

Bereavement financial support



A guide to Government funded financial support
that is available for the bereaved

All information correct at time of printing - December 2021

All information gathered from www.gov.uk and correct at the time of printing – December 2021

All rights reserved. This leaflet is advisory and acts as a sign-post to help you understand what financial support may be available to you. All financial support from HM Government is subject to individual circumstances and eligibility.

Speak to the Department for Work and Pensions (DWP) Bereavement Service for more details.

Phone the Department for Work and Pensions (DWP) Bereavement Service to check if:

- you can get bereavement benefits
- the death will affect any other benefits you're already claiming

DWP Bereavement Service

Telephone: 0800 731 0469

Textphone: 0800 731 0464

www.gov.uk/when-someone-dies

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Bereavement Support Payment (BSP)

You may be able to get Bereavement Support Payment (BSP) if your husband, wife or civil partner died in the last 21 months.

Eligibility

You must claim within 3 months of your partner's death to get the full amount. You can claim up to 21 months after their death but you'll get fewer monthly payments.

Bereavement Support Payment has replaced Bereavement Allowance (previously Widow's Pension), Bereavement Payment, and Widowed Parent's Allowance.

You could be eligible if your partner either:

- paid National Insurance contributions for at least 25 weeks in one tax year since 6 April 1975
- died because of an accident at work or a disease caused by work

When they died you must have been:

- under State Pension age
- living in the UK or a country that pays bereavement benefits

You cannot claim BSP if you're in prison.

Find out more, including how to claim by visiting:

www.gov.uk/bereavement-support-payment

Get help with funeral costs

Funeral Expenses Payment

You could get a Funeral Expenses Payment (also called a Funeral Payment) if you get certain benefits and need help to pay for a funeral you're arranging.

What you'll get

Funeral Expenses Payment can help pay for some of the costs of the following:

- burial fees for a particular plot
- cremation fees, including the cost of the doctor's certificate
- travel to arrange or go to the funeral
- the cost of moving the body within the UK, if it's being moved more than 50 miles
- death certificates or other documents

You can also get up to £1,000 for any other funeral expenses, such as funeral director's fees, flowers or the coffin.

The payment will not usually cover all of the costs of the funeral. How much you get depends on your circumstances. This includes any other money that's available to cover the costs, for example from an insurance policy or the deceased person's estate.

If the deceased had a pre-paid funeral plan, you can only get up to £120 to help pay for items not covered by their plan.

Find out more, including how to claim by visiting:

www.gov.uk/funeral-payments

Your benefits, tax and pension after the death of a spouse

Tax and National Insurance

Your income will probably change after the death of your husband, wife or civil partner. If you get extra money from pensions, annuities, benefits or an inheritance, you may need to pay more tax. You may be on a lower income and need to pay less tax.

Your tax allowances - the income you do not pay tax on - may also change.

Tax allowances

If you pay Income Tax, you'll have a Personal Allowance - income you do not pay tax on. Your allowance may change if your income changes. HMRC will automatically adjust your Personal Allowance when you tell them about your change of income.

Benefits

You'll have to make new claims for some benefits that your husband, wife or civil partner was claiming for your family. You may also be able to claim other benefits to help with your bereavement or if you're on a lower income because of the death.

Child Benefit

You'll need to make a new claim for Child Benefit if you were not the person named as the claimant on the original claim form.

Tax credits

You should tell the Tax Credit Office about the death within one month if you have not already heard from them. Phone the Tax Credit Helpline to report the death.

If your income is lower

You may be able to get benefits if you're on a lower income following the death of your husband, wife or civil partner. Use a benefits calculator to work out what benefits you can get and find out how to claim.

You may also be able to apply for:

- Winter Fuel Payment - if you were born on or before 5 July 1952
- Cold Weather Payment - if you're on a low income
- Warm Home Discount Scheme

You may have to pay income tax on some benefits you claim.

Pensions

You may be able to get extra pension payments from your husband, wife or civil partner's pension or National Insurance contributions.

State Pension

You need to be over State Pension age to claim extra payments from your husband, wife or civil partner's State Pension.

What you get and how you claim will depend on whether you reached State Pension age before or after 6 April 2016. Contact the Pension Service to check what you can claim.

