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a fair deal for families of every shape and size

In Britain today families come in all shapes and sizes. Liberal Democrats believe every family should get the support it needs to thrive, from help with childcare through to better support for carers and elderly parents.

Liberal Democrats will improve life for your family. On top of our tax cuts to put £700 in the pockets of millions of low and middle income earners, we will allow **mums and dads to share parental leave between them** so they can arrange family life in the way that suits them best. We will provide **better support for children** and young adults at risk to help them thrive. We will **restore the earnings link** for pensions and **extend the Winter Fuel Payment to people with severe disabilities**. And we will **protect families from unfair bills**.

help for families, right from the start

The first weeks, months and years after a child is born are enormously important, but the systems at the moment are simply too inflexible. When a baby is born, the mother gets a year's leave and the father gets just two weeks, meaning the mother has to take the lion's share, even if their partner would rather share things more equally.

Liberal Democrats will:

- Give fathers the right to time off for ante-natal appointments.
- Allow parents to share the full allocation of maternity and paternity leave between them in whatever way suits them best.
- Protect existing childcare support arrangements until the nation's finances can support a longer term solution: a move to 20 hours free childcare for every child, from the age of 18 months.

- Seek to extend the period of shared parental leave up to 18 months when resources and economic circumstances allow.
- Support efforts by childcare providers to encourage more men to work in this hugely important and undervalued profession.
- Extend the right to request flexible working to all employees, making it easier for grandparents, for example, to take a caring role.

helping families stay strong

Every child deserves a happy life free from poverty and free from fear. Children face too many difficulties in today's Britain. The Government is going to fall far short of its target to cut child poverty, and young people have been demonised by a generation of politicians more interested in sounding tough than in offering help. Children are also the main victims of family breakdown.

Liberal Democrats will:

- Maintain the commitment to end child poverty in the UK by 2020.
- Enact the UN Convention on the Rights of the Child into UK law, ending the detention of children for immigration purposes.
- Support the objective of at least a 70 per cent reduction in child maltreatment by 2030, promoted by the WAVE trust.
- Help protect children and young people from developing negative body images by regulating airbrushing in adverts.



- Tackle online bullying by backing quick-report buttons on social networking sites, enabling offensive postings to be speedily removed.
- Set the minimum wage at the same level for all workers over 16, except for those on apprenticeships.

dignity and security in later life

The way we treat older people is the mark of a fair society. Older people have worked hard and contributed to society for decades: they deserve a fair deal. Liberal Democrats will increase the inadequate basic state pension and ensure fair treatment for everyone from government, public services and business alike.

That is why Liberal Democrats will:

- Immediately restore the link between the basic state pension and earnings. We will uprate the state pension annually by whichever is the higher of growth of earnings, growth of prices or 2.5 per cent.

- Increase the income tax threshold to £10,000, saving pensioners £100 a year.
- Scrap compulsory retirement ages, allowing those who wish to continue in work to do so.
- Give you control over your own pension by scrapping the rules that compel you to buy an annuity when you reach 75.
- In the long term, aim to bring in a Citizen's Pension that will be paid to all UK citizens who are long-term residents, set at the level of the Pension Credit, but this can only be done when resources allow.
- Begin a national programme to insulate more homes, paid for by the savings from lower energy bills.

We are committed to free personal care for the elderly in Scotland.

a fair deal for consumers

While open markets usually deliver opportunity and prosperity, sometimes markets fail and consumers are badly treated by big business. The banks have exploited their position of power to impose unfair charges. Energy bills are far too expensive for many people, and suppliers have not done enough to protect those who cannot afford to keep warm.

We will:

- Change the tariffs used by energy supply companies so the first, essential, energy you use is the cheapest. We'll ensure that effective energy efficiency measures are introduced to keep bills low and that

'social tariffs' are available to guarantee the best price for all those in most need.

- Legislate to end to unfair bank and financial transaction charges, so you cannot be charged more than the costs incurred.
- Improve access to banking for all with a PostBank, revenues from which will also help to secure the future of the Post Office.
- Impose maximum interest rates for credit cards and store cards, following consultation with the financial industry and consumer groups.
- Introduce a Universal Service Code to secure high quality customer service in the private and public sectors, for example by requiring that the customer service phone number is free from mobiles and landlines.
- Establish a local competition office within the OFT to investigate anti-competitive practices at a local and regional level, enabling a local competition test for planning applications for new retail developments.
- Require airlines to be honest and upfront about pricing, ending the practice of adding hidden charges.
- Make Network Rail refund a third of your ticket price if you have to take a rail replacement bus service.
- Improve resource efficiency and reduce waste through requiring better design and durability product standards and reducing excess packaging.
- End testing of household products on animals.