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A Fairer Share for All

Policy Paper 136

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Contents

1. Introduction and topic summary	1
2. Access to income	4
2.2 Making the benefits system work.....	5
2.3 Piloting a secure income guarantee.....	10
2.4 Wider reform of the system	11
3. Access to services and infrastructure	15
3.1 Universal access to basic services	15
3.2 Housing	15
3.3 Food.....	20
3.4 Communication.....	23
3.5 Transport	25
4. Access to opportunities and skills	28
4.2 Regional rebalancing.....	28
4.3 Childcare	30
4.4 Skills and training.....	31
5. A fairer approach to taxation	34
Summary of Policy Proposals	37

1. Introduction and topic summary

1.1.1 The UK remains one of the world's richest countries, but the benefits and opportunities that should follow from that are felt increasingly unevenly across our communities and our country. At the same time, the balance of financial risk has been increasingly transferred away from private companies and central government and on to people and local authorities.

1.1.2 For many in our country, the day to day experience is of not having enough money to keep a roof over their heads, buy food, heat their home, access services and opportunities online, or afford a simple bus journey to visit or care for family. Life has simply become unaffordable.

1.1.3 A fifth of the UK population now live in poverty; 1.5 million people are destitute and unable to afford basic essentials; child poverty is rising and threatens to hit a record high; the numbers of people sleeping rough has risen for seven consecutive years and shows no sign of slowing; over 5 million people do not use the internet at all; 12% of homes and businesses in rural areas can't access decent broadband; and public transport is much more expensive than it is in many other western European countries.

1.1.4 Millions are working in jobs with no security and irregular hours. At the same time the heads of the UK's top-100 companies earn 400 times more than a worker on minimum wage, and the richest 10% of households own nearly 50% of the nation's wealth.

1.1.5 Members of black and minority ethnic groups have been severely impacted by policy changes since 2008, and in many cases even before the financial crash. The UK's regional inequalities are also stark: the average income in the West Midlands is 20% lower than it is in the South East, while child poverty is heavily concentrated in the poorest local authorities. Opportunity and access to education,

employment and public services is not fairly spread around the country.

1.1.6 The freezing of working age benefits, including for housing costs, since 2015 and the bungled roll-out of Universal Credit by the current Conservative government have disproportionately impacted those on low incomes and benefits, children, single parents, women, ethnic minority people, asylum seekers and disabled people. Larger companies and the most well-off, by contrast, have barely felt a reduction in prosperity. All sections of our society – including business – have a role to play: we must ensure fairer taxation, move towards a system whereby the state doesn't treat people approaching it for support with suspicion and hostility, make basic services accessible to all and encourage businesses that recognise they have wider responsibilities to society than merely enriching their shareholders..

1.1.7 Liberal Democrats are committed to building a fair society and fighting poverty. To tackle the increasing unaffordability of life for many people in our communities, we call for a benefits system and wages that adequately reflect living costs; universal provision of services such as high-speed broadband, subsidised bus travel, and truly affordable childcare; and funding to ensure access to training and employment opportunities across the whole country.

1.1.8 To deliver these aims we propose:

- Investing £5 billion per year to make the benefits system work for people who need it and reduce the wait for the first benefits payment from five weeks to five days.
- Introducing universal access to basic services as a guiding principle to ensure that people have somewhere warm and safe to live, a healthy diet and access to the digital and transport infrastructure needed for 21st century life.

- A £50 billion capital Rebalancing Fund to address the historic investment disparities between our nations and regions.

2. Access to income

2.1.1 In May 2019, the UN Special Rapporteur on extreme poverty and human rights issued the latest in a damning series of statements on the level of poverty in the UK today. The UK is one of the biggest economies in the world and contains many areas of in wealth but despite this there has been a huge growth in foodbanks, rough-sleeping and homelessness since the global recession of 2008. A fifth of the country now live in poverty and 1.5 million are destitute and unable to afford basic necessities. This is impacting children and harming their life chances.

2.1.2 The Liberal Democrats exist to build and safeguard a fair, free and open society in which no-one is enslaved by poverty or ignorance. This means that people need to have access to a high enough level of income and a range of services provided by central and local government so that they can support themselves and their children or other people who they care for.

2.1.3 Long-term unemployment and economic hardship are unacceptable in a modern and developed economy. These are scourges that represent wasted talent and come at an often-huge human cost including poor mental and physical health, a reliance on food banks in many areas, and increased levels of homelessness and rough sleeping.

2.1.4 By contrast, paid work – at a fair rate – should not only help people to be financially self-sufficient, but should also offer dignity, build self-esteem and improve health. This, however, is not the experience of many people: the growth in poverty in the UK is driven by increasing levels of in-work poverty, due largely to the increasing disconnect between benefits and earnings.

2.2 Making the benefits system work

How the current system is failing

2.2.1 Our goal is to make the benefits system actually work for people. There are many problems with Universal Credit, which have been exacerbated by the Conservatives' shambolic management of its roll-out.

2.2.2 However, scrapping it and starting again when millions of people have now moved to the new system is impractical and would see more money spent again on administration rather than supporting people. This would hurt the people who most depend on a well-functioning benefits system. Using the basic concept of streamlining multiple benefits into one, we would fix existing problems and construct a new benefits system which provides dignity and respect.

2.2.3 There are many problems in the design of the underfunded existing system, including the five week wait for payments. Compounded by the shambolic roll out of the system and the freezing of working-age benefits by the current Conservative government, this has meant that many people have been pushed into hardship and reliance on advance payments.

2.2.4 The welfare system should support people into work and make sure that work pays. However, the Conservatives' decision to take £3 billion out of the budget for work allowances, combined with a higher taper rate than originally planned means that many people become worse off when they get in to work.

2.2.5 The system should focus individually tailored support on helping an individual to find, remain in and progress within employment, where this a realistic possibility. However, because work is not in itself a guaranteed route out of poverty, we also need to look at how we support people in low-paid work. Where employment is on a

'zero-hours' contract, people should receive a higher level of minimum wage to compensate them for the uncertainty of fluctuating hours of work. The social security system must work for all those who need it, regardless of geography, mental or physical health, or levels of skills and qualifications.

How we will fix the system

2.2.6 The benefits system needs substantial change to ensure that it works for the people who need it. We are committed to investing in the benefits system to ensure that it supports people properly when they need it, helps people into work and actively reduces child poverty. Above all, we would create a system that respects the individual and their needs, including additional support for homelessness, mental health problems or substance misuse. We have three immediate priorities for achieving a more compassionate, supportive, and practical benefits system.

