwood and Ongar) (Con): Does my right hon. and learned Friend agree that the European arrest warrant is just as important to our EU friends and partners as it is to us?

The Attorney General: I agree with my hon. Friend, and he might like to know that, as far as the statistics go, since 2010, under the European arrest warrant, 1,079 people have been surrendered back to the United Kingdom but 8,826 people have been surrendered from the UK to the rest of the European Union. This is an advantageous arrangement for both sides.

John Lamont (Berwickshire, Roxburgh and Selkirk) (Con): Since 2010 thousands of criminals have been removed from the United Kingdom to face trial abroad thanks to the European arrest warrant. Does the Attorney General agree that such agreements are an integral part of our justice system here in the United Kingdom?

The Attorney General: I agree with my hon. Friend, and it is important that we negotiate a settlement that will enable us to carry on sending people back and, just as importantly, to carry on bringing people back from other European nations to face justice here. As I have said, I am optimistic that we can do that.

Gavin Newlands (Paisley and Renfrewshire North) (SNP): The Irish Supreme Court recently refused to extradite a company director accused of fraud to the UK, despite a request through the European arrest warrant, citing Brexit as the reason, so we are having problems enforcing EAW requests even before we leave the European Union. What discussions are the Government having with EU partners to ensure this vital co-operation continues?

The Attorney General: The hon. Gentleman will recognise that that case has not yet concluded, so I will say nothing about it specifically. His point is that we need to ensure that there is continuity of these arrangements beyond our departure from the European Union, which is exactly what we seek to negotiate. As I have said, this is not a pie-in-the-sky hope but something that will benefit both us and the rest of Europe. This is two-way traffic, and it is important to everyone that we negotiate continuing arrangements.

Drug Trafficking Gangs: Prosecution Rates

4. **Fiona Bruce** (Congleton) (Con): What steps the CPS is taking to increase the rate of prosecution for cases involving the exploitation of vulnerable people by gangs that traffic drugs across the country. [903852]

8. **Neil Parish** (Tiverton and Honiton) (Con): What steps the CPS is taking to increase the rate of prosecution for cases involving the exploitation of vulnerable people by gangs that traffic drugs across the country. [903858]

The Solicitor General (Robert Buckland): These types of crime are often committed over county lines and involve the exploitation of vulnerable people by violent members of drugs networks and gangs to move and sell drugs across the country. The CPS has recently developed and published guidance that sets out its approach to such crimes.

Fiona Bruce: I thank the Minister for that reply. Many more people, particularly although not exclusively young women, are trafficked for prostitution. What steps are being taken within the justice process to give them support and help them exit this abusive trade?

The Solicitor General: In the new guidance, the CPS has emphasised the importance of safeguarding vulnerable people. Of course, we have organisations such as the UK Human Trafficking Centre, which is a central point of contact for all agencies that work with victims of sex trafficking—for example when a victim is co-operating with an investigation to ensure that if they are of a foreign nationality their status in the UK is preserved during the course of the investigation.

Neil Parish: My hon. and learned Friend is right about these crimes crossing county lines. I also think that vulnerable people are too often prosecuted, and not enough consideration is given to their vulnerability when the cases are being looked at.

The Solicitor General: My hon. Friend will be aware that the Modern Slavery Act 2015 contains provisions to protect people who are compelled into acts of criminality. Choices must be made at an early stage by police and prosecutors whether to treat them as defendants or, where appropriate, encourage them to co-operate. Many of these people are, frankly, victims.

Gavin Robinson (Belfast East) (DUP): The National Crime Agency just showed its “Invisible People” exhibition in Belfast. It is a harrowing portrayal of what individuals go through when they are exploited through prostitution or for drugs and forced labour. Are we winning the battle?

The Solicitor General: The hon. Gentleman graphically illustrates that this fact of life is in every town and city across our country. The idea that slavery ended many centuries ago is a fallacy and, once we face up to that—I think the police and Crown Prosecution Service are facing up to it—we are halfway towards dealing with this scourge. More needs to be done.

Crimes against Older People: Prosecution Rates

5. **Sir Edward Leigh** (Gainsborough) (Con): What steps the CPS is taking to increase the rate of prosecution for crimes against older people. [903853]

The Solicitor General (Robert Buckland): Although many older people are not and do not consider themselves to be vulnerable, they can often be perceived as an easy target for criminals. To address this, the CPS has committed to refreshing its legal guidance and public statement on crimes against older people within the next year.

Sir Edward Leigh: We all have constituents and relatives, elderly people, who are the victims of telephone scams. This is a particularly horrible form of crime where people pretend to be banks and it causes acute distress. Often the police shuffle off responsibility to Action Fraud, so can we have real action on this and real resources committed to it?

The Solicitor General: My hon. Friend is absolutely right to raise this issue and I commend financial institutions such as Nationwide that have already created much more secure specialist phone lines for elderly people and, in particular, for carers for those who are unwell,

to conduct their transactions. That is an excellent example of how the financial services sector can drive and design out this type of fraud.

**Prosecuting Human Trafficking and Modern Slavery:
Global Co-operation**

6. **Eddie Hughes** (Walsall North) (Con): What steps the CPS is taking to strengthen global co-operation in prosecuting human trafficking and modern slavery.
[903855]

The Attorney General (Jeremy Wright): Later this month, the Crown Prosecution Service will host an international summit for senior prosecutors from 21 countries around the world. It is an ambitious summit that aims to identify better ways to support victims and witnesses and to establish a strong, active international network to tackle more actively the crime of modern slavery.

Eddie Hughes: Does my right hon. and learned Friend agree that modern slavery and human trafficking are international problems that require the collaboration of the Crown Prosecution Service and similar judicial systems from many countries to address them?

The Attorney General: I do agree and it is important that we work with partners around the world. The CPS has 30 prosecutors located in other countries and, of course, we agreed last year at the United Nations to double our spend overseas in combating modern slavery.

David Hanson (Delyn) (Lab): Will the Attorney General welcome the work of the UK branch of the Commonwealth Parliamentary Association and support the Home Office in dealing with this issue in particular? Will he help to look at identifying the eight or so countries we are dealing with and give support from his office?

The Attorney General: Yes, I do welcome that work. The right hon. Gentleman is right that there is a huge amount we can do in this institution to back up the fight against modern slavery and, of course, to focus on where the majority of those who are trafficked tend to come from. Of course, as he will recognise, it is not just those eight countries. Those who were identified as victims of modern slavery arriving in this country last year came from some 108 different countries, but he is right that there are particular countries to focus on.

Nigel Huddleston (Mid Worcestershire) (Con): How much money have the UK Government committed to tackling human slavery around the world?

The Attorney General: At the UN General Assembly last year, the UK Government agreed that we would spend £150 million overseas to combat modern slavery. As my hon. Friend will recognise, that is in addition to the substantial sums already committed in our domestic budgets to deal with the problem.

ROYAL ASSENT

Mr Speaker: I have to notify the House, in accordance with the Royal Assent Act 1967, that the Queen has signified her Royal Assent to the following Acts:

Telecommunications Infrastructure (Relief from Non-Domestic Rates) Act 2018

Armed Forces (Flexible Working) Act 2018.

Motability

10.30 am

John Mann (Bassetlaw) (Lab) (*Urgent Question*): To ask the Secretary of State for Work and Pensions if she will make a statement on executive pay and cash reserves held at Motability.

The Secretary of State for Work and Pensions (Ms Esther McVey): I am here today to address the concerns that have been raised about the structure of the Motability scheme. Let me first say that the scheme provides important support for more than 600,000 disabled people and has improved and extended its offer over the past few years. For example, in 2013, in my role as Minister for disabled people, I summoned the chief executive and chair to explain the excessive pay and bonuses of Motability scheme staff and the sums of money held in reserves. Despite being told that the charity needed such money for capital reserves, and the Charity Commission agreeing with that, I pursued the matter with the Department and ensured that the funds were used to benefit disabled people. The result was that £175 million was used for transitional support for claimants.

In April last year, after firm encouragement from the then Minister, my right hon. Friend the Member for Portsmouth North (Penny Mordaunt), Motability extended that transitional support. After direction from the Department, the charity is now piloting a Motability scheme to help children under the age of three who are not eligible for the mobility component of child disability living allowance but who rely on bulky medical equipment. The scheme has the potential to help up to 1,800 families.

I must emphasise that Motability is an independent charity that is wholly responsible for the strategic direction of the Motability scheme. It has oversight of Motability Operations, the commercial partner that operates the scheme under contract to the Motability charity. As a company, Motability Operations is an independent commercial business regulated by the Financial Conduct Authority. Although the remuneration of its directors and managers is a matter for Motability Operations to decide, from the outside one has to question whether it is really right. That view is endorsed by the Charity Commission, which said yesterday that the Motability trustees may wish to consider the reputational issues raised by the salaries being paid to its commercial partner's executives.

Motability was set up 40 years ago, with cross-party support. It has done much good in that time, but today, anybody who looked at the size of the reserves and pay packages would question the direction that Motability has taken in allowing that to happen. Motability must listen to the criticisms it has faced, not only in the media this week but over the course of several years, and be receptive to change. As Secretary of State, I want to see a clearer commitment from Motability that it will maximise the use of funds to support disabled people's mobility and independence.

As we have seen in so many instances, what was deemed correct in the 1970s is not necessarily correct by today's standards. In the light of the current focus on corporate governance issues and the use of public money, I have today asked the National Audit Office to consider

undertaking an investigation into this matter. I am keen for the NAO to look at how Motability is using taxpayers' money.

John Mann: I thank you, Mr Speaker, for granting this urgent question, and the Secretary of State for her initial response.

It is grotesque that this registered charity, which is funded by the taxpayer through a direct grant from Government, is carrying cash reserves of £2.4 billion and has been underspending its budget by £200 million a year, and it is grotesque that this charity is paying its chief executive £1.7 million a year. Will the Secretary of State commit to an urgent review of executive pay at Motability and to publishing its results? Will she commit to urgently examining the finances of Motability and the audit arrangements made by her Department in previous years, and again, will she publish that review?

The point is that there is no risk; this is a no-risk situation. It is a very good scheme for the disabled, but there is no risk. The reserves are only half the picture—the banks are also profiting, possibly to the tune of billions over the years, because they are bearing some of the risk. Will the Secretary of State commit to reviewing the lack of competition in the financing arrangements with the banks, which see the large four banks making huge amounts of profit out of this scheme? How can the banks be allegedly covering the risk, when Motability has £2.4 billion in reserves allegedly to cover that risk? It is the same risk, yet in fact there is no risk at all because the taxpayer is guaranteeing the scheme.

Will the Secretary of State also make it abundantly clear to the disabled people in receipt of Motability that they need fear nothing and that the scheme and the service that they get will continue as is? What we as Members of Parliament are interested in is the finances behind the scheme, the excessive profits and the scandal that a no-risk scheme has banks profiting so much and the charity itself quite unnecessarily holding £2.4 billion in reserves.

Ms McVey: First, I thank the hon. Gentleman for his work and for his courage in pursuing the matter. I also thank the media for exposing the situation. Now that I am back in the House as Secretary of State for Work and Pensions, I can say that the situation needs to come under the spotlight. I would like to work with him on that, to bridge the divide of party politics and do what is right. We need to uncover what is happening in the Motability scheme and to ensure that the money held in the company's reserves goes to the people that it should be supporting. He quite rightly says that having such an amount of money in reserves is grotesque, and that it should really be going to support disabled people.

As for where we go next, an urgent request has gone to the National Audit Office to ensure that if disabled people choose to spend money on the Motability package, that is a good use of the benefits that they get, and to check how taxpayers' money is being used. Motability has been a lifeline for many disabled people who have chosen to take part in the scheme. As I have said, it is helping more than 600,000 people, and we must not throw the baby out with the bathwater. For those whom the scheme is helping, it is an essential lifeline, but if it could be helping many more disabled people then that is exactly where the money should be going.

Several hon. Members rose—

Mr Speaker: Order. I granted this urgent question because I thought that it was urgent, and it is, and it is an extremely important matter, but the House will be conscious that we have very, very heavy constraints on time today, so I am looking to those on the Opposition Front Bench to stick to their time, because after that they will be cut off. I appeal to colleagues for short questions, please, and I know that the Secretary of State will oblige us with short answers.

Philip Davies (Shipley) (Con): May I commend the hon. Member for Bassetlaw (John Mann) for his customary tenacity in pursuing this issue? Is it not the case that not only has the taxpayer been overpaying over the years, but disabled people have been overpaying from their benefits for this scheme? Surely those disabled people could be getting exactly the same benefits from it for a lower amount per week. The money saved could then be given back to them to help pay for their other living costs. Will my right hon. Friend consider allowing the scheme to progress, but at a lower cost to disabled people so that they can retain more of their benefits? Motability seems to be losing sight of what it was set up to do in the first place.

Ms McVey: My hon. Friend raises a good point. This issue unites Members on both sides of the House. The first step is for the NAO to look into the matter, but my hon. Friend's suggestions seem fair and right, and they are the kinds of points we should pursue.

Margaret Greenwood (Wirral West) (Lab): I congratulate my hon. Friend the Member for Bassetlaw (John Mann) on securing this urgent question. I also thank you, Mr Speaker, for granting it.

The news that the chief executive of Motability Operations Group plc took home £1.7 million last year and that the group is sitting on reserves of £2.4 billion has shocked people around the country. Particularly shocked are disabled people, 51,000 of whom, according to Motability's own figures, lost access to the scheme last year after being reassessed for their personal independence payment. More than 3,000 were reinstated on appeal, but many lost their car in the meantime.

From Carillion to Motability, excessive executive pay is completely out of hand. With Motability Operations Ltd paid about £2 billion a year directly by the Department for Work and Pensions on behalf of disabled people in receipt of social security support, there are serious questions for the Secretary of State to answer. When did she or her officials last meet with either Motability or Motability Operations Group? The National Council for Voluntary Organisations' "Report of the Inquiry into Charity Senior Executive Pay and Guidance for Trustees on Setting Remuneration", published in April 2014, says that charities should include highest earners in their accounts, regardless of whether they work for a subsidiary company. Does the Secretary of State agree?

Motability Operations Group is sitting on a surplus of £2.4 billion. That is a staggering amount given its VAT exemption from the Treasury, which means that it does not compete on a level playing field.

[Margaret Greenwood]

When the National Audit Office last examined Motability in detail in 1996, it found that the then £61 million reserves

“exceeded the necessary margin of safety”.

What assessment has the Secretary of State made of the current necessary margin of safety, and what assessment has she made of the £200 million annual underspend that has allowed such a large surplus to accumulate? Given that the funding of Motability effectively comes from the taxpayer via social security payments, what assessment has she made of value for money for disabled people who rely on their cars for independence? Finally, value for money for taxpayers is not currently one of the criteria for Motability’s remuneration committee. Does the Secretary of State believe it should be?

Ms McVey: The Department has worked closely with Motability to ensure that disabled people get good value for money for the cars that they choose to spend their money on. The Charity Commission, which recently undertook a detailed review of the charity’s financial accounts and its relationship with the non-charitable company Motability Operations, said:

“That review did not identify regulatory concerns about the charity’s governance or its relationship with the commercial company. It is not for the Commission to comment on the pay of the CEO of a large non charitable commercial company. However, we have made clear to the trustees of the charity Motability that the pay of the CEO of its commercial partner Motability Operations may be considered excessive and may raise reputational issues for the charity.”

It also found

“the level of operating capital held by the company in order to guarantee the scheme to be conservative”,

but said that it should be “kept under continuous review.” I would say that that review needs to start again. The Charity Commission should again look into what has happened.

It is the Government who permit disabled people to have a benefit, but where that money is spent is always the choice of the people who receive it. When the scheme was originally set up in the 1970s, with cross-party support, that was deemed the best way forward, but as I said, the NAO must now look into the matter. When I personally looked into it in 2013, I ensured that Motability paid £175 million more to disabled people, and I will continue with that direct action from my new elevated position.

Bob Blackman (Harrow East) (Con): Only a third of those who can get grants from this operation currently do, so will my right hon. Friend ensure that the eligibility criteria are reviewed? Will she also look into the marketing to those who are eligible, so that people who are disabled and who can get this service actually get it and use the money?

Ms McVey: That is exactly what we want to ensure. My hon. Friend is right that the people who could benefit from this scheme should be benefiting from it, but obviously it is their choice whether they want to do so. If we could widen the scheme by allowing the money held in reserves to go to those disabled people, surely that would be right.

Chris Stephens (Glasgow South West) (SNP): These reports of taxpayers’ money being held unused in charity accounts are extremely concerning. It is not the first time that the accounts of Motability Operations have been questioned. Will the Secretary of State launch an urgent investigation into the status of this estimated £2 billion of taxpayers’ money? Will she lay out what discussions she has had with the Charity Commission to determine whether this matter requires further investigation? Will she report her findings back to the House as a matter of urgency?

Ms McVey: The hon. Gentleman again pursues the points that we are all trying to pursue. I will do each of those things and report back.

Michelle Donelan (Chippenham) (Con): Does my right hon. Friend agree that it is essential that private companies that indirectly receive taxpayers’ money to operate their services have a particular duty to limit executive pay and excessive reserves? What more can the Government do on that?

Ms McVey: My hon. Friend is directed by true compassionate Conservative beliefs. The Government are bringing forward a new review and new law on corporate governance to cover all these matters. We want transparency—that is what will drive correct behaviour. We want accountability, and we want people to do the right thing. If that takes shining a sharper spotlight on their actions, then that is what we should do.

Frank Field (Birkenhead) (Lab): The Work and Pensions Committee will be undertaking an urgent inquiry into this issue. We will be seeking your support, Mr Speaker, so that we can co-opt my hon.—very honourable—Friend the Member for Bassetlaw (John Mann) on to our Committee to pursue the issue. As we are drawing up our agenda over the next few days, will the Secretary of State say which questions she would find most helpful for us to seek answers on?

Ms McVey: I thank the right hon. Gentleman. I will meet him to decide between us, with the hon. Member for Bassetlaw (John Mann), which questions would be best to focus on.

Jeremy Quin (Horsham) (Con): I am pleased to follow the Chairman of the Select Committee. In the recent past, with regard to BHS, his Committee and this House have raised grave concerns about corporate governance in private companies. Does my right hon. Friend agree that those concerns are particularly pertinent when private companies are so reliant on the public sector? If she shares those concerns, will she ensure that that is included in the remit of the NAO report?

Ms McVey: My hon. Friend pursues this matter with tenacity. I will be getting in touch with the Business Secretary to discuss what additional actions need to be taken in the forthcoming new law on corporate governance.

Liz McInnes (Heywood and Middleton) (Lab): Yesterday I raised the issue of my constituent, Natasha, who was in receipt of lifetime DLA. That was removed following

a PIP assessment, and she was threatened with having her vehicle taken from her on Boxing day—I am sorry, Mr Speaker, but this is particularly pertinent for me. I am grateful that the Secretary of State is having an investigation. Will she pay particular attention to the conduct of the trustees?

Ms McVey: The hon. Lady is right to be emotional, because for many people this is an emotional matter, particularly just after Christmas. Again, these are matters that need to be pursued, and the trustees need to be held to account.

Nigel Huddleston (Mid Worcestershire) (Con): Does the Secretary of State agree that while the Government Benches may be full of people who are instinctively pro-free market and respect commercial operations, we have no qualms whatsoever about interfering or raising questions when things have gone wrong? Does she believe that things have gone wrong in this case?

Ms McVey: We have to get the results from the NAO, from the Select Committee, and from the Charity Commission. However, my hon. Friend is right. This scheme, which was set up with the best intentions and good purposes, and has helped people, appears to have lost its way. It is only right that we help it to get right back on track to help the people it was set up to support.

Alan Brown (Kilmarnock and Loudoun) (SNP): The Secretary of State says that she got a concession five years ago, but nothing has changed in five years on executive pay and concerns about reserves. Why is the National Audit Office only now being asked to do this, five years late? Is it just because of newspaper publicity?

Ms McVey: It is because of the tenacity of certain Members, for sure, and the freedom of our press, which has aired the case. This has been looked at for quite a few years, and I got concessions from Motability, as did my right hon. Friend the Member for Portsmouth North, but now we need to take the matter further.

Nick Thomas-Symonds (Torfaen) (Lab): Motability has been a lifeline, but it is obscene that this money has not been going to the neediest in our society. I appreciate the Secretary of State's urgent request to the National Audit Office, but what steps will she take to monitor the level of reserves, to ensure that they are not hoarded in this way again?

Ms McVey: We have to bring in the correct people to do the oversight, whether that is the FCA or the NAO, and those are the parameters we will use in a cross-party way to make sure we check out what reserves are needed, what reserves are not needed and what reserves need to go back to disabled people.

Gavin Newlands (Paisley and Renfrewshire North) (SNP): Given the shocking news of Motability's £2.4 billion in reserves, does the Secretary of State agree that Motability's policy of removing cars before constituents' PIP appeals have taken place is even more reprehensible? Will she urge Motability to reverse that policy with immediate effect?

Ms McVey: When we have got the money back from Motability that we believe we should to support disabled people, that is one of the first things it should be used for.

Same-Sex Marriage in Bermuda

10.51 am

Chris Bryant (Rhondda) (Lab) (*Urgent Question*): To ask the Secretary of State for Foreign and Commonwealth Affairs why he has allowed Her Majesty's Governor of Bermuda to assent to a Bill that will abolish same-sex marriage in Bermuda.

The Minister of State, Department for International Development (Harriett Baldwin): We are obviously disappointed about the removal of same-sex marriage in Bermuda. The Domestic Partnership Act, to which the Governor of Bermuda assented yesterday, ensures that Bermudians who have been legally married in Bermuda since the Supreme Court decision will retain their married status and enjoy the same legal rights as those in domestic partnerships.

Less than a year ago, same-sex couples had no legal recognition at all under Bermudian law. While the Act withdraws the entitlement for same-sex couples to marry, it replaces it with a provision for domestic partnerships for all couples, regardless of gender. The intent of the Act is to provide domestic partners with the same benefits as married couples, including provision for pensions, inheritance, healthcare, tax and immigration.

After full and careful consideration of Bermuda's constitutional and international obligations, the Secretary of State decided that in these circumstances, it would not be appropriate to use the power to block legislation, which can only be used where there is a legal or constitutional basis for doing so, and even then, only in exceptional circumstances. It is important to recognise that the regime for domestic partnerships implemented by Bermuda in its Domestic Partnership Act can also meet the European Court of Human Rights requirement for legal recognition of same-sex relationships.

The Government are committed to promoting lesbian, gay, bisexual and transgender equality globally through projects, partnerships and persuasion. In engaging with the British overseas territories, we have to respect that they are separate, self-governing jurisdictions with their own democratically elected representatives and the right to self-government.

Chris Bryant: However the Government try to dress this up, it is a backward step for human rights in Bermuda and in the overseas territories. Same-sex Bermudian couples who have been married under the ruling of the Bermudian Supreme Court have now been rendered an anomaly. Gay and lesbian Bermudians have been told that they are not quite equal to everyone else and that they do not deserve—this is the word being used—the full marriage rights that other Bermudians enjoy. Cunard and P&O's Bermuda-registered ships will be banned from holding same-sex marriages at sea.

Does the Minister not worry that when she tells the Russians to respect LGBT rights in Chechnya, or when she tries to convince India, Pakistan or Indonesia to change the law to benefit LGBT people, those countries will just laugh at her and say, "The first territory in the world to repeal same-sex marriage is British Bermuda, and they did it with your express permission."

The Minister for Europe and the Americas, the right hon. Member for Rutland and Melton (Sir Alan Duncan), said last week in the House that the Government were

absolutely committed to "promoting equal rights"—a point that the Minister has repeated today—but did the Government make any attempt to persuade the Bermudian Government to accept the ruling of the Bermudian Supreme Court in favour of same-sex marriage? Did the Minister or any Minister—the Foreign Secretary, the Prime Minister or anybody on behalf of the Government—ring the Bermudian Premier or any of the Ministers in Bermuda to try to change their minds?

Do the Government not see that the Domestic Partnership Act expressly contradicts the Bermudian Human Rights Act 1981? It even states as much in the Act itself. Will the Bermudian Supreme Court not conclude exactly the same now as it did earlier last year, so we will be back to square one? Most importantly, how can it possibly be right that lesbian and gay British citizens in Bermuda—and, for that matter, in Northern Ireland—are worth less than British citizens in this country?

Harriett Baldwin: I want to put on the record that I fully appreciate the voice the hon. Gentleman has given to this issue in Parliament not only today, but in his recent Adjournment debate, at business questions and so on. I want to make it clear that we are disappointed that the right to marry has been removed, but we have to recognise that the Act provides legal recognition of same-sex relationships, as required under the European Court of Human Rights. The Secretary of State considered the implications extremely carefully at Bill stage. Without going into the details, Mr Speaker, of the range of conversations that were held, I can say that we are seriously disappointed—

Mr Speaker: Order. May I say that the Minister is perfectly welcome to go into the detail of those conversations about which the hon. Member for Rhondda (Chris Bryant) had inquired? There is certainly no prohibition from the Chair.

Harriett Baldwin: I was not implying that, Mr Speaker. I was saying that I do not have the full details in front of me, but obviously there were extensive conversations internally—

Chris Bryant: Will you write to me?

Harriett Baldwin: I am very happy to commit to following up on that with the hon. Gentleman in writing. As he will appreciate, this was carefully discussed by those at our end and, balancing the issues concerned in this particular case, the Secretary of State decided not to intervene on the matter.

Nigel Huddleston (Mid Worcestershire) (Con): I respect the right of overseas territories to set their own laws, but in her discussions with the Bermuda Government, will the Minister communicate the fact that there is discomfort with the decision among Members on both sides of this Chamber?

Harriett Baldwin: Yes, I will. By allowing the urgent question today, Mr Speaker, you have allowed colleagues to express the views held very strongly in this House. On the ongoing discussions, as my hon. Friend will be aware, there will be a range of opportunities for Government interlocutors from the United Kingdom to interact with those from Bermuda. He will also be aware that this was

put into the manifesto of the party that was successful at the last election. Although we in the United Kingdom may disagree with the direction of travel, we have decided in these circumstances not to intervene.

Helen Goodman (Bishop Auckland) (Lab): Thank you, Mr Speaker, for granting this urgent question. I thank my hon. Friend the Member for Rhondda (Chris Bryant) for so eloquently and passionately putting the case against this shameful piece of legislation, which turns same-sex couples into second-class citizens just a year after they had won their equality through the courts.

Following a year in which Australia and Chile have joined the march towards marriage equality, this legislation is a significant step backwards. For that to happen anywhere in the world would be shameful, but for it to happen in a British territory—with the legislation signed by a British Governor, and permitted by a British Foreign Secretary—makes us complicit in something that this House has repeatedly voted against.

The Government say they are disappointed, that there is a difficult balancing act to be made between the will of Bermuda's Parliament and the views of the British Government and that this legislation tries to bridge the gap between the two. That is not really the case: the legislation is in conflict with Bermuda's own constitution and Human Rights Act. When it comes to the rights of British citizens, there should be no such thing as a balancing act.

On the powers of the Governor to veto this legislation, the Foreign Office states that,

“British Ministers expect the Governor to observe international obligations and protect key values.”

The Minister has just said that the law should be in line with the constitution. How does the Governor's decision to sign this legislation square with that expectation of protecting key values? Surely LGBT equality is a key value. How is it right for the Governor to sign legislation that overturns the independent decision of the judiciary, conflicts with the constitution, and enshrines not integrity but rank inequality into Bermuda's administration of justice?

Harriett Baldwin: The hon. Lady is right to highlight the progress being made around the world on this issue, and our overseas territories observe different states of that legislative progress. Five Caribbean territories—Anguilla, the British Virgin Islands, the Cayman Islands, Montserrat, and the Turks and Caicos Islands—currently have no recognition at all of same-sex unions, and I repeat our disappointment that the Act in Bermuda removes the right for same-sex couples to marry. Against that, however, we must balance issues of self-determination, and having carefully considered those issues, the Secretary of State decided that in this case it would not be appropriate to use his powers to block the legislation. Such powers can be used only where there is a legal or constitutional basis for doing so, and even then only in exceptional circumstances. His judgment was that when engaging with the British overseas territories we must respect the fact that they are separate, self-governing jurisdictions with their own democratically elected representatives that have the right to self-government.

Matt Warman (Boston and Skegness) (Con): My family has links with Bermuda going back some years, so on a personal level, and across the House, there is deep regret that we find ourselves in this position. Ultimately, however, would it not also be a profound step if Britain were to take action in relation to Bermudian democracy?

Harriett Baldwin: Those are the issues that need to be balanced in this case, and to withhold assent would require limited circumstances and need to be based on a legal or constitutional issue. Having considered the circumstances very carefully, the Secretary of State decided that in this case it would not be appropriate to use that power.

Carol Monaghan (Glasgow North West) (SNP): I echo the views that have already been stated about our deep regrets about this step. Human rights groups have argued that the new legislation contradicts Bermuda's constitution, which guarantees freedom from discrimination, and the repeal of the Act is a blow to LGBT campaigners in Bermuda and much further afield. How many representations did the Foreign Secretary make to Bermuda's Governor before this decision was given assent? Will the Minister urge the Foreign Secretary to use this year's Commonwealth summit in London to lobby for LGBT equality throughout the 52 Commonwealth states?

Harriett Baldwin: I assure the hon. Lady that the Secretary of State considered carefully a range of different views that were communicated to him by a range of different groups. I also understand that the Commonwealth Heads of Government meeting in April will include a strong strand on lesbian, gay, bisexual and transgender rights.

Mr David Lammy (Tottenham) (Lab): The first slaves were brought to Bermuda in 1620: oppressed, segregated and discriminated against. That is why leaders such as Nelson Mandela, Desmond Tutu and Barack Obama have fought not just for race rights, but the rights of lesbian, gay and bisexual people. This country has been one of the world leaders on this subject, so if this is not the issue on which to refuse assent I do not know what is. The Minister has come to the Dispatch Box and, frankly, I can see the discomfort on her face. Can she get into the detail, or ask the Secretary of State to get into the detail, of the discussions with the Bermudian Government and what our representations entail? Can she at least put them in the House of Commons Library? It is a shame that we stand on the wrong side of human rights in Parliament this morning.

Harriett Baldwin: I fully accept the eloquent way in which the right hon. Gentleman makes his case. He will be very aware that the rights on which he speaks so eloquently need to be balanced against the rights of self-determination, based on a democratically elected Government. That is the judgment the Secretary of State had to make. In this case, he decided that the situation was not exceptional enough for him to use those rights.

Jamie Stone (Caithness, Sutherland and Easter Ross) (LD): I am personally stunned by what has happened. Surely this is an exceptional case? The hon. Member for

[Jamie Stone]

Rhondda (Chris Bryant) is to be congratulated on raising it. May I press the Minister again? Will she please come back to the House with more detail on the conversations between the Governor and the Foreign Secretary? This place deserves that.

Harriett Baldwin: I think I have, in an earlier answer, already committed to doing that.

Lloyd Russell-Moyle (Brighton, Kemptown) (Lab/Co-op): How do we expect to be leaders of the world on this issue, and how do we expect to raise this issue seriously in the Commonwealth as the Minister suggests, if they can all turn around and say, “Well, in the territories you sanction it. In Northern Ireland you sanction it.” We are making our country a laughing stock in the international human rights field. Will we be able to think again? Will we put pressure on all our territories to introduce same-sex marriage? Will we consider the self-determination—the phrase the Minister uses—of LGBT people in our territories and stop going on about the self-determination of some usually rich elected politicians, far up in their ivory towers in their islands, who do not represent a lot of the minorities on their islands who we need to stand up for today?

Harriett Baldwin: In championing the human progress, as we see it, in England, Scotland and Wales, the hon. Gentleman rightly points out that it is somewhat different in Northern Ireland. As I pointed out, five Caribbean territories currently have no general recognition. There are, of course, a range of other territories that do. Around the world we are moving in the right direction. I strongly believe that in due course the direction of travel will continue to be in the direction he seeks, but in this case we are balancing this issue with allowing the right to self-determination on the back of a democratic manifesto and a vote in the Parliament of Bermuda.

Chris Elmore (Ogmore) (Lab): What action will the Minister or the Foreign Secretary take if and when a gay married couple take a case to the Supreme Court and the Bermudian Supreme Court overrules that decision and says it is unconstitutional?

Harriett Baldwin: The hon. Gentleman is absolutely right that routes such as the one that he described would be open to people. At this point it would not be possible to speculate about any future legal challenge. Clearly, should such a legal challenge occur, we would, depending on its progress, potentially have to—*[Interruption.]* Yes, we do have something called the Magna Carta fund, which I understand people might be able to apply to.

Nick Thomas-Symonds (Torfaen) (Lab): When the 2016 referendum in Bermuda failed to reach the turnout threshold, what advice did the Foreign Office give to the Governor of Bermuda on this issue?

Harriett Baldwin: Again, I re-emphasise that in terms of UK Government policy, we are explicitly committed to rights for equal marriage. We have to emphasise that, in this particular case, there are not grounds for intervention in the first instance.

Business of the House

11.10 am

Valerie Vaz (Walsall South) (Lab): Will the Leader of the House please give us the forthcoming business?

The Leader of the House of Commons (Andrea Leadsom): The provisional business for the week commencing 19 February will include:

MONDAY 19 FEBRUARY—The House will not be sitting.

TUESDAY 20 FEBRUARY—Second Reading of the Sanctions and Anti-Money Laundering Bill [*Lords*].

WEDNESDAY 21 FEBRUARY—Remaining stages of the Finance (No.2) Bill.

THURSDAY 22 FEBRUARY—Debate on a motion on the role of disabled people in economic growth followed by a general debate on cancer strategy. The subjects for these debates were determined by the Backbench Business Committee.

FRIDAY 23 FEBRUARY—Private Members’ Bills.

The provisional business for the week commencing 26 February will include:

MONDAY 26 FEBRUARY—Estimates day (1st allotted day).

TUESDAY 27 FEBRUARY—Estimates day (2nd allotted day).

At 7 pm the House will be asked to agree all outstanding estimates.

I am sure that the whole House will want to join me in marking Children’s Mental Health Week. The earliest years are vital for lifelong emotional health, and I strongly support our efforts in this area.

Both Houses have now agreed to the same motion regarding the restoration and renewal of the Palace of Westminster, and my noble Friend the Leader of the House of Lords and I will present a paper on the next steps to our House Commissions within the next few weeks.

We were all proud to take part in the celebrations marking 100 years of women’s votes. We have made huge progress in advancing women’s rights, but there is still a long way to go, especially when dealing with the vicious and personal abuse that is so often directed at women. Parliament needs to show the highest standards, so I am delighted that today the report on an independent complaints and grievance policy has been published. There is a statement to follow, but I hope that the proposals demonstrate a renewed commitment to treating everyone who works in this place with dignity and respect.

Valerie Vaz: I thank the Leader of the House for the forthcoming business and ask again about the date that we will rise in July. Obviously, people need to plan their lives.

I know that the Government are focused on Brexit, but will the Leader of the House explain the European Research Group? Does she know whether it will be publishing any sectoral analysis or impact assessments, or is it another secret society operating around the House that only a few people can join? The Government should publish the list of ministerial responsibilities. Maybe then they will know what they are doing in sending junior Ministers out to debates and to answer

urgent questions, instead of Secretaries of State. Also, when will the Data Protection Bill be debated in this place?

If this is not ideological, I do not know what is: the Secretary of State was warned at the time, so why was the east coast railway line, which returned £1 billion to the Treasury and had a 91% satisfaction rating, privatised in the first place? So far, the cost of forfeiting that contract is £2.2 billion, and the shadow Secretary of State for Transport has said that another £380 million would be added to the bail-out. Rightly, the National Audit Office has launched an investigation. Will the Leader of the House please write to me to say what the costs associated with this debacle are so far, and will she say whether the Secretary of State made that decision against advice?

An inquiry is ongoing into the east coast railway, and now an inspector has been sent into Northamptonshire County Council. Surrey, which benefited from a midnight visit by the Secretary of State for Housing, Communities and Local Government to No. 11 Downing Street, is also in difficulties. The leader of Northamptonshire County Council said that she had been warning since 2013-14 that the council

“couldn’t cope with the levels of cuts”

it was facing. An inspector is being sent in to do what? The council leader has explained that the cuts are the cause and the fact of the inspection also stifles any further discussion. As the Minister said, it

“would be inappropriate for the Government to comment while the inspection is under way”.—[*Official Report*, 6 February 2018; Vol. 635, c. 1357.]

So, will the Leader of the House write to me, letting us know how long the inspection will take before the inspector reports, and what the inspector’s terms of reference are?

Is the Leader of the House aware of any statement by the Government on the misuse of statistics? Sir David Norgrove, Chairman of the UK Statistics Authority, said the Prime Minister was misusing the statistics on waiting times by comparing different things. In England, she uses time from decision to admit to time of admission to another part of the health service. In Wales, she quotes the entire time patients wait from arrival, including decision to admit, to actual admission. When will that be corrected? The Government’s statement said that they accept the UKSA assessment, but their assessment of this target still stands. That is bizarre. When will the correction be published, in response to Sir David’s comments?

Let us acknowledge that the oldest language in Europe was celebrated this week in the Welsh Grand Committee. [HON. MEMBERS: “Hear, hear.”]

However, more delay by the Government: the Women and Equalities Committee report, “Building for Equality: Disability and the Built Environment”, was published in April 2017, but there has been no Government response. In a written answer, the Minister for Employment referred back to an earlier answer. That earlier answer says “shortly”—but that was on 9 November. This issue affects blind people. When will the Government respond, and when will they take people with disabilities seriously?

I join the Leader of the House in celebrating the fact that women got the vote. They said, “Deeds, not words”—the cry celebrating women over a certain age and with

property getting the vote. The test of a Government’s commitment is deeds, not words. So, will the Leader of the House explain why former military wives are losing out on their pension credits because they reached pension age before the rules changed? Deeds, not words, on WASPI women. Deeds, not words, on the House of Commons research that found that 86% of austerity falls on women. Cuts have cost women £79 billion compared with £13 billion for men. Deeds, not words, on equal pay for equal work. The Leader of the Opposition has done his deeds, because our shadow Cabinet is 50% made up of women. That cannot be said of the Cabinet.

We could not take part in the photo in Central Lobby because the members of the shadow Cabinet were at the Museum of London, and I would encourage everyone to visit the suffragettes exhibition there. A loaf of bread had been preserved since the day when one of the suffragettes came out of prison and held it aloft to prove that she had been on hunger strike. It is an amazing thing to see. The deeds of the suffragettes allow our words to resound, as we strive for equality.

Andrea Leadsom: I am grateful to the hon. Lady for the series of questions that she put to me. In response to her requests for letters, I will write to her on several of the points that she raised, to which I do not have the specific answers to hand.

Through the usual channels, we will, of course, as soon as possible give the summer recess dates, and, as the hon. Lady knows, a list of ministerial responsibilities will be published very soon.

The Data Protection Bill will be introduced to the House as soon as possible—as soon as parliamentary time allows.

The hon. Lady asks about county councils. She will appreciate that under this Government, since 2010, we have seen in real terms, taking into account inflation, a decrease in council taxes, and in non-real terms—in headline terms—some of the lowest council tax rises since council tax was introduced. This year, the cap has been lifted to 3% to take inflation into account, and that is important.

On my own county council, Northamptonshire, the hon. Lady will be aware that there are particular concerns around the way that budgets and finances have been managed there, and that is subject to an investigation by the Ministry of Housing, Communities and Local Government, which is now in hand.

The hon. Lady invites me to celebrate the oldest language—the Welsh language. I am delighted to do that, and proud that the Under-Secretary of State for Wales is himself a Welsh speaker. We could probably drag him to the Chamber to sing to us, or something of that sort. However, he might require prior notice, and he might be very cross with me for even suggesting it.

Finally, the hon. Lady talked about “deeds, not words”. I think she should celebrate the fact that the UK was one of the first countries in the world to introduce mandatory gender pay gap reporting, which will quickly become a reputational issue for companies. McKinsey & Company, the consulting firm, estimates that closing the gap would add £150 billion to the economy by 2025. I am pleased to tell the House that the gender pay gap among full-time workers is the narrowest that it has ever been, but we are committed to eliminating it entirely.

Several hon. Members rose—

Mr Speaker: Order. As usual, a great many Members are seeking to catch my eye, and I shall do my best to accommodate their interest. However, I must remind the House that there are no fewer than three Government statements and two Select Committee statements to follow these exchanges, before we even reach the debate that is due to take place under the auspices of the Backbench Business Committee and the debate that will follow that, so there is a premium on brevity from Back Benchers and Front Benchers alike. If colleagues have scripted screeds as prefaces to questions, may I very politely suggest that they abandon those scripted screeds? Let us just have the pithy questions.

Sir David Amess (Southend West) (Con): Will my right hon. Friend find time for a debate on banning UK tour operators from advertising and selling rides on Asian elephants? Those wonderful animals are often abused when in training, and I am sure that no UK visitor would want to condone that.

Andrea Leadsom: As ever, my hon. Friend has raised a question that is of huge interest to the United Kingdom, a nation of genuine animal lovers. I am proud of the fact that we have some of the highest animal welfare standards in the world. We do not believe that changing the law in the UK would make a significant difference, but we absolutely agree that making people aware of the situation and allowing them to judge for themselves is likely to result in UK tourists' addressing the problem with their feet.

Pete Wishart (Perth and North Perthshire) (SNP): I thank the Leader of the House for announcing the business for the week after the recess.

After all sorts of attempts by the Government to keep the figures for their Brexit concealed from the British public, we now know the true costs of their disastrous plans for the nations and regions of the UK, and my nation's economic growth is to take a hit of up to 9% to pay for their chaotic cluelessness. Scotland does not want their Tory hard Brexit—Scotland did not vote for their Tory hard Brexit—but here we are, tethered to a dysfunctional Titanic as it careers haphazardly towards the abyss. May we have a debate on these national and regional breakdowns, and design a solution that will at least protect Scotland from the worst of this madness?

May we also have a debate about coups and how to achieve them? Over the weekend, we were presented with the prospect of the “dream team” of Boris, Rees-Mogg and Gove, which sounds like a bad remake of a film: “Three Men and a Brexit”. For most of us, it was possibly our worst nightmare, or something designed to keep the kids awake at night. How much longer must we endure this Tory civil war, and will the Leader of the House accept my offer to supply peacekeepers to ensure that it is conducted properly?

When we return, we will have our new estimates debates. For the first time in recent political history, we will actually debate estimates on estimates day. What a novelty that will be! The one piece of departmental spending that we urgently need to address is the billion-pound bung to the Democratic Unionist party, as the

House has never debated it and never had a chance to give its verdict. Does the Leader of the House agree that the new estimates debates will provide the ideal opportunity for a debate and vote on that subject?

Andrea Leadsom: I thank the hon. Gentleman for his series of questions. He asked first about the economic analysis of the impact of Brexit on different parts of the United—United!—Kingdom. He will be aware that a room in Parliament Street has been made available to Members who wish to look at that analysis. He will also be aware that it was early analysis, and had not been seen by Ministers.

The hon. Gentleman talked about coups. For a moment I thought he had said “cows”, and wondered where we were going with that. I can assure him, and all other Members, that the Government are working together to make leaving the European Union a success, both for the United Kingdom and for our 27 EU friends and neighbours. I share his delight at estimates being debated and being announced in the future business, and at the efforts of the Liaison and Procedure Committees to resolve the timing of those with the Backbench Business Committee.

Finally, the hon. Gentleman asked about additional funding for Northern Ireland. In recognition of the unique circumstances of Northern Ireland, we have committed to make available £50 million of the funding set out in the agreement in this financial year for health and education, but we continue to want to see the financial support set out in the agreement decided upon and spent by a restored Executive in Northern Ireland.

Kirstene Hair (Angus) (Con): Does my right hon. Friend agree that—*[Interruption.]*

Mr Speaker: Order. The hon. Member for Gedling (Vernon Coaker) is no doubt having a most illuminating private conversation, but it must not be to the detriment of a pertinent inquiry from the hon. Member for Angus (Kirstene Hair); the hon. Gentleman can always witter away outside the Chamber if he is so inclined.

Kirstene Hair: Thank you, Mr Speaker. Does my right hon. Friend the Leader of the House agree that, while income tax is devolved to the Scottish Government, we in this House should debate the impact the Scottish National party's tax hike will have on armed forces personnel and how that will reduce the demand for postings in Scotland?

Andrea Leadsom: I am grateful to my hon. Friend for that question. I commend her for standing up for her constituents and raising an important point. Over the coming months, the Ministry of Defence will be reviewing the impact of this latest decision by the Scottish Government, but she is right to point out that, in accordance with the legislation, all those who are identified as Scottish taxpayers by HMRC will continue to be issued with the appropriate tax code and so must have Scottish income tax applied on their earnings.

Ian Mearns (Gateshead) (Lab): I thank the Leader of the House for the confirmation that the estimates day debates will take place on the 26th and 27th. The subject

of those debates is in the hands of Members of this House and applications have to be made to the Backbench Business Committee by next Friday, the 16th, in order to determine which departmental estimates will be debated, so I say to Members, “Please, it’s in your hands. Make those applications.”

I am also aware, Mr Speaker, that today we will be very pressed for time. May I humbly suggest that we withdraw the pre-recess Adjournment debate and devote the whole time to the divisible motion in the name of my hon. Friend the Member for Stoke-on-Trent North (Ruth Smeeth)?

Andrea Leadsom: I am genuinely sorry that time for the Backbench Business debates has been reduced today, but the hon. Gentleman will appreciate that it is important that the House is able to question Ministers on some of the very important issues in today’s statements and urgent questions. I will always consider requests for the protection of Backbench Business time, and I was pleased to be able to protect time for the Backbench Business debate on Tuesday this week.

Mr Peter Bone (Wellingborough) (Con): The Secretary of State for Environment, Food and Rural Affairs has said that we will not have American-style industrial factory farming in this country, yet in my constituency there is an application to have 540,000 chickens slaughtered every 42 days. That is unacceptable. May we have a debate in this House on industrial-scale factory farming? Would you allow me, Mr Speaker, to bring in a cage with the chickens in it to demonstrate the appalling conditions they have to live under?

Mr Speaker: No cage, no chickens—at any rate in the Chamber.

Andrea Leadsom: I am grateful to my hon. Friend for raising that issue. As I have said, we have some of the highest animal welfare standards in the world, including for the way chickens are reared. However, he raises an important and concerning point and I encourage him to seek an Adjournment debate so that a DEFRA Minister can come to respond.

Several hon. Members *rose*—

Mr Speaker: Having heard the hon. Member for Gedling (Vernon Coaker) chuntering from his seat, let us hear him on his feet.

Vernon Coaker (Gedling) (Lab): First, may I apologise for my earlier excitement?

May we have a debate on crime statistics? In Nottinghamshire, the latest crime statistics show a 29% year-on-year increase. The Prime Minister yesterday just said that that was because of the different way this was recorded. In Nottinghamshire, we believe it is due to police cuts and many of the other changes that have been made. There is an urgent need for that to be clarified.