If you reached State Pension age before 6 April 2016

You'll get any State Pension based on your husband, wife or civil partner's National Insurance contribution when you claim your own pension.

You will not get it if you remarry or form a new civil partnership before you reach State Pension age.

If you reached State Pension age on or after 6 April 2016

You'll receive the 'new State Pension' and you may be able to inherit an extra payment on top of your pension.

Private pensions

You may get payments from your husband, wife or civil partner's workplace, personal or stakeholder pension - it will depend on the pension scheme. Contact the pension scheme to find out.

You'll have to pay tax on those payments if the pension provider does not pay it for you.

War Widow's or Widower's Pension

You may be able to get War Widow's or Widower Pension - if your husband, wife or civil partner died because of their service in the Armed Forces or because of a war.

Find out more, including how to claim by visiting:

www.gov.uk/death-spouse-benefits-tax-pension/pensions

War Widow(er) Pension

You may be entitled to War Widow's or Widower's Pension if your wife, husband or civil partner died as a result of their service in Her Majesty's (HM) Armed Forces or during a time of war. They must have served before 6 April 2005, but you may be eligible if they died of an illness or injury later.

Eligibility

One of the following must apply. Your husband, wife or civil partner

- died as result of their service in HM Armed Forces before 6 April 2005
- was a civil defence volunteer or a civilian and their death was a result of the 1939 to 1945 war
- was a merchant seaman, a member of the naval auxiliary services, or a coastguard and their death was a result of an injury or disease they got during a war or because they were a prisoner of war
- died as a result of their service as a member of the Polish Forces under British command during the 1939 to 1945 war, or in the Polish Resettlement Forces
- was getting a War Pensions Constant Attendance Allowance at the time of their death, or would have been had they not been in hospital
- was getting a War Disablement Pension at the 80% rate or higher and was getting Unemployability Supplement

You may be entitled to a pension if you lived with a partner as husband and wife or as civil partners.

Illness, injury and death on or after 6 April 2005

If your partner was injured, developed an illness or died as a result of service on or after 6 April 2005, you can claim through the Armed Forces Compensation Scheme.

What you'll get

War Widow's or Widower's Pension is paid at different rates depending on your age and circumstances. You do not pay tax on it.

Funeral expenses

Veterans UK may be able to pay a grant of up to £2,200 towards a veteran's funeral if any of the following apply:

- death was due to service before 6 April 2005
- War Pensions Constant Attendance Allowance was being paid or would have been paid if the war pensioner had not been in hospital when they died
- Unemployability Supplement was being paid at the time of death and the War Disablement Pension was assessed at 80% or more
- The payment can be made to the veteran's widow or widower, next of kin or person paying for the funeral.

You must make a claim within 3 months of the funeral.

Find out more, including how to claim by visiting:

www.gov.uk/war-widow-pension

Support for child funeral costs

Children's Funeral Fund for England

The Children's Funeral Fund for England can help to pay for some of the costs of a funeral for a child under 18 or a baby stillborn after the 24th week of pregnancy.

It is not means-tested: what you earn or how much you have in savings will not affect what you get. The burial or cremation must take place in England.

What the fund covers

The Children's Funeral Fund for England can help pay for the:

- burial fees
- cremation fees, including the cost of a doctor's certificate
- coffin, shroud or casket (up to a cost of £300)

If you have other funeral expenses, you might be able to apply for Funeral Expenses Payment to cover them. You or your partner must be getting certain benefits - check if you're eligible for Funeral Expenses Payment.

How claiming works

The fees for the burial or cremation can be claimed directly by the burial or cremation provider - you should not be charged. How to claim for some other expenses (for example, the coffin) depends on if you are using a funeral director or not.

Claims must be made within 6 months of the funeral.

If you are using a funeral director

You do not need to submit any claims yourself.

The burial or cremation provider can claim for the fees of a burial or cremation. The money will be paid directly to them. Your funeral director can claim for some other funeral expenses (for example, the coffin). The money will be paid directly to them.

If you are not using a funeral director

The burial or cremation provider can claim for the fees of a burial or cremation. The money will be paid directly to them.

Find out more, including how to claim by visiting:

www.gov.uk/child-funeral-costs

Child Benefit if a child dies

If a child dies

You'll usually get Child Benefit for 8 weeks after the child dies. If they would have had their 20th birthday before the 8 weeks are up, Child Benefit will stop on the following Monday.

