

Unmarried Partners

The benefit regulations changed from 9th February 2023 to allow **unmarried partners with dependent children** to claim Bereavement Support Payments.

This right is **backdated** to the introduction of these payments in April 2017, and also covers claims for Widowed Parent's Allowance from its introduction in 2001.

Get more advice and help to make a backdated claim if your partner died between 2001 and February 2023. If you make your backdated claim **after February 9th 2024**, you could lose money.

Future Relationships

Unlike earlier widows'/ widowers' benefits, Bereavement Support Payments are **not affected** if you **remarry** or **start a new relationship** while they are being paid to you, although other benefits may be.



If you were a Carer

If you have getting **Carer's Allowance** and/ or **Income Support** for someone who has died, you can carry on getting these for **up to eight weeks**, along with any carer premiums due to you.

You could claim Bereavement Support Payment if the person who died was your husband, wife or civil partner. If not, there are other benefits that might help.

Other Benefits

As soon possible after someone has died, get benefits advice to make sure you get all the financial support you are entitled to. If you need to top up your income with a **means-tested benefit**, you will now usually need to claim **Universal Credit**.

If you have been getting **Income Support** as a **carer**, for the person who has died, your claim will end after eight weeks. If your partner has died and you had a **joint claim for Tax Credits**, you cannot change this to a single person's claim.

In both of the situations above, you will usually need to **claim Universal Credit**.

If you can't get means-tested benefits but have worked and paid NI contributions recently, you might be entitled to **new-style ESA** if you are **not well enough to work**, or **new-style JSA** if you are looking for work.

For more information go to www.citizensadvice.org.uk or contact our **Citizens Advice Helpline: 0800 144 8848**



Potteries Gold is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system
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Guide to... Bereavement Support Payments

Changes of Circumstances No 5



Help when someone dies

Losing someone close to you is often not only an emotional shock, but a financial shock too.

You may have lost someone whose wages supported your family.

Someone you provided care for might have died, meaning your carer's benefits will stop.

This leaflet looks at the benefits that could help you through this difficult time.

Bereavement Support Payment

If your **husband, wife or civil partner** dies, you may be able to claim **Bereavement Support Payment**. This was introduced in April 2017.

If you have **dependent children**, you can also qualify for Bereavement Support Payment if you were cohabiting with a partner when they died. This is a **change in the law from 9th February 2023** but claims can be backdated (see back page).

If your husband, wife or civil partner died **before April 2017**, you might already get **Bereavement Allowance** or **Widowed Parent's Allowance**.

Some **cohabitees who have/had dependent children** can make backdated claims for this benefit for the **next 12 months** (see back page).

If your husband died **before April 2001**, you might already get a **Widow's Pension** or **Widowed Mother's Allowance**.

To get Bereavement Support Payment if you do not have dependent children, the person who has died must have been your **wife, husband or civil partner**, and you must have been **legally married or in a civil partnership** when they died.

Your right to a Bereavement Support Payment is based on your spouse or civil partner's **National Insurance record**. They must have paid Class 1 or Class 2 Contributions, in any one tax year, worth at least **25 times the lower earnings limit**.

However, if they died in an **industrial accident**, or from a **prescribed industrial disease**, they need not have met the NI conditions for you to get Bereavement Support Payment.

You must usually both have been **ordinarily resident in the UK** when your spouse or civil partner died.

How much benefit do you get?

Bereavement Support payment is made up of a **lump sum** and, for **18 months**, a **monthly payment**. These payments are **tax free**.

The lump sum is treated as **capital** if you claim other benefits, but is **disregarded for 52 weeks**. The monthly payment is **disregarded** when working out means-tested benefits and is **not counted as income** for the **Benefit Cap**.

Bereavement Support Payment overlaps with benefits like Carer's Allowance and new-style ESA, so you will only be paid the one which gives you the highest amount.

There is a **standard rate** and a **higher rate** of both parts of the payment.

The lump sum is either **£2,500** or **£3,500**.

The monthly payment is either **£100** or **£350**.

You get the higher rates if:

- You were pregnant when you spouse or civil partner died or,
- You were entitled to Child Benefit when your spouse or civil partner died or,
- You have become entitled to Child Benefit for a child who was living with you or your spouse/civil partner immediately before the death.



Making a Claim

You can call the DWP Bereavement Service on **0800 731 0469** to make a claim, or download a claim form from **.GOV.UK**

To get the lump sum payment, you must make your claim **within 12 months** of your spouse or civil partner's death. The monthly payments are payable for **up to 18 months** from the date of your spouse or civil partner's death and can be backdated for **up to 3 months**.

If you claim more than three months after you were bereaved you may not get the full number of payments.