Manifesto
for Older People

Policies to help people save for and enjoy retirement
It is a fantastic achievement of our society that we are living longer. Today there are more people over the age of 65 in Britain than there are children under 15.

Liberal Democrats want older people to have the retirement their hard work deserves and realise the opportunities of a society where we live longer, healthier lives. But we understand the challenges that come with an ageing society too – from the need to properly fund our NHS so that it can best care for conditions like dementia, to supporting the army of carers who look after their loved ones.

Our record in government shows how we have fought to make Britain a better place for older people.

We eliminated the mandatory retirement age so you cannot be forced out of work just because you turned 65.

After decades of declining pension incomes, we improved your state pension with our ‘triple lock’ guarantee.

Pensioners have seen a meaningful rise in state pensions every year of this government.

We gave retirement security to over five million people by auto-enrolling them into a pension for the first time.

And we introduced a new, simpler single tier state pension.

Liberal Democrats want to do even more to give older people the retirement they deserve.

We would enshrine our ‘triple lock’ guarantee in law.
We would give pensioners a £400 income tax cut.
We would properly recognise the needs of carers, with a yearly bonus of £250 to allow them to take a proper break.
We are the only party with a plan to fund the NHS with the £8 billion it needs by the end of the Parliament – this means we can provide better dementia care, ensure better access to GPs and bring care closer to home.
Finally, we would make sure Britain continues to be the kind of country where people enjoy their retirement with access to affordable transport and to nature and green spaces.
Liberal Democrats understand both the challenges and opportunities that come with an ageing society. That is why we are setting out in this manifesto our plan to meet them.

Yours

Nick Clegg
Leader of the Liberal Democrats
A decent standard of life in retirement

Life expectancy is increasing. This is obviously good news, but it brings challenges – if older people are to enjoy life to the full, they may need a pension income that will last for 20, 30 or even 40 years.

We want to build on the world-leading reforms Liberal Democrats in Government have introduced since 2010. We’ve abolished the default retirement age so you can’t be forced out of work because you’ve turned 65. We’ve reversed decades of decline in pensioner incomes by uprating the state pension in line with our ‘triple lock’ guarantee. We’ve introduced a new single tier pension to make saving simple. We have automatically enrolled over five million people into a pension for the first time and we’ve scrapped the rules that dictated how you receive your pension, so now you can spend your savings as you see fit.

We will work to ensure Britain is the best place in the world to save for, and enjoy, your retirement. We will guarantee pensioners the best ever system for uprating the state pension by writing into law the Liberal Democrats ‘triple lock’ which means it increases each year by the highest of earnings growth, prices growth or 2.5%. And we will press ahead with plans to allow people more freedom in the use of their pension pots and to allow existing pensioners to sell their annuity.

An income tax cut for pensioners

Liberal Democrats want to continue to make taxes fairer and simpler, help those on low and middle incomes, including many pensioners.

We will raise the pensioners’ Income Tax Personal Allowance to at least £12,500 by the end of the next Parliament, putting around £400 back in the pockets of just over 6 million pensioners. This will take 400,000 pensioners out of tax altogether. We’ve set out how we will fully fund this tax cut by tackling tax avoidance and ensuring the wealthiest pay their fair share.

Heating and electricity bills

We know that heating and electricity bills can be a significant financial burden for many older people. In Coalition we have encouraged competition in the energy sector with reforms which have helped to keep prices down. But many older people still find it difficult to afford to heat their homes or pay other household bills. We want to go further in the next Parliament to help people cut
their energy tariffs by forcing energy companies to allow customers to change to any cheaper supplier in just 24 hours. In addition we will give people easier-to-understand information about their own personal energy use with a national roll-out of smart electricity and gas meters, and we will guarantee that anyone on a prepayment meter can choose a smart meter by 2017.

Many homes are poorly insulated, making them colder in winter and more expensive to heat. To encourage people to insulate their homes Liberal Democrats would give everyone who significantly improves the energy efficiency of their home £100 off their Council Tax each year for 10 years, and create a new Feed Out Tariff to reward people who install solid wall insulation.

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**Protecting the NHS**

Our NHS is the envy of the world but as our population ages it needs to adapt to new challenges such as treating long-term conditions and illnesses like dementia.

Liberal Democrats are committed to an NHS free to all at the point of use. To ensure this principle is maintained even as demand for health care grows, we will give the NHS the investment it requires. We are the only party with a credible plan to deliver the £8 billion extra NHS leaders say our health service in England needs by 2020, with the appropriate boost to funding for Scotland, Wales and Northern Ireland too. We know this is just the first step, to ensure the NHS is safeguarded for the long term we will commission a
non-partisan Fundamental Review of NHS and social care funding in 2015.

Our extra investment in the NHS will help us in our ambitions to overcome dementia. We will work towards a global deal to release significant additional funds for finding a cure or preventive treatment for dementia, doubling NHS research spend for this condition by 2020. And we will set ambitious goals to improve outcomes for the most serious life-threatening diseases such as cancer and other long-term conditions. Early diagnosis is absolutely crucial and can make a life-saving difference for older people, which is why we will support screening programmes where these are proven to be clinically and cost-effective.