If you've already claimed

You'll need to tell the Child Benefit Office as soon as possible if a child you're getting Child Benefit for dies. The Child Benefit Office will let other parts of HM Revenue and Customs (HMRC) know, so you only have to get in touch with HMRC once.

If you haven't claimed yet

If the child died before you sent a claim form, you can still send one (unless the child was stillborn).

If your child died before the end of the week they were born in, the 8 weeks will start from the Monday following the death. Child Benefit can only be backdated for up to 3 months. The longer you leave your claim, the less you'll get.

If you opted out of receiving Child Benefit

You still need to tell the Child Benefit Office as soon as possible if a child eligible for Child Benefit dies.

Find out more, including how to claim by visiting:

www.gov.uk/child-benefit-child-parent-dies

Guardian's Allowance

You could get Guardian's Allowance if you're bringing up a child whose parents have died. You may also be eligible if there's one surviving parent.

The Guardian's Allowance rate is £18 a week. You get it on top of Child Benefit and it's tax-free.

You must tell the Guardian's Allowance Unit about certain changes to your circumstances.

Effect on other benefits

Guardian's Allowance does not count as income if you're claiming tax credits, Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance.

Guardian's Allowance is not affected by the High Income Child Benefit charge. If you decide not to be paid Child Benefit your Guardian's Allowance can continue. Guardian's Allowance does not count towards the benefit cap.

Eligibility

To get Guardian's Allowance all of the following must apply:

- you're bringing up someone else's child
- the child's parents are dead (see conditions for one surviving parent)
- you qualify for Child Benefit
- one of the parents was born in the UK (or was living in the UK since the age of 16 for at least 52 weeks in any 2-year period)

If you adopt a child you may still get Guardian's Allowance as long as you were getting it before you adopted the child.

Find out more, including how to claim by visiting:

www.gov.uk/guardians-allowance

Statutory Parental Bereavement Pay and Leave

You and your partner may be able to take time off work if your child dies before they turn 18, or if you have a stillbirth after 24 weeks of pregnancy.

The death or stillbirth must have happened on or after 6 April 2020.

You might be able to get leave, pay or both. You may be eligible for:

- Parental Bereavement Leave
- Statutory Parental Bereavement Pay

There are rules about when you can take your leave and pay and how to claim.

You can only claim Statutory Parental Bereavement Pay and Leave if you're employed in England, Scotland or Wales.

Parental Bereavement Leave

You can take 2 weeks' leave from the first day of your employment for each child who has died or was stillborn if you're eligible. A week is the same number of days that you normally work in a week

You can take:

- 2 weeks together
- 2 separate weeks of leave
- only one week of leave

Statutory Parental Bereavement Pay

You'll be able to get either £151.97 a week or 90% of your average weekly earnings (whichever is lower) if you're eligible.

Any money you get is paid the same way as your wages, for example weekly or monthly, along with deductions for tax and National Insurance.

Find out more, including how to claim by visiting:

www.gov.uk/parental-bereavement-pay-leave



Our promise

We will give you the best end of life care, support and experience with a compassionate and ethical approach.

Whether you're arranging a funeral now or planning for the future, we'll give you the time, understanding and respect to ensure a fitting tribute.



Our funeral homes:

A Monger Funeral Directors

The Old Forge, Sherbourne St John,
Basingstoke, RG24 9LE
01256 851124
amongerfuneraldirectors.co.uk

Camberley and District Funeral Directors

337 Yorktown Road, College Town,
Camberley, GU47 0QA
01276 33241
camberleyanddistrict.co.uk

Howe and Son Funeral Directors

Bear Hill, Kingsclere,
Newbury, RG20 5QA
01635 298303
howeandson.co.uk

J B Hall Funeral Directors

142 Finchampstead Road,
Wokingham, RG41 2NU
01189 793623
jballfuneraldirectors.co.uk

J Edwards Funeral Directors

13 St Georges Walk,
Waterlooville, PO7 7TU
02392 262194
jedwardsfuneraldirectors.co.uk

Lines Bannister Funeral Directors

69 High Street, Ascot, SL5 7HP
01344 620266
linesbannister.co.uk