Andrea Leadsom: The hon. Gentleman raises an important point about policing and crime statistics. He will be aware that, overall, traditional crime is continuing to fall—by almost 40% since 2010. It is also the case that the recording of crime is improving and more people than ever before feel able to come forward to

report crimes such as domestic violence. Nevertheless, the hon. Gentleman is right to raise that specific issue. It is important that communities are able to do more to help themselves. That is why we have awarded £765,000 to community groups and more than £280,000 to community projects that are specifically working on ending gang violence and exploitation. There is much more to do, but across all areas of rising crime the Government are taking action to try to get on top of it and reduce it.

Bob Blackman (Harrow East) (Con): Every two minutes, a child dies of malaria in this world. May we have a statement or a debate in the Chamber on what we are doing to combat this dreadful disease, and on the opportunities to promote its treatment around the world at the Commonwealth Heads of Government meeting in April?

Andrea Leadsom: We all share the desire to see malaria stamped out, and other insidious diseases, particularly those affecting children in poorer regions of the world. My hon. Friend might like to seek a Backbench Business debate in order to share views with colleagues across the House.

Helen Jones (Warrington North) (Lab): Can the Leader of the House find time for a debate on old toll bridges and the traffic chaos they cause? The Warburton toll bridge in my constituency is causing traffic jams on all the surrounding main roads, for the sake of a 12p toll. The Department for Transport seems to hold no data on the impact of these bridges. Is it not time we debated that and abolished these 19th century tolls?

Andrea Leadsom: I absolutely share the hon. Lady’s frustration because I have had my own experience of toll roads and queues going down the street for the sake of 5p or 10p. I encourage her to raise the matter at departmental Question Time because I am sure that, if she persists, Ministers will look into it.

Martin Vickers (Cleethorpes) (Con): Unlike the Scottish National party spokesman, my constituents are optimistic about post-Brexit Britain. Will the Leader of the House find time for a debate, in Government time, when a Minister from every Department, including the Treasury, can come to the House and outline the advantages of Britain leaving the EU? We would need at least a full day.

Andrea Leadsom: As my hon. Friend would expect, I would be delighted to be able to deliver that. I share his enthusiasm for the United Kingdom’s prospects outside the European Union. He certainly might like to put that to every Department in Question Time.

Ellie Reeves (Lewisham West and Penge) (Lab): As the Leader of the House might be aware, there are widespread concerns over the outsourcing of probation services to community rehabilitation companies, many of which are facing financial difficulties. I am aware of one serious case in my constituency where a violent offender was released without a risk assessment by the CRC. May we please have a debate or a statement on the future of outsourcing probation services to CRCs?

Andrea Leadsom: This is a very important area. The hon. Lady will be pleased to know that our reforms to probation mean that we are now monitoring 40,000 offenders who would previously have been released with no supervision at all. That is a positive change for public safety. Overall, community rehabilitation companies have reduced the number of people reoffending. If she has a specific constituency case, she might like to raise it directly with the Department.

Jeremy Lefroy (Stafford) (Con): As chair of the all-party parliamentary group on malaria and neglected tropical diseases, I very much support what my hon. Friend the Member for Harrow East (Bob Blackman) said.

May we have a debate on the status of recommendations made by trust special administrators—in my case for the Mid Staffordshire NHS Foundation Trust? That report—the cost was £20 million—was accepted by the Secretary of State for Health and it made a lot of recommendations that are really important for my constituents, but we are seeing some erosion of them, despite the best efforts of the trust that took over Mid Staffs to implement them. It is absolutely vital that my constituents know that those recommendations are firm and will continue.

Andrea Leadsom: My hon. Friend has always championed his constituents and, in particular, been a strong advocate for improvements to his local hospital. I encourage him to seek an Adjournment debate so that he can hear directly from the Department of Health.

Carolyn Harris (Swansea East) (Lab): In a written statement, the Department for Business, Energy and Industrial Strategy recently announced the creation of the Office for Product Safety and Standards. Please may we have a debate so that we can better understand the Department's responsibilities, especially around counterfeit electrical goods sold online and, of course, electrical white goods?

Andrea Leadsom: The hon. Lady raises an important issue, and we have heard several times about the problems with counterfeit goods. If she wants to write to me, I can raise the matter directly with the Department, or she could seek an Adjournment debate to raise it directly herself.

Philip Davies (Shipley) (Con): An important piece of legislation for the post-Brexit world is the immigration Bill, but recent statements from the Home Secretary would suggest that there has been some back-sliding on its potential timescale. Will the Leader of the House tell us when we can expect to see this important Bill before the House?

Andrea Leadsom: My hon. Friend should rest assured that we are determined to make a success of leaving the European Union, and all the legislation that is necessary to ensure that that is the case will be brought forward as soon as it is required.

Derek Twigg (Halton) (Lab): My constituent Helen Hill's husband was murdered in 2002, and his killer was released after 10 years. Helen has recently been told that his supervision may stop four years on from his release and that she has started an online petition calling for

the supervision of murderers to be kept in place in for life. May we have an urgent debate on the supervision of murderers?

Andrea Leadsom: I am truly sorry to hear about that. I can well imagine that that is a difficult situation for the hon. Gentleman's constituent. He will be aware that my right hon. Friend the Secretary of State for Justice is reviewing the Parole Board's processes, and I am sure that there will be further updates to the House in due course.

John Lamont (Berwickshire, Roxburgh and Selkirk) (Con): Members will no doubt share my admiration for the way in which Scottish rugby legend Doddie Weir has reacted to his motor neurone disease diagnosis. Will the Leader of the House allow time for a debate on MND and join me in congratulating everybody in Kelso who raised £250,000 last week to help deal with this terrible disease? I also remind Members that I am running the London marathon to raise money for Doddie's foundation and to combat MND—any donations will be welcome.

Andrea Leadsom: I am delighted to support my hon. Friend and all other hon. Members who are mad enough to take part in the London marathon. I share his admiration for the manner in which Doddie Weir has reacted to his MND diagnosis. It is a terrible disease, and we should do everything we can to support work on it. I congratulate everyone involved in the Tartan Giraffe Ball, which sounds fascinating—I would love to see the photos.

Chris Elmore (Ogmore) (Lab): In her opening remarks, the Leader of the House mentioned that it is Children's Mental Health Week. I am working with the Royal Society for Public Health to establish a specific all-party parliamentary group on child mental health and the links with social media companies, including the impact that social media has on mental health. Will the Leader of the House make time for a debate that focuses specifically on child mental health and the impact of social media?

Andrea Leadsom: I genuinely commend the hon. Gentleman for sorting out that APPG. It is such an important matter. We are seeing a spike in young people with problems that are attributed to the use of social media. We are putting a record £1.4 billion into children and young people's mental health, and a record 1,440 children's mental health beds are available. We are also training staff in secondary schools in mental health first aid. There is a lot more to do, but I commend him for his contribution.

Mr Ian Liddell-Grainger (Bridgwater and West Somerset) (Con): Many local government problems have been laid bare this week and, as the Leader of the House knows, I have warned week in, week out about such problems. May we therefore please have time in the Chamber for a debate on the problems within local government—not just in my area, but throughout England and Wales?

Andrea Leadsom: My hon. Friend will be aware that there was a debate yesterday on local government funding, and there are regular opportunities to raise matters of

local government in the House. If he feels that a further debate is important, I encourage him to seek a Backbench Business debate?

Nick Thomas-Symonds (Torfaen) (Lab): In my role as chair of the all-party parliamentary group on off-patent drugs, I have been proud to contribute to the working party on this issue over the past two years. The drug repurposing report produced by that group is now on the desk of the Minister in the other place, the noble Lord O'Shaughnessy. When can we have a statement from the Government on the report's recommendations?

Andrea Leadsom: If the hon. Gentleman wants to write to me on that point, I can find out from the Department and get back to him.

Maggie Throup (Erewash) (Con): Following the debate in this Chamber last week on High Speed 2, will my right hon. Friend consider a further debate on statutory compensation not just for HS2 but for other major infrastructure projects of national importance?

Andrea Leadsom: Mr Speaker, I am sure that both you and I would support such a debate. My hon. Friend might wish to seek an Adjournment debate so that she can raise her particular concerns with Ministers.

Nick Smith (Blaenau Gwent) (Lab): Can we have a statement on the failure of the Financial Conduct Authority to release its report on the Royal Bank of Scotland's mistreatment of small businesses?

Andrea Leadsom: The hon. Gentleman is right to raise how small businesses were treated by the big banks during the immediate aftermath of the financial crisis and subsequently. He has now raised the issue in this place, and I suggest that he seeks an Adjournment debate if he would like further action so that Ministers can respond directly.

Damien Moore (Southport) (Con): Can we have a debate on what we can do to encourage more women to stand for public office? That is particularly apt as we commemorate the first women getting the vote 100 years ago.

Andrea Leadsom: My hon. Friend is right that, 100 years after the first women got the right to vote, we have made huge progress in advancing women's rights, but he is also right that there is a long way to go. Vicious and personal online abuse has no place in our public life. We are doing several things. First, we are introducing a new annual internet safety transparency report. Secondly, the Prime Minister announced this week that the Law Commission will review the legislation relating to offensive online communications. And thirdly, a social media code of practice will be published later this year setting out clearly the minimum standards expected of social media platforms.

Chris Bryant (Rhondda) (Lab): Can we have a debate in Government time on acquired brain injury? It is a delight that, thanks to the introduction of major trauma centres across the country, 500 more people are kept alive every year, but unfortunately more than a quarter of those major trauma centres have no rehabilitation consultant, so people are not able to get the important

support they need to get back on their feet and able to look after themselves. We can make a real difference to people's lives if only we try hard.

Andrea Leadsom: I am sympathetic to the hon. Gentleman's question. I recently met a constituent whose husband had been brain injured by thugs, and the situation is absolutely terrible both for the victim and for their family. The hon. Gentleman may wish to raise this directly with Health Ministers at departmental questions.

Douglas Ross (Moray) (Con): Can we have a debate on family businesses? Earlier this week we celebrated Scottish family business day, and two of the five oldest family firms in Scotland are in my Moray constituency: Johnstons of Elgin, which was established in 1797; and Christies of Fochabers, a garden centre established in 1820. Will my right hon. Friend join me in congratulating these two Moray firms on their contribution to the local economy and on what they do for our local area?

Andrea Leadsom: My hon. Friend is always a great champion for his constituency, and I am proud to tell him that I own a Johnstons jumper. The British Business Bank is supporting more than £276 million of finance to more than 3,000 small and medium-sized enterprises in Scotland. Additionally, the start-up loans programme has delivered more than 3,000 loans, worth more than £20 million, in Scotland. There is much more to do, but he is a great champion for all those small businesses.

Paula Sherriff (Dewsbury) (Lab): I recently held my first jobs and apprenticeships fair in Dewsbury, and it was attended by more than 300 people and many businesses, but too often young people in towns such as mine feel that there is a lack of opportunities at home and that the only alternative is to move to the big city. Can we have a debate on how we can nurture talent in Britain's small and very proud towns?

Andrea Leadsom: I am delighted that the hon. Lady is supporting apprenticeships, as many of us in this Chamber do in our constituencies. I take every chance to recommend to colleagues that they get an apprentice for their parliamentary office. I have had an apprentice in each of the last seven years, and it has been brilliant for me and for them. This is an important issue across all our towns. There have been more than 3 million apprenticeships since 2010, and there is much more to do. We should all combine forces to improve these life opportunities for young people.

Eddie Hughes (Walsall North) (Con): May we have a debate on the progress made on house building and the further action needed to build the number of homes we so urgently need in this country?

Andrea Leadsom: My hon. Friend raises a really important point. He will be pleased to know that this week the Prime Minister chaired the inaugural meeting of the housing implementation taskforce to talk about the progress we are making and what more action is needed. More than 217,000 additional homes were delivered last year—the highest level we have seen in all but one of the past 30 years. That takes us to more than 1.1 million extra homes in England since 2010. There is more to do, but there has been good progress.

Lloyd Russell-Moyle (Brighton, Kemptown) (Lab/Co-op): Activists in Honduras have been targeted with a wave of surveillance, intimidation and violence. Last year, as we found out last week, the UK—for the first time ever—approved the sales of interception equipment to the Honduran Government. Will the Leader of the House make time for a statement from the Secretary of State in this House about how the consolidated criteria on arms sales might have been breached by the sales to their sister party, which organised a coup in 2009, and has killed 100 lawyers since then and 50 Opposition members in the past year—their sister party?

Andrea Leadsom: The hon. Gentleman raises a point that will be of concern to many Members in this House. He is right to do so and he might want to seek an Adjournment debate, but what I can say to him is that we operate one of the most robust arms export control regimes in the world and a licence will not be issued where there is a clear risk that items to be licensed might be used in the commission of a serious violation of international humanitarian law.

Nigel Huddleston (Mid Worcestershire) (Con): May we have a statement or a debate on the benefits of switching energy supplier and how we can and should encourage even more consumers to switch?

Andrea Leadsom: My hon. Friend raises a very important question for many people in this country. I am glad to tell him that there has been good news. Since 2010, the number of energy suppliers has gone from 13 to more than 60 and 7.8 million energy switches took place in 2016, an increase of nearly 1.7 million on 2015. That means that customers are saving an average of around £308 by switching from a standard variable tariff offered by the big six. He will be aware of our commitment to bringing forward an energy price cap Bill, and that will happen in the near future.

Alan Brown (Kilmarnock and Loudoun) (SNP): My constituent, Christine Lilley of Kilmarnock, has received confirmation from the DWP that from now on it will cover her mortgage interest as a loan against her property. May we have a debate about the impact of this policy, the stress it is causing and the utter madness that could see people feeling forced to sell their homes and claiming more money on housing benefit than their mortgage interest relief would cost the Government?

Andrea Leadsom: I understand the hon. Gentleman's point, and I recently had a constituent come to me to discuss this issue. Of course, as the hon. Gentleman will appreciate, the reality for many is that there is significant value in their property. It is important to be fair to taxpayers as well as to those who need support in meeting their mortgage costs.

Clive Efford (Eltham) (Lab): Will the right hon. Lady say what she has done in her role as Leader of the House to satisfy herself of the accuracy of reports into the economic impact of Brexit produced by civil servants? Will she make a statement on what she is doing to prevent Ministers from attacking the motives of the civil servants who produce those reports?

Andrea Leadsom: I simply do not accept that people are attacking the credibility of those reports. What Government Members and Members from across the House quite rightly say is that economic forecasts are independent but nevertheless often subject to views and inputs as to the economic models used, and that they are therefore not an exact science and are often wrong. We need only look at the out-turn of economic forecasts in the past to see that they are not always accurate. In direct response to the hon. Gentleman's question, however, he will be aware that a room is made available in Parliament Street for hon. Members who wish to see for themselves the economic forecasts to which he is referring.

Patrick Grady (Glasgow North) (SNP): May we have a debate on UK Visas and Immigration decision-making processes? This morning, my hon. Friend the Member for Paisley and Renfrewshire North (Gavin Newlands) and I heard of a group of young Malawians who have been denied visas for this country on the basis of their not presenting birth certificates. They have not done so because many people in Malawi do not have birth certificates, but their sponsors have a flawless record of bringing people over. Will the Leader of the House look into that case urgently, and may we have a debate in Government time on the failures of UKVI?

Andrea Leadsom: The hon. Gentleman raises an important issue for his constituency, as he often does. I am sure that if he raises the matter directly with Home Office staff, they will look into it for him.

Luke Pollard (Plymouth, Sutton and Devonport) (Lab/Co-op): The remains of Royal Navy sailors who died serving our country on board HMS Exeter and HMS Electra are being buried in shallow mass graves in East Java in Indonesia. The Dutch Government are acting in support of the Dutch sailors from warships lost in the same actions, but the UK Government are not. May we have an urgent debate on this issue to make sure that we are taking every step to at least re-bury our fallen sailors with the dignity and respect that they deserve?

Andrea Leadsom: The hon. Gentleman raises an important point and I am very sympathetic to what he says. He might be aware that we have Foreign and Commonwealth Office questions on 20 February—the first day the House will sit after the recess—when he might wish to raise the matter with Ministers directly.

Jim Shannon (Strangford) (DUP): On 2 January 2018, Mr Hamed bin Haydara, a follower of the Bahá'í faith, was sentenced to death in Yemen for his religious beliefs. Formal charges against him included trying to incite Yemenis to leave Islam and embrace the Bahá'í faith. The sentence represents a clear violation of Mr Haydara's right to freedom of religion or belief and is part of a worrying trend in the treatment of all Bahá'is in Yemen. Will the Leader of the House agree to a statement or debate on this issue?

Andrea Leadsom: The hon. Gentleman raises a very concerning issue of freedom of religion. He will be aware that the House fully supports freedom of religion and is totally against depriving people of their human

rights in any form. I encourage him to seek an Adjournment debate so that he can take the matter up directly with Ministers.

Mr Speaker: We have made timely progress, so if the hon. Member for Paisley and Renfrewshire North (Gavin Newlands) wants to come in, he can, briefly.

Gavin Newlands (Paisley and Renfrewshire North) (SNP): Thank you for the opportunity, Mr Speaker, but my hon. Friend the Member for Glasgow North (Patrick Grady) raised the case in his question. I would add, though, that that case is urgent, with the exchange visit due to take place next week, so I would certainly appreciate it if the Leader of the House would look into it urgently.

Mr Speaker: The hon. Gentleman has made his point with force and alacrity. I hope that he is content.

Independent Complaints and Grievance Policy

11.52 am

The Leader of the House of Commons (Andrea Leadsom): I am pleased to announce the publication today of the report on an independent complaints and grievance policy.

In this week of celebrating 100 years of women's suffrage, it is right that we recognise the bravery of those in the suffrage movement and praise the great strides we have taken in our politics and our society over the past 100 years. But we are also all too aware of the unacceptable level of intimidation and aggression being shown towards people in public life, often directed particularly at women, BAME and LGBT+ candidates. Such behaviour clearly deters people from entering politics and threatens our democracy. When dealing with this very real issue, our Parliament must lead by example.

The working group was set up last November by the Prime Minister, with the support of all party leaders, in response to the very troubling allegations of sexual harassment and bullying taking place on the parliamentary estate. We all recognised the need for robust procedures to change the culture in Parliament and for this place to set the best example of a workplace that protects and supports all those working in it.

In my first statement, I said that urgent interim action would be taken, and that was the case. The staff helpline was extended to include staff of peers and others, with face-to-face counselling made available on the estate; party codes of conduct were updated and published online; and since Christmas, interim human resources guidance has been made available to Members' staff. Nevertheless, it was clear from an early stage that there was a substantial amount to do if we wanted to create a sound working environment that properly supports the more than 15,000 people who work for or with Parliament.

I am hugely grateful to all members of the working group for giving their time, consideration and indeed patience as we worked towards the publication of this report. You were clear, Mr Speaker, that for the House Commission to take up the new scheme, the response had to be cross-party. Although there have been some challenging discussions, I am pleased that that is what we have been able to achieve.

The group took extensive evidence, both in person and in writing, from a wide variety of stakeholders, including parliamentary officials, staff of MPs and peers, unions, academics, authorities on sexual violence and legal professionals. The group also conducted its own survey, which was open to a wide range of people and included a number of passholders who had not previously been asked for their experience of bullying and harassment.

Many people have devoted a considerable amount of time to this matter over the past three months and, after more than 100 hours of discussion, consultation and consideration, we have proposed a set of policies that will fundamentally change the working culture in Parliament. I would like to turn now to those proposals.

[*Andrea Leadsom*]

First, Parliament will agree a shared behaviour code, which will apply to everyone on the estate or engaged in parliamentary business regardless of location, and will underpin the new policy. It will be consulted on, and will make clear the behavioural expectations of everyone in the parliamentary community. Secondly, the new complaints and grievance procedure will be independent of political parties.

Thirdly, it was acknowledged that sexual harassment and sexual violence are different from other forms of inappropriate behaviour such as bullying and intimidation. Therefore, separate procedures will be agreed for those looking to raise a complaint regarding sexual harassment, and for those with a complaint of bullying. This is an important distinction and, although everyone has acknowledged the severity of complaints of sexual harassment, evidence from staff made it clear that instances of intimidation and bullying are in fact more prevalent. Fourthly, MPs' staff require proper HR advice—something that has previously been lacking and will go a long way to helping to resolve workplace grievances.

Importantly, the new system will be based on the principles of equality; be confidential and fair to all parties; be in line with the laws of natural justice; and command the confidence of all those who use it. The working group took advice at an early stage that, rather than reinventing the wheel, we should work with, and build on, the many sound processes and systems already in place.

For the benefit of Members, I turn briefly to the process for making a complaint or raising a grievance against a Member of this House. As colleagues will appreciate, the process for raising complaints against other members of the parliamentary community—such as peers, Members' and peers' staff, journalists and contractors—will differ according to their particular role. All the procedures are designed for the protection of staff and parliamentarians alike and have fairness at their heart.

It is intended that the House authorities will procure two independent services: one to consider allegations of sexual harassment and violence, and the other to consider workplace bullying and intimidation. Both avenues will provide support and, where needed, will investigate the complaint. Where informal resolution is not possible and the complaint is upheld, it will be referred to the Parliamentary Commissioner for Standards in the case of a Member of this House. The working group proposes that the commissioner's role will be expanded and reformed. She will have access to legal advice, and will be able to impose a new range of lower-level sanctions that may include a written apology, mandatory training or future behaviour agreements.

The commissioner will be able to review any finding by the independent investigator, and where she does so, she will ensure that her investigations are also strictly confidential, that both the complainant and alleged perpetrator have access to all evidence, and, crucially, that each has the right to representation or to represent themselves. Those measures will ensure fairness.

In the most serious of cases, the commissioner will refer her findings to the Committee on Standards. The Committee will be able to recommend to the House that an individual is suspended, and the House will vote on the recommendation. It is through this route that the

existing Recall of MPs Act 2015 could be invoked. The trigger for recall will remain the same as it is now, and there is no plan for changes to primary legislation.

The working group fully recognised the fact that those who work in this place are often in the media spotlight, and that vexatious and malicious complaints are a risk. The new procedures will therefore ensure that checks and balances are in place to guard against such complaints.

I will now briefly outline the next steps. A motion will be brought before the House and a debate will take place in the first two weeks after recess. Any necessary equivalent steps will be taken in the other place. It will then be for the House of Commons Commission to instruct the House authorities to finalise the agreed processes and carry out their implementation.

I am grateful to the Clerk of the House for confirming that the House authorities are ready to begin this work via a series of workstreams that will include, first, developing and consulting on a behaviour code for Parliament; secondly, procuring the two separate services required to support and investigate complaints of sexual harassment or bullying; thirdly, procuring an HR guidance service for Members' staff; fourthly, developing a staff handbook for Members' staff; and fifthly, identifying and drafting changes to Standing Orders to finalise necessary amendments to the procedures of the Parliamentary Commissioner for Standards and the Committee on Standards.

The working group will continue as a steering group to monitor the work of the House authorities. It is our intention for the work to proceed at pace over the next few months. Finally, six months after the start of the new scheme, an appropriate body—covering both Houses and having direct staff representation—will review the operation of the new processes.

In conclusion, the working group was formed to bring about change. It is a right, not a privilege, to be treated with dignity and respect at work. This ambitious report is a major step towards a safer, more professional environment. I hope that right hon. and hon. Members across the House will welcome the report, which I am confident will ensure that our Parliament is among the best in the world, demonstrating our commitment to equality, justice and fairness. I commend this statement to the House.

12.2 pm

Valerie Vaz (Walsall South) (Lab): I thank the Leader of the House for her statement and for her leadership of the group. We started this task on 14 November and worked on it until 29 January, and it felt like a long time. All credit must go to the staff, who heard our discussions and made sense of our ramblings, queries and questions. The result is this document, which I think makes some sense. When the new scheme is developed, it will cover 15,000 people working across the estate. It will hopefully also form part of any contracts on building programmes. There is still to be consultation with House staff, as Ken Gall, the president of the trade union side, has indicated, but the main scheme will cover a new behaviour code.

Paragraph 28 refers to other processes that individuals may choose, such as a process associated with their employment or the political party in question. The scheme will reserve the right not to investigate incidents

investigated elsewhere. Paragraph 31 provides that there will be support services, emotional guidance and other guidance, including advice on processes. Paragraph 32 outlines the confidentiality arrangements.

The informal and formal stages of the new sexual harassment policy and procedure are outlined in paragraphs 50 to 61, in chapter 3. Complaints handled by a specialist trained sexual health advisor are outlined in paragraph 54. There will be a separate process for bullying and harassment policy procedures, which is outlined in paragraphs 62 to 75, in chapter 4. The HR advice service that is to be up and running for the staff of MPs and peers will be procured as discussed in paragraph 74. There will also be cultural change training, as outlined in paragraph 79, because some people may not know what unacceptable or acceptable behaviour is. Chapter 7 outlines possible sanctions, and paragraph 92 sets out the timeframe in which the work will proceed. The estimate for the completion of all workstreams is roughly three months.

Members should note that staff supporting the working group have had to deal with their own work as well as this unusual way of working. I am pleased that a formal secretariat will be set up that is dedicated solely to implementing the recommendations, so staff do not have to cover their other posts and this one.

Dr Helen Mott was a gracious and knowledgeable adviser to the working group. The report says that any legal advice that is requested will be from a senior lawyer, but I would suggest that it should be at QC level. The expertise of ACAS should also be accessed. Our survey response showed a 17% return—lower than expected. However, further work may usefully consider ongoing surveys to test the robustness of the procedures.

The Leader of the Opposition has read the whole report and he, too, passes on his thanks to the staff for their hard work.

This is a much better report than the draft that was available before Christmas, as the Leader of the House has kindly acknowledged previously. My hon. Friend the Member for Brent Central (Dawn Butler), who is in her place, was keen to have flowcharts so that we could work out the procedure. There is a reference to that, and they may be forthcoming later. In the report before Christmas, there was no reference to the independent sexual harassment adviser, and that could have been lost. There is a body of work to be done, and I am grateful to the House authorities for ensuring that this work will continue. I know that it will be in capable hands.

Everyone in Parliament must be able to work together co-operatively, respecting the expertise of the House and balancing our responsibilities as elected representatives in a safe, secure and constructive workplace so that everyone, including our constituents and the staff of this House, can benefit from working for the common good in this extraordinary place.

Andrea Leadsom: I continue to be grateful to the hon. Lady and to her colleague, the hon. Member for Brent Central (Dawn Butler), for their contribution to the formulation of what I think will be a game changer for Parliament. They have both been stalwarts, as have all the other members of the working group. It has been an extraordinary and very concentrated piece of work, and I think we can all be proud of it.

I pay tribute to the staff of the House and of the Cabinet Office, who, as the hon. Member for Walsall South says, really gave of their time, with their day job still to be done. I would love to name them all, but I think they know who they are. They have done a fantastic job. I also pay tribute to my own team who support me in the Leader of the House's office. It is a small but rather excellent team. They are all seated in the Box, so I shall not look at them and embarrass them, but they have done a really superb job.

Dame Cheryl Gillan (Chesham and Amersham) (Con): I add my congratulations and commendations to my right hon. Friend the Leader of the House and to all the people who have been involved in the preparation of this preliminary report, particularly those who gave evidence, which really put the flesh on the bones. We need to ensure that the parliamentary estate is a complete no-go area for all harassment and bullying and is a safe place to work for everyone who enters into it.

As Members of Parliament, we all live our lives in a very public space. What protections will there be for people against malicious claims that are raised against them? More importantly, once a complaint is in train, how can we ensure that such complaints are dealt with and examined on a timely basis? We all know that some examinations of behaviours in this place can last literally for years and never reach a conclusion. It is only fair to the people who are being investigated that this is executed on a timely basis and adjudicated on in due course.

Andrea Leadsom: My right hon. Friend raises two issues that were debated at enormous length within the working group. She will appreciate that much of the evidence that we took demonstrated the importance of putting the complainant at the heart of this procedure, making sure that we created a sufficiently safe space for people to feel that they could come forward with their complaint and not find themselves plastered all over the press. That was absolutely key.

By the opposite token, my right hon. Friend is exactly right: we do live in the media spotlight, so it is very often of great public interest when a complaint is made even if that complaint is subsequently not upheld. Part of the process, for the sake of both complainant and alleged perpetrator, is that the independent investigation will be held confidentially. It will be very important for natural justice that both sides can present their side of the story and that the independent investigator comes to a finding, which the Parliamentary Commissioner for Standards can then review, should the alleged perpetrator require her to do so.

Pete Wishart (Perth and North Perthshire) (SNP): I thank the Leader of the House for her statement and congratulate her once again on the solid leadership she has offered to the working group and the immense patience she has demonstrated to get this report over the line. I do not think I have ever been involved in a process that has been subject to such scrutiny, review and rewriting, but we got there. I sincerely want to thank the secretariat, the staff of the Leader of the House and all the other staff who were involved in the report. They had to deal with many competing demands to ensure that we got this very good report.

[Pete Wishart]

This is a significant, substantial document, and it has managed to secure all parties' support. It hopefully signals the beginning of the end of the poisonous patriarchal culture that has characterised so many of the relationships in this House. Victims of sexual harassment will now have a process to bring forward complaints independent of the political parties, which is perhaps the key feature of what has been designed and delivered today.

There is a clear road map for how complaints will be examined, with a range of solid sanctions in place to deal decisively with perpetrators. A shared behaviour code is also significant and to be welcomed, as are the proposals for training for all Members and measures to support staff, especially the HR support available to members of staff for the first time.

I have a couple of questions for the Leader of the House. Will she pledge to keep a cross-party approach, which has been so useful, with staff in place as a key feature of that? Can she tell us what will be available to ensure that everything in this document is implemented in good time?

Andrea Leadsom: I am grateful to the hon. Gentleman for his comments, and I thank him and the Scottish National party for their unstinting support and determination to see this progress. He is right to raise the fact that we put aside any political differences.

I would like particularly to pay tribute to the staff members of the working group, who contributed in a totally constructive way to getting the right solution that is fair to both the complainant and the principles of natural justice. They gave their time unstintingly, and they too had day jobs to be getting on with. They have been superb, and I assure the hon. Gentleman that it is fully my intention for their contribution to continue to be a core part of the process as we complete the implementation. The report is clear about the areas in which staff representation will be necessary. He can rest assured that we will be working at pace and that the same members of the working group will remain involved, where they are able to do so.

Maggie Throup (Erewash) (Con): I too would like to congratulate and thank everybody involved in this report, which is an amazing work to have produced over a short time. Every Member comes to this House with a different background. Will my right hon. Friend outline what training will be available to Members and whether it will be compulsory?

Andrea Leadsom: Training was another area on which the working group had lengthy discussions. I can see my friends on the working group inwardly groaning—"Not training again." We discussed the need for extensive training to be made available. Of course, we were not just considering issues around complaints about sexual harassment and bullying. We were also dealing with issues raised by staff members about how to properly recruit someone, how to properly discipline someone, how to deal with conflict in the workplace and how to deal with complications between staff of different teams and people who come into contact with one another who do not necessarily have an employment relationship at all. We looked at many different areas.

There will be a comprehensive package of training on areas such as consent, unconscious bias and how to properly recruit, retain and discipline members of staff. Equally, there will be sanctions. Voluntary training will be made available, and there will be mandatory training from after the next general election. There will also be compulsory training by way of lower level sanctions that can be imposed by the Parliamentary Commissioner for Standards on Members of the House.

Ms Harriet Harman (Camberwell and Peckham) (Lab): I join other hon. Members in commending the work of the Leader of the House and thank her for the way she has gone about it. Her approach has been very serious and committed but also inclusive, involving—right at the heart of the process and on an equal footing—the shadow Leader of the House and the shadow Secretary of State for Women and Equalities, my hon. Friend the Member for Brent Central (Dawn Butler), who have been able to consult and involve us in the process.

The right hon. Lady's working group has been able to ripple the discussion widely. Of course, we all have an interest in ensuring that grotesque abuses do not happen in this House, that it is a safe and decent place to work and that any wrongdoing is called to account.

People have talked about the balance between a fair system for the complainant and a fair system for the person who is complained about. Obviously that is right. The media spotlight can be very harsh indeed on a Member of Parliament just on the basis of an accusation made, but it can also be very harsh on a complainant, and we have to bear that in mind. Timeliness is very important for an hon. Member against whom a complaint has been made, but it is also important for someone who has complained. I know that that has been at the forefront of the working group's mind.

I appreciate the fact that the right hon. Lady has said this is a work in progress. She has established a response and a system and set up some processes, but it is very important indeed that she stays on the case, with colleagues across the House, to ensure that this actually works. I thank her for her work.

Andrea Leadsom: I am grateful to the right hon. and learned Lady. She has, over decades, shown her commitment to equality, fairness and justice in this place. I am glad to hear that she is pleased with the work we have put to paper. I assure her that I am committed to seeing this through, as I know are other members of the working group. It is absolutely our intention to put the complainant at the heart of everything we do. She is exactly right. I have heard separately from a number of people who have come to me with their concerns, knowing I was involved in this process. Often, those complainants' stories have got into the media, and they have been hounded. That is a terrible situation for them to find themselves in, and we are determined that the new procedure will address that.

Mr Bernard Jenkin (Harwich and North Essex) (Con): I thank my right hon. Friend and the working group for producing a far-reaching and radical document that I hope the House and the other place will proceed with implementing, as they intend to. The report talks about a behaviour code for the whole of Parliament, which is a very comprehensive change. It also talks

about a culture change in paragraph 82 and training. That underlines the shortcomings that the Select Committee on Public Administration and Constitutional Affairs has advertised exist in our code of conduct, and the report requires changes to the House of Commons code of conduct.

I particularly commend the intention to set up a review body once all this is implemented. If I read the report correctly, that might be a joint committee of both Houses of Parliament, perhaps including lay members. Ultimately there has to be comprehensive oversight of this change and how it integrates with what we already have.

Andrea Leadsom: I am very grateful to my hon. Friend, the Chairman of the Public Administration and Constitutional Affairs Committee, for his Committee's contribution. It made a very useful written submission with recommendations on the establishment of a joint committee, with staff representation, to review the workings once this system is up and running. I am very sympathetic to that idea, and the report indicates that we would like to see such a review take place once the new system has been up and running for six months. The behaviour code for all in Parliament, including visitors to this place, is designed to sit alongside existing codes and not to interrupt them. I look forward to working with him in consulting on the behaviour code.

Caroline Lucas (Brighton, Pavilion) (Green): My Plaid Cymru colleague, the hon. Member for Dwyfor Meirionnydd (Liz Saville Roberts)—she could not be in the Chamber today, but she is a member of the working group—asked to be associated with my comments. We very much thank the Leader of the House for the way in which she has conducted this incredibly important inquiry.

I welcome this report, which is a potential game changer. The shocking figure that almost one in five people working in Westminster have experienced some form of sexual harassment is testament to the fact that the ongoing political culture is toxic. Does the Leader of the House agree that we need not only the consent training she mentioned, but for it to be mandatory, with sanctions available for Members who might not be persuaded to take it up? Quite frankly, Members who are most likely to be resistant to taking up the training are probably those who need it most.

Andrea Leadsom: I am so grateful to the hon. Lady, who has been so diligent in ensuring that we come to the right decision. She is tempting me to go back into some of the debates we had in our sessions. I share her concern. We want to invite all Members across this House—in fact, everybody who works in this place—to properly understand what it is to treat one another with dignity and respect. So the training we have mentioned in consent and unconscious bias, how to recruit and employ people, and what constitutes bullying and harassment are all absolutely vital. They will be available as compulsory sanctions and we will be seeking means to encourage people across the estate to take them up voluntarily where we cannot make them mandatory.

Sir Desmond Swayne (New Forest West) (Con): But publication of the name of the accused might bring forth corroborating evidence in what otherwise might be one person's word against another. Where should that difficult balance lie?

Andrea Leadsom: My right hon. Friend will appreciate that this has been an incredibly difficult balancing act. All of us on the working group made it clear that the commitment to protecting the interests of the complainant would be at the heart of this. That means very often that the complainant does not want to and will not come forward with a complaint if they then run the risk of being hounded in the media and, in effect, having a trial in the full glare of the public spotlight. That was one of the core areas we sought to address. That inevitably means that there are compromises and these are matters for the final discussions about procedures, where the right balance should be secured between the public interest to know about a perpetrator and the interests of the complainant to have their privacy and confidentiality respected. It is a difficult area and we will need to find that fine balance. I am sure that it will end up being on a case-by-case basis, with very careful assessment by the independent investigator, who will of course have the right qualifications to be able to make that decision.

John Mann (Bassetlaw) (Lab): Six or seven Members of the US Congress and Senate have announced their retirement after sexual harassment allegations. So far, none has done so in the UK Parliament and no political party has yet required people to either stand down or retire. Does the Leader of the House agree it is important that political parties do not hide behind these very welcome proposals in terms of their responsibilities? Will ongoing complaints be allowed to be retrospectively submitted to the new system?

Andrea Leadsom: I agree entirely with the hon. Gentleman that it is important to have ultimate sanctions. It is obviously for individual perpetrators to make a decision about whether to resign or retire, but it is absolutely the intention of the new procedure that they will and can be forced to do so, regardless of who they are and what their role is in this place.

In answer to the hon. Gentleman's other point about historical or pre-existing allegations, this was another area the working group spent a considerable amount of time discussing. There is a specific complication with making individuals liable to a procedure that was not in place at the time of the allegation. That complicates this somewhat. However, we will make sure that we are able to deal with the issues of historical allegations, even if they cannot be dealt with specifically by this new procedure.

Nigel Huddleston (Mid Worcestershire) (Con): I very much welcome the statement and appreciate all the work across the whole of the House that has gone into it. Can the Leader of the House confirm whether the new process is intended to cover all staff, including constituency staff, interns and perhaps even contractors?

Andrea Leadsom: Yes. The new procedure is designed to cover all the people who work in this place—all pass holders—and indeed those who work in our constituency offices, with the exception for the time being of House staff because they are already subject to the respect policy agreed some time ago, which protects them from issues of bullying and harassment. We have agreed with the House authorities that there will be consultation to consider whether all House staff should also come under this procedure in due course. To be specific, it will include contractors coming to this place, all those with

[*Andrea Leadsom*]

parliamentary passes, Lobby journalists, staff of Members and Peers and those who support all-party parliamentary groups.

Chris Bryant (Rhondda) (Lab): I am all for robust debate and even occasionally a witty heckle or two, but one of the worst forms of bullying in a playground is when a bunch of kids gang up on another child. That is sort of what we do every Wednesday afternoon in Prime Minister's questions, is it not? When somebody we do not like is called, there are groans from Members on the other side of the Chamber, as if to suggest that they are less important than anybody else. We praise somebody from our own side and all too often the Whips on either side deliberately try to shout down people on the other side of the Chamber. If we are really going to tackle bullying, are we not going to have to tackle the whole culture of the way in which we do our business?

Andrea Leadsom: I am very sympathetic to what the hon. Gentleman is saying. This procedure seeks to change the culture in this place. We all have our own personal opinions about different activities—what is right and what is wrong—but what is very important is how the complainant feels. By having this independent procedure, it will be possible for an individual to go and talk to somebody to receive support and guidance and, where necessary, to have an investigation if it is felt that something is serious and needs to be addressed. Once we see the impact that that has on people—not necessarily Members of this place; it could be anybody who works on the parliamentary estate—and people start to see that there are consequences, that will change the culture in this place. My ambition is that, over time, we become the best example of how a Parliament treats all its staff and workforce with respect and dignity.

Mr Speaker: As the hon. Member for Rhondda (Chris Bryant) knows, I deal with the manifestations of disorder at Prime Minister's questions and on other occasions to the best of my ability. However, in noting what he has said, I can tell the House that I have raised the concern he has articulated with successive Chief Whips on both sides of the House. To say that the response has not been receptive would be an understatement. I call the Leader of the House.

Andrea Leadsom: Is that a question from you to me, Mr Speaker, because I had already replied to the hon. Member for Rhondda?

Mr Speaker: No. This is just a matter of putting on the record what is a matter of fact. As I say around the country, behaviour at Prime Minister's questions will change when the Whips on each side want it to change. It is as simple and incontrovertible as that. If they want it to change and they say it must change, it will; if they do not, it will not. I can deal with the manifestations: I do, and I will. Whoever glares at me or waves at me, I could not care less—I will do what is necessary. Others must face up to their responsibilities.

Jamie Stone (Caithness, Sutherland and Easter Ross) (LD): May I most sincerely thank the Leader of the House for her statement? I acknowledge the work that

has been put in by the working group, including by my hon. Friend the Member for East Dunbartonshire (Jo Swinson). I am delighted to hear that these policies will apply to constituency staff, some of whom work very far away from this place. How will this information be disseminated to those staff and will there be an opportunity for them to come to Westminster to be trained up?

Andrea Leadsom: First, I thank the hon. Member for East Dunbartonshire (Jo Swinson) for her absolute commitment to the success of the working group. She was also very diligent and very focused. I thought her outing on the "Today" programme this morning was brilliant and also rather funny. Colleagues will notice that there was a little sting in the tail.

The hon. Gentleman asked whether there will be outreach to constituency offices. I assure him that there will be.

Chris Elmore (Ogmore) (Lab): I warmly welcome the work done by the Leader of the House on this issue and I thank all hon. Members involved in the development of the report. The right hon. Members for Chesham and Amersham (Dame Cheryl Gillan) and for New Forest West (Sir Desmond Swayne) asked about confidentiality and the policing of anonymity. We have an investigative press in this country and people in this Palace talk. So I wonder how the Leader of the House intends to police and regulate the confidentiality of those who are victims and those who have been accused. I am sure there are newspaper editors who would argue that publishing the name of someone who has been accused would be in the public interest. It is important we get detailed information about how that should be policed.

Andrea Leadsom: The hon. Gentleman is exactly right, and that goes to the heart of the challenge of ensuring that the complainant's desire not to be all over the newspapers and social media is respected and upheld. The two services—one dealing with sexual harassment and the other with bullying and intimidation—will be independent and procured by the House authorities on behalf of the House, and they will have strict procedures for confidentiality. As would be expected, should those procedures be breached—for whatever reason—there would be severe consequences. Confidentiality will be a key part of that. Similarly, the working group proposes that the processes of the commissioner for standards should also be strictly confidential, and having met her, I am absolutely sure that she will uphold that need for confidentiality. My expectation is that all those involved in the investigatory process will uphold the need for complainant confidentiality.

Jim Shannon (Strangford) (DUP): I, too, thank the Leader of the House. As the manager of the team, so to speak, she has delivered, together with the other hon. Members involved. I also commend my hon. Friend the Member for Belfast South (Emma Little Pengelly) for her significant contribution. Will the Leader of the House say whether the mandatory training provided will also deal with non-sexual harassment and give not just MPs but our teams and staff guidelines on how to handle stress and react appropriately in highly pressured situations? How does the investigatory committee envisage that such training will take place?

Andrea Leadsom: First, I thank the hon. Member for Belfast South (Emma Little Pengelly) for her contribution. She had a different perspective on this working group and she has been incredibly constructive all the way through. The hon. Gentleman mentions staff in this place. One key piece of evidence that we took is that staff feel a strong need for proper HR guidance to be made available to them. A number of issues were raised about members of staff who resign simply because they feel that they are not happy or not being treated well, and they do not know where to go. They recognise the risks of talking to the press or to their MP, and rather than cause a fuss they just leave. They are then left feeling dissatisfied and unhappy, and that can affect their job prospects elsewhere because they want to get a good reference and so on. It is important, right across the board, that staff are able to learn about their contractual rights through proper HR guidance, and that training is made available for all those who manage or supervise staff. Many MPs have a chief of staff or someone who manages an intern or an apprentice, and we must make training easily available—online as well as face to face—so that we support the desire among people in this place to professionalise our working environment.

Mr Speaker: Thank you. The next statement comes as a result of, and in response to, the exceptionally brave, persistent and unstinting pressure brought by the hon. Member for West Lancashire (Rosie Cooper). That point is known to many, but has just been acknowledged to me in the most glowing terms by the Minister of State at the Department of Health and Social Care. Therefore, when we come to questions, I will allow the hon. Lady some latitude in probing the Minister on a matter with which she has been extraordinarily closely involved.

Acute and Community Health

12.34 pm

The Minister of State, Department of Health and Social Care (Stephen Barclay): With permission, Mr Speaker, I wish to make a statement on the independent review of Liverpool Community Health NHS Trust, which was conducted for NHS Improvement by Dr Bill Kirkup and published today.

What happened to patients of Liverpool Community Health NHS Trust is, before anything else, a terrible personal tragedy for all families involved, and the report also makes clear the devastating impact on many frontline staff. On behalf of the Government I apologise to them, and I know that the whole House will want to extend our sympathies to every one of them.

As Mr Speaker correctly identified, I wish to pay tribute to the hon. Member for West Lancashire (Rosie Cooper). The people of Merseyside know only too well the cost of attempting to silence the victims and campaigners for those seeking justice. As the report makes clear, her personal commitment to get to the truth on behalf of the victims of Liverpool Community Health NHS Trust, her personal courage in asking difficult questions of those in senior positions within the NHS, and the persistence and precision of her search for accountability, are all vindicated today. We in this House, and across the wider health and social care services, owe her a debt. I also thank Dr Kirkup and his team for this excellent report. As with his report on Morecambe Bay NHS Foundation Trust, it is a clear, forensic, and at times devastating account of failures in the care of Liverpool Community Trust by its management, its board, and its regulators.

The report covers the period from the trust's formation in November 2010 to December 2014, and it describes an organisation that was, "dysfunctional from the outset". The consequences of that for patient care were in some cases appalling, and the report details a number of incidents of patient harm including pressure sores, falls leading to fractured hips, and five "never events" in the dental service—an incredibly high number for one organisation.

The failings of the organisation were perhaps most starkly apparent in the services provided at Liverpool Prison, where the trust failed to properly risk-assess patients, including for nutrition and hydration, and it did not effectively manage patients at high risk of suicide. The review also identified serious failings in medicine management at the prison. There are many more examples of poor care and its impact on both patients and staff in the report, but what compounds the shock is the lack of insight into those failings displayed by the organisation at the time. This was the very opposite of a culture of learning, with incidents under-reported or played down, warning signals ignored, and other priorities allowed to take the place of patient safety and care for the vulnerable.

We have seen this sort of moral drift before, most obviously at Mid Staffordshire and Morecambe Bay. As with Mid Staffordshire, the management at Liverpool Community Health NHS Trust put far too much emphasis on achieving foundation trust status. The review states that,

[Stephen Barclay]

“the trust undertook an aggressive cost improvement plan, targeting a £30 million reduction over five years. This represented a cut in resources of approximately 22%. We were surprised that such an ambitious financial reduction was not scrutinised more closely—by both commissioners and regulators.”

There is a direct line from the decision to pursue foundation trust status in that reckless manner to the harm experienced by patients. Indeed, an earlier report by solicitors Capsticks reported in March 2016 that the interim chief executive who took over from Bernie Cuthel found in her first week that

“there was an underspending by £3 million on district nursing. These teams were devastated because they weren’t allowed to recruit, some of them down to 50%”.