2.2.7 **Five weeks to five days.** There is no need to make people wait five weeks to receive their first benefits payment. We will ensure that payments are received within five days by either waiving payment in arrears for the first payment or backdating the assessment period so payment in arrears coincides with submitting a claim. The first payment may need to use estimates, for example before HMRC data on earnings is confirmed. However, estimates are already accepted to calculate Advance Payments, which are paid in five days. Overpayments could be accepted up to a maximum cap to minimise the risk to claimants, so helping to redress the balance of financial risk from the individual back towards central government.

2.2.8 **Tackling child poverty.** We would design out those elements of the system that increase child poverty. We would remove the two-child limit and in so doing end the scandal of the Conservatives' rape clause: children do not choose to be born to parents who already have other children and it is unfair to design the system so that it punishes

them. We would remove the benefits cap because it disproportionately affects people with higher housing costs, larger families, and those who have family-members with additional needs. Finally, we look at increasing the child element to a suitable level and reintroducing a higher rate for the first child.

2.2.9 **Making work pay.** To make sure that work pays we will increase work allowances and introduce a second earner work allowance at 50% of the main earner.

2.2.10 These measures would represent a substantial boost to working people and children who are growing up in poverty. In addition to these proposals we would reinstate the spare room subsidy – thereby abolishing the “bedroom tax” – and instead offer a positive incentive for people to downsize. These would be our immediate priorities for improving the system as we believe they represent the most effective way to improve people’s situation. In setting this approach, we have paid special attention to the minimum income standard set out by the Joseph Rowntree Foundation,¹ the work of the Resolution Foundation and Trussell Trust, and a joint study by the TUC and the Child Poverty Action Group on how changes to the benefits system could reduce poverty amongst under-18s.

2.2.11 People receiving Universal Credit (UC) are already among the poorest in society and it is unreasonable to subject these people to financial sanctions. In fact, the evidence suggests that sanctions are not even effective in encouraging people into work: instead they are more likely to penalise people with mental health issues, and drive others away from claiming at all and becoming destitute. To support more people into work, we would introduce a new scheme based on

¹ Joseph Rowntree Foundation, [UK Poverty 2018](#) (2018)

incentives for people looking for jobs that would replace the current ineffective sanction system.

2.2.12 Not all people who need to rely on the welfare system can easily access support. We will work to support claimants living in areas with poor transport links, and those who are unable to travel for other reasons, through increased use of mobile Jobcentre surgeries, home visits, and travel grants paid through the Flexible Support Fund. As the administration of benefits increasingly moves online, we will support recipients to access online services, by ensuring that everyone has access to the internet through supporting those who need it to access a basic smartphone as detailed in §3.4. We would also seek to substantially increase spending on training and education for unemployed and low paid workers, based on the principle of lifelong learning.

2.2.13 We must also address the way in which UC and employment support are administered. People who approach the state for support are often treated with suspicion which too often leads to people being unjustly denied access to services to which they should be entitled. Liberal Democrats champion the freedom, dignity and well-being of individuals and prioritise individual rights. When citizens approach the state for assistance, we assume that people are acting in good faith unless there is a reason not to and help them to receive the support to which they are entitled. As part of a review of how benefits are administered, we would review current arrangements for accessing dentistry and prescription medicines through UC.

2.2.14 We would separate out the administration of the benefits system and the provision of employment support. Employment support should focus on helping people understand their own strengths and what sort of job they would enjoy doing and helping them access experience or training that helps them work towards that. This being provided by the same organisation that administers payments presents a clear barrier to effective employment support. By investing to

increase the number of work coaches, and training them to better support people with complex needs such as poor mental health, substance misuse problems, or homelessness we would operate a more supportive system that is designed to help the vast majority of people who want to fulfil their ambitions and potential.

2.2.15 We will review the impact of these measures and, if there is a need to make further changes to ensure that people have access to sufficient income, pursuing further measures to improve the benefits system. The following measures are those that we would consider if more needs to be done to make sure that the system works properly for everyone who needs it.

2.2.16 As a general rule, benefit increases should not be arbitrarily frozen: our intention would be to increase benefit payments year-on-year in line with CPI. To ensure everyone benefits from economic growth we would work towards a system in which increases in benefits rates (apart from housing benefit) are tied to increases in median earnings. We have long opposed the 2015 benefits freeze and repeatedly called for it to be ended: we believe that there is a strong case for increasing the basic element of Universal Credit to reverse the 2015 freeze in real terms. Young people particularly need support and we would seek to increase the rate of Jobseeker's Allowance and Universal Credit for those aged 18–24 at the same rate as minimum wages.

2.2.17 To ensure that work pays, we will properly fund work allowances and introducing a second-earner work allowance. However, we would also review the taper rate of Universal Credit to allow those in low-paid work to keep more of the money that they earn. We must also recognise that many people who rely on the benefits system are self-employed. We would make sure that the system supports these people by extending the "Minimum Income Floor" exemption period and ensuring the self-employed aren't penalised for fluctuating incomes.

2.3 Piloting a secure income guarantee

2.3.1 There remains a great deal of interest in Universal Basic Income (UBI): the Green Party are fully committed to this idea and Labour are – at this stage – backing pilots. When the Party last considered this issue, we argued that a UBI – i.e. a flat rate sum that is paid to everyone in the country – would not achieve the aims of providing sufficient support for everyone. We remain in broad agreement with this conclusion: the level of support for the poorest is what matters most, rather than the way in which this is means-tested; and the levels of tax rises required to give generous cash benefits to working-age adults on high as well as low incomes is unrealistic. UBI pilots have not shown evidence of coping with the huge variation in housing costs across the country and have been poorly suited to properly supporting disabled people.

2.3.2 However, there is a case for a guaranteed minimum income pilot scheme. To run alongside universal access to basic services (as outlined in §3) and the replacement of the sanctions scheme, we would introduce a pilot scheme that involve an unconditional payment of the standard Universal Credit allowance (currently £319 per month for a single adult over 24).

2.3.3 Alongside testing the impact of this secure income guarantee on poverty and employment outcomes, we would also test different forms of job-seeking bonuses on top of this unconditional minimum payment to assess the most effective way to support people.

2.3.4 To back up this approach, we would also improve work incentives by continuing to support a living wage, a progressive approach to tax-free allowances for income tax and NICs (unlike in many UBI proposals), more generous UC earnings disregards for all parents, a lower UC taper rate and lower childcare and transport costs – all discussed elsewhere in this paper.

