

Bereavement benefits

This factsheet tells you about the state benefits that you might be able to get if your husband, wife or civil partner has died.

It tells you about the different types of bereavement benefit and who can claim them. It also tells you how to claim, and how any bereavement benefit that you get might affect other benefits you receive.

If you are a war widow, different rules apply. You can get information about these rules from the Service Personnel and Veterans Agency by visiting their website www.veterans-uk.info

People who live or have lived in Scotland

Scottish law recognised that couples who live together should have the same legal rights as a married couple.

But this does not apply for people who started living together after 4 May 2006, and couples who move in together after this date will not be able to get bereavement benefits.

Category A State Pension is made up of Basic State Pension, and Additional State Pension. You may receive either part or both.

State Pension age is currently 60 for women and 65 for men. However, this is changing gradually so that by 2020, the earliest age that both men and women will be able to get their State Pension will be 65.

If your husband, wife or civil partner has died

You may be able to get a Bereavement Payment and either:

- Widowed Parent's Allowance, or
- Bereavement Allowance.

For you to qualify for these bereavement benefits, your husband, wife or civil partner must have paid enough National Insurance contributions or their death was caused by their job. The contributions you paid do not count for these benefits.

Bereavement Payment

A Bereavement Payment is a tax-free lump sum of £2000 to help you at the time your husband, wife or civil partner dies.

You can get a Bereavement Payment if your husband, wife or civil partner had paid enough National Insurance contributions, or if their death was caused by their job, and:

- you were under State Pension age when they died, or
- your husband, wife or civil partner was not entitled to Category A State Pension when they died.

You can't get a Bereavement Payment if, at the time your husband, wife or civil partner died:

- you were divorced from them, or your civil partnership had been legally ended, or
- you were living with someone else as if you were married or in a civil partnership with them, or
- while you were in prison or legal custody.

Widowed Parent's Allowance

Widowed Parent's Allowance is a regular payment which starts after your husband, wife or civil partner dies. You have to pay tax on Widowed Parent's Allowance and it is made up of a basic allowance and an additional pension if you qualify to receive it.

You can get Widowed Parent's Allowance if:

- your husband, wife or civil partner had paid enough National Insurance contributions, **and**
- you have at least one child who you receive Child Benefit for, **and**
- you are under State Pension age, **or**
- you are expecting a child with your late husband or civil partner (including as a result of IVF) and you were living with them immediately before they died.

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Widowed Parent's Allowance (continued)

If the child is not living with you, but you are paying some of the costs of providing for the child, you may be able to get Widowed Parent's Allowance.

There are special rules when you and a child are living abroad or have recently returned to Great Britain. Contact Jobcentre Plus for more information about this.

Widowed Parent's Allowance stops when you no longer have a dependent child. If this is within 52 weeks of your husband, wife or civil partner dying, you may be entitled to Bereavement Allowance.

Bereavement Allowance

Bereavement Allowance is a regular payment which you may get for up to a year, if you were 45 or over when your husband, wife or civil partner died.

You can get Bereavement Allowance if:

- your husband, wife or civil partner had paid enough National Insurance contributions, **or**
- their death was caused by their job, **and**
- you were 45 or over but below State Pension age when they died.

You can't get Bereavement Allowance if, at the time your husband, wife or civil partner died:

- you were divorced from them or your civil partnership had been legally ended
- you were living with a new partner as if you were married to or in a civil partnership with them, or
- while you were in prison or legal custody, or
- you reach State Pension age.

How to claim bereavement benefits

You do not make a claim for each benefit separately.

When you register your husband, wife or civil partner's death, you will be given a death certificate. You should fill in the form BD8 that you will get at the same time, and show it to Jobcentre Plus. We will then send you a claim form. Fill it in and send it back as soon as possible.

If you have problems getting hold of a death certificate, or have reported the death to a coroner contact us straight away. If you need more information or help with filling in the form, we will be able to help you.

You must claim Widowed Parent's Allowance and Bereavement Allowance within 3 months of your husband's, wife's or civil partner's death. However, you can claim a Bereavement Payment up to 12 months after your husband, wife or civil partner has died.

How will my bereavement benefits affect other benefits I receive?

Usually, you can't get more than one main state benefit at the same time. The payment you can get each week is normally limited to the benefit that pays the most (of the main benefits you qualify for). For more information about how bereavement benefits may affect other benefits you get, contact Jobcentre Plus.



Useful websites with more information

Arranging a funeral, and dealing with a will: www.directgov.co.uk

Bereavement benefits and other state benefits: www.jobcentreplus.gov.uk

Information about State Pension: www.thepensionservice.gov.uk

Information about tax credits: www.hmrc.gov.uk/taxcredits

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