

SOCIAL SECURITY
ADVISORY COMMITTEE

Bereavement benefit reform

A study by the Social Security Advisory Committee

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About this report

This project was conducted as part of the Social Security Advisory Committee's (SSAC's) Independent Work Programme, under which the Committee investigates pertinent issues relating to the operation of the benefits system.

We are grateful for the assistance of our secretariat who prepared the paper for us, and to officials from the Department for Work and Pensions (DWP) who provided factual information. As ever, we are also grateful to our stakeholder community for their responses to our enquiries.

However, the views expressed and recommendations reached in the paper are solely those of the Committee.

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Foreword

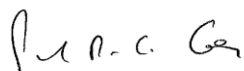
With the attention given to major welfare reforms, such as Universal Credit, it is important not to overlook other important changes to the benefits system. One such change is reform of bereavement benefits.

Since the early twentieth century, the social security system has provided support for bereaved people. There are currently two main elements of this support. First, bereavement benefits, which previously took the form of widow's pensions. Second, support for paying for a funeral, which was first given the name of "death grants", then later became Social Fund Funeral Payments.

In 2017, the Government will oversee a major reform to bereavement benefits by introducing the Bereavement Support Payment. The Committee welcomes most aspects of this change, including the commitment to enhanced simplicity and the extension of bereavement payments to younger people. We note, however, that some concerns have been expressed about certain aspects of the proposals and that Social Fund Funeral Payments are not affected by this reform.

Against this background, we consider it timely to examine the effectiveness and coherence of the support available for bereaved people following the introduction of the Bereavement Support Payment.

In this report, we review stakeholder views and other published research. Our aim is not to unpick the Government's proposals, but to make recommendations that will inform the detailed implementation of bereavement benefit reform and strengthen the support available to bereaved families.



Paul Gray
Chair, Social Security Advisory Committee

1 Introduction

There can be no question that losing a partner is distressing and is likely to have wide-ranging effects on most people.¹ At a time when the majority of us would find it difficult to make cogent decisions on big issues, some bereaved partners or parents may be faced with the reality of having to find work, providing financial and emotional support to their children, dealing with the consequences of a reduced household income. Bereavement benefits were designed to support people as they face such issues. This report, designed and conducted as a short desk-based review, was intended to provide a review of benefit payments and reform but it became clear very quickly that the immediate costs of funerals were increasing faster than the rate of inflation and that available support to meet those costs was not within the scope of the new bereavement benefit. We therefore examined the existing provisions found within the residual elements of the Social Fund and believe that it is timely for the government to bring forward proposals for their reform. To that extent, the report has a dual focus: a review of the yet to be implemented Bereavement Support Payment and an examination of Social Fund Funeral Payments.

In April 2017, current bereavement benefits will be replaced by a new Bereavement Support Payment. The Committee broadly welcomes this reform, in particular the extension of support to those aged under 45 and the simplification of the bereavement benefit system; these are significant improvements on current provision. However, because of the deliberate time-lapse between legislation and the intended implementation of reform, and also recognising the context of a slower roll-out of Universal Credit than originally envisaged and other developments subsequent to the extensive consultation conducted by the Government,² the Committee considers it timely to consider the potential impact of the reform. In doing so, we have re-examined responses submitted to the consultation exercise conducted by the Government in 2011, and representations made to the House of Commons' Public Bill Committee in 2013 when it considered the legislation³ introducing these proposals. Suffice to say that bereavement and all its associated consequences and implications are not at the heart of the welfare reform agenda but for those who experience the loss of a loved one, often in unexpected circumstances, there is nothing more important. The Committee is therefore keen to 'tell the story' of bereavement benefits and to highlight a number of issues and questions for further consideration by the Government.

¹ Since bereavement benefits cover only losing a partner, this report focusses on that type of bereavement.

² DWP (2011) [Bereavement benefit for the 21st Century](#).

³ Pensions Act (2014)

It is fair to say that the majority of evidence presented in this report will have been available to, and considered by, the Government both at the point at which decisions were originally made and during the passage of the relevant legislation through Parliament. However we have also considered other more recently published evidence and commentary which primarily relates to broader bereavement support available – in particular Social Fund Funeral Payments which was excluded from the Government’s initial review of bereavement benefits – and for the reasons we describe above - this has become a second and significant strand in the report.

It is also with interest that we note that, following the completion of our research, the Scottish Government has committed as part of its legislative programme to bringing forward proposals concerning funeral payments.⁴

We will review advice on planning a funeral, and review how to make best use of funeral payments to support those on low income who need extra help in arranging a funeral.

Scottish Government: A Stronger Scotland. The Government’s Programme for Scotland 2015–16 (2015)

1.1 Background to bereavement benefit reform

Until 2001, the only bereavement benefits available were widows’ benefits.⁵ These benefits were:

- **Widow’s Payment**, a lump sum of £1,000.
- **Widowed Mother’s Allowance**, a regular payment for widows with children or who were pregnant.
- **Widow’s Pension**, payable to widows over 45 until retirement age.

From the 1980s onwards, this system was successfully contested at European Community level and at the European Court of Human Rights, on the grounds that men should receive similar benefits.⁶ As a consequence of that, the current system of bereavement benefits was introduced in 2001. It comprises the following benefits, which are available in England, Scotland and Wales, with a parallel system operating in Northern Ireland:⁷

⁴ A Stronger Scotland. The Government’s Programme for Scotland 2015 – 2016. The Scottish Government 2015. p.21

⁵ This section draws heavily on House of Commons Library (2013), [Bereavement Benefits](#).

⁶ House of Commons Library (1998), [Research Paper 98/100, Widow’s Benefits \(Revised Edition\)](#).