This is a district nursing service in which Dr Kirkup reports that patients were experiencing severe pressure sores, up to what is clinically called grade 3. That was accompanied by many of the hallmarks of an organisation that has lost sight of its purpose. As Dr Kirkup states,

“the evidence that we heard and saw amply confirmed the existence of a bullying culture within the Trust, focused almost entirely on achieving Foundation Trust status. Inadequate staffing levels, poor staff morale and appalling HR practice went unheeded. This was the end result of inexperienced leadership that was not capable of rising to the challenges presented by the Trust.”

Following the Mid Staffordshire report, Dr Kirkup recognises that steps have been taken to introduce independent, clinically-led inspection by the Care Quality Commission. The Government have also introduced the special measures regime within NHS Improvement. Alongside this, we have put in place a number of measures to create a wider culture of learning and improvement. The Secretary of State has offered a great deal of personal leadership in helping to create this culture, including the establishment of an independent chief inspector for hospitals, whom I met yesterday and spoke with again this morning, and the recent introduction of measures to support trusts to learn from deaths and to improve patient safety.

I am sure I am not alone in finding it astonishing that Dr Kirkup found there was a

“small minority of individuals who refused to co-operate”

with the review. I wholeheartedly agree with his view that

“it remains the duty of all NHS staff to assist as fully as they are able with investigations and reviews that are directed toward improving future services”.

All but one of the board of the Liverpool trust shirked their legal and moral responsibility to be candid about the organisation they governed. In large, complex organisations, responsibility and accountability are always distributed to some degree. It is the case that the higher up in an organisation someone is, the greater their degree of responsibility. In this case those individuals were Bernie Cuthel as chief executive and Frances Molloy as chair. It is clear from reading the report that they each must take a significant share of the responsibility for these failures.

Hon. Members will, I am sure, have noted the conclusion to the clinical governance section of the report, which highlights the responsibility of the former chief executive of the trust for the system of clinical governance and its failures. It would appear from the report that while the former chief executive, Ms Cuthel, is now able to see

that there were failures in clinical governance, she does not have as strong a sense of her own responsibility as one might expect. I understand that she is no longer employed in the NHS in England, but she does continue to hold a role working with the NHS in Wales.

In response to this report, the Government intend to take a number of actions. First, the Government accept the recommendations in full. While this was a report commissioned by NHS Improvement, I will write to all the organisations named in the recommendations set out at section six of the report, asking them to confirm what steps they will take to implement the recommendations, or to set out their reasons for not doing so. I will ensure copies of that response are shared with the Health Committee.

Secondly, one recommendation is specifically for the Department of Health and Social Care, as set out in paragraph 6.5 on page 64. This relates to a review of CQC’s fit and proper person test. I intend to discuss the terms of that review with the hon. Member for West Lancashire and will appoint someone to undertake that review within the coming days. I believe that review will need to address the operation and purpose of the fit and proper test, including but not limited to: where an individual moves to the NHS in another part of the United Kingdom; where they leave but subsequently provide healthcare services to the NHS from another healthcare role, such as with a charity or a healthcare company; where differing levels of professional regulation apply, such as a chief executive who is a clinician compared to one who is a non-clinician; where there is a failure to co-operate with a review of this nature and what the consequences of that should be; and reviewing the effectiveness of such investigations themselves when they are conducted. I will be pleased to hear the views of the hon. Member for West Lancashire, and those of the Health Committee, on these issues.

Thirdly, I have asked the Department to review the effectiveness of sanctions where records go missing in a trust, or where records appear to have been destroyed.

Fourthly, I have asked the Department for advice on what disciplinary action could be taken against individuals in relation to the findings of this report. Clearly due process needs to be followed, but it is important that we address a revolving door culture that has existed in parts of the NHS, where individuals move to other NHS bodies, often facilitated by those who are tasked with regulating them.

Fifthly, I will ask NHS Improvement and NHS England to clarify the circumstances under which roles were found or facilitated for individuals identified in the report as bearing some responsibility for the issues at the trust.

Finally, I have spoken with colleagues at the Ministry of Justice and confirm to the House that they intend to investigate the issues arising from this report in respect of HMP Liverpool specifically and the prison estate more generally.

All organisations and individuals make mistakes. Where this is used as an opportunity to learn and improve, we will do all we can to provide support. Where, however, there is any kind of cover-up or a blinkered denial of what has happened, Members of this House and the victims of that wrongdoing have a right to expect accountability. The hon. Member for West Lancashire

has done the NHS a great service. I will place a copy of the Kirkup review in the House of Commons Library. The Government are acting in full on the findings of the report.

12.46 pm

Justin Madders (Ellesmere Port and Neston) (Lab): May I start by adding my appreciation for the tenacity my hon. Friend the Member for West Lancashire (Rosie Cooper) has shown in pursuing this matter over a number of years? She has led the way in tackling this injustice fearlessly and relentlessly. In that respect, she is an example to all right hon. and hon. Members in this place. I agree with the Minister that the report is a vindication of her courage, but is it not shameful that this scandal only came to light because a Member of Parliament was prepared to give a voice to those who were afraid to speak out?

Today's independent report on the Liverpool Community Health Trust lays bare a catalogue of failure that caused harm to patients across Merseyside between 2010 and 2014. It is a grim example of a repeat of the regulatory pressures and board management failures at Mid Staffs. What is of huge concern is that some of the failures came after the final publication of the Francis report. As we have heard, incidents identified in the report include the deaths of inmates at HMP Liverpool, patients having the wrong tooth extracted by trust dentists, and patients on intermediate care wards suffering repeated falls and broken bones or ending up with pressure ulcers. We have to make sure that the pain experienced by so many patients and their families is properly detailed and recognised. We must make sure the NHS is able to learn from these events and that systems are put in place to ensure they never happen again.

I put on record our thanks from the Labour Benches to Dr Bill Kirkup and his team for the work they have done in carrying out this investigation and helping us to understand what has gone wrong. Today's report says that patients of community services suffered unnecessary harm because the senior leadership team was "out of its depth". Let us be clear what lies at the heart of this: unrealistic cost-cutting by the trust without regard to the consequences that led directly to patients being harmed. The report exposes serious problems around the scale of cost-cutting being imposed on NHS trusts. In the case of Liverpool Community Health, the motivation was the drive to achieve foundation trust status. The trust disciplined and suspended staff who blew the whistle about poor care and its controversial plans to slash staff to save money. What guarantee can the Minister offer that trusts are no longer being allowed to prioritise financial savings over patient care? What protections have been put in place for staff who raise concerns about cost-cutting?

Today's report notes the irony of staff reductions being agreed at the same board meeting that had earlier considered the implications of the Francis report. That alone should have raised alarm bells about the capacity of board members to challenge the trust. The NHS still faces huge workforce shortages, so what update can the Minister give us on how the 10-year workforce strategy has been received? What additional measures will the strategy include to guarantee safe levels of staffing in all areas of the country, in community as well as acute services?

I am pleased that the Minister recognises concerns that managers responsible for these extreme failures can often go into leadership roles in other parts of the health service, or indeed for private providers to the NHS in another capacity. Will he advise the House how many people who refused to co-operate with the investigation are still employed in some part of the NHS? Is there anything in the existing terms and conditions or structures that can be used to require future co-operation? Is there any redress in existing policies and procedures that we can use against these people?

The report said that regulators were distracted by higher-profile services such as acute care. The *Health Service Journal* said today that oversight failures were partly attributable to organisational changes that were taking place under the Health and Social Care Act 2012, so what will the Government do to ensure that national priorities are not allowed to interfere with local oversight?

Finally, the report raises serious concerns about the quality of healthcare in prisons. HMP Liverpool still has significant challenges, and the new provider of the prison's health service—the Lancashire Care NHS Foundation Trust—has just said that it cannot continue with the contract on the level of funding currently available. The Ministry of Justice will investigate these matters more generally, but will the Minister assure us that prison healthcare is properly supported and resourced in Merseyside and elsewhere across the country?

Paragraph 1 of the review's findings sums up the devastating impact of these multiple failings:

"Staff were overstretched, demoralised and—in some instances—bullied. Significant unnecessary harm occurred to patients."

In the unprecedented financial squeeze that the NHS currently faces, we need assurances from the Minister that patients and staff will come before finance and that today will be the last time we hear such a damning message about what is going on in our NHS.

Stephen Barclay: I thank the shadow Minister for his questions and the manner in which he put them before the House. His first key question was to what extent measures are in place to address this sort of issue, should it arise again. Post Francis, and following Sir Bruce Keogh's review of 14 trusts with high mortality rates, a new regime has been put in place. There is a new chief inspector of hospitals, Professor Ted Baker, and a specific regime involving NHS Improvement, which commissioned this report. NHS Improvement has a new chair, Dido Harding, a very senior figure from the business community.

That regime has put 37 hospitals into special measures so far. The methodology that is used to alert regulators to areas of concern has also been revised. For example, far more importance is now placed on staff and patient surveys. However, it remains to be explained why a trust could pay so many compromise agreements, for example, in response to so many staff disciplinary issues. I assume that many concerns were raised by trade unions locally, as no doubt the hon. Gentleman is aware. We must also consider the extent to which earlier reports, such as the Capsticks report, raised concerns that should have been addressed. That is why, in my statement, I signalled my desire to look at those issues and ensure that they are addressed by the fit and proper person test in particular. As he will be aware, though, that test pertains only to

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board-level appointments in the NHS, not to all roles. We will need to look at that scope, at the effectiveness of the investigation and particularly at the revolving door element of the problem, which he recognised.

Turning to the other issues that the shadow Minister raised, we clearly need to ensure that due process is followed. I do not need to remind the House of the difficulties of any enforcement against for instance, Fred Goodwin in financial services or Sharon Shoesmith in child services. People rightly expect due process, and all hon. Members would ask for that. The victims will rightly ask, "How can the chief executive, with this catalogue of issues, move within the NHS rather than be fired?" I know that the hon. Member for West Lancashire (Rosie Cooper) has many concerns about that, as do the Health Committee and many other Members.

I look forward to working with the hon. Member for Ellesmere Port and Neston (Justin Madders) in the spirit in which he raised these issues. We share concerns, and I know the House as a whole wants us to get to the heart of them.

Dr Sarah Wollaston (Totnes) (Con): I pay tribute to my colleague on the Health Committee, the hon. Member for West Lancashire (Rosie Cooper). She is a remarkable parliamentarian and advocate for patient safety. All of us on the Committee look forward to working alongside her to examine in full the Kirkup report's recommendations, and I welcome the Minister's commitment to a review of the fit and proper person test.

On the wider issues that the report raises, it is clear that when staff and funding continue to be cut from community services, there are terrible consequences for patient care. Will the Minister assure the House that he will work closely alongside the Care Quality Commission to identify other trusts in which issues such as this are likely to arise because of the workforce and funding pressures that are now being faced?

Stephen Barclay: I am very happy to work with my hon. Friend on this. As she will be aware from reading the report, it is explicit that the finances were there for the existing service. That is stated at the outset of the report. What drove the problems was a wholly unrealistic attempt to seek foundation trust status, with a cost improvement plan that was simply undeliverable. There was a massive reduction, without any attempt to reconcile that with serious issues on staff levels and vacancies. As the report explicitly sets out, when staff raised those concerns, they were bullied, harassed and on occasion suspended without due cause. The culture has changed significantly, and measures have been put in place for how the regime involving NHS Improvement would address such issues and look at cost improvement plans.

On the extent to which the culture was driving the problems, I refer to the remarks I made in my statement. According to the report, the interim chief executive went in and found a significant underspend—£3 million—in the district nursing budget, at the same time as there were significant vacancies and patient harm. That culture was driving the issue, and that culture is what we need to put an end to.

Alan Brown (Kilmarnock and Loudoun) (SNP): I thank the Minister for early sight of his statement. I certainly echo his comments about our sympathy for the families and staff members who have been involved over the years. I pay tribute to the hon. Member for West Lancashire (Rosie Cooper), although the tenacity required from her perhaps sums up what is wrong with the present system.

On Dr Kirkup's observations and recommendations, as the Minister has acknowledged, some individuals did not co-operate with the investigation. Is there therefore a case for a law change to prevent that from recurring in the future, or at the very least for employment and registration sanctions ultimately to be applied to such personnel?

On the fit and proper person test that the Government have pledged to undertake, will any agreed new standards be applied retrospectively to board members who are currently in place? Again, the Government have acknowledged the revolving door culture, so it is important that the test is done properly. Will they review executive pay for chief executives and senior staff? After Mid Staffordshire and this, what will be done to properly protect whistleblowers in future to allow them to come forward?

Funding and resources are clearly really important. Dr Kirkup's report lays bare the fact that the defining strategic objectives were foundation status and a £30 million saving, or a 22% reduction in resources, rather than the true goal of clinical quality. What will be done to ensure that regulators pick up on such contrasts in future, and what responsibility do the Government take for funding and the drive for efficiency savings?

Lastly, does the Minister agree that this situation confirms the failings of the trust system, and that any privatisation of the NHS and profit before care cannot be allowed under future free trade deals?

Stephen Barclay: The hon. Gentleman raises a number of important points, but particularly regarding whistleblowers. That was one warning signal that clearly failed here. The regulations have been changed, as he will be aware. In the past, there was a culture in which compromise agreements were applied with gagging clauses attached. That prevented visibility of the compromise agreements. That is why I asked, on receipt of the report, why the compromise agreements that were paid were not escalated to the board, and indeed what sight, if any, regulators had of those compromise agreements. Clearly financial payments will have been made, so there should be an audit trail.

The hon. Gentleman asked what changes had been made. An area on which my right hon. Friend the Secretary of State has placed a huge amount of importance, and in which he has given a huge amount of leadership, is patient safety guardians and ensuring that there are people in trusts tasked specifically with giving voice to patients. One of the many sensible pieces of advice that my predecessor, my hon. Friend the Member for Ludlow (Mr Dunne), gave me was that when visiting a trust, I should have a one-on-one meeting with that individual, not only because of their status within the trust but to gather information from them. He did so assiduously on all his visits.

The wider point is how, from a regulatory structure point of view, we can ensure that there are safeguards when there are cost improvement programmes and ask what visibility there is of them. NHS Improvement has set out a series of measures to ensure that trusts learn the lessons of Francis. Obviously the period covered by the report goes back as far as 2010, but it is important that the NHS learns from the issues that Dr Kirkup sets out.

Dame Cheryl Gillan (Chesham and Amersham) (Con): May I add my tribute to the hon. Member for West Lancashire (Rosie Cooper)? She is a formidable parliamentarian and has done some very good work on this. The report is shocking. Back in March 2015, following other incidents, the Public Administration Committee produced a report investigating clinical incidents in the NHS, in which it recommended the setting up of the health service's safety investigation branch. The Government have now published the draft Bill for that. When will it enter pre-legislative scrutiny, so that we can change the culture and have the open learning culture that we should have in our NHS, very much as is seen in the airline industry?

Stephen Barclay: My right hon. Friend raises an important point on the draft Bill and the consultation. I am not in a position to announce a date; that will be announced by business managers in the usual way.

My right hon. Friend is right to allude to that Bill as one of a suite of measures following Sir Bruce Keogh's review and the Francis report, which are all part of changing the culture. I acknowledge the importance of those measures, but I want to signal to the House today that Dr Kirkup's report identifies remaining issues that need to be tackled. He has done us that service, and that is where I am keen that we focus as a Government.

Rosie Cooper (West Lancashire) (Lab): Thank you for your indulgence, Mr Speaker. I do not intend to test your patience today by dealing with the details of these matters; I will do that through Adjournment debates, questions, the Health Committee and other mechanisms available to me.

I thank the Minister for his kind words and his comprehensive statement in response to the excellent work of Bill Kirkup and his team. I pay tribute to Dr Kirkup for his thoroughness and independence, and I thank him most sincerely, on behalf of the staff and patients in Liverpool who suffered really badly at the hands of what I want to call a dictatorship—the regime. Whatever it was, what was done was done in our name and the name of the NHS, and those people deserve justice.

After the ACAS review, the CAP6 report and now the Kirkup report, with a National Audit Office report on the way and Nursing and Midwifery Council hearings due soon, it really is important that the NHS ensures that justice is not only done but seen to be done. Under Governments of all parties, the higher echelons of the NHS have closed ranks to protect themselves. That has got to stop. That senior people were able to inflict such harm on staff and patients and then just walk into other senior NHS jobs with six-figure salaries, and that in this case it could be arranged by the north regional managing director of NHSI, Lyn Simpson, is simply staggering.

I still cannot answer the question that the Minister posed—why were the chief executive and the board not fired? Why were they not sacked? It is incomprehensible. Nothing has been learnt over the past four years. As of only a few weeks ago, NHSI is presiding over another potential LCH, over in the Wirral's hospitals trust.

I will obviously continue to pursue these matters with vigour on behalf of the staff and the patients, and I want to place it on the record for everyone who is affected that I do not see the Kirkup report as the end—far from it. The Minister has a legal and forensic background. How will he assure the House that these matters will be dealt with properly, and that cover-ups and backdoor deals have ended once and for all? The Secretary of State has said so many times, "This will stop. We are not going to keep moving failed executives around," yet it continues to happen.

I will say quite honestly that I asked a question of a Minister last year and he answered me in good faith. He said, "NHSI doesn't participate in moving staff around." Not only can we now prove that it is true that it does, but it nearly happened in the Wirral a few weeks ago. The message has got to go out: "If you do this kind of stuff, you are responsible. You will not escape." The NHS must be accountable, and those in it held responsible.

Stephen Barclay: I thank the hon. Lady for those comments. As I said, I have asked NHS Improvement and NHS England to clarify the circumstances under which roles were found or facilitated for individuals identified in the report as bearing some responsibility for the issues at the trust. I await the answer to that central question, which the hon. Lady posed.

On the sense of cover-up, the Secretary of State has provided leadership in bringing about the culture change on patient safety. Following the awful situation in Mid-Staffordshire, it was recognised across the House that changes needed to be made on patient safety, and I think the NHS itself has recognised that. NHS Improvement has new leadership, who commissioned the Kirkup report themselves.

On the changes that have been put in place, I alluded to the CQC regime and the chief inspector and the methodology. I spoke to the chief inspector yesterday. Every hospital has now been visited, using that new methodology, and obviously that programme will start to accelerate and target as further work visits are done. The methodology used for that has also evolved to include staff surveys, for example. So a number of measures have been taken, and the special measures regime is also very much at the heart of that.

A number of steps are being taken, but the approach that underpins those is that although we must create a duty of candour, enabling people to learn from the mistakes that will happen in an organisation employing more than 5 million people, there should not be the sense that people can escape their responsibility by moving within the system. I have discussed that with people in the NHS, and I believe there is a wide recognition that the culture has changed significantly. But clearly, as we consider the issues that emerge from the Kirkup report, the House will need to see further reassurance.

The hon. Lady asked how I and the Government will ensure that these issues are addressed, not covered up. First, no one doubts that the hon. Lady will use all the

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parliamentary tools to pursue this matter, including in her role as a senior member of the Health Committee. I am aware that other members of the Committee, such as the hon. Member for Liverpool, Wavertree (Luciana Berger), a former shadow Health Minister, will take a significant interest in this issue. I know that the Chair of the Health Committee will do so. I have regular discussions with her, and as we address the “fit and proper” test and other issues, I look forward to benefiting from the expertise on that Committee.

It is clear that measures have been taken, and it is right that we recognise that much work has been done in the NHS to change the culture, to ensure that the warning signs are seen, and to ensure that something like this never happens again, but it is also clear that there are specific issues in the report to be responded to, and I very much share the desire of the hon. Member for West Lancashire that we do that.

Several hon. Members *rose—*

Mr Speaker: Order. I remind the House that there is another ministerial statement to follow, and that although the debate on matters to be raised before the forthcoming Adjournment is not now intended to take place, no fewer than 19 Members wish to take part in the debate on community banking, so there is a premium on brevity. These important matters having been preliminarily aired, I now appeal to colleagues to ask single-sentence, pithy questions, without a great preamble, then we will progress towards other matters. I now call Sir Oliver Heald.

Sir Oliver Heald (North East Hertfordshire) (Con): My hon. Friend will be aware, and indeed has said, how bad the situation was at Liverpool prison, where the trust had no understanding of what was required of it in its role as health provider. That put healthcare staff in a very difficult position. Does he feel that there is a need for better liaison between health and justice in relation to prison health facilities? Is the CQC really in a position to inspect them, or should there be joint inspections by Her Majesty’s inspectorate of prisons and the chief inspector of hospitals?

Stephen Barclay: I spoke to colleagues in the MOJ yesterday about the issue that my right hon. and learned Friend raised in the first part of his question. I agree with him that the standards of care for those in prison should be the same as those in the NHS more widely. As he will know, NHS England took over commissioning for healthcare services in prisons in 2013; that is one of the changes that have been made. He will also know that the Dr Kirkup’s report drew attention to local factors, including a personal conflict of interests that goes to the heart of the relationship between the trust and the prison. However, he is absolutely right to allude to some wider issues from which we need to learn.

Nick Smith (Blaenau Gwent) (Lab): How many members of the board failed to co-operate with this scathing review, and can the Minister name them?

Stephen Barclay: Only one member of the board co-operated with the review, from which we can deduce that all the rest did not. Given that I am relatively new

to the Department, it would probably be wise for me to seek clarification on the extent to which individuals should be named, but I am happy to confirm that the chair of the board did not co-operate.

Victoria Prentis (Banbury) (Con): Does the Minister agree that the report shows that leadership really matters in our local NHS? What further steps can he take to ensure that hospital trusts fully understand the importance of transparency to clinical quality and patient safety?

Stephen Barclay: My hon. Friend is absolutely right. That is why we are increasing the number of doctors we train by 25%. We are also looking into how we can increase the number of clinicians in leadership positions in trusts, and how we can reduce variance. That is one of the key issues. The NHS has some brilliant leaders, but the variance between trusts is far too wide.

Jamie Stone (Caithness, Sutherland and Easter Ross) (LD): Given that health is devolved to the Scottish Government, Mr Speaker, you may wonder why I am asking this question. Will the Minister reassure me first that the report will be shared with NHS Scotland and the Scottish Government, and secondly that, as and when senior appointments are made, there will be an ongoing, constructive and informed dialogue across the border? Now you will see why I asked the question, Mr Speaker.

Stephen Barclay: I am happy to reassure the hon. Gentleman, but he has raised an important point. The question of people moving within the United Kingdom is not the only issue; another potential issue is the question of people moving to a charity or a private company that is providing services for the NHS, or taking up other roles in the healthcare landscape.

Martin Vickers (Cleethorpes) (Con): May I press the Minister a little further on his worrying suggestion that revolving doors are often facilitated by those who are tasked with regulating them? Will he also look at democratic accountability not just in the appointments of officials, but more widely in the NHS?

Stephen Barclay: I referred earlier to my desire to work on these issues with members of the Health Committee, who include my hon. Friend, and I shall be happy to look into the points that he has raised. The previous statement was about the culture in the House of Commons. I think that what goes to the heart of my hon. Friend’s question and the matters that we are discussing is that issue of culture, and the need for the culture in pockets of the NHS to change. My right hon. Friend the Secretary of State has done a great deal to bring about such change, particularly in respect of patient safety, but I shall be happy to work with my hon. Friend to take that further.

Fiona Bruce (Congleton) (Con): What lessons can be learnt by Liverpool Community Trust—and, indeed, by other underperforming trusts—from the successful turnaround of some 20 trusts under the Government’s new special measures scheme?

Stephen Barclay: My hon. Friend is right: although 37 trusts have gone into special measures, a significant number have not just moved out of special measures,

but moved from “room for improvement” to “good”. That is relevant to a much wider challenge in the NHS, whether it involves procurement, workforce planning, or mentoring for junior doctors. I met the family of a junior doctor last week to discuss mentoring and support, particularly for those in their first year out of medical college. Trusts have shown leadership on a number of issues, and I think that the special measures regime has shown the scope to spread that best practice much more widely across the system.

Michelle Donelan (Chippenham) (Con): I agree with the Minister that it is vital for us to expose and tackle failings in the NHS, especially when they put people at risk of harm. Does he agree with me that this case highlights the fact that money is not always the only answer? Effective leadership and responsible management are also important.

Stephen Barclay: My hon. Friend is right. I think that at the heart of Dr Kirkup’s findings was the conclusion that what drove these events was not money—and he made that point specifically in relation to the finance for the initial services—but the desire to seek foundation trust status, which led to a wholly unrealistic cost improvement plan and an unwillingness to address the issues that arose as a consequence.

Damien Moore (Southport) (Con): I thank my constituency neighbour, the hon. Member for West Lancashire (Rosie Cooper), for all the work that she has done on this issue.

As has already been said, it is important for the right culture to exist in our NHS. However, it is also important for those who compromise patient safety to be brought to book and punished, and for us to know what action was taken, because otherwise the same thing will keep happening.

Stephen Barclay: My hon. Friend is right. Professor Ted Baker, the chief inspector of hospitals, has drawn attention one of Dr Kirkup’s findings, which is that the CQC is now in a much better position to challenge and fine those responsible for unsafe care and poor standards. That also reflects the excellent work that Professor Baker and his team have been doing to ensure that inspections become much more rigorous in identifying issues such as those that we have been discussing today.

John Howell (Henley) (Con): I am a member of the Justice Committee, which has taken a particular interest in Liverpool prison. Will my hon. Friend assure me that there will be a review of the suicidal potential of prisoners to ensure that the systems are right?

Stephen Barclay: My hon. Friend is right to allude to the importance of learning lessons, especially given that there are many vulnerable people in prisons, and given the risks that accrue as a result. Yesterday I spoke to the Under-Secretary of State for Justice, my hon. Friend the Member for Bracknell (Dr Lee), who is responsible for offender management issues, and the Prisons Minister, my hon. Friend the Member for Penrith and The Border (Rory Stewart), visited Liverpool prison last week. I know that they have both taken a great interest in the report, and that they will take any further action that is needed.

Tom Pursglove (Corby) (Con): Does my hon. Friend envisage an ongoing oversight role for Dr Kirkup that would enable him to help to put these failures right?

Stephen Barclay: I should be happy to discuss any such future opportunities with Dr Kirkup. His excellent report builds on the work that he did at Morecambe, and I think there is a huge amount for us to take forward from its findings.

State Pension Age

1.19 pm

The Parliamentary Under-Secretary of State for Work and Pensions (Guy Opperman): With permission, Mr Speaker, I will make a statement following the Opposition-day debate on state pension age.

The decision to equalise the state pension age for men and women dates back to 1995 and addresses a long-standing inequality between men and women's state pension age. This change was part of a wider social trend towards gender equality, but was also a decision, partly as a result of European and equality legal cases, relating to occupational pension provision.

During the Blair and Brown years, the then Government decided that a state pension age fixed at 65 was no longer affordable or sustainable. The Pensions Act 2007 introduced an increase in state pension age to ages 66, 67 and 68. The coalition Government brought in further changes under the Pensions Act 2011, which accelerated the equalisation of women's state pension age and brought forward the increase in men and women's state pension age to 66 by 2020. During the passage of this Act, Parliament considered a range of alternative options, resulting in a £1.1 billion concession that capped the maximum increase any woman would see in her state pension age at 18 months, relative to the Pensions Act 1995 timetable.

Many Members raised the issue of communications in the November debate. Since 1995, the Government have gone to significant lengths to communicate these changes. People were notified with leaflets, an advertising campaign was carried out and later individual letters were posted out. Those affected by the 1995 Act changes were sent letters informing them of the change to their state pension age between 2009 and 2011, with letters sent to 1.2 million women. Those affected by the Pensions Act 2011 changes were sent letters between January 2012 and November 2013, which involved sending over 5 million letters with an accompanying leaflet.

Life expectancy and state spending are what have driven these changes. Society has changed in countless ways since the 1950s and life expectancy is no exception. A girl born in 1951 was expected to live to 81, and a boy to 77. By 2018, the latest Office for National Statistics cohort figures show an increase of over 10 years for newly born girls and over 12 years for boys, to 92 and 89 respectively. Life expectancy at older ages has also gone up during this period and is projected to continue to increase in future years.

These welcome increases in life expectancy of course have implications for the state pension. As people live longer, they invariably also spend longer in retirement. Had we not equalised the state pension, women would be expected to spend over 40% of their adult lives in retirement, a proportion which would only continue to increase. This situation is not sustainable for any Government and means increasing taxes for the working population. Going as far as some campaigners have urged and revoking the 1995 Act would represent a loss of over £70 billion to the public purse.

The state pension must be maintained on an affordable footing for future generations of pensioners and taxpayers. That necessitated the Government's action to equalise and then increase the state pension age through the Pensions Acts of 1995, 2007, 2011 and 2014.

Any further transitional arrangement would come at great cost. The Government have considered many options and all of the proposals would be wrought with substantial legal problems, as well as financial ones. Any amendment to the current legislation which creates a new inequality between men and women would unquestionably be highly dubious as a matter of law. Causing younger people to bear a greater share of the cost of the pensions system in this way would be unfair and undermine the principle of inter-generational fairness that is integral to our state pension reforms.

Let me turn to some of the proposals from the debate. The Scottish National party seeks a full compensation package of at the very least the reverse of the 2011 Act. The SNP costed this at £8 billion, but that is a vast underestimate: it would actually cost the taxpayer over £30 billion and potentially even more. There is also no doubt that the Scotland Act 2016 gives the Scottish Government the powers they need to address this issue. The Labour Opposition have made multiple suggestions, with many seeking the full compensation package of £70 billion. In addition, they have proposed in their manifesto keeping the state pension age at 66. That would cost over £250 billion more than the Government's preferred timetable by 2045-46. Payments on this scale are simply unaffordable and cannot be justified.

The key choice a Government face when seeking to control state pension spend is to increase state pension age or pay lower pensions, with an inevitable impact on pensioner poverty. The only alternative is to ask the working generation to pay an even larger share of its income to support pensioners. I believe that successive Governments have made appropriate but difficult decisions to equalise and increase the state pension age. A significant concession was made in 2011 so that no woman will see an increase to her state pension age of more than 18 months, relative to the 1995 Act timetable. To renege on our decisions and further increase costs to the public, especially the working population, would be unfair and unaffordable.

1.24 pm

Jack Dromey (Birmingham, Erdington) (Lab): I thank the Minister for his statement and for arranging to let me have sight of it earlier this morning.

The state pension for women born in the 1950s should be set in the wider context of the Government's—uninspiring, I have to say—track record on pensions. Last July, the Government announced that they would be bringing forward the increase in the state pension age to 68 in 2037, justifying this on the increase in life expectancy. However, in the same week, the renowned expert on life expectancy, Professor Sir Michael Marmot, described how a century-long rise in life expectancy was “pretty close to having ground to a halt,” and had flatlined since 2010—in part, I have to say, the consequence of Government policy on austerity.

Since then, statisticians from the ONS have revealed that by 2041 life expectancy for men and women would be a year less than had been projected just two years previously. In addition the ONS has revealed that, although women continue to live longer in good health than men, their healthy life expectancy has decreased since 2009. Yet more evidence from Public Health England shows how deep inequalities in healthy life

expectancy remain. On average, people in the UK are now projected to live shorter lives than previously estimated. Does the Minister agree?

It is in this context that the Government are failing women born in the 1950s. This statement does nothing to address the pensions injustice these women face. The Government have had multiple opportunities to act, so why is the Minister again refusing to use the opportunity of a motion passed by this House to do so to take further steps? It is unacceptable that we are having to make this same argument and raise the same points again because this Government continue to refuse to help these women, who are suffering and losing out due to the acceleration of the state pension age and lack of proper notice. This issue is not going to go away. Why do the Government continue to act as though it will? This statement is, sadly but not unsurprisingly, yet another example of the Government's failure to give women born in the 1950s the dignity and respect they deserve. It is a missed opportunity to take real action.

We have all heard often heart-breaking stories from many thousands of women affected by the changes about how the situation they face is one of desperation and fear of poverty. Christine in my constituency is 62 and is now having to wait until she is 66 to retire, with both her husband and her father having just died. In her words, "Not that cleaning jobs are a bad thing, but I have never done a cleaning job in my life and I am now having to do three cleaning jobs to make ends meet until such time as I can retire." That is wrong.

It is to this Government's shame that they refuse to recognise the very real basis for the fears of women such as Christine. What immediate measures will the Government take to address this appalling situation? Does the Minister understand how difficult it is for many women in their 60s to retrain and access decent work? What support will his Department offer these women—or will he repeat the bizarre proposal made from the Conservative Benches that they might take up apprenticeships?

As we have repeatedly set out, there are several immediate actions the Government could and should take, but time and again they have refused. Can the Minister explain why he refuses to offer women affected by Government changes to the state pension age the cost-neutral option to draw their state pension at age 64, as we have proposed? That would allow women who choose it to retire up to two years earlier.

The pension age is due to rise to 66 by the end of 2020. We reject the Government's proposal to increase the state pension age even further. We will act by putting in place a new review of the pension age, specifically tasked with developing a flexible retirement policy that reflects the contributions people make, the wide variations in life expectancy and the arduous conditions of some work.

It is also right to extend pension credit to those who were due to retire before the increase in the pension age, which would benefit hundreds of thousands of women. Will the Minister look again at that proposal?

In conclusion, sadly, this statement does nothing to help women born in the 1950s. Actions are needed, not words, if the Government are to restore some of the faith and dignity that many people feel they have lost as a result of the Government's refusal to act and to

introduce proper transitional procedures. These are the women of Britain—the women who built this country. They deserve nothing less.

Guy Opperman: I thank the hon. Gentleman for his comments. He seeks an independent review of the state pension age. Well, the Government did that last year. The Cridland review was independent of Government and it published its conclusion, just as the Labour party manifesto called for. The review's findings supported the assertions that the Government have put forward.

The Labour party used to be financially credible, but sadly those days are long gone. The Labour party, under Tony Blair and Gordon Brown, passed the Pension Act 2007, which raised the state pension age. We now have the bizarre situation in which the Labour party manifesto states that the state pension age should not go beyond 66. In other words, it is going back on its own decision in 2007. Its credibility is sadly lacking.

The situation is further complicated by Labour's reliance on Michael Marmot. The shadow Secretary of State for Work and Pensions keeps relying upon him, and the hon. Gentleman repeated that today. Michael Marmot made it very clear that "improvements in life expectancy at birth, which had been around a one-year increase every five years for women, and every three and a half years for men, have slowed since 2010 to a one-year increase every 10 years for women and ever six years for men." The point is that the increase is still going ahead; it might have slowed to a degree, but life expectancy continues to rise.

The Labour party agreed in 2004 that the ONS cohort figures should be accepted and then followed them thereafter. The ONS produced a report last December on life expectancy at birth, which found that in 50 years' time, by 2066, cohort life expectancy at birth is projected to reach 98 years for females and 96 for males, a rise of over six years for both genders. In 2018 life expectancy at birth is projected to be 92 for women and 89 for men.

Let me touch briefly on the Fuller Working Lives strategy, which I am sad to say the Labour party seems no longer to support. There are 1.2 million people over the age of 65 in employment, which should be celebrated. It is entirely right that retraining might not be suitable for everyone, but it is also right that Governments of every hue should provide opportunities for those who wish to take those things up. For example, over the most recent nine-month period, the number of apprenticeship starts for people between the ages of 45 and 59 was 53,000, and for the over-60s it was 3,400. That means thousands of people taking opportunities for retraining. With respect, that should be supported.

Several hon. Members *rose*—

Mr Speaker: Order. I remind the House of the substantial business to follow, which is heavily subscribed. There is therefore a premium upon brevity, from Back and Front Benches alike—minimum preliminary comments; simply a focus on the question to the Minister.

Peter Aldous (Waveney) (Con): I shall cut to the chase, Mr Speaker. What impact assessments have the Government carried out to assess the impact of their proposals on women born in the 1950s?

Guy Opperman: Multiple impact assessments were carried out, in 1995, 2007 and 2011, and obviously these matters were debated at great length in both Houses of Parliament, on an ongoing basis.

Patrick Grady (Glasgow North) (SNP): I thank the Minister for advance sight of his statement, although, frankly, it does not say very much that is new. The Government seem unable to accept that, irrespective of their policy of abstaining in Opposition day debates, there is a clear majority in the House in support of the 1950s women. Five Conservative Back Benchers and six Democratic Unionist party Members voted for the Scottish National party's motion on 29 November, which is the second biggest rebellion in this Parliament. Rather than engaging in more bluster and buck-passing, the Government should be bringing forward proposals to address what the motion called for:

“to improve transitional arrangements for women born on or after 6 April 1951 who have been adversely affected by the acceleration of the increase to the state pension age.”—[*Official Report*, 29 November 2017; Vol. 632, c. 366.]

That is the will of the House, clearly expressed time and again.

It is not good enough for the Minister to wave a red herring and pretend that the Scottish Parliament could somehow resolve the situation. This is about reform of the pensions system, and the state pension age is reserved—the Scotland Act 2016 is very clear that the Scottish Parliament cannot make benefits by way of old age. In any event, it is not the job of the Scottish Parliament to clean up a mess made by the UK Government, and it is certainly not the job of Scottish taxpayers effectively to pay twice to mitigate the impact of Tory cuts.

If the Government continue to ignore this House and the voices of the 1950s women, they should get ready for further debates, questions, petitions and amendments to legislation, because this is not going away. This week we have been celebrating the suffrage campaign, and it is not by coincidence that the WASPI—Women Against State Pension Inequality Campaign—women have chosen those colours for their campaign. The 1950s women have paid in, and it is time for the UK Government to do them justice and pay out.

Guy Opperman: The hon. Gentleman knows full well that the Scotland Act 2016 gave a variety of powers, under sections 26, 28 and 24. Crucially, if an individual is of working age, they can be addressed with assistance by the Scottish Government—those are not my words; that was set out in crystal-clear detail on 22 June by Jeane Freeman, my opposite number in Scotland. I remind the hon. Gentleman that the SNP's manifesto included a commitment to assess the impact of these changes and the options open to the Scottish Government with a view to providing support to these women. I suggest that the support is there. I have written to my opposite number in the Scottish Government and the leader of the SNP at Westminster, saying, “Go ahead; the UK Government do not object to that in any way.” He should get on with it.

Douglas Ross (Moray) (Con): The Minister will be aware of my support for local WASPI women in Moray, and indeed that I supported the Opposition motion that has brought forward this statement. Will he update us

on the legal challenge being taken forward by Bindmans on behalf of women affected by these changes, because a number of Moray women are looking at that?

Guy Opperman: My hon. Friend will be aware that a legal challenge is being brought forward. I cannot comment on the outcome of it, but it will be resisted by the Government. We do not believe that it has merit. Clearly that is a matter for Bindmans and the WASPI women, but it will definitely be resisted.

Ruth Smeeth (Stoke-on-Trent North) (Lab): I am afraid that the Minister might have missed the point, never mind the anger of 1950s women. Today, in the constituency of my hon. Friend the Member for Stoke-on-Trent Central (Gareth Snell), there is a city-wide pensions roadshow. So many women are affected by the pension changes that demand has outstripped supply and not everyone can be let in. When will these women have answers and transitional arrangements?

Guy Opperman: With respect, this matter was debated at great length in 1995 and in 2007, under the Labour Government, and they could have altered the decision if they wished to do so. At that stage they took the view that the changes were fiscally sensible, and in 2011 the matter was again debated by Parliament and there was a concession of £1.1 billion, after much consideration by this House.

Carolyn Harris (Swansea East) (Lab): Having heard the statement, I can only assume that the Minister really does not get this, because the strength of feeling, not just among the 1950s women, but among colleagues, is extremely high—they are angry. Maybe I can offer some help. If he agreed to meet me and his hon. Friend the Member for East Worthing and Shoreham (Tim Loughton), we could share with him the findings of a consultation we have recently undertaken on behalf of the all-party parliamentary group on state pension inequality for women. We could talk him through the problem and encourage him to do the right thing by acknowledging the problem and coming up with a respectful answer.

Guy Opperman: With respect, this matter has been debated since 1995—long before the hon. Lady and I arrived in this House—and successive Governments have taken a similar view on the appropriateness of the action, based on affordability, workability and the applicable equality legislation.

Stephen Lloyd (Eastbourne) (LD): Even though there is a shortage of time, I crave your indulgence, Mr Speaker, so that I can give two tiny bits of context. First, I believe that all parties are at fault here: the Conservatives, Labour—the Labour Government did little for 13 years—and the coalition. No party has a clean hand. Secondly, I urge the Minister to address three possible options. One is Labour's cost-neutral option for retirement at 64. The second is the indication of some kind of transition. The third is that the Minister could accept some change if the parliamentary ombudsman took some WASPI cases and concluded that the communication from Governments of all parties had been shocking.

Guy Opperman: The hon. Gentleman walked through the Lobby with me in 2011 to pass the Pensions Act when the Liberal Democrats was a party of financial

discipline, and I believe that we took the right decision at that time. I assure the hon. Gentleman that the so-called cost-neutral option is far from it—it is neither workable nor cost-neutral. The Government are sticking to the position that has been in place since 1995. The Labour Government took the same position for 13 years as did the coalition Government in 2011.

Alan Brown (Kilmarnock and Loudoun) (SNP): Yet again, the Minister has tried to break things down to a binary choice between paying out lower pensions or increasing the state pension age. However, pensions are only one aspect of Government spending and tax-raising powers. His Government have chosen to reduce corporation tax, which will cost the taxpayer £50 billion by 2025, and other tax cuts will cost £15 billion. As my hon. Friend the Member for Glasgow North (Patrick Grady) said, the parliamentary arithmetic is in favour of some changes, so will the Minister take control and actually make some sensible choices?

Guy Opperman: The hon. Gentleman and I are going to disagree massively on economic theory and taxation. It is right to cut taxes for business, because businesses make the payments that pay for the public sector that we all support so much. The key choice is whether the Government increase the state pension age or pay lower pensions, but the hon. Gentleman seems unable to accept that, and I do not agree with his approach to taxation.

Chris Elmore (Ogmore) (Lab): During the Minister's rather disappointing and sadly predictable statement, he said, as the Prime Minister said to me last year, that no woman will wait more than 18 months for their delayed pension, but that simply is not true. Some women are waiting six years and seven months. Will the Minister explain in simple terms how it is that those women are wrong and the Government are right, because those women are waiting and waiting and are not receiving their pensions?

Guy Opperman: I refer the hon. Gentleman to the point I made in my statement. The simple fact is that the 1995 Act brought the state pension age to 65, the Labour Government then increased it, and the coalition Government accelerated the process. The reason why it was referred to as an 18-month acceleration in 2011 is that that was relative to the 1995 Act timetable.

Jonathan Edwards (Carmarthen East and Dinefwr) (PC): I recently attended the launch of the WASPI campaign group in the Amman valley in my constituency, and they raised with me the seemingly arbitrary deadline of 31 March this year for those wanting to make a complaint to the DWP about the lack of notice of the proposed changes. Will the Minister confirm whether that is the deadline? If it is, what is the reason for it?

Guy Opperman: I cannot give the hon. Gentleman a precise answer, but I will write to him. However, it is the case that maladministration claims are being brought through the independent case examiner or the ombudsman, and I will write to him with the details.

Ministry of Justice: Environmental Sustainability

ENVIRONMENTAL AUDIT COMMITTEE

Select Committee statement

Mr Speaker: The hon. Member for Wakefield (Mary Creagh), the Chair of the Environmental Audit Committee, will speak on the subject for up to 10 minutes, during which no interventions may be taken. At the conclusion of the statement, I will call Members to put questions on the subject of the statement and call the hon. Lady to respond to them in turn. Members can expect to be called only once. Interventions should be questions and should be brief. Those on the Front Benches may take part in questioning.

1.44 pm

Mary Creagh (Wakefield) (Lab): I am grateful to you, Mr Speaker, and to the Backbench Business Committee for giving me the opportunity to make this statement on behalf of the Environmental Audit Committee about our third report of this Session, "The Ministry of Justice: Environmental Sustainability", which I am delighted to share with the House.

The Committee's remit includes carrying out regular sustainability audits of Departments and agencies. Working closely with the National Audit Office, we look at whether Departments are doing enough to reduce their impact on the environment and meet their greening government commitments. In the previous Parliament, we published sustainability audits of the Treasury and the Department for Transport, and this is our first audit of this Session.

The Government are the largest purchaser of goods and services in the country, and I pay tribute to the civil servants working across Government to reduce their carbon footprint. The Government should be leading from the front on sustainability. They have signed up to the UN's global goals, to the greening government commitments, which commit Departments to reducing their impacts on the environment, and to Government buying standards on procurement. All three are aimed at improving sustainable practices.

Why did the Committee choose the Ministry of Justice? With 1,600 sites, the Ministry of Justice has the second largest estate in Government. It accounts for 20% of the Government's greenhouse gas, waste and water emissions. It is the second largest buyer of goods and services, spending £4.6 billion through external suppliers in 2015-16, which is 10% of total Government spend on procurement. The Committee recognises the financial pressures that the courts and prison services are under, but being green brings financial benefits. UK businesses, for example, could save £23 billion a year by improving how they use energy and water and by reducing waste.

The Ministry has committed to put sustainable development at the heart of everything it does, so with the assistance of the NAO, the Committee examined whether that was happening. First, we were disappointed that the sustainable development goals were not mentioned in the Ministry's single departmental plan, despite the Government promising us that they would appear in every single departmental plan. That is a worrying trend across Government. Secondly, our audit uncovered significant weaknesses relating to how the Ministry

[Mary Creagh]

manages its sites, buildings and refurbishment projects, carbon emissions and vehicle fleet and in its approach to policy making.

The Ministry's estate is one of the most ecologically diverse in Government. Its prisons and immigration removal centres contain 10 sites of special scientific interest, only two of which are in a favourable condition. We also found gaps in the Ministry's governance and oversight. Senior management are often not informed of sustainability incidents. For example, we heard about one contractor that destroyed a nationally important protected orchid meadow but was not penalised or held to account through the contract.

The Ministry wants all its new buildings to achieve an "excellent" rating under the Building Research Establishment environmental assessment method—BREEAM—and it wants refurbishment projects to achieve a "very good" rating. However, we found that the Ministry had not assessed the environmental performance of nearly two thirds of its new-build and refurbishment projects. Of the 54 that did get the certificate, 14 failed to meet the required standard. Not knowing the rating of a building could not only lead to costs from retrofitting and poor energy efficiency but risk inmates' health through overheating. When a cost-benefit analysis is put forward, it is predicated on good or excellent standards being achieved, meaning that the building will cost more to run and manage than expected and will not meet the case set out for the project.

We also examined Her Majesty's Courts and Tribunals Service and its courts closure programme. Since 2010, 103 magistrates and 54 county courts have closed, and the Ministry is consulting on plans to close nine more courts. There were gaps in the guidance to staff on how to sell off court and tribunal buildings, and the oversight on contractors also showed gaps. For example, people tasked with selling the buildings were unaware of their statutory duty to tell Historic England if the buildings were listed or of particular local architectural significance, and they failed to minimise the risk of new owners letting the buildings fall into disrepair. In my constituency, Wakefield Crown court, sold off 20 years ago, has been left to fall into ruins, leaving my local authority and local council tax payers to foot the bill.

