

Bereavement

This factsheet gives a summary of the financial support available when a husband, wife or civil partner dies. It also provides a list of support organisations and a short reading list.

Bereavement Benefits

All Bereavement Benefits can be claimed on Form BB1.

Bereavement Payment (BP)

This is a one off payment of £2000. To qualify your husband, wife or civil partner must have paid enough National Insurance contributions or their death must have been caused by their job. Must be under state pension age when your spouse or civil partner died, but will also qualify if you are over state pension age as long as your late spouse or civil partner was not entitled to a state pension when he/she died. The claim must be made within 12 months of the date of the death of the spouse/civil partner. It can be paid more than 12 months after the death in exceptional circumstances. BP counts as capital for means-tested benefits.

Widowed Parent's Allowance (WPA)

This is paid to pregnant widows/civil partners or widows, widowers or civil partners who are entitled to child benefit for at least one child. You have to be under pension age at the date of the death. Your late spouse or civil partner needs to meet the national insurance contribution conditions or the death was caused by their job. If you make a late claim, there is normally a maximum of 3 months backdating. Widowed Parent's Allowance stops when you are no longer caring for a dependent child. It will also stop if you marry or enter a civil partnership and cannot be reinstated if you then divorce or the civil partnership is dissolved. The Allowance will be suspended if you cohabit but can be reinstated if you stop cohabiting. Widowed Parent's Allowance is currently £97.65 per week. WPA counts as income for means-tested benefits, but £10 a week is ignored for Income Support, income-based Jobseeker's Allowance, income-related Employment & Support Allowance. £15 of WPA is ignored for Housing and Council Tax Benefits.

Bereavement Allowance (BA)

This is paid for up to 52 weeks where the widow/widower or civil partner was 45 or

over but under pension age when their spouse or civil partner died. You need to remain under state pension age to be entitled and your late spouse or civil partner needs to meet the National Insurance rules or have died as a result of their job. You cannot receive Bereavement Allowance and Widowed Parent's Allowance at the same time. If you claim late there is normally a maximum of 3 months backdating. This can only be extended in exceptional circumstances. If you are under 55 when your spouse/civil partner dies there will be a reduced rate of Bereavement Allowance paid. When your Bereavement Allowance ends you may want to claim Jobseeker's Allowance or Employment and Support Allowance if you meet the rules for these. The rates for Bereavement Allowance are as follows:

Age 55 and over	£97.65
Age 54	£90.81
Age 53	£83.98
Age 52	£77.14
Age 51	£70.31
Age 50	£63.47
Age 49	£56.64
Age 48	£49.80
Age 47	£42.91
Age 46	£36.13
Age 45	£29.30

The rate of Bereavement Allowance that you are initially paid will remain the same for as long as you continue to receive it. BA counts as income for means-tested benefits.

Funeral Payment

You are eligible for a funeral payment if you are receiving any of the following benefits:-

Income Support, Income based Jobseeker's Allowance, Employment and Support Allowance, Pension Credit, Housing Benefit, Council Tax Benefit, Working Tax Credit where a disability or severe disability is included in the award or Child Tax Credit at a rate higher than the family element.

A funeral payment can cover the purchase

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All factsheets are available free to lone parents.

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of a new burial plot, cremation fees, cost of transport in excess of 50 miles to transport the body, the expense of one return journey for the responsible person to arrange or attend the funeral and up to £700 for other expenses such as the funeral director's fees, religious costs, flowers.

See the Lone Parent Rights Guide for entitlement to other benefits.

A Check List of What To Do After a Death in Scotland

- Inform Her Majesty's Revenue & Customs as your joint tax credit award will come to an end and you will have to make a new claim for tax credits as a lone parent. You have one month to report this.
- If the deceased person was in receipt of any benefits it is important to inform Jobcentre Plus by calling the Benefit Enquiry Line on 0800 882200.
- The person's passport should be sent to the United Kingdom Passport Agency, 3 Northgate, 96 Milton Street Glasgow G4 0BT. Phone no. 0870 521 0410 24hr passport advice line 0300 222 0000. You should indicate in a covering letter whether you wish the passport to be cancelled and returned to you or whether you are content for it to be cancelled and disposed of by passport agency staff.
- The driving license and car log-book (for change of ownership to be recorded) should be returned to DVLA, Swansea SA99 1AB with a covering letter.
- Blue Badge (a parking badge given to some disabled people who find it difficult to get around without using a car) should be returned as soon as possible either to the Chief Executive

or Social Work Dept of the Council that issued the Badge.

- Return season tickets and claim any refund due.
- Return membership club or association cards, and claim on unexpired memberships
- Return library books and tickets
- Cancel membership of Employer/ Trade Union
- Close Bank, Building Society, Post Office account
- Return any unused medicines to a community pharmacist.

Making a Will

It is important to make a will no matter how few possessions, property or money a person has. When someone dies without a will then there are certain rules that set out how the estate should be allocated and this may not be what the person would have wished.

A lone parent should make a will in order to protect the children in the event of her/his death. S/he can nominate a guardian (who is 16 or over) in the will to look after the children in the event of her/his death. It may be possible to reduce the amount of tax payable on any inheritance if advice is taken in advance and a will is made.

Making a will saves the family the trouble and expense of having to go to court to have an executor appointed.

The cost of making a will is around £90 - £100 but this may vary depending on the solicitor used.

Useful Contacts

Cruse Bereavement Care

The death of someone we love or someone who matters to us is a shattering experience and it feels like an emotional roller coaster. It is one of the most difficult things in life that we have to face. Each individual gets through as best they can, but that does not mean having to cope with it alone or without help. Cruse offers free help to all bereaved people regardless of age, sex, religion or beliefs. National Helpline: 0845 600 2227

Local Offices:

To be put in contact with local offices call the national helpline: 0845 600 2227.

Highland Region covering Fort William, East Sutherland, Moray including Elgin, Forres, Buckie, Fochabers, Mosstodloch and Lossiemouth, Inverness, from Nairn in the east to Drumnadrochit in the west, from Beaulieu in the north to Tomatin in the south, Aviemore, Carrbridge, Granton-on-Spey, Kyle of Lochalsh, Isle of Skye.

North East Region covering Aberdeen, Deveron, Old Meldrum to Cullen, Huntly, Banff, Turriff and Fraserburgh.

Orkney

Central Region covering Forth Valley, Strathkelvin and West Lothian, North East Glasgow including Kirkintilloch, Kilsyth, Stirling, Falkirk, rural Stirlingshire, Clackmannanshire and population centres west of Edinburgh.

Forth Valley and West Lothian

Fife Region covers the whole of Fife Health Board and Fife Council areas.

Lanarkshire Region has premises in Hamilton and East Kilbride.

South East Region comprises teams based in Edinburgh, East Lothian and the Borders (Galashiels, Melrose, Hawick, Kelso and surrounding area).

Edinburgh and Central Borders:

West of Scotland Region comprises teams in Ayr, Glasgow, Paisley and Inverclyde (Gourock, Greenock and Port Glasgow area).

Dumfries & Galloway covers from Stranraer to Langholm.

Services for Children

Winstons Wish

Children can cope with their grief much more effectively if they are helped to understand exactly what has happened to their loved one, why it has happened and what it means for the future. To that end Winston's Wish has developed a wide range of services, activities, games and programmes for bereaved children and their families. Some of these are for children to do on their own or together with a specially qualified staff member. Others involve the whole family. Helpline: 0845 20 30 405

Web: www.winstonswish.org.uk

Child Bereavement Network

The Childhood Bereavement Network is a national multi-professional federation of organisations and individuals working with bereaved children and young people. Childhood Bereavement Network believes that all children have the right to information, guidance and support to enable them to manage the impact of death on their lives. Tel: 020 784 36309
www.childhoodbereavementnetwork.org.uk

The Way Foundation

The Way Foundation offers support and friendship to young bereaved people whatever their circumstances however long ago their partner died. Help is given to widowed men and women under the age of 50 years with or without children. Helpline 0870 011 3450

www.wayfoundation.org.uk

Booklist

For Very Young Children

Milly's Bug Nut by Jill Janney ISBN-13 978-0744514889

I Miss You A First Look at Death by Pat Thomas ISBN-13 978-0764117640

Badger's Parting Gifts by Susan Varley ISBN-13 9780006643173

Frog and the Birdsong by Max Velthuis ISBN-13 978-0862649081

Primary School Age

Waterbugs and Dragonflies by Doris Stickney ISBN-9780826464583 £5.99

What Do We Think about Death by Karen Bryant-Mole ISBN-13 978-0750222082

When Someone Very Special Dies by Marge Heegard ISBN-13 978-061377816

Remembering Mum by Giny Perkins and Leon Morris ISBN-13 978-07136

Older Children

How it Feels When a Parent Dies by Jill Krementz ISBN-13 978-0394758541

John's Book by Jill Fuller ISBN-13 9780718828707 £10.50

Letters From Heaven by Rachel Anderson ISBN-13 9780749727765

For Adults

You'll Get Over It: The Rage of Bereavement by Virginia Ironside ISBN-10 0140236082

Death...and How to Survive It: A Unique, Practical and Uplifting Guide to Coming to Terms with the Loss of Your Partner by Katie Boydell

ISBN-10 0091902576

On Grief and Grieving: finding the Meaning of Grief Through the Five Stages of Loss by Elisabeth Kubler-Ross and David Kessler

ISBN-10 0739468634