**Old Grey Matter article for publication in EADT Saturday 13th October 2018**

**Pay up please!**

Two articles in the October Campaign bulletin of the National Pensioners Convention (NPC) caught my eye. The first was the article titled 'BBC begins review of TV Licence for over 75s.' It states BBC Director General, Tony Hall has revealed that the broadcaster is considering the future of the free TV licence for the over 75s, now that it has started to take over responsibility for funding the concession. However, the announcement comes as little surprise given the way in which the BBC was forced to pick up the bill for the benefit by the former Chancellor, George Osborne.

In 2015, Mr Osborne made it clear that the corporation would only get its charter renewed long with its funding if it agreed to take on the cost of the free TV licence. Already the BBC is said to be considering raising the age at which the concession is offered - maybe setting it to 80 or 85; means-testing it so that only those on Pension Credit will qualify or scrapping it altogether.

The concession was originally introduced by Gordon Brown in 2000 and is estimated to now cost £750m a year. At the time of the original announcement the NPC said the Chancellor had effectively “privatised government cuts at the expense of Britain’s older generation by getting the BBC to carry out its dirty work.” The BBC has also considered using well paid older celebrities such as Dame Helen Mirren, Lord Melvyn Bragg and Sir Michael Parkinson to encourage older people to give up their free licence.

Jan Shortt, NPC general secretary said: “Loneliness among pensioners is increasing and the TV is the main form of companionship for 45% of over 75s. The government should therefore take back responsibility for funding what is a part of wider welfare policy.”

The other article has the headline ‘Congratulations on reaching 65 - here’s a bill for £30K.’ The latest suggestion for solving the funding crisis in social care will come as a bit of a shock to those reaching their 65th birthday. The Social Market Foundation think tank has proposed that everyone on their 65th birthday should pay £30,000 (if they have property worth more than £150,000). Those who do not have the money available will have it taken from the sale of their house at a later date. Interestingly, it would take someone at work 176 years to pay this amount in additional income tax if it went up by 1%. Critics have also noted that a flat rate charge obviously represents a bigger proportion of wealth for those who own modest properties compared to those living in a mansion.

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