The Ministry of Justice did not meet its targets for domestic flights and carbon reduction in 2014-15. In fact, its use of domestic flights is increasing. We found that in one year there were 108 flights between London and Anglesey and 98 flights between London and Cardiff, as well as flights between Southampton and Manchester, even though perfectly good train services are available. The Ministry did not provide any explanation for the increase.

In the autumn Budget, the Chancellor committed that 25% of all cars in central Government Departments should be electric, yet only two of the Ministry of Justice's 1,500 vehicles are ultra-low emission vehicles. We also found that the Ministry does not systematically undertake environmental impact assessments of new policies. For example, in February 2017 the Government tried to remove the fixed cap on court costs in environmental cases, but they failed to consider the environmental impact of that decision, despite environmental groups saying it would have a "chilling effect" on access to environmental justice.

The Ministry of Justice acknowledged many of its shortcomings during our hearing, and it has been working to improve its oversight, systems and performance. That is welcome, but we urge it to improve in three key areas. We urge it to embed sustainability in all it does; to follow its own guidance when making policy—it is ironic that the Department tasked with upholding the law is failing to meet its own legal requirements in certain areas—and providing guidance to staff and contractors; and to improve oversight and governance of sustainability, including in the governance of its contractors, such as on buying standards for prison food.

We recommend that the Ministry of Justice sets more ambitious environmental targets for 2019-20, as we found it was setting its targets too low so that it could say, "We have met the targets a year or two early." That is no good. The targets have to be stretching, and they have to be on just the right side of impossible. The Ministry also needs to develop its sustainability policies, reflecting global goals, and it needs to set out how it will meet its existing targets. It needs to improve its estate management and systematically collect environmental rating certificates for all refurbishment and new-build projects.

The Ministry of Justice should provide better support to staff, especially prison governors and the people involved in selling courts and tribunal buildings, and it should provide guidance and oversight to contractors on how to manage the estate sustainably, including its sites of special scientific interest, which are protected by law. That is particularly important in the wake of the collapse of Carillion, which was a contractor on several of the prisons we looked at. The Ministry must improve its oversight of sustainability issues, and it must show leadership to the rest of central Government on sustainability.

If the UK is to be at the forefront of sustainability, the Government must lead by example. All Departments must do their bit, and the Ministry of Justice is failing to meet that challenge. Sustainability and the environment have been bolted on as a bit of an afterthought. In the Ministry's response to our report, I expect to see a clear plan that addresses our concerns and incorporates the global goals into everything it does.

I look forward to the Government's response, and I look forward to our Committee, and my many excellent Committee colleagues, continuing our quiet work in this overlooked but vital part of Government activity. I thank the House for giving me the opportunity to raise this report today.

The Parliamentary Under-Secretary of State for Justice (Lucy Frazer): I thank the hon. Lady for her very detailed and considered report. She has made some valuable points, and the Ministry of Justice will respond in due course in the usual way.

Mr Speaker: Except for that gracious tribute from the Minister, such has been the force, incisiveness and comprehensive scope of the statement by the hon. Member for Wakefield (Mary Creagh) that she has left the House speechless. I trust that the appropriate extract from the *Official Report* will be put up on the wall of one of the rooms in her home.

Universal Credit

WORK AND PENSIONS COMMITTEE

Select Committee statement

Mr Speaker: We now come to the second Select Committee statement. The procedure is the same as for the previous statement.

1.55 pm

Frank Field (Birkenhead) (Lab): I hope I will also leave the House silenced by my report, and I hope to do so in record speed.

The House passed a motion on 5 December 2017 agreeing that the Select Committee on Work and Pensions should review the five project assessment reviews on universal credit. The Government went beyond that and gave us other papers. All the papers were almost unreadable, and the fact that they are now turned from pigs' ears into a silk purse owes everything to our Clerk, Adam Mellows-Facer. When Members read the report, they will understand precisely our debt to him.

Mr Speaker, I request your help on two fronts. First, this huge project—huge in Government finance and huge in what it might do to our constituents—is based on no business case at all. I am therefore pleased to see my friend the hon. Member for Salisbury (John Glen), who is now the Economic Secretary to the Treasury, sitting on the Treasury Bench. I ask through you, Mr Speaker, that he does not approve further development of universal credit until the Treasury has received the business case from his colleague the Minister for Employment, the hon. Member for Reading West (Alok Sharma).

Secondly, the project assessment reviews talk about the industrialisation of claims. This is the roll-out of a benefit that is, to put it at its kindest, hit and miss. The problems that our constituents could face are beyond imagination, and the cost to taxpayers will be enormous. Mr Speaker, at another time, might I seek your help in getting time to allow many more Members of the House of Commons to comment on how universal credit is affecting, or not affecting, their constituents?

I end by thanking you, Mr Speaker, for the opportunity to present the Select Committee's report to the House.

The Minister for Employment (Alok Sharma): I thank the right hon. Gentleman for his report. I have appeared before the Work and Pensions Committee in the past few days, and a number of the points raised in the report were raised in that session. I will of course consider the report, and my hon. Friend the Economic Secretary to the Treasury has indicated that we will work closely together on reviewing its content.

Jack Dromey (Birmingham, Erdington) (Lab): I pay tribute to my right hon. Friend the Member for Birkenhead (Frank Field) and the Select Committee as a whole for their excellent work.

Universal credit was designed to smooth the transition into work and to help lift people out of poverty. Does my right hon. Friend share my concern that, more than seven years after universal credit was first announced, and after repeated resets and delays, it is clear that the Government still cannot provide evidence for their key claim that people claiming universal credit will be more likely to find employment? I mean not just single unemployed people without children, before cuts to work allowances, who appear in the statistics that the Government cite, but the full range of people—single parents, the self-employed, carers and disabled people—who are now claiming universal credit as the full service is rolled out.

Frank Field: I am immensely grateful to my hon. Friend for that question, because the central part of any business case for universal credit is that there will be a movement from benefits into work. We know the Government have no up-to-date data on that, yet they are pressing ahead. That is why I asked the Economic Secretary to the Treasury not to sanction further cash for this programme until the Department for Work and Pensions has produced a business case.

Patricia Gibson (North Ayrshire and Arran) (SNP): I thank the right hon. Gentleman, the Chair of the Work and Pensions Committee, for his work on this report. Given the key economic assumption underlying universal credit—the claim that it will deliver much improved employment outcomes for the vast range of people who claim it—and given that a full business case for the biggest reform of the welfare state in 50 years has not been made, does he share my concern that claimants have been pushed into dire financial straits because universal credit is simply not fit for purpose? We know the Government say that they are confident about the progress of universal credit, but does he agree that there needs to be more openness about this internal review?

Frank Field: There needs to be some internal sharing of information with the Treasury, if the Department has it, and the Treasury should put a stop to any expansion until it gets the business case. I underscore what the hon. Lady says: our constituents will be on the rough end of this if it all goes wrong.

Jim Shannon (Strangford) (DUP): To use your terminology, Mr Speaker, a pithy question: does the right hon. Gentleman feel that the process so far is IT-focused, not person-focused, and that that is the problem?

Frank Field: I would love to say that it was IT-focused, but it is neither that nor person-focused.

Backbench Business

Community Bank Closures

2.1 pm

Ruth Smeeth (Stoke-on-Trent North) (Lab): I beg to move,

That this House recognises the vital importance of community-based banking; believes that national banks have a responsibility to their customers; is concerned about the effect of branch closure announcements by Lloyds Bank, RBS/Nat West, Santander, Yorkshire Building Society and the Co-operative Bank; and calls on the Government to support measures to protect access to banking services in local communities in the UK.

I thank the Backbench Business Committee for granting this timely and incredibly important debate and the hon. Member for Hazel Grove (Mr Wragg) for co-sponsoring it. I thank colleagues for their support; the number of those in the Chamber on a Thursday afternoon just before the recess demonstrates how important this issue is to us and the communities we represent.

Like many colleagues, I am angry and frustrated, as are my constituents. In the past three months, the three towns I am so privileged to represent have all had bank branch closure announcements, ripping the financial heart out of them. So what on earth is happening? The high street bank has played a fundamental role in our local economy and communities for generations. It has been a rare constant in the ever-changing landscape of our market towns and city centres.

Those bank branches have provided and continue to provide a vital function for local customers, whether it is the pensioner withdrawing her money for the week, the local business depositing the day's takings, or the young family looking to take their first step on to the housing ladder. Madam Deputy Speaker, I am sure that you can remember, as I can, being taken into a bank by a trusted loved one to sign up for a first account—a big moment. For me, it was a NatWest account with a ceramic piggy bank and, as I proudly represent the Potteries, how could I not celebrate the fact that my piggy bank was a genuine Wade—Woody, made in Burslem?

These cherished childhood memories for so many of us might sadly not be available to the next generation. For millions of people up and down the country, the services that local branches provide are as necessary as they have ever been, but they are disappearing.

Chris Elmore (Ogmore) (Lab): I congratulate my hon. Friend on securing the debate. My first bank was the Midland bank when I was 11, so I therefore discovered I had been a member of that bank for 24 years, much to my shock. On the question of shrinking bank services and millions of people being affected, following NatWest's decision to close the banks in Maesteg and Pencoed there will be only one bank left in my whole constituency. That is 58,000 people within a geographical area with only one bank. Does my hon. Friend agree that that is a shocking failure of the banking system and that the banks are not following through on the community banking schemes that they are meant to be doing to serve communities?

Ruth Smeeth: I completely agree with my hon. Friend, although I think many others will be astonished that he has had a bank account for that long. There is a genuine issue about the responsibility of community banking. When I got my first paying-in book, there were 20,585 branches across the country, but by 2012 that figure had dropped to just 8,837. In the past three years alone, we have seen a further 1,500 branches close, and that does not include the announcement of further closures made in the past three months.

The hole that these closures leave behind goes far beyond an empty shop front. For the elderly or disabled, a 3 mile journey to the nearest branch is more than inconvenience. In my constituency, Burslem, Kidsgrove and Tunstall are all facing the loss of well-used local bank branches and the impact on local residents and local businesses will be severe. In Burslem, we are currently facing the prospect of losing our very last bank branch, a local Lloyds. Burslem is the mother town of the Potteries, as I am sure the whole House is aware. It is home to Burslem School of Art and the Wedgwood Institute, to Port Vale football club and the outstanding Titanic brewery. Yet if these plans go ahead, there will no longer be a single solitary bank. What message does that send to a community that is doing everything it can to support local businesses and improve our town centre? When did community banking become a phase devoid of meaning?

In Kidsgrove and Tunstall, Co-op customers are faced with the prospect of losing their local branches—the last remaining Co-op banks in my constituency. As a Tunstall resident and a customer myself, I know how popular the branches are and the impact that their disappearance will have. Walk into any one of these branches at virtually any time of day and people are queueing. They are used by hundreds of residents as well as local businesses.

Petitions against the closure have already attracted thousands of signatures, and residents have contacted me about what the closures will mean for them. I must thank Councillor Kyle Robinson for leading the campaign in Kidsgrove, collecting more than 1,200 signatures so far, as well as Tom Simpson, Lucy Kelly and local traders in Tunstall and Tunstall market for their incredible efforts, as well as the wonderful June Cartwright for co-ordination of the Our Burslem campaign.

The closures will have an immediate effect and impact on people's lives. I have heard from elderly constituents who use the Tunstall Co-op branch and will be forced instead to travel 3 miles via unreliable public transport to a city centre with no public conveniences. For people in their 70s and 80s, or those with a disability, this is more than an inconvenience—it is a genuine struggle.

That was brought home to me by a story from a constituent whose parents have used the branch for many years. They are not technologically savvy—a weakness I, and I am sure others across the House, share—and they find it difficult to use an ATM or to pay for things in shops using their debit cards. If the House will humour me for just a moment, I want to quote what my constituent had to say about this matter:

“My parents are 81 and 83 years old and have used the Co-op bank in Tunstall for many years. The staff know my parents very well. They are exceptionally helpful, supportive, patient and ensure that they understand everything that they need to. Knowing

that my parents have this level of support when I'm unable to be there every day, provides me with a great deal of reassurance, and I'm extremely grateful for this."

I am sure that we all know people who benefit from this level of personal service and for whom the faceless and bewildering world of online banking simply will not work. In fact, in my great city too many of my constituents do not even have access to the internet. In the past three months, the Office for National Statistics suggests, up to 51,000 people, or one in four, aged over 16 in Stoke on Trent have not accessed the internet. One in four. For the record, that is more than double the national average, which makes talk of internet banking as the panacea for this crisis nonsense for too many people.

For businesses too, the closures present a challenge. For those who trade primarily in cash it is neither safe nor practical to expect staff to travel halfway across the city to deposit the day's takings. And for small businesses with a limited number of employees, the time that this will take out of their day is a real hindrance. One of the defences often given in advance of such closures is that nearby ATMs will continue to be available, yet hundreds of them are at risk of being closed down thanks to the proposed overhaul of the LINK network. What is more, the services provided by external ATMs are incredibly limited, even compared only with the automated services available in bank branches.

The Post Office provides a valuable service, and in 3,000 locations—soon to include Burslem—it is the last banking retailer in town. But its ongoing restructuring process has seen too many branches close in recent years and we do not know what the future holds. Of course, although the Post Office can support customers looking to withdraw or deposit cash, it cannot provide the same range of services and advice as a bank branch.

Ged Killen (Rutherglen and Hamilton West) (Lab/Co-op): Does my hon. Friend agree that many people are not necessarily aware of the services available in post offices? If they are, they do not always want to do their banking in, for example, a local shop—where a lot of post offices are now based—because it might be busy.

Ruth Smeeth: I could not agree more with my hon. Friend. In fact, one of my concerns is that no assessment is made of whether local post offices have the capacity to deal with these issues when a bank in a community closes, and there is no communication with those post offices.

Britain has often been described as a nation of shopkeepers, so what does it say about us if we are unable to maintain the national banking infrastructure that our small traders need? There is a safety aspect to these closures as well. Should the final Lloyds branch in Burslem close, the only remaining ATMs will be inside shops. There will be no external ATMs available in the town and nowhere to withdraw cash after closing time. If I were to go for a drink in Burslem one evening, and as the vice chair of the all-party beer group, it would be impolite not to—

James Frith (Bury North) (Lab): You're propping it up.

Ruth Smeeth: Absolutely. If I were to go for a drink, there would be nowhere for me to get cash out to pay for a taxi home. For many young women—I am not sure whether or not I still fall into that category—

Madam Deputy Speaker (Mrs Eleanor Laing): You certainly do.

Ruth Smeeth: Thank you very much, Madam Deputy Speaker. For many young women on a Friday night, the prospect of walking all the way out of town to a petrol station's cashpoint may leave them vulnerable and afraid.

All that is merely a snapshot of the human impact that the decline in community bank branches is having on communities like mine. I am deeply concerned about what will happen to our towns should these branches disappear. I had hoped that the banks would share, or at least understand, that concern. Instead, when I met representatives from the Co-operative bank, which is no longer associated with the Co-operative Group, my concerns were dismissed and ignored. When I pointed out that the bank's impact assessments were riddled with obvious inaccuracies, its representatives merely shrugged and said that it would make no difference to their decision. They treated me, and by extension my constituents, with contempt. They should be utterly ashamed of themselves.

The Co-operative is a bank that once distinguished itself by its commitment to ethical finance, so tell me what is ethical about leaving a community without a lifeline and ignoring its objections? What is responsible about providing an incompetently researched impact assessment that cites nearby alternative branches that closed down a year ago? What is caring about hearing the concerns of 80-year-old men and women who have used a local branch their whole lives, and simply saying to those people, "The world has moved on—there's an app for that now"? Let us be clear: a bank that treats people in that way cannot claim to be a "community" anything and should be embarrassed even to try.

As the statistics demonstrate, the problem is not limited to north Staffordshire. It is a national problem, certainly, but that does not mean that the hardship is evenly distributed—far from it. University of Nottingham research found that between 1995 and 2012, the areas that suffered the largest decline in branch numbers were "characterised by unemployment rates and levels of renting from the public sector that are far above the national average".

The researchers concluded that

"the least affluent third of the population has borne the brunt of two thirds of net closures."

The people making those decisions might call it the reality of market forces, but I call it abandoning the people and communities that need those services the most. Whatever we choose to call it, the facts remain the same: the poorest and most vulnerable people in our country—especially those in rural or inner-city areas—are frequently discriminated against in the banks' decision making process.

The social cost of excluding low-income consumers from mainstream financial services can be severe, and could even risk driving people into less legitimate but more visible and convenient methods of financing, including loan sharks, legal and otherwise. The costs of these closures go beyond the individual; they have long-term repercussions for the whole community. The Campaign for Community Banking Services has argued that bank closures contribute to the commercial decline of an area, as better-off consumers change their purchasing habits and begin to shop, bank and even socialise

[Ruth Smeeth]

further afield. Worse still, closures are associated with a real decline in local bank lending. Growth in lending to small and medium-sized enterprises is dampened by an average of 63% in postcodes that lose a bank branch, and that figure grows to 104% for postcodes that lose the last bank in town. The impact on our high streets, on our local businesses, and on future regeneration can be devastating.

What does all that mean for towns such as Burslem, where local people are coming together to lift their community up and push back against years of decline? There was a time when the local bank was thought of as the heart of the community—perhaps it still is—so what happens to a community when it loses its heart? What happens when the monetary circulation of a town is cut off mid-beat? What happens when the last financial lifeline disappears and leaves the elderly and vulnerable without support? The world we live in is not the same as it was 10 years ago, let alone 40 or 50 years ago. Times change, technologies change, and we must change with them. But we must also do more to ensure that as the world moves, we do not leave behind those who find it hardest to keep up. We must recognise that there remains a place for community banking, local lending and face-to-face advice. That means we need the banks to take some ownership and responsibility for their loyal customer base. They need to be imaginative and consider sector and community-wide solutions, not pass the buck and blame their customers. If they will not do it voluntarily, we will have to force them to.

The banking sector has options. Banks could launch community banks that share counter facilities, like they do in parts of Spain. They could invest in multi-functional ATMs so that customers can pay in money directly, in their local communities. They could fund more extensively community-based financial education to assist people with online banking. They could even fund access to broadband in some of the harder to reach communities, so that their customers could access online banking. Yet all we have had from the sector is silence. We need to ensure that our banks are working in everyone's interests, not just their own.

2.17 pm

Mr William Wragg (Hazel Grove) (Con): It is a pleasure to follow the hon. Member for Stoke-on-Trent North (Ruth Smeeth), who gave a splendid exposition of the issue we face in the country and clearly showed her dedication to her constituents.

The number of Members present is testament to how important this debate is. Given the extent of bank branch closures, it is likely that we all have an interest in this issue because of what is happening in our own constituencies. In the past 25 years, the UK has seen the closure of nearly 10,000 bank branches, which is over half of all of them. The rate has accelerated, with more than 600 branch closures in the past year. It is right that we should embrace technological change, but the rise of new approaches, including online banking, means that we are faced with the decline of traditional banking.

Many customers have a preference for in-branch banking. They prefer face-to-face service and the chance to talk to people, to get financial advice, to access their

money physically, and to have the security of seeing their bank transaction take place and of receiving a paper record to prove it. In recent times, against a backdrop of scandals, one of banking's redeeming features has been the personal relationships that banks still offer to customers. Members of the community often struggle when a bank closes, and closures are particularly important for elderly or vulnerable people who may not use online banking.

In recent years, my constituency has suffered from the closure of several local banks. Like other Members, I am sure, my constituency postbag and inbox have swelled as a result. In May 2016, Lloyds bank earmarked its branch in Woodley precinct for closure as part of a cost-saving measure. At the time, I presented a 583-signature petition to the House on behalf of local residents, calling on Lloyds to reconsider its decision. Despite that large demonstration of popular feeling, the bank went ahead with the closure regardless. That decision made it harder for hundreds of customers to access their money and to get financial advice and that face-to-face service.

The NatWest has also recently closed branches in two local towns, namely, in Romiley and in Marple. The last case was particularly galling as the justification given by NatWest at the time of its closure of the Romiley branch during the statutory consultation process was the proximity of the Marple branch as an alternative. However, just a few months after shutting the first branch, the bank announced its intention to close the Marple branch, too. Customers who had taken early assurance about a back-up branch in good faith felt that they had been treated as fools and that the behaviour of the bank in this instance made a mockery of the process of consulting on closures. Of course, if customers feel sufficiently overlooked, banks may well find that they start voting with their debit cards and switch accounts.

Although I accept that decisions on bank closures are ultimately a commercial decision, I urge all banks to show a lot more consideration of the needs of customers and how they can best be met. They must think carefully before making any decisions on a branch closure, particularly in rural or semi-rural areas, which have been hard hit by these measures.

Although it may not be a matter for the Government to intervene directly in a decision on an individual basis, the Government do have a role in promoting general access to banking services. Therefore, I ask the Economic Secretary to the Treasury to consider placing a duty on the Financial Conduct Authority to promote financial inclusion as one of its core objectives, as recommended by the Financial Inclusion Commission. That duty could include a mandate to require financial service providers to meet certain standards relating to access and customer service. Such a duty should require the design of products and services to be more inclusive and to maintain access to essential services for people who may not be online.

During my research for this debate, I was pleased to learn that a lot of the services offered by banks can now be done over the post office counter. Post offices continue to offer basic banking services to many bank customers. Indeed, around 99% of a bank's personal customers and 95% of its business customers are now able to withdraw cash, deposit cash and cheques and make balance enquiries at a post office counter. All post offices can take cash deposits of up to £2,000. However, that

begs two important questions on which I would like the Minister's thoughts when he winds up. First, what is being done to ensure that local people are aware of the options available following the closure of a local branch? Secondly, and perhaps most crucially, although this is good news for customers, why is it deemed acceptable for privately owned banks, and indeed publicly owned banks in some circumstances, to close their own branches and rely on the state-owned Post Office to process their transactions for them? Are they making a profit while the overhead costs are met by the Post Office?

I thank all Members of the House for turning up this afternoon on our last day of term and for participating in this debate. I look forward to hearing their contributions and the response from the Minister.

2.23 pm

Jamie Stone (Caithness, Sutherland and Easter Ross) (LD): I thank you, Madam Deputy Speaker, for calling me so early in this debate, because I have a very long way to travel. I apologise to the House for not being present when the winding up speeches take place; it is not an intentional discourtesy.

I also congratulate the hon. Member for Stoke-on-Trent North (Ruth Smeeth) on making a really first-class speech. She covered every single point, and I am left with almost nothing to say as a result, which is rather distressing for someone like me who has a tendency to be verbose.

This issue causes me an element of personal pain because I have a number of friends who work for the Royal Bank of Scotland, at all levels of the bank. My comments about the bank are not intended particularly for the bank; they are aimed at the system in general. In my constituency, we face the closure of three RBS branches. One, in Tongue in north-west Sutherland, may be on hold—there has been a stay of execution. However, in the old royal boroughs of Tain and Wick, the intention is to close the branches. I have never seen an issue that has caused so much deep unhappiness among my constituents.

Call me old fashioned, but the bank and the bank manager were as much a part of the social structure of these communities as the doctor, the minister and the school teacher. I think particularly of what happens when someone has, for example, a seed corn business—from little acorns mighty oaks grow. The point is that, in the past and even in recent times, someone with a business idea could go to the branch of their bank and say to the manager, "I have this idea. This is my business plan. Will you take a punt and lend me the money?" I have seen, in my home town, some seriously big businesses grow in my lifetime from absolutely nothing—there was a brave bet by the bank manager. We should not underestimate that.

The point has been made about the post offices. Our main post office in the town of Tain in the north of Scotland closed. Our post office now, which is very well staffed by well-intentioned individuals, is essentially a newsagent. The gap between the counter, where a person does their business, and the magazines is only the distance between two Benches in this place. If someone is trying to bank large amounts of money at the same time as Mrs McKenzie is trying to buy her copy of the

Scots Magazine, everything gets muddled and, frankly, the staff get hassled. I really do not envy their position one little bit.

I have a short anecdote, which reflects on the banks. My first bank account, with the Royal Bank of Scotland, was opened by my father when I became a student. He put in £16—I did not see many £16s after that. In due course, I spent all the money because I was a young first-year student who did not know what he was doing. When my grant cheque came in, I opened another bank account in the Bank of Scotland and then I spent all that, too. The trouble came when the two bank managers talked to each other and said, "Do you realise that young Jamie Stone has two bank accounts and he is spending money like water?" Then they went and told my dad. There was absolutely no end of trouble over that. In a way, for those Members who are experts on Adrian Mole, that conversation, perhaps not completely correct today, headed off a potential multiple debt situation. I was pulled up and stopped—well, I had to be—which was probably to my great benefit in my life.

Banking is about the human face—of course it is. It is about seeing someone in the branch of a bank who says, "Don't worry. What's happened here is that the payment will not clear for three days." That can be the difference between peace of mind and mental torture. It takes someone just to say, "Wait a minute, I will go online and take a look. Oh, here's the problem. This is what's happening." You cannot take that away. We talk about online banking. Well, let me tell Members: if I hit the icon on my phone, it says that I have been logged out and, no matter how hard I try, I cannot get back in again. I do not have a clue, just like when I was 18, I do not know what my bank account is doing. Therefore, online banking is not for everyone.

The issue, as the hon. Member for Hazel Grove (Mr Wragg) said, is one for Government. The only way in which we will stop this endless gloomy slide of closures, which is eating into our communities and sapping morale, is for the Government to say, "Wait. What is the public service responsibility here?" They should then come forward with some thoughts and guidelines. It has been suggested that perhaps we should combine banking facilities and get the clearing banks to work together to form a one-stop shop. That is a very interesting idea.

I look for something from the Government saying, "We recognise that this is a responsibility, that this is dangerous for the structure of society and that these are the proposals that we intend to bring forward." I am an optimist, so I wait in the hope that there will be something that will sort this out once and for all.

2.28 pm

Nick Herbert (Arundel and South Downs) (Con): I congratulate the hon. Member for Stoke-on-Trent North (Ruth Smeeth) on securing this debate. I am grateful to the Backbench Business Committee for granting it. This is an important issue, particularly in rural constituencies such as my own. My constituency of some 250 square miles in West Sussex consists only of small market towns and villages—there are no large towns. If one of those villages, which have high streets with a few important shops and stores, loses its banking facilities, that will immediately have a knock-on effect on the businesses in

[Nick Herbert]

the village or small market town and the neighbours. It is of little use to those businesses and indeed it is very inconvenient to be told that they have to travel to a settlement that is some miles away.

Very often, following such closures, there has not been an alternative retail high street banking facility in the same village or small market town. Therefore, I think we start off with a collective agreement that it is important that we maintain banking facilities in these areas. We do not yet have a cashless society. Small businesses still need cash facilities. Local charities, many of which are still wedded to collecting cash and cheques, also need these facilities. That said, there are two important points to consider.

First, we have to acknowledge the march of technology and the huge growth in the number of customers who are now using online banking services. This has entirely changed the shape of retail banking. The number of people visiting some of the high street banks that face closure in my constituency has fallen to an unsustainably low level.

It is analogous to the situation that existed for police stations in some areas. Police forces were confronted with the reality that often only a handful of people a week were visiting police stations, many at the instigation of the police themselves, who required reporting to take place at the stations. Some forces recognised that maintaining an underused building was not actually the best way for the police to maintain a footprint in their community, and that there were more innovative ways to maintain a presence in their local communities, including the use of shared facilities, setting up pop-up shops in places where lots of people were such as supermarkets and developing their online presence.

There has been a change in the nature of the business and shape of policing, and in how it has to respond to today's needs. But police forces also recognised that they could not simply withdraw. There has to be accessibility and a policing presence in communities, although that presence may now take a different form.

We have the opportunity to ensure that local banking services can be provided in communities on an ongoing basis, by post offices. As my hon. Friend the Member for Hazel Grove (Mr Wragg) said, following the new deal that the Post Office has done with Lloyds, the coverage that post offices can provide for basic banking services is now very high. As he said, there will be 99% coverage for individual private customers and 95% for businesses.

I suspect that there is relatively low awareness that post offices can provide these services. I therefore agree with the hon. Members who said that it is important that there is a proper information campaign to explain to local businesses which services their local post office can provide when high street banks are lost. It is not good enough just to put out a news release and write a letter to customers to say that the bank is closing. The banks have a responsibility and they should exercise it.

Secondly, it is important to maintain the post office network, especially if post offices are to become local banking hubs as well as providing their other services. This is a great opportunity for the post offices. It is a useful way to maximise the asset and to ensure that the investment in the post office network can be realised.

Jamie Stone: I entirely take on board what the right hon. Gentleman is saying about post offices. But I have just outlined the case of a post office that is using a retail premises that is entirely unsuitable. It must therefore be up to the Post Office to negotiate premises that are suitable for the service he is talking about.

Nick Herbert: The hon. Gentleman has anticipated exactly what I was going to say. If the post office premises become the location of the only banking services in a village or small market town, we must ensure that they are suitable, and the Post Office needs to ensure that that is the case when it identifies premises. It must also ensure that the banking services can be provided. The online systems have been down in the post office in Arundel over the past few days and as a result there have been no banking services.

As suitable premises can often not be found, suitable post office sub-postmasters cannot be found in various villages and small market towns in my constituency. This means that there is sometimes a suspension of post office services for a period of months, even though the Post Office's policy is that there will be a post office outlet in these communities. That cannot happen if the post offices become increasingly important owing to the fact that they are providing banking facilities as well as all the other important facilities that they provide for the local community.

We need some more creative thinking. We cannot just allow the banks to step away and absent themselves from their responsibilities to ensure better services in this regard. To that extent, I agree with the hon. Member for Stoke-on-Trent North. The Government do have a role to play, by stepping in where the market is not working properly. The market is not working because there is insufficient demand in some areas for banking services in their traditional form, but those services are still important to local communities.

We must remember that local high streets are already under great stress. High streets in rural areas have really been suffering from the impact of globalisation and competition from online retail services. It is very difficult for small businesses to keep their heads above water as it is, so banking services are very important for them. If the Government's objective is to maintain the vibrancy of these high streets—and I think it is—we need some active measures to ensure that post offices are promoting the best banking services and that these services are well publicised. We need banks to step up to the plate and contribute to ensure that the banking services can be universal and just as good as the services that were provided before. All those things can be done.

I recently had a useful meeting to discuss the issues with the Post Office's senior management and the Minister's predecessor, who acknowledged all these points. I know that the Government are concerned to ensure that banking services are provided. We must look forward to what can be created using the existing post office network and ensure that services are provided properly. It does not help to look backwards and think that we can somehow set a retail banking model in aspic, when it is actually failing because it does not provide the services necessary for the wider community and only supplies a very small number of customers. We need banking services in these areas, and they could be provided more

creatively and innovatively. The situation needs a bit of Government help, but we also need the banks to play their part.

Madam Deputy Speaker (Mrs Eleanor Laing): Just before I call the next hon. Member to speak, I ought to point out, for the sake of clarity, that we are in very unusual circumstances today because the timing of this business has changed and changed and changed again. I appreciate that this is the last day before a recess, and that Members—especially those with long distances to travel—are in some difficulty. I have therefore allowed far more leniency than is usual, first in the timing of people arriving for the beginning of the debate and, secondly, in the timing of their departure, either before or after the wind-ups. I would like to make it clear to the House that this does not create a precedent—absolutely not. We have a combination of circumstances today, which is highly unusual and is why I have allowed leniency. That will not be the case on other occasions.

2.38 pm

Caroline Flint (Don Valley) (Lab): I am sure that we all heed your words, Madam Deputy Speaker, and thank you for your consideration this afternoon. I congratulate my hon. Friend the Member for Stoke-on-Trent North (Ruth Smeeth) and the hon. Member for Hazel Grove (Mr Wragg) on securing the debate.

I listened very carefully to the right hon. Member for Arundel and South Downs (Nick Herbert), but I am afraid that he seemed to be talking himself into a bank closure. Of course, this debate is about banking services, but I hope that we can also focus on the need to think creatively about the sort of sustainable bank—a community hub—that is necessary. This is perhaps not necessary in our cities, where we can walk down the street and pass six banks in half a kilometre, but it is necessary for our small towns and semi-rural communities around the United Kingdom. For them, it is the bank's presence in a new sustainable form that we are fighting for and championing today.

In August 2017, Reuters reported that bank branches across Britain had closed at a rate of 300 per year since 1989. The *Daily Mail* reported in December 2017 that over 1,000 branches had closed in 2015 and 2016, and a record 802 branches closed in 2017. The accelerating pace of closures appears relentless. In my constituency, the town of Tickhill lost its last bank in 2015. In 2016, the town of Thorne lost its HSBC branch. Then, in November 2017, RBS served notice that the town of Thorne will also lose its NatWest branch, and the town of Bawtry is to lose its last bank branch, also a NatWest.

The previous Government's response to this relentless wave of bank closures was to announce an access-to-banking protocol in March 2015. It is now clear that the protocol was not what it seemed. It laid out a timetable for consultation about impact and the provision of alternative banking, but no—I repeat, no—mechanism to stop a branch closing. So the process for closure has been determined, but a mechanism to halt a closure is non-existent. Communities have no more chance of stopping the closure than they did in 2015. The Government have done, and are doing, nothing to change this. “It is a private matter; it is a commercial matter”, we have been told on several occasions during Prime Minister's questions in recent times. The Government decline to

collect statistics on closures or on how many communities are now without any banking service. It is as though closures were an inconvenient truth.

The banks would have us believe that this is a story of enlightened pensioners managing their ISAs and direct debits on their smartphones. The truth is somewhat harder to get to. This House, I believe, is not nostalgic, nor opposed to telephone or smartphone banking. We are not against people managing payment on their PCs. But the selective figures provided by RBS-NatWest to justify closure give a completely distorted impression of their NatWest branch to each of the towns in Don Valley. For example, RBS was keen to tell me that 88% of Bawtry customers and 86% of Thorne customers now bank in other ways, and that only 48 customers in Bawtry and 69 in Thorne attend the branch on a weekly basis—although the time period for this estimate was not provided to me. Yet when a member of my staff went to the Bawtry NatWest midweek in mid-January—a quiet post-Christmas week—they saw a queue outside the bank before it opened at 10 am, and at 10.45 am they found a queue more than 10 deep in the bank, with several counters in use. But when I asked RBS how many transactions took place at the Thorne and Bawtry branches in the first hour of each day since the new year, the bank refused to disclose this information. It was “commercially sensitive”, I was told. Nor would RBS furnish me with information on what proportion of the customers are pensioners, how many transactions took place at each branch in the past year, or why neither branch opened on a weekend. On a Saturday morning, footfall could be more frequent.

So much for dialogue and consultation. Well, I say this to Ross McEwan, RBS's chief executive, and to Les Matheson, NatWest's chief executive, personal and business lending: please do not patronise me with offers to meet a “senior representative” when you refuse to provide any information that may demonstrate that small businesses, pensioners or the community generally may need the services provided in the Thorne and Bawtry branches more than you care to admit. In response to a question about the possibility of branches sharing premises to make them more viable, I was told by Mr Matheson that NatWest's arrangement with the post office means that the post office is now “the shared premises”. On that basis, why have any branches at all? The post office is the NatWest!

Where is the genuine attempt to find a model for sustainable banking? Instead of small counters in corner shops, why cannot post offices be located in secure bank premises, sharing them with more than one bank? Why cannot several banks have staff in Thorne or Bawtry on different days of the week, with banks sharing overheads in secure premises to create, as my hon. Friend the Member for Stoke-on-Trent North said, a community banking hub? That could be a win-win situation.

Where is the attempt to bring young people into branches—some real outreach to make them see the bank as more than an app on a smartphone? I do not know about colleagues around the House today, but I am always being lobbied by banks about their latest wheeze to provide for financial inclusion. They are always telling me about how they want to do more in our schools and communities to give people the skills not only to press a button on a computer or click on an app, but to understand what financial literacy really means.

[*Caroline Flint*]

They are always lobbying us, but I do not see any effort to attract young people into branches to help them with financial decisions. Let us not stop at young people. Many of my constituents do not have a bank account at all and have never had one, and there are plenty of other people who still do not know quite how to go about getting a mortgage, how to run an ISA, how to save, or how to pay off debt.

Ged Killen: My right hon. Friend is making an excellent point about the role of banks in attracting people into the branches. Does she agree that what many banks have been doing over a number of years is trying to drive people out of their branches by taking essential services away from those branches?

Caroline Flint: I absolutely agree with my hon. Friend. One would think that banks did not really want to foster demand for real branches, so the case for closure is made for them. They are creating a self-fulfilling prophecy.

Parliament needs to demand more from Government and more from the big five banks, beginning with support for local communities. While branches cluster in large cities in lavish offices, outlying towns and villages are being denuded of bank branches that are anchors for local businesses. We are told that the average customer travels just 2 to 2½ miles to their nearest bank branch. I worry about figures like that, because what they really mean is that the banks estimate all the access across the UK and then divide it, so of course the figures will be distorted by the density of branches in our cities.

Ruth Smeeth: I thank my right hon. Friend for making such a passionate speech on this subject. One of my issues with the journey times quoted is that I do not believe that any of these journeys have ever been done on public transport. The figures do not take account of how many bus changes may be needed, nor the fact that some of these places are not connectable on public transport. The numbers do not make sense. Does she agree?

Caroline Flint: My hon. Friend makes such an important point. There are so many assumptions about the way that people live their lives today that bear no relation to our own experience, let alone that of our constituents. In my constituency, people are 10 to 20 or more miles away from their nearest branch. We do not hear about the 10% to 20% of people across the UK who are in that situation. Customers in Thorne and Bawtry will each travel 10 miles if their NatWest branch closes. As my hon. Friend said, many of those people do not have access to a car. For many of my constituents, getting into Doncaster town centre takes at least two buses, and they are not necessarily running every five minutes—unlike the service that many of my friends benefit from in London and the big cities. The problem is simply not recognised.

Do the Government really wish to support our small towns to regenerate and develop? In both Thorne and Bawtry, the past 10 years have been tough, but—this is the irony—we are, I am proud to say, now seeing a

renaissance in those towns. That is fantastic, but at this tipping point we are in danger of losing our last bank. It just does not make sense.

If we want to halt the growing gap between city and small town Britain, we need a policy to keep bank branches open in a more creative and sustainable way for the future. It cannot be right that towns with a population of 4,000 or 5,000 in the immediate vicinity, let alone the many thousands beyond that in even smaller villages, are losing not just the banking services but the presence of a face, rather than just a till, machine or counter in a convenience store for their financial needs.

Bawtry and Austerfield, which has 4,000 people, will soon have no bank. Strathaven is a market town with 7,500 people, Hornsea has 8,000 people, 40% of whom are over 60, plus thousands of tourist visitors every year, and Pencoed has 9,000 people—all those communities are soon to be left with no bank, and the Government need to do something about it. They could begin by collecting and reporting data on bank branches and the rate of closure, to face the uncomfortable truth about the loss of services in small town Britain.

The Government cannot be neutral on this matter. Their mandate derives from the British people, not UK Finance. This is not about neo-luddism. We are not anti-technology. This is about inclusion and equality. I urge the Minister and his Treasury colleagues to act before branch networks are a thing of the past.

2.49 pm

John Lamont (Berwickshire, Roxburgh and Selkirk) (Con): I pay tribute to the hon. Member for Stoke-on-Trent North (Ruth Smeeth) and my hon. Friend the Member for Hazel Grove (Mr Wragg) for bringing this highly topical issue before Parliament.

The announcement in December from Royal Bank of Scotland-NatWest that 62 branches would be shut across Scotland affected my constituency more than most, and I wish to concentrate my remarks on that. Six branches are set to close in Berwickshire, Roxburgh and Selkirk in the latest in a string of closures in the Scottish borders.

We all acknowledge that banking habits are changing and that branches are less well used than they used to be. However, what banks are failing to appreciate is that for those who do use them, they remain more vital than ever. I share Members' concern that these closures will affect vulnerable customers as well as cash-handling businesses and community groups that need a local branch at which to deposit money.

The impact of bank closures is particularly acute in rural areas, for a number of reasons. First, alternative services are already stretched. The post office in Hawick, for example, is very busy and will struggle to take on extra banking services. Secondly, connectivity in rural areas remains a big challenge. East Berwickshire has some of the worst internet speeds in the whole of the United Kingdom, with more than a third of people unable to receive a decent connection. How can those people be expected to rely on internet banking as an alternative?

High streets in the Scottish borders are struggling, and Jedburgh and Selkirk in my constituency will be particularly badly hit. Selkirk is currently going through

a significant amount of town centre regeneration, only for the bank to now announce that it is going to leave. Another issue with one of the branch closures in the borders is disabled access. Duns is set to lose its RBS branch, and although the Bank of Scotland branch remains, it is only open three days a week, and both the branch and its ATM are not wheelchair-accessible.

Many people in the borders think that these closures have been decided by people with little experience of living outside the metropolitan areas of the United Kingdom. Someone has looked at a map without any knowledge of the local area and drawn red crosses all over it. There has been a complete lack of consultation. RBS simply announced these closures and told its customers to like it or lump it. There is a feeling in my area of the Scottish borders that enough is enough.

Opposition to the latest round of closures is unprecedented, and I have been contacted by a huge number of constituents. Tomorrow I will hold three public meetings on branch closures, spread across my constituency, such is the level of concern surrounding this news.

Danielle Rowley (Midlothian) (Lab): Does the hon. Gentleman agree that the announcement by RBS this week that it will keep some branches in Scotland open temporarily—I think one in his constituency, but none in my constituency—does not go nearly far enough and still leaves rural and more deprived communities at risk of losing their services?

John Lamont: The hon. Lady makes an important point. I will come on to the bank's announcement this week shortly, but I share her concern that it goes nowhere near far enough to address the concerns that many people have raised.

I accept the Government's position that this is a commercial decision for the bank. The public shares are not managed by the Treasury; they are controlled by an arm's length company, UK Financial Investments, whose role is to manage the public investment, not to manage the bank. It would set a dangerous precedent if there were direct Government interference in a decision such as this.

Having said that, I do not believe that the arrangement with UKFI would have prevented the Government from telling the bank that it had got this decision wrong. The announcement this week from RBS, with its minimal concessions, is simply not good enough. A handful of branches will remain open for just a few more months, and in the Scottish borders, only Melrose will be given a stay of execution. No one really expects these branches to avoid closure ultimately.

I was therefore very surprised to read the comments of the right hon. Member for Ross, Skye and Lochaber (Ian Blackford), praising the bank for this announcement. I was equally surprised to read his comments at the weekend, when he seemed to be taking credit for what he anticipated would be good news from the Royal Bank of Scotland.

Patricia Gibson (North Ayrshire and Arran) (SNP): Does the hon. Gentleman agree that while the deal done this week, with 10 banks being temporarily relieved,

is not good enough, the UK Government should be exerting their influence—their much greater influence—as the major shareholder on behalf of the taxpayer?

John Lamont: I am grateful to the hon. Lady for her point, but if she had listened to what I said a few moments ago, she would have heard me say that while the Government own the shares, we do not have direct control over the day-to-day running of the company. Equally, I believe—I have argued this strongly to the Minister—that the Government should apply moral pressure on the bank to think again on these decisions.

The announcement by the bank does not go far enough, and although the bank has made some changes—minimal changes—it has not fully addressed the concerns that my constituents have raised. I was surprised by the comments of the leader of the Scottish National party at Westminster, who seemed to be trying to take the credit for what he anticipated would be good news from the bank. I was surprised because the bank made it clear that the changes to the plans it had previously announced were in response to concerns raised by politicians from all political parties, and because in the end the news was far from good. A cynic might think this had more to do with the right hon. Gentleman positioning himself ahead of the SNP deputy leadership election than trying to do what was best for his constituents or, indeed, the branch network across Scotland.

The truth is that the campaign against the RBS branch closures has been a truly cross-party effort—led, I must say, by the Scottish Affairs Committee at Westminster. I am pleased to see two other members of the Committee on the Opposition Benches today, and I know that they feel just as passionately as I do about the issue of branch closures. All Members who are losing branches in their constituencies share a desire to make the banks think again.

For the SNP, the loss of 52 branches across Scotland is a price worth paying to give 10 branches a very short temporary stay of execution. This is bad for communities in the borders, bad for rural communities across Scotland and bad for the elderly and the vulnerable. It is a bad deal to avoid further public scrutiny, made without consulting local communities.

2.57 pm

Jonathan Edwards (Carmarthen East and Dinefwr) (PC): It is a pleasure to speak in this debate. I congratulate the hon. Members for Stoke-on-Trent North (Ruth Smeeth) and for Hazel Grove (Mr Wragg) on securing the debate, and I thank the Backbench Business Committee for awarding it to them.

I was elected in 2010, following the great financial crash of 2008. I thought at the time that MPs were tasked with two great challenges: first, how to ensure that the public never have to bail out banking failure again, and secondly, how to rebalance the economy geographically. In my view, both tasks required a fundamental rethink of how the financial system works. In reality, I am afraid we have made little progress over the past eight years.

I will speak briefly about moral hazard. The reforms, in my view, have been far too timid. We needed to break up the big banks, move away from the universal model and introduce Glass-Steagall provisions whereby retail and investment banking would be completely separated.

[Jonathan Edwards]

That is the only way to ensure that the public are protected from the irresponsible behaviour of city speculators. Splitting retail and investment banking activity would also help to drive forward a more plural retail banking environment, instead of a few major banks dominating.

Creating a more plural banking system is a key element of any strategy to rebalance the economy of the British state on a geographical basis. The banks, having been bailed out by the people—let us remember that we are talking about nearly £1.3 trillion in loans, grants and guarantees from the public—have now abandoned our communities. More than 200 bank branches have been closed in Wales alone in the past six years, and the closure rate in Wales is three times that of London and the south-east of England. I am sure the same can be said of the more rural areas in England, and indeed of Scotland and Northern Ireland. In my constituency, all the major towns—Ammanford, Llandeilo, Llandovery and Newcastle Emlyn—have faced bank closures, and some have been left without any banking provision at all. We are talking about a large chunk of the west of my country.

Since I was elected, HSBC has closed its branch in Llandovery. The argument at the time was that services would be provided in Llandeilo. When the branch at Llandeilo was closed it said that services would be provided in Ammanford, but just a few months ago, the branch at Ammanford was closed. Centralisation is obviously a process, not an event. Just before Christmas last year, Lloyds announced its intention to close its branch at Llandeilo, and NatWest announced closure plans for branches at Llandeilo and Ammanford.

As well as meaning that towns lose their status as commercial centres, bank closures create four major problems for the communities we serve. First, job losses in our market towns are directly associated with the banks in question. Secondly, the loss of vital banking services can be a huge problem in rural areas, where poor digital infrastructure often renders internet banking redundant. In such areas bank closures particularly affect people who continue to rely on cash and cheques for financial transactions. Thirdly, the loss of banking services often leads to the loss of free ATMs in our towns—a number of Members have already referred to the problems that can create, especially for the night-time economy. Finally, the loss of banks undermines the financial underpinning of our local communities, despite the far-reaching consequences of the centralisation of business services over recent years.