⁷ DWP (n.d.) [Death and benefits](#); nidirect (n.d.) [Bereavement](#)

- **Bereavement Payment:** a tax-free lump sum of £2,000, payable when a spouse or civil partner dies, generally for people under State Pension age.
- **Widowed Parent's Allowance:** a taxable weekly benefit for parents who lose their spouse or civil partner. It is paid until the claimant reaches State Pension age, begins a new relationship (i.e. marries, cohabits or enters a civil partnership) or becomes ineligible for Child Benefit (i.e. their youngest child turns 20 or leaves full-time education, whichever is earlier). The amount paid depends on the deceased person's National Insurance contributions, to a maximum of £112.55 per week.
- **Bereavement Allowance:** a taxable weekly allowance paid for one year, to widows, widowers and surviving civil partners over 45 without dependent children. The amount received depends both on the deceased person's National Insurance contributions and the claimant's age, from £33.77 per week for 45-year-old claimants to £112.55 for those between 55 and State Pension Age.

These benefits are not means-tested and eligibility is determined by the deceased's National Insurance contributions. For the claimant to be eligible for Bereavement Payment, the deceased must have paid sufficient National Insurance contributions in any one tax year before their death. For the claimant to be eligible for Widowed Parent's Allowance or Bereavement Allowance, the deceased must additionally have paid or been credited with sufficient contributions for a defined proportion of their working life.

If an individual also claims other income-related benefits, their Bereavement Allowance is taken into account as income: this means that the amount of Bereavement Allowance received would be deducted pound-for-pound from income-related benefits. The situation is similar for Widowed Parent's Allowance, except that £10 of this benefit is disregarded when calculating income for other benefits.

In November 2014, around 66,000 people were receiving current bereavement benefits, of whom 23,000 received Bereavement Allowance and 44,000 received Widowed Parent's Allowance.⁸ Over 70 per cent of these claimants were women.⁹ In addition, 27,000 people, who were bereaved before the current system was introduced, continued to receive Widow's Benefit.¹⁰

⁸ DWP (2015), [Quarterly statistical summary: May 2015](#). This figure excludes Bereavement Payment.

⁹ DWP (n.d.) [Tabulation tool, Bereavement Allowance Caseload \(Thousands\): Gender of claimant by Age of claimant](#).

¹⁰ DWP (2015), [Quarterly statistical summary: May 2015](#). This figure excludes Bereavement Payment.

In total, the Department for Work and Pensions (DWP) spent £582 million on bereavement benefits in 2013/14.¹¹ In the 2014 calendar year, 28,830 people initiated a claim for bereavement benefits.¹²

However, while we know how many people claim bereavement benefits, information relating to the number of people who are eligible for them but do not claim is not held. It is known how many people die each year: in 2013, 190,460 people who were married or in a civil partnership died in England and Wales.¹³ Yet this is not a good guide to the number eligible for bereavement benefits: of these deaths, 156,056 were aged 65 or over, and if we assume that their partners were of similar age, then many would not be eligible to claim bereavement benefits.¹⁴ However, without reliable data on the ages of bereaved people, we cannot know or reliably estimate how many people were eligible for bereavement benefits.

In late 2011, DWP, in conjunction with the Northern Ireland Department for Social Development (DSD), launched a consultation on a new reform of bereavement benefits.¹⁵ Launching the consultation, the Government acknowledged that the current system was too complex, making it difficult for people to understand whether they would qualify and how much they would receive. It was also suggested that bereavement benefits could create disincentives to work.

The consultation proposed two options for a simplified bereavement benefit.

- **Option 1: A lump sum**, payable on the death of a spouse or civil partner, of around £10,000 for claimants with dependent children and £6000 for those without dependent children.¹⁶

¹¹ DWP (2015) [Benefit expenditure and caseload tables 2015](#).

¹² DWP (n.d.) [Tabulation tool, Bereavement Benefits \(Bereavement Benefit and Widows Benefit combined\) On Flows \(thousands\): Time Series by Bereavement Benefit/Widows Benefit. Excludes a very small number \(around 10\) of new claims for Widow's Pension.](#)

¹³ ONS (2013) [Mortality Statistics: Deaths Registered in England and Wales \(Series DR\)](#). See Tables 2 and 3. These figures do not include Scotland, because latest mortality statistics for Scotland do not record marital status. Corden, Hirst & Nice (2008), in [Financial implications of the death of a partner](#), calculate that, in 2004, about 215,000 married people died in England, Scotland & Wales.

¹⁴ While this is a useful indicative figure, we cannot reach an estimate of eligible numbers by assuming bereaved people are the same age as their partners. This is for various reasons: State Pension age differs between men and women; State Pension age is itself undergoing change; and there is, on average, an age difference between married partners, which itself varies with the partners' age. For a fuller discussion of the difficulties in estimating the number eligible, see Corden, Hirst & Nice (2008) [Financial implications of the death of a partner](#).

¹⁵ DWP (2011) [Bereavement benefit for the 21st Century](#).

¹⁶ All figures given are indicative. The actual amounts will be determined when the benefit is introduced.

- **Option 2: A lump sum, followed by a monthly allowance for one year.** For claimants without dependent children, this would be around £3,000, followed by monthly payments of around £250. For claimants with dependent children, this would be around £5,000, followed by monthly payments of around £400.

There were fifty respondents to the consultation, including charitable organisations, researchers and public bodies (of which this Committee was one). Respondents broadly welcomed the principle of simplification and the fact that, unlike Bereavement Allowance, the new benefit would be available to those under 45. Most respondents expressed a preference for the second option. This was based on a view that claimants might struggle to manage a lump sum payment appropriately immediately after a bereavement.

Having considered the responses to the consultation, DWP proposed **Bereavement Support Payment**, which would replace all three current bereavement benefits. The main points of this new benefit are:

- **For those without dependent children**, Bereavement Support Payment consists of a lump sum of around £2500, followed by twelve monthly payments of around £150.¹⁷
- **For those with dependent children**, the lump sum is around £5000, followed by twelve monthly payments of around £400.
- The benefit is **not means-tested**.
- For the full payment, the deceased must have paid **sufficient**¹⁸ **National Insurance contributions in any one year before their death**.
- **All payments are tax-free.**¹⁹
- **Payments are disregarded for the purpose of Universal Credit** (i.e. not counted as income). They are also disregarded for other means-tested and contributory benefits, such as contributory Jobseeker's Allowance and Employment and Support Allowance, and for the benefit cap.²⁰
- **Marrying, cohabiting or entering a civil partnership does not affect payments.**
- **The claimant's age** does not affect the amount received.

