

# Factsheet

Promoting independence, well being and health

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## Bereavement Support Payment and Help with Funeral Costs



This factsheet was produced in July 2019. See website for latest version.

## What is bereavement support payment?

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Bereavement support payment is a short term benefit which replaced the old bereavement benefits system from 6 April 2017. It may be paid to a surviving spouse or civil partner and consists of an initial lump sum payment followed by up to 18 monthly payments. There are two rates of payment - higher and standard:

- the higher rate is a lump sum payment of £3,500 followed by up to 18 monthly payments of £350.
- the standard rate is a lump sum payment of £2,500 followed by up to 18 monthly payments of £100

You may be paid the higher rate if you have children and:

- you are entitled to child benefit **or**
- you were pregnant when your spouse or civil partner died

Bereavement payment is not means-tested and is non-taxable. It can continue to be paid if you start to cohabit with a new partner, enter into a civil partnership or remarry.

## Can I get bereavement support payment?

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You may be paid a bereavement support payment if your husband, wife or civil partner died on or after the 6th April 2017. You must be under state pension age - see [www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age)

Your late spouse or civil partner must have paid enough national insurance (NI) contributions in any one tax year during their 'working life' unless they died because of an industrial injury or disease. However, only class 1 or class 2 contributions count. Your own NI contributions do not count.

You must be ordinarily resident in this country when your spouse or civil partner died although there are some exceptions. Seek advice if you are in this position.

You cannot get bereavement support payment if you had divorced your spouse or your civil partnership was dissolved when your spouse or civil partner died.

Bereavement support payment cannot be paid if you have reached state pension age. If you reach pension age during the 18 month BSP payment period your bereavement support payment will stop and you may then claim your state pension.

## When should I make a claim for bereavement support payment?

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You must make a claim within 3 months of the date of your spouse or civil partner's death to get bereavement support payment automatically backdated to the date of death. This means you will get the maximum 18 months of payment.

If you claim after 3 months your claim can only be backdated for three months and your bereavement support payment will still end 18 months from the date of death of your spouse or civil partner.

You must make a claim within 12 months of the date of death to get the initial lump sum payment.

## Does bereavement support payment affect any other benefits I get?

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You may be able to get other benefits to top up your bereavement support payment.

### **Housing benefit; income-based jobseekers allowance (IBJSA); income-related employment and support allowance (IRESA); state pension credit**

The initial BSP lump sum payment of £3,500 or £2,500 counts as capital but is disregarded for 52 weeks from the date of payment.

If the initial payment includes any arrears of bereavement support payment, these will also count as capital and be disregarded for 52 weeks from the date of payment.

The monthly payments of bereavement support payment will be disregarded as income for one month from the date of payment. However, any unspent money at the end of the month will count as capital and not be disregarded.

This means that for working age people getting IB-JSA, IRESA, or housing benefit, if your capital goes over the lower limit of £6,000 you may get a reduced amount of means-tested benefit. If it goes above £16,000 you will not be entitled to means-tested benefits.

For pension credit, if your capital goes above £10,000 you will need to let the Pension Service know as this could reduce the amount you get.

You must notify the DWP and the local authority who administers your housing benefit of any changes that affect your capital either after 1 month or 52 weeks as appropriate.

## Universal credit

If you are getting universal credit the regular monthly payment will be disregarded for the period it is paid and will not be used in the calculation. However, if you receive arrears of the regular monthly payment these will count as capital.

The lump sum payment will not count as capital if you claim within 12 months or less of the death of your spouse or civil partner.

## Tax credits

Bereavement support payment is ignored in the calculation of child tax credit and working tax credit.

## Non means-tested benefits

If you are claiming contributory ESA or contribution-based JSA you can continue to be paid these benefits and still be paid any bereavement support payment.

Bereavement support payment is not taken into account when calculating the benefit cap.

## How do I claim bereavement support payment?

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You can claim bereavement support payment by downloading a form from <https://www.gov.uk/government/publications/bereavement-support-payment-claim-form> You will need to post this to: Bereavement Support Payment, Mail Handling Site A, Wolverhampton, WV98 2BS

Alternatively, you can call 0800 731 0469 for a form or have your claim taken over the phone. You will need to have your late spouse or civil partner's national insurance number to hand and details of your bank account.

Bereavement support payment is usually paid monthly in arrears on the same day of the month as the date of death of your late spouse or civil partner.

## What if your spouse or civil partner died before 6 April 2017?

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If your husband, wife or civil partner died before 6 April 2017 and you are bringing up children, you may still be able to get **widowed parent's allowance** and this can be paid until your children are no longer in full time non-advanced education.