Research indicates that bank closures dampen lending by small and medium-sized enterprises in their respective areas by 63%. That has a huge impact on economic performance, with businesses deprived of access to the lending that is so important to help them develop and maintain sustainability. That, of course, furthers geographical wealth inequalities and creates substantial productivity challenges in communities. As was said earlier, we are seeing a huge market failure with dire economic and social consequences, and policy makers must address the situation.

We can look across the world for numerous examples of what can be done to deal with the situation we face. In the Republic of Ireland the credit union movement

has been mainstreamed to ensure that it provides vital banking services to the citizens of that country. In the US, credit unions also provide mainstream functions, including, critically, lending to businesses in the communities they serve. A strong network of community banks underpins the local economy. In Germany, strong economic performance is underpinned by the Sparkassen and Landesbanken network, which essentially are publicly sponsored community banks.

In my view we require action on three fronts. First, we need a US-style communities reinvestment Act to ensure that the big commercial banks have to invest their vast resources geographically and equitably, to ensure that businesses can obtain finance and wealth is shared evenly. Otherwise, banks will continue to concentrate on the City of London, and on socially useless investments that deepen sectoral and geographical wealth inequalities in the British economy. Secondly, we need the protection and enhancement of Post Office financial services, so that post offices can operate as all-inclusive providers and community banking hubs. For that to bear fruit, we must ensure that the obsession of successive British Governments with rationalising the network is resisted.

Thirdly, given that the British Government own 73% of RBS—which, in turn, owns NatWest—surely one option would be to change the business model and use that ready-made network. It appears, however, that the UK Treasury's priority is to support bank closures and to prepare RBS for sale to City investors, but that would be an enormous missed opportunity given that we, the public, own a large share of that bank. Another option, put forward by my constituency colleague, Adam Price, in the Welsh National Assembly, would be for the Welsh Government to step into the breach by developing a network under a Welsh public bank brand.

The consequence of doing nothing is that we will not deal with the two major challenges that I set out at the beginning of my speech. When the next financial crash comes, I fear that the public will once again have to bail out failing financial institutions. Furthermore, there will be no hope of dealing with the grotesque geographical wealth inequalities that exist within the British state.

3.4 pm

Michelle Donelan (Chippenham) (Con): I commend my hon. Friend the Member for Hazel Grove (Mr Wragg) and the hon. Member for Stoke-on-Trent North (Ruth Smeeth) for securing the debate.

My constituency is formed of four market towns and a lot of villages, so it will be no surprise to Members that we have seen a number of bank closures in the past few years. In fact, there are no branches left at all in Bradford on Avon and Corsham. Locally, a key part of the problem has been insufficient transport infrastructure to get people into those towns, particularly from surrounding villages such as Neston, and an above-average ageing population.

Nationally, the banking industry estimates that branch visits have fallen by roughly a third since 2011. I understand and recognise that banks are businesses and that branch closures happen for commercial reasons. Fundamentally, advances in technology—online and mobile banking—have significantly reduced demand. Cheques are still the main reason customers go into a branch, but cheque usage has declined severely—by 13% between 2014 and

2015 alone. Things have changed: I remember back in the day my Mum paying in the supermarket with a cheque and cheque guarantee card. Now she uses Apple Pay on her iPhone!

To explain the decrease in demand, we must consider the purpose of banks. For some people, as Members have suggested, banks are more than a normal service. They are a part of the community, offering people a personal relationship and an opportunity to chat. They can prevent loneliness. That is why, for some, closures are not just an inconvenience or a sting: they can actually hurt. I know that that has been the sentiment in my constituency.

That view of banks, however, is decreasing, especially among younger generations, hence the need to specifically help and consider the elderly when banks close. I must note at this point, as other Members have, that provisions are already available to reduce the impact of bank closures. The industry's access to banking standard, launched in 2017, makes a commitment to provide information about branch closures, along with options locally to continue to access banking services. It also includes specialist assistance to customers who need specific help. Importantly, it commits to providing a minimum of three months' notice of branch closures. However, I do not think that three months is long enough for people to change their habits or prepare themselves. I ask the Minister to call on the banks to operate a six-month policy, which would be fairer and more adequate. It is vital that when banks make decisions on closures they review the transport network and infrastructure, and ensure that provision is available so that banks are accessible in the area.

Mobile banking is a perfect example of a halfway house, costing only 19% of a physical branch. RBS group and Lloyds have built a large network of mobile banks across the country, and HSBC has just started to do the same. They help in areas where there is no accessible alternative provision, and they can be used as transitional arrangements to enable people to adapt and have more time.

Jamie Stone: I take on board completely the point about mobile banks, but there are issues with them. The public have to queue up outside in inclement weather and get soaking wet, and they do not have the ability to handle paper transactions.

Michelle Donelan: I do not believe that mobile banks are the answer; I am proposing that potentially they are a part of the solution. I agree on the point about cold weather. That is a very valid and worthy consideration.

I have worked locally with Lloyds to reduce the impact and to manage the transition of the loss of branches in Bradford on Avon and Corsham. I am pleased to say that we have a provisional agreement for a mobile bank trial in Corsham. Madam Deputy Speaker, I am sure you will agree with me that the case for such a trial is just as valid in Bradford on Avon. I am sure the Minister, as a local Wiltshire MP, also agrees.

Turning to the impact of bank branch closures, each case is different in every circumstance. When severe, it can suggest, alongside closure, a lack of investment in training and support for older and vulnerable people. That is why I reiterate that a three-month notice period is not long enough. It takes time to build some people's

confidence in the security of digital banking. Alongside Lloyds bank and Barclays, I have run three fraud workshops, which were heavily attended, particularly by the elderly community. Support to vulnerable residents and the elderly is crucial. It is important to remember that about 4 million people—mainly the elderly—are not online at all. However, we must not write off older people as incapable of using the internet. We must support and manage them, and give them the tools and skills to make progress. More than 600,000 people aged over 80 already have online banking. They put me to shame, as I joined only last year.

Another stumbling block to digital banking can be deprivation, which can render people unable to own a computer or a smartphone. Mobile blackspots and patchy internet services are both common in the villages in my constituency. Banks should ensure that an alternative option is accessible, such as mobile banking or sufficient public transport to the nearest branch, and I again make the point that Bradford on Avon really needs mobile banking.

Post offices are not the answer, but they are part of the solution and can play an essential role. Our post offices have been struggling for years, but incorporating banking into their services is proving to increase their footfall and helping to engage people in their services again. The Post Office currently offers basic banking services to many bank customers and is expanding that to business customers. As has been noted, awareness is the key problem, but it is also about changing consumers' habits. I was pleased that at the autumn Budget of 2017, the Treasury wrote to the Post Office and UK Finance to stress the importance of raising public awareness. I would like to hear the result of that from the Minister.

In conclusion, it is important that we do not resist technology, but that we accept and embrace change to enable progress, grow our economy and compete on the international stage. However, I want to be realistic. I believe that it is inevitable that all branches will eventually close. The supply of them has reduced by 60% in my lifetime, so I think that we should encourage a sustainable hub model to emerge—a one-stop shop—where post office and banking facilities can be offered, as well as debt advice and potentially even a citizens advice bureau. That will help to safeguard our high streets. The transition period is so important, along with the support available. Banks need to lead the way in training and supporting people who are currently unable to support themselves through their digital skills. We must also encourage the roll-out of mobile banking.

I hope I have outlined today that the banking world is changing, but that there is a process whereby we can improve the transition, so that everybody in society can continue to embrace technology. We must support our community.

3.12 pm

James Frith (Bury North) (Lab): I congratulate my hon. Friend the Member for Stoke-on-Trent North (Ruth Smeeth) and the hon. Member for Hazel Grove (Mr Wragg) on securing the debate. I would like to speak about Ramsbottom, which is frequently in the top-10 lists of best places to live and visit. Of the two market towns that I am proud to represent, Rammy has been hit first and hardest by the bank closure trend.

[James Frith]

It needs a community banking offer. When I visited small businesses there in December, the shopkeepers, charities and businesses all spoke of the distinct mix of problems that they face in keeping their heads above water.

Community banks, and banks generally, bring tradespeople to the town. They increase footfall and help to determine a town's future prospects. Paying in, cashing up, small impulse buys, floats, cash-only stalls, making deposits and general local bank services are all still part of business life and life and living in Ramsbottom.

However, first Barclays then NatWest closed, and now Royal Bank of Scotland is reducing its opening hours, with visitors to Rammy, and customers reducing with them. A bank nearby is likely to determine the opening hours of any retail operation or business, as the proprietor will need to factor in the bank's closing time with that of their business and the leaving time of their staff. It will be one of the things that a business proprietor considers in determining where to set up in the first place, and if a local authority is struggling to attract new shops, it will understandably opt for another eatery for the night-time economy or reach for a high-street name, thus risking diluting the independent offer of a town like ours, which is, in its first instance, the fundamental nature of the place and why visitors come at all.

It is all tied in to this proud community—one that has pulled together at a time of mourning recently, or a time of great testing—the Boxing day floods two years ago. There is always something fun to do and to see, whether at the chocolate festival, black pudding throwing competition—[*Interruption.*] It is true. Or the Head for the Hills music festival, the civic and town markets, or just a healthy mooch around the shops.

Of course, the problems cannot all be laid at the door of the banks, but they are a considerable part of the cumulative issues facing this community, including business rates, public transport links drying up, and less disposable income after making ends meet. It is the independent nature of Ramsbottom that gives it its zeal. These are our entrepreneurs, who are not denying the march of progress with broadband, with cash alternatives and online shopping; they are, as I am, rightly defending their modern but traditional offer. The butcher, the baker, the dressmaker, the art gallery, the coffee lounge, craft shops, pet shops, micro-breweries, chocolate factory and specialist food stores, family-run restaurants as well as charity shops, have all spoken to me of the impact on them of the drying up of available banking and a local bank.

The increasing risk of isolation for our older communities is also a consideration. Those for whom Ramsbottom is the nearest town with a bank, endure average broadband speeds 27% lower than the national average. My constituency is ranked 62nd of 75 constituencies in the north-west on that measure, and 467th of 650 constituencies in the UK. In Affetside, broadband is practically non-existent, and we all know that areas with no history of suitable broadband will also suffer from low-skilled internet use, which does not square with the inevitable claim that people can use internet banking instead.

Caroline Flint: My hon. Friend makes a superb point about access to broadband. In my constituency, some 30% of people either have very slow access or no access

at all, and I can vouch for the fact that in Bawtry, where the last bank is in danger of closing, it is a nightmare either making mobile phone calls or getting on to the internet. Could not the Government say to the banks that until those areas have the pleasure of the fast broadband that our cities share, they should not close any services down to just online services?

James Frith: My right hon. Friend makes an excellent point. Is it not true that too often, when we see the march of progress, people assume that the have-nots will simply catch up, and that no intervention is required from Government or statute to bring that about?

When I asked business owners in the town for their input for today's debate, the following contributions stood out. Steven White, pet shop owner on Ramsbottom High Street, said:

"we banked with NatWest...the direct impact is that we now have to queue at one counter in the post office"

while others are doing all sorts. He added:

"We get our weekly change here, and there is now a delay in the payment hitting our account, so when things are tight, as they sometimes are, we can no longer rely on getting our day's receipts in to help"

with cash flow. He points out:

"We could move banks but there is no confidence that who we move to will stay open in our town"

or nearby.

Mrs P's Luxury Ice Cream told me:

"We have found it increasingly difficult to bank cash as the RBS is now closed two days during the week. I feel that there is very little consideration given to the elderly population"—

many of whom are their customers—

"who largely prefer face to face banking."

Louise Isherwood of Ramsbottom Sweet Shop said:

"People used to pop in whilst in town using the banks...there are so many less people in town"

now

"on a daily basis...to make it worse, if the banks sell the building...for use as a wine bar"

people will not visit during the day—and they will not buy sweets at night.

In closing, here are some possible solutions. The Government should sponsor more challenger banks that operate at break even or not for profit. We should consider extending the role and mandate of credit unions. Labour's proposed regional investment banks would ensure that community banking has a primary role in the service offer, and the Government should adopt that principle immediately. There should be rewards in the form of tax incentives for community banking operations when the "profit and loss" or "balance sheet" argument of the existing bank is that it only breaks even.

I rather fear that the Government will hold their hands up and say, "We are just the Government; what can we do?" However, there is a case for them to intervene, and for the industrial strategy to incorporate the experience of hundreds of thousands of businesses. They are the real employers, wealth creators and taxpayers. At least 80% of our economy is made by those people. They are job-creating heroes, sweating it so that the Government receive their taxes. The Government should not dismiss the argument that this is simply a commercial decision for the big banks.

I urge the Government, instead of propping up the Carillion model of employment, to stand up for these real employers, heed the concerns expressed about the withdrawal of banks, and make a commitment to new community banking so that everyone in our society can benefit.

3.20 pm

Peter Aldous (Waveney) (Con): I congratulate the hon. Member for Stoke-on-Trent North (Ruth Smeeth) and my hon. Friend the Member for Hazel Grove (Mr Wragg) on securing the debate.

This matter is of specific interest to me. Early in December, Lloyds bank announced the closure of three branches in the Waveney Valley area of north Suffolk: in Bungay, in my constituency, and in Halesworth and Southwold in the constituency of my hon. Friend the Member for Suffolk Coastal (Dr Coffey). I should declare an interest at this point, because I am both a personal and a business customer of the Halesworth branch. Shortly after the Lloyds announcement, NatWest announced the closure of its branch in Beccles, which is also in my constituency.

My main concern is that, if Lloyds proceeds with the closure of its Bungay branch, there will be no bank left in the town, and I believe that we need policies to prevent that from happening. Some may say that I am a Luddite and that we cannot hold back the inevitable march of the internet and modernisation, but what concerns me is that some banks are closing branches in an indiscriminate, non-strategic way that will have an adverse impact on the elderly, the disabled, those without their own transport, small businesses, and the economies of the towns and hinterlands that will be left with no bank standing. In the last two years, Barclays and Norwich and Peterborough building society have closed their branches in Bungay. If Lloyds proceeds with its branch closure in May, there will be no bank left in the town. That has upset many people who transferred their accounts to Lloyds following the previous closures, and it will have a particularly negative impact on the elderly and disabled and on small businesses.

I have three specific concerns. First, if Lloyds proceeds with its closure, there will be no cashpoint machine with 24/7 access in the town centre. Bungay has three street fairs a year, which bring a significant amount of business into the town. Last Christmas an estimated 1,200 to 1,500 people came along, and there were long queues at the Lloyds cashpoint. Many of the traders who go to the street fairs only handle cash, and there is a real worry that, if it is not available locally, the fairs—which add so much to the vibrancy of the town—will suffer.

Secondly, it is important to emphasise that many businesses, both in the towns and in the countryside, still use cash and cheques. The lack of immediate access to cash and deposit points will, at least in the short term, cause considerable inconvenience and added expense. On the basis of my experience as a partner in a local family farm, I know that for several farmers the easiest way to handle payments from the grain merchant is still via cheques, and that quite often the rents paid by small businesses for farm buildings and workshops are still paid in cash. It should also be borne in mind that the change to internet banking in rural areas will require considerable improvement in broadband connectivity, an issue about which we have heard throughout the debate.

Thirdly, the lack of a bank in Bungay will affect the town's ability to draw in customers from the surrounding area. Lloyds is redirecting its customers to its Beccles branch. That may mean that people who came into Bungay once a week to go to the bank, to do their shopping and to have a coffee or a meal may now do all that in Beccles. I met Lloyds representatives on 4 December, when I put those points to them. I asked them to reconsider their decision to close the Bungay branch. It is disappointing that I have not yet had a response from them, although I hope that that means they are giving the matter serious consideration.

With regard to NatWest's closure in Beccles, I had a meeting with the bank's representatives last month. I am disappointed with their decision, but they took me in some detail through why they reached the decision to close the branch and how they are now engaging with their customers. They are prepared to work with the local community. As well as a mobile bank and closer working with the post office, they have plans for a community banker who will have a base in the town at set days during the week, possibly in the library and the town hall.

I have mentioned that the closure of Lloyds in Bungay would result in there being no ATM accessible 24/7. With this in mind it is necessary to ensure that there remains a good network of cashpoints across rural Britain, where consumers and small businesses use cash to a greater extent than in urban areas. I thus urge the Government to support the Which? and Federation of Small Businesses campaign to get the Payment Systems Regulator to ensure suitable measures are in place to guarantee that consumers can easily access their money without charge.

It is important that measures are introduced that can help to avoid a situation where towns are left without a single bank. That could be done in a variety of ways, in particular by building on the post office network, which generally has a better rural reach than that of high street banks. The policies put in place, first by the coalition Government and then the current Government, have been successful in making the post office network more resilient.

In Bungay, the post office is in the newsagent and there is a drawback of lack of space. In towns at risk of having no bank, consideration should be given to providing additional funding to put in place a more substantial post office branch. Ultimately, I would look for this to be funded by the banks. Alternative options that could be considered are mutual societies or pop-up banks, where the high street banks join together to sustain a presence in the town.

Bungay was a pioneer of provincial banking, with Gurney's, a precursor of Barclays, opening one of its first branches in the town in 1808. Some 210 years on, it will be a very sad day if the town no longer has its own bank and we must do all we can to ensure that that does not happen.

3.27 pm

Susan Elan Jones (Clwyd South) (Lab): It is a pleasure to follow the hon. Member for Waveney (Peter Aldous), my hon. Friend the Member for Bury North (James Frith) and all other contributors to the debate, but of course I particularly thank my hon. Friend the Member

[Susan Elan Jones]

for Stoke-on-Trent North (Ruth Smeeth). I was intrigued by her description of her first experience of banking and I remembered my wonderful chequebook with a nice colourful kingfisher on it. I thank the hon. Member for Hazel Grove (Mr Wragg), too, who secured this debate along with my hon. Friend.

I have to say that I am completely fed up, as are my constituents and many businesses in my constituency. We are fed up because we are a constituency of 240 square miles and we have a grand total of one bank branch left. I do not know what happened to all the rhetoric of the last bank in the community. Whatever happened, it did not work in areas such as mine and it is not working across swathes of the country.

I welcomed the banking protocol. In fact, I was part of a cross-party group of Members that went to see Professor Griggs about the protocol. I welcomed it and many of the suggestions in it. For example, I welcomed the fact that it highlighted the need for the collection of cash from businesses and the like and the co-ordination of that. I welcomed many of the things in that voluntary code, but it strikes me that not enough has been done subsequently. It certainly has not halted branch closures.

In 2016, when the last two branches were to close, at Chirk and Ruabon, a staff member and I took it upon ourselves to visit 126 businesses on the high streets of Chirk, Ruabon, Rhosllanerchrugog, Johnstown, Cefn Mawr, Plas Madoc and Acrefair—apologies to any constituents I have missed out—to ask about the many issues they face. Earlier in the debate reference was made to post offices. Having worked with local businesses and post offices in my constituency, I welcome any improvements where they have been made. I also welcome the work that the Treasury has done on standardisation, because we are no longer in the daft position where some things work for some banks, and other things work for other banks. There are post office branches where that works absolutely magnificently, but in others it simply does not work. If someone comes into a post office to buy a packet of crisps, and then someone else buys a bar of chocolate, but the person working there has to deal with a banking transaction in the middle of that, that is not a sustainable solution.

If we are looking to develop post offices in that way, that might be one exciting option to consider around the country. I know for a fact that post offices are doing all sorts of things, for example, granting credit union members access to their cash. I welcome that when it works, but we have to look at what provision is put in place when bank branches close.

Earlier in the debate it was suggested that the notification period for bank branch closures should be longer. I think that there is a case for that, but in too many cases we know that, when a bank gives notice that it is going to close a branch, that is what it is going to do. We can petition to our hearts' content, with 38 Degrees petitions, petitions in this House, Change.org petitions—we could even create our own website and have some more petitions—but in most cases it does not make one jot of difference.

Michelle Donelan: Does the hon. Lady agree that more time would allow people to hone their digital skills and that banks have a role to play in that to ensure

that people are prepared for the closure? The branches might still close, but a longer notice period would give people time to prepare.

Susan Elan Jones: Yes, I would welcome that. I think that is a positive point.

We also have to consider what the banks have been telling us. My right hon. Friend the Member for Don Valley (Caroline Flint) spoke about some commercially sensitive information that she was not allowed to have. I, too, have asked for commercially sensitive information, such as how many people had accounts at the branch, and clearly the bank was unable to tell me. Better still, I asked how many people on a typical week went in with queries. I was told something earth-shattering: that queries might not really be queries. I asked what that meant. I was told that, if someone goes into a bank, stands at the counter and asks a question, that might not be a query. I made the point that, for the customer asking the question, it very much was a query. I was told that, if there was no formal transaction, it was not a query. It is a parallel universe.

As we move at this juncture, we need to know what on earth the banks are planning to do next. An hon. Member has made the point that first we were fobbed off by being told that one could go to the next village, and then to the next, and then to the next, and that it was all right because it is just a little walk down the road—rather like an old-fashioned countryside treasure hunt. Suddenly, one realises that one has to go quite a long way to get to the next post. That cannot be the way to deal with the problem.

What we do about cashpoints and ATMs is of utmost seriousness. There are currently some 70,000 in the country, the bulk of which are free to use. At the start of 2016, the then Chair of the Treasury Committee, Andrew Tyrie, said that cashpoint charging and closures were of great concern. His point was that, if the ATM companies were not going to deal with the problem, this House needed to look at it, because people in rural communities and those on low incomes would be affected the most. As far as I can see, one problem with cashpoints is that the 38 or so banks and the like that are part of the ATM network are having a little scrap with each other. As they knock metaphorical spots off each other, each deciding that they are all paying too much, it is the customer who loses out.

Ruth Smeeth: My hon. Friend may not be aware that the price of an average transaction has not increased for nine years. The service is not costing the banks any more money; they just do not want to pay for it any more.

Susan Elan Jones: Where charges exist, the average cost of a single transaction is £1.70, and it is worrying that we are not looking more at free access to cash, which is a basic right. We do not say that about drinking water or many other things. It is nonsense that we are prepared to let banks charge money for us to visit a cashpoint, and there is no doubt that charging hits the poorest communities hardest.

I want to give credit to some examples in my constituency of where people are fighting against the system. I do not know whether Members have ever visited Corwen, which is a fantastic town.

Sir Oliver Heald (North East Hertfordshire) (Con) *indicated assent.*

Susan Elan Jones: Excellent. I do not know whether Members have been on the steam train, but Corwen is a wonderful place for tourism and has fantastic local businesses. The town really wants to consider and develop community banking, and people are adapting. We are not expecting to return to a previous era—we do not expect Captain Mainwaring and Sergeant Wilson to come back—but we need a type of banking that works for us and for communities such as Corwen and many others across the country. The Government need to step in if the banks are going to close branches or if the ATM companies are going to start charging. We need the Treasury to be tough on them and we need to stand up to them. At the end of the day, if the world's local bank and other local banks mean anything by community banking, they have to mean it nationwide.

3.38 pm

Gillian Keegan (Chichester) (Con): It is a great honour to follow the hon. Member for Clwyd South (Susan Elan Jones), and I congratulate the hon. Member for Stoke-on-Trent North (Ruth Smeeth) and my hon. Friend the Member for Hazel Grove (Mr Wragg) on securing this debate. Technology has been used to modernise the banking sector for decades and, as an industry, banking has seized the opportunity to use technology mostly to improve the customer experience wherever possible. In the '90s, I worked as a technology procurement manager for a bank when we were upgrading branch infrastructure. Thinking back, the introduction of the ATM network was one of the first steps away from personalised, face-to-face banking, but what would we do without them? We cannot do without them, and I could not agree more with the hon. Member for Clwyd South about how important it is, as we face changes in the banking industry, that the ATM network and free access to it is preserved throughout the country.

The revolution in FinTech has forced another change in the banking model, and our banks no longer collect the income of merchants and disburse the cash to individuals. Our behavioural patterns have changed with technology. In 1988 we had more than 20,000 bank branches in the UK, and 25% of adults were paid in cash. In many respects, cash has had its heyday. Now accounting for less than 50% of transactions, we saw an 11% decline between 2015 and 2016 alone. Cash may still be king, but its crown is slipping.

That trend is set to continue. Already 6% of the population rarely use cash. Young people, in particular, prefer digital payment methods such as card, online and mobile banking. The model of branch banking as a conduit for cash movements therefore needs to change to ensure that banks remain commercially viable.

The speed of change has surprised many communities, with the uptake of digital banking being relatively recent, and it is important that adequate notice is given when changes are made to local banking services. In 2012 at least one of our major banks had no mobile users at all, but today there are more logins a day on mobile banking than via the web. Meanwhile, the average branch bank customer goes to the bank every two or three months.

Branch closures throughout the nation are predominantly a response to declining demand. In my constituency, Barclays closed its branch in East Wittering citing a

10% fall in transactions at the branch in a single year. However, Barclays has identified 80 customers who exclusively used the branch for their banking needs. Those people need alternative provision.

When a branch closes, it is important that the it gets in touch to advise customers of all the services that are available online, via telephone or via mobile banking. Many banks go beyond that and offer training and support to customers, especially the elderly and most vulnerable, to ensure that they are not excluded by the shift to digital services.

Like everybody else in this discussion, I am concerned that there is an increased risk of financial exclusion due to either a lack of digital know-how or a lack of access to the technology. Personal banking is something that many people, especially older members of our society, greatly value, and in many cases the alternatives are not suitable.

We need to ensure those customers know that the Post Office offers branch banking services for all major high street banks and can facilitate all the things that people do in a bank, including traditional cash and cheque services. That is a good alternative, as more than 98% of the population live within three miles of one of our 11,600 post offices nationwide, which makes it Europe's biggest retail network.

The structure of community services is changing, with our traditional high street names consolidating into shared services. Becoming a community hub is important. The Post Office has managed that well in Chichester and is collaborating with retailers such as corner shops and book shops. That is a win-win for sustainability. Many Members will have been involved in debates about post office closures. We need to make sure that the network of face-to-face branch services is secured in some way, and post offices are a good alternative.

It is important that such services are well designed, as other Members have mentioned. I recently visited the new Chichester post office, which is co-located with Sussex Stationers and British Bookshops. There are seats available for those who cannot stand in a queue for long, and staff are on hand to assist people who are using self-service kiosks or who are waiting for the cashier. Needed privacy is provided. The service is similar to that provided by the old bank branches. That is the right model, but these new post offices need to be well designed, and perhaps more could be done to promote best practice in design.

The Government have made significant strides in improving both mobile and broadband coverage, with 95% of households now able to get superfast broadband. Alas, in rural areas such as my constituency, many people still suffer from areas of poor connectivity, with some areas of my constituency ranking in the worst 10% in the country. As we increasingly rely on digital banking services, blanket connectivity is becoming increasingly important. We must continue our investment in digital connectivity to mitigate the impact of branch closures and to allow people to utilise the technology of today. It is clear though that for some of the older generation, the digital era will already have passed them by. Expecting them to bank digitally is simply not realistic and in cases such as these, the post office must be advertised as the new place for local face-to-face banking.

[Gillian Keegan]

I am concerned that banks might be reticent to advertise post office banking as they may compete in some other areas.

All businesses must adapt to stay ahead of the game and the major banks are under increasing pressure to modernise their services, with new entrants disrupting banking models for businesses and individuals. FinTech firms are creating new and efficient financial platforms, offering lower prices to consumers for financial transactions. To keep up, our major banks have to move to a more customer-centric and digital model of working.

Changes in the banking sector have revolutionised how we do business and how we handle personal finances and, overall, I believe that that has been to the benefit of society. The advent of the microchip, the internet and mobile services have fundamentally altered many of our industries, and banking is no different. Banking practices have had to change to remain commercially viable and banks have had to invest in digital banking platforms, which has made life easier for most of us, but of course we must take care of those who are not willing or able use the services. These individuals must be informed of the other service providers, such as the post offices, and banks that are closing branches have a moral obligation to do that.

3.46 pm

Phil Wilson (Sedgefield) (Lab): I congratulate my hon. Friend the Member for Stoke-on-Trent North (Ruth Smeeth) and the hon. Member for Hazel Grove (Mr Wragg) on securing the debate.

At the end of June, four bank branches will close in my constituency of Sedgefield. NatWest is closing two branches, one in Ferryhill and one in Newton Aycliffe, Santander is to close its branch in Newton Aycliffe, which is just across the street from the NatWest branch that is to close, and Barclays is to close its branch in Sedgefield village. This recent round of closures will deprive every community in my constituency of a bank branch except Newton Aycliffe, which will still have a Halifax, a Barclays and a TSB. It is the biggest town in the constituency, with about 30,000 people living there. The local post office still operates in these communities and offers banking facilities, but it is hardly the place to discuss banking issues such as mortgages or loans. Sedgefield is a rural constituency, with up to 40 towns, villages and hamlets over 150 square miles. The bus network is not what it should be and it is difficult to get around without a car or other means of transport.

Much banking is now done online, on a mobile app, or on the telephone, but there are still those in our communities who need to be able to walk into their local bank branch because they are not online or do not have access to a telephone or mobile, especially the elderly. I know that the banks that are closing branches in my constituency say that they recognise those concerns. NatWest, for example, has a network of community bankers—I believe the number is 1,000—around the country who will be deployed to reach out to and support vulnerable customers when a branch is closed.

All the banks have pointed out to me that how people do their banking has changed radically over the past few years. NatWest told me that the number of people using its branch network has fallen by 40% since 2014.

In the same period, mobile transactions have increased by 73% and, in the first half of 2017, 1.1 billion mobile and online transactions were carried out by the bank's customers. Since 2012, in the two NatWest branches in my constituency, 88% of the customers in Ferryhill and 89% of the customers in Newton Aycliffe have banked in other ways. Transactions at the Ferryhill branch have fallen by 30% and at Newton Aycliffe the figure was 34%. The number of customers using both branches has fallen to between 60 and 100 a week, although whenever I speak to customers who use the branches they always say that there are queues and that they are busy. The reality for customers seems to be completely different from the statistics revealed by the branch. It is a similar story with Santander in Newton Aycliffe. Santander says that 91% of customers use other means of banking besides walking into the local branch. Some 45% use other Santander branches and 40% use their mobiles to do online banking.

I used to live near Sedgefield village, and I can always remember there being a Barclays bank there. I asked how long a branch had been there and was told that there had been a Barclays in that same building in Sedgefield for nearly 100 years. Now, Barclays says that 74% of its customers use other forms of banking. Of 5,000 customers, 22% use the branch exclusively for their banking. Barclays has identified 200 people it considers vulnerable and tells me that it is proactively contacting them to help with their future banking needs. Overall, the number of transactions at the branch has fallen by 17%, whereas in the wider region the fall has been 12%.

Banks such as Barclays, NatWest and others that are closing branches should report how many vulnerable customers they have been able to retain or how many have gone on to other banking mechanisms and systems, to ensure that they are not financially excluded. If they did that, we would be able to take a snapshot of how many people are becoming financially excluded because of closures.

Dr Lisa Cameron (East Kilbride, Strathaven and Lesmahagow) (SNP): The hon. Gentleman is giving a fine speech. Does he agree that the large number of closures throughout the United Kingdom have badly affected elderly constituents and those who are disabled? Soon, there will be no banks within large radiuses around most of our towns and people will resort to putting money under the bed again, just as they had to do in my grandmother's day. The humanity has gone out of banking.

Phil Wilson: The hon. Lady makes a valid point. There has to be a social conscience in banking, and it should not just be for the public sector to sort out. The private sector has to be part of it.

We cannot deny the growing trend in banking being done online and by mobile phone and telephone. Barclays pointed out to me that on average its customers use mobile banking more than 28 times a month and visit a branch less than twice a month. The bank carries out 12 digital transactions a second and, since 2014, has started to use video banking.

The way we bank is changing, and it is not just a UK phenomenon; it is happening across mainland Europe, too. According to data from the House of Commons Library, by the end of 2016, the number of bank branches in Germany had fallen to something like 32,000, which was

a reduction of nearly 6% on the year before. In France, where there has been more robust opposition to branch closures—apparently, it is more difficult to close branches in France than elsewhere—Société Générale has announced the closure of 20% of its branch network by 2020. That bank is going to close one in five branches. However, the French bank branch network is still extensive, with six branches per 10,000 head of population, which I believe is the highest proportion in the EU. In Spain, 10,000 branches were closed between 2012 and 2016. Banking is changing, driven by technology that is obviously convenient to the vast majority of customers.

I would like the Minister to address two areas of concern. First, what more can the Government do and what work are they undertaking with the financial sector to encourage banks to look after their vulnerable customers so that they are not left behind? There is also a wider concern. Rural areas, such as County Durham, are seeing the destruction of rural bus services and there are issues with whether broadband provision is sufficient to allow customers to access the internet and therefore access online banking in the first place.

Secondly, the closure of bank branches highlights a key problem that faces our town centres. For example, the future of Newton Aycliffe town centre has been controversial for many years. Although Freshwater, the shopping centre's owner, has invested in the centre and won awards for its efforts, the closure of two bank branches will only add to the number of already vacant shops. This is not a story reserved for Newton Aycliffe; it is true of town centres throughout the country. Town centres need to be more leisure-focused, with bars, restaurants and coffee shops, as retail moves online, where people are more likely to shop—with Amazon being a case in point. As a consequence, we see many retailers quitting jobs and issuing profit warnings. I make this request to the banking sector: look at how you can change your offer on the high street; look at how you can make the physical bank presence more affordable and more accessible; and look at whether there is a way to merge banking with leisure, such as, for example, placing bank branches within a café.

The closure of banks does not happen in isolation. It affects vulnerable people, it affects our town centres and it affects our communities and their way of life. The banks must remember that, although there is a trend with new technology towards online banking, other people can be left behind; and there is a life that is offline as well as online. All I ask is for the banks to think creatively, because they, too, have a social obligation to their customers, not just to their bottom line.

3.55 pm

Craig Mackinlay (South Thanet) (Con): We have had a debate of extreme unity, between parties, between regions and between countries. It is fair to say that every MP in the House is concerned about the rapid closure of the banking network. I particularly wish to salute the hon. Member for Stoke-on-Trent North (Ruth Smeeth).

It feels like we are seeing a rapid change in high street banking, at a rate that I have never seen before. The reason for that is probably to do with us—the consumer. We have gone down the route that the banks have encouraged: taking the contactless route and using mobile and internet banking. We no longer use cheques for our transactions, because, first, we cannot find our cheque book, and secondly, we have to find an envelope and a stamp.

We have all fallen, probably rightly, for the seduction of the ease and speed of online banking. As my hon. Friend the Member for Chichester (Gillian Keegan) said very clearly, the volume of cash transactions in society is now below 50%. Even though we have the advance of the cashless society—I am sure that is warmly welcomed by the Treasury, because it means that most transactions can be appropriately taxed—it will be a very long while, probably a number of decades yet, before cash is completely out of the system.

There are a number of cash businesses; every constituency has them. My fear is that, when banking facilities move further and further away from those businesses, the amount of cash that is held in their premises and the homes of their owners, and perhaps in their safes, will become bigger and bigger, and with that will come security risks. There are security risks for the staff who are responsible for taking that cash to a bank that is increasing in size and further away.

Ruth Smeeth: One issue that has been raised with me by my constituents is to do with community groups that fundraise and hold big one-day festivals. They generate cash on that day, but, unlike businesses, which may be able to mitigate some of the problems, they may have volunteers who never have done anything like it before. That is a huge issue. Unfortunately, the post office will take cash deposits of only £2,000, which makes it even harder for them.

Craig Mackinlay: The hon. Lady makes the perfect point. My right hon. Friend the Member for Arundel and South Downs (Nick Herbert) said very clearly that, when charities hold grand county fairs, there may be temporary traders who do not have contactless facilities and will not at any time that I can foresee, which makes it a very cash-based business. There are also clubs and societies that rely on cash and cheques for the small transactions among themselves.

I recall, not that long ago—I do not want to single out NatWest for any particular criticism—an advert that said, “We are open all the time. We are keeping our branches.” It was criticising its competitors, saying, “Ah, look, our competitor banks have made your bank into a new trendy wine bar.” I am afraid that we are seeing far too many of those across the country. I recall very clearly that my first bank account was at Lloyds 33 years ago. That branch, which had been there for 50 years or more, is now a quite nice Cypriot restaurant. That highlights the point that the network is disappearing in my constituency in particular. Broadstairs has lost NatWest and Lloyds in this last year alone.

The hon. Member for Clwyd South (Susan Elan Jones) mentioned her petitions. I also generated a petition, and the regional director for NatWest very kindly came to my offices and I delivered it to him. I received the warm words, “We’re consulting.” But of course, the outcome was probably determined some time before the petition was even thought about. Sandwich, one of the best preserved medieval towns in the country, has lost HSBC, Lloyds and NatWest in the last 18 months alone. Broadstairs and Sandwich are both now left only with Nationwide, which I salute for staying true to its roots in service to the community and maintaining its branch network.

We have seen the banks retreat from the smaller communities into the major conurbations and shopping centres. I do not know the experience of other hon.

[Craig Mackinlay]

Members, but whenever I pay in a cheque—my heart sinks when I receive a cheque in the post, because it means I have to wander somewhere to do something with it—the queues seem as long as they ever were.

Much has been said about the post office network, which is fantastic, but it is not always available and the queues are horrendous. The post office has closed in the small village of Ash in South Thanet—I say village, but it is getting towards town size, with a population of 3,500. We hope that the post office will be resurrected in a new branch or shop, but there is currently absolutely nothing available for the people of Ash, who are five miles from Sandwich, 16 miles from Canterbury and eight miles from Ramsgate.

Why do we not all use mobile apps and the internet? Well, that is all very well, but I do not want the elderly to be forced into accepting that type of banking, and people who have difficulties but are managing independent living need help with those kinds of facilities. My father is in his 80s, and is fit and well, but I do not want him to use mobile banking under any circumstances, because it is not uncommon for him to say to me, “Oh, I’ve had an email from Santander and I don’t even bank with Santander.” That is exactly the point. Many of us here, particularly those who are younger than me, are very internet-savvy and would recognise a scam banking email, but many of the elderly would not recognise it and might respond, giving up their internet banking details.

There are clarion calls across the House, mainly—dare I say?—from the Opposition, that it is up to the Government to do something. We often hear Members saying that the Government should do this or the Government should do that. In fact, we see it on the Order Paper on an almost daily basis. I do not think that this is a matter for the Government, although they can help to inform the debate. This afternoon, Members from all parties are saying loudly and clearly to the banks, “Stop what you’re doing and start thinking again about the communities you serve.”

Much has been said about the opportunity for joint banking facilities. That would be a very sensible route to take. I appreciate that a premises costs a lot of money, as it has to be heated and there are business rates, staff and security to pay. But surely three, four or five of the major banks could come together in some kind of grand banking hall, sharing facilities so that counter service is available. The call today is, “Banks, please do something.” They could also extend the availability of their mobile, caravan-type, irregular banking facilities that can go to smaller communities; I cannot see why that option should not be available.

We are all responsible for this situation. I am still a bit of a cash person. I even go into the bank and sign a cheque for cash. It was not many years ago that the cashier said, “Why don’t you use the cash point?” Of course, I do use cash points, but if I am passing the bank I often cash a cheque. I said, “Don’t put yourself out of a job. If more and more of us do that, you’re sounding the death knell of this branch.”

We see these changes here in the cafés in this House. I am always quite amazed that some of the younger people who work here will use a contactless card for their sandwich and a cup of coffee costing £1.90. I am

not like that, but I can see that my own level of card use is diminishing as the years go by. At the moment, I will use a card over the level of £20, but I am increasingly tempted to go for the contactless card under that £20 limit.

I recommend that Members encourage our constituents to get into the banks that still exist and use their counter facilities, because then the banks will not be able to say, “We’re closing because we’re not getting used enough.” The cross-party clarion call from this Chamber today has to be: “Banks, please stop. Let’s think again. Let’s work together. We want more joint facilities and more mobile caravan-type banking facilities going to our communities.” We can all do our bit by getting into the banks and using them.

4.5 pm

Jim Shannon (Strangford) (DUP): It is a pleasure to follow the hon. Member for South Thanet (Craig Mackinlay). I pay special credit to the hon. Members for Stoke-on-Trent North (Ruth Smeeth) and for Hazel Grove (Mr Wragg) for setting the scene so well and giving us an opportunity to make some contributions on this subject.

Five banks have closed in my area in recent times—in fact, one has not closed yet but is going to close—so this is happening in Northern Ireland as well. Clearly the bank closures are not just in one area of the United Kingdom of Great Britain and Northern Ireland but across all its regions, as others have said.

I represent the beautiful—the most beautiful, without a doubt—constituency of Strangford to the best of my ability. It is the most wonderful place to live in the whole of the United Kingdom. Everybody knows that, nobody doubts it for a second, but I just want to put it on the record, as I often do in this Chamber. I am blessed to wake up every day with a beautiful view of Strangford lough and all that country living entails. I am also blessed to have a 15-minute journey that takes me to my constituency office and the wonders of a great town. The make-up of my constituency is rural and urban; town and country. So it is with great pleasure that I contribute to this debate with both rural and urban hats on.

In my main town of Newtownards, the Bank of Ireland and First Trust Bank have closed, and down either side of the peninsula we have had banks close. The bank in Portaferry closed some years ago, but Kircubbin’s has now closed as well. I am currently trying to fight the closure of Ulster Bank in Killyleagh. When I say “fight”, I mean trying to stop it, not physically fighting it. We have had meetings with Ulster Bank officials and come up with some ideas, not on how to stop the closure, because we cannot do that, but on how to make it easier. This seems to be the latest banking fad: close the smaller branches, centralise everything, and it does not matter about the lack of customer services. What matters is how much profit the banks can get for their shareholders. That should not—indeed, must not—be the motivation for this happening.

When I met the officials from Ulster Bank for an open and frank discussion about the proposed closure, they were clear that the branch was closing and that nothing could be said to change the decision. That was disappointing, because the purpose of having meetings is to try to change opinion, ever mindful that there are others at a different level who are making decisions.

That was despite the fact that we had outlined the particular need for the branch to remain, given the needs of the rural community and those who are already isolated. In Kircubbin village, farmers and fishermen had banked at Ulster Bank for umpteen years. People from businesses in the village had strolled down to their bank, because it was within walking distance. We had an elderly population who looked on the bank as more than a bank, because they had a relationship with the people in it as well. Those things were lost. Now we have a credit union that has started up. I hope that it can fill some of the vacancy, but it cannot fill it all given the very nature of what it does.

I have real concern that these decisions are made by big banks that look only at the profit of the bank, not profit across the Province, and that they are not rural-proofing. Rural-proofing has to be part of the decision making process. Hopefully the Minister will give us some idea of whether, in his discussions with the bank, he has been able to raise the issue of rural-proofing and how it affects rural communities.

I believe that customers in Kircubbin who pay the same charges as customers in Belfast should receive a similar service. That is clearly not the case. It has once again come to pass that living in the country means being isolated and away from face-to-face interaction, which is an essential part of the banking trade.

Every one of us remembers our introduction to a bank. I remember well the first loan I took out from the bank. I will not go into detail, but the bank manager was most accommodating. To be truthful, the way we got our loan would never happen today. It was done very quickly, with the knowledge of me, and probably of my parents and their solid banking over some 30 or 40 years.

I put forward the case for Kircubbin, and particularly the needs of the fishermen and farmers in the area, and asked what would be offered to help those valued customers. I must say, I am still disappointed and annoyed. I was somewhat grateful that as opposed to walking away, as many banks have done with a "Too bad, so sad" attitude, the bank has committed to a leave-behind service that will take the form of a one-day-a-week community banker who will work from an office space or business in the town to help with one-on-one issues.

We have secured a mobile bank once a week in Kircubbin village and other areas in the peninsula—an option that the hon. Member for South Thanet (Craig Mackinlay) referred to. The elderly can get to that mobile bank, and those who have businesses can have an interaction there. With the mobile bank and a community banker, we got two things.

The bank has also been allowing people to bank in the post office for basic lodgements, withdrawals and balance checks. In the six-month run-down to the closure of the bank, there was a dedicated staff member who helped people to better understand and use the online banking system. There were also numerous tutorials available to users, and the bank made its community officer available to groups such as fishermen or farmers over a period, to ensure that there was confidence in the new system.

I have watched people go into a bank and have someone explain how the online service works, but I can tell you that as soon as they walked out of that bank,

they were never going to use that service. They were confused and did not know what the purpose of it was. More time needs to be spent on that.

While we did not get the outcome I had hoped for, there is at least a clear determination that customers will not be completely abandoned, and I thank the bank for the long-term promises it has made. It has made the same commitment in terms of its withdrawal in Killyleagh on the other side of my constituency.

It seems like too many banks are closing, leaving customers who are not confident with online banking with no option other than to bank in that way. The problem I have with online banking is that it does not suit everyone, and many people need an alternative. I have seen customer services representatives talking to customers about online banking, and it is clear to me that they are unhappy and unsure how it works.

I personally like the paper trail of banking. I well remember when my mother took me down at the age of 16 to open my bank account with the Danske Bank. She gave me £20 to start it, which was a fortune in those days. Along with the £26 that I had saved for five or six years, I had £46. I was able to buy a Mini car for £45. That gives an idea of how far back it was. We thought we were rich, and we were, because I got my first car. I have been with that bank ever since.

I do not bank online. Indeed, I could not bank online with my limited computer skills. I do not believe that the bank should force this on those who are not internet-savvy and who leave themselves open to being victims of fraud, as they do not know how to protect themselves. That is another thing we must remember. As others have said, there are so many scams today, with people phoning up and saying, "I'm from the bank. Give me your details." The elderly feel vulnerable, and we need to protect them. I have a particular concern about that, especially in my constituency. We do not let children internet-bank because we attempt to protect their interests, and yet they are more computer-savvy than a 65-year-old retired fisherman who we try to force this new way on.

I recently spoke in the RBS debate—it is nice to see the Minister in his place again, and we look forward to his response—and I again make clear that this is not a witch hunt against any particular banks. I have been impressed with their aftercare when they have pulled out of an area, as they have in areas such as Kircubbin and Killyleagh. Time did not permit me in the last debate to read out my closing remarks, so I will use them today.

I call for a return to the old-fashioned codes of truth, honesty, fairness, common decency, integrity and transparency throughout the whole of the banking industry. I call for a return of the bank manager who has an intimate knowledge of his branch and the people who use it—they really had such knowledge—not one who glances at an online profile. Bank managers should stop closing branches, and instead get to know the people whose money they take.

I support the call for a public inquiry into the Global Restructuring Group scandal that has so terribly affected businesses in my constituency and throughout the UK. I call for compensation for small businesses and for a resolution for those in the midst of strife. I understand that RBS is a business and must run as such, but when it put its fate into our hands in this House, it was more

[*Jim Shannon*]

than simply about giving it a handout; it was a chance for us to look at how this had happened and ensure it would never happen again, and we must take this duty very seriously.

The pandemic—it is a pandemic—of rural bank closures must be addressed, and we have a duty in this place to address it. I intend to do so, and I know many others wish to do the very same. We must be a united House: united against the banks and against the closures.

