

## Bereavement Support Payments

If your spouse or civil partner died in the last 21 months, you may be able to get Bereavement Support Payments.



Unmarried partners with dependent children can also claim Bereavement Support.

With this, you receive a lump sum of;

- £2,500 standard rate,
- £3,500 higher rate.

This does not have to be used for funeral costs, but you may choose to use some of this towards the costs of the funeral.

It does not replace the Funeral Expenses Payment which you can claim too if you get a qualifying benefit. You must claim within 3 months of your partner's death to get the full amount.

There is more information in our leaflet on Bereavement Support Payments.

## Welfare Funerals

If someone without a family dies, or the family is unable to pay for the funeral, the council has to arrange a **welfare funeral**. This is usually a basic funeral at a crematorium. Contact your local council to find out more.

Stoke-on-Trent City Council provide a 20 minute service at Carmountside Crematorium, organised by local funeral directors, who will discuss arrangements.

## Direct Cremation Funerals

A direct cremation is a cheaper than a traditional funeral, as there is **no service or ceremony** before the cremation and **no hearse or flowers**. Some funeral directors offer this for about £1,000.

You can have a direct cremation funeral without having a funeral director to cut the costs further, but you will have to make all the arrangements yourself.

## If a Child has Died

The **Children's Funeral Fund for England** can help to pay for some of the costs of a funeral for a **child under 18** or a baby stillborn after the 24th week of pregnancy. It is not means-tested. The burial or cremation must take place in England. The fees for the burial or cremation can be claimed directly by the burial or cremation provider - you should not be charged. Claims must be made **within 6 months** of the funeral.

For more information go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or contact our **Citizens Advice Helpline: 0800 144 8848**



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## Help with Funeral Costs

### Changes of Circumstances No. 6



## Help with funeral costs

This leaflet looks at the financial help available if someone close to you dies and you are responsible for organising their funeral.

### Funeral Expenses Payment

If you get one of these benefits, you might get a Funeral Expenses Payment from the DWP to help towards the cost of the funeral.

- Universal Credit;
- Income Support;
- Income-based JSA;
- Income-related ESA;
- Pension Credit;
- Child Tax Credit;
- Working Tax Credit with a disability element;
- Housing Benefit;
- Council Tax Support.

A Funeral Expenses Payment is a **grant** which you do not need to pay back.

To qualify for a Funeral Expenses Payment you must be:

- the **partner** of the person who has died,
- a **close relative** or **close friend** of the person who has died,
- the **parent of a baby** stillborn after 24 weeks of pregnancy,
- the **parent** or person responsible for a **child who has died**, who was under 16, or under 20 and in approved education or training.



### Are You Responsible for the Funeral?

The DWP will only give you a Funeral Expenses Payment if they accept that you should be **responsible for the funeral**.

If you were the **partner of the person who died** and were **living with them** at the time, or immediately before one of you had to move permanently into a care home, you are **automatically the responsible person**.

If you claim as a **close relative** or friend, the DWP will check to see whether the person who died had a **partner or grown-up child who is not getting one of the qualifying benefits**. If so, the DWP will usually decide that person is responsible for the funeral and will not give you a Funeral Expenses Payment.

They should not do this if the close relative was **estranged** from the person who died.

If the person who died had **no close relatives**, the DWP will check to see if there was anyone else who was as close to them as you, or closer, who doesn't get benefits.

If so, they may decide that person is responsible for the funeral.



You have the right to challenge this decision if you think it is wrong.

### What does the Funeral Payment Cover?

The basic grant should pay the full cost of:

- **burial fees** for a particular plot;
- **cremation fees**, including the cost of the doctor's certificate;
- **travel** to arrange or go to the funeral;
- the **cost of moving the body** within the UK, if it's being moved more than 50 miles;
- **death certificates** or other documents



You can also get up to £1,000 towards other funeral expenses, such as funeral director's fees, flowers or the coffin.

The payment will not usually cover all of the costs of the funeral.

If the person who died had any **assets**, such as **savings or property**, or a **funeral plan** or **insurance**, the value of these will be deducted from the final grant.

You need to **claim within 3 months** of the funeral.