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| **Policy News from MHA - April 2015**  **'General Election 2015 Special'**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **Welcome to MHA's monthly policy bulletin. With less than a week to go, we offer a 'General Election 2015 Special' to give you an overview of what political parties are pledging in their manifestos, of relevance to older people and MHA.**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **General Election 2015 at a glance:**   * There is a disappointing absence of firm pledges in the manifestos for adult social care. The focus amongst all parties is a commitment for joining up health and social care, however there are several forms this could take, with a lack of clarity about future funding. * Pledges on the NHS have received at lot of media coverage and ultimately there is sceptism about how realistic some of the pledges are and a lack of detail on how they will be paid for. All parties promise better access to GPs. * For older people all parties promise to keep the triple lock on pensions and protect the key pensioner benefits (with some variations). * Housing policy pledges tend to focus on the need for more affordable housing, support for first time buyers and those renting privately. The proposed Right to Buy for housing association tenants has provoked debate, as has the proposed cap on rents. * The minimum wage and aspirations for adopting the Living Wage also feature prominently. * In terms of the economy, the indication is that austerity measures would continue, as this reflects the position of the main parties, however it is unclear where further cuts in government spending would be made. * Volunteering is supported by the main parties, including a pledge for employees of large companies and the public sector to be entitled to 3 days of volunteering per year. * Labour and the Greens have pledged to abolish the Lobbying Act.   This General Election Special looks at the policy pledges of interest to older people and MHA, as a provider of care and support in care homes, retirement living and our community based Live at Home services, as a charity and as an employer.  To provide a balanced view we've included information on the three main parties and the smaller parties, given the potential for a coalition government. To help you find the policy areas you want to read about first, please use the links below: Top  [**1. Social Care**](#sc)[**6. Tax and employment**](#tax)[**2. Health**](#health) [**7. UK Economy**](#economy)[**3. Older People**](#oldpeople)[**8. Other**](#other)[**4. Housing**](#housing)[**9. What happens next?**](#Next)[**5. Third Sector and Volunteering**](#vols)  To read each manifesto in more detail, follow these links to: [Conservative Party Manifesto](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fwww.conservatives.com%2fmanifesto&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1), [Labour Manifesto](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fwww.labour.org.uk%2fmanifesto&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1), [Liberal Democrats Manifesto](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fwww.libdems.org.uk%2fmanifesto&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1), [Green Party Manifesto](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fmanifesto.greenparty.org.uk%2f&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1), [UKIP Manifesto](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fwww.ukip.org%2fmanifesto2015&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1), [SNP Manifesto](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fwww.snp.org%2fnode%2f15170&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1) and [Plaid Cymru Manifesto](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fwww.partyof.wales%2f2015-manifesto%2f&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1). For a comparison of policy pledges in more detail across all policy areas, please see the [BBC policy guide](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fwww.bbc.co.uk%2fnews%2felection%2f2015%2fmanifesto-guide&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1).   **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **1. Social Care**  **What are the parties offering on Social Care?**  The **Conservatives**:   * will continue current policy such as the Care Act 2014 and the Better Care Fund to join up health and social care. * would continue austerity measures. Social care is not identified for protection from further cuts.   The **Greens**:   * offer the most radical pledge - a commitment to implement the recommendations of the [Barker Commission](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fwww.kingsfund.org.uk%2fprojects%2fcommission-future-health-and-social-care-england&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1), which recommended free social care through an increase in National Insurance (NI) and other measures. Initial costs of £8bn a year, rising to £9bn by 2020. * will increase the Carer's Allowance by 50%, costing £1.2bn a year, and provide a right for carers to have 5-10 days paid annual leave.   **Labour**:   * joining up health and social care, through a single care plan and point of contact to meet a person's physical, mental and social care needs. * support for the cap on care costs (Care Act 2014). * would recruit 5,000 new NHS home-care workers, to help those with the greatest needs at home. * end 15 minute care visits by introducing 'year-of-care' budgets to incentivise better care at home. * ban the use of zero-hour contracts for care workers. * austerity measures would also continue under a Labour Government. Social care is not highlighted for protection from further cuts.   The **Liberal Democrats**:   * offer a new 'Care Closer to Home' fund of £500m per year to provide care to people in their own homes, GP surgeries, care homes and community clinics (part of the £1bn per year of NHS funding). * also support the joining up of health and care, shifting full responsibility for care policy and funding to the Department of Health. * aim to work with local government and providers to promote paying the Living Wage in social care. * would raise the amount people can earn before losing Carer's Allowance from £110 to £150 a week and will consult on introducing 5 days of paid 'care leave' per year for carers who qualify for Carers Allowance.   **UKIP** have pledged:   * an extra £1.2bn for social care and establish a Sovereign Wealth Fund from any tax revenue from shale oil and gas exploration, with investment returns ring-fenced to fully implement the 2011 [Dilnot Commission's](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fwebarchive.nationalarchives.gov.uk%2f%2b%2fwww.dh.gov.uk%2fen%2fAboutus%2fFeatures%2fDH_128017&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1) recommendations (capping an individual’s contribution to care costs at £35,000). * to protect services such as day care, home care and Meals on Wheels and abolish both 15-minute care visits and the annual assessment process for continuing healthcare funding for those suffering from degenerative, terminal illnesses. * to fund a co-ordinating service for older people in every County, combining resources from across the NHS, social services, community agents and the voluntary sector. * to raise the carers allowance (no specific figure).   The **SNP** commit to continue free personal care for older people in Scotland.  **Comment on Social Care:**  [The King's Fund](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fwww.kingsfund.org.uk%2ftopics%2fgeneral-election-2015&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1) comment that: “Social care funding has become the ghost at the feast of this election campaign”, with limited or no long term strategy of how issues in social care and the ageing population would be addressed.  [Back to top](#top)  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  **2.  Health**  **What plans are there for the NHS and healthcare?**  The **Conservatives** have pledged:   * 7 day access to GPs by 2020 across the country, a named GP for every patient and a guarantee for same-day GP appointment for all over 75s. * to widen patient choice and implement the NHS' 5 year Forward View.   **Labour** has pledged to:   * guarantee people a GP appointment within 48 hours, and on same day for those who need it. * employ an extra 20,000 NHS nurses by 2020, with 1,000 extra nurses in the first year and 'no real terms pay cuts' for NHS staff. * stronger leadership role for Health and Wellbeing Boards. * to repeal the Health and Social Care Act 2012 with the NHS as preferred provider.   The **Liberal Democrats** promise to:   * expand evening and weekend opening for GPs and encouraging phone and Skype appointments. * establish a Patient Premium to encourage GPs to work in disadvantaged areas and better use of pharmacists as a first point of contact for advice on minor illnesses. * give Health and Wellbeing Boards greater democratic accountability. * repeal parts of the Health and Social Care Act 2012, which make NHS services vulnerable to forced privatisation through international agreements on free markets in goods and services.   The **Greens** have committed to:   * accessible local community health centres with a range of services, including out-of-hours care. * free dentistry, chiropody and prescriptions in England. * repeal the Health and Social Care Act 2012 and restore the obligation upon the government to provide a comprehensive health service and abolish competition in the NHS.   **UKIP** pledge to:   * fund 8,000 more GPs by funding tuition fees for new medical students who work in Britain for 5 years after qualifying and funding the cost of re-training for GPs returning to practice. * pilots in English hospitals to put GPs on duty in A&E departments 7 days a week. * fund 20,000 more nurses and 3,000 more midwives. * invest £200m to make parking at English hospitals free for patients and visitors. * ban the use of PFI contracts within the NHS and secure exclusion of the NHS from the Transatlantic Trade and Investment Partnership.   