If in doubt, make a claim - phone 0800 731 0469.

See [www.gov.uk](http://www.gov.uk) for more information.

## Help with funeral costs

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### Funeral expenses payment

You may be able to get help from the DWP's social fund if you or your partner are responsible for funeral expenses and get one or more of the following benefits:

- income support
- income-based job seekers allowance
- income-related employment and support allowance
- housing benefit
- child tax credit which includes a child or disabled child element
- working tax credit including the disability or severe disability element
- pension credit
- universal credit

The DWP will check to see if they consider it is reasonable for you or your partner to claim responsibility for the funeral.

Phone the Bereavement Service Helpline on 0800 731 0469 or download a claim form SF200 from [www.gov.uk/funeral-payments/how-to-claim](http://www.gov.uk/funeral-payments/how-to-claim)

There are strict time limits. You must claim within six months of the date of the funeral and there are no provisions for a late claim.

### Children's funeral fund (CFF) for England

From 23 July 2019 the CFF 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.

The fund 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)

This payment is not means-tested and there are no nationality or residence requirements. The burial must take place in England.

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 whether you are using a funeral director or not.

Claims must be made within 6 months of the funeral.

If you have other expenses you may also be able to claim a funeral expenses payment if you are getting certain benefits – see above.

For more information about the CFF see [www.gov.uk/child-funeral-costs](http://www.gov.uk/child-funeral-costs)

We hope you have found this factsheet, useful. If you have any comments to make about content – things you would like to see or other changes you think we should make, please let us know on [moneyadvice.unit@hertfordshire.gov.uk](mailto:moneyadvice.unit@hertfordshire.gov.uk)

Unfortunately, we can't assist with individual benefit queries – please see list of advice agencies below.

## Further help and advice

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### **Citizens Advice**

Online information:

Information about local CA and opening times:

0344 4111 444

[www.adviceguide.org.uk](http://www.adviceguide.org.uk)

<http://www.hcas.org.uk/>

### **GOV.UK**

Detailed information on what to do when someone dies

[www.gov.uk/after-a-death](http://www.gov.uk/after-a-death)

### **DWP Bereavement Service Helpline**

To claim bereavement benefits

0800 731 0469

### **Cruse**

Organisation for bereavement care on

[www.cruse.org.uk](http://www.cruse.org.uk)

0808 808 1677

### **Winston's Wish**

A service for bereaved children and families

[www.winstonswish.org.uk](http://www.winstonswish.org.uk)

0845 2030405

### **Down to Earth**

Practical support for people struggling with funeral costs

[www.quakersocialaction.org.uk/we-can-help/helping-funerals/down-earth/reducing-funeral-related-debt](http://www.quakersocialaction.org.uk/we-can-help/helping-funerals/down-earth/reducing-funeral-related-debt)

## How you can contact Hertfordshire County Council

### **Our website**

Information about adult social care – find about care services, day centres and apply online for meals on wheels

or a Blue Badge. You can also comment, compliment and complain.

[www.hertfordshire.gov.uk/adults](http://www.hertfordshire.gov.uk/adults)

### **Hertfordshire Directory**

Find national and local community groups, charities, services and activities

[www.hertfordshire.gov.uk/directory](http://www.hertfordshire.gov.uk/directory)

### **HertsHelp**

Independent information and advice on local community services and care funding

### **Money Advice Unit**

☎ 0300 123 4040

🌐 [www.hertfordshire.gov.uk](http://www.hertfordshire.gov.uk)

Telephone: 0300 123 4044  
Minicom: 0300 456 2364  
Email: [info@hertshelp.net](mailto:info@hertshelp.net)

### Contact us

For information on how to get care and support

Email: [contact@hertfordshire.gov.uk](mailto:contact@hertfordshire.gov.uk)

Telephone: 0300 123 4042

Textphone: 0300 123 4041



[British Sign Language \(BSL\) video interpreting service](#) available

Monday to Friday 8am-6pm.

### Drop in

To your local library – see [www.hertfordshire.gov.uk/libraries](http://www.hertfordshire.gov.uk/libraries)

### If you are worried that you or someone you know is at risk of abuse or neglect

Call us on 0300 123 4042 (24 hours a day)

### If you need help to understand

Call 0300 123 4042 if you would like help to understand this information or need it in a different format. You can also ask to speak to someone in your own language.

Calls to 0300 cost no more than a national rate call to a 01 or 02 number

*This information is correct at time of print. It is for guidance only and is not an authoritative statement of the law.*