

Support Available	Means Tested	What is it?	Who is eligible?	How to apply
Bereavement Support Payment	No	<p>Payment made to Husband, wife or civil partner where they are below pensionable age and the deceased have made sufficient NI contributions, or died in an accident at work or by gaining a work related disease whilst at work. This is a Tax free lump sum, followed by 18 monthly payments. The higher rate is £3500 (with a £350 monthly amount). The lower rate is £2500 (with a £100 monthly amount). For the first year the amount you receive will <b>not</b> affect any other benefits you receive.</p> <p><i>(This replaced the Widowed Parents Allowance for deaths before 6<sup>th</sup> April 2017)</i></p>	Wife, husband or civil partner of the deceased who are under pensionable age. Go online or call to check the eligibility criteria.	<p>You have 3 months to apply for the full benefit. Will be paid into the applicants bank account. You will require yours and your partners NI number to apply. Call 0800 731 0469 or apply via post (contact your local job centre) or an application may be made online</p> <p><a href="https://apply-for-bereavement-support-payment.dwp.gov.uk/apply">https://apply-for-bereavement-support-payment.dwp.gov.uk/apply</a></p> <p><i>(You can apply for up to 21 weeks after death, but the amount you receive will be less.)</i></p>
Funeral Expenses Payment	Yes	Means tested support available to those who are in need of financial help to pay the funeral costs. Will not usually cover the full funeral invoice. Any money you receive from the deceased's estate would be deducted from the amount you qualify for. If the deceased had a pre-paid funeral plan, you can only claim an additional £120 for items not covered by their plan. It is worth checking the details of this benefit and all of the eligibility rules.	A relative, close family friend who are in receipt of the qualifying benefits. (If another eligible family member does not receive benefits, you may not receive the Funeral Expenses Payment. You should therefore consider how the invoice will be paid if your claim is not successful.)	<p>You can apply by phone or online within 6 months of the funeral. If you have already paid the funeral invoice this money will be paid to you, although it usually is paid straight to the funeral director. You will then be responsible for paying the balance of the funeral bill. Apply online via:</p> <p><a href="https://www.gov.uk/government/publications/funeral-payment-claim-form">https://www.gov.uk/government/publications/funeral-payment-claim-form</a></p> <p>Or Call 0800 151 2012</p> <p>For further information visit:</p> <p><a href="https://www.gov.uk/funeral-payments">https://www.gov.uk/funeral-payments</a></p>

Children's Funeral Fund	No	<p>The fund covers the cost of:</p> <ul style="list-style-type: none"> <li>Burial and crematorium fees (inc doctors payments)</li> <li>Up to £300 towards a coffin</li> </ul> <p>This is for children under the age of 18 and babies stillborn over 24 weeks of pregnancy). <i>The Children's Funeral Charity may be available for things not covered by the fund e.g. flowers, Order of Service (below)</i></p>	Usually applied for by the funeral director or burial /cremation provider. Family can apply if they are NOT using a funeral director.	<p>Application should be made within 6 months of the funeral.</p> <p>If you are not using a funeral director you can apply online  <a href="https://claim-for-costs-of-a-childs-funeral.form.service.justice.gov.uk/">https://claim-for-costs-of-a-childs-funeral.form.service.justice.gov.uk/</a></p>
Children's Funeral <b>Charity</b>	No	<p>This is a charity available to support with the costs of a child's funeral, such as flowers. <i>This can be applied for in addition to the Children's Funeral Fund and other benefits such as The Funeral Expenses Payment.</i></p>	Families can apply for a child under the age of 16	<p>Can apply via the online form at:  <a href="https://www.childfuneralcharity.org.uk">https://www.childfuneralcharity.org.uk</a></p>
War Widow(er) Pension	No	<p>If your wife, husband or civil partner dies as a result of an illness or injury sustained during their service in the Armed Forces or during war. They must have served before 6 April 2005, but you may be eligible if they died of an illness or injury later. <i>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. (See 'Other' section below).</i></p>	<p>This Tax free amount can be claimed by a wife, husband or civil partner. The amount you can receive varies. There is an appeals process if you are not happy with the decision.</p>	<p>They must have served before the 6<sup>th</sup> April 2005. Can apply online:  <a href="https://www.gov.uk/government/publications/war-widows-war-widowers-pension-funeral-expenses">https://www.gov.uk/government/publications/war-widows-war-widowers-pension-funeral-expenses</a></p> <p>or via Veterans Uk 0808 1914218  <a href="mailto:veterans-uk@mod.gov.uk">veterans-uk@mod.gov.uk</a></p> <p>Veterans uk offer a funeral grant of up to £2200 for a veterans funeral that can be applied for within 3 months of the funeral if certain criteria is met e.g. Unemployability Supplement was being paid at the time of death and the War Disablement Pension was assessed at 80% or more...</p>

