

Election 2017 - Extracts from the manifestos

Older people in the manifestos

UK General Election June 2017

Extracts from the manifestos of the three main political parties in England that relate specifically to older people

'Older people' are older 'people' and therefore are affected by, and have an interest in, all aspects of the election manifestos. This document provides extracts from those aspects of the three main manifestos in England, the Conservatives, Labour and Liberal Democrats, that are of particular relevance to older people, either because they address older people directly by considering our ageing society or inter-generational issues or are topics of particular relevance such as pensions, older-age benefits and health and social care.

Conservative and Unionist Party - Manifesto

One of five 'giant challenges' - An ageing society.

We need to respond to the reality of an ageing society, giving people security in old age and caring for those with long-term health conditions, whilst making sure we are fair to younger generations.

If we are going to cope with our ageing society and if we want to give security to people in old age while being fair to younger generations, we are going to need positive, active government that will deal with increased demand for social care, fund and improve our National Health Service and build more houses across the country. We will need to take sometimes difficult decisions that ask more of one generation in order to help another.

A vision of a stronger Britain and a prosperous future - including: to restore the contract between the generations that provides security for older people while being fair to the young.

Protecting private pensions

Millions of people in this country look forward to a more secure retirement because of their private pension. These pensions exist because employees have saved diligently through their life, often foregoing luxuries and holidays abroad. Those people did the right thing. Business owners who abuse pension funds and put them at risk, sometimes for their own lavish enrichment, are entirely in the wrong.

The current powers of regulators and the Pension Protection Fund are insufficient to ensure that pension savers, pensioners and prudent company directors are protected from unscrupulous business owners. A Conservative government will act to tighten the rules against such abuse, and increase the punishment for those caught mismanaging pension schemes. We will build on existing powers to give pension schemes and the Pensions Regulator the right to scrutinise, clear with conditions or in extreme cases stop mergers, takeovers or large financial commitments that threaten the solvency of the scheme. We will also give the Pensions Regulator new powers to issue punitive fines for those found to have wilfully left a pension scheme under-resourced and, if necessary,

powers similar to those already held by the Insolvency Service to disqualify the company directors in question. We will consider introducing a new criminal offence for company directors who deliberately or recklessly put at risk the ability of a pension scheme to meet its obligations.

A restored contract between the generations

Theresa May's Conservatives will deliver: Guaranteed annual increases in the state pension through a new Double Lock to be introduced in 2020; Dignity and protection in old age through the right long-term solution for elderly care; Exceptional healthcare, whenever, wherever, delivered by an NHS with the money, buildings and people it needs.

We will restore the contract between the generations, providing older people with security against ill health while ensuring we maintain the promise of opportunity and prosperity for younger generations. That contract includes our National Health Service, which is founded on the principle that those who have should help those who do not. It is a system of solidarity to which we all contribute, not just to help us and our families when we are in need but to protect others in our community when they need help too. This not just expediency: we do it because the support we give each other ties us together.

This solidarity is a Conservative principle, growing out of family, community and nation – all things that Conservatives believe in and work to conserve. At times, solidarity will require great generosity from one group to another – of younger working people to pay for the dignified old age of retired people, and of older people balancing what they receive with the needs of the younger generation.

An Ageing Society

People are living longer. This is a good thing, but we should not ignore the consequences. As our society ages, the costs of caring for older generations – pensions, pensioner benefits, health and social care – rise; and these are borne by working people through their taxes. As the relative number of younger people is falling, those costs increase, not just in total, but also for individuals. So if we are to give older people the dignity we owe them and younger people the opportunities they deserve, we face difficult decisions.

Guaranteed annual increases in the state pension

A decade ago, pensions were in crisis and poverty blighted the retirement of many older people. It was wrong and it has been a Conservative government that has helped to put it right. By introducing the Pensions Triple Lock and the new State Pension, we have lifted the incomes of millions of older people, reducing pensioner poverty to historically low levels.

The Triple Lock has worked: it is now time to set pensions on an even course. So we will keep our promise to maintain the Triple Lock until 2020, and when it expires we will introduce a new Double Lock, meaning that pensions will rise in line with the earnings that pay for them, or in line with inflation – whichever is highest. We will also ensure that the state pension age reflects increases in life expectancy, while protecting each generation fairly.

