

Bereavement Benefits



Bereavement Benefits

This leaflet has been produced by the National Association of Funeral Directors, in conjunction with the Department for Work & Pensions, to offer bereaved people information on the various bereavement benefits available to them.

Introduction

The rules relating to bereavement benefits changed in April 2017. If you live in England, Wales, Scotland or Northern Ireland and your husband, wife or civil partner has recently died you may be eligible to receive a bereavement benefit.

The type of bereavement benefit that you may get depends on when your husband, wife or civil partner died, and whether they paid National Insurance contributions. Any contributions you have paid do not count towards bereavement benefits that you may receive.

There are three types of bereavement benefit: Bereavement Allowance, Widowed Parent's Allowance and Bereavement Payment.

If you're already in receipt of Widow's Pension, Widowed Mother's Allowance or other benefit under earlier rules and have a question about this, you should contact the office that pays your benefit.

There is a benefits calculator available at <https://www.gov.uk/bereavement-allowance> to help you check your eligibility.

Bereavement Payment

Bereavement Payment is a tax-free lump-sum payment of £2,000.00 to help you at the time your husband, wife or civil partner dies.

You may be able to get a £2,000.00 Bereavement Payment if your spouse or civil partner died before 06 April 2017. If your spouse or civil partner died on or after 06 April 2017, you may be eligible for Bereavement Support Payment instead.

You may be able to get Bereavement Payment if, when your husband, wife or civil partner died, you were either:-

- under State Pension age, or
- over State Pension age and your husband, wife or civil partner wasn't entitled to a State Pension based on their own national insurance contributions.

Additionally, your husband, wife or civil partner must have either:-

- paid enough National Insurance contributions, or
- died because of an industrial accident or disease.

You won't be eligible for Bereavement Payment if any of the following are true:-

- you were divorced from your husband, wife or civil partner;
- you're living with another person as husband, wife or civil partner; or
- you're in prison.

You may also be eligible for Widowed Parent's Allowance if you're bringing up children, or Bereavement Allowance.

You can claim Bereavement Payment up to twelve months after your husband, wife or civil partner died.

Widowed Parent's Allowance

You may be eligible for Widowed Parent's Allowance if all the following apply:-

- your husband, wife or civil partner died before 06 April 2017;
- you're under State Pension age;
- you're entitled to Child Benefit for at least one child and your late husband, wife or civil partner was their parent;
- your late husband, wife or civil partner paid National Insurance contributions, or they died as a result of an industrial accident or disease.

You may also claim Widowed Parent's Allowance if you're pregnant and your husband has died, or you're pregnant after fertility treatment and your civil partner has died.

If your husband, wife or civil partner died on or after 06 April 2017 you may be eligible for Bereavement Support Payment instead.

You can't claim Widowed Parent's Allowance if you:-

- were divorced from your husband, wife or civil partner when they died;

- remarry or are living with another person as if you're married to them or as if you've formed a civil partnership;
- were over State Pension age when you were widowed or became a surviving civil partner – you may be able to get extra State Pension; or you
- are in prison.

You may also be eligible for Child Tax Credit, Bereavement Allowance (once your Widowed Parent's Allowance has ended) and Bereavement Payment.

You need to apply for Widowed Parent's Allowance within three months of the date of death to avoid losing any money.

Widowed Parent's Allowance is made up of a basic allowance, (up to £113.70 depending on the National Insurance record of your spouse or civil partner) plus part of the additional State Pension of your spouse or civil partner as described below under 'Inheriting State Pension'.

Bereavement Allowance

Bereavement Allowance is a regular payment for up to 52 weeks from the date your husband, wife or civil partner died. You may be eligible for Bereavement Allowance if all the following apply:-

- your husband, wife or civil partner died before 06 April 2017;
- you were 45 or over when your husband, wife or civil partner died;
- you're under State Pension age;
- your late husband, wife or civil partner paid National Insurance contributions, or they died as a result of an industrial accident or disease.

If your spouse or civil partner died on or after 06 April 2017 you may be eligible for Bereavement Support Payment instead.

You won't be eligible for Bereavement Allowance if you:-

- are bringing up children - you can claim Widowed Parent's Allowance instead;
- remarry or form a new civil partnership;
- live with another person as if you're married or in a civil partnership;
- were divorced from your husband, wife or civil partner before their death;
- were over State Pension age when you were widowed or became a surviving civil partner - you may be able to get extra State Pension;
- you are in prison

The amount you receive depends on the overall level of your husband, wife or civil partner's National Insurance contributions and your age at the time of their death.

