

on Women
FOCUS



**GENERAL ELECTION 2005:
LIBERAL DEMOCRAT MANIFESTO
FOR WOMEN**



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Women have made great progress over the past decades. But many of the old injustices and inequalities remain. Our pensions system, for instance, discriminates against women. Because it is based on contributions rather than residency, it doesn't take account of the other responsibilities women take on outside the workplace that can interrupt their working lives – like caring for children or an elderly relative. Presently women who cared for their children and didn't pay National Insurance get little or no state pension – we will end this so that, from 75, every citizen gets a full pension as of right.

Underpinning our principles of freedom and fairness is the principle of trust. Being straightforward about how your policies will affect people and how much they will cost.

That is why we measure our policies against how they will affect women, in particular. This mini-manifesto sets out how we will tackle inequality and promote fairness in our society; in the workplace or at home; for older people or for our children and our future as a society.

I am resolutely committed to improving the representation of women in Parliament and in my own party too. My party still has a long way to go to increase the proportion of our MPs that are women. But we are making progress. Half our MEPs and members of the Welsh Assembly are women. Both Sandra Gidley MP – our spokesperson for women – and Sarah Teather MP – now the youngest Member of Parliament – won parliamentary by-elections for the Liberal Democrats in the full glare of national publicity. I'm proud that 39% of our candidates in our target seats for this election are women this time.

With their help in a new Parliament, I am determined that the Liberal Democrats will continue to stand up for freedom, fairness and trust – and with their help we will develop more policies that directly address the way women live their lives.

Charles Kennedy



Top 5 Liberal Democrat policies for Women

- **Maternity Pay** - offer new mothers a Maternity Income Guarantee, equivalent to the minimum wage of £170 per week for the first 6 months after the birth of their first child as an alternative to Statutory Maternity Pay, currently set at £102 per week.
- **Equal Pensions for Women** – £100 more pension every month for the over-75's – a million pensioners off means testing.
- **No tuition fees, no top-up fees** – university affordable for every student
- **Free Personal Care** for elderly and disabled people – care when people most need it, for as long as they live.
- **Childcare** - reduce class sizes for 5-7 year olds, create 3500 Children's Centres, extend pre- and after-school care to all schools and increase nursery care for 3-4 year olds.

Unequal pay makes student debt harder on women, with female graduates earning on average 15% less than their male counterparts at the age of 24. Young women would particularly benefit from Liberal Democrat plans to scrap tuition fees and top up fees, making university affordable for every student. No one should be deterred from the chance of a university education because of the fear of debt.



Of the 2.2 million pensioners currently judged to be living in poverty, about two-thirds are women. Liberal Democrats would make pensions fairer for women by putting £100 per month on the pension for the over-75's and taking a million pensioners off means testing. We'd also provide free personal care for elderly and disabled people, so no one is forced to sell the home they love to pay for their care.

Equality at Work

The profile of employment in the UK has changed significantly over the past few decades. Women now make up nearly half the workforce and soon they will form the majority, but the problem of women receiving lower pay for work of equal value persists. Liberal Democrats recognise that women – and, of course, men too – with family and caring commitments need a greater degree of flexibility in the way they work. As women form a higher proportion of the part-time work force, we need to ensure flexible and part-time working is not a convenient route for employers to bypass employment legislation or the need to ensure good working conditions. Liberal Democrats would:

- Offer new mothers the option of receiving a Maternity Income Guarantee, equivalent to the minimum wage of £170 per week for the 6 months after the birth of their first child, as an alternative to Statutory Maternity Pay. This would guarantee at least £4,420 for working mothers when they are starting a family.
- Tackle discrimination at work through a new, more effective and comprehensive Equality Act providing equal protection against each type of discrimination, for example, by requiring certain employers to address failings in terms of equal opportunities or equal pay between men and women.
- Protect homeworkers by extending appropriate workplace legislation to cover home working and requiring employers' insurance to cover home workers.
- Protect workers on low incomes through an annual review of the national minimum wage by the Low Pay Commission who will make recommendations on its level to the government.
- Introduce a Voluntary Code of Practice acting against inadvertent discrimination, put together by the CBI, Federation of Small Businesses and the TUC, rather than written by a government ministry.



- Encourage good practice in employment matters by requiring companies to publish any policies they have adopted for promoting diversity in the workplace.

Top Class Education for All

Liberal Democrats are committed to creating a top class education system which gives everybody the best start in life, regardless of gender. This means the best chance to succeed in work and the best opportunity to develop as individuals. We are committed to:

- Improving Early Years: smaller classes, better investment. Children who are well taught and well cared-for in their early years have a far better chance of living fulfilled and rewarding lives. The government's £1 billion Child Trust Fund – a cash handout to 18 year olds – is, by contrast, expensive, unnecessary and delivers few real benefits. We will improve early years support by spending this money where it will do the most good. This means reducing average maximum class sizes from 30 to 20 for children aged 5-7.
- Teaching not testing. Our children are now the most tested in Europe, but overdoing tests doesn't improve their education – it just increases stress and wastes money on bureaucracy. We will

give teachers time to teach, and children time to learn, by abolishing unnecessary tests and red tape in every school, and instead providing annual progress reports which would involve parents in tailoring learning assistance for their child.