¹⁷ All figures are indicative.

¹⁸ "Sufficient" is defined as 25 times the Lower Earning Limit for National Insurance.

¹⁹ This was implied in the government response to the consultation and finally confirmed in HM Revenue & Customs (2014), [Exemption from Income Tax for the Bereavement Support Payment](#).

²⁰ House of Commons Library (2013), [Bereavement Benefits](#); DWP (2011) [Bereavement benefit for the 21st Century](#).

- **The benefit is only for those who lose a spouse or civil partner**, not for those who lose a partner to whom they were not married.
- **The reforms apply to new claimants only**. Existing claimants of bereavement benefits will continue to receive current benefits.

This means that the main changes from existing bereavement benefits are as follows:

- **The initial lump sum is higher**, according to the indicative figures given (£5000 for those with dependent children, £2500 for those without) than Bereavement Payment (£2000).
- **The regular payments are likely to be lower** (at £400 monthly for those with dependent children, and £150 for those without) than either Widowed Parent's Allowance or Bereavement Allowance (both of which have a maximum of £112.55 weekly, equivalent to £488 monthly).
- **The benefit lasts only a year**. While this is consistent with Bereavement Allowance, which was also available for a year, it is a significant change from Widowed Parent's Allowance, which could be paid for many years.
- **All payments are tax-free**. This differs from Widowed Parent's Allowance and Bereavement Allowance, which were taxable. Bereavement Payment was also a tax-free lump sum.
- **All payments are disregarded for the purpose of other benefits**, whereas Widowed Parent's Allowance (after the first £10) and Bereavement Allowance were counted as income for the purpose of calculating these benefits.
- **Payments are disregarded for the benefit cap**, whereas Bereavement Allowance and Widowed Parent's Allowance are taken into account.
- **Beginning a new relationship does not affect the benefit**, as is the case with Widowed Parent's Allowance and Bereavement Allowance.
- **The claimant's age does not affect the amount received**, as is the case with Bereavement Allowance.
- **The National Insurance contribution conditions are simpler** than Bereavement Allowance and Widowed Parent's Allowance, since there is no requirement that the deceased have paid contributions for a proportion of their working life. The contribution conditions are similar to those for Bereavement Payment.²¹

²¹ With the exception that Class 3 (voluntary) contributions count for the existing Bereavement Payment, but not for the new Bereavement Support Payment.

In proposing the new benefit, DWP suggested that Universal Credit could provide additional support after bereavement, especially with the costs of childcare and returning to work. DWP also proposed that, for the first six months after bereavement, claimants would be exempt from the conditionality requirements of Universal Credit and other benefits.

DWP has calculated that there would be an additional financial cost for the first few years following reform, but a saving of £40 million thereafter. Thus, after reform, DWP would expect to spend £580 million on bereavement benefits in 2017/18, compared to £550 million if the new benefit was not introduced. However, it would then spend £530 million in 2020/21, compared to £570 million without introducing the new benefit.²²

Bereavement Support Payment was enacted in England, Wales and Scotland in the Pensions Act 2014 and in Northern Ireland in the Pensions Act (Northern Ireland) 2015. As announced in the 2014 Autumn Statement, it will be introduced in April 2017.²³

1.2 Other support for bereaved people

It may be helpful at this point to briefly consider two other sources of support available to bereaved people, namely: Social Fund Funeral Payments and the Tell Us Once service.

Social Fund Funeral Payments

Paying for funerals is a challenge for many bereaved people, with the financial costs of bereavement having risen by 39.6 per cent between 2007 and 2014. In 2014, the average cost of a funeral was £3,590 (excluding catering and floral tributes).²⁴ This is consistent throughout all areas of the UK: in Scotland, for example, cremations cost an average of £2,610 in 2014, with burials costing an average of £3,240.²⁵ These rising costs have led to increasing concern about “funeral poverty”.²⁶

Funeral Payments are intended to help with these issues, providing the costs of cremation or burial, up to £700 for funeral expenses (e.g. flowers, funeral director’s fees) and additional funds for any associated expenses.²⁷ The £700

²² DWP (2014) [Impact Assessment: Replacement of existing Bereavement Benefits for New Claims from April 2017 - Bereavement Benefits for the 21st Century \(in Great Britain\)](#).

²³ HM Treasury (2014) [Autumn Statement 2014](#).

²⁴ Sun Life (2014) [Cost of Dying Report 2014](#).

²⁵ Citizens Advice Scotland (2014) [The Real Deal: Funeral Costs](#).

²⁶ e.g. University of Bath (2014) [Funeral Poverty in the UK, Issues for Policy](#).

²⁷ Note that the *discretionary* Social Fund, which provided community care grants, budgeting

limit has not changed since 2003.²⁸

The bereaved are required to arrange the funeral before submitting a claim, thereby committing to expenditure before knowing what support they will receive.²⁹

The eligibility conditions are:

- The claim must be made within three months of the funeral. The claim form is long (23 pages preceded by 12 pages of notes), and requires detailed and personal information to be provided.³⁰
- The deceased must normally have been resident in the UK and the funeral must take place within the UK.
- The claimant, or their partner, must receive another qualifying benefit (e.g. Universal Credit, Housing Benefit or income-based Jobseeker's Allowance).
- The claimant, or their partner, must take responsibility for the costs of the funeral and fall into one of the categories of people eligible to do so.