The benefit cap limits the amount of benefit that most people aged 16 to 64 can get. Some individual benefits aren't affected, but it may affect the total amount of benefit you get.

Other Benefits you may be able to get:

Inheriting State Pension

If your spouse or civil partner dies, you may be entitled to some State Pension based on their National Insurance contributions. This will be paid with your own State Pension. What you may get will depend on when you reached, or are due to reach, State Pension age yourself.

You reached State Pension age before 06 April 2016

Your State Pension may consist of Basic State Pension and additional State Pension.

If your Basic State Pension is less than the full rate (£122.30 a week at 2017/2018 rates), it may be

increased to the full rate provided your spouse or civil partner had enough National Insurance contributions. If they reached, or were due to reach, State Pension age on or after 06 April 2016 only their contributions up to 05 April 2016 will be included. You may inherit part of your spouse or civil partner's additional State Pension, known as SERPS up to 2002, and State Second Pension from 2002 to 05 April 2016. You may also inherit part of their State Pension top-up (an extra amount of additional State Pension they may have got by paying voluntary Class 3A National Insurance contributions between October 2015 and April 2017).

You may inherit up to 50% of your spouse or civil partner's State Second Pension. The maximum SERPS and State Pension top-up you may inherit depends on your spouse or civil partner's date of birth as shown in the table below:-

Man's date of birth	Woman's date of birth	Maximum % of SERPS and State Pension top up you can inherit
05 October 1937 or before	05 October 1942 or before	100%
06 October 1937 to 05 October 1939	06 October 1942 to 05 October 1944	90%
06 October 1939 to 05 October 1941	06 October 1944 to 05 October 1946	80%
06 October 1941 to 05 October 1943	06 October 1946 to 05 October 1948	70%
06 October 1943 to 05 October 1945	06 October 1948 to 06 July 1950	60%
06 October 1945 and after	06 July 1950 and after	50%

If you're entitled to some additional State Pension of your own, the total amount of your own and your inherited additional State Pension cannot be more than a set limit. For people bereaved in tax year 2017/2018 the limit is £167.26 a week. This means you may inherit less than the maximum amount shown above. State Pension top-up does not count towards the maximum. The amount of SERPS you may inherit will also be affected if your spouse or civil partner had been contracted-out of SERPS before 1997.

You reached, or will reach, State Pension age on or after 06 April 2016

This applies to you if you're a man born on or after 06 April 1951, or a woman born on or after 06 April 1953.

Your State Pension will be based on the rules of the new State Pension which was introduced on 06 April 2016 for people reaching State Pension age on or after that date.

The new State Pension will generally be based on a person's own National Insurance contributions only but there are exceptions.

Widows, widowers and surviving civil partners

You may inherit some of your spouse or civil partner's State Pension if both the following apply:-

- your marriage or civil partnership began before 6 April 2016;
- you have not remarried or formed a new civil partnership before you reached State Pension age, if you were under State Pension age when they died.

What you may inherit will depend on when your spouse or civil partner died or when they reached, or would have reached, State Pension age.

You'll get an inherited amount comprising inherited additional State Pension if you would have been entitled to inherited additional State Pension under the old State Pension rules and either:-

- they died before 06 April 2016, or
- they died on or after 06 April 2016 but had reached State Pension age before 06 April 2016.

You'll get an inherited amount comprising half of their "protected payment" if both the following apply:-

- they died on or after 06 April 2016;
- they reached State Pension age or were due to reach State Pension age on or after 06 April 2016.

Your spouse or civil partner will have a protected payment if the amount of their State Pension worked out using their National Insurance contributions up to 05 April 2016 was more than £155.65.

Your inherited amount will be paid on top of your new State Pension or, if you are not entitled to any new State Pension, it will be paid on its own.

Women who paid reduced-rate National Insurance contributions

Women who had chosen, before May 1977, to pay the reduced-rate of National Insurance contributions available to married women and certain widows may

be able to qualify under transitional rules if they still had the right to pay at the reduced rate at some point within the 35 year period ending on 05 April before they reach State Pension age.

If this applies to you, you'll get a State Pension of about the same as the standard rate of old basic State Pension (£122.30 at 2017/2018 rates if widowed) plus your own Graduated Retirement Benefit and additional State Pension if this is more than you would get based on your own National Insurance contributions under the normal new State Pension rules.

You may also be entitled to inherited State Pension, under the separate transitional rules explained above.

Further information

An interactive guide to these changes is available on gov.uk:

<https://www.gov.uk/state-pension-through-partner>

Contact the Pension Service:

Help making a claim Telephone: 0800 731 7898

Textphone: 0800 731 7339

Welsh language: 0800 731 7936

Monday to Friday, 8am to 6pm (except public holidays)

Child Tax Credit

Child Tax Credit is an allowance you may get if you're responsible for a child who normally lives with you. You can only make one claim for each child.