- Ensuring that every child is taught core subjects by a properly qualified teacher. The teacher recruitment crisis has left thousands of teachers teaching subjects or age groups they are not trained to teach. Liberal Democrats would give all teachers and schools access to funded high quality training courses, so we can guarantee that all children will be taught the core subjects of English, Maths, Science, Languages and IT by properly qualified teachers.

In higher education, Labour have broken their promise on top-up fees, so tens of thousands of able students are saddled with mountainous debts, or frightened altogether from going to university. Liberal Democrats are concerned that women may in particular be discouraged from going to university as their student debt will be much harder to pay back if they take career breaks, or continue to be paid less. We pledge to:

- Make university affordable for

every student: No tuition fees, no top-up fees. Unequal pay makes student debt harder on women, with female graduates earning on average 15% less than their male counterparts at the age of 24. Funded from our new 50% rate on incomes over £100,000, Liberal Democrats will abolish all tuition fees – as we already have in Scotland. No one should be deterred from the chance of a university education because of the fear of debt.

- Re-introduce maintenance grants of up to £2000 towards living costs for students from low-income homes. That is £500 more than is promised by the government – and not a penny of it will have to be spent on tuition.

Childcare: Putting Children First

Access to high quality childcare and education has wide-ranging benefits for children's development, as well as enabling parents to work. Although the Government has increased the money put into childcare provision since 1997, a large number of parents are still unable to afford any formal childcare, meaning that many children are losing out on its benefits completely. There is still a big problem with the creation of places in disadvantaged areas, regional inequality, the sustainability of places and the provision of training and support for childcare providers. This is all a far cry from the promise of universal, quality provision for all. Meanwhile, the Government has set up the misguided Child Trust Fund, which gives a cash handout to 18 year olds, rather than channelling the resources into helping children in their early years, which is precisely when they need it most.

To ensure that no child loses out on the benefits of professional childcare in their educational and social development, Liberal Democrats would:

- Reduce average maximum class sizes at Key Stage one (ages 5-7) from 30 to 20. We will fund this

by scrapping the Government's Child Trust Fund and spending the money where it will make the most difference. This would:

- Ensure that all 5-7 year olds receive more individual attention for their educational and social development.
- Allow pupils with Special Educational Needs to receive individual attention within the context of the normal school day.
- Soften the transition from childcare to formal schooling, as children would continue to receive close attention.
- Implement key elements of the 10 Year Childcare Strategy. We would:
 - Establish 3500 Children's Centres by 2010, providing integrated childcare, early education and family services to

the under 5's.

- Extend free part-time early education places for three and four year-olds to four hours a day for 38 weeks of the year and increase the flexibility for parents to use these hours.

- Offer pre- and after-school care to all school-age children by opening schools from 8 am - 6 pm. We would make sure that responsibility to coordinate this remained with LEAs, not individual head teachers.

- Improve the quality of early years teaching by creating a 'Children's Profession' of early years workers. This would establish a new qualification of Qualified Early Years Teacher, at the level of current teaching qualifications. It would also set up a professional body for early years



staff with the power to strike off the register staff that break its code of conduct.

- Provide more accessible training and communication networks for nannies and childminders in Children's Centres. We would encourage greater use of childminders as they can offer more flexibility in meeting parents' needs.

Equal Pensions for Women

Women have historically made up the majority of the poorest pensioners, and this will continue to be so unless urgent action is taken. Of the 2.2 million pensioners currently judged to be living in poverty, about two-thirds are women. Women's state pension rights are frequently damaged by periods of caring for children or people with disabilities, or by periods of low paid employment, with some women receiving as little as a penny a week. Many poor pensioners are elderly widows, who have very low state and widow's pensions, and the effect of decades of inflation eroding their savings.

Liberal Democrats would make pensions fairer for women by creating a Citizen's Pension increased annually in line with average earnings and with entitlement based on residency not the number of years of contributions paid in through work. We would:

- Put over £100 a month more on the pension at 75 as a first step to extending it to all, taking a million pensioners off means-testing. Millions of elderly people are failing to get the pensions they have earned – and deserve and need – because of demeaning and unworkable means-tests. We will simplify the system and, by guaranteeing a basic pension at 75 of at least (from April) £109.45 per week, abolish the need for means-tests altogether for a million people. Approximately 2.8 million women over 75 would



benefit from the Citizen's Pension. Every pensioner couple over 75 will receive at least £167.05 per week (from April) state pension - £33 more than at present.

- Introduce a flexible age of retirement for both men and women, where workers can combine part-pension, part-work so that retirement is no longer a sudden cliff-edge event.

- Axe the Council Tax and replace with Local Income Tax so that everyone pays according to their income and no one pays more than they can afford. Council Tax is based on the size of someone's house, but Local Income Tax is based on income. Because pensioners mostly earn lower overall, over two-thirds would be lifted out of paying local taxes, the majority saving hundreds of pounds.