Although claimants must receive another benefit to be eligible for Funeral Payments, this does not imply they are long-term benefit claimants. Often, claimants were previously in employment, but have given up work to care for the person who died.³¹

There are complex rules on who may take responsibility for funeral costs. Close relatives, friends, partners and parents of the deceased may all potentially take responsibility, although might be ineligible if, for example, the deceased had a partner or another close relative not getting a qualifying benefit is expected to pay. For some claims, officials may need to judge whether someone is an "immediate family member", especially regarding cohabiting couples or estranged relatives.³²

In 2014/15, there were 51,000 applications for Funeral Payments and 32,000 awards (63 per cent of the number of applications). The average Funeral Payment award was £1,375.³³ However, awards can be low - one claimant

loans and crisis loans, was abolished in 2013. This did not directly affect Funeral Payments, which are part of the *regulated* Social Fund.

²⁸ Social Security Select Committee (2001).; [Select Committee on Social Security: Third Report](#).

²⁹ University of Bath (2014) [Funeral Poverty in the UK, Issues for Policy](#).

³⁰ DWP (2014) [Funeral Payment claim form](#)

³¹ Woodthorpe, Rumble & Valentine (2013) [Putting 'The Grave' Into Social Policy: State Support for Funerals in Contemporary UK Society](#).

³² Harris (2014) [Unsuitable arrangements: Funeral expenses and the benefits system](#)

³³ DWP (2015) [Annual Report by the Secretary of State for Work and Pensions on the Social Fund 2014/15](#).

received an award of £74, much less than the funeral cost – meaning that even successful applications do not always reduce the financial challenges faced by some claimants.³⁴ A total of 37.9 per cent of Funeral Payment awards went to pensioners, 10.0 per cent to those who receive unemployment benefits and 8.8 per cent to those who receive disability benefits. There is no corresponding data on those who were not awarded the benefit, nor on those who were eligible but did not apply.³⁵

Since Funeral Payments were introduced in 1987, successive legislation has restricted eligibility, but also made the rules more complex.³⁶ As of 2013, budgeting loans have also been available, through the Social Fund, for those arranging funerals.

For those who simply cannot afford a funeral, a Public Health Funeral may be requested. Under the Public Health (Control of Disease) Act 1983, councils have a statutory duty to arrange funerals where no other arrangements have been made. If they cannot reclaim costs from the estate of the deceased, the council meets the costs itself.³⁷ Some local authorities have observed a small increase in the number of Public Health Funerals in recent years: a 2011 survey of local authorities finding that 52 per cent had “observed an increase in the number of family or friends unable to contribute to the costs of a funeral over the last three years”,³⁸ while a newspaper article based on Freedom of Information requests claimed a 37% increase in local authority funerals between 2009 and 2013.³⁹

Social Fund Funeral Payments were explicitly ruled out of scope for DWP’s 2011 consultation on bereavement benefits.⁴⁰ Indeed, they are significantly different: bereavement benefits are intended to cover wider costs than funerals, while Funeral Payments are available to anyone on a low income who needs to arrange a funeral, albeit subject to a complex gateway of entitlement, not just to bereaved partners. However, stakeholders have suggested that future reform of Funeral Payments is a priority.

³⁴ Woodthorpe, Rumble & Valentine (2013) [Putting ‘The Grave’ Into Social Policy: State Support for Funerals in Contemporary UK Society](#).

³⁵ DWP (2015) [Annual Report by the Secretary of State for Work and Pensions on the Social Fund 2014/15](#).

³⁶ Harris (2014) [Unsuitable arrangements: Funeral expenses and the benefits system](#)

³⁷ Bedford Borough Council (n.d.) [Public Health Funerals](#).

³⁸ University of Bath (2014) [Cost of Dying: Special Report – Affording a Funeral, Social Fund Funeral Payments](#); Local Government Association (2011) [Public Health Funerals: Final Report](#).

³⁹ Woolf (2014) [Pauper's funerals rise by a third](#), Sunday Times, 20 April 2014

⁴⁰ DWP (2011) [Bereavement benefit for the 21st Century](#).

Tell Us Once

DWP's Tell Us Once service was introduced nationally in 2011 and is intended to help people inform government services about a death.⁴¹ The intention is that HMRC, DWP, the relevant local authority and certain government agencies will be informed of a death after notification has been made to the Tell Us Once service via telephone, an online form or completion of a form with the assistance of a registrar.⁴² The bereaved family is subsequently sent a letter which informs them that they can check eligibility for bereavement benefits and Social Fund Payments. To enable them to do this, it provides the telephone number of DWP's Bereavement Service (see below) and directs them to further information which is available on Gov.UK.

DWP's Bereavement Service is a separate service providing advice on benefits and other support, including bereavement benefits and Funeral Payments. When introduced in 2011, it was proposed that it would be integrated with Tell Us Once. While this continues to be considered, it has not yet occurred.⁴³

The above support is available throughout the UK, with the exception of Tell Us Once which is not available in Northern Ireland or in a small proportion (5 per cent) of local authority areas that have not joined the scheme. While these sources of support are described separately, claimants may not see them that way. It is known, for example, that claimants conflate bereavement benefits with Funeral Payments and that bereavement benefits are used to pay for funerals.⁴⁴ As such, it is important not just to consider these various elements in isolation, but as a system of support for bereaved people.

⁴¹ DWP (2011) [Tell Us Once registration service – equality impact assessment](#).

⁴² DWP (n.d.) [What to do after someone dies](#).

⁴³ DWP (2011) [Streamlined service to help bereaved relatives](#).

⁴⁴ Woodthorpe, Rumble & Valentine (2013) [Putting 'The Grave' Into Social Policy: State Support for Funerals in Contemporary UK Society](#).

2 Bereavement Support Payment

As we have previously made clear, this report does not seek to revisit the proposed changes to bereavement benefits, but to consider some of the challenges facing DWP in the implementation of Bereavement Support Payment.

It is worth re-emphasising at this point that there were a number of elements of Bereavement Support that were welcomed by stakeholders, such as its simplicity and availability to those under 45 years of age. Additionally, it should be acknowledged that a number of the initial concerns raised by stakeholders have also since been addressed by the government, for example the new benefit's taxable status.