You may be able to claim Child Tax Credit if you're responsible for children either:-

- aged 16 or under - you can claim up until 31 August after their 16th birthday; or
- under 20 and in eligible education or training.

Whether you qualify and the amount you may get depends on a number of things, such as your household income and the number and ages of the children you have.

For further information, contact the

Tax Credits Helpline:-

Online: www.gov.uk/child-tax-credit

Phone: 0345 300 3900

Textphone: 0345 300 3909

Open 8am to 8pm, Monday to Friday. 8am to 4pm Saturday. Closed Sunday, Christmas Day, Boxing Day and New Year's Day.

Welsh language: 0845 302 1489

Tell Us Once service

Many registrars offer a Tell Us Once service. The Tell Us Once service lets you tell some central and local Government services that need to know about the death by having just one contact. The Tell Us Once service is offered by most local councils on behalf of the Department for Work and Pensions.

The registrar will tell you which Government services are taking part. However, this service is not a claim service and, if you want to make a claim to bereavement benefits, you must either contact the Bereavement Service to make a claim or complete a claim form and send it to the address on the claim form.

Questions & Answers

Q: Will I have to pay income tax on my bereavement benefits?

A: You'll have to pay tax if you get Bereavement Allowance or Widowed Parent's Allowance. You must include these benefits in your tax return. Even if you've no other income, you must let your tax office know as soon as you start getting any of these benefits.

You don't have to pay tax on your Bereavement Payment or the Christmas Bonus. If you claimed Widowed Parent's Allowance before 2003, you don't pay tax on the 'child dependency increase'. Bereavement Support payment is tax free.

Q: How will my bereavement benefits affect other benefits I get?

A: Bereavement Payment can affect your entitlement to:-

- **Income Support**
- **Income-based Jobseeker's Allowance**
- **Housing Benefit**
- **Employment and Support Allowance**
- **Universal Credit**

If you're getting any of the following benefits, your payments may change if you get Widowed Parent's Allowance or Bereavement Allowance:-

- **Income Support**
- **Incapacity Benefit**
- **Jobseeker's Allowance**
- **Carer's Allowance**
- **Employment and Support Allowance**
- **Universal Credit**

In addition, once you get Bereavement Allowance, your payments may also change for Pension Credit. Bereavement support payment does not affect entitlement to other benefits.

How to claim bereavement benefits

You don't claim for each benefit separately. You will be considered for all bereavement benefits when you apply for one. There are three ways to claim:-

1. Apply by phone

Contact the Bereavement Service Helpline on the following numbers:-

Telephone: 0345 606 0265

Welsh language: 0345 606 0275

Textphone: 0345 606 0285

Welsh language: 0345 606 0295 *Monday to Friday 8am to 6pm*

2. Download the form from a computer

You can download a Bereavement Benefits pack (form BBI). The pack has notes to help you fill in the claim form. Take the completed form to your local Jobcentre Plus or send it to:-

Dover Benefit Centre
Post Handling Site B
WOLVERHAMPTON
WV99 1LA

Download for BBI from this link:
<https://www.gov.uk/government/publications/bereavementbenefits-claim-form>

3. From your local Jobcentre Plus

Order a Bereavement Benefits pack (form BBI) over the telephone from your local Jobcentre Plus. The pack has notes to help you fill in the claim form. Take the completed form back to your local Jobcentre Plus or send it to:-

Dover Benefit Centre
Post Handling Site B
WOLVERHAMPTON
WV99 1LA

If you live abroad:

Contact the International Pension Centre to find out if you can claim if you've moved abroad.

International Pension Centre Telephone:
+44 191 21 87608

Find out about call charges:

Department for Work and Pensions
Bereavement and widows' benefits International Pension Centre
Tyneview Park
NEWCASTLE-UPON-TYNE
NE98 1BA

You must include your:-

- **Full name**
- **Date of Birth**
- **National Insurance number (if you know it)**

GOV.UK provides information from UK government departments on all sorts of topics. To find out about which benefits you may be entitled to, visit **www.gov.uk/benefitsadviser**

Contact Us

National Association of Funeral Directors

618 Warwick Road
Solihull
West Midlands B91 1AA

T: 0121 711 1343

E: info@nafd.org.uk

W: www.nafd.org.uk

For specific information relating to the benefits mentioned in this publication, please contact the Bereavement Service Helpline on **0345 606 0265**.