- Save energy and cut fuel bills. Thousands of people – mostly pensioners - die each year from preventable cold-related illnesses. This means, on average, around fifty in each constituency. Poor home insulation and poor quality housing are among the main causes. They lead to cold homes and high fuel bills. We will allow the Pensioners' Winter Fuel Payment to be taken in the form of energy saving materials, with the added benefit of installation carried out free.

Some women have paid a reduced 'married women's' National Insurance rate, without having the implications clearly

explained. They receive a smaller pension based on their husband's contributions, but little or nothing in their own right. Where marriages have broken up, or the husband's pension entitlement has reduced, women can be left in real hardship. We would:

- Take immediate steps to alert all women who have ever paid this stamp to warn them that their pension rights may be in jeopardy, so giving them time to plan for the future by enhancing their pensions in other ways.

- Aim to allow women to boost their state pension entitlements, for example by paying back National Insurance Contributions for incomplete years.

Health and Opportunity

Liberal Democrats recognise that women tend to have more immediate contact with the NHS and hospitals, be it through childbirth, or by playing a greater role in caring for children and elderly relatives. Women also tend to live longer – the life expectancy for a 65 year old woman is 84 compared to 81 for a man - and therefore may require care for longer. We would aim to deliver an NHS which women and their families can rely upon.

We would:

- Put patients first by reducing red tape, abolishing absurd

targets, and freeing our frustrated doctors and nurses from demoralising meddling – so they can provide personal care, improve hygiene to tackle super bugs like MRSA, and treat the sickest quickest.

- Tackle the root causes of ill health by restoring free NHS dental check-ups and eye tests, developing more preventive medicine and screening, and promoting education about issues like smoking, healthy eating, and the need for physical activity.

- Guarantee free personal care for elderly and disabled people. Those towards the end of their lives deserve dignity. No one should be forced to sell the home they love to pay for their care. Today, around 80% of those currently receiving care are women. Funded from our new 50% rate on incomes over £100,000, Liberal Democrats will provide free personal care for elderly and disabled people when they most need it – for as long as they live.

- Empower carers by improving access to care services and providing carers with the necessary administrative support.

- Develop a National Service Framework for Sexual Health Promotion, Screening and Treatment Services.

- Making advice on the full range of contraceptive options available in all GP surgeries; providing free condoms in GP surgeries and other sexual health service providers and giving better access to emergency contraception.

We believe that all patients should be treated with dignity when receiving health treatment. We would:

- End the age discrimination within the NHS which means that many older women are not invited for routine breast cancer screening.

Safer Communities

Fear of crime blights the lives of many people, particularly the more vulnerable in society.

Statistics show that women are three times more likely to be worried about violent crime than men. We need to ensure that our police are out on the streets where they can be most effective and give a sense of security. Liberal Democrats would:

- Cut crime and the fear of crime by providing funding for 10,000 more police. Today, the average police officer spends twice as much time on paperwork as they do on the street. We'll cut this unnecessary bureaucracy and red tape, and provide them with new technologies so they can spend more time keeping our streets safer.

- Make more effective use of police time by concentrating effort on drug traffickers and those drug users who resort to crime to feed their habits, while expanding drug rehabilitation.

- Increase police visibility and reinvigorate community policing through a new Local Policing Contract providing for a 'minimum policing guarantee' for local people. This would help reduce the number of officers being taken from local areas to deal with major crime elsewhere.

- Create a new status of 'retained police officer' to allow experienced retired officers to contribute to community policing on a part-time basis. Retained officers would work on a similar basis to retained fire officers - increasing the police presence, particularly in rural areas.

Anti-social behaviour blights people's lives and threatens communities. We would tackle it more effectively than the government through:

- "Acceptable behaviour contracts" where children and parents are educated to take responsibility of unacceptable behaviour.

- Involving local people in tackling anti-social behaviour and low-level offences by establishing community justice panels to rebuild links between law-abiding people and offenders, and save valuable court time.

Neighbourhood wardens and community support officers working as a team during the evenings and at night to combat noisy neighbours, with police backup if needed.

Freedom from Poverty

A disproportionate number of people living in poverty in the UK are women. More needs to be done to ensure that all in Britain have a better quality of life. Liberal Democrats would:

- Scrap the CSA so that everyone gets a fair deal. The Child Support Agency often requires parents to pay an unrealistic amount of maintenance, but has also failed to enforce those payments.

We would scrap the CSA and hand over its assessment and enforcement functions to the Inland Revenue so that payment avoidance is tackled efficiently. There would be a right of appeal on initial assessments to a tribunal.

- Use New Deal money on a better employment scheme, to help those in need of assistance to re-enter the job market. We would provide them with individualised work and training schemes, modelled on the existing Employment Zones in the areas of highest unemployment. This alternative to the current New Deal would tailor assistance to the individual jobseekers, so that they get the package of support they need to find work.

- Axe the Council Tax – Local Income Tax is both fair and affordable. The Council Tax penalises people on low incomes. They pay a far higher proportion of their income in tax than the very rich. A Local Income Tax is based very simply on the ability to pay. It would be run through the existing Inland Revenue Income Tax mechanism – so saving hundreds of millions – while at the same time ensuring that the typical household and pensioner pay hundreds of pounds less.



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