2.1 Universal Credit and other benefits

When Bereavement Support Payment was proposed, it was assumed that Universal Credit would be in place at the point it would be implemented. The intention was that Universal Credit would work alongside Bereavement Support Payment, providing additional support for bereaved claimants, including back-to-work and childcare support.

However it now seems unlikely that Universal Credit will be fully implemented when Bereavement Support Payment is introduced in April 2017. Furthermore, Universal Credit has itself been subject to change that will impact on bereaved people, for example, plans to limit support to two children in the family and to lower the benefit cap.

There is, therefore, a need for clarity around how Bereavement Support Payment interacts with Universal Credit and other benefits, for example in response to DWP's 2011 consultation, stakeholders queried whether back-to-work support and childcare support would be available to bereaved people who did not claim Universal Credit.

...we know that many bereaved partners will not be covered by Universal Credit. There is scope for DWP to make a more general and systematic offer of advice and employment support to all recipients of bereavement benefits. One way of doing this might be to have, in each Jobcentre Plus office, a member of staff with expertise in responding to needs of bereaved people.

Social Policy Research Unit (2011)

Additionally, the Childhood Bereavement Network suggested that existing claimants of Widowed Parent's Allowance would lose money if they claimed Universal Credit. That was because Widowed Parent's Allowance would be treated as "income other than earnings" for Universal Credit and would also be a taxable benefit.⁴⁵

In implementing Bereavement Support Payment, it will be important that DWP considers how those who do not claim Universal Credit can access employment and childcare support. It should also consider how the administration of Universal Credit affects bereaved people, taking care that missed or delayed payments do not add to the pressures of bereavement. Finally, it should consider how existing bereavement benefits interact with Universal Credit.

2.2 Awareness and take-up

Research on how claimants hear about bereavement benefits has suggested that awareness that these benefits exist may be low. In 2008 research undertaken by Corden, Hirst & Nice suggested that many claimants heard about bereavement benefits through family, friends or those contacted after their partner's death (e.g. funeral directors, registrars, hospitals and hospices). The research also noted that they often heard about bereavement benefits while discussing other benefits suggesting existing benefit claimants were potentially more likely than others to know about the support available via bereavement benefits.⁴⁶ It is worth acknowledging however that this research was undertaken seven years ago and that there have been some significant developments in the services provided by Registrars, the roll-out of Tell Us Once and the growth in available online advice.

It is essential that information about benefits is made as widely available as possible including e.g. via the police, funeral directors, hospital bereavement services, hospices and registrars or through Tell Us Once. One widower described to us how he sought a bank loan to cover the cost of the funerals of his wife and two children after they were killed in a road crash, not knowing about his entitlement to benefits.

Cruse Bereavement Care (2011)

⁴⁵ CBN (n.d.) [Bereavement Benefit Changes - CBN Policy Briefing](#)

It is important that bereaved people receive appropriate information about the support available to them as soon as possible after a death. The Committee would encourage DWP to commit to working with other relevant organisations, for example registrars and funeral directors, to determine what more could be done to ensure that bereaved families are systematically made aware of Bereavement Support Payment. It should also review whether the Bereavement Service should be more closely linked with Tell Us Once, as was originally proposed.

2.3 Longer-term support

Bereaved parents

One of the most significant changes to bereavement benefits is the abolition of Widowed Parent's Allowance. This benefit currently provides long-term support to bereaved parents, but the new benefit will provide support for one year only. Stakeholders called for this decision to be reconsidered, noting that the impact of bereavement on families often lasted for longer than one year.

The first year is such a year of changes and difficulties, and...in many cases the impact on the children happens in the second or third year, or at times of transition, which is when you need your parent to be not only physically but emotionally present, not concerned with returning to work soon or trying to make complicated child care arrangements so that you always have the same person consistently, this little bit of money, over the period of the child's life, really can make all the difference.

**Childhood Bereavement Network (2013)
(evidence to Public Bill Committee)**

The Childhood Bereavement Network identified various challenges faced by bereaved parents in particular: adjusting to life as the sole carer and earner; managing their own grief while supporting their children; providing stability and continuity to their children; and responding to children's emerging needs over time.⁴⁷ They also observed that bereavement and child poverty could be interlinked: for example, children in poverty were more likely to be bereaved, but bereavement could itself be a route into child poverty.⁴⁸

⁴⁷ CBN (n.d.) [Bereavement Benefit Changes - CBN Policy Briefing](#)

⁴⁸ CBN (n.d.) [Childhood Bereavement Network Response to Child Poverty Strategy 2014-17](#)

DWP's own research supported the view that, especially for those who cared for children, the financial impact of bereavement could last longer than a year:

Most people continued to see an impact on their finances after a year to 18 months, and some were still in considerable financial difficulty. These tended to be people who had been out of work for some time prior to the bereavement due to caring or childcare responsibilities, as well as those who had stopped working when they were bereaved due to childcare needs.

Oldfield, Adams & Gunstone (2012)

DWP has put forward various reasons why the payment period for Bereavement Support Payment should not be extended. First, it argued that this would lead to Bereavement Support Payment being classified as an income replacement benefit, which would both make the new benefit taxable and lead to it being treated as income for the purposes of the benefit cap and Universal Credit.⁴⁹ This problem does not seem insuperable: it does not necessarily follow that, if the payment period were extended by a limited amount, the benefit need be regarded differently for the purposes of tax and other benefits. Certainly, there is an opportunity for further reflection and discussion, including between DWP and HMRC.

Additionally, DWP has suggested that Bereavement Support Payment should provide "specific financial support at a time when it is needed most" and that, if bereaved people needed ongoing financial support, that support should be provided by Universal Credit.⁵⁰

We note that a number of stakeholders, including the Childhood Bereavement Network, Low Incomes Tax Reform Group and others, outlined a cost-neutral change to Bereavement Support Payment, under which the value of monthly payments would be reduced, but extended over a longer period. They also proposed maintaining payments to bereaved parents at the same levels as Widowed Parent's Allowance, by reducing lump sum payments to bereaved people who were not parents (although it would be possible to reduce monthly payments and extend their duration without doing this).⁵¹

⁴⁹ [HL Deb \(2014\) col. 742](#); [HL Deb \(2014\) col GC143](#).