The **SNP** would:   * invest £2.5m more in specialist nursing care. * continue joining up health and social care - £300m over the next 3 years for the Integrated Care Fund and £30m for telehealth.   **Greater parity for mental health services**  All the party manifestos all give a clear commitment on the need to address mental health provision, with pledges to increase parity, funding and access.  The **Liberal Democrats** go further with a promise to increase spending in England by £500m a year by 2016/17 (and similar investment in the rest of the UK) and publish a national wellbeing strategy.  **And what about the funding?**  The **Conservatives** have:   * indicated they will invest more in primary care, to prevent health problems before they start. * committed to increase NHS spending in England by a minimum of £8bn over the next 5 years.   **Labour** has pledged:   * an extra £2.5bn funding for the NHS, funded by a ‘mansion tax’, tobacco levy and tax avoidance fines. * to cap the amount of profit private firms can make from the NHS.   The **Liberal Democrats** would:   * increase NHS funding to at least £8bn a year by 2020, starting with an extra £1bn a year until 2018. * reform NHS funding systems towards tariffs that encourage joined-up services and preventive care.   The **Greens** would:   * increase the NHS budget by £12bn a year to overcome the current funding crisis and then annually by 1.2% to address the ageing population. To do this they would increase alcohol and tobacco taxes. * restore the share of NHS funding for primary care and ensure that the funding reflects local need.   **UKIP** would:   * give an extra £3bn a year to NHS frontline services paid for by leaving the EU, savings on health tourism and cutting middle management.   **Comment on Health:**  [The King's Fund](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fwww.kingsfund.org.uk%2ftopics%2fgeneral-election-2015&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1) comment on the lack of clarity from all the main parties on how the immediate funding shortfall for the NHS would be addressed or on how £22bn of NHS efficiencies would be made, although add that “…integrated care is now the destination for all the main parties, even if they have mapped out very different paths to get there.”  To see what The King's Fund consider to be the big questions on health and social care [click here](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fwww.kingsfund.org.uk%2fprojects%2fverdict%3futm_source%3dThe%2bKing%2527s%2bFund%2bnewsletters%26utm_medium%3demail%26utm_campaign%3d5641772_GE2-2015-05-01%26utm_content%3dVerdictbutton%26dm_i%3d21A8%2c3CX7W%2cJLKGQA%2cC0IR7%2c1&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1). They have also produced a handy guide to the health and social care policy pledges, [available here](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fwww.kingsfund.org.uk%2ftopics%2fgeneral-election-2015%2fpolicies%3futm_source%3dThe%2bKing%2527s%2bFund%2bnewsletters%26utm_medium%3demail%26utm_campaign%3d5641772_GE2-2015-05-01%26utm_content%3dManifestobutton2%26dm_i%3d21A8%2c3CX7W%2cJLKGQA%2cC0IR7%2c1&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1).  **And what about health and social care regulation?**  Not all parties have made commitments in this area. **Labour:**   * say they want every hospital death to be subject to an appropriate level of review. * will take action to modernise the regulation of healthcare professionals.   The **Liberal Democrats** want to:   * update regulation for health professionals. * raise the professional status and training of care home managers through statutory licensing. * introduce a statutory code of conduct backed up by a care workers’ suitability register. * make the Care Quality Commission (CQC) showcase examples of good and bad practice in care commissioning by Councils.   **UKIP** would:   * abolish Monitor and the CQC and give inspectorate functions to County Health Boards made up of health and social care professionals elected locally by their peers, who would have a statutory duty to investigate concerns flagged up by their local Healthwatch or local authority Health Scrutiny panels. * introduce a legally-binding ‘Dignity Code’ to improve standards of professional social care.   In Wales, **Plaid Cymru** want to:   * improve the methods and frequency of inspections of care in hospitals, care/nursing homes.   [Back to top](#top)  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **3.  Older People**  **What pledges have been made for older people specifically?**  All the parties have pledged to keep a ‘triple-lock’ on pensions to raise pensions each year by the highest of earnings growth, prices growth or 2.5%.  The **Conservatives:**   * would also continue the new single-tier pension (planned for April 2016) and give people the freedom to invest and spend their pension however they like.   **Labour**:   * will reform the pensions market so that pension providers put savers first, and protect consumers from retirement 'rip-offs'. * supports greater flexibility for those drawing down their pension pots. * will establish an independent commissioner for older people.   