

'To ask her majesty's Government what plans they have to discuss with the incoming Director General of the BBC the withdrawal of free TV licences for people aged over 75' – Lord Foulkes of Cumnock

Monday 6th July 2020

Following a BBC consultation, the free TV licence for over 75s will come to an end on 1 August 2020. This change has been delayed from June 2020 in recognition of the exceptional circumstances being brought about by Coronavirus.

Independent Age believe it is inappropriate for the BBC to have determined the future eligibility criteria for free TV licences for over 75s. **The UK Government must take responsibility for this decision and ensure that the poorest older people are protected.**

Independent Age is extremely concerned about the BBC's decision to link the free TV licences to Pension Credit. **Pension Credit is a payment intended for the hardest pressed pensioners, but many eligible people don't receive it.**

Recent figures from the DWP show the take-up rate for Pension Credit remains static at 61%. **Pension Credit is therefore not an adequate marker of being on a low income.** Not only will thousands of over 75s continue to miss out on vital support, but they will now be hit by a bill of at least £154.50.

This proposal comes at a time of great financial uncertainty for households across the country due to the COVID-19 outbreak, whilst the impact of social isolation and loneliness has been exacerbated for many older people.

Pension Credit provision

Pension Credit is there to help the poorest pensioners in our society but the current system does not work, and almost 40% of those entitled to it do not receive it.

- It is estimated that as many as 1.15 million households are missing out across Great Britain
- Up to £2.5 billion of Pension Credit went unclaimed in 2017/18
- It is estimated that 670,000 single women are missing out on Pension Credit
- 1.9 million (16%) pensioners are living in poverty in the UK, which is an increase of 330,000 in the last 5 years.

Currently, an estimated two in five older people who are eligible for Pension Credit are missing out – these are funds allocated to eradicating pensioner poverty. Reasons for low take-up can include lack of awareness, stigma associated with claiming, and the complex application process.

The Government should take responsibility for all welfare reforms rather than delegating this decision to the BBC

It is the Government's responsibility to ensure that older people receive the financial support they need. These are not decisions that should be delegated.

Changes to benefits should be made with an understanding of the overall context and impact on those affected and should not be made in isolation or on a piecemeal basis. It is up to the Government to carry out this assessment and decide the future of free TV licences for over 75s.

We would not expect reforms to universal entitlements, such as Winter Fuel Payments and concessionary bus travel, to be determined by anyone other than the Government. The same should be expected for free TV licences.

The UK Government must commit to ensuring that everyone who is entitled to Pension Credit receives it

Independent Age has continually campaigned for the Government to take responsibility for improving take-up figures of Pension Credit. We asked the public in a recent survey and 95% of respondents across Great Britain told us that they believe the Government should take more responsibility for ensuring those entitled to Pension Credit receive it.

In March 2020, the Scottish Parliament's Social Security Committee report on benefit take-up highlighted glaring problems with the UK Government's handling of Pension Credit take-up.

We were shocked to discover that there is no written strategy to address this longstanding problem, despite two million pensioners currently living in poverty. Furthermore, when giving oral evidence to the committee the DWP confirmed that if all older people were to receive the benefits they were entitled to, pensioner poverty would be virtually eliminated'.

The 12-week Pension Credit awareness-raising campaign recently announced by the DWP is welcome, but initiatives to improve take-up need to be continuous. This campaign must be robustly evaluated, considering variables such as the changes to TV licence policy, to properly understand what works.

Simply continuing previous approaches, such as just focusing on a new awareness-raising campaign, won't make the difference. For nearly a decade, no new research about the low take-up of Pension Credit has been published by successive governments. This campaign is a step in the right direction, but different barriers affect different populations, so more targeted intervention is needed.

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