4.16 pm

Mr Paul Sweeney (Glasgow North East) (Lab/Co-op): Thank you, Madam Deputy Speaker, for the opportunity to contribute to this very interesting and vital debate on a massive issue that affects communities across our nation. It is always a pleasure to follow the hon. Member for Strangford (Jim Shannon), who made a particularly passionate and insightful speech about the impact the programme of closures will have on communities in his constituency.

I congratulate my hon. Friend the Member for Stoke-on-Trent North (Ruth Smeeth) on securing this debate, and on speaking so passionately and knowledgeably in introducing it this afternoon. I also thank the hon. Member for Hazel Grove (Mr Wragg) for his contribution, and for securing the debate through the Backbench Business Committee.

I speak with a degree of nostalgia and affection for community banking, given that I grew up around community banks. My mum has worked in retail banking for her whole career, and I remember vividly as a kid being taken down into the vaults of the Bank of Scotland in Charing Cross, where my mum worked. I also remember opening my Squirrel saver account at the Bank of Scotland, and my little plastic Bank of Scotland piggy bank, which was great.

I speak with great affection about community banks, but I also know how important they are, particularly for elderly customers and vulnerable people in the community. They develop a very close and affectionate relationship with the staff, who know them very well, understand their needs and are able to accommodate them. It is a form of personal interaction that builds affectionate relationships and a long-term engagement with banks, and those relationships are hugely valuable for the banks. I would have hoped that more banks recognised how important such personal interaction is for communities—it is vital—and how it contributes to them.

It is a shame to think that that bank in Charing Cross is now a Starbucks. That shows that this is a long-term process of withdrawal from communities, and we must challenge it because our communities are approaching a real cliff edge. My worry is that the programme of bank closures that we have observed, particularly in recent years, appears to target the poorest communities in our society disproportionately. Well over 1,000 branches have closed in the past two years alone.

In my constituency of Glasgow North East, where unemployment is twice the national average—I would add that it has had the lowest turnout in elections in any constituency, which perhaps shows the level of disengagement of many people—we have had the closure of the RBS branches in Possilpark, one of the poorest communities not only in Glasgow but in Scotland,

and on Alexandra Parade in Dennistoun in recent months, followed by the closure of the Clydesdale bank in Springburn.

It was a cruel irony that, when I went down to look at the Clydesdale bank branch on Springburn Way, next to the shopping centre, I saw a branch of BrightHouse doing good business—it was doing a roaring trade. BrightHouse is a rapacious organisation that fleeces the poorest communities in our society by, I would argue, mis-selling consumer goods at outrageous rates of interest. That is also something we should challenge. As more people are forced out of normal commercial banking into the hands of these rapacious lenders, such lenders have to be challenged.

Ged Killen: My hon. Friend is talking about poorer communities being left behind by these banking changes, and he is absolutely right. Although the recent stay of execution for 10 branches in rural areas of Scotland is welcome, these are some of the wealthiest communities in Scotland, and three of the banks being saved are in the constituency of the Secretary of State for Scotland. The Government are the majority shareholder of RBS, so surely there is a role for RBS to step in and look after more such deprived communities?

Mr Sweeney: My hon. Friend is correct, and that is one thing we do not see—I have tried to piece together the evidence, but it is not nationally recorded. What is the density of banking operations in the poorest communities in our society? Data is not gathered on that issue. Possilpark and Springburn fall into the most deprived decile on the Scottish index of multiple deprivation, including for employment, health, education and housing. That seems to be the case for a lot of areas with branch closures, certainly in the Glasgow area, and it would be interesting if the Government could oblige banks to provide the data as a matter of national standards. By contrast, in the wealthiest parts of the city—I took the example of Byres Road, which is arguably the wealthiest postcode in Glasgow—every major bank is represented. Banks seem to be withdrawing from the poorest communities while maintaining their services in the richest parts of the city, and if that is extrapolated across the UK, it paints a dismal picture.

It has been argued that bank closures are a reality of technological change because more people are using online banking services. In reality, however, 2 million Scots do not use online banking, and they are disproportionately older people who are not familiar with the change in technology. We must be realistic about the rate of change and how practical it is, so as to reduce the harm caused to society and prevent the generational dislocation that is evidently occurring. More than one third of people who use the services of Citizens Advice Scotland have no or limited internet access. How will they access finance and banking if the major commercial banks disinvest in their local communities? Such closures are not just driven by technological change.

It is a great privilege to be a council member of the Institution of Engineers and Shipbuilders in Scotland, and the banking sector is a huge driver of innovation in our society. As hon. Members have said, we have seen huge technological changes, and one great British innovation that sticks out for me is the ATM. In 2016, the Scot James Goodfellow was inducted into the Scottish

Engineering Hall of Fame for his work in inventing and patenting the first ATM in 1966. He did that in response to the desire by the major commercial clearing banks to close on Saturday mornings. People were trying to find a technological way to accommodate that desire, and that is how the ATM came into being and why it is so ubiquitous on our high streets today. We must harness technological change for the public good, not simply use it as a cop-out or an excuse to ridiculously disinvest from our communities at an inappropriate rate. We in the House must challenge that and adapt technological change for the public good; we cannot leave the banks to be judge and jury about the way that such change should occur.

I mentioned that closures are not just driven by technological change, and we must consider the banking sector in the UK. Five of the major commercial banks hold 85% of all current accounts, and personal banking services are combined with riskier investment banking activities. That is symptomatic of a very difficult and high-risk sector that in the last decade alone threatened our national prosperity with the banking crash.

The banking system in this country is an oligopoly and one of the most centralised systems in the world. As Adam Smith recognised, profit-seeking behaviour runs contrary to the common good and the creation of national wealth—we should always remember that when considering this issue. Germany has more than 400 local savings banks, known as Sparkassen, 1,000 co-operative run banks, and 300 private commercial banks, and that contrasts with the five massive banks in this country. Those banks in Germany are characterised by providing “patient finance”, not just to households and consumers but also—critically—to industry.

When James Goodfellow made his speech while being inducted into the Engineering Hall of Fame, he said that the greatest regret of his career was that ATMs were patented and invented in this country, yet they are not built or manufactured here. We have not benefited from this country’s industrial innovation, and our industrial strategy is symptomatic of our banking sector. We do not finance industrial growth because we are seeking high-risk, high-return profit in the City; we are not investing in the real economy, and that contrasts with the German banking system.

Why does Germany have the largest manufacturing sector in Europe, and one of the largest in the world? Because its banking system is resilient enough to underpin patient finance and allow real industrial growth and long-term economic resilience. We see that with German investment in machinery and a productive economy, and with their productivity rate—German workers produce in four days what UK workers produce in five. If we look at that as a broader symptom of malaise in banking and industry, we have to grip it and address it at all levels.

That is why I am so proud to stand here as one of the 39 Co-operative party Members of Parliament: the largest ever group of Co-operative MPs in Parliament and the third-largest party group in this House. The Co-operative party has long recognised the structural problems in society, which is why it proposes turning RBS into a mutual owned by its members and run in a not-for-profit manner in the public interest. The case for that is clearly self-evident and vital: we need that disruptive intervention in the sector.

We want to create a legislative mechanism to support the development of credit unions in the United Kingdom, one perhaps based on the US Community Reinvestment Act 1977, which I think was mentioned previously. The key innovation of the Act, introduced under the Carter Administration, was to combat discrimination and provide access to credit for low and moderate income communities. If we reflect on the nature of bank closures in the UK, it is highly likely that they disproportionately affect the poorest communities. In the United States, that was known as “redlining”: banks essentially blacklisted communities they thought not worthy of investment. We can make the accusation that that is happening today in this country, albeit on an informal and opaque basis. It is about time a light was shone on the reality of the economic dislocation happening in our poorest communities.

Legislation similar to the Community Reinvestment Act would combat that discrimination by providing access to credit for low and moderate income communities. It would apply a rating to banks based on their density of operation in poorer areas. In the US, investment credit unions are included as a CRA activity, meaning that the credit union sector is worth billions of dollars and it competes on an equal footing with commercial banks. Santander’s operations in the United States contrast with its operations in the UK: a £11 billion five-year commitment to support community benefits. An increase of 50% was announced in the US. It does not extend its American community reinvestment activity to the UK, because there is no legislative or regulatory imperative to do so.

The picture in the UK today is one of perilous dislocation, with banks withdrawing from our most vulnerable communities. It is the duty of this House and this Government not simply to capitulate to free market dogma, but to temper and control that market in the public interest.

4.26 pm

Patricia Gibson (North Ayrshire and Arran) (SNP): I am delighted to participate in this debate, although I wish it were not necessary. I thank the hon. Member for Stoke-on-Trent North (Ruth Smeeth) for securing the debate and for her comprehensive opening speech.

The speeches we have heard today show there are common concerns across the United Kingdom about the stampede of the banks out of our communities. We are all very concerned. We have had the announcement of yet more bank closures by RBS, with a further 62 branches closing in Scotland. Ten have been reprieved for the moment, following negotiations with the Scottish National party leadership. I agree that that does not go far enough. It certainly does not—

John Lamont: Will the hon. Lady give way?

Patricia Gibson: In a moment.

It certainly does not do anything for my constituency, but I am not mean-spirited enough not to recognise when progress is made. I know the hon. Member for Berwickshire, Roxburgh and Selkirk (John Lamont) would rather cut his own head off than give the SNP any credit for anything, but I really think he should be more gracious in this case. He said that this was as a result of concerns expressed by all parties, but the fact is that around the negotiation table there was the SNP and RBS—nobody else. So I really do think that he might perhaps put that in his pipe and smoke it.

John Lamont: Will the hon. Lady give way?

Patricia Gibson: I will not give way. You've put the boot in and the boot's been put back, so we will leave it at that.

I would be disturbed by the fact that the UK Government, despite being the major shareholder in RBS, has not lifted a finger—[*Interruption.*] The hon. Gentleman chunters from a sedentary position, driven by his hatred of the SNP and his lack of concern for communities who have been offered a reprieve. It really is quite sad, Madam Deputy Speaker. It is concerning that the UK Government, despite the taxpayer being the major shareholder in RBS, have not lifted a single finger to encourage or force RBS to pause its closure programme and carry out impact assessments or consultations with the communities affected.

John Lamont rose—

Madam Deputy Speaker (Dame Rosie Winterton): Order. I think the hon. Lady has said she is not giving way. She has a short amount of time in which to speak.

Patricia Gibson: Thank you, Madam Deputy Speaker. It is disappointing that the UK Government have not lifted a single finger on behalf of the taxpayer to do anything to protect the communities affected by the bank closures. I am disturbed that the UK Government, as the major shareholder, were not consulted about the closures either. That is deeply unfortunate and raises a lot of questions.

I am pleased—other Members may not be—for the communities whose banks have been reprieved, but it does nothing for my constituents in North Ayrshire and Arran, who still face the prospect of losing three banks in Saltcoats, Kilbirnie and Kilwinning. Vowing not to close the last bank in town is something that RBS has now sought to disassociate itself from. That sounded good at the time to the PR companies, but it has not bothered to continue—

John Lamont: Will the hon. Lady give way?

Patricia Gibson: No, I will not. The hon. Gentleman is being extremely rude. As I said, he is driven not by concern about banking communities but by his hatred of the SNP. It really is rather pathetic.

It sounded good to RBS when it said that it would not close the last bank in town, but that has long been abandoned. As a result, Kilwinning—a town of around 16,000 people—now faces the prospect of losing its last bank. We have seen this week that RBS is not deaf to the uproar that the closures have given rise to. Its public image lies in tatters, but it has opened the door an inch to reprieve some branches. I and SNP activists, who have been out every weekend, on Saturdays and Sundays, since after Christmas collecting parliamentary petition signatures to save our banks—having already collected thousands of signatures—now propose to run at the door that has been slightly opened and kick it open wide to save our branches. We will not give up in our quest to save our banks. We bailed out the banks and it is time that they lived up to their moral obligations to our communities.

If the closures go ahead in my constituency, it will bring the number of towns with no bank to six. The towns of Dalry, Stevenston, West Kilbride, Ardrossan and Beith no longer have a bank and, shortly it seems,

RBS intends to add Kilwinning to the list. I honestly do not think that any other constituency in the United Kingdom has been so adversely and cruelly hit. Indeed, the banks are stampeding out of Ayrshire at an alarming and staggering rate.

People have talked today about post offices picking up the slack, but the range of services that banks provide are not always available in post offices. Having a corner at the back of a Spar supermarket is no compensation for customers, who will get no privacy and not get the same level of services. Of course, it was only 10 short years ago that our post offices were under attack and stampeding out of our towns.

I cannot overstate the sense of anger and betrayal felt by these and similarly affected communities across the United Kingdom. From a bank that was bailed out by the taxpayer to secure its very survival, due its own incompetence—a bank that is still 73% owned by the taxpayer—this is a bitter pill to swallow. That pill is made all the more bitter by the fact that, last year, that very bank paid out £16 million in bonuses. The culture of excessive bonuses lives on, while the customer and taxpayer continue to suffer.

The UK Government retain all legislative and regulatory powers in respect of financial services, so they do indeed have the authority to call a halt—a pause—to the devastating round of closures while banks, stakeholders and the UK and Scottish Governments consider how best to take account of the obligation to banking customers and our communities. Whatever the banks may say, they do have an obligation to our communities—a service obligation, a financial obligation and, I would argue, a moral obligation.

Let us be clear: the bank closures mean that the affected communities no longer have access to day-to-day essential banking services. They mean that my constituents in Kilbirnie must undertake a round trip of 18.8 miles to access their new so-called “local” bank, with most relying on public transport to do so. They mean that RBS customers in Saltcoats are being directed to the next RBS, which is a round trip of 12.8 miles, and Kilwinning customers are being asked to undertake a round trip of 6.8 miles to visit their new “local” branch.

All of that is before we even get to the impact on local businesses, which are increasingly finding themselves without access to night safes. If local businesses cannot bank their takings at the end of the business day, they must incur an extra insurance charge for keeping the cash overnight, with all the security implications of that. These small businesses are the backbone of our communities and our local economy. Make no mistake: to leave a town with no bank is financial and social exclusion.

I have been told by RBS that the branches closed in Kilwinning, Saltcoats and Kilbirnie in my constituency will be replaced by mobile banks. That is not what constituents want. The mobile banks are not reliable, are not disability-compliant and are a poor substitute for the presence of a bank in our towns.

We will continue to fight these closures. We will continue to collect our parliamentary petition signatures because RBS must understand that the people of North Ayrshire and Arran, the people of Kilwinning, Saltcoats and Kilbirnie, will not sit quietly and take the poor treatment that has been meted out to them. I urge the

Minister to use all the means at his disposal, as the majority shareholder, on behalf of us, the taxpayer, to sort this matter out and order the banks to pause, consult communities and do the right thing. This matter will not go away.

4.36 pm

Bill Esterson (Sefton Central) (Lab): I congratulate my hon. Friend the Member for Stoke-on-Trent North (Ruth Smeeth) on securing the debate, in collaboration with the hon. Member for Hazel Grove (Mr Wragg). It has been an excellent debate. Many examples were cited, and there was cross-party acknowledgment of the devastating impact on all our communities of the closure of branches of a variety of banks.

The point about the impact on accessibility was well made. Members spoke about the impact on individuals and communities. As the Social Market Foundation points out, 11% of the population rely completely on high street bank branches, and that is typically the older and poorer parts of our communities. This is an example of financial exclusion it is a real problem throughout the country. Only 30% of the over-65 population use online banking. That is of particular importance in constituencies such as mine, which is in the top 20 of constituencies for people aged over 65. That is a real cause for concern, to which I shall return later, with examples from my constituency.

Individuals and businesses need banking services to suit their needs. A British Banking Association survey found that 58% of people surveyed stated that access to a branch—using a branch—was important to them, and 57% believed that face-to-face relationships with their bank were important. Those figures go up for businesses: for SMEs, the figures are that 68% believe that a branch is important and that 66% find that face-to-face banking is important. Therefore, the impact of branch closures is felt by individuals in their personal banking and for business banking, with particular impacts on our high streets—our communities. The Federation of Small Businesses warns that it is a great worry for its members that many now struggle to do the banking that they need.

In my constituency, in the last few years alone, we have seen closures of RBS, TSB, the Co-op bank, HBOS and HSBC branches. Alongside those we have seen significant post office closures. I agree with the Members who spoke about the important role that the post office network plays in providing banking services. Unfortunately, I see no evidence of co-ordination between the banks and the Post Office to ensure that post offices provide services in place of banks when there are closures.

In one of the three towns in my constituency—the town of Maghull, where I live—we have seen significant closures, adding Barclays to the list that I gave. The RBS branch in Maghull now opens for only two days, Monday and Friday. As was pointed out to me today by a constituent whose business has to bank the takings every day, that is absolutely hopeless. What are businesses to do on Tuesday, Wednesday and Thursday?

NatWest's justification—it is online and anyone can see it—for the closure of its branch in Maghull includes the point that it is only 3.4 miles to the nearest bank, but that is hopeless if people cannot travel there by bus or car. For many older people, it is completely out of the question. NatWest also states that it consulted its

local MP: it clearly thinks that everything is OK because it asked me whether it was all right to close the branch. I did not say that it was, by the way.

We have heard some excellent speeches today. My hon. Friend the Member for Stoke-on-Trent North made points similar to mine about closures in the towns that she represents. She spoke about the vital function of bank branches for businesses depositing the day's takings, and about the impact of the proposed closure of the Link network. My hon. Friend the Member for Ogmore (Chris Elmore) spoke about NatWest closures, and said that his constituency now contains only one bank to serve all the communities there. My hon. Friend the Member for Glasgow North East (Mr Sweeney), among others, mentioned the lack of awareness of post office services. My hon. Friend the Member for Don Valley made a powerful case—

Caroline Flint: Right hon.

Bill Esterson: I am very sorry—my right hon. Friend the Member for Don Valley. I am pleased to be able to set the record straight.

Caroline Flint: I worked hard for that.

Bill Esterson: My right hon. Friend is working very hard on this campaign, as well as having worked hard to achieve that recognition in this place.

My hon. Friend the Member for Midlothian (Danielle Rowley) mentioned the RBS closures, as did other Members in all parts of the House. Some spoke in a very heated way and no love was lost on a couple of occasions. An important point was made about the limited response of RBS to the concern that was being expressed about the closures. My hon. Friend the Member for Bury North (James Frith) drew attention to the key role of banks in attracting footfall and trade for other local businesses. He rightly spoke of the importance of Labour's regional banking offer and the opportunity that it presents for community banking.

Like other Members who spoke, my hon. Friend the Member for Clwyd South (Susan Elan Jones) represents an area that contains only one bank branch to serve all her constituents. My hon. Friend the Member for Sedgfield (Phil Wilson) mentioned bus services and said that many of his constituents did not have access to the internet or phone. He also spoke about the impact on his local town centres. My hon. Friend the Member for Glasgow North East said that bank branch closures hit the poorest communities hardest. He also rightly observed that we might do well to emulate and learn from the successful arrangements in Germany.

These branch closures are happening at a time when banks are making healthy profits. We have to wonder who the customers are, and whether the banks have lost sight of the fact that it is the personal and business banking customers who are their customers. I always thought that putting customers first was the way for a business to operate and succeed. That was certainly a lesson that I learnt when I ran a business.

Has the time come to put public good ahead of short-term profit? The challenger banks—such as Metro, which is open seven days a week, and the Bank of Dave, which results from the entrepreneurial approach taken by Dave Fishwick in Burnley—have demonstrated that

[Bill Esterson]

it is possible to make a success of a bank branch. Is it time for banks and financial services to be seen as a utility, an essential public service that delivers for customers—for high streets, communities and small businesses? We regulate the financial services sector now, and I can tell the Minister that if the Government will not add to that regulation by addressing this issue, a Labour Government certainly will. We will ensure that no closure can happen without proper local consultation, and, crucially, without the approval of the Financial Conduct Authority.

I cannot conclude without mentioning the hon. Member for Strangford (Jim Shannon), who mentioned RBS and GRG: the systematic abuse, the intentional and co-ordinated approach of management, the clear RBS board responsibility for the mistreatment of small businesses. That serves as another reminder that the current attitude and approach of banks is not what is needed by their customers.

Government must intervene so that the banks work for us. As a number of right hon. and hon. Members have pointed out, the banking access protocol has not delivered. There is an impact on communities, travel, public transport, the environment, economies and businesses from lowering footfall, and there is lower lending in places without bank branches. Some 10% of households do not have the internet, and only 9% of small firms approached their banks in 2016 for finance. All of these things are examples of why the banking system is not delivering.

This is not about the nostalgia of Captain Mainwaring or Walmington-on-Sea; it is about what is needed today. Face-to-face banking for business and personal customers matters, service matters, and bank branches matter and can be alongside the post office. If we put the public good first, we can be successful. The voluntary approach has not worked, and the only organisation that can ensure our banking system delivers is Government. It is time to act.

4.46 pm

The Economic Secretary to the Treasury (John Glen): I commend the hon. Member for Stoke-on-Trent North (Ruth Smeeth) and my hon. Friend the Member for Hazel Grove (Mr Wragg) on securing this debate, and thank the Backbench Business Committee for allowing it. We have had a lively debate with 16 Back-Bench contributions, and it has rightly aroused a lot of passion. It is the third such debate in the four weeks that I have been in post—two of them in Westminster Hall—and the banks will need to respond to what they have heard. From Strangford to Selkirk, from Newton Aycliffe to Sandwich, from Bradford on Avon to Bungay, we have heard the case made for banks to remain open, and in my constituency I will be meeting representatives from Lloyds bank tomorrow to discuss the closure of Wilton bank, which is scheduled for 19 March this year.

This is a very important issue, and I listened carefully to the observations from Members across the House on what the Government should do. They ranged from my hon. Friend the Member for South Thanet (Craig Mackinlay), who, characteristically, was very reticent to see Government get involved, to the hon. Member for Sefton Central (Bill Esterson) who, in a

measured speech, held out the prospect of significant intervention from Government. I believe there is a role for Government in dealing with this issue, and I will talk about the Government's actions to support those who require over-the-counter banking services and the Government's commitment to widespread free access to cash.

I want to address the banking standard, too; I noted the observations of the right hon. Member for Don Valley (Caroline Flint) about her perception of the inadequacy of the banking standard and I want to address that, as well as the concerns raised about the way that the banking services available at the post office work. I will also address the UK ATM operator LINK's financial inclusion programme.

As Economic Secretary, I want financial services that deliver for all customers up and down this country, from Salisbury high street to the farthest reaches of the Hebrides. None the less, all hon. Members will appreciate that banking, like so many other industries, needs to respond to changing customer behaviour, which we have heard depicted by many Members in our debate. Change, which in this case is driven by the unrivalled speed of innovation in the financial services sector, is not easy to remedy. How many of us in this House regularly use our local branch, and how many of us, like me and others, manage our finances online or via our mobile phones? Ultimately, what I have repeatedly made clear in this place in the four weeks that I have been in post is that the management decisions of banks are made without intervention from Government.

I hear the call from the hon. Member for North Ayrshire and Arran (Patricia Gibson) to intervene but, given that the Scottish Government own Prestwick completely, it is somewhat odd to be told by the Scottish Government spokesperson that Ministers have no role in the operation of contractual agreements made by the airport. It is really important that we acknowledge that inconsistency and that the Government act through the regulator, and that is not a static dialogue. I have already spoken extensively to the head of the Financial Conduct Authority, and more can be done.

The Government firmly believe that these firms have a responsibility to minimise the impact of closures on communities wherever possible, which is why I am pleased to address the motion today. The Government already support a range of measures to protect access to banking services in local communities across the UK, but we must acknowledge the change that has happened. Branch footfall is falling year on year—it is down by a third since 2011, as my hon. Friend the Member for Chippenham (Michelle Donelan) noted—and the number of banking app transactions has risen massively, to 932 million in 2016, which is an increase of 57% on the previous year. The Government cannot resist that; the question is what we can do with the tools available.

The access to banking standard commits all major high street banks to a series of outcomes when they decide to close a branch. There are three principal obligations. First, banks will give customers at least three months' notice of closure. I note the call from my hon. Friend the Member for Chippenham to extend that period. They have a responsibility as soon as operationally ready, and I note that RBS gave six months' notice. Secondly, banks will work with customers after the announcement has been made to ensure that they

know how and where they can continue to bank. Thirdly—this is vital—banks are required to identify vulnerable customers and ensure that they receive all the help they need. That could mean helping customers get online for the first time, or it could mean showing them the facilities at the local post office, or ensuring that they have access to a mobile branch, a telephone banking service or a local, free-to-use ATM. Obviously, every bank will take a different approach, but the principle of the standard is that the outcome for customers will be the same.

As of July 2017, the Lending Standards Board has had responsibility for monitoring and enforcing the standard. I say to the right hon. Member for Don Valley that the board does have the power to cancel or suspend a registered firm's registration and give directions on future conduct, but I will look carefully at her remarks and consider whether anything could be done to strengthen the measures further. This independent oversight is a welcome and important addition to the way the standard works.

Turning to the ATM network and post offices, I acknowledge that the Government have made great strides in bolstering the over-the-counter banking services available at post offices, and an extra £370 million to support that work was announced in December. UK banks and building societies reached a new commercial agreement with the Post Office that has set the standard for the banking services available in post offices, ensuring a uniform level across the 11,600 branches. Those services can include the ability to check a balance, to withdraw and deposit cash using a debit card, to use chip and pin or pre-printed paying-in slips, and to deposit cheques. There is an ad hoc cash deposit limit of £2,000, but the Post Office estimates that that covers 95% of all transactions.

We should not forget that 99.7% of people in this country now live within three miles of their local post office, and 93% live within a mile. At the autumn Budget 2017 my predecessor wrote to the Post Office and UK Finance and asked them to consider how they could fulfil the aims they have set out.

Caroline Flint: Where did the Minister get the figure of 93%—perhaps he can furnish us with the information after the debate—because I do not think that bears any relationship to the reality for many of our constituents?

John Glen: I am happy to do that.

I have written to the Post Office and UK Finance to impress upon them the importance of developing detailed joint proposals to achieve the objectives that everyone rightly requires of them. I am clear that those proposals must include the following: a shared vision for public awareness of the banking services available at the Post Office; measurable outcomes that the parties agree they can use to determine their progress in delivering that vision; specific actions that the Post Office, UK Finance and parties to the banking framework agree to take to achieve the outcomes, collectively and/or individually, and a timeline for doing so; and arrangements for measuring the impact of the specific actions on public awareness throughout the UK to ensure the outcomes are achieved. I know that colleagues from across the House feel strongly about this issue—I have heard that today—and I am determined to see progress, so I have asked for a response by the end of March. I will be happy to update the House in due course.

Several hon. Members mentioned access to cash, and the Government continue to work with industry to ensure the provision of widespread free access to cash. LINK, which runs the ATM network in the UK, has assured the Government that industry is committed to maintaining an extensive network of free-to-use cash machines and to ensuring that the present geographical spread of ATMs is maintained. On 31 January, LINK announced plans to bolster its financial inclusion programme, which ensures the provision of ATMs in certain areas where demand would not otherwise make one viable, and LINK has confirmed that that will include addressing instances where the closure of a bank branch is leading to a financial inclusion problem. LINK has also specifically committed to protecting all free-to-use ATMs that are a kilometre or more from the next nearest free-to-use ATM.

In summary, I again thank the hon. Member for Stoke-on-Trent North and my hon. Friend the Member for Hazel Grove and all right hon. and hon. Members who have spoken this afternoon. I hope I have been able to give some reassurance that the Government recognise the frustration and disappointment caused by bank branch closures. Ultimately, the Government cannot reverse market movements or customer behaviour, and it is right that the Government do not intervene in commercial decisions that respond to such changes. However, I will continue to work to ensure that everyone, wherever they live, can access the banking services they need. This Government have taken measures to maintain access to vital banking services and to ensure that banks support communities across the UK when their local branches close. Banks will need to continue to respect and respond to Members' engagement in that process, so I encourage every Member to keep the dialogue open with their constituents about how they can take advantage of the many options already in place.

4.57 pm

Ruth Smeeth: I thank the Minister for his response. I have a great deal of respect for him, and I wish him more luck with Lloyds tomorrow than I had. We need more clarity on a few issues, and the emphasis should be on the banking sector to resolve them, but if they will not act—so far, they have not—the Government and Parliament will have to act to hold them to account. The banks are not being imaginative, so we may have to make them.

The first issue is with LINK and access to ATMs. While I welcome the new announcement and what that may mean for access, the evidence suggests that 3,500 ATMs may close. Given what we are already seeing, that could be a challenge, so I urge the Minister to consider that more closely in addition to using the post office network. Colleagues across the House have agreed that face-to-face, personal contact is vital, and the post office network, while helpful, does not currently provide what we need from it. We also need to start talking about public transport infrastructure, so that people can access alternatives.

I thank the Minister for the debate and look forward to working with him on this issue.

Question put and agreed to.

Resolved,

That this House recognises the vital importance of community-based banking; believes that national banks have a responsibility to their customers; is concerned about the effect of branch

[Ruth Smeeth]

closure announcements by Lloyds Bank, RBS/Nat West, Santander, Yorkshire Building Society and the Co-operative Bank; and calls on the Government to support measures to protect access to banking services in local communities in the UK.

Phil Wilson (Sedgefield) (Lab): On a point of order, Madam Deputy Speaker. On 17 January, in moving my ten-minute rule Bill on tightening the regulations on private landlords, I should have declared that my wife owns two houses that she lets out. I regret that oversight, and I take this opportunity to correct the record.

Madam Deputy Speaker (Dame Rosie Winterton): I thank the hon. Gentleman for putting his point on the record.

Superfast Broadband: North East Hertfordshire

Motion made, and Question proposed, That this House do now adjourn.—(Amanda Milling.)

5 pm

Sir Oliver Heald (North East Hertfordshire) (Con): I asked for this debate to enlist the Minister's help in getting North East Hertfordshire up to speed with superfast broadband. My constituency contains towns such as Letchworth and Royston, which already have good broadband speeds, but there are also many small rural hamlets that do not yet have superfast broadband.

North East Hertfordshire is, geographically, by far the largest constituency in Hertfordshire, yet we have a far lower level of superfast broadband coverage than other parts of the county. I ask the Minister to help me push coverage in my constituency up to the Hertfordshire average of 95% this year, and then to complete the job of reaching the target of close to 99% in 2019.

I have been pressing hard on this, and in the last year, according to the House of Commons Library, coverage in my constituency has gone up from 67% to 77%, but that is far from good enough. We need sustained efforts from Ministers, Openreach and Hertfordshire County Council's delivery organisation, Connected Counties, to push the figure higher and quicker.

In the last few months I have discussed this matter personally with the Secretary of State for Digital, Culture, Media and Sport; the managing director of Openreach, Mr Steve Haines; and the previous and present leaders of Hertfordshire County Council, the late Rob Gordon and David Williams.

Long ago it was agreed by the Government and this House that the Government would have to fund the roll-out of superfast broadband in non-commercially viable areas such as my local hamlets. Indeed, I was one of the MPs who persuaded the Government that they had to be involved. I remember lobbying Secretaries of State, including my right hon. Friends the Members for South West Surrey (Mr Hunt) and for Basingstoke (Mrs Miller), for such funding and being pleased with their recognition, in successive phases, of the strong case for such coverage being essential infrastructure akin to other utilities. Money was made available.

Despite my part in securing that funding, it has been disappointing and frustrating to watch the lack of progress in connecting up my rural areas. Although successive Ministers have assured me that the county as a whole has achieved first 92% and then 95% coverage, it has only recently been acknowledged that the coverage in my area has edged up at a snail's pace to the current 84%. It is galling for my constituents to learn that ultrafast broadband is being piloted in Bishop's Stortford when they are languishing with no coverage or with a few crumbs, such as 0.8 megabits per second. To give an example, 61% of the village of Little Hadham, which is three miles from Bishop's Stortford, is receiving under 10 megabits per second.

It should not be forgotten that this is not a remote area. Some of the places with the worst coverage, such as those in the Hertford Rural South ward, are less than 20 miles from London. Many people now work from home for some of the week, which is encouraged for

London workers to take the strain off the transport system. My constituents, particularly those with caring responsibilities, would like the opportunity to work from home, but they cannot do it without broadband.

There is also a high number of small businesses in those areas, many encouraged by the offer of office space in former farm buildings. Diversification on farms is encouraged by our local councils and by the Government. To give another example, the villages of Weston and Sandon lie close to Stevenage. Stevenage has download speeds of close to 70 megabits per second, whereas 83% of Weston and Sandon is unable even to receive 10 megabits per second.

I am grateful to the Which? organisation for pointing out to me that recent data from Ofcom showed that the average download speed in North East Hertfordshire is 47.8 megabits per second, whereas neighbouring constituencies are at the 60 megabits per second mark. However, Which? analysis of speed tests found that the median download speed in North East Hertfordshire is only 13.9 megabits per second and a quarter of speeds recorded were less than 6.8 Mbps.

I would like to offer the Minister my analysis of the problems in the roll-out process. Connected Counties has operated with Openreach to identify areas that might not be commercially viable, with Connected Counties then offering Openreach subsidy to do the works. When take-up turns out after all to be commercially viable, Openreach returns the subsidy to Connected Counties and it can be used for less commercially viable areas. I am told this return of subsidy has happened in about 50% of cases. It seems to me that it clearly demonstrates that the subsidy has been used for many areas that are in fact commercially viable, meaning that less viable areas have had their roll-out delayed. This overcautious assessment of commercial risk has meant that those like me who pressed for subsidy for areas that are not commercially viable, such as the North East Hertfordshire hamlets, have seen it delayed and been disappointed.

Have Ministers met the chief executive of Openreach, Clive Selley, and the chief finance officer Matt Davies to discuss this and tighten up assessment procedures? Since my latest push on speeding up broadband roll-out, further progress has been made, and it has continued since the last House of Commons Library information became available. The leader of the county council has told me this week that the latest assessment puts coverage in my constituency at 84%, but it is all by fibre to the cabinet, rather than the fibre to the premises that is needed in many small hamlets.

I was staying with friends this weekend in a very rural location in deepest Suffolk and was surprised to learn that they have fibre to the premises with high speeds, when my constituents 20 miles from London have none. I have already taken up with Ministers, Openreach and Hertfordshire County Council the particular case of Wellpond Green and Westland Green, near Standon, whose residents petitioned the House about their situation. In early 2016, many residents signed up with Gigaclear, a competitor of Openreach, for superfast broadband to be installed by March 2017. In about June 2016, Connected Counties, along with Openreach, announced that it was to install superfast broadband in those hamlets by March 2017. The effect was that many residents withdrew from Gigaclear, which decided not to go ahead.

Then in January 2017, to the anger and dismay of residents, Openreach announced that the roll-out had to be re-mapped, and in June 2017 a timetable of 2018-19 was given for superfast broadband. That caused understandable outrage, as the residents had only decided not to proceed with Gigaclear because Openreach had offered the same timetable of March 2017.

I have discussed that unacceptable situation with all those involved and was pleased that Steve Haines of Openreach agreed to bring forward the start of works in the hamlets to June 2018, but the Minister should be aware of the great unhappiness locally with what has happened. Anything she can do to encourage Openreach to bring forward the works even further would be very helpful.

I recognise that the national roll-out is an enormous undertaking with a limited number of providers in the field. Nationally, a great deal has been achieved. However, the subsidy for which I campaigned was designed to ensure that areas that were not commercially viable were connected up. In the past year we have seen coverage in my constituency driven up from 67% to the current 84%, up 17%, but I want to see us hit the county average before the end of 2018 and the national target as soon after that as possible. In this day and age, people living in rural locations near London expect superfast broadband, and it is in the Government's interest to achieve it. I hope the Minister will ask Openreach, Connected Counties and Hertfordshire County Council to do all they can to ensure that North East Hertfordshire comes up to speed this year and that the unfairness for Wellpond and Westland Greens is addressed now.

5.9 pm

The Minister of State, Department for Digital, Culture, Media and Sport (Margot James): I thank my right hon. and learned Friend the Member for North East Hertfordshire (Sir Oliver Heald) for securing this debate and for his extremely well-informed speech, from which I learned a great deal and which I shall read again after the debate. He has clearly been involved in this issue for a long time and has outstanding knowledge of the problems. This debate gives me the opportunity to update the House on the Government's plans and progress towards ensuring universal high-speed broadband.

Broadband connectivity is crucial, even more so in rural communities throughout the UK than in our urban centres. The Government and local partners are investing £1.7 billion in the superfast broadband programme. The programme has provided superfast coverage with speeds of more than 24 megabits per second for more than 4.75 million premises in areas that otherwise would not have been covered by a commercially funded roll-out. Some 95% of homes and businesses in the UK can now access superfast broadband, up from 45% in 2010. As a result of efficiency savings in the initial roll-out, at least £210 million of funding will be available to support further investment. Because of the high levels of take-up, we will also have gainshare funding from the additional profits from the network, projected to reach at least £527 million. That means that a total of £737 million will be available to support further roll-out.

My right hon. and learned Friend the Member for North East Hertfordshire will recognise that improvements have been achieved in his constituency over the past few years, and he quoted some figures. Since the beginning

[*Margot James*]

of last year, superfast coverage in his constituency has increased from 71% to 84%, while 92% of premises have speeds of 10 Mbps or above. The Connected Counties project, to which my right hon. and learned Friend referred, is delivering across both Hertfordshire and Buckinghamshire, and has to date provided superfast broadband access to more than 71,000 premises that otherwise would have been left behind. That equates to more 96% superfast coverage across Hertfordshire. Additionally, 23,000 premises are still to be covered through the project's current roll-out plans.

Beyond the scope of the Connected Counties project, Hertfordshire County Council is progressing the option of a new procurement exercise. I understand that the council has already undertaken an open market review to understand the latest commercial plans in the county. That is evidence of the council's commitment to ensuring that areas are not left behind.

I recognise that the communities that have not yet got coverage—my right hon. and learned Friend referred to some of them—will feel left out. In the case of Hertfordshire, the local authority has managed the current delivery contract with BT to maximise coverage to as many premises as possible, as quickly as possible. That can sometimes leave gaps on the ground where some areas are covered and adjacent areas are not, as my right hon. and learned Friend outlined in his speech. However, the alternative would have been to prioritise some communities over others during the roll-out, which would have been less efficient and would have involved the local authority in making invidious choices to determine which communities should get covered first. In that context, the approach taken by Hertfordshire County Council seems reasonable. Broadband Delivery UK has managed the programme effectively. Very few major infrastructure projects achieve their delivery target on schedule and with so much funding being returned.

I recognise the need to ensure that new housing has superfast coverage. Openreach has committed that all new build developments with at least 30 properties will have fibre to the premises. That will ensure that almost all new housing has full fibre access. We are also continuing to focus very much on the remaining 5% of premises that do not yet have superfast access. Across the UK as a whole, we are confident that at least half the remaining premises will get that superfast coverage through the continued roll-out.

However, even with this further delivery, some premises will remain without the superfast broadband that they need. We are therefore working hard on our commitment to ensure universal high-speed broadband of at least 10 Mbps by 2020. We will shortly set out the design for a legal right to high-speed broadband in secondary legislation, alongside our detailed response to the consultation. Ofcom's implementation is expected to take two years from when we lay secondary legislation, meeting the Government's commitment of giving everyone access to high-speed broadband by 2020.

In the meantime, the Better Broadband Scheme is available for any home or business with speeds below 2 Mbps. This provides a subsidy of up to £350 for any eligible premises for satellite broadband or, where available, other solutions including fixed 4G, fixed wireless, or community fibre projects. This scheme has now supported more than 13,000 homes and businesses.

Communities that currently do not have superfast broadband can also consider the option of undertaking their own community project. Community projects can either be completely self-managed and delivered, or can involve communities co-funding with providers such as BT, via the community fibre partnerships scheme. Our focus until now has been on extending superfast broadband coverage, but we also need to move to ensure a transformation in the UK's digital infrastructure, so that it is based on fibre, or full fibre, to the premises. Currently, only 3% of premises have a fibre optic connection. We accept that that is not good enough. We have a target of at least 10 million premises having a full fibre connection by 2022. Recent industry announcements show that that is achievable.

In answer to my right hon. and learned Friend's question, I have met Clive Selley, the chief executive of BT Openreach. When I next meet him, I will raise with him the debacle that my right hon. and learned Friend described when residents turned down the offer from Gigaclear on the basis that BT Openreach was apparently going to deliver on their needs in a timely manner, only for them to be let down. I do take that to heart; the residents must be deeply frustrated and upset by that, and I will raise it with Mr Selley when I next meet him.

Virgin Media, KCOM, Hyperoptic, Gigaclear and others all have plans for significant new fibre coverage. Last week, Openreach announced its plan to reach 3 million premises by 2020 and its proposals to get to 10 million by 2025 if the conditions are right. I was very pleased to hear today the TalkTalk announcement that it will reduce its dividend in order to connect 3 million new premises with full fibre. I congratulate the board of TalkTalk on that decision.

The Government have a number of measures to support full fibre roll-out. The Government's local full fibre networks programme has six wave 1 projects under way and bids for wave 2 were received on 26 January. We expect to announce the successful wave 2 projects in March and, in line with our manifesto commitment, we will also make full fibre connection vouchers available for companies across the country in 2018.

The digital infrastructure investment fund is now in place with Amber Fund Management Ltd and M&G Investments to provide £400 million of investment capital, alongside private capital, for new expanding providers of fibre broadband. Our barrier-busting taskforce is also now established and tackling the barriers to fibre roll-out across the UK. We are also introducing a five-year relief from business rates in England for new fibre infrastructure.

We are therefore making good progress in providing rural broadband coverage, but we recognise that we need to finish the job and it is our intention to do that fully. We will also be pushing hard on full fibre coverage. I welcome the continued interest and support from the Members of this House, and their expertise—particularly that of my right hon. and learned Friend—as I continue to drive this work and ensure that we deliver against our goals.

Question put and agreed to.

5.19 pm

House adjourned.

Westminster Hall

Thursday 8 February 2018

[MR PETER BONE *in the Chair*]

BACKBENCH BUSINESS

Strengthening Families

1.30 pm

Fiona Bruce (Congleton) (Con): I beg to move,
That this House has considered strengthening families.

I am very pleased to have secured the debate, with the support of my right hon. Friends the Members for Meriden (Dame Caroline Spelman), for New Forest West (Sir Desmond Swayne) and for Chesham and Amersham (Dame Cheryl Gillan) and my hon. Friends the Members for Mid Dorset and North Poole (Michael Tomlinson), for East Worthing and Shoreham (Tim Loughton), for Telford (Lucy Allan), for Lewes (Maria Caulfield), for North Thanet (Sir Roger Gale), for Maidstone and The Weald (Mrs Grant), for Hazel Grove (Mr Wragg) and for Woking (Mr Lord). I also had the support of the right hon. Members for Tottenham (Mr Lammy) and for Birkenhead (Frank Field) and the hon. Members for Luton South (Mr Shuker), for Dagenham and Rainham (Jon Cruddas), for North Tyneside (Mary Glindon), for Upper Bann (David Simpson) and for Strangford (Jim Shannon).

I am grateful to the Backbench Business Committee for granting the debate, and for the cross-party support the debate has gained, although I recognise that its timing has precluded many hon. Members from contributing. There is much interest in the subject across both Houses. More than 60 right hon. and hon. Friends and peers have signed up to the “Manifesto to Strengthen Families”, which forms the foundation of the debate and which can be found online at strengtheningfamiliesmanifesto.com. Some 25 peers took part in a similar debate in the other place in the November, led by Lord Farmer, who co-authored the manifesto with me.

Martin Vickers (Cleethorpes) (Con): I commend my hon. Friend on her work in producing this excellent manifesto. It is good to know that more than 60 Members support it. I hope that number is actually greater—I am sure many Ministers would put their name to it were they able to. Strengthening families is a wide issue, which involves more than Government Departments; local authorities are also a vital part of the operation. Can my hon. Friend assure me that she has been in contact with local authorities, and that she has had some positive feedback?

Fiona Bruce: I can inform the House that, just last week, Westminster City Council expressed full support for the manifesto through its leader, Nickie Aiken. It is looking at how it can implement the relevant policies there—particularly family hubs, which I will speak of later.

I am grateful for the opportunity to speak on this subject, which is vital to the nation’s economic and social welfare. I welcome the Cabinet Office Minister to the debate. I recognise that the subject of the debate—strengthening families—has already caused quite a debate within Government this past week about which Department should respond. In fact, such an internal debate has

already served one main purpose of my speech, because it has highlighted the question whether responses should come from the Department for Education, the Department for Work and Pensions or the Home Office. Looking at the manifesto’s policies, we could add the Treasury, the Ministry of Justice, the Minister for Housing, Communities and Local Government, the Department of Health and Social Care or even the Ministry of Defence to those. All those Departments are affected by family breakdown and have a stake in strengthening families. What is needed, and what is at the heart of my speech and my plea to the Government, is a co-ordinated cross-Government approach and response to the biggest social problem affecting our nation today, although it is not recognised as such.

In the absence of a Cabinet Minister responsible for families, with a dedicated budget and civil service team to prioritise and co-ordinate family policies across Government, much in the same way as equalities policies have been over the past few years, it is to the Cabinet Office that we look to ensure the effective running of Government and to answer the question at the heart of the debate: how effective are the Government at supporting families, and how can they be more effective still? That is why I am so delighted to see the Cabinet Office Minister in his place.

May I be helpful to the Minister? On his Department’s website is a statement of what the Cabinet Office does. It says:

“We support the Prime Minister”.

So do I—very strongly, particularly as I am aware, following meetings I have had at No. 10, including with the Prime Minister, about the strengthening families manifesto, that the Prime Minister is leading a review within No. 10 of how the machinery of government can better support families. I am sure that the Minister will say that the Cabinet Office supports that.

While in this generous mood, I thank the Government for a number of the steps they have so far taken to combat family breakdown and for the commitment they have expressed to strengthening families. Several Ministers have recently stated in the House their desire for some of the policies to strengthen families developed in the manifesto to be implemented. Only last week, the Under-Secretary of State for Work and Pensions, my hon. Friend the Member for North West Hampshire (Kit Malthouse), said in this Chamber:

“The Government are committed to supporting families”,
and that the Government’s view is that
“families are fundamental in shaping individuals and that they have an overwhelmingly positive effect on wider society.”—[*Official Report*, 30 January 2018; Vol. 635, c. 285-6WH.]

Those warm words have been matched with long-term funding to support family stability. In November’s Budget, the Government announced an additional £15 million for relationship support over the next two years to help keep families together and reduce parental conflict, which we know has such an impact on children growing up. That is in addition to the £30 million earmarked for relationship support between 2017 and March 2020, which was announced last spring in the DWP’s paper, “Improving Lives: Helping Workless Families”.

I also welcome the Government’s response to a recent written question on the family test, restating their aim to “ensure that impacts on family relationships and functioning are recognised early on during the process of policy development and help inform the policy decisions made by Ministers.”

[Fiona Bruce]

The current No.10-led review of the efficacy of the family test is also welcome, as we look to its becoming more than just a box-ticking exercise and one that truly supports family stability.

