

Bereavement Support Payments for a spouse or partner

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, civil partner and those who were cohabiting at the time of a partner's death. 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, however cohabiting couples have only been eligible to apply for the payment since 9 February 2023. The Bereavement Support Payment 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 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, civil partner or cohabiting partner died on or after 6 April 2017
- you were under State Pension age when your spouse or 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 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 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 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 and the type of relationship you had will impact on the payments you receive

If you had a spouse or civil partner who died, your claim for support must be made within three months of their death to be eligible for up to 18 monthly payments.

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.

Changes to Bereavement Support Payments for cohabiting couples

Eligibility changes to Bereavement Support Payment have been implemented to ensure that more children in bereaved families are equally supported, regardless of their parent's legal relationship status.

These changes are retrospectively effective from 30 August 2018 and came into effect on 9 February 2023. You may now be eligible to a backdated claim of Bereavement Support Payment at the higher rate if you meet the following criteria:

- if you and your partner were living together as if you were married at the time of your partner's death on or after 6 April 2017
- at the time of your partner's death, you were entitled to Child Benefit or were pregnant
- you were under State Pension age on 30 August 2018
- you were resident in the UK at the time of the death or live in a country where the UK has a relevant European Union or reciprocal agreement
- your partner had paid a minimum of 25 Class 1 or Class 2 National Insurance contributions in any single tax year during their working life - exceptions to this may apply: if your partner died as a result of an industrial accident or prescribed disease or was unable to work their entire working life due to a disability

The deadline to apply for any backdated Bereavement Support Payment under these circumstances was 9 November 2024. The most you can get is 9 monthly payments of £350, but you may get fewer payments.

If you were living together as if you were married at the time of your partner's death, and you were not entitled to Child Benefit or pregnant, you have no entitlement to Bereavement Support Payment.

If the date of death of your partner was before 6 April 2017, you may be entitled to Widowed Parents Allowance, please visit www.nidirect.gov.uk/articles/widowed-parents-allowance for more information

How to submit a claim (Northern Ireland)

To support your claim for support you can either phone the Bereavement Service or apply 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

You can apply online at www.nidirect.gov.uk/services/apply-bereavement-support-payment

How to submit a claim (England, Scotland and Wales)

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 151 2012 or visit <http://www.gov.uk/bereavement-support-payment>.

For more information or for personal advice and guidance please contact our Family Benefits Advice Service on fbas@employersforchildcare.org.