Universal Credit	Yes	<p>This benefit is available to people help with the cost of living. It is not necessarily just for those that are bereaved, however, after the death of a partner your circumstances may change and you may need to amend a current Universal Credit claim, or now be eligible for help. The amount you will receive varies, but there is an online calculator to help you see if you are eligible and how much you may receive at:</p> <p><a href="https://www.gov.uk/benefits-calculators">https://www.gov.uk/benefits-calculators</a></p>	<p>You have to be over 18 and under state pension age (in some cases 16/17 year olds may be eligible.) It is a means tested benefit for those who are out of work, unable to work, or on a low income.</p>	<p>You can call the Universal Credit helpline 0800 328 5644 or apply online via</p> <p><a href="https://www.universal-credit.service.gov.uk/start">https://www.universal-credit.service.gov.uk/start</a></p> <p>Or via the 'help to claim' service</p> <p><a href="https://www.citizensadvice.org.uk/helptoclaim/">https://www.citizensadvice.org.uk/helptoclaim/</a></p>
Child benefit (if a parent or child dies)	Yes, if eligible for child benefit	<p>You can claim child benefit for 8 weeks after a child's death (even if you haven't previously claimed child benefit).</p> <p>If a parent dies and you become the child's main carer you will need to let HMRC know, as the benefit will not get automatically transferred to you. <i>You may also be eligible for additional support such as Guardians Allowance (below.)</i></p>	<p>Parents must advise the child benefit office of the date of death. You will need your NI number.</p> <p>If a parent dies, you must advise the HMRC of where the child is now living.</p>	<p>Child benefit can be applied for online:</p> <p><a href="https://www.gov.uk/child-benefit/how-to-claim">https://www.gov.uk/child-benefit/how-to-claim</a></p> <p>You may need to set up an online account to manage your claim.</p> <p>For assistance call 0300 200 3100</p>
Guardians allowance	No	<p>£18.55 per week, tax free amount in addition to child benefit for those caring for a child whose parent/s have died.</p>	<p>Can still apply if there is a surviving parent under certain conditions, such as you do not know where they are.</p>	<p>Apply via phone 03002003103 or via an online form (BG1)</p> <p><a href="https://www.gov.uk/government/publications/guardians-allowance-claim-form-bg1">https://www.gov.uk/government/publications/guardians-allowance-claim-form-bg1</a></p> <p>Or call the Guardians Allowance unit on 0300 322 9080</p>
Statutory Parental Bereavement PAY & LEAVE	No	<p>Parents may be entitled to up to 2 weeks both leave <i>and</i> pay if their child dies (under the age of 18 / 24 weeks of pregnancy if stillborn). A week is classed as your usual working week (e.g if you usually work 3 days, then you will be eligible to claim for a 3 day week). You must give your employer notice too take this leave. <b>Statutory Parental Bereavement Pay</b> is £156.66 per week or 90% of your average weekly earnings (whichever is less.)</p>	<p>Both, or one parent can apply and receive statutory parental leave and possibly pay for up to 2 weeks.</p> <p>You do not need to be the biological parent (see website for info.)</p>	<p>Can apply via the form SPBP3 online within 56 weeks via:</p> <p><a href="https://www.gov.uk/parental-bereavement-pay-leave/how-to-claim">https://www.gov.uk/parental-bereavement-pay-leave/how-to-claim</a></p> <p>You will be paid in the same format as your usual wage e.g. monthly</p>