I have been hugely encouraged by the Government's commitment to the implementation of the Farmer review on the importance of strengthening prisoners' family ties, to prevent reoffending and to reduce intergenerational crime. I am particularly encouraged by the support given in October by my hon. Friend the Member for East Surrey (Mr Gyimah)—at the time, an Under-Secretary of State for Justice—who told the House:

"The family is the most effective resettlement agency that we have. That is a view shared by the prisons inspectorate, the probation service and Ofsted. The time to work on those relationships is from the moment an offender is sentenced to jail. To leave it longer is to leave it too late."—[*Official Report*, 31 October 2017; Vol. 630, c. 686.]

He went on to welcome the "excellent" review by Lord Farmer. I thank the Government for "working to implement" every single one of the review's recommendations. Indeed, that is one—just one—of the policy recommendations in our family manifesto. I am delighted that we can now say that recommendation is being implemented.

I am particularly concerned about the impact of family breakdown on children's life chances. Children are often the worst victims of family breakdown, and I therefore welcome the inclusion of

"better support for families with children and young people at risk of developing mental health problems"

in the recent Green Paper, entitled, "Transforming Children and Young People's Mental Health Provision". The paper pledges to commission further research into interventions that support parents and carers.

There is a core team of us working on the family manifesto, including Dr Samantha Callan, who was worked for many years on strengthening families, including for the Centre for Social Justice, and the former hon. Member for Enfield, Southgate, David Burrowes, who has done such sterling work over many years with parliamentary colleagues on this issue. He is currently the executive director for the manifesto, and I am pleased to say that he is working weekly and tirelessly on it.

As I said, the Green Paper pledges to commission further research, and I thank the Government for that positive step in relation to the benefits of stable families for children's mental wellbeing, which all of us in the House recognise is such a major problem in this country today. All those warm words having been said, it will not surprise the Minister and other hon. Members to learn that I am pressing for more action to strengthen families. In fact, the Prime Minister agreed to that, as she told the House at Prime Minister's questions in October that the Government are

"looking into what more we can do to ensure that we see...stable families".—[*Official Report*, 18 October 2017; Vol. 629, c. 846.]

It is an essential part of the passionate commitment that she made on the steps of Downing Street on becoming Prime Minister. She expressed her desire to fight against "burning injustice" and

"to make Britain a country that works for everyone".

For that to happen there must be, as part of that fight, further real work to strengthen and support families. Indeed, this is a poverty-fighting tactic. In so many cases, family breakdown is a root cause of poverty. To give just one example, it stands to reason that if a family breaks up and one wage packet suddenly has to cover the cost of two homes, there will be less money to go round.

In committing to nurture stable families, the Prime Minister recognised the wide range of benefits that committed family relationships can bring, including improving wellbeing and reducing both poverty and Government spending. As the "Improving Lives: Helping Workless Families" report states,

"For most of us, family is the bedrock of our lives. Acute parental conflict disturbs this foundation. It is important to help parents develop strong relationships so that they can better support each other and their children."

The "Manifesto to Strengthen Families", published in September, contains 18 specific policies that are the fruit of many years' work by a number of people from both inside and outside this place. We published that to give the Government some practical ways in which families can be strengthened. When it was published, we had the support of about 40 Back-Bench colleagues; we now have the support of more than 60. Indeed, even this week, colleagues who have heard about it have come up to me and asked for their names to be added. I can think of no Government Member who opposes the principles of the manifesto.

The impact of family breakdown concerns not only Members of the House, but the entire nation. Centre for Social Justice polling reveals that 89% of people agree with the following statement:

"If we want to have any hope of mending our broken society, family and parenting is where we've got to start."

The sad but undeniable truth is that Britain is one of the world's leading nations for family breakdown, and the trend shows no signs of abating. It was highlighted by the CSJ in its report entitled "Breakdown Britain" in 2006, in "Breakthrough Britain: Every Family Matters" in 2009, and in "Fractured Families: Why stability matters" in 2013. For us in this place to hold back from acting for fear of being misrepresented as judgmental is selfish: many of us enjoy strong family lives.

In his excellent speech on family policy in 2014, the then Prime Minister, David Cameron, spoke about the fear of being judged and said that

"we should never let this stop us saying loudly and proudly that strong families matter."

Otherwise, we are saying that our reputation and our fear of being judged in the press or in this place matter more than the millions of children who are growing up challenged by 21st-century problems, which stronger families could help them to combat. I am talking about problems such as pornography on their phones, bullying in school, being over-sexualised by the media, being confused about personal relationships and being at risk of self-harm—indeed, many are self-harming. Those modern-day problems affect modern-day families, and they need to be supported to tackle them. Not to support families is not social justice.

As well as the substantial personal impact on individual lives and the wider family, the fiscal cost of family breakdown has been variously reported to be about £50 billion a year, but I think that a vast underestimate.

It does not include the indirect costs, such as local authority care costs and prison budgets, given that one quarter of prisoners were looked-after children. Indeed, it is estimated that up to 60% of prisoners' children grow up to offend and enter prison themselves. The figure does not include the costs of treating addiction: this country has a major problem with alcohol, particularly among older people, many of whom are lonely and use it as a source of comfort. The figure does not include the costs of working days lost, the effects of loneliness in old age, which I have mentioned, and a host of other costs.

According to research published by the CSJ, the number of lone-parent families rose by 130,000 between 2006 and 2012. By the age of 16, nearly half of all children do not live with both parents. A million boys are growing up without their fathers. One of the most moving statistics that I ever heard our former Prime Minister, David Cameron, cite was that a teenage boy growing up in this country today is more likely to have a smartphone than a father at home.

Research from the Social Trends Institute into families with children under 12 shows that Britain has the highest level of family instability in the entire developed world. Family breakdown has reached epidemic proportions. If it were categorised in health or environmental terms, it would be a national emergency. David Attenborough might well make a visually dramatic BBC documentary about it. News bulletins and front pages would demand urgent action. Urgent questions would follow, and the Cabinet Office would be engaged with Cobra meetings to co-ordinate a response. But the Government are challenged even to provide a co-ordinated response to this debate.

I pause at this point to recognise that politicians, as I have said, often shy away from debates and policies on supporting families. This is not some moral crusade or a demand to impose a one-size view of family life. It is about strengthening all families. There are of course difficult cases in which it is better for a child not to be in the same home as one or other of their parents. In addition, as we always say in the many debates on this issue that we have had in this place over the years, many single parents work tirelessly and successfully to ensure that their children flourish and have a positive future to look forward to, and many find themselves single through absolutely no fault of their own. However, we must respond to the evidence.

We talk in this place about evidence-based policy making, and the evidence shows that single-parent families are the most likely household type to be living in financial poverty. Lone parents are 2.5 times more likely to be living below 60% of median income than couple parents. In 2011, 41% of children from lone-parent families were in households living on less than that after housing costs, as against 23% of children from two-parent families. In contrast—this is the good news—children from low-income households with an active father are 25% more likely to escape the poverty that they grow up in.

Family breakdown has an impact not only on financial wellbeing, but on long-term life chances. The importance of family stability to children's educational outcomes is seen most strikingly among looked-after children, only 15.5% of whom pass both English and mathematics GCSE, compared with the national average of 58.7%. Children's life chances rest not only on their educational

attainment but, as I have mentioned, on their mental health. Sir Al Aynsley-Green, the first Children's Commissioner for England, said that children's biggest fear was their parents separating. It is the case that 50% of all mental health problems manifest by the age of 14, and 75% by age 18.

I am a patron of a mental health charity in my constituency, Visyon, which specialises in counselling young people—children as young as four. It is overloaded with counselling requests. Not long ago, I asked the chief executive officer, "How many of the children and young people you help to counsel have problems as a result of dysfunctional family relationships at home?" He looked at me as if to say, "Do you really have to ask that question, Fiona?" and then said, "Fiona, virtually all of them." Yet what attention is given by children and young people's mental health services to family relationships when they are helping young people with mental health problems?

A freedom of information request was sent to all mental health trusts and local authorities this year regarding their CYPMH services. The result found that workers did not routinely collect information on the background family circumstances of children presenting with mental health problems, and those that did did not specifically ask about exposure to parental conflict or family breakdown. That is a serious omission, which has to be addressed, as our strengthening families manifesto states. Local authorities should be required to collect information about family breakdown as a key poverty-fighting tactic. Those who counsel young people with mental health problems should also be trained to help counsel their parents.

In a recent survey of over 4,500 children across 11 local authority mental health services areas, family relationship problems were reported by clinicians to be the biggest presenting problem. Last week, Professor Tamsin Ford, who is professor of child and adolescent psychiatry at the University of Exeter medical school, told the joint meeting of the Education Committee and the Health Committee that

"support for families is key"

in tackling children and young people's mental health.

As demonstrated by our manifesto, there is no lack of effective, practical and possible policies that the Government could employ, and no lack of hon. Members in all parts of the House who would like to see them implemented. If the Government wish to be defined by fighting the "burning injustices" that the Prime Minister highlighted on the steps of Downing Street, they must take a lead and drive forward this raft of policies to support children and families. They must lead on strengthening family stability and combat the impact of family breakdown. These are policies that will improve children's life chances, benefit their mental health and help to alleviate a number of other pressures we face—in housing, for example. We must create a Government who are forensically focused on practically supporting today's families, with all the modern day pressures they are under.

The family test for all policies is welcome, but it is reactive to the proposals of other Departments, rather than proactive in forming a family-strengthening approach across all areas of policy. Government Departments need to be co-ordinated to be proactive. If successive Governments can work up a Treasury-approved assessment

[Fiona Bruce]

tool for the natural environment, surely they can do the same for the family. As the Chancellor has stated, this country faces a productivity crisis and strengthening families will improve our nation's productivity, so the Treasury itself will benefit. To provide such an approach, I ask the Government to appoint a champion for families at Secretary of State level—a Cabinet Minister responsible for families. He should be supported by every Government Department, each of which should have a Minister responsible for ensuring that policies aimed at strengthening families are delivered as part of their Department's policy-making process.

The president of the family division of the High Court, Sir James Munby, has pointed out that far too many Whitehall Departments are responsible for children and yet

“there is no Department and no Secretary of State whose title includes either the word ‘families’ or the word ‘children’”.

Following the latest reshuffle, we have only an Under-Secretary of State with children and families in his brief. The only other Minister with family support in his brief is the Under-Secretary of State for Work and Pensions, my hon. Friend the Member for North West Hampshire. In a debate in the House just last week about Government policy on marriage—a number of colleagues here were in that debate as next week is Marriage Week—he said:

“it is right to draw attention to an issue that affects a wide range of Departments”.—[*Official Report*, 30 January 2018; Vol. 635, c. 285WH.]

Without co-ordination across Departments, this will always run the risk of being a piecemeal and fragmented issue. It needs high-level co-ordination.

One example of the risk of lack of co-ordination involves the website DAD.info, which provides focused advice and support for fathers. There are over 35,000 users on its interactive forum. It is run by the Family Matters Institute, which has developed it into the largest interactive parenting network for fathers in Europe. It is being funded by the Department for Education, but only until the end of next month, because the support it provides goes beyond the reach of one Department, covering debt, child maintenance and legal advice, and relationship advice. I ask the Minister to look into this pressing issue.

We know that, at a local level, family support works best when it is co-ordinated. I want to talk a little about family hubs. They are a key aspect of our family manifesto. They offer a way forward, and the Government have the opportunity to play a leading role in the roll-out of them across Britain. As I understand it, there are about 1,000 children's centres across the country—there is an estate there already—but children's centres have traditionally offered support chiefly only for families with children up to the age of five. Why not extend this to the wider family? Why not have family hubs in local communities right across the country giving relationship support and education at all life stages? That could support couples in their own relationship, as parents or as grandparents. I know from the Minister's question to the Prime Minister last November that that is a particular concern for him. Family hubs could also support couples in marriage preparation, strengthen father involvement, and support

families as carers for elderly relatives or when specific life shocks or challenges occur. Family hubs could be local nerve centres co-ordinating all family-related support.

Many Sure Start children's centres are currently under-utilised. There are already councils pioneering family hubs. Westminster City Council is looking at this now. Isle of Wight Council has good practice that others could look to and build on. Chelmsford City Council is launching its family hub next month. Aware of this debate, the leader of Westminster City Council, Nickie Aiken, has sent the following message:

“The Manifesto to Strengthen Families clearly understands that to ensure all children have the best start in life we must take a whole family approach. Westminster City Council has a strong record of innovation working with vulnerable families launching our Family Recovery programme in 2008, which was the foundation for the Government's troubled families agenda. We have continued to innovate with introducing family hubs. I welcome this Manifesto and believe that if introduced, it would support more children to reach their potential.”

The reality is that many couples do not have anywhere to go when early challenges within their relationship present themselves. The period when children are aged nought to three is a particular problem period or pressure point in a relationship. We are all aware of the importance of early intervention in a child's early years and how that can be so effective for a child. Let us support early intervention in couples' relationships when they have challenges. Many cannot, in a timely way, get to Relate, which is one of many organisations that family hubs could host or help families to access far earlier, before they think of going either to one door to see Relate or to another to see the solicitor about divorce.

Family hubs can be a mix of statutory and voluntary services. They could be a real base for many local community organisations, enabling them to flourish and strengthen what they provide. To ensure that as many parents as possible know what is on offer at a family hub, local health commissioners need to ensure that all antenatal and post-natal services are co-located there. Each local area will have its own way in which to develop family hubs that suit that particular community—that is the beauty of this proposal—but at the same time there will also be best practice right across the country, which the Government could help promote.

As part of the Government's consideration of the Civil Partnerships, Marriages and Deaths (Registration Etc.) Bill, promoted by my hon. Friend the Member for East Worthing and Shoreham, will they consider placing a statutory duty on local government authorities to make fathers' names compulsory on birth registrations wherever practicable and possible? That would provide an opportunity to signpost new parents to support services. Through structured, relaxed conversations at family hubs, families could be identified who might need support or where there are early warning signs of relationship distress. We also need family hubs because we need places in every community where people can go with relationship problems and not be seen in a judgmental way. Over the years, every family will have its challenges. Nobody judges if someone goes to the citizens advice bureau or the doctor. Let us normalise getting help to strengthen family life, just as we get help to maintain our health in other ways, whether physical or financial.

In this House we raise many challenges for which support could be provided through family hubs: not just mental ill health, but obesity, addictions and loneliness.

Therefore, will the Government look at putting in place a transformation fund and a national taskforce to encourage local authorities to move towards the family hubs model, and at best practice where that exists? Our group is doing research on best practice, which I would be happy to share, but I know what the Minister will think: how to fund it? We have looked into that. The Government could earmark some of the £90 million in dormant accounts, which I understand is to be targeted to help young people.

This change of focus, to support families more holistically in local authorities, is also needed in mental health care provision. Incorporating couples therapy into NHS provision would not siphon off funds from where they are most needed but redirect them to where they could be most effective. That is why policy 13 of the strengthening families manifesto proposes the inclusion of couples counselling within children and young people's mental health teams locally.

As chair of the all-party parliamentary group on alcohol harm, I am familiar with the impact of addiction on families. Addiction's intergenerational and immediate damage is major and getting worse. In 2016 there were 7,327 alcohol-specific deaths in the UK. Finding more effective ways of preventing and treating addiction, and protecting families from addiction developing within them, is essential. In line with the manifesto, I ask that the drug strategy board looks at how parents can be supported to prevent addiction from developing not only within families but among young people. There is not enough support for those seeking to support family members—they are, after all, probably the most effective at it—when there is addiction within a family.

Marriage has an instrumental role in promoting the stable relationships that support life chances for couples and their children. It helps with children's educational attainment and future employment, boosts mental health and reduces the risk of addiction in later life. I am sorry to quote statistics, but if we are to make evidence-based policy, we do need them. Research shows that by the time children take their GCSEs, 93% of parents who have stayed together are married. In last week's debate on marriage, the Under-Secretary of State for Work and Pensions, my hon. Friend the Member for North West Hampshire, recognised the opportunity that Marriage Week provides to

“celebrate the commitment and connectedness that a stable relationship brings to a family.”—[*Official Report*, 30 January 2018; Vol. 635, c. 285WH.]

I want to thank the Government for the introduction of the marriage allowance, which a number of us in this place, including my hon. Friends the Members for Stafford (Jeremy Lefroy) and for Gainsborough (Sir Edward Leigh), pressed the Treasury over a number of years to bring in. However, the low level of uptake reveals that it has not been as effective as intended in redressing the unintended discrimination in the tax system—a discrimination that militates against stable families.

That is why I ask the Government to continue to look at removing the financial disincentives for the poorest—those on low incomes—to form lasting couple relationships. It cannot make sense that a household can acquire more money in benefits if they split up than if they stay together. We want the Government to enable those who are on universal credit and entitled to the marriage allowance to receive this tax break as an automatic part

of their claim, and to ensure that it does not taper away. To repeat a request that has been made many times, but is none the less still valid, will the Government consider increasing the value of the marriage tax allowance for low-income married couples or civil partners with young children to combat the in-built penalisation of marriage? I believe that would boost uptake and, in turn, family stability.

We should be unashamed of educating our children on the value of marriage—doing so sensitively, recognising the difficulties that individual circumstances can present, the courageous achievements of those who have experienced relationship breakdown and the pain that many have suffered. I could not say it better than my right hon. Friend the Member for Putney (Justine Greening), who said in this House, when Education Secretary, that it was “exceptionally important” to include marriage in relationships education because at

“the heart of this is the fact that we are trying to help young people to understand how commitments and relationships are very much at the core of a balanced life that enables people to be successful more generally.”—[*Official Report*, 6 November 2017; Vol. 630, c. 1189.]

It is not only that we want an opportunity to teach children the benefits of committed relationships, including marriage; actually, we have a duty. In fact, it is a legal duty under section 148 of the Learning and Skills Act 2000 that pupils learn about the

“nature of marriage and its importance for family life and the bringing up of children”.

Will the Minister confirm this requirement with his colleagues in the Department for Education and ask that it be retained when the Government lay regulations in relation to relationships education in primary schools and relationships and sex education in secondary schools, following the consultation on this issue, which closes on 12 February? Will he talk to his Education colleagues as that consultation draws to a close to emphasise the importance of developing healthy, committed, resilient relationships, including marriage?

Many colleagues, some of whom cannot be here today, spoke in last week's debate on this subject. I believe that we represent people across the country who are concerned with ensuring that the benefits of marriage are reflected, not omitted, when we talk to our children. It is interesting to note that when we talk to young people in their teens, they aspire to be married; there is, within us all, this deep desire for a fulfilling, long-term, committed, close relationship in life, and they recognise that marriage is a way to achieve that.

Marriage can help to combat loneliness in old age, reduce the pressure in terms of GP visits because of depression and reduce work absenteeism. It benefits the public purse. The strengthening families manifesto therefore suggests that high-quality marriage preparation is encouraged. One way to do that is by waiving marriage registration fees for couples who take part in an accredited marriage preparation course. If some of them take part in that course and decide that they have different views on finance, bringing up children or who will work or not work if a family comes along, and they decide not to marry, that is a positive outcome. At least people will go into that relationship with their eyes open rather than closed.

As the Centre for Social Justice's report “Breakthrough Britain” highlighted, family breakdown plays a part in driving poverty and disadvantage. Almost half the nation

[Fiona Bruce]

feels the effects of family breakdown by the age of 16. That is a huge statistic. As we have heard, children's health and wellbeing are fundamental to their educational attainment and their ability to thrive in the workplace. The health and wellbeing of society as a whole rests on their benefiting from safe, stable and nurturing relationships in their early years. For most of them, that means their family.

Many families today do not have role models on which to base a successful family life, as the troubled families programme has shown. However, it has also shown that, although complexities can ensue if families are not equipped to make a go of it, there are also ways that they can successfully tackle them. I pay tribute to the Government for persevering with and investing in the troubled families programme, but we need to do more than help troubled families; we need to help every family.

The need to strengthen families simply cannot be ignored any longer. It cannot be lost anymore due to reticence, indifference, embarrassment or the battles of party politics; it is just too important. Nearly 90% of those surveyed by the Centre for Social Justice agreed with the statement that

“if we want to have any hope of mending our broken society, family and parenting is where we've got to start.”

Broken families are the root from which so many other burning injustices can grow. If we do not seek to strengthen the bedrock of our nation, we start on the back foot with many of the other injustices that the Government are so admirably seeking to address, such as housing. I go so far as to say that they will never be able to address the other injustices successfully unless they address strengthening family life. It is our children who will pay the price, and the poorest and most vulnerable will pay the highest price.

There is a moment for Government to address the issue. That moment is now, and that Government is this one. We have much cause for optimism that the Government will continue to champion and encourage stable families, as they recently stated they would. The Minister's Department likes to talk about transparency; I urge the Government to consider making an annual statement on the progress across Government on strengthening families.

When families are strong, they contribute to society by producing a competitive labour force and caring for family members across generation. They play a key role in the development of healthy children and young people, and a central role in strengthening local communities. However, there are profound social consequences when, for whatever reason, families fail. We need to match the warm words from Government and the promises made on economic support for families with more practical policies not only to prevent family breakdown but to promote healthy relationships.

I welcome the steps that have been taken by a number of Departments to strengthen families, because the issue touches all areas of life. I welcome the fact that numerous Departments are already engaged, but the Government as a whole cannot afford to drag their feet. There is much more that they need to do. If the Government are to honour their commitment to support families, we need a cross-departmental approach, and we need a Cabinet Minister.

This is not a moral agenda; it is a social justice issue. The Government claim to recognise the importance of stable homes and strong couple relationships to the success of our nation and the next generation. The Prime Minister wants to address burning injustices. Now the Government must back up their words with action, and my 60 colleagues and I will ensure that they do.

2.13 pm

Sir Edward Leigh (Gainsborough) (Con): I congratulate my hon. Friend the Member for Congleton (Fiona Bruce) on a comprehensive and courageous speech, and for trying her best to solve what she described as one of the greatest epidemics facing our country. The strength of the epidemic and the misery that it causes seem to go beyond any solution that one could possibly dream up. In so many areas of Government, from the Ministry of Defence to the Department for Education, when we identify a problem, we have an idea of what we can do to counter it, but this is such an epidemic and it goes so much to the root of society that it is hard to know whether just appointing a Cabinet Minister for families, although a worthy aim, would keep families together.

However, at least my hon. Friend is trying to identify the problem. As she said, if there were other issues costing the nation, not £10 billion, £20 billion or £30 billion, but probably £40 billion or £50 billion, and that caused so many obvious problems, it would be considered a national emergency, but the problem is that society has so changed over the past 50 years and marriage has been so downgraded that Governments—Labour Governments, Conservative Governments, Scottish National party Governments in Scotland, French Governments, Italian Governments—have scratched their heads and wondered what they could do to resist the problem.

It is a pity, because all the evidence—I will not take a lot of time to go through it—is clear. There is an absolute wealth of evidence on the importance of marriage to the welfare of children, and a wealth of evidence that marriage works, in that couples are much more likely to stay together. It is all published, and one could go on and on.

The Institute for Fiscal Studies found that parents who cohabit are approximately three times more likely than those who are married to have separated by the time the child reaches the age of five. A 2009 report by the Department for Children, Schools and Families found that a child not growing up in a two-parent family is more likely to grow up in poorer housing, experience behavioural problems, perform more poorly in school, gain fewer qualifications, need more medical treatment, leave school and home while young, become sexually active or pregnant or become a parent at an early age, and report more depressive symptoms and higher levels of smoking, drinking and other drug use during adolescence and adulthood. None of that is to gainsay the fantastic job done by tens of thousands of single parents, many of them single parents through no fault of their own, but every study shows that marriage works.

I will mention one issue that has not yet been discussed. People are now saying that they want no-fault divorces, and that it is a charade that people must claim a reason for getting divorced. They say that it is a matter of tidying up expensive and messy legal paperwork and that such couples are totally irreconcilable anyway, and ask why

we are going through with the sham of our divorce laws. They say that we should have a simple legal system—“I divorce you, I divorce you, I divorce you”—and that is that. However, I think that making life cheaper and easier for such couples would also send a profound, wrong message and would make it easier for hundreds and thousands of other families to break down. It would proclaim from this House that marriage is just a legal device, like buying a home or selling a company, and that we therefore want to get rid of any kind of explanation for why people want to get divorced. Producing that reform would be saying to the nation that encouraging couples to stay together in marriage is not our first priority.

Again, repeated studies have shown that 90% of couples who manage to stay together until their child is 15 will stay married. We know from all those studies that family breakdown is a key driver for poverty among women in particular, with half of all single parents living in poverty. Those are the factors for which datasets are increasingly allowing us—I hope—to understand the situation. We do understand the situation: we understand that marriage works and that the breakdown of marriage, or indeed marriage not taking place at all, drives many people into a poorer outcome for life.

My hon. Friend is leading the campaign, and we are encouraging her. We all want better educational treatment for our children and a decline in juvenile criminality; we want families to stay together. She is right to say that, despite the appalling complexity and strength of the problems, Government can at least attempt to be a facilitator of families and married people staying together, rather than an enabler of breakdown.

My hon. Friend is right to highlight the steps that some authorities are taking, such as family hubs. Benjamin Adlard Primary School is in Gainsborough south-west ward, which is one of the 30 poorest wards in the entire country. The headmaster, Sam Coy, runs the school, and I have visited it. So many of the problems that his children exhibit are due to family breakdown. I am delighted that he is leading the campaign to have a family hub in Gainsborough. Of course, having a family hub that gives help will not solve the problem—local authorities taking an interest will not prevent societal trends that have been so apparent for decades—but it is an attempt to do something. Brave young headteachers such as the headteacher of Benjamin Adlard Primary School should be given our encouragement.

My hon. Friend has mentioned the marriage allowance. A lot of people sneer at the marriage allowance and say, “It’s just ridiculous. Families don’t come together or split apart because of some change in the benefit rules,” but most developed countries and OECD members recognise family responsibility through family and marriage allowances.

Given that the cost of family breakdown is £47 billion, as my hon. Friend has explained, I do not believe that it is too much for the Treasury to recognise marriage in the tax system through a marriage allowance, for which I have campaigned for years. We are not trying to use the tax or benefit system to try to get people together or to stay together. All we are saying is that if one parent in a two-parent, married family wants to stay at home to look after the children full time, that should not be discouraged in the benefit system—that is a profound injustice.

We had to drag the previous Chancellor of the Exchequer kicking and screaming to bring in the allowance. He brought it in at a very low level and it has never been pushed properly. There are still many people inside Government and the civil service who do not like it and would like it to fade away, but all it is trying to do is right an injustice. If one person in a married couple wants to stay at home to look after the children full time, they should not be financially disadvantaged by the tax and benefit system.

Marriage rates among the better-off are still very high, but at the less well-off end of the spectrum they are much worse. Journalist Ed West noted that research for *The Spectator* showed that, in 2000, someone in the top socioeconomic class was 22% more likely to be married than someone in the lowest socioeconomic class. By 2017, that division had risen to 48%, and the crisis is growing. More needs to be done.

There are lots of sound recommendations in my hon. Friend’s manifesto, and she should be congratulated on putting pressure on the Government. Relate has written to us about a report it produced with Professor Lord Layard. He observed—this is such obvious common sense—that:

“In every study, family relationships are more important than any other single factor affecting our happiness...Of all the factors that affect happiness, your family life or other close relationship comes first.”

We all know from our personal lives what a blessing a long and happy marriage is. It is the most important thing in our life. Although in many ways society is infinitely more prosperous than when I was born in 1950, is not a happier place in many respects. That is nothing to do with the size of someone’s bank balance, the size of their overdraft or where their children go to school; it is to do with a sense of belonging in a marriage that lasts.

I sympathise with the Minister. His civil servants will have done their best, and no doubt he will say some warm words at the end of this debate. However, it is incumbent on us to have some courage when we debate this subject, not just to talk in simple terms about a new Cabinet Minister or something of that sort, although that is a good step, but to say that there is something profoundly wrong in society and that one of the reasons why society is an unhappier place now is the massive breakdown and decline in religion, which did and does allow people to raise their eyes above their present circumstances and gives them some support.

That massive decline is never mentioned by politicians, because we are afraid that we will be seen as putting ourselves on a soapbox and proclaiming that we are better than other people, or that people will say that the decline in religious observance and that sort of thing is a private matter. It is all far too difficult, but occasionally we have to have the courage to say what we believe in.

My hon. Friend is quite right. She gave a comprehensive speech. In the Minister’s response, I hope he will raise his eyes from his civil service text for a few moments, speak from the heart, and give a clue of how we can begin to address and be honest about the greatest problem facing our society today.

2.25 pm

Michael Tomlinson (Mid Dorset and North Poole) (Con): It is a great pleasure to serve under your chairmanship, Mr Bone, and to follow my hon. Friend the Member for Gainsborough (Sir Edward Leigh).

[*Michael Tomlinson*]

I, too, congratulate my hon. Friend the Member for Congleton (Fiona Bruce) on her manifesto, on securing this debate and on her powerful speech.

My hon. Friend mentioned a new Cabinet Minister. I warmly welcome the Minister to his place, whose ears may have pricked up at the thought of a new Cabinet post—a cross-departmental role—suitable for somebody young, eloquent and forward-thinking. I am sure my hon. Friend the Minister will have listened intently, especially to that point.

It is hard to overstate the importance of the family or of consistent and unconditional loving support. Facts and figures can be bandied around. My hon. Friend the Member for Gainsborough was right to highlight certain facts and figures, and my hon. Friend the Member for Congleton was also right to say that we must have evidence-based policy.

Each of us instinctively knows that the importance of family is right, whether we have benefited from it ourselves or not. I grew up in a family that was not materially wealthy, but rich in love and support. As children growing up, we knew that we could make mistakes through trial and error and still have the support of a loving family. Now I have a family of my own, I know the difficulties, stresses and strains—and the sheer hard work—that it takes to hold it all together. Given that, I am delighted to support the manifesto and the debate.

In my brief contribution, I will tackle a specific aspect, which was touched on by my hon. Friend the Member for Congleton. An overlooked part of ensuring that families are strong is the support given to families involved in the criminal justice system. The excellent Lord Farmer review looked in detail at the impact that good family work in our prisons can have on prisoners, their families and society at large through a reduction in reoffending rates.

This is one of two statistics that I will give during my speech: for a prisoner who receives a visit from a partner or family member, the chances of reoffending are 39% lower than for a prisoner who does not have a similar visit. Support needs to be given for the benefit of the prisoner and their family. If prison is truly to be a place of reform, we cannot ignore the reality that there must be a supportive relationship to help to achieve rehabilitation. The estimated cost of reoffending is in the region of £15 billion a year, so it is essential to find new ways of rehabilitation and of supporting and cutting down those high rates of reoffending.

This is the second statistic that I will give. My hon. Friend mentioned a figure of 50%, but one study shows that 63% of prisoners' sons go on to offend and commit crimes.

Fiona Bruce: Forgive me, but I obviously did not articulate myself clearly enough. Just so we are on the same page, the figure I meant to cite was 60%.

Michael Tomlinson: My hon. Friend is absolutely right. I have also seen a figure of 63%, which may even be from the same study. Access to organisations and services with proven expertise in helping families that have members inside prisons is vital for protecting children's life chances.

The Farmer review makes a lot of sensible and achievable recommendations. To give one simple example, today is the last sitting day before recess. Many families will be considering going on holiday over half-term, and some will even pass through an airport. The prison experience for visiting families should be treated in a similar way to airport security: it should be marked by courtesy, a customer service mentality and empathy for vulnerable and older people, for parents struggling with a young family and for children themselves.

Jeremy Lefroy (Stafford) (Con): Does my hon. Friend agree that one of the great works that volunteers do in prisons, such as Stafford Prison in my constituency, is giving support to visiting families? They welcome them with cups of tea and make the experience of visiting their relative a little easier than it could otherwise be.

Michael Tomlinson: I could not agree more. I could mention two local examples from Dorset and the south-west—the Footprints Project and Clean Sheet, a national organisation that operates in Dorset—that do exactly that volunteering work in prisons. We should also mention prison chaplains, who do so much in that area.

I am pleased that the Government have committed to supporting the Farmer review. I do not expect the Minister to respond to it in detail, but I look forward to the new prisons Minister, my hon. Friend the Member for Penrith and The Border (Rory Stewart), grasping and tackling the subject, as I know he will, and updating us in due course.

I have two final points to make. First, greater emphasis and training should be given to prison staff, who should be encouraged to build personal relationships with prisoners and their families, and to encourage prisoners in turn to build their own relationships with families and significant others. Secondly, when considering a prisoner's application for release on temporary licence, family ties and supportive relationships should be a consideration. It should be a priority to ensure that an offender can improve family relationships ahead of release when it is safe to do so. A linked issue is the location of our prisons; we should ensure that prisoners are located as close to home as physically possible.

Families come in all shapes and sizes, but the evidence is clear. We know instinctively the importance of the family. I ask that the Government's good work continue and that families' importance be recognised, even within our criminal justice system.

Mr Peter Bone (in the Chair): I call Carol Monaghan—not to wind up for the Scottish National party, but in her own right.

2.32 pm

Carol Monaghan (Glasgow North West) (SNP): It is a pleasure to serve under your chairmanship, Mr Bone, particularly since by allowing me to leave the debate early you have shown your appreciation for my family's importance to me.

I thank the hon. Member for Congleton (Fiona Bruce) for her considered and comprehensive speech. I agree with much of what she said. In preparing for the debate, I read the strengthening families manifesto and was surprised to find myself agreeing with much of that as well. I would like to highlight a couple of points in it.

The manifesto discusses forces life. I have lived through forces life; as some hon. Members may know, my husband was an officer in the Royal Navy for 17 years, and for much of that time we struggled through forces life as a family. I appreciate the fact that forces life is mentioned in the manifesto, although I take issue with one comment:

“Life in the Forces holds advantages for families”.

I struggle to find any advantages for families, to be perfectly honest—it was a very difficult time in our lives. However, it is important that the manifesto recognises the additional pressures and challenges imposed not just by separation but by the difficulties of living away from home. I hope that the Armed Forces (Flexible Working) Act 2018, which has just been passed, will allow service personnel to consider flexible working in some roles, which may improve the experience for families in service life.

I was also pleased to see the importance that the manifesto places on fathers. It is crucial that the positive involvement of fathers is recognised and supported in society. Fathers should be able to participate fully in their children’s lives from day one. Earlier this year, the Scottish Government published a review of maternity and neonatal services in Scotland, which sets out a future vision of maternity services in which fathers, partners and other family members are encouraged and supported to become part of all aspects of newborn care. It is important that we acknowledge fathers, who often feel excluded from the experience, even if they are present at the birth.

Eddie Hughes (Walsall North) (Con): The Women and Equalities Committee has done some work on encouraging men to take a more active role in parenting from the very start. If we can get to a position where people do not automatically assume that parenting duties rest with women, society will benefit incredibly and women will have greater opportunities in employment.

Carol Monaghan: Absolutely. We are moving in that direction, but a huge amount of work still needs to be done. The Scottish Government support policies that encourage flexible working and free flexible childcare, to help to tackle the stigma affecting fathers who take on caring roles and to encourage a work-life balance for parents. Embracing flexible and family-friendly ways of working is not just the right thing to do, but the smart thing to do, because it allows employers to retain talented, productive staff. A 2014 study by the Centre for Economics and Business Research revealed that a “work from anywhere” culture could add an extra £11.5 billion to the economy.

The hon. Member for Congleton spoke passionately about improving a child’s life chances, and I believe she spoke from the heart. However, she said that family breakdown was the root cause of poverty, whereas actually—statistically—poverty is the root cause of family breakdown, and we must recognise that. While the Government remain wedded to austerity, they can do little to alleviate the real problems that households across the UK face. Of course a low-income household can be a very happy one, but the reality is that anxiety about money can place enormous strain on relationships.

I must also mention the two-child limit on child tax credits, which according to analysis by the Institute for Fiscal Studies will result in 600,000 three-child families

getting £2,500 less a year, and 300,000 families with four or more children getting £7,000 less. That really will push people over the edge and into poverty. We need to consider what we are doing. The Scottish National party strongly opposes the cap, just as we oppose the removal of the family element of universal credit, which is causing households to fall into poverty. The policy has a particular financial impact on members of faith communities who are more likely to have more than two children and therefore more likely to struggle financially. Is the Government’s intention really to punish people of faith? I believe that all children should be treated equally and that families should be financially supported to raise our future citizens. That can take place only if we value the child from birth and value the benefits that they can bring.

Immigration also threatens families. Every week at my surgeries, I deal with issues related to immigration and family reunion. I will mention two particular cases. One involves a gentleman in my constituency who met his wife while she was working in Glasgow on a short-term work visa. They married, she went back to the States and found she was pregnant. She had the child in the States, but because my constituent is self-employed he has not reached the salary threshold for bringing her here, his wife and their child are still in the States, and they cannot all live as a family. Another of my constituents is a gentleman who met his wife when he was working in Saudi Arabia. She is from the Philippines. They lived for a number of years in the Philippines very happily, but then his father became unwell and so he travelled back to Scotland to look after his father. He described being a “Skype family” for two years, until his son came and joined him. Unfortunately, and again because he is self-employed, he has not reached the salary threshold and cannot bring his wife over. So they are still a “Skype family”, although the child is in a different location.

The policies I have mentioned are very real ones that are causing damage to families all across the UK. We need to think about how we are going to support families. Yes, the intention of this manifesto is good and, yes, there is lots of good stuff in it, but there are also very damaging policies in Britain that are affecting families up and down the UK.

I will conclude there, Mr Bone. I thank you once again and I thank the other Members who are here for allowing me to speak at this point.

2.41 pm

Sir Desmond Swayne (New Forest West) (Con): I entirely agree with the case that has been made for the manifesto, of which I am a supporter. I will draw to the attention of the Minister—in so far as it has not been drawn to his attention already, because it most certainly has—the magnitude of the problem we face. My hon. Friend the Member for Congleton (Fiona Bruce) drew attention to the quite shocking statistic that this country has the most volatile family life of the entire developed world for children under 12, and that comes with huge consequences.

Tomorrow I will hold a surgery, and the 10 or so people who attend will have a range of problems. Some of them will come and tell me about their debt, with the perhaps unrealistic expectation that there is something I can do about it. Equally, there may be a problem with

[*Sir Desmond Swayne*]

housing—perhaps the completely inadequate nature of someone’s housing, which may be too small, or too damp, or bed and breakfast accommodation, or indeed appalling neighbour problems. It might be to do with schooling—not being able to get their child into the school of choice, the school not being near enough, problems with getting the child to the school, problems with the child’s performance at school or their behaviour at school. For children in my part of the country, the problem might be lack of access to mental health provision. It might be some other aspect of poverty, such as having to use food banks or whatever. But scratch the surface, and one finds that however that problem may have presented, for nine out of 10 of the cases that came through the door, the cause will have been family breakdown. It is the surest way to poverty and it is for that reason that I support my hon. Friend and this manifesto. Family breakdown is costing us billions and we have to make sure that, across all of Government, we pursue policies that will deal with this epidemic—and it is an epidemic.

Let me draw attention to two particular areas. We had a debate in Westminster Hall on Tuesday last week on marriage. In summing up, the Under-Secretary of State for Work and Pensions, my hon. Friend the Member for North West Hampshire (Kit Malthouse), slipped into what I hope the Minister who is here today will not slip into—indeed, my hon. Friend the Member for Gainsborough (Sir Edward Leigh) warned him not to. I mean that habit of quoting civil servants, or whatever. The Under-Secretary responded to the debate by saying, “Well, of course, of course, families come in many shapes and sizes.” I intervened and asked him, “How many? How many shapes and sizes?” and I challenged him, saying, “A family is not just any collection of people who happen to share a fridge!”

When it comes to this education consultation that is going on at the moment with respect to relationships, I do not believe that it is satisfactory to say that, whatever the continuing education requirement is, relationships education must include family life. Actually, it is the other way round. The law now is clear—the education must be about marriage. Of course, we want relationship education—the strength of relationship education—to be about marriage and other relationships, not relationships including marriage. The emphasis is the other way round, which brings me neatly to the Bill that passed last Friday promoted by our hon. Friend the Member for East Worthing and Shoreham (Tim Loughton).

That Bill seeks to make civil partnerships available to mixed-sex couples. Civil partnerships were introduced in 2002 only for single-sex couples—same-sex couples—because marriage was not available to them. His intention is that civil partnerships should be extended; there should be equality and they should be extended to mixed-sex couples. I understand that the Government’s intention is that the Bill will be amended in the Bill Committee so that there is a review of whether there should be such an extension. I have an open mind. I was accused of seeking to undermine marriage by my support for the Marriage (Same Sex Couples) Act 2013; my hon. Friend the Member for East Worthing and Shoreham accused me of that in the Bill Committee. My fear was that introducing some sort of step-down marriage is the

danger that will undermine marriage. However, I have an open mind about what a review under the current Bill should look at.

It seems to me that there is a possibility that extending what is a clearly protected, committed, legal relationship to people who would not otherwise have entered into one may actually be a significant advantage. Equally, it may be that, by introducing some form of “marriage-lite”, we actually undermine marriage, by persuading people who do not feel that they could go for the full-fat version that they can enter a civil partnership, on the basis that it is not quite the real deal. In fact, it is: the legal obligations and protection that provide for civil partnerships are identical to marriage in almost absolutely every respect, and I think it would be a mistake to persuade people that somehow they were entering into a relationship that was less committed if they were to enter a civil partnership.

Sir Edward Leigh: I intervened on our hon. Friend the Member for East Worthing and Shoreham (Tim Loughton) last Friday, saying that there are unintended consequences to consider. I made the point that if he gets his way, everybody, of whatever sex, will be able to marry anybody they like, or have a civil partnership with anybody they like. The only people who would not be able to have a civil partnership are siblings.

I raised this issue in 2004, when the first Act on civil partnerships—the Civil Partnership Act 2004—got through. I had been written to by two sisters who had lived together all their lives, but when one dies the other one will be forced from their home. Like my right hon. Friend the Member for New Forest West (Sir Desmond Swayne), I have an open mind on this subject, but if we are going to reform the law we have got to think of the unintended consequences. It would be fatuous if anybody can have a civil partnership or marriage apart from siblings.

Sir Desmond Swayne: My hon. Friend draws a very important and powerful corrective to proceeding with that Bill, certainly in its current form.

I am very glad that the hon. Member for Glasgow North West (Carol Monaghan) spoke earlier. I draw attention to what she said about service life. Those of us who have experienced service life and who have a constituency with a large number of service personnel will know that the statistics for marriage breakdown are much higher and much worse for military families. That is largely as a consequence of the pressures of having to deal with prolonged absences and the whole operational cycle. I put that to the Minister in the hope that he will draw it to the attention of Defence Ministers.

There certainly is scope within such institutions as the armed forces to provide training courses that will help with family breakdown. There are all sorts of courses available that help people to strength their relationships, and I have experienced them myself. I suggest that within a military environment there is scope for making such courses available to both partners—not just the serving partner—in a way that would not be available in civilian life. After all, those of us who have served did our MATTs every year. I have long ago forgotten what that stands for, but as well as the ordinary battlefield drills, skill at arms, and nuclear, biological, chemical and battlefield first aid, part of it was about standards and values, and it strikes me that there is scope under standards and values to strengthen relationships.

2.51 pm

Jeremy Lefroy (Stafford) (Con): It is a pleasure to serve under your chairmanship, Mr Bone, and to follow so many excellent speeches. I pay tribute to my hon. Friend the Member for Congleton (Fiona Bruce), with whom I share an office, for all the work she has done on this issue. I also pay tribute to our former colleague David Burrowes for the tremendous work that he continues to do in this area.

I want to comment briefly on two matters that have already been raised by Members. First, my hon. Friend the Member for somewhere in Dorset—I never quite remember where—

Michael Tomlinson: Mid Dorset and North Poole.

Jeremy Lefroy: My hon. Friend the Member for Mid Dorset and North Poole (Michael Tomlinson)—it is south of Watford, anyway—spoke about prisons, which are an incredibly matter. As I mentioned in an intervention, Stafford prison is in my constituency, and I had the privilege of visiting there at some length last Friday. I saw the excellent work that prison officers do with vulnerable prisoners and their families. It was a humbling experience to see the tremendous work that goes on there and the commitment and dedication of the officers, chaplains, staff and volunteers who put so much time into that. I am sure that outcomes would be considerably worse were it not for that dedication.

I would also like to follow on from what my right hon. Friend the Member for New Forest West—or is it East?—(Sir Desmond Swayne) said about the need for support for military families. I have well over 2,000 serving personnel, three Signals Regiments and the Tactical Supply Wing of the Royal Air Force in my constituency. I see the commitments that they make and the pressures they face. I also see the pressures put on families, particularly in Signals, where they are often sent on fairly small missions to all parts of the globe, whether the Falklands or the middle east. The same is true of the Tactical Supply Wing of the RAF. I draw attention to policy 5 in “A Manifesto to Strengthen Families”, which states:

“Parenting and relationship support should be made readily available for military families. Life in the Forces holds advantages for families”—

the hon. Member for Glasgow North West (Carol Monaghan) questioned that, which I can understand—“but it can also impose unique and significant pressures.”

I welcome that policy and urge the Government to implement it.

I want to concentrate on mental health, which is increasingly spoken about in Parliament, which I welcome. The subject is sensitive to most in the House, given the prevalence of mental health problems in many families. According to the charity YoungMinds, one in 10 children has a diagnosable mental health disorder—that equates to three children in every classroom—and that statistic increases to one in five for young adults. That is a profound hardship for individuals and their loved ones. Due to its significant adverse effects on income, wages, employment and social mobility, poor child mental health has been calculated as having a lifetime cost in lost income of as much as £388,000, and that is just the monetary cost—we also have the more significant social and personal costs.

The Prime Minister has recognised that inadequate treatment for those suffering from mental health problems in Britain amounts to a

“burning injustice...that demands a new approach from government and society as a whole.”

Given that 50% of all mental health problems manifest by the age of 14 and that 75% manifest by age 18, logic and evidence point to family circumstances being a hugely significant factor. That is why I wish to commend my hon. Friend for Congleton on securing this debate, which enables me to speak about a subject that needs more attention: the role that families play in a child’s mental health. I wish to make it clear that mental health can impact the most loving family, as well as the most challenged family. However, as ever in social policy, we need to follow the evidence and take appropriate action.

[Ms KAREN BUCK *in the Chair*]

The Early Intervention Foundation review commissioned by the Government concluded that inter-parental relationships are instrumental in determining a child’s mental health. Children of separated parents or in challenged families have been shown to be 50% more likely to fail at school, have low esteem, struggle with peer relationships and have behavioural difficulties, anxiety or depression. That is supported by a review of 18 international studies that was published this year by the University of Sussex. It found that family breakdown is consistently linked to higher risks of depression in children. I draw attention to the fact that those are international studies; they are not just about the United Kingdom.

New research recently published by the Marriage Foundation uses the latest data on 14-year-old children in the millennium cohort study. It found that family breakdown is a major driver of teenage mental health problems. It is in stable homes with nurturing relationships that children have the best chance to thrive. Sadly, that is a far cry from many children’s experience. The recent Department for Work and Pensions report, “Improving Lives: Helping Workless Families”, found that by the age of 16, 47% of all children do not live with both birth parents. That statistic has been referred to before, but it is well worth repeating. Indeed, between one and three in 10 children live in families where their parents say they are in unhappy relationships. The Early Intervention Foundation recently concluded that

“childhood mental health...may be improved by working to promote the quality of the inter-parental relationship.”