⁵⁰ [HL Deb \(2014\) col GC142](#)

⁵¹ CBN (2015) *Cost neutral extension of the Bereavement Support Payment*, supplied privately. The cost-neutral proposals are mentioned in CBN (n.d.) [Bereavement Benefit Changes - CBN Policy Briefing](#).

Other bereaved people

Stakeholders also observed that the impact of bereavement could also last longer than a year for bereaved people who were not parents – both in terms of emotional and financial impact.

All of these [proposed benefits] involve giving help for a year – as if everything is fine after a year and after that period, you are able to go back to work. It is a very significant change. After a year the difficulties continue.

Cruse Bereavement Care (2011)
(quote from claimant)

It took 12-18 months for most bereaved people below state retirement age to regain the equivalised net income they had just before their partner died, and [...] it took longer for women than men. At the lowest income levels, there were dips into poverty during this trajectory. There is qualitative evidence of considerable financial difficulty for some people during this period... Some were still in difficulty for two to three years.

Social Policy Research Unit (2011)

In explaining its decision that Bereavement Support Payment should last a year, DWP referred to its own research.⁵² It interpreted the research as suggesting that the financial impact of bereavement was particularly acute in the first few months.

... it is very common for bereavement to have a large short-term impact on the finances of the surviving partner. Focusing the Bereavement Support Payment in this way provides a buffer against this immediate impact. The Government is aware that everyone's circumstances will be different after bereavement. Our social research found the longer-term financial impact of bereavement to be more varied.

DWP (2012)
(Government response to consultation)

⁵² Oldfield, Adams & Gunstone (2012) [Bereavement Benefits: Findings from qualitative research](#).

However, stakeholders interpreted the research differently. They noted that, since the research focussed on the period after bereavement, it would not have identified longer-term effects. They also noted that the research suggested some bereaved people remained in financial difficulty after a year.

The department's own research indicates that 'Most respondents continued to see at least some financial impact after around twelve to eighteen months'.

Gingerbread (2012)

All participants in the qualitative research carried out to inform the review process were within 12-18 months of their bereavement. It is impossible to draw conclusions about the longer term impact of the death on families' circumstances using this evidence. Importantly, the document states that some participants were still in considerable financial difficulty a year to eighteen months afterwards – without longer term follow up we cannot know how long these difficulties will persist.

Childhood Bereavement Network (2012)

It should also be noted that this research was qualitative. While it provided useful insight into the bereavement process, it is arguable whether it should be used to draw a conclusion about the common effects of bereavement.

While the research reinforced DWP's argument that "the financial impact of spousal bereavement is particularly acute in the first months",⁵³ it also suggested that "most people continued to see an impact on their finances after a year to 18 months, and some were still in considerable financial difficulty".⁵⁴

2.4 Returning to work

In launching the 2011 consultation, DWP suggested that current bereavement benefits could create disincentives to work. Stakeholders questioned that.

⁵³ [HL Deb \(2014\) col GC142](#)

⁵⁴ Oldfield, Adams & Gunstone (2012) [Bereavement Benefits: Findings from qualitative research, page 2.](#)

Statistical analysis of the British Household Panel Survey data set (Corden et al, 2008) provided no evidence to support this. This analysis showed that under pension age, men's labour market incomes (as percentage of household income) generally reached (or exceeded when equivalised) pre-bereavement levels during the second year following bereavement and within 12-18 months of the death. Women's incomes took longer to reach pre-bereavement levels. However, this seemed to be because jobs retained, re-entered or taken up by women were much less remunerative than those of deceased partners.

Social Policy Research Unit (2011)

...given that currently the majority (70 per cent) of those in receipt of these benefits are in work, and that these benefits can be received on top of wages – but are means-tested in the receipt of benefits – we simply do not accept the assertion that they are a disincentive to work.

Gingerbread (2012)

Stakeholders did, however, agree that bereaved people faced particular barriers in looking for work.

Parents with bereaved children will need flexibility over working hours and support over child care that takes into account the children's emotional concerns. In situations where the person who died was the sole earner, there will be many challenges for the surviving parent to return to the workplace.

Childhood Bereavement Network (2012)

Reasons for not working after a partner's death included poor health, finding it too hard to combine work and family care, employers being unwilling to accommodate to people's changed circumstances, and belief that children who had lost one parent needed the full attention of the surviving parent, particularly when a child had special needs.

Social Policy Research Unit (2011)

Stakeholders also accepted that employment support could be valuable to bereaved people, a point echoed by DWP's research.

Most people thought it acceptable for the state to make contact following bereavement to offer employment support, and the typical timeframe suggested was between six and 12 months after the bereavement. However, people emphasised that both the appropriate timeframe, and people's emotional states, would be highly variable, and therefore the approach would need to be individual and sensitive.

Oldfield, Adams & Gunstone (2012)

In summary, there was broad agreement that employment support could be valuable for bereaved people. The role of Jobcentre and other frontline staff in providing that support is important and they should receive training in supporting people who have been recently bereaved.

2.5 Conditionality

Bereavement Support Payment claimants will, under current proposals, be exempt from conditionality requirements of other benefits for six months.⁵⁵ After that period, they may be required to look for work. However, stakeholders suggested that subjecting bereaved people to conditionality requirements could cause stress at a difficult time. Instead, they argued that bereaved claimants, and bereaved parents in particular, should receive employment support, but be exempt from conditionality requirements.

The support must take into account the devastating impact of bereavement, with people not being put under any pressure or in a position of being forced back to work before they are ready and fully capable of doing so.

Cruse Bereavement Care (2011)

... bereaved children's outcomes are best supported by continued routines and a warm and consistent surviving parent. Children's needs change over time and they may revisit and re-experience their grief at times of further change: they need the ongoing support of their parent to negotiate these transitions.