2.3.5 To improve savings incentives, we would remove Help to Save accounts and bonuses, and Lifetime ISAs, from the UC savings means-test, and aim to eventually exempt all ISAs.

2.4 Wider reform of the system

2.4.1 Ensuring that everybody has access to sufficient income requires us to do more than only look at the welfare system: disabled people have been negatively affected by changes to the system; pensioners are concerned about their income security and insecure work leaves young people financially insecure.

Support for disabled people

2.4.2 Disabled people no longer receive sufficient financial support. The move to Personal Independence Payments (PIP) from Disability Living Allowance has introduced a number of barriers to people getting the support that they need. Mandatory Reconsideration was introduced as an extra step in the process, meaning that people must ask the DWP to reconsider their application before they can appeal a decision. This process too frequently simply reaffirms the initial decision and just means a delay and more time that people are not getting the support that they need, before legal appeals can rectify the situation. The process is confusing and stressful and can cause health conditions to worsen.

2.4.3 Work capability assessments are failing people with disabilities. Since they have been outsourced there is a suspicion that companies are being driven to simply get as many assessments done as they can, but not necessarily get them right. The process of testing can be humiliating and stressful for disabled people. The assessments regularly fail people with hidden disabilities, especially learning disabilities and mental health conditions: assessments focus on home-based tasks and assessors are rarely trained in assessing people's mental health.

2.4.4 The Independent Living Fund – which was intended to enable disabled people who needed a high level of support to live in their communities rather than in residential care – was closed in 2015, with responsibility passing to local authorities. As local authorities already have hugely over-stretched budgets, the availability of funding has decreased meaning that people are receiving less support. This means either greater hardship or needing to live in residential care.

2.4.5 A fundamental requirement of a welfare system is that it should properly support disabled people. Mandatory Reconsideration should be a positive process that enables applicants to have their decision properly reviewed without having to cope with the stress of a formal appeal. We would make it a fair and independent process and reassess PIP descriptors in line with decisions made by tribunal judges. We would bring work capability assessments in-house, ensure that they are conducted fairly and in a sensitive manner and ensure that assessors are trained to work with people who have hidden disabilities. We would reinstate a form of the Independent Living Fund to help people who need it to live independently in their community. We would increase the role of local authorities in administering the support to ensure that it is properly responsive to local needs.

Pensions

2.4.6 There are an increasing number of pensioners in the UK and we must ensure they have access to sufficient income. To do this we will retain the Triple Lock on the basic state pension, so that it rises in line with the higher of wages, prices or 2.5%. We will reform the current regressive system of pension tax relief and abolish employee National Insurance payments on those contributions, substantially boosting incentives to save among lower earners while reducing relief for higher earners. We will review the rules concerning pensions so that those in the gig economy don't lose out, and portability between roles is protected.

2.4.7 Finally, we will ensure that the WASPI women are properly compensated for the failure of government to properly notify them of changes to the state pension age, in line with the recommendations of the parliamentary ombudsmen. The government's failure to properly notify WASPI women to the changes to their retirement age has meant that people have been left unable to properly plan for their retirement, and it is right that they are compensated for this.

Young people

2.4.8 While young people today are much more likely to be in work than they have been in the past, they are being very poorly rewarded for the work they are doing. The vast majority have seen very little growth in their earnings. This is largely due to the decade of poor pay growth since the financial crisis, which has held back pay progress – this disproportionately affects young people as it is in the first ten years of work that people often look to progress. The insecure nature of work is also a problem: younger workers without degrees are increasingly self-employed; millennials are more likely to work part time than previous generations at the same age; and the fastest-growing occupations for those in their late 20s have generally been in low-pay sectors. This, of course, means difficulties in finding somewhere to live.

2.4.9 We must do more to support young people in insecure employment, and with their housing costs. We would:

- Set a 20% higher minimum wage for people on zero-hour contracts at times of normal demand to compensate them for the uncertainty of fluctuating hours of work, in line with the Taylor Report.
- Equalise the rate of the job-seeking element of the welfare system so that those aged 18–24 can claim at the same rate as over-25s.

- For those claiming the shared accommodation rate we would lower the age threshold from 35 to 30, with an aspiration to return it to 25 as new affordable homes are built.

3. Access to services and infrastructure

3.1 Universal access to basic services

3.1.1 Everyone in the UK should have access to somewhere safe and affordable to live, a balanced and healthy diet, the internet and reliable transport networks. In addition to quality education and health services which are addressed by other recent policy papers, these are fundamental building blocks that everyone needs in order to access opportunities and fulfil their potential – they are basic services and everyone should have access to them.

3.1.2 Too many people struggle to access one or more of these basic services: we would introduce an affordability guarantee for each of these services, alongside investment to ensure a reasonable baseline standard.

3.2 Housing

Homes

3.2.1 Providing people with access to housing that they can afford is a serious challenge: the number of properties available for social rent is not keeping up with demand, the private rental market is expensive and insecure and – for those who can consider buying – on average house prices have soared to almost eight times salary.

3.2.2 The proportion of people renting in the UK has grown substantially since the mid-1990s – up to 35% from 29%. This growth has been driven by the private rental sector and is concentrated among young people – 37% of people aged 25-34 now privately rent their homes, which is up from 12% in the mid-1990s. Worse still, renters are paying more for their homes, and low-income renters are paying a much higher proportion of their income on their homes than higher-income renters. This problem is getting worse over time as the rent-to-

income ratio is steady for higher-income renters and increasing for low-income renters.

3.2.3 Tackling these problems requires both a long-term and a short-term approach. In the long-term we must tackle the inflated cost of housing by building more homes. It's widely agreed that we need to build 300,000 homes per year just to meet current need – but the UK is struggling to build half that amount. The social housing sector, in particular, is in crisis: there are not enough houses being built to meet demand and dwindling number of homes available for social rent – this forces people into the insecure and expensive private rental sector. We would build 100,000 homes for social rent per year.

