

What is a Bereavement Support Payment?

Bereavement Support Payment gives financial help to deal with some of the immediate costs following the death of a spouse or civil partner. We know that this will be a very difficult time for anyone who has lost a loved one, and for their family. This may include financial difficulties. It is important therefore that you are aware that financial support may be available.

Bereavement Support Payment has been paid since 2017 and replaced the following forms of support:

- Bereavement Allowance (previously called Widow's Pension)
- Bereavement Payment
- Widowed Parent's Allowance.

If eligible you may be entitled to an initial lump sum payment plus smaller monthly payments for up to 18 months.

How much you will receive will depend on you meeting the eligibility criteria, what your household circumstances were at the time of the death of your spouse or civil partner, and how long after their death your application for support is received.

What are the eligibility requirements?

To be eligible for this support you or your partner do not need to be getting, or previously have been in receipt of any other benefits. You will qualify for Bereavement Support Payment if:

- your spouse or civil partner died on or after 6 April 2017
- you were under State Pension age when your spouse or civil partner died
- you were resident in the UK at the time of their death, or live in a country where the UK has a relevant European Union or reciprocal agreement
- your spouse or civil partner had paid a minimum of 25 Class 1 or Class 2 National Insurance contributions in any single tax year during their working life (ie paid at least 25 contributions in one year). Exceptions to this may apply, for example, you may still qualify if the minimum contributions have not been met due to your spouse

or civil partner having died as a result of an industrial accident or prescribed disease, or if they were unable to work due to a disability.

Re-marrying, or entering into a new civil partnership, will not impact on the payments you receive.

What is the level of support?

There are two rates of Bereavement Support Payment – ‘standard rate’ and ‘higher rate’. The rate at which the payments are made is dependent on the household circumstances at the time of the death. All payments are tax free.

Higher rate: You are entitled to the Higher Rate if you were entitled to Child Benefit for at least one dependent child or were pregnant at the date of your spouse or civil partner’s death. If eligible you will receive an initial payment of £3,500 and up to 18 monthly payments of £350.

Standard rate: You are entitled to the Standard Rate if you were not pregnant or have no dependent children. If eligible you will receive an initial payment of £2,500 and up to 18 monthly payments of £100.

Your payments will be paid directly into your bank or building society account and will not affect any other benefits you receive however, in some circumstances, they may be treated as savings when applying for other benefits.

When you apply for support will impact on the payments you receive

To be eligible for up to 18 monthly payments, your claim for support must be made within three months of the death of your spouse or civil partner.

To be eligible for the initial lump sum payment, your claim for support must have been made within 12 months of their death.

You can submit a claim for support up to 21 months after their death but your payments will be less.

How to submit a claim

To support your claim for support you can either phone the Bereavement Service or download an application form online.

The Bereavement Service offers relatives a single point of contact for reporting a death to the Department for Communities and helps access any other benefits an applicant may be entitled to.

Call Freephone: 0800 085 2463

To download an application form visit www.nidirect.gov.uk/publications/bereavement-support-payment-application-form

If you live in England, Scotland or Wales the application process is different. To apply or for further information call the GB **Bereavement Service helpline**: 0800 731 0469.

Future Changes to Bereavement Support Payments for parents

Currently, as stated above, Bereavement Support Payments can only be claimed by a surviving member of a couple if they had been married or in a civil partnership at the time of their spouse or civil partner's death.

Under the UK Government's draft plans, Bereavement Support Payments and Widowed Parent's Allowance will be extended to surviving cohabiting partners with children. A surviving partner with dependent children will only need to have lived with the deceased on the date of death.

It's estimated that more than 22,000 families will be able to claim this vital help, totalling an additional £320 million in support for bereaved families over the next five years. Once approved by Parliament, the changes will apply retrospectively from 30 August 2018, with any backdated payments being made as lump sums.

We will update this factsheet when further details of this important change are known.

For more information or for personal advice and guidance please call our Family Benefits Advice Service on 0800 028 3008.