The state pension is the basic building block for income in retirement. In addition to safeguarding the rising state pension, we will continue to support the successful expansion of auto-enrolled

pensions, enabling more people to increase their retirement income with help from their employers and government; we will continue to extend auto-enrolment to small employers and make it available to the self-employed. We will promote long-term savings and pensions products, including the Lifetime ISA, to encourage and incentivise more people to make provision for long-term needs, including a house purchase and retirement.

A long-term plan for elderly care Our system of care for the elderly is not working for the hundreds of thousands currently not getting the dignified and careful attention they deserve, nor for the people and organisations providing that care, nor is it sustainable for today's younger people who will potentially one day face care costs themselves. It is not fair that the quality of care you receive and how much you pay for it depends in large part on where you live and whether you own your own home.

Where others have failed to lead, we will act. We have already taken immediate action, putting £2 billion into the social care system and allowing councils to raise more money for care themselves from Council Tax. We are now proposing medium and long-term solutions to put elderly care in our country on a strong and stable footing.

Under the current system, care costs deplete an individual's assets, including in some cases the family home, down to £23,250 or even less. These costs can be catastrophic for those with modest or medium wealth. One purpose of long-term saving is to cover needs in old age; those who can should rightly contribute to their care from savings and accumulated wealth, rather than expecting current and future taxpayers to carry the cost on their behalf. Moreover, many older people have built considerable property assets due to rising property prices. Reconciling these competing pressures fairly and in a sustainable way has challenged many governments of the past. We intend to tackle this with three connected measures.

First, we will align the future basis for means-testing for domiciliary care with that for residential care, so that people are looked after in the place that is best for them. This will mean that the value of the family home will be taken into account along with other assets and income, whether care is provided at home, or in a residential or nursing care home.

Second, to ensure this is fair, we will introduce a single capital floor, set at £100,000, more than four times the current means test threshold. This will ensure that, no matter how large the cost of care turns out to be, people will always retain at least £100,000 of their savings and assets, including value in the family home.

Third, we will extend the current freedom to defer payments for residential care to those receiving care at home, so no-one will have to sell their home in their lifetime to pay for care.

We believe this powerful combination maximises protection for pensioner households with modest assets, often invested in the family home, while remaining affordable for taxpayers. We consider it more equitable, within and across the generations, than the proposals following the Dilnot Report, which mostly benefited a small number of wealthier people.

An efficient elderly care system which provides dignity is not merely a function of money. So our forthcoming green paper will also address system-wide issues to improve the quality of care and reduce variation in practice. This will ensure the care system works better with the NHS to reduce

unnecessary and unhealthy hospital stays and delayed transfers of care, and provide better quality assurance within the care sector. We will reduce loneliness and promote technological solutions to prolong independent living, and invest in dementia research. As the majority of care is informally provided, mainly by families, we will give workers a new statutory entitlement to carer's leave, as enjoyed in other countries.

Creating a sustainable elderly care system means making decisions about how the rising budget devoted to pensioners is spent, so we will target help where it is needed most. So we will look at Winter Fuel Payments, the largest benefit paid to pensioners, in this context. The benefit is paid regardless of need, giving money to wealthier pensioners when working people on lower incomes do not get similar support. So we will means-test Winter Fuel Payments, focusing assistance on the least well-off pensioners, who are most at risk of fuel poverty. The money released will be transferred directly to health and social care, helping to provide dignity and care to the most vulnerable pensioners and reassurance to their families. We will maintain all other pensioner benefits, including free bus passes, eye tests, prescriptions and TV licences, for the duration of this parliament.

The Labour Party - Manifesto

Dignity for pensioners

Labour will always be on the side of pensioners and help ensure security and dignity for older people in retirement.

As the Conservatives abandon their commitments to older people, Labour will guarantee the state pension 'triple lock' throughout the next Parliament. It will rise by at least 2.5 per cent a year or be increased to keep pace with inflation or earnings, whichever is higher.

The Winter Fuel Allowance and free bus passes will also be guaranteed as universal benefits. We will protect the pensions of UK citizens living overseas in the EU or further afield.

Over 2.5 million women born in the 1950s have had their state pension age changed without fair notification. These women deserve both recognition for the injustice they have suffered and some kind of compensation for their losses.

Alongside our commitment to extend Pension Credit to hundreds of thousands of the most vulnerable women, Labour is exploring options for further transitional protections, to ensure that all these women have security and dignity in older age. This must never happen again. Labour will legislate so that accrued rights to the basic state pension cannot be changed, but future benefits can.

The pension age is due to rise to 66 by the end of 2020. Labour rejects the Conservatives' proposal to increase the state pension age even further. We will commission a new review of the pension age, specifically tasked with developing a flexible retirement policy to reflect both the contributions made by people, the wide variations in life expectancy, and the arduous conditions of some work.

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We'll restore confidence in the workplace pension system and put people rather than profit at its centre. Labour will end rip-off hidden fees and charges, and enable the development of large efficient pensions funds, which will mean more cash for scheme members and lower costs for employers.

A Labour government will commit to an immediate review of the mineworkers' pension scheme and British Coal superannuation scheme surplus, sharing arrangements between government and scheme beneficiaries.

NHS

In the aftermath of war and national bankruptcy, it was a Labour government that found the resources to create a National Health Service – our proudest achievement, providing universal healthcare for all on the basis of need, free at the point of use.

Labour will invest in our NHS, to give patients the modern, well-resourced services they need for the 21st century. Labour will ensure that NHS patients get the world-class quality of care they need and that staff are able to deliver the standards that patients expect.

We will guarantee and uphold the standards of service to which patients are legally entitled under the NHS constitution.

By guaranteeing access to treatment within 18 weeks, we will take one million people off NHS waiting lists by the end of the next Parliament.

We will guarantee that patients can be seen in A&E within four hours.

By properly resourcing the NHS, Labour will stop the routine breach of safe levels of bed occupancy, and we will end mixed-sex wards. We will deliver the Cancer Strategy for England in full by 2020, helping 2.5 million people living with cancer.

And, by properly resourcing ambulance services, we will end the scandal of slowing ambulance-response times.

Labour will focus resources on services to provide care closer to home and deliver a truly 21st century health system.

We will work towards a new model of community care that takes into account not only primary care but also social care and mental health.

We will increase funding to GP services to ensure patients can access the care they need. And we will halt pharmacy cuts and review provision to ensure all patients have access to pharmacy services, particularly in deprived or remote communities.

Labour will tackle the growing problem of rationing of services and medicines across England, taking action to address 'postcode lotteries' and making sure that the quality of care you receive does not depend on which part of the country you live in. We will ensure all NHS patients get fast access to the most effective new drugs and treatments, and insist on value-for-money agreements with pharmaceutical companies.

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To make sure that autistic people are able to access the whole of their community and to put an end to social isolation, Labour will set the ambition to make our country autism-friendly. We will ensure that everyone with a long-term condition, such as those with diabetes, will have the right to a specialised care plan, and access to condition-management education. We will ensure high quality, personalised care for people approaching the end of their life, wherever and whenever they need it.

Labour will ensure that NHS England completes the trial programme to provide PrEP (pre-exposure prophylaxis) as quickly as possible, and fully roll out the treatment to high-risk groups to help reduce HIV infection.

Labour will fund free parking in NHS England for patients, staff and visitors – by increasing the tax on private medical insurance premiums.

Public health

For our health and care services to be sustainable in the long term, we need a renewed commitment to keeping people fit and well. Labour will focus our efforts on children's health, protecting the wellbeing of the nation for the decades to come.

We will take action to significantly reduce infant deaths and to ensure all families who lose a baby receive appropriate bereavement support.

Labour will invest in children's health, bringing in a new government ambition for our children to be the healthiest in the world. We will fight health inequalities to break the scandalous link between child ill-health and poverty. We will introduce a new Index of Child Health to measure progress against international standards, and report annually against four key indicators: obesity, dental health, under-fives and mental health. We will set up a new £250 million Children's Health Fund to support our ambitions. As part of a preventative healthcare drive, Labour will increase the number of health visitors and school nurses.

We will publish a new childhood obesity strategy within the first 100 days, with proposals on advertising and food labelling. We will make a concerted effort to address poor childhood oral health in England.

Labour will implement the Soft Drinks Industry Levy, commonly known as the 'sugar tax'. We will implement a strategy for the children of alcoholics based on recommendations drawn up by independent experts.

Labour will implement a Tobacco Control Plan, focusing on issues of mental health and young smokers.

Loneliness is an increasing problem for our society, and as Jo Cox put it, "young or old, loneliness doesn't discriminate". A Labour government will create a more equal society for the many by working with communities, civil society and business to reduce loneliness.

Labour will address historic public health injustices. We will hold a public enquiry into contaminated blood.

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We will also hold a public inquiry into medicines, including Valproate, medical devices and medical products licensing and regulation.

A Labour government would maintain our commitment to improve sexual-health services, especially HIV services which will include reducing the rates of undiagnosed and late diagnosed HIV, ending the stigma of HIV in society, and promoting the increased availability of testing and treatment.

NHS staff

To guarantee the best possible services for patients, Labour will invest in our health and care workforce. A Labour government will step in with a long-term workforce plan for our health service that gives staff the support they need to do the best for their patients.

Labour will scrap the NHS pay cap, put pay decisions back into the hands of the independent pay review body and give our NHS workers the pay they deserve. Labour will protect patients and legislate to ensure safe staffing levels in the NHS.

Labour's long-term ambition is for our health system to have the best trained staff in the world, ready to deal with whatever they have to face in the years to come. Labour will re-introduce bursaries and funding for health-related degrees. Labour will support doctors to deliver the best care possible by investing in the training, education and development of doctors throughout their careers.

Labour will immediately guarantee the rights of EU staff working in our health and care services.

Labour will support NHS whistle-blowers to make sure health service staff are able to speak up in support of the best possible standards for patients.

Labour will make it an aggravated criminal offence to attack NHS staff.

NHS funding

Labour will commit to over £30 billion in extra funding over the next Parliament through increasing income tax for the highest 5 per cent of earners and by increasing tax on private medical insurance, and we will free up resources by halving the fees paid to management consultants.

Labour will boost capital funding for the NHS, to ensure that patients are cared for in buildings and using equipment that are fit for the 21st century. And we will introduce a new Office for Budget Responsibility for Health to oversee health spending and scrutinise how it is spent.

Labour will halt and review the NHS 'Sustainability and Transformation Plans', which are looking at closing health services across England, and ask local people to participate in the redrawing of plans with a focus on patient need rather than available finances. We will create a new quality, safety and excellence regulator – to be called 'NHS Excellence'.

The next Labour government will reverse privatisation of our NHS and return our health service into expert public control. Labour will repeal the Health and Social Care Act that puts profits before patients, and make the NHS the preferred provider.

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We will reinstate the powers of the Secretary of State for Health to have overall responsibility for the NHS.

We will introduce a new legal duty on the Secretary of State and on NHS England to ensure that excess private profits are not made out of the NHS at the expense of patient care.

Towards a National Care Service

Our social care sector is in crisis, with severe consequences for the quality of care, public finances, personal assets, pressures on unpaid carers of family and friends, and delays to discharging patients from hospitals.

Care services have been slowly but relentlessly privatised. In recent years, one in ten people reaching the age of 65 have faced lifetime care costs of over £100,000, with some homeowners paying the entire value of their homes.

The Conservatives' cuts have led to £4.6 billion lost from social care budgets, despite rising demand.

Around 1.2 million older people have care needs that are going unmet. Care in the community has become a cover for unseen neglect.

In our first term, Labour will lay the foundations of a National Care Service for England.

Our first urgent task will be to address the immediate funding crisis. We will increase the social care budgets by a further £8 billion over the lifetime of the next Parliament, including an additional £1 billion for the first year. This will be enough for providers to pay a real living wage without cutting the quality of care they provide. It will allow implementation of the principles of the Ethical Care Charter, already adopted in 28 council areas, ending 15-minute care visits and providing care workers with paid travel time, access to training and an option to choose regular hours.

Labour will also increase the Carer's Allowance for unpaid full-time carers to align the benefit with rates of the Jobseeker's Allowance.

Short-term funding solutions will not address the fundamental long-term challenges of our ageing demographics, nor meet the growing demands arising from late-life illnesses.

The National Care Service will be built alongside the NHS, with a shared requirement for single commissioning, partnership arrangements, pooled budgets and joint working arrangements.

We will build capacity to move quickly towards a joined-up service that will signpost users to all the appropriate services at the gateway through which they arrive.

In its first years, our service will require an additional £3 billion of public funds every year, enough to place a maximum limit on lifetime personal contributions to care costs, raise the asset threshold below which people are entitled to state support, and provide free end of life care. There are different ways the necessary monies can be raised. We will seek consensus on a cross-party basis about how it should be funded, with options including wealth taxes, an employer care contribution or a new social care levy.

Improving the quality of social care is a vital part of providing dignity in older age and independence and support for people who are vulnerable or have a disability or a mental health condition. Labour will build a new National Care Service. We will also set out the funding alternatives clearly and honestly, seeking to implement change through consensus.

Providing dignity and care in old age should transcend party politics and campaign slogans.

The Liberal Democrats - Manifesto

Our priorities in the next parliament will be:

- Saving the NHS by putting a penny in the pound on Income Tax to give the NHS and social care services the cash injection they need.
- Transforming mental health care with waiting time standards to match those in physical health care.
- Home not hospital: better integration of health and social care and limiting the amount elderly people have to pay for social care.

Saving the NHS and social care

The NHS and social care services are in a state of crisis. The Conservatives have left them chronically underfunded, while need continues to grow and patient care suffers. Social care is facing a funding black hole of £2 billion this year alone and more than a million older people are missing out on the care they need.

People are routinely left stranded in hospital after they finish their treatment because the follow-up care and support they need is not available. Nearly two thirds of NHS trusts ended the last financial year in deficit.

Yet Labour and Conservative politicians refuse to be honest with the public about the scale of the crisis or the tough decisions which are needed to protect these vital services.

Liberal Democrats recognise that Britain's health and social care services are our most treasured national institutions. Any party seeking to lead the country after this election should be prepared to take bold action to safeguard them. This isn't about doing the easiest thing, it is about doing what is right and what is essential.

Liberal Democrats will take five key steps to put our health and social care system back on a sustainable financial footing:

1. An immediate 1p rise on the basic, higher and additional rates of Income Tax to raise £6 billion additional revenue, which would be ringfenced to be spent only on NHS and social care services.

2. Direct this additional investment to the following priority areas in the health and care system: social care, primary care (and other out-of-hospital care), mental health and public health. This represents the most efficient and effective way of spending these extra resources – ensuring they will have the greatest impact on the quality of care patients receive.

3. In the longer term and as a replacement for the 1p Income Tax rise, commission the development of a dedicated health and care tax on the basis of wide consultation, possibly based on a reform of National Insurance contributions, which will bring together spending on both services into a collective budget and set out transparently, on people's payslips, what we spend on them.

4. Establish a cross-party health and social care convention, bringing together stakeholders from all political parties, patients groups, the public and professionals from within the health and social care system to carry out a comprehensive review of the longer-term sustainability of the health and social care finances and workforce, and the practicalities of greater integration.

We would invite the devolved administrations to be a part of this work.

5. Introduce a statutory independent budget monitoring agency for health and care, similar to the Office for Budget Responsibility. This would report every three years on how much money the system needs to deliver safe and sustainable treatment and care, and how much is needed to meet the costs of projected increases in demand and any new initiatives – to ensure any changes in services are properly costed and affordable.

Our longer-term objective will be to bring together NHS and social care into one seamless service – pooling budgets in every area by 2020 and developing integrated care organisations.

[The Liberal Democrats will...]

- Withdraw eligibility for the Winter Fuel Payment from pensioners who pay tax at the higher rate (40%). We will retain the free bus pass for all pensioners.

Saving for and enjoying your retirement

Life expectancy is increasing. This is good news, but it brings challenges; older people may need a pension income that will last for 20, 30 or even 40 years.

We want Britain to be the best place in the world to save for, and enjoy, your retirement. We will:

- Maintain the 'triple lock' of increasing the state pension each year by the highest of earnings growth, prices growth or 2.5% for the next parliament.
- Establish a review to consider the case for, and practical implications of, introducing a single rate of tax relief for pensions, which would be designed to be simpler and fairer and would be set more generously than the current 20% basic rate relief.