3.2.4 There are a number of things we can do to help achieve this target. We would reform the Land Compensation Act so that landowners are paid a reasonable price for their land rather than the inflated price that it might achieve with planning permission that it does not have; replace any social housing sold in future and continue to invest in repairs and maintenance, so that social housing stock is maintained as a national asset; and, deliver social housing in a way that does not visibly distinguish social homes from others in the same development. We must also increase the developments of homes with extra care provision and homes for life – adapted for wheelchair users – that will help to alleviate some of the pressure on health and social care services.²

3.2.5 We would also expand the powers available to local authorities to help them boost social housing: enabling them to stop help to buy in their area and giving them the first right to purchase public land for social housing. A new, dedicated arms-length governmental body in England is also needed to acquire land of low

² This is based on Shelter, [A vision for social housing](#), 2018

amenity at current use value through compulsory acquisition to reduce prohibitive land costs and excessive developer profits.

3.2.6 When building new homes we must balance people's fundamental right to have access to green spaces. This means protecting existing access to green space and, when designing new developments, ensuring that they include provision of green spaces. In order to effectively balance the need for new housing with individuals' right to access green space, we advocate the development of ten new garden cities throughout the UK.

3.2.7 We want to improve social renting for people who are already social tenants. This means that we would: set clearer standards for homes that are socially rented; require that individual complaints are addressed in a more timely manner; proactively enforce regulations to properly protect social renters; and make sure that social renters have a voice in landlord governance and decision-making by ensuring that tenant panels are fully recognised. We would also help those people who are unable to afford a deposit to purchase a home by introducing a new Rent to Own model for social housing where rent payments give tenants an increasing stake in the property, owning it outright after 30 years. We would ensure that all homes rented under this model are replaced.

3.2.8 An increasing number of people are being driven into the private rental sector – we must act to reform that sector to improve the situation for people now, while new houses are being developed. We would introduce a new regulator for all private renters and require all private landlords with more than 25 homes to register with the new regulator. The regulator would have the power to subject landlords to cyclical regulator inspections and to inspect properties on shorter notice. We would also strengthen private renters' power by introducing longer-term tenancies of three years or more with an inflation-linked annual rent increase built in, and scrap no-fault evictions so that private

renters can confidently complain about their living standards without fear of being evicted as a consequence.

3.2.9 In addition to these measures to make private renting more secure, we would also take measures to make it more accessible. We would help young people into the rental market by establishing a new Help to Rent scheme to provide government-backed tenancy deposit loans for all first-time renters under 30. And, we would unfreeze local housing allowance so that benefits are more closely aligned with the local rates of rent in an area, with the intention of moving towards a system in which it covers the bottom 30th percentile of the local rental market through a balance of new social housing and increased housing benefits where necessary in the short term. We also support the greater use of direct payments of housing costs to landlords to further reassure those letting their properties to benefit claimants.

Utilities

3.2.10 Being able to afford a safe and secure home is only part of the challenge: people also need to be able to afford to heat their home so that it's warm enough to live in. However, 2.55 million households in England are in fuel poverty – paying to heat their home pushes them beneath the poverty line. In the short-term we would do this by reinstating and increasing the Government Electricity Rebate – which was cut by the Conservatives in 2015 – which reduces the cost of bills without incentivising increased energy use.

3.2.11 In the longer-term, we must take steps to ensure that the cost of heating a home is reduced – this is, of course, also important as part of tackling the climate emergency. Our proposals for this are set out in in policy paper 139 *Tackling the Climate Emergency* (2019): in particular we back the '30 by 30' campaign to insulate 30 million homes by 2030 so that they are highly energy efficient.

3.2.12 While these efficiency measures will pay for themselves over time, the poorest households will not be able to afford to make the changes. We would use money from the capital infrastructure budget to provide fully subsidised retrofits for low-income owner-occupiers, a 50 per cent capital subsidy for council housing and housing association homes, and a 33 per cent subsidy for private landlords' properties which are let to low-income tenants.

Homelessness and rough sleeping

3.2.13 Increasing numbers of people have become homeless or experienced rough sleeping since the 2008 recession. We would:

- Commit to ending rough sleeping within five years.
- Publish within 12 months a cross-Whitehall plan to end all forms of homelessness.
- Exempt the following groups of homeless people and those at risk of homelessness from the Shared Accommodation Rate: people made a Housing First offer, all care leavers, people fleeing domestic abuse, prison leavers moving on from Approved Premises, and people leaving supported housing or who have a history of sleeping rough.
- Make providers of asylum support accommodation subject to a statutory duty to refer people leaving asylum support accommodation who are at risk of homelessness to the local housing authority.
- Introduce a 'somewhere safe to stay' legal duty to ensure that everyone who is at risk of sleeping rough is provided with emergency accommodation and an assessment of their needs.
- Ensure commensurate financial resources for local authorities to deliver the Homelessness Reduction Act and provide accommodation for victims of domestic abuse.
- Legislate for longer term tenancies and limits on annual rent increases.

3.2.14 LGBT+ homelessness can be more complex because members of this community typically do not approach support services for fear of facing transphobia, homophobia or biphobia. Support services also do not tend to approach members of this community because their staff have not been properly trained to understand the specific needs of this community and how to support them. As a result, homeless members of LGBT+ community risk being hidden – finding temporary solutions with friends, relying on squats or other insecure accommodation – and so not showing up in official figures. To address this, every local authority area should work with the third sector to provide secure shelter, refuge and confidential help services for LGBT+ communities.

3.2.15 We support the proposals in the policy paper from the Justice and Rehabilitation Spokespeople to support people leaving custody without a home to go to: in particular we would provide incentives for local authorities to find social housing for former prisoners by working with Police and Crime Commissioners to fund rent deposit schemes.

3.2.16 We would also ensure that Jobcentre Plus and local authorities act in a more integrated way with HM Prison and Probation service to ensure where appropriate that those leaving prison are both assessed before release under the Homelessness Reduction Act and can prepare a Universal Credit Claim ready to submit upon their departure from the prison estate.

3.2.17 We would cease the practice of releasing former offenders on Fridays when access to public services is limited and review the level of the discharge grant which has not been updated since 2004.

3.3 Food

3.3.1 Perhaps the most stark indicator of poverty in the UK over recent years has been the growth of foodbanks. The Trussell Trust's most recent figures show that between April 2018 and March 2019, they alone have given 1.6 million three-day emergency food supplies to

people in crisis. Across the country an estimated four million people have been driven to use foodbanks – it is estimated that other foodbanks have given around a further 800,000 such supplies. Year-on-year more people are struggling to eat because they cannot afford food and the charitable sector is being forced to plug this gap. Liberal Democrats believe that everybody should be able to access food, without relying on foodbanks – it would be a key target for Liberal Democrats to create the circumstances in which foodbanks were no longer required.