Childhood Bereavement Network (2012)

⁵⁵ Note that these exemptions also apply to claimants of Universal Credit who are bereaved but do not claim Bereavement Support Payment.

Indeed, one stakeholder noted that, for bereaved parents, a six-month exemption from conditionality would create an inconsistency with other areas of Universal Credit.

This is in contrast to the situation for kinship carers, who will be exempt from full work-search requirements for a year after a child comes to live with them, to allow the child to settle. This could lead to the perverse situation where a father caring for his daughter after his wife's death would have to be seeking work within six months, whereas if the child went to live with a great-aunt, that relative would have a full year to dedicate to helping her adjust.

**Childhood Bereavement Network (2013)
(evidence to Public Bill Committee)**

It must be acknowledged that bereaved claimants will not automatically be required to look for work after six months.⁵⁶ This will be at the discretion of Jobcentre staff and should take into account claimants' personal circumstances. In applying such discretion, it is important that that Jobcentre staff are sensitive to the full range of impacts bereavement can have on families and respond appropriately. It is essential, therefore, that the Department provides robust training, guidance and on-going support to ensure that staff are able to deal with such cases appropriately and with compassion.

2.6 Unmarried couples

DWP has repeatedly reaffirmed its decision that Bereavement Support Payment should apply only to married couples and civil partners, rather than unmarried couples. Stakeholders viewed this decision as outdated and unfair.

We had a widow, for example, saying that she and her partner were not married, but that they had lived together for 20 years and had children. Her partner had made contributions for all that time, and yet, it felt an injustice that she was not receiving those allowances.

**Cruse Bereavement Care (2013)
(evidence to Public Bill Committee)**

⁵⁶ DWP have also stated that, where the claimant has a child whose distress prevents them from meeting work-related requirements, conditionality may be eased for a further period (to a total of four months over two years).

We believe that this is profoundly unfair: the higher rate of bereavement benefit currently paid to those with children is in recognition of the costs - emotional, practical and financial – of bringing up children when a partner has died. Children themselves have no influence over whether their parents are married or not, so it seems extremely harsh to deprive some of financial support following a parent's death based on their parents' marital status. In 2011, 31 per cent of babies were born to cohabiting – but unmarried – couples.⁵⁷ None of these families would qualify for BSP if one of the parents died.

**Childhood Bereavement Network (2013)
(evidence to Public Bill Committee)**

Stakeholders also observed that such an approach created an inconsistency with other benefits, including Universal Credit.

This is contrary to current understandings of what constitutes a 'family' and differs from how cohabitation is interpreted in other Government legislation... The Armed Forces Pensions Authority successfully uses a definition of 'eligible partner' which could be used as the basis of determining eligibility to BSP.

**Childhood Bereavement Network (2013)
(written evidence to Public Bill Committee)**

...this appears to be out of step with tax credits - and, in due course, Universal Credit - entitlement to which is assessed on a household basis looking at co-habiting couples regardless of marital status.

Low Incomes Tax Reform Group (2013)

This decision also appears to be incompatible with the definition of family used by the UK Government's Family Test.⁵⁸ Under the Family Test, policymakers must assess the impact of new policies on families, with bereaved families highlighted as worthy of particular consideration. The Government's Family Test guidance states:

⁵⁷ In 2013, it was also true that 31% of babies were born to unmarried but cohabiting couples and this statistic has remained constant since 2010. See ONS (2014) [Live Births in England and Wales by Characteristics of Mother 1, 2013](#).

⁵⁸ The Family Test applies only to legislation implemented by the UK Government. If the UK Government wished to introduce policy relating to families in areas of the UK with a devolved administration, it would need to consider the specific policy situation in that area of the UK.

The focus of the Family Test is on strong and stable family relationships. The list below is not exhaustive, but covers most of the relationships at the heart of family life...Couple relationships (including same-sex couples) including marriage, civil partnerships, co-habitation and those living apart, together.⁵⁹

The Family Test Guidance for Government Departments⁶⁰

While we acknowledge that there are considerable practical challenges associated with extending entitlement to unmarried couples, awarding Bereavement Support Payment only to those who lose a spouse or civil partner appears hard to reconcile with the definition of family adopted by the Government in the Family Test and the position adopted within other benefits.

2.7 Bereaved women

In their 2011 consultation response, the Social Policy Research Unit observed that bereavement often had a greater impact on women than on men:

Most bereaved partners with dependent children (and most recipients of widowed parent's allowance) are women...Women's incomes took longer [than those of men] to reach pre-bereavement levels. ... This seemed to be because jobs retained, re-entered or taken up by women were much less remunerative than those of deceased partners – the usual structural/employment disadvantages that women in lower social positions face in the labour market...It is important to remember here that it is women in lower social positions who are more likely to experience death of a partner. This is due to social class differences in morbidity/mortality, and incidence of violence and accidents. Women in lower social positions whose partner dies are more likely to live in disadvantaged areas with fewer employment opportunities.

Social Policy Research Unit (2011)

⁵⁹ 'Living Apart Together' is a term to describe two partners who regard themselves as a couple but they are not co-residentially cohabiting.

⁶⁰ DWP (2014) [The Family Test: Guidance for Government Departments](#). The text continues by listing other types of families, which are less relevant here, such as sibling relationships.

We note DWP's commitment to review the impact of bereavement benefit reform.⁶¹ Given that bereavement presents particular challenges to women, we would suggest that, as Bereavement Support Payment is implemented, DWP should particularly monitor whether bereaved women are receiving the support they need.

2.8 Integrated support for bereaved people

Alongside bereavement benefits, a broader range of support is available, including Social Fund Funeral Payments and Public Health Funerals.

Research undertaken in 2013 and 2014 identified various issues with the operation of Funeral Payments. Eligibility rules are complex, which leads claimants to be unsure whether they are eligible and make speculative claims. Claimants must arrange a funeral and commit to its costs before making a claim. If the claim is rejected or smaller than expected, this leads to debt.⁶²

There is clearly a range of problems with the current scheme. It is complicated and burdensome for claimants, who often misunderstand central elements of it...The scheme also offers a patently inadequate level of support – support which is generally only received after significant potential debt has been incurred.