Most older peoples’ experience of the NHS is through their local GP, or the nurses and support staff who visit them at home or work in community clinics. Better access to care in GP surgeries and closer to home is better for patients but will also help reduce pressure on hospitals, A&E departments and ambulance services. So we will ensure easier access to GPs through expanding evening and weekend opening and allowing people more choice of GP.

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**Improving social care**

We want older people to live longer, healthier and independent lives so we will make it a priority to prevent problems before they occur and to make sure older people have access to care before problems escalate.

Our investment in the NHS will include an extra £500 million to help provide care in people’s own homes and communities. This will reduce emergency admissions and make it easier to discharge people after a hospital stay, relieving pressure on hospital services and making people more comfortable.

To help those in need of social care maintain their independence, we’ve pioneered the use of personal budgets where older people control how their care budget is spent. We want to increase the use of personal budgets so people can design services to meet their own individual needs, and we will support the pooling of personal budgets into mutual support arrangements to make them go further.

Although we want to support older people to remain independent for as long as possible, many people will eventually need to rely on the social care system. Liberal Democrats fought hard to secure the cap on the cost of care proposed by Andrew Dilnot’s review. Which will protect people’s homes from being sold to pay for care. In government again, we will finish the job of implementing the cap on the cost of social care.
Older people deserve a social care system that respects and has time for them. To end the use of inadequate fifteen-minute visits we have introduced rigorous new inspections and guidance for social care providers. This will end ‘care cramming’, which turns care workers into clock-watchers rushing between jobs. And we will ensure that those who work in the care sector are properly trained and suitable to practice by introducing a statutory code of conduct backed-up by a care workers suitability register.

Older people also need the dignity of high quality care at the end of life. We want to provide more choice at the end of life, and free end-of-life social care for those placed on their local end-of-life register, if evidence shows it is affordable and cost effective.

Helping carers

Carers play a crucial role in supporting older, disabled or seriously ill loved ones. Approximately one in every eight adults provides care. The number of carers is rising and many of them are older people caring for loved ones or friends. Carers are the unsung heroes of our health system and we need to do more to help them.

Liberal Democrats have already invested £400m to allow carers to take a break, but we can – and must – go further. We recognise caring for someone can be a significant financial burden, so we will introduce an annual ‘Carer’s Bonus’ worth £250 for those carers looking after someone for 35 hours or more each week over a 12 month period; and we will work to raise the amount you can earn
before losing Carer’s Allowance from £110 to £150 a week.

To ensure carers get the support they need we must know who they are, so we will give the NHS a legal duty to identify carers and develop a ‘Carer’s Passport’ scheme to inform carers of their rights in the NHS, like more flexible visiting hours, and allow them to gain access to support such as free hospital parking.

We also know that care responsibilities can put great strains on working life. We will consult on the introduction of an annual five days of paid additional ‘care leave’ for those who qualify for the Carer’s Allowance.

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**Mental health and wellbeing in later life**

One in four of us, including many older people, will experience mental health problems in our lifetimes. Promoting good mental health and well-being in later life helps older people maintain their social connections and improves quality of life while minimising the cost of care.

For decades mental health has been last in the queue for funding and attention. In 2012, Liberal Democrats called a halt to this and wrote equality for mental health into law. We are now making real progress, introducing the first ever waiting time standards in mental health and have invested £400m in increasing access to talking therapies, but there is still a long way to go. That is why we will increase mental health spending in England’s NHS by £500m a year by 2016/17. This will help to deliver genuine equality between mental and physical health in the NHS, improve wellbeing and make the UK more mental health friendly.
Building more and better homes

It is not only young people that struggle to find suitable and affordable housing – many older people have trouble finding housing that is right for them too. Indeed the fastest growing pressure for housing over the next 20 years is amongst older people.

For far too long Britain has built many fewer homes than we need; unless we build enough to meet demand, year after year, affordability will continue to worsen. That is why we have set an ambitious target of increasing the rate of house building to 300,000 a year. Within the first year of the next Parliament, we will publish a long-term plan which sets out how this goal will be achieved.

Homes must also be suitable for older people. We will ensure that all areas of the country will be expected to plan for the needs of older people for age-appropriate housing, and we will work with local authorities to help people who wish to ‘right size’ in later life.

Enjoying an active retirement

Older people are healthier than earlier generations. Liberal Democrats welcome this. We want older people to live long, fulfilled and active lives and we want to build a country that helps them to do so.

Accessible and affordable transport is a vital part of leading an active retirement. Bus services are particularly important to many rural and isolated communities, where one in five of the population lives. We will retain the free bus pass for all pensioners, carry out a review of bus funding and bus policies, and introduce a five-year investment plan to give the industry and Local Authorities certainty and help plan investment.

We will also ensure new rail franchises include a stronger focus on customers, including requirements to integrate more effectively with other kinds of transport and a programme of investment in station facilities. And we will continue the Access for All programme, improving disabled access to rail travel.

All of us should be able to enjoy our natural environment. This is an important part of helping people remain active in later life. Liberal Democrats will pass five green laws to protect nature and wildlife, clean up our air and water and help fight climate change. We will hugely increase access to nature, completing the coastal path, introducing a fuller Right to Roam and a new designation of National Nature Parks to protect up to a million acres of accessible green space valued by local our communities.