3.3.2 The most detailed report into why people use foodbanks show that their usage is driven by extreme financial vulnerability.³ The report shows that everyone using a food bank had, in the past month, an income well below the official threshold for low income; over a third of households had experienced an income shock in the past three months and over two thirds faced unexpected and rising expenses during the same period. Foodbank usage disproportionately impacts households that include disabled people: half of the households using foodbanks include a disabled person. Lone parents and their children are the largest group that receive help from foodbanks. Nearly 80% of households accessing foodbanks report severe food insecurity and for a majority of them this is a chronic experience, happening every month or almost every month over the past 12 months. “Holiday hunger” is a growing problem for people dependent on free school meals to feed their children.

3.3.3 The measures we propose in §2.2 to make the benefits system work are the single most effective way to tackle food insecurity in the UK: these measures will ensure that everyone can afford food while also ensuring that people are treated with dignity. The production and

³ *Financial insecurity, food insecurity, and disability: The profile of people receiving emergency food assistance from The Trussell Trust Foodbank Network in Britain (2017)*

provision of food, and ensuring that everyone has access to sufficient nutritious food is a key measure of social and economic justice within a society: we will introduce a legal right to food to enshrine the monitoring and combatting of food insecurity as a key duty of government.

3.3.4 The legal right to food would mean an obligation on government to ensure that all its citizens have access to food. This would mean embedding the measurement of household food insecurity as a statutory obligation on the government: requiring an audit of all new legislation and budgetary measures that impact on people's income to ensure that new proposals do not leave people hungry. The new legislation would also give those affected by food insecurity a right to call for support and increase the responsibility on government to ensure that people have enough money to afford to purchase food and to take active measures to tackle holiday hunger. The legal right to food would also mean safeguarding food production standards and facilitating beneficial levels of nutrition and would aim to create a system in which nobody faces food insecurity.

3.3.5 It is our view that the primary mechanism that government should use to meet this new obligation is through properly funding the welfare system: we would ensure that the benefits system works and does not drive anybody into food insecurity. It is also important that minimum wages are set at appropriate levels, including for those on zero-hour contracts. Other measures that we would take include extending free school meals to all pupils in primary education and support for school breakfast clubs. We would also support local authorities to make greater use of school kitchens outside of term-time: we would empower local authorities and schools to build social partnerships to continue provision of healthy and balanced meals to children and the wider community in school holidays.

3.3.6 This could involve using schools as family hubs outside of term-time as has been trialled by the Liberal Democrat education

secretary in Wales. This type of approach can place food and social eating at the centre of the community and encourage healthy eating habits. In rural areas, we are committed to develop local service hubs: we would support local authorities using these hubs to provide food and – if there is demand – healthy-eating classes.

3.3.7 Whether in rural or urban areas, hubs could be used by local authorities to provide a range of services which could support new parents, encourage volunteering, and allow residents of all ages to learn and share new skills.

3.4 Communication

3.4.1 It is essential for modern life that people have access to the internet: as service-delivery increasingly moves online. Universal Credit requires an online account and the completion of school, college and university work depends ever-more on a good internet connection. Mobile data coverage and broadband are increasingly important, as is access to at least one of a smart phone, tablet or other computer. This is also an area where technology is moving quickly: we must ensure that investment in communications infrastructure is future-proofed.

3.4.2 The government is currently seeking to provide every property in the UK with broadband speeds of 10Mbps download speed and 1Mbps upload speed. 677,000 premises in the UK do not have access even to this level of service. People in rural areas are particularly affected by this: 12% of premises in the UK's rural areas cannot receive the proposed level of service, compared to just 1% in urban areas.⁴ We believe that this is the absolute minimum standard of broadband that must be accessible in every household.

3.4.3 We would go further: we reiterate the position of policy paper 129 *A Rural Future: Time to Act* (2018) that all premises should have

⁴ Ofcom [Connected Nations Report](#) (2018)

access to superfast internet (ie 24Mbps download and 2Mbps upload speeds) and support the measures proposed to deliver this – but too many in the country cannot access even basic broadband for reasons of cost or lack of access and this must be addressed. Since the publication of the previous policy paper to look at this issue, 5G has emerged as a new way for people to access the internet at speeds that far exceed the minimum standard that we believe should be available. We do not wish to be prescriptive in specifying the technology that should be used to deliver superfast broadband: if 5G – or some other new technology – is a more cost-effective way to deliver this, then it should be used. We will establish partnerships with private sector firms to develop innovative solutions to emerging challenges.

3.4.4 Access to mobile data – currently 4G, but increasingly 5G – is important too, but nine per cent of the UK's landmass still has no good 4G coverage from any operator – with rural areas particularly badly affected. Choice of mobile service provider should not need to be based on the provider that happens to offer coverage in a given area – but nearly a quarter of homes and businesses in the UK do not have good indoor 4G coverage from all operators. There are 39,000 premises in the UK that receive neither the minimum acceptable broadband standard nor 4G coverage – these properties are mostly in the Scottish Highlands and rural Wales.

3.4.5 We would invest in the infrastructure necessary to provide every property in the country with the minimum standard of broadband. Further – to ensure that everyone who needs it can access it – we would introduce an additional component of universal credit equivalent to the average cost of this standard of broadband, to ensure that people can afford to access it. In cases where broadband is prohibitively expensive, we would look to provide access to the internet through 4G – and subsequently 5G – networks or any other new technological solutions that might emerge and would, likewise, use universal credit as a mechanism to ensure access.

3.4.6 We also need to make sure that people have the technology needed to access the internet. We will provide funding to local authorities to open more public internet access points – whether in libraries, post offices or new rural service hubs – that enable free access to the internet. We will also permit people in receipt of non-housing elements of Universal Credit to request access to a basic smartphone that will enable 4G access for the period of a year to aid with their benefit claim and job searching. For disabled people this means ensuring that they have access to the assistive technology that they need to use the internet. We believe that broadening access to technology will also support those with caring responsibilities and help to tackle issues of loneliness, especially where families and communities have been put under pressure by the need to move away from an area to find work.

3.5 Transport

3.5.1 Public transport in the UK is failing: outside of major metropolitan areas and their commuter belts buses and trains are irregular, unreliable and expensive. The vast majority of journeys are made using buses – we believe that everyone should have access to, as a minimum, a reliable bus service that operates at a frequency that is suitable for where they live.