Other help				
Local Authority (Inc the NHS)	N/A	If a deceased has no one to pay for their funeral, or they are financially unable to pay for the funeral they can request a 'Public Health Funeral'. There may be a delay to the funeral whilst they search for alternative family members to take responsibility for the funeral. By choosing this option the family or friends of the deceased are giving up control of the funeral and decisions regarding the funeral will be taken by the local authority. The friends and family may be able to contribute towards the funeral content, but this could vary from area to area.	The Next of Kin will be informed of the funeral arrangements. The local authority will seek to find out if the deceased had a preference over burial or cremation. If it is a burial, they do not have to provide a gravestone.	They will seek to recoup any money from the deceased's estate, but NOT from the deceased's Next of Kin.. Each Local Authority or NHS trust will have their own protocols, so this should be your first contact.
Employer Pension Schemes	N/A	If the person was employed at time of death they may have had an insurance scheme in place that may include life insurance, or some form of benefit to be paid upon their death.	The NOK or executor should check to see if they held any such policy.	Contact the deceased's person employer to check.
Trade Unions	N/A	Some Trade unions may provide financial support to a deceased member.	The NOK or executor	Contact the relevant Trade Union (if applicable)
Associations, clubs, charities...	Varies	Benevolent societies around the UK may offer hardship funds. These are usually connected to the deceased's profession. Many other organisations and charities offer differing levels of support, but it is worth investigating what help may be available e.g. SSAFA	The NOK or executor. These are often contributory amounts and may not cover the total funeral costs.	There are numerous organisations and families may have to do some research. Some Local Authorities may have Hardship funds that people can apply for.
Crowd Funding	N/A	There are various online platforms that can be used to raise donations towards the cost of the funeral. Becoming increasingly popular and often done in lieu of funeral flowers or charity donations.	Anyone can set up such a fundraising page, including friends and neighbours.	Choose a fund raising page, monetary target, promote online via social media and start receiving donations immediately. NB. This money can be released in small amounts. It may be a good idea to check this against the funeral directors payment terms.

From The Deceased's own estate or bank account	N/A	If the deceased has sufficient funds in their bank then this can be used to pay for their funeral and is often one of the few payments that a bank will approve. Alternatively, the funeral invoice can be given to the solicitor that is handling the estate.	The Next of Kin or Executor will need to present the final invoice account to the bank or solicitor. The bank will want proof of death.	The funeral director may ask that the bank or solicitor confirm there are sufficient funds prior to the funeral, as there may be a delay in the payment being received by the funeral director.
Paying in Instalments	N/A	After paying the deposit the remaining account may be split into more manageable amounts, but this should be discussed with the funeral director in advance.	The client is responsible for paying the funeral invoice.	Speak to the funeral director at the earliest opportunity. Amounts should be manageable, but equally spread over a realist time frame.
Armed Forces Compensation Scheme	No	This scheme is for those service personal who are injured, die or contract an illness whilst serving in the armed forces after 6 <sup>th</sup> April 2005. It is a Tax fee lump sum or regular payment.	You can claim as a bereaved partner of the deceased.	Claims must be made within 7 years of their date of discharge. The claim could be made online via <a href="https://www.gov.uk/guidance/armed-forces-compensation-scheme-afcs">https://www.gov.uk/guidance/armed-forces-compensation-scheme-afcs</a>

**NOTE:**

These details are only to be used as a guide and are subject to change. Figures provided were correct as of April 11<sup>th</sup> 2022. Advice should be sought directly from the appropriate authority or organisation.

**There are a few useful online calculators or webpages available:**

[www.gov.uk/bereavement-allowance](http://www.gov.uk/bereavement-allowance)

[www.entitledto.co.uk](http://www.entitledto.co.uk)

[www.turn2us.org.uk](http://www.turn2us.org.uk)

[www.Policyinpractice.co.uk](http://www.Policyinpractice.co.uk)

<https://www.gov.uk/death-spouse-benefits-tax-pension>