Couple therapists who work for Tavistock Relationships have witnessed the reality of that at first hand. They reported that the mental health difficulties of children of couples with relationship problems were significantly alleviated if they engaged in couples therapy. That is a blind spot in current health care provision.

A child interviewed by Common Room Consulting described their experience of therapy. They said:

“The main focus was on me, and changing my behaviours and thinking patterns, not on the causes. I tried to tell people that home wasn’t good on a few occasions, but they didn’t seem to have the time or the space for these discussions to happen...the focus was on the impact of my behaviour on my parents and sisters.”

A couples therapist based in a children and young people’s mental health team stated that she was unaware of any other multidisciplinary teams nationally that provided the service as part of their approach to tackling children’s mental health. That needs to change.

Fiona Bruce: My hon. Friend is making some powerful points. Would he join me in commending the work of Keith Simpson, the headteacher at Middlewich High School in my constituency, who is a lead on the Emotionally Healthy Schools project? Wherever possible, when a child has difficulties at school, he not only works with the child to provide support, but will contact the parents and ask whether they would like to come in or would like some support themselves, so that the whole family gets the support that will ultimately benefit the child and their education.

Jeremy Lefroy: I am grateful to my hon. Friend. Given that Middlewich is not too far from where I live and where I represent, with her permission I would like perhaps to come and talk to that headteacher, to see what I can learn from the school in her constituency.

As I say, the situation needs to change, and the Department for Work and Pensions has begun to recognise that. The “Improving lives” report announced plans to put £30 million into a programme to help workless parents to resolve conflict through independent providers. However, that provision does not go far enough, because the need is not just among workless parents. A far-reaching, holistic, family-based approach to tackling children’s health is needed, as the example in Middlewich shows.

The recent Green Paper on children’s mental health is an important step in the right direction, and for the first time recognises the importance of parental relationships on children’s wellbeing and mental health, but we need to do more to support families. By incorporating couples therapy into NHS provision, children and young persons’ mental health teams would not be syphoning funds from where they are most needed, but redirecting them to where they will be most effective. Training would be required to enable professionals and frontline workers to be confident in identifying and treating the needs of the couple, alongside an efficient system of referral. The roll-out of family hubs would facilitate a collaborative and consistent provision of couples’ support in addressing children’s mental health. Alongside providing for those affected by mental health problems, that would also help to prevent the mental health problems from arising by providing relationship support and encouraging the involvement of fathers in the family.

Sometimes there is a reluctance to make such points. My hon. Friend the Member for Gainsborough (Sir Edward Leigh) talked about the reluctance of referring to faith and religious belief. I entirely support what he said, but also, in our western, perhaps individual-focused society, we do not recognise enough the support that the wider family, indeed the community, can give to families. When I was living with my family in Tanzania, we often came across a proverb that was originally in Igbo, a Nigerian language, but in Swahili is, “Inachukua kijiji kizima kumlea mtoto”, which means: it takes a whole village to raise a child. If we view a village as our community, we should not shy away from recognising that families cannot do everything, as I know from my own experience. They come under great pressure at various times. Parents are otherwise engaged, perhaps going through crises themselves. It takes a community.

In my constituency, and many others, we have an organisation called Home-Start, which works with troubled families. The problem is that Home-Start relies on volunteers who give their time. It takes professional

co-ordination, but we find that the funding for that, which is frankly peanuts when one considers what else we spend money on, is often the first to be cut, as I found in my constituency. Local authorities who were very generous have been put under pressure and, because it is not a statutory requirement, will remove the funding. As a result, the whole service is put under pressure, and may even disappear. These are people working on a voluntary basis with families that are under pressure, and saving the state huge amounts of money, because those families might otherwise fall into needing extremely expensive services. In addition to the issue of mental health, which I have spoken about at some length, I ask the Minister to look at the possibility of making relatively small amounts of funding available to schemes such as Home-Start. We are talking about a few thousand pounds, or tens of thousands, in a whole local authority area. The total cost for the country would be pretty minor, and the savings substantial.

Finally, colleagues may disagree, but I have found the value of family time at meal times very important, as well as the value of not having television. I have never had television, either as a child or an adult, but if people do have a television, there is value in saying, “Well, it has its place, but it shouldn’t be the centre of family life, because it takes up so much time and stops people talking to one another.” I think we can extend that to social media. I was very encouraged to read in *The Evening Standard* last week of a school, I think in London, which has ten commandments about the use of social media. That school is really improving the lives of the children, not by forbidding access to social media, but by saying, “Let’s put less emphasis on social media, and spend more time interacting with one another personally, face to face, rather than via small screens.”

We ought to spend more time together as families, and play more games together. Despite my distaste for games that take longer than half an hour, I have discovered a great game called Bananagrams, which is brilliant for families that enjoy that kind of thing. It is not something that the Government can get involved in, but schools and other organisations can provide opportunities and suggestions for families.

Sir Edward Leigh: Would it help Cabinet unity if they played Bananagrams?

Jeremy Lefroy: At the moment, I think one half of the Cabinet would be playing Bananagrams, the other Scrabble, but it absolutely would help unity. I would love the Cabinet to play Bananagrams together; it might be more productive than some of the conversations that are had from time to time.

In conclusion, the impact of positive family relationships and of family breakdown on mental health is a vital issue. I urge the Minister to look at the big picture on mental health, and at the relatively small initiatives that are locally based and enable communities to do their best through volunteering to support families that are under pressure.

3.7 pm

Margaret Greenwood (Wirral West) (Lab): It is a pleasure to serve under your chairmanship, Ms Buck. I congratulate the hon. Member for Congleton (Fiona Bruce) on securing the debate. It is a great pleasure to speak for the Opposition in what has been an interesting

discussion covering a wide range of important issues. I was particularly pleased to hear many speakers talk of the importance of the role of fathers and the value to families of supporting prisoners.

The hon. Member for Stafford (Jeremy Lefroy) focused on child mental health provision, describing its inadequacy as a “burning injustice”. It was interesting to hear him talk about his childhood experiences and the phrase, “It takes a whole village to raise a child.” That very usefully broadened the discussion out, away from a focus purely on families and on to the broader range of support that is needed.

I was somewhat surprised by the claim made by the hon. Member for Congleton that family breakdown is the root cause of poverty. As the hon. Member for Glasgow North West (Carol Monaghan) explained, poverty is the root cause of family breakdown. It is important that we keep that in mind.

Fiona Bruce: The problem is that, for too long, successive Governments have ignored the fact that family breakdown is a root cause of poverty. We have given many examples of that today, and we cannot get away from that fact.

Margaret Greenwood: I notice the hon. Lady says it is “a” root cause, which is a helpful context, but we cannot get away from the power of poverty to damage family relationships. We all know that from our own lives and our surgeries, and it is important that we bear that in mind.

“A Manifesto to Strengthen Families” was published by a group of Conservative MPs and peers in September 2017. I agree with some of the recommendations of course—who would argue against the Government focusing on promoting healthy relationships as one way to tackle the country’s mental health crisis? Of course that is important, as is the proposal to create family hubs to co-locate superb early years health services and services that offer help for parents with children across various age ranges. That is exactly what the highly successful Sure Start programme, introduced by the previous Labour Government, does. Why, then, have more than 1,200 Sure Start centres been closed since 2010? That is a severe reduction in essential support for many parents. Do the Government recognise that the closure of Sure Starts was a mistake? Perhaps they are too embarrassed to say so and want to introduce them under another name. If they do, that will be fantastic. Please do.

The manifesto might have more credibility if it were not for the damage being done to families by the Government’s policies. For example, the manifesto calls on the Government to encourage every local authority to work with voluntary and private sector partners to deliver family hubs. However, local councils are being forced to cope with deep cuts to their budgets, and the cuts are having a detrimental effect on family life. Children’s services will face a £2 billion funding gap by 2020, yet in the recent draft local government finance settlement, no extra money was committed for children’s services, despite a 124% rise over the past 10 years in the number of inquiries where local authorities believe a child may be suffering, or is likely to suffer, significant harm. The number of children needing child protection plans has increased by more than 23,000 in the same period.

In my own area of Merseyside, local authorities in Liverpool, Wirral and Knowsley have worked with the Merseyside police service to establish early health hubs to support families with complex needs. However, the police service is concerned that the level of cuts it is coping with means that it is becoming increasingly reactive rather than proactive.

It is important that we think carefully about how we talk about families, when we consider the many types of families that exist: single parents, widows, widowers and kinship carers, for example.

Fiona Bruce: I want to be absolutely clear that when we talk about family hubs, we say that they should be open to all families. There is no exclusivity. It is really important to make that clear in this debate.

Margaret Greenwood: I thank the hon. Lady for her clarification.

The coalition Government introduced the marriage allowance in April 2015, supposedly to support families. Couples with an overall income of more than £55,000 can benefit from the marriage allowance, but is that a priority when there is so much need elsewhere? Child poverty is increasing, 4 million children are growing up in poverty and two thirds of those are in working households. In some parts of Birmingham and London, more than 50% of children are growing up in poverty. The Child Poverty Action Group estimates that the cuts to universal credit will push 1 million more children into poverty by 2020, along with an extra 900,000 adults.

The coalition Government abolished the statutory targets for reducing poverty set by the previous Labour Government, along with the child poverty unit that the Labour Government set up to co-ordinate policy across Government to meet those targets. Instead, the coalition substituted measures of life chances. The Work and Pensions Secretary at that time repeated in February last year his belief that

“family breakdown is a big driver of UK poverty as children in families that break apart are more than twice as likely to be living in long term poverty. When couples break up, children suffer and poverty in the family is often not far behind.”

That ignores the reality that, in many families, poverty places great strain on relationships. Research by Relate, Relationships Scotland and Marriage Care found that a significant number of people cited financial problems as a reason for the break-up of long-term relationships. Debt creates real problems for families.

A recent study by the Institute for Fiscal Studies showed that one in four of Britain’s poorest households is falling behind with debt payments or spending more than a quarter of its monthly income on repayments. That is why the Opposition strongly believe that families in debt should be given breathing space to sort out a debt problem once they contact an agency such as StepChange to ask for help. We will press that as an amendment to the Financial Guidance and Claims Bill.

It is hard to credit that after repeated cuts to social security since 2010 the Government could seriously claim to support families. Child benefit, like most working age benefits, is frozen until 2020, yet inflation is over 3%, and food prices in December were over 4% higher than a year earlier.

[Margaret Greenwood]

The families manifesto calls for the marriage allowance to be increased for lower-income couples with children. It calls for those claiming universal credit and entitled to marriage allowance to receive the allowance automatically, and for the remaining couple penalties in universal credit to be removed. Is that really a priority when a fifth of people claiming universal credit still do not receive payment in full on time, and when more than one in 10 do not receive even partial payment on time?

Parents who find their claim for childcare delayed because the universal credit online system cannot validate the notepaper used for receipts might wonder how serious the Government are about supporting families and children. Parents with two children claiming tax credits, or the equivalent in universal credit, who find that a new baby is on the way and who will not qualify, will similarly be surprised at the Government's claims, as will families claiming universal credit and earning more than £7,400 a year, whose children will no longer qualify for free school meals. That £7,400 is hardly a high income.

Only last week new Government statistics on the benefit cap revealed that 72% of households capped were single parent families, and 77% of those families had a young child under five. So will the Minister explain how the Government will support those families, who will doubtless experience increased difficulties in paying their bills as a direct result of Government policy?

The High Court ruled in July that imposing the benefit cap on single parent families with children aged two or under was unlawful. The judge in that case said that the mothers are not workshy,

"but find it, because of the care difficulties, impossible to comply with the work requirement."

He went on to say,

"Real misery is being caused to no good purpose."

It is clear that that is not supporting families.

Single parent families have been hit especially hard by cuts to social security since 2010, delivering real hardship to parents and their children. An independent study for the Equality and Human Rights Commission on the long-term impact of tax and welfare changes between 2010 and 2017 found that lone parents are set to lose around 15% of their net income on average: almost £1 in every £6. It is important that the Government recognise and value all family types. One in four families in the UK is a single parent family, so it is important that they are valued as much as any other family. Stigmatising single parent families is unacceptable and highly damaging.

Social policy needs to take into account all the family types that I have mentioned. The Government have failed to do that in the case of the bedroom tax, for example. Where parents have separated or divorced, the parent who is not the main carer is not allowed to claim for an extra room for children. Fathers are particularly badly affected by that. Labour would abolish the bedroom tax. I know that that is not the Government's position, but will the Minister look at addressing the impact of the bedroom tax on separated and divorced parents and their children as a matter of real urgency? Many Members have spoken about the importance of fathers, but if a father cannot spend quality time with his children at the weekend simply because somebody has to sleep on the settee, that is not good enough.

Where relationships unfortunately break down, it is clear that the changes to the child maintenance system have not succeeded in supporting parents caring for children or in enabling parents to reach agreement themselves.

The families manifesto calls for the Government to promote healthy relationships to tackle the country's mental health crisis, yet we know that mental health services are under extreme pressure and that trusts are finding it difficult to recruit key mental health staff. According to a study by the King's Fund published in January, approximately 10% of all posts in specialist mental health services in England are vacant. Its survey of trusts found a pattern of high vacancy rates, with difficulties recruiting child and adolescent psychiatrists in particular. High staff turnover is currently leaving 4% fewer mental health nurses employed each year. All MPs are aware of the strain that child and adolescent mental health services across the country are under and of the impact that that has in terms of our young people not being able to access the support that they need and being asked to wait for an exceptional length of time and, in some instances, to make unacceptable journeys to get help when it becomes available.

Fiona Bruce: The hon. Lady omits to mention the recent announcement made by the Government to invest substantially in mental health support, including for school-age children, through schools.

Margaret Greenwood: I thank the hon. Lady for that intervention.

The families manifesto also states that the drug strategy board should look at how parents can be supported to prevent addiction to drugs and alcohol from developing in young people. Obviously, we all want to support people going through such difficult experiences in their families, but the families listening to this debate who live in areas where drug crime is a real problem will be distraught at the Government's failure to provide adequate funding for our police and will be acutely aware of the loss of the 21,000 police officers and 6,000 police community support officers since 2010.

Michael Tomlinson: It is very depressing to see the hon. Lady in splendid isolation reading out a party political rant. It is tempting to step up to intervene. She and her party voted but yesterday against a £450 million increase for our police officers and yet she continues to read that out.

Margaret Greenwood: Our position was that the money the Government are providing is not nearly enough. That was the point. [Interruption.] I am very unhappy that the hon. Gentleman is not even looking at me when I respond to his point. He says I am making a party political point, but I can tell him that I can think of areas in my constituency where people are really frightened about drug problems. They speak to me about the loss of police and police community support officers. It is a real issue. The lack of funding to police forces is devastating. We have lost 1,000 police officers since 2010 on Merseyside; that is 1,000 police officers no longer on the beat. I think I am entitled to make the point that the Government should fund the police properly if we are to support families in supporting people at risk of coming into touch with drugs and alcohol—and particularly with drugs and illegal substances. Families in the areas concerned desperately want the police to be properly funded so that they can feel safe in their own homes.

Reductions in local authority funding have also meant that youth services, for example, have been decimated. Parents in my constituency say to me, “Where are the youth services? We need them. Why are the Government cutting funding for those things?” It is important that there are activities for young people to do.

Fiona Bruce: The hon. Lady is looking through the wrong end of the telescope. The whole point of what we are talking about is prevention—strengthening family life to reduce the drug-related problems that the police would have to deal with. It is about encouraging families to relate to one another and their young people, so that young people do not always have to look outside the family for enjoyable activities—although I do not say they should not do that. The Labour party always talks about dealing with problems after the event, rather than getting to what I repeat is the root cause. Strengthening family life would prevent problems from occurring in the first place.

Margaret Greenwood: I understand the focus on family life, but it is acceptable to look at the effect of policing cuts. When constituents are going to their MP and pleading for support, saying they do not feel safe, we have a duty to reflect that. It is important.

The Labour Government took hundreds of thousands of children out of poverty, but research published late last year by the Institute for Fiscal Studies shows that the number of people living in poverty will soar to a record 5.2 million over the next five years because the Government’s social security cuts are biting deepest on households with young families. As the IFS said, the benefit freeze, the introduction of universal credit, and cuts to tax credits will mean a surge in child poverty, and the steepest increases will be in the most deprived parts of the country. That will have an impact on family cohesion and relationships.

Universal credit was introduced to smooth the transition into work and lift people out of poverty, but since 2010 work allowances and the taper rate have been cut. Today the Work and Pensions Committee report on universal credit has highlighted the Government’s inability to provide evidence that universal credit will enable more people to find work. I am talking about the full range of people: not just single unemployed people, but disabled people, single parents, carers and the self-employed, who are now claiming universal credit as the full service is rolled out. Ministers continually refer to statistics that cover only single unemployed claimants with no children; that is a strange focus if the Government are committed to supporting families.

It is important to consider the impact of the cuts to work allowances, because so many people on low incomes are in insecure work. Low pay and zero-hours contracts have an impact on the family life of hundreds of thousands of people. They make life extremely difficult for parents who have to pick up children from school or childcare, or arrange childcare in the first place. It is difficult to do that if someone is on a zero-hours contract. It is easy to highlight the importance of active fatherhood in a child’s life, as the manifesto does, but research by the TUC, published last summer, showed clearly that some employers seek to prevent fathers and mothers from taking time off for family emergencies.

I was surprised to hear the hon. Member for Congleton claim that family breakdown is the biggest social problem affecting the nation today. I would suggest that there

are a number of contenders for that. My personal view is that the Government’s privatisation of the national health service will lead to the biggest social crisis in this country within memory. *[Interruption.]* Conservative Members may groan or laugh, but that is the case. There is so much evidence. I wish that they would look at what is happening in their constituencies, to verify it. The Government are also failing to tackle the housing crisis. Young people in their 20s and 30s are reluctant to start their own families, because they cannot find anywhere to live, and still live with their parents. In addition there is the Government’s failure to tackle the scourge of low pay and insecure work.

To conclude, there have been some sensible suggestions in the debate, which I welcome, but there is a danger, in focusing on couple relationships, of ignoring the reality that there are many different types of family—and Government policy must reflect that.

Michael Tomlinson: Will the hon. Lady give way?

Margaret Greenwood: No. I have given way plenty, thank you.

The manifesto has some important threads to it, but in some places it reads like some sort of fairy tale, ignoring the impact of Government policy since 2010 and the way it has made life so much harder for many families, especially those on low incomes.

3.25 pm

The Parliamentary Secretary, Cabinet Office (Oliver Dowden): It is a pleasure to serve under your chairmanship, Ms Buck, and it was a pleasure to have Mr Bone as our Chair prior to your arrival.

When we go to someone’s funeral, it is rare that people talk about that person’s educational or career successes. They certainly, as my hon. Friend the Member for Gainsborough (Sir Edward Leigh) said, do not talk about the money that person made during their lifetime. Almost always, the eulogy centres on the family. People want to be remembered for the family—for their contribution to family life and the stable family life that they built. Families are at the centre of all our individual lives. They provide us with a sense of stability, security and purpose, sustaining us through times of emotional, health and financial difficulty, and providing us with a sense of place and fulfilment. We all experience families in different ways throughout our lives, as children to our parents, as parents or indeed grandparents as we grow older, as partners or through our extended relationships. To answer a point made by my right hon. Friend the Member for New Forest West (Sir Desmond Swayne), of course we all know that modern families are not all two parents with two children. It has been established during the debate that it is not helpful to stigmatise people who do not conform to that measure, and I do not think anyone suggests we should do so.

As a dad with two young children, I know the importance of strong families and the role that families play in children’s development—not only physical development but cognitive, emotional and social development. I completely agree with the attitude of my hon. Friend the Member for Stafford (Jeremy Lefroy) towards television and social media for children. The decline in the practice of children sitting at the table to eat with the family has profound consequences. When children eat with the family they learn many soft skills such as conversational

[*Oliver Dowden*]

ability and table manners that put them at an advantage and help them succeed throughout life. I certainly agree about playing games: my family like *Articulate!* My six-year-old already beats me at *Cluedo* so I am giving up on that one. I shall resist the temptation to speculate on games that members of the Cabinet might choose to play.

For all the reasons I have given, it is, for me and certainly for my party and the Government, families and not the state that form the cornerstone of our society. That is why families are at the heart of Government policy and why I am so pleased to have the opportunity to respond to the debate on behalf of the Government. It is an important issue, and, as my hon. Friend the Member for Congleton (*Fiona Bruce*) said, it is also a cross-cutting issue where responsibilities lie with a number of different Departments. As a Minister in the Cabinet Office, which has responsibility for co-ordinating cross-Government work and policy, I am responding to this wide-ranging debate on behalf of the Government. Within the Cabinet Office, we are continually looking at ways to measure the impact of policies in relation to the family. We currently analyse that impact through mechanisms such as the implementation unit, which falls within my brief. That is a central part of the initiative.

I pay tribute to my hon. Friend for securing the debate. I know what a strong campaigner she is on the importance of families, and how much of her parliamentary career she has devoted to championing the cause. That was demonstrated once again by her passionate speech today. I also pay tribute to all hon. Members who were involved in drawing up the “Manifesto to Strengthen Families”. I know that she chaired a roundtable on Tuesday with our hon. Friend the Member for South West Bedfordshire (*Andrew Selous*) and *David Burrowes*. I join my hon. Friends in paying tribute to *Mr Burrowes*. He was a neighbour when he served as Member of Parliament for *Enfield, Southgate* and he is completely and passionately committed to this cause.

I am very familiar with this cause from my time working for the former Prime Minister. My hon. Friend the Member for Congleton mentioned “*Breakthrough Britain*”. I will remember that report and its impact and the significant contributions, not just from *David Burrowes*, but people such as *Dr Samantha Callan*, who are very committed to this project. For me, the statistic that brought it home during the debate is that children are more likely to have a smartphone than a father at home. What does that say about our values as a society if that is the case?

Margaret Greenwood: When the Minister is talking about values as a society, will he set out for us what his Government are going to do to tackle child poverty, which is set to rise to 5 million?

Oliver Dowden: As the hon. Lady has raised the point now, I am happy to talk about it. It was certainly my experience growing up that my dad losing his job at a wire factory had the single biggest impact on our family finances and our family life. It put the greatest strain on our family. I am very proud to serve in a Government under which more than 2 million new jobs have been created—that is hundreds of thousands of households

where children grow up seeing their parents going out to work and having the stability and security of a wage packet.

That achievement stands alongside a range of measures that we have taken—for example, we are the first Government to introduce a national living wage. We are also cutting people’s taxes so they keep more of what they earn. We have essentially doubled the tax-free allowance, meaning that anybody working 30 hours a week on the minimum wage pays no tax at all. In addition to that, universal credit reforms pioneered by my right hon. Friend the Member for Chingford and Woodford Green (*Mr Duncan Smith*), the former Work and Pensions Secretary, have had a tremendous impact. When I visit jobcentres in my own constituency, I see the enthusiasm that people working there have because they know that we finally have a policy that genuinely incentivises people from welfare into work. We have a record of which we can be proud.

I did not want to descend into party political points at this early stage, but I would note on the issue of the so-called privatisation of the health service that I do not see how that accords with the tremendous increase in funding we have provided for the NHS.

Margaret Greenwood: Will the Minister give way?

Ms Karen Buck (in the Chair): Order. Before the hon. Lady intervenes, I would remind Members that this is not a debate about the health service.

Oliver Dowden: I will give way in just one moment. Record numbers of operations are being performed on the NHS, record numbers of people are seeing GPs, and record numbers of people are being seen in A&E. We have committed an extra £8 billion in this Parliament and another £6 billion was committed in the Budget to the NHS. I will give way, and then I must move on.

Margaret Greenwood: I thank the Minister for giving way and I take on board your comment, Ms Buck, but I would say that the debate is cross-departmental and the document does refer to health. Accountable care systems or integrated care systems are suggesting bundling together budgets for the hospitals, the GPs, community health, public health and local authority spending of one area—*Wirral*, for example—and potentially giving that to one private provider. We have seen what happened with *Carillion*, so there is clearly a huge risk in taking that kind of approach. I would say that if that leads to the privatisation of the national health service, it will have a devastating effect on families.

Ms Karen Buck (in the Chair): I call the Minister, and I would stress my earlier point to him as well.

Oliver Dowden: I thank you for that warning, Ms Buck. I will deal with the comment in one sense and move on to the substance of the manifesto.

There is virtue in integrating services. The sort of thing that is being pioneered in Manchester, where we bring together different services—it is in fact being pioneered by a Labour Mayor, in conjunction with the former Chancellor’s measures—is, I think, a way of improving health outcomes.

I will now move on to the specific measures in the manifesto, which form part of broader Government policy. For example, there is the important matter of education. There are now 1.9 million children in good or outstanding schools, which is a record number. My hon. Friend the Member for Stafford raised some important points about mental health. As was recognised, we are investing £1.4 billion in mental health services for children and young people, and we have set up a scheme in schools to raise awareness and help them to know how to deal with individuals in schools suffering from mental health issues. We have published a Green Paper to set out our plans to transform mental health services in schools. My hon. Friend made an important point about the need for a holistic, family approach to mental health, and hopefully the Green Paper will be a starting point.

As I said, a route into meaningful work is very important for improving children's life chances. We now know that nearly three quarters of children from workless households moved out of poverty when their parents entered full-time work. That means 608,000 fewer children are living in workless households.

Before moving on to the contents of the manifesto, I would like to try to address some of the points raised by my hon. Friend the Member for Congleton. The importance of champions for the family in Government was raised by several Members. As a starting point, I know that the Prime Minister is personally committed to this—she is the principal champion of families. We have already discussed the other Ministers with family responsibilities, but I have certainly heard the point about a specific, designated family Cabinet Minister loud and clear, and I will relay that to my colleagues in Government.

My hon. Friend the Member for Congleton raised the DAD scheme. I understand from my officials that the Department for Education has funded a range of family advice and support services since 2008, including Family Matters, which runs the website called DAD. The service is well used and is valued by its users. Ministers at DFE are considering the future requirements for the next financial year, so it is under active consideration. I am sure the representations made by my hon. Friend will have been heard loud and clear. On children's centres, an important point was raised about family hubs. Clearly, local authorities have responsibility for children's centres and they are free to pioneer family hubs. As my hon. Friend said, a great number are already doing so. She highlighted Westminster and the Isle of Wight. I would urge other councils to consider doing so.

My hon. Friend made an excellent representation on a transformation fund. Sadly, it is entirely beyond my remit to make public spending commitments, but I am sure the Chancellor will take note, particularly regarding the £90 million in dormant bank accounts. On the statutory duty to have the father's name on birth certificates, it is worth noting that 94% of birth certificates already have the father's name there, so we are making progress.

On relationships education, which came up in a number of contributions, the call for evidence is out at the moment. Some passionate pleas were made. I would urge hon. Members to respond to that call for evidence—I believe it closes on Monday. That is the route for formulating policy in that area. Again, I think a valuable point was made about the need for an annual statement on strengthening families and that is again something I will relay to my right hon. Friends in Government.

My hon. Friend the Member for Stafford talked about Home-Start, which is very important. I have looked into it very briefly, and I believe that comes under the local transformation plans that we put in place in 2014-15. There is an opportunity, as part of those plans, to provide for such schemes, but I will write to him further on that point.

Let me turn to the substance of the debate: this excellent manifesto. The Government introduced the family test in 2014 to bring a family perspective into policy making. It helps to ensure that the impact on family relationships and functioning, both positive and negative, is recognised in the process of policy development, and it informs policy decisions made by Ministers. We introduced the test to ensure that, across Government, we think carefully about the potential for new policies to support or undermine family relationships. The Implementation Unit has a role in ensuring that the family test is implemented. The test means that families are considered at the start of any new policy development.

Margaret Greenwood: How would the two-child policy, under which families are disincentivised to have a third child, measure up to the family test?

Oliver Dowden: The whole point of the two-child policy is that people on benefits should be subject to the same restraints as people who go out to work. Anyone who goes out to work has to think carefully about whether they can afford to have more children, and many people choose not to have a third or fourth child. All the policy does is to replicate that in the benefits system by ensuring a cap at two children. It is a perfectly sensible policy with which many members of the public completely agree.

Margaret Greenwood *rose—*

Oliver Dowden: I really need to make progress, and I do not want this to become a two-way, Conservative-versus-Labour debate.

On the point about spending on childcare, I have already talked about the role of parents in children's development. Children from less advantaged backgrounds are already behind in their learning by the time they start school, and high-quality early learning from the age of two can help us to close that gap. Parents have a vital role to play in their child's development. Evidence suggests that, aside from maternal education, the home-learning environment is the single biggest influence on a child's vocabulary at the age of three. That is why we have committed £5 million to trial evidence-based home-learning environment support programmes in the north of England—my hon. Friend the Member for Congleton referred to them. They will focus on early language learning and literacy. We are currently running a procurement exercise to identify an external organisation to work with us in delivering that trial.

The primary purpose of providing free early learning places for two-year-olds is to improve outcomes for children. We want to make it as easy as possible for children to benefit from early education. One of the interesting initiatives in that area is community-based nurseries, at which parents volunteer in return for lower childcare fees. Disadvantaged families are helped through the lower cost of childcare, and they learn parental

[*Oliver Dowden*]

skills by working in the nurseries. A number of those trials have already happened with voluntary organisations, and they have had very positive outcomes.

The “Manifesto to Strengthen Families” also recommended that relationship education should be extended online, with a dedicated campaign and virtual platform. The Government want to help all schools to deliver high-quality relationships education and relationships and sex education to ensure that pupils are taught about healthy and respectful relationships, and that they stay safe and are equipped with the knowledge they need to prepare for adult life. I completely agree that it needs to cover concepts such as commitment, respect and safety. Of course, marriage is a perfect example of all those things. I urge hon. Members to make sure their views are heard as part of that consultation process, because that evidence will shape draft statutory guidance and regulations, which will be subject to further consultation later this year. There will be many opportunities for hon. Members to have an input into that process.

In December, the Government published our social mobility action plan, which set out our ambition to close the word gap in early years. It is a clear direction for all those that have a part to play, including children’s centres. Our focus is on delivering that ambition. We welcome the development of family hubs as one way to meet local needs. We believe that local councils are best placed to understand local needs, so if they believe there should be a family hub, they should be free to set one up.

This excellent manifesto also focused on health. The Government are already working to reduce health inequalities by addressing the social causes of ill-health, promoting healthier lifestyles and tackling differences in outcomes of NHS services. We are doing that in a number of ways. We are investing more than £16 billion over the current spending period to support local public health services. That action is being led locally to ensure that the solutions reflect the needs of individual communities. Local authorities can also commission a range of children’s public health programmes that support women in pregnancy through childbirth and support children from early years through to adolescence. Clinical commissioning groups and local authorities are responsible for commissioning services to meet the needs of their local populations. As part of that, we also need to look at mental health. The Government are committed to parity between mental and physical health, which has been one of the challenges in our health service for successive Governments.

The manifesto contains an excellent recommendation about maternity services and maximising the involvement of fathers. Perhaps I can call myself a new dad—I was certainly there at the birth of my two children. There really are some excellent maternity services now. I was at a midwife-led unit at Watford General Hospital, just outside my constituency, and I saw how helpful it is to have a dedicated room in which the birth takes place with en suite facilities. That helps the father to be involved. That is why the Government have provided more than £37 million of capital funding since 2013 to support maternity services and to create safe, family-friendly environments. That includes increased provision of facilities in labour and post natal units, such as double beds, reclining

chairs—which can be converted to beds for partners to rest in, especially overnight, and remain with their partner and new-born children—en suite toilets, new birthing pools, and dedicated family rooms.

The manifesto also raised the important issue of couples therapy. When children arrive it is a time of great happiness, but it can put a tremendous amount of strain on relationships, so it is important that we focus resources at that stage. The NHS already offers couple-based therapy as part of its Improving Access to Psychological Therapies programme.

On drug addiction, many hon. Members eloquently made the point that families play an absolutely central part in helping people through that very challenging time in their lives. At a national level, we have extended the troubled families programme to help local areas to ensure that their services have an integrated, whole-family approach. The programme now specifically supports families with younger children and those with a broader range of problems, including substance misuse, mental health problems and domestic abuse.

On the point about police and crime commissioners working with schools in which domestic abuse issues are prevalent, the Government are fully committed to tackling domestic abuse, and we will shortly be launching a consultation on the landmark domestic abuse Bill to improve protection and support for victims, to strengthen the focus on perpetrators, and to recognise the lifelong damage that domestic abuse does to children. The evidence on that front is completely overwhelming.

My hon. Friend the Member for Mid Dorset and North Poole (Michael Tomlinson) made a passionate speech about the prison system and the role of families. I was particularly struck by his statistic that reoffending rates are 35% lower if partners and families are allowed to visit. That is also borne out by other studies. The impact of imprisonment on a family is likely to be long term, especially if the main breadwinner of a family goes to prison—the problems back home build up, with rent or mortgage arrears going up, and social stigma and loneliness for the family left behind.

While offenders are in custody, therefore, we have an opportunity to support them in changing their values and perspectives on their roles and responsibilities. As a Government, we believe that prisoners who are in touch with their family are likely to be more settled while in jail. Multiply that improved mood among prisoners, and we see a transformation in prison conditions. As we have heard, on 10 August last year the Government published a review by Lord Farmer that made several recommendations to strengthen family or significant other ties. As has been recognised, we have welcomed all those measures and will be working to implement them.

On the military covenant, the case was well put by the hon. Member for Glasgow North West (Carol Monaghan)—sadly, she is no longer in her place. We all know, and I certainly do from my previous role as the Parliamentary Private Secretary to the Defence Secretary, the huge sacrifice made not only by our armed forces, but by their families. That is often under-reported, with the families often the ones who take the strain of prolonged periods of absence and moving around, so it is important that we support those families under the military covenant, which is exactly what we have done.

The Ministry of Defence launched its first ever UK armed forces families' strategy in 2016, which focuses and co-ordinates activity to support service families. The single service welfare organisations provide a flexible and inclusive network of welfare support to service personnel and their families. Defence also rightly works hand in glove with the principal service charities and organisations such as Relate to provide specialist support to families. In addition, we have launched a health and wellbeing strategy to improve mental health, and developed a memorandum of understanding with the Royal Foundation. As part of such efforts, I certainly take on board the suggestion of my right hon. Friend the Member for New Forest West (Sir Desmond Swayne) about ensuring that we include training courses.

I thank hon. Members for allowing me to speak for some time. I wanted to cover all the points included in the manifesto, as well as the other matters raised. If Members feel I have left anything uncovered, I undertake to write back to them. I believe that as a Government we are working towards a shared goal of putting family at the heart of policy making. I hope that we will continue in that vein, because all the evidence shows the value of families to our national life.

3.52 pm

Fiona Bruce: I thank all right hon. and hon. Members who have spoken in this debate, and who have stayed the course in our final debate before we break for our

recess. That demonstrates the commitment of colleagues to "A Manifesto to Strengthen Families".

I thank the Minister for his response, which showed his personal interest, his genuine concern and his desire to see families strengthened in this country. We appreciate that very much. We appreciate, too, the fact that he represents the Cabinet Office, which indicates a recognition by Government that this is a cross-cutting issue that needs a degree of oversight by one Department, across the many Departments that we have referred to as being affected by the policies in the manifesto that we want to see implemented.

I have one further request of the Minister. So many issues have been raised today and so many have to be taken back to other Departments that, on behalf of my colleagues who have spoken, I would ask him whether he will meet us in a few weeks' time for a further discussion of how the policies in the manifesto can be taken forward.

Oliver Dowden *indicated assent.*

Question put and agreed to.

Resolved,

That this House has considered strengthening families.

3.54 pm

Sitting adjourned.

Written Statements

Thursday 8 February 2018

CABINET OFFICE

Infected Blood Inquiry

The Minister for the Cabinet Office and Chancellor of the Duchy of Lancaster (Mr David Lidington): I am announcing today the appointment of Sir Brian Langstaff to head the public inquiry into the infected blood scandal. The inquiry will be established under the 2005 Inquiries Act, with full powers, including the power to compel the production of documents, and to summon witnesses to give evidence on oath.

In relation to the appointment of the chair, the Lord Chief Justice was asked to recommend a judge who, in his view, would be best suited to the task. The Lord Chief Justice recommended Sir Brian Langstaff: a highly respected and hugely experienced High Court judge. I have accepted the Lord Chief Justice's recommendation.

Sir Brian will be the full-time chair of the inquiry from 1 May following his retirement from the High Court. However, in order that those who have been affected by this tragedy face no further undue delay, he will use the intervening period to conduct a further consultation on the inquiry's terms of reference.

The infected blood scandal of the 1970s and 1980s was an appalling tragedy that should never have happened. The victims of this tragedy who have endured so much pain and hardship deserve answers. It is crucial that their views are properly reflected in the inquiry's terms of reference. Sir Brian will want to listen carefully to the voices of those that have suffered before making a recommendation to me on what the scope of the inquiry should be. I will return to Parliament with the final terms of reference as soon as this process has been completed.

The Government will ensure that the inquiry has the resources that it needs to complete its work. The inquiry will, of course, also be independent of the Government.

It is very important that the inquiry can identify why and how this tragedy occurred and provide answers for all the victims who have suffered so terribly, and can identify lessons to be learned so that a tragedy of this scale can never happen again.

[HCWS464]

DEFENCE

National Memorial to British Victims of Overseas Terrorism

The Parliamentary Under-Secretary of State for Defence (Mr Tobias Ellwood): I am pleased to inform Parliament that the National Memorial to British Victims of Overseas Terrorism has now been completed at the National Memorial Arboretum in Staffordshire, and is open to the public to visit.

The process to select the artist and design for the memorial began with a public online consultation in 2016. This consultation identified strong public support and set out what was important to those with an interest

in the memorial. I am grateful to Baroness Chalker of Wallasey and the other members of the independent panel which took forward the selection of the artists and design for the memorial. They based their decisions on the results of the consultation in 2016.

The overarching themes of the consultation were that the memorial should be a place of remembrance, where people could pay their respects to those who had lost their lives. It was also clear that the memorial should be a place of contemplation and reflection, with many respondents suggesting that the memorial should be a place of tranquillity and quiet reflection, and a place for families to visit and sit. I am pleased with the way that the artist, Alison Wilding, and maker and sculptor, Adam Kershaw have responded to these themes through their work, "Still Water."

I am grateful also to the Secretary of State for Digital, Culture, Media and Sport, whose officials have delivered this project on my behalf. Those Departments that have a direct responsibility for supporting the families of victims of overseas terrorism will now work together to ensure that the families of future victims of terrorism overseas are connected with the memorial sensitively, and by the most appropriate part of Government at the time. The new, cross-Government Victims of Terrorism Unit is well-placed to consider this work.

On 17 May 2018, on behalf of Her Majesty's Government, I will host a dedication ceremony at the site of the memorial for families that have successfully applied online to attend. Further information, including how to apply to attend the event, can be found at: <https://www.gov.uk/government/publications/national-memorial-dedication-ceremony>.

[HCWS465]

EDUCATION

Social Work England

The Parliamentary Under-Secretary of State for Education (Nadhim Zahawi): The Minister of State, Department of Health and Social Care, my hon. Friend the Member for Gosport (Caroline Dinenage) and I are today launching a public consultation on the policy to establish regulations and the regulatory framework for Social Work England. The framework and the regulations within it are to be made under part 2 of the Children and Social Work Act 2017.

Social work is a complex and challenging profession. The best social workers deliver truly excellent provision that has the power to transform the lives of some of the most vulnerable people in our society.

We want all social workers to be equipped to deliver outstanding services. Key to delivering on this vision is a highly skilled and expert workforce. We have developed a significant reform programme, across child and family and adult social work, to improve both the quality of social work practice, and the systems which support social workers.

A fundamental part of this reform programme is delivering on our commitment to establish Social Work England: a new, specialist regulator for social workers

in England. Like the other health and social care regulators across the UK, Social Work England's primary objective will be protection of the public. It will achieve its objective through setting professional, education and training standards for social workers, and providing assurance that those registered meet the standards, are qualified and remain fit to practise. By doing so, it will promote public confidence and trust in this vital profession.

Health and social care professional regulation is undergoing change. While the regulators are generally effective in protecting the public from serious harm, there has been criticism, including from the regulators themselves, that the system can be slow, inefficient, overly adversarial and confusing to patients and the public. Government recognise that the regulation of all healthcare professionals needs to be faster, simpler, better and less costly and are reviewing the regulation of healthcare professionals through their consultation "Promoting professionalism, reforming regulation". Social Work England is at the forefront of this reform.

Therefore, the regulatory framework for Social Work England, described in this consultation, aims to take account of the latest thinking, enabling the regulator to be more streamlined, proportionate and efficient. Social Work England will be able to operate systems and processes which adapt to emerging opportunities, challenges and best practice, ensuring professional regulation reflects the changing reality of delivering social work practice safely and effectively.

The consultation will run for six weeks and ends on 21 March. It seeks views on a range of key issues. A copy of the draft regulatory framework forms part of the consultation.

Copies of the consultation document will be placed in the Library of the House and available on the Government's website here:

https://www.gov.uk/government/publications?keywords=&publication_filter_option=consultations&topics%5B%5D=all&departments%5B%5D=department-for-education&official_document_status=all&world_locations%5B%5D=all&from_date=&to_date

[HCWS463]

ENVIRONMENT, FOOD AND RURAL AFFAIRS

Agriculture and Fisheries Council

The Parliamentary Under-Secretary of State for Environment, Food and Rural Affairs (Dr Thérèse Coffey): I represented the United Kingdom at the Agriculture and Fisheries Council on 29 January in Brussels.

Council began with a presentation by the Bulgarian presidency, outlining its work programme until the end of June. This set out that discussion on the common agricultural policy (CAP) will be prioritised in Agriculture and Fisheries Council; regular updates on EU agricultural markets will continue, along with a discussion of proposals for strengthening the position of farmers in the food supply chain; and items on a spirit drink regulation, forestry, animal health and veterinary medicines will also feature.

The focus of this Council was an exchange of views on the common agricultural policy post 2020. Member states displayed a variety of positions regarding the

future direction of the CAP. The UK committed to working closely with EU colleagues in tackling shared challenges in farming policy, and signalled future efforts by the UK Government to bring together agriculture and environment policy, such as the 25-year environment plan for England.

The Council moved on to EU agriculture markets, and Commissioner Hogan gave an update on the sugar, dairy and pigmeat markets. Alongside this update, the French and Belgian delegations prompted a further discussion with their ideas for releasing EU stocks of skimmed milk powder. The Polish delegation requested further discussion on the EU pigmeat market. Commissioner Hogan then updated the Council on December's WTO ministerial conference and trade negotiations with Mercosur.

There were four further items discussed under "any other business":

the German delegation presented the conclusions of the Agriculture Ministers conference 2018 in the context of the global forum for food and agriculture (Berlin, 20 January 2018)

the French delegation presented the conclusions from the ministerial conference on *Xylella fastidiosa* (Paris, 1 December 2017)

the German delegation presented conclusions from the high-level meeting on African swine fever (ASF) at the International Green week (Berlin, 19 January 2018)

the Czech delegation highlighted the involvement of European research in eradicating African swine fever in the EU.

On 23 June 2016, the EU referendum took place and the people of the United Kingdom voted to leave the European Union. Until we leave the EU, the UK remains a full member of the European Union and all the rights and obligations of EU membership remain in force. During this period the Government will continue to negotiate, implement and apply EU legislation. The outcome of these negotiations will determine what arrangements apply in relation to EU legislation in future once the UK has left the EU.

[HCWS461]

COMMUNITIES AND LOCAL GOVERNMENT

Local Government Improvement: Suffolk

The Parliamentary Under-Secretary of State for Environment, Food and Rural Affairs (Dr Thérèse Coffey): On 7 November and 30 November respectively I told the House that I was minded to implement, subject to parliamentary approval, locally-supported proposals I had received from the respective councils to merge district councils in east Suffolk and in west Suffolk, and I invited representations before I took my final decisions on these proposals.

Having carefully considered all the representations I have received and all the relevant information available to me, I am today announcing that I have decided to implement, subject to parliamentary approval, both proposals—that is to merge Suffolk Coastal and Waveney

district councils to become a new single district council named East Suffolk, and to merge Forest Heath District Council and St Edmundsbury Borough Council to become a new single district council named West Suffolk.

I have reached my decisions having regard to the criteria for district council mergers I announced to the House on 7 November. I am satisfied that these criteria are met and that both new district councils are likely to improve local government and service delivery in their areas, command a good deal of local support, and that each council area is a credible geography.

I now intend to prepare and lay before Parliament drafts of the necessary secondary legislation to give effect to my decisions. My intention is that if Parliament approves this legislation the new councils will be established on 1 April 2019 with the first elections to the councils held on 2 May 2019.

[HCWS462]

LEADER OF THE HOUSE

Independent Complaints and Grievance Policy

The Leader of the House of Commons (Andrea Leadsom):

In November, my right hon. Friend the Prime Minister convened a cross-party working group to establish a new independent complaints and grievance procedure, in response to reports of sexual harassment and bullying in Parliament.

As chairman of the working group, I am pleased to confirm that all members of the working group and all party leaders have agreed a report which is being published today.

I attach a copy of the report of the working group to this statement for the convenience of Members.

Attachments can be viewed online at: <http://www.parliament.uk/business/publications/written-questions-answers-statements/written-statement/Commons/2018-02-08/HCWS460/>.

[HCWS460]

Ministerial Correction

Thursday 8 February 2018

WORK AND PENSIONS

Carillion: Pension Protection

The following is an extract from questions to the Secretary of State for Work and Pensions on 5 February 2018.

Mr Philip Hollobone (Kettering) (Con): Financial directors must not cause detriment to any private sector pension scheme. Will my right hon. Friend ensure that the rules and regulations regarding the investigation of this sort of practice are toughened up, because we cannot allow this to happen in future?

Ms McVey: My hon. Friend is absolutely right. The Government are seeking to ensure that the regulator will—our new Bill will come out later in the year—have more rights to fine, follow criminal procedures and look

into mandatory clearance. Those of us who have studied corporate governance realise that the rules changed in 1991—the Cadbury report and the OECD corporate governance rules—and were strengthened in 2002. I believe that now, under this Conservative Government, we will be strengthening the corporate governance rules again. [*Official Report, 5 February 2018, Vol. 635, c. 1187.*]

Letter of correction from Ms McVey:

An error has been identified in the response I gave to my hon. Friend the Member for Kettering (Mr Hollobone).

The correct response should have been:

Ms McVey: My hon. Friend is absolutely right. The Government are seeking to ensure that the regulator will—our **White Paper** will come out later in the year—have more rights to fine, follow criminal procedures and look into mandatory clearance. Those of us who have studied corporate governance realise that the rules changed in 1991—the Cadbury report and the OECD corporate governance rules—and were strengthened in 2002. I believe that now, under this Conservative Government, we will be strengthening the corporate governance rules again.

ORAL ANSWERS

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WRITTEN STATEMENTS

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