3.5.2 Of bus journeys made outside London, 20 per cent are made by those with elderly or concessionary passes – which highlights the need for public transport for these people. Public transport is also necessary for young people, particularly aged 16-21, who are travelling to college, apprenticeships and further education. Between 2015/16 and 2016/17 there were 272 bus routes completely withdrawn in England and Wales and 262 that were reduced. Funding was reduced by £30m.⁵ Over 2,500 routes further had been cut over the preceding 6

⁵ Figures from a Better Transport [study](http://www.bettertransport.org.uk/buses-crisis-2017): <http://www.bettertransport.org.uk/buses-crisis-2017>

years. As recently highlighted in The Guardian⁶ bus journeys outside the capital are substantially more expensive – in some parts of the country as high as £5.65 for a single journey. The pricing structure is also unfair, punishing people who cannot afford weekly tickets.

3.5.3 The answer to this problem begins with increased devolution to combined and/or local authorities: we would allow combined authorities to adopt the model successfully used in London and allow quality contracts for bus services while enabling local authorities to use these to promote bus services that work for everyone within the authority. Quality contracts work by enabling the service provider who successfully bids for them to sub-contract with local small transport providers to ensure there is a joined-up network of services that link urban, suburban and rural areas. This model of bus transport provision is based on the successful Buurtbus service model that has operated in the Netherlands for decades.

3.5.4 In order to improve bus services and reduce costs for users, we must also reverse the cuts to services – we would establish a minimum service standard that is required for each type of area that encompasses regularity, cost and accessibility of a bus service and provides the funding required for local authorities to deliver this in their area.

3.5.5 It is also important to introduce measures to improve and protect access to public transport. Because young people do not always have access to a car, they are often among the most reliant on public transport. To make it easier for young people from all socio-economic backgrounds to access education, training and employment we will introduce a new Young Person's Bus Discount Card, for people aged 16–21, giving a two-thirds discount on bus travel. In areas where young

⁶ The Guardian, [Massively unfair' gulf in bus fares between London and rest of England](#) (5 May, 2019)

people do not have access to public or private transport, we will also support initiatives such as Wheels to Work schemes, which provide them with affordable transport (usually in the form of a loan of a scooter, bicycle or ebike).

3.5.6 We would also support those areas for whom it is a priority to make improvements to their rail network: including electrification, and re-opening of stations where determined by local authorities. There is a widespread issue around accessibility of railway stations – it is estimated that disabled people cannot use 40% of UK stations – and so we would also want infrastructure spending to be used to improve the accessibility of stations.

4. Access to opportunities and skills

4.1.1 Prosperity is very unevenly spread across the nations and regions of the UK. The current government has failed to deliver on the promise of the 'Northern Powerhouse' and dropped major projects elsewhere such as the Swansea tidal lagoon. The working group believes that the only sustainable way to tackle the regional divide is through local autonomy with real financial muscle.

4.1.2 In recent years the Party has set out several proposals to devolve power and resources to local and regional bodies to help rebalance the UK economy, which has over recent decades become increasingly focussed on a small number of industries based largely in London and the South East.

4.1.3 While it is clear that as a major world city London and its hinterland will continue to play the largest role in the UK economy, it is vital for the future economic health of the economy and the people that steps are taken to geographically reshape both the economy and access to new skills and public services.

4.2 Regional rebalancing

4.2.1 The Liberal Democrat approach to regional rebalancing has been set out in previous policy papers and the 2017 General Election manifesto: we have called for a substantial increase in infrastructure spend, empowering communities to improve their economies, delivering an improved national industrial strategy that moves the UK away from low-pay and low-skills business models, called for an increased role for Local Enterprise Partnerships to drive economic strategies for rural and coastal areas, and to invest in transport links to facilitate these strategies.

4.2.2 Alongside devolution of funding and powers to enterprise partnerships must come further devolution of political decision making.

Through dialogue with local authorities, any changes must ensure that power and funding reside with democratically accountable bodies. The UK2070 Commission has been established as an independent inquiry into regional inequalities in the UK: we support the work of this inquiry and will monitor its findings.

4.2.3 Our view is that the key to growing our regional economies is to rebalance capital funding from central government. Building on the coalition government's regional growth fund – which has not been sustained at the same levels by the current government – we propose to redress the balance of central government capital spending in Scotland, Wales, Northern Ireland and the English regions.

4.2.4 According to the House of Commons Library, London and the South-East has consistently received a disproportionate share of central government capital funding, including money for improvements to transport infrastructure. Whilst acknowledging the need to continue to invest in London and the South East, to redress this historic imbalance in capital funding we would create an additional capital Rebalancing Fund of £50bn to be spent over five years outside London and the South East. The Rebalancing Fund would focus on rebalancing our economy geographically through investment in infrastructure, and in doing so support young people and ethnic minority communities who have been particularly hard hit by the economic stagnation of the past decade. Funds could also be used to revitalise our high streets.

4.2.5 We would reform business rates to ensure that businesses in poorer areas pay less tax. We would do this by replacing business rates with a land value tax called the Commercial Landowner Levy (CLL). This would: be based solely on the land value of commercial sites rather than their entire capital value;; have no discounts for empty and derelict premises, and councils would be allowed to tax unfinished commercial developments beyond a reasonable construction period; maintain existing relief for agricultural land, and protect relief for charities except in the case of private schools and private healthcare;

be introduced over a four year transition period, with bills shifting gradually from a property to a land value basis ; be revaluated annually. These changes would have the impact of reducing the level of tax on businesses outside London.

4.3 Childcare

4.3.1 Childcare is a huge expense that makes it hard for many parents to return to work – this is a particular barrier for single parents who are frequently prevented from re-entering the labour market due to the need to support their children. Working parents are currently able to claim up to 70% of childcare costs which is a big help to enable parents to return to the workplace. In Coalition Government, the Liberal Democrats introduced 15 hours a week free preschool education for three and four-year olds for 38 weeks of the year i.e. the academic year. This was intended to benefit preschool age children and boost their long-term educational outcomes, particularly those from low income families whose parents may not be able to afford to pay to send them to a play group. The 15 hours per week education could be delivered by playgroups, nurseries or childminders all of whom have to provide the correct level of educational content. This has since been renamed ‘childcare’ and extended to 30 hours per week for low waged families.

4.3.2 The current system of childcare support is failing for two main reasons: first, local authorities are not paid enough to provide the free childcare hours offered by the government, which means that only 35% of nurseries are able to offer 30 free hours a week. Second, the Government’s childcare offer is based on parents taking childcare for only 38 weeks of the year – this means that there are 14 weeks of the year where parents need to either not work or fund childcare themselves.