Harris (2014)

...what is required at the point of arranging a funeral is a system whereby individuals (and funeral directors) are informed of their eligibility and, potentially, what they may expect to receive from the state before committing to funeral costs... While guidance is currently provided through appropriate DWP channels, those providing informal advice on funeral arrangements (namely charities and funeral directors) need to be in a position to provide appropriate and up-to-date guidance if requested...

Woodthorpe, Rumble & Valentine (2013)

The research also observes that many claimants had previously worked and paid National Insurance contributions.

⁶¹ DWP (2014) [*Impact Assessment: Replacement of existing Bereavement Benefits for New Claims from April 2017 - Bereavement Benefits for the 21st Century \(in Great Britain\)*](#).

⁶² Woodthorpe, Rumble & Valentine (2013) [*Putting 'The Grave' Into Social Policy: State Support for Funerals in Contemporary UK Society*](#).

The evidence that many claimants of FEPs are not people who have spent most of their lives dependent on means-tested benefits but are often people who have had to relinquish employment in order to care for ailing, often elderly partners or other relatives, and thus who may have made a significant tax and National Insurance contribution over their working lives, strengthens the case of addressing the inadequacies of the current system to the benefit of us all...It is, perhaps, unfortunate that an opportunity was not taken to look specifically at support for funeral costs as an element of provision for surviving spouses or civil partners when the new Bereavement Support Payment was proposed.

Harris (2014)

More widely, the research suggests that expenditure on Funeral Payments and Public Health Funerals is likely to rise.

At a time when the death rate is predicted to increase in the next 20 years, and with rising concerns about pensioner poverty and the cost of social care, having sufficient resources to hand to pay for a funeral is set to become an issue for a growing number of people. This is likely to be impacted by the current reformation of the way in which the welfare state is organised. The issue of state support for people who struggle to pay for a funeral therefore needs to be addressed as a matter of urgency by the DWP and the funeral industry, as well as key stakeholders such as charities, the third sector, commercial organisations, and local authority representatives.⁶³

University of Bath (2014)

This suggests that a wider review of support available for bereaved people would be beneficial. The National Council for Palliative Care, National Bereavement Alliance and Dying Matters coalition have suggested such a review, under the direction of a new Ministerial post with responsibility for bereavement.

⁶³ University of Bath (2014) [Cost of Dying: Special Report – Affording a Funeral, Social Fund Funeral Payments](#).

An urgent first task...would be to coordinate a cross-departmental review of the financial impact of current welfare, administrative and economic changes on those who have been bereaved...Changes to the benefits system, the rising costs of funerals and other processes around a death, and an economic slump are creating a perfect storm for some bereaved families. Without proper scrutiny and overall planning, these are likely to result in greater levels of poverty and distress.

National Council for Palliative Care, National Bereavement Alliance & Dying Matters (2014)⁶⁴

They suggest that this review should encompass rising funeral poverty, changes to bereavement benefits, hardship for unmarried partners, the introduction of Universal Credit and the under-occupancy charge. They also highlight the importance of clarity around commissioning and provision of bereavement support, training for those who deal with bereaved people and support for bereavement at work.

Certainly, it would be useful for DWP to consider how the various sources of support they provide work together to meet the needs of bereaved people. In the case of Social Fund Funeral Payments, DWP might usefully consider how rules around eligibility can be better communicated and whether claimants could be informed about eligibility and the amount they may receive before making a claim.

More widely, DWP should consider how Tell Us Once and the Bereavement Service could be better integrated. It should also consider how, in the future, Social Fund Funeral Payments and Public Health Funerals will work together with Bereavement Support Payment, to create an integrated system of support for bereaved people. Finally, it should consider what part Universal Credit and other benefits play in this system of support and what role Jobcentre staff play within it.

⁶⁴ National Council for Palliative Care, National Bereavement Alliance & Dying Matters (2014) [*Life After Death: Six steps to improve support in bereavement.*](#)

3 Conclusion and recommendations

As stated above, the Committee broadly welcomes the planned reforms of bereavement benefits. However, we have been particularly struck by the fact that the Government's initial review did not consider the broader support available at the point of bereavement, for example Social Fund Funeral Payments, and believe this to have been a missed opportunity. Nonetheless there is an opportunity to address that now, and we make our own recommendations for strengthening the provision of integrated support to bereaved families below.

Integrated support to bereaved families

1. More recent research, published after the Government's initial review of bereavement benefits, emphasises that bereavement benefits are just one element in a system of advice and support that includes Tell Us Once, the Bereavement Service, Social Fund Funeral Payments and Public Health Funerals. It is important to consider the totality of the support provided to bereaved families and review whether this is sufficiently robust and joined up.

We recommend that DWP consider whether Tell Us Once, the Bereavement Service, bereavement benefits, Social Fund Funeral Payments, Public Health Funerals and other sources of support can work better together as an integrated system to support bereaved people. It should particularly consider how Funeral Payments and Public Health Funerals will cope with increased future demand.

2. People claim Funeral Payments after arranging a funeral and committing to its costs. Many claimants are also unclear about eligibility. This leads both to speculative claims and to claimants incurring debt, by agreeing to funeral costs which the Funeral Payment does not cover.

We recommend that both the UK Government and Scottish Government (in light of the imminent devolution of powers in relation to this benefit) provide a greater degree of certainty to claimants about their eligibility and the potential size of an award to Funeral Payments before they are required to commit to funeral costs.

In terms of Bereavement Support Payment itself, we believe there are a number of aspects to its implementation which warrant further attention to ensure bereaved people receive the support they need, and we would make the following recommendations. In making these recommendations we are mindful of pressures on the public finances and recognise the challenges

involved in funding certain of our recommendations. We believe, however, that the provision of appