

FAR FEWER FREE TV LICENCES FOR THE OVER-75s

By Andrew Harris



BBC – which is only one provider – is introducing the cut in a bid to save £745 million. It is hard not to link this saving with the multi-million cost of the salary packages for the BBC's presenters and top stars. For many people it will seem to reverse Robin Hood's idea of robbing the rich to pay the poor!

It might be supposed that young people resent over-75s being entitled to free TV licences. Yet an opinion survey commissioned by the Daily Express revealed that at least 62% of those aged 18-34 described the move as 'unfair'. When asked if it was wrong that some pensioners may have to give up their televisions no fewer than 75% of such young people said it would be unfair.

Other aspects of this change worry your columnist –

- Much of the advice about the new regime is provided via the internet yet when your columnist was inspecting many flats – for fire safety reasons – the great majority of elderly residents had no access to the internet.

- There is a case for using some of

In a spectacularly mean-minded move the BBC is slashing the number of free TV licences for those aged 75 and over from the 1st June next year. Only over-75s receiving Pension Credit will qualify for free licences from that date. But that is only 1.5 million people – or 29% - of the 5.2 million who would be

entitled to free viewing if this change was abandoned. That means that an estimated 3.7 million over-75s will lose out unless they successfully apply for Pension Credit – known as the benefit least taken up by qualifying pensioners.

Despite a licence being necessary to view all terrestrial channels, the

the Pension Credit budget to fund TV licences for more of the over-75s rather than drive a huge number of over-75s to apply for Pension Credit just to qualify for a free TV licence?

- It is to be hoped that some of the charities for the elderly will help over-75s to apply for Pension Credit. It can be very challenging for the very elderly. Martin Lewis – the founder of www.MoneySavingExpert.com says “I hope the BBC will launch a campaign to push take-up of the benefit”.

- There is much evidence that watching TV is good for the elderly for physical and social reasons – especially those living alone. It would be cruel to deny it to anybody.

Pension Credit is a tax-free benefit aimed at retired people on low incomes. It is means-tested but for those who qualify it can be worth thousands of pounds a year. However an estimated 1.3 million eligible households don't claim the top-up – in many cases because they don't realise they are entitled to it. By claiming Pension Credit the elderly can also qualify for several benefits such as council tax reduction, cold weather payments, free dental care and, of course, a free TV licence from June 2020 for those over 75.

The BBC says that pensioners who currently have a free over-75 licence will be contacted in the next few weeks with details of what they have to do from next June. There will be three options –

- Those who will still qualify for a free TV licence will need to use a “self-verification system” to prove they receive pension credit. The BBC now says it will work with older people's and support organisations to make the claiming process as easy as possible.

- Those who will be over 75 but don't receive Pension Credit will be covered by their current free licence until the 31st May 2020. After this date they

will need to pay - £154.50 for colour – unless they successfully claim Pension Credit.

- The BBC says it will set up a new payment plan to help over-75s pay for their licences after the new rules come in. It will now include options to spread the cost as well as providing telephone support.

The new government and/or the BBC may yet relent. Failing that if you are over 75 from the 1st June next year you get a free TV licence if you're on Pension Credit or you pay the fee if you are not and no charitable help is available.