4.3.3 We will invest in improving access to childcare for working parents. We will increase the availability of free childcare to more weeks of the year and aim to ensure that at least 15 hours of the 30

hours per week that is available are delivered by nurseries so that children benefit from a good pre-school education. We will increase the amount paid to local authorities to provide free childcare so that all nurseries are able to provide the childcare that parents are entitled to. – we anticipate that a 10% rise in this funding should be sufficient, but will review and increase funding further if necessary. These measures – combined with the increase in funding available for child benefit – would mean that parents would be much more able to both work and support their children.

4.3.4 It is currently the case that the majority of early years childcare is provided by children’s mothers. This means that women are more likely to pause their careers when they have children than men are, and this is a key contributor towards the gender pay gap. Shared parental leave is an important step towards tackling this, but it is too commonly made difficult for couples to take advantage of this. To tackle this we need a cultural shift. The first step towards this increasing the level of statutory paternity leave: so, we will increase statutory paternity leave from the existing two weeks to six weeks. In the longer term we propose working towards a Scandinavian model in which both parents have available the same level of fixed leave and an additional shareable period of leave that they can share between themselves in the most suitable manner. In doing this, we would ensure that women do not see a reduction in their maternity leave and pay.

4.4 Skills and training

4.4.1 The World Economic Forum predicts that two thirds of children who started primary school in the middle of this decade will work in jobs that do not exist today by the time they are adults. As work changes, it is vital that all people, young and older, lower and higher-skilled, are able to change with it, so they get the most out of the changing economy.

4.4.2 We support the recommendation of the Independent Commission on Lifelong Learning that we should introduce a universal Personal Education and Skills Account (PESA). As work changes, anybody could benefit from one day returning to education or training – especially as we are likely to work for longer and technology is likely to continue changing apace, meaning that the need for people to update their skills is only likely to increase. We would make three contributions to PESAs, each worth £3,000 when people turn 25, 40 and 55. We would also incentivise people and employers to pay into these accounts by offering tax relief or match-funding. From the age of 25 onwards, account holders would be able to use whatever money was saved in their accounts to pay for education and training courses.

4.4.3 The PESA would be supported by a right to request time off or flexible working to undertake training, and easier access would be provided such as through night schools and distance learning. Account holders will also be given careers guidance sessions – informed by data on regional and national skills shortages – to support them in choosing a course or qualification which will help them achieve their personal or career development aims.

4.4.4 To drive upskilling across disadvantaged demographic groups, we support the party's existing proposals to introduce specific targets for women, the disabled and those from a Black, Asian and Minority Ethnic (BAME) background. At the same time, 25% of funds from an expanded apprenticeship levy – which would become a Skills and Training Levy to enable access to a larger number of vocational courses – would go into a Social Mobility Fund targeted at areas with the greatest skill needs. This would be used to help address the UK's productivity gap and ensure money flows to where it's most needed, rather than just the wealthiest areas with the largest companies. Within the Fund, we would introduce specific targets for women, disabled people and those from a Black, Asian and Minority Ethnic (BAME) background. We would also place a statutory duty on public bodies and major institutions to further support people with special educational

needs, and lower levels of literacy and numeracy, as part of our commitment to lifelong learning.

4.4.5 The current Minister of State for Apprenticeships and Skills should be replaced with a cross-departmental 'Minister for Training and Skills' representing both BEIS and DfE, bringing together the government agendas on skills and industrial strategy into a National Skills Strategy.

5. A fairer approach to taxation

5.1.1 Liberal Democrats would ensure a fairer share for all by ensuring that everybody in the UK has access to enough income to afford the basic services that they need in order to fulfil their potential. As part of working towards a fairer share for all, we must also address unfairness in the taxation system. Existing Liberal Democrat policy, in policy motion *Promoting a Fairer Distribution of Wealth* (2018), sets out how to do this. Everything in this section is existing party policy, but here we explain how it works to support the goals of the rest of this paper.

5.1.2 The UK is one of the most unequal societies in Europe – and the taxation system entrenches this inequality. It entrenches power and privilege both within and between generations by generating additional income for those who already have wealth and restricting opportunities for those with little or no wealth. We have set out how we will seek to open up opportunities for those with limited wealth – but we must also address the issues that perpetuate the divide. The chief cause of this, we believe, is gifts and inheritances that are passed between generations that allow those with wealth to buy property, fund crucial education and training, cope with unexpected life shocks or pursue entrepreneurial ambition. We will tackle this inequality by taxing income from wealth and income from work in the same way to promote a fairer distribution of wealth and generate additional funding for the policies outlined in the rest of this paper.

5.1.3 It does not make sense to tax income from wealth less than employment: generating a return on assets generally requires less effort than earning a salary through employment and the wider societal benefits are less obvious. Treating all income identically regardless of origin would also remove the incentive for the wealthy to shift employment income into other forms – such as capital gains or dividends – in order to pay less tax.

5.1.4 Liberal Democrats would tax capital gains by charging income tax rates and National Insurance and abolishing the separate capital gains tax-free allowance. We would introduce an allowance linked to inflation or a minimum “rate of return”, to ensure that investors do not pay tax on purely inflationary gains and capital gains tax from shares would be lower to reflect corporation tax already paid. We would also abolish the separate dividend tax-free allowance but would maintain lower tax rates on dividend income to reflect corporation tax already paid. This would mean, for example, that business owners could no longer benefit (in a way that employees cannot) by paying themselves through a combination of salary, capital gains and dividends to benefit from three separate tax-free allowances and varying tax rates.

5.1.5 We would make all income – from employment, capital gains or dividends – taxable through the personal allowance, so that those who depend solely on income from wealth would still receive a fair tax-free allowance. We also advocate scrapping capital gains forgiveness at death to close a loophole that encourages people to avoid tax by holding onto assets.

5.1.6 This change to capital gains taxation would affect just 250,000 taxpayers in the UK – a tiny proportion of the population. More people – around seven million – receive some income from dividends. But by allowing dividend income to be declared through the Personal Allowance (which at £12,500 is much larger than the current £2,000 Dividend Allowance) our proposals would reduce taxes for those dependent on dividend income, while increasing them for those to whom dividends are just an extra source of income.