The **Liberal Democrats:**   * would ensure pensioners are eligible for the increased Personal Allowance of £12,500 and would consider a single rate of tax relief for pensions, designed to be simpler and fairer. * pledge to support community services and volunteers working to combat loneliness, particularly in later life.   **UKIP** would:   * introduce a flexible state pension window, to widen over time – for example when the state pension age increases to 69, pensioners will still be able to take a slightly lower weekly state pension from the age of 65. * increase the budget for independent pension advice and guidance and make it a criminal offence to cold call someone in respect of their pension arrangements.   The **Greens**:   * propose a more radical change by introducing a 'Citizen’s Pension', paid to all pensioners regardless of contribution record from 2016 (£180pw to a single person and £310pw for a couple). * legislate to reduce inequality in pension inheritance for same-sex marriage partners and same-sex civil partners.   The **SNP** and **Plaid Cymru** are both against a further rise in the state pension age. | | | | | | | | | |
| **Which pensioner benefits would be protected?** | | | | | | | |  |  |
|  | **Cons** | **Lab** | **Lib Dems** | **Green** | **UKIP** | **SNP** | **Plaid Cymru** |  |  |
| Free bus pass |  |  |  |  |  (For over 75s) |  |  |  |  |
| Free prescriptions |  | ? | Review rules for exemption |   (For all ages) |  (For over 75s) |  |  |  |  |
| Free TV licence |  |  | Not for those on 40% income tax rate | Abolish TV Licence |  (For over 75s) |  | ? |  |  |
| Winter Fuel Payments |  | Not for richest 5% of pensioners | Not for those on 40% income tax rate |  |  (For over 75s) |  | ? |  |  |
| [Back to top](#top)  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  **4.  Housing**  **Have the parties made any pledges in relation to housing and older people?**  The **Liberal Democrats** are the only party to mention suitable housing for older people, with a commitment that all local authorities (LAs) must plan for the needs of older people for age-appropriate housing and work with LAs to help people who wish to ‘right size’ in later life.  **What about other housing and planning policy?**  Other **Liberal Democrats** proposals include:   * increase housebuilding to 300,000 a year and provide 30,000 ‘Rent to Own’ homes a year by 2020. * begin at least 10 new Garden Cities and up to 5 major new settlements between Oxford and Cambridge. * a new Housing Investment Bank to provide long-term capital for major new settlements and help attract finance for major house building projects. * make LAs plan for 15 years of housing need. * encourage landlords to reduce rents by paying them Housing Benefit directly, with tenants’ consent, in return for a fixed reduction. * establish a voluntary register of rented property, to improve enforcement and tax transparency.   The **Conservatives** focus is on first time buyers:   * to build 200,000 Starter Homes, to be sold at a 20% discount, for first time buyers under 40. * extend the Help to Buy Equity Loan scheme and introduce a new Help to Buy ISA. * extend the Right to Buy to Housing Association tenants. * create a Brownfield Fund for additional housing. * create a new London Land Commission, to identify and release all surplus brownfield land owned by the public sector.   [David Orr, National Housing Federation](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fwww.housing.org.uk%2fmedia%2fblog%2fextending-right-to-buy-is-wrong%2f&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1) has said on the issue of Right to Buy “Housing associations exist legally for the benefit of the community. They hold their assets in trust for the community. The way they do that is by offering homes for rent to people who are in housing need. When these tenants move on, the home is still available for renting to another household in housing need… Right to Buy cuts across that business and transfers community assets to private individuals with a huge price subsidy.”  **Labour** plan to:   * get 200,000 homes built a year by 2020 and implement findings of the [Lyons Review](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fwww.yourbritain.org.uk%2fagenda-2015%2fpolicy-review%2fthe-lyons-housing-review&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1). * Suspend stamp duty for first-time buyers buying homes for less than £300,000. * introduce longer tenancy agreements in the private sector and cap rent increases. * prioritise capital investment for housing and reform the council house financing system. * give LAs new ‘use it or lose it’ powers to encourage developers to build. * introduce higher council tax on long term empty properties.   The **Greens** want to:   * build 5000,000 social rental homes by 2020. * increase the social housing budget from £1.5bn a year to £6bn a year by 2020 and remove borrowing caps from LAs. * abolish the Right to Buy council homes, Help to Buy scheme and National Planning Policy Framework. * set up a Living Rent Commission, cap rents and introduce longer tenancies. * introduce a mandatory licensing scheme for landlords. * reduce VAT on housing renovation and repair work (including insulation) to 5%. * devolve Housing Benefit budgets to councils.   **UKIP** want to:   * prevent foreign nationals from obtaining access to social housing/Right to Buy/Help to Buy until they have lived here and paid UK tax and NI for at least 5 years. All LAs, social landlords and housing associations would be required to register the nationality of tenants. * give tenants the right to request Housing Benefit be paid direct to their landlords. * introduce higher council tax for homes that are empty for more than 2 years. * use 100% of all revenue from Right to Buy sales into new community housing. * remove government-imposed minimum housing numbers on LAs and allow large-scale developments to be overturned by a binding local referendum. * change the law to allow mortgages to become inheritable. * replace the National Planning Policy Framework with new national planning guidelines that prioritise brownfield sites and provide incentives to build on them, aiming for a million homes on brownfield sites by 2025.   The **SNP** would continue support for Help to Buy and introduce a target for building new homes.  **Plaid Cymru** support rent controls for tenants and will implement a 'Build 4 Wales’ infrastructure programme to further assist local authorities and registered social landlords to build new houses and adapted housing.  **What key measures have been put forward to cut fuel bills?**  The **Conservatives** will:   * install Smart Meters by 2020 in every home and business. * insulate a million homes over the next 5 years.   **Labour**:   * will freeze energy bills until 2017. * establish a new energy watchdog to protect interests of consumers. * provide interest-free loans for energy home improvements * insulate 200,000 homes every year. * require privately rented properties to meet a decency standard.   **UKIP** would:   * abolish green taxes and levies and withdraw from the EU’s Emissions Trading Scheme. * Stop energy companies charging extra for customers who use prepayment meters, not on direct debit, or who require paper billing.   The **Liberal Democrats** have a number of pledges, some of these include:   * force energy companies to allow customers to change to a cheaper supplier within 24 hours. * national rollout of Smart Meters. * help people form energy cooperatives so they can benefit from group discounts. * ban landlords from letting out poorly insulated homes. * pass a new Green Buildings Act to set new energy efficiency targets for homes. * introduce ‘insulation on prescription’ to link up the NHS. * interest-free loans to fund energy efficiency home improvements.   The **Greens** also have a range of commitments, some of these include:   * invest £45bn to provide a free nationwide retrofit insulation programme, concentrating on areas most in need. * give tenants the right to require landlords to improve energy performance of their home. * require all new homes to be built to the [Passivhaus standard](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fwww.passivhaus.org.uk%2fstandard.jsp%3fid%3d122&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1). * give councils the power to implement communal heating schemes where practicable and introduce local carbon plans. * ensure that consumer energy tariffs are progressive and flexible.   The **SNP** would support new powers to make sure that energy companies pass on the benefits of lower prices to consumers. Both the **SNP** and **Plaid Cymru** support community ownership of local energy projects.  [Back to top](#top)  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  **5.  Third Sector and Volunteering**  **Has there been any recognition of the Third Sector and volunteering in the manifestos?**   * The **Conservatives** want to introduce a right for employees in large companies and the public sector, to do 3 days of volunteering per year and increase the number of cadets in schools. * **Labour** pledge to support young people’s volunteering and social action via the National Citizens Service. They aim to develop and improve access to growth finance for co-operative and mutual organisations and consider how to support employee buy-outs when businesses are being sold. They would repeal the Lobbying Act and replace it with a tougher statutory register of lobbyists. * The **Liberal Democrats** also want to develop mutual structures and employee participation through the public sector and strengthen community rights to run local public services, and protect community assets like pubs through Community Right to Buy. They aim to increase the number of Neighbourhood, Community and Parish Councils, promote tenant management in social housing and support community services and volunteers working to combat loneliness. * The **Greens** would also repeal the Lobbying Act.   [Back to top](#top)  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  **6.  Tax and employment**  **What do they say about wages and employment?** | | | | | | | |  |  |
| **Wages and jobs** | | **Cons** | **Lab** | **Lib Dems** | **Green** | **UKIP** | |  |  |
| Minimum Wage | | Raise to £8/hr by 2019 | Raise to £8/hr by 2019 |  | Raise to £10/hr | Remove income tax | |  |  |
| Promote Living Wage | |  |  |  (and paid by Gov by April 2016) |  |  | |  |  |
| Public sector wages | | Restraint | Protect NHS pay | Tied for 2 years to CPI inflation |  | Limit excessive salaries | |  |  |
| Enhance free childcare | |  |  |  |  |  | |  |  |
| Paternity leave | |  | Double paid leave | Extend to 6 wks |  |  | |  |  |
| Zero- Hours contracts | |  | Ban; right to a contract after 12 wks |  | Ban | Tighter controls | |  |  |
| Apprenticeships | | 5m over next 3 years | Guarantee an apprenticeship for every school level who gets the grades | Double the numner of businesses hiring apprentices |  | Introduce option to take an apprenticeship instead of 4 non-core GCSEs | |  |  |
| Unions | | Tougher controls for strikes and subs |  | Manadatory arbitration for strikes. Strengthen worker participation at senior levels | Strengthen worker participation at senior levels |  | |  |  |
| **And they also say...**   * The **Conservatives** want to support businesses with ‘Help to Grow’ schemes. They will require sectors regularly using the Shortage Occupation List to bring skilled foreign workers into the UK to provide long-term plans for training UK workers. * **Labour** would give LAs a role in strengthening enforcement against those paying less than the minimum wage. They would use government procurement to promote the Living Wage and give tax rebates to businesses who sign up to paying the Living Wage in the first year. Ban recruitment agencies from hiring only from overseas. * **Liberal Democrats** would expand Shared Parental Leave with a ‘use it or lose it’ month for fathers. * **UKIP** would allow British businesses to choose to employ British citizens first. * The **Greens** would introduce a maximum 35-hour working week and a maximum pay ratio of 10:1 between the highest and lowest paid in every organisation.   **And what about tax?** | | | | | | | |  |  |
| **Tax** | | **Cons** | **Lab** | **Lib Dems** | **Green** | **UKIP** | |  |  |
| Personal allowance | | Raise to £12.5k | Re-introduce the 10% starting rate of tax | Raise to £12.5k |  | Raise to £13k | |  |  |
| Top rate of tax | | Raise starting point of 40% to £50k | Re-introduce 50% rate for people earning over £150k |  | 50% rate for salaries over £150k raise top rate to 60% | Raise starting point of 40% to £60k | |  |  |
| 'Mansion Tax' for homes worth over £2m | | x |  |  |  | x | |  |  |
| VAT | | No rise | No rise | No rise | Reduce VAT on Tourism sector | Remove from building renovations and sanitary products | |  |  |
| NI contributions | | No rise, abolish upper earnings limit for apprentices under 25 | No rise | No rise | Abolish upper threshold; Reduce to 8% over longer term |  | |  |  |
| Corporation Tax | | No rise |  | No rise | Maintain at 20% for small firms raise to 30% for large firms |  | |  |  |
| Inheritance tax | | Increase threshold to £1m for married couples/civil partners |  |  | Reform into an Accessions tax | Abolish | |  |  |
| Business rates | | Review | Cut in 2015, freeze in 2016 | Review |  | 20% relief on premises with a rateable value up to £50k | |  |  |
| * All parties have indicated that they would crack down on tax evasion and aggressive tax avoidance and would ensure global companies pay fair share in tax. * The **Conservatives** have said they would introduce a law guaranteeing no rise in income tax rates, VAT or national insurance before 2020. * **UKIP** have a longer term aspiration to for an income tax structure of a basic rate of 20%, an intermediate rate of 30%, and a top rate of 40%, restoring the personal allowance to those earning over £100k and make 40% the top rate of tax for all. * The **Greens** would also introduce a wealth tax of 1-2% on people worth £3m or more; introduce a financial transaction tax (a "Robin Hood” tax) on banks; abolish the capital gains tax personal allowance; tax plastic bags, unnecessary packaging and levy eco-taxes on non-renewables or pollutants.   [Back to top](#top)  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  **7.  UK Economy**  **What plans do they have for the UK economy?**   * The **Conservatives'** priority is to continue austerity measures to pay down the national debts, with significant savings through a reduction of government deprtmental spending, welfare spending and cutting red tape and through increased income from tax avoidance. * **Labour** plan to get the national debt falling and some austerity measures would continue. Spend would be protected for health, education and international development. They pledge to freeze ministerial pay and use proceeds from the sale of stakes in Lloyds and RBS banks to repay the national debt. * The **Liberal Democrats** plan to eradicate the deficit by 2017/18 and have debt falling as a percentage of national income. They would balance the budget through a mixture of cuts and taxes on higher earners, with protection in particular for education. They would also introduce a time-limited supplementary Corporation Tax charge on the banking sector. * **UKIP’s** plans to save £9bn a year require the UK to leave the EU, reducing the overseas aid budget, scrapping High Speed Rail 2 and replacing the Barnett formula for the Scottish budget. * The **Greens** plan to abandon GDP as a measure and change to Adjusted National Product to take account of capital and environmental depreciation. They would borrow for investment, end austerity cuts and restore public sector jobs.  They would also introduce controls on bank lending and separate retail and investment banking. * **SNP** propose increases in public spending and infrastructure investment. They support the creation of a sovereign wealth fund to create a financial buffer for the future, protecting public finances in times of crisis. * **Plaid Cymru** want an Economic Fairness Bill, so that the UK Government would have to always assess the impact upon Wales of its economic plans before they’re put in place.   [Institute of Fiscal Studies](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fwww.ifs.org.uk%2fnews%2f&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1) comments “With significant deficit reduction still to come, households can expect the tax and benefit changes implemented over the next parliament to reduce their incomes, on average. There are large differences between the Conservatives, Labour and the Liberal Democrats in how they propose to do this. But they share a lack of willingness to be clear about the details...”  [Back to top](#top)  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **8.  Other**  **Is there anything else of interest?**   * All parties support further devolution to Scotland, Wales and local areas in England, although UKIP propose to reduce the Barnett formula and compensate with increased tax powers for devolved institutions. * With the exception of the Conservatives and UKIP, the other parties would introduce the right to vote from age 16. * All parties have proposals to change government, such as reducing the number of MPs (Conservatives, UKIP), to introducing an elected House of Lords (Labour, Liberal Democrats, Green, SNP).  Most parties support proposals for some form of "English MP votes for English laws”.   [Back to top](#top)  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **9.  What happens next?**  Current forecasts predict a hung parliament and a subsequent Coalition. You can view the latest forecasts and polls at these sites: [BBC GE2015 poll tracker](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fwww.bbc.co.uk%2fnews%2fpolitics%2fpoll-tracker&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1); [Election Forecast](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fwww.electionforecast.co.uk%2f&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1); [Ipsos Mori](https://www.donate.mha.org.uk/page.redir?target=https%3a%2f%2fwww.ipsos-mori.com%2felection2015.aspx&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1); [You Gov](https://www.donate.mha.org.uk/page.redir?target=https%3a%2f%2fyougov.co.uk%2f%23%2fcentre&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1).  Here are two articles on [intergenerational voting habits](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fblog.ilcuk.org.uk%2f2015%2f04%2f27%2fits-always-the-economy-stupid%2f&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1) and [ageing and voting](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fgu.com%2fp%2f47kpq%2fsbl&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1), which may be of interest.  **What impact does the Fixed Term Parliaments Act 2011 have?**  [The Fixed Term Parliaments Act 2011](https://www.donate.mha.org.uk/page.redir?target=http%3a%2f%2fwww.parliament.uk%2fbriefing-papers%2fSN06111%2ffixedterm-parliaments-act-2011&srcid=302&srctid=1&erid=19545&trid=337ffd59-2924-4e0a-b449-ebc3b750ebb1) will mean, in theory, that the next general election after this one, will take place on Thursday 7 May 2020, as it fixes the next and future general elections on the first Thursday in May in every fifth year thereafter.  However there are circumstances when an early election can be held:   * if a motion for an early general election is agreed either by at least two-thirds of the whole House or without division or; * if a motion of no confidence is passed and no alternative government is confirmed by the Commons within 14 days. * Or if the Act is repealed by the next Government.   There is a requirement for the Prime Minister to establish a review of the Act in 2020.  **Looking ahead – important dates in the next Parliament**  Parliament reopens: Monday 18 May  Queen’s Speech: Wednesday 27 May  [Back to top](#top)  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  If you have any feedback that will help us improve our MHA Policy news, please tell us - [liz.jones@mha.org.uk](mailto:liz.jones@mha.org.uk)  Liz Jones  Head of Policy and Research at MHA  Tel: 01332 221921 | | | | | | | | | |