5.1.7 To more fairly tax transfers between generations we would replace inheritance tax with a system that would ensure that the vast majority of people pay less tax on transfers of wealth, but under which the very wealthiest in society pay a bit more. We would progressively restructure the inheritance system to be more generous on lesser inheritances and less generous on larger ones and encourage bequests

to be spread more widely to benefit more people – particularly those who have not already inherited. Our new system would also prevent people avoiding inheritance tax through pre-emptively gifting wealth or property to relatives.

Summary of Policy Proposals

The UK remains one of the world's richest countries, but the benefits and opportunities that should follow from that are felt increasingly unevenly across our communities and our country. For many in our country, the day to day experience is one of not having enough money to keep a roof over their heads, to buy food, heat their home, access services and opportunities online, or afford a simple bus journey to visit or care for family.

We are committed to building a fair society, fighting poverty and ensuring that people have access to the services and opportunities that they need. We would do this by ensuring:

- Access to income: making the benefits system work and tackling childhood poverty.
- Universal access to basic services: ensuring access for all to housing, affordable utilities and communications, food and good local services.
- Access to opportunities: a £50bn Rebalancing Fund to invest in infrastructure outside London and the South East and training to support people throughout their lives.

To make the benefits system work, we will:

- Move from five weeks to five days: end the five-week wait for support and ensure that people receive the help they need within five days
- Tackle childhood poverty: remove the two-child limit and end the benefits cap.
- Make work pay: Increase work allowances and introduce a second earner work allowance.
- Abolish the bedroom tax
- Separate out the administration of welfare from employment support, invest in work coaches and provide effective employment support.

- Scrap the sanctions system, which currently disproportionately penalises people with mental health issues, and replace it with an incentivised scheme that helps people into work.
- Support people who rely on the benefits system who live in areas with poor transport links by increasing mobile Jobcentre Surgeries and home visits.
- Introduce a pilot scheme to test a secure income guarantee, testing the impact of making the standard allowance unconditional and offering job-seeking bonuses.

To improve support for disabled people, we will:

- Bringing work capability assessments back in-house.
- Make the mandatory reconsideration of cases before appeal is allowed an efficient and independent check.
- Reinstating a form of the Independent Living Fund and to help people need it to live independently in their community.
- Increase the role – and commensurate funding – for Local Authorities in administering the support to ensure that it is properly responsive to local needs.

To ensure that both young and old alike have the support that they need, we will:

- Protect the income of pensioners and compensate the WASPI women in line with the recommendations of the parliamentary ombudsmen.
- Support young people in insecure employment by setting a 20% higher minimum wage for people on zero-hour contracts in times of normal demand to compensate for the uncertainty of fluctuating hours of work.
- Equalise the rate of the job-seeking element of the welfare system so that those aged 18–24 can claim at the same rate as over-25s.

To provide people with a good home, we will:

- Provide people with access to good quality social housing by building 100,000 homes per year for social rent and investing in maintenance of existing stock.
- Improve social renting by introducing a new Rent to Own model and proactively enforcing regulations to properly protect tenants
- Improve private renting by introducing secure tenancies and a new regulator for all private landlords with more than 25 properties.
- Ensuring that people can heat their homes by reinstating and increasing the Government Electricity Rebate and using the capital infrastructure budget to subsidise energy efficiency improvements for low-income owner-occupiers.
- End rough sleeping within five years

To ensure that people have access to healthy food, we will:

- Introduce a goal of no food banks: aiming to create the circumstances in which food banks are no longer required.
- Establish a legal right to food to enshrine in law the government's responsibility to ensure that existing and new public policy is audited to ensure that it will not leave people hungry.
- Extend free school meals to all pupils in primary education and support school breakfast clubs.
- Tackle holiday hunger by empowering local authorities and schools to build social partnerships to provide health and balanced meals to the community in school holidays.
- Support the use of schools as holiday hubs outside term-time, as piloted by the Liberal Democrat Education Secretary in Wales.

To provide people with access to the information and technology that they need for 21st century life, we will:

- Ensure that superfast broadband is available to all homes and businesses in the UK.
- Invest in mobile data infrastructure and expand it to cover all homes.

- Introduce an additional welfare element equivalent to the average cost of 10Mbps broadband to ensure that people can afford to access the internet.
- Fund local authorities to open more public internet access points
- Permit people in the benefits system to request access to a basic smartphone that will provide internet access for a year to help them make their claim and search for jobs.

To ensure that people have access to local transport services we will:

- Increase devolution to local authorities and allow them to use quality contracts to promote services that work for everyone in their area.
- Reverse the cuts to services and establish a new minimum standard for each of urban, suburban and rural areas that encompasses regularity, cost and accessibility of a bus service.
- Support local authorities for whom it is a priority to make improvements to their rail network: including electrification, and re-opening of stations where determined by local authorities.

To promote access to opportunities and skills throughout the UK we will:

- Introduce a £50bn Rebalancing Fund to be spent over the next five years outside London and the South East – supporting infrastructure projects and regenerating high streets.
- Replace business rates with a Commercial Landowner Levy that would see businesses in areas with lower land values pay less tax and support jobs and investment in those regions.
- Invest in improving childcare so that parents are more able to go back to work if they wish: increasing the funding available to local authorities to run nurseries and providing childcare for 50 weeks of the year.
- Improve provision for shared parental leave by introducing a statutory right to five months paternity (or second parent) leave and a further five months that can be shared between parents however they wish.

- Introduce a universal Personal Education and Skills Account that government would contribute £3,000 to at ages 25, 40 and 55 to allow people to invest in developing new skills.

A Fairer Share for All

Policy Paper 136

This paper has been approved for debate by the Federal Conference by the Federal Policy Committee under the terms of Article 8.4 of the Federal Constitution.

Within the policy-making procedure of the Liberal Democrats, the Federal Party determines the policy of the Party in those areas which might reasonably be expected to fall within the remit of the federal institutions in the context of a federal United Kingdom.

The Party in England, the Scottish Liberal Democrats, the Welsh Liberal Democrats and the Northern Ireland Local Party determine the policy of the Party on all other issues, except that any or all of them may confer this power upon the Federal Party in any specified area or areas.

The Party in England has chosen to pass up policymaking to the Federal level. If approved by Conference, this paper will therefore form the policy of the Federal Party on federal issues and the Party in England on English issues. In appropriate policy areas, Scottish, Welsh and Northern Ireland party policy would take precedence.

A Fairer Share for All Policy Working Group

Note: Membership of the working group should not be taken to indicate that every member necessarily agrees with every statement of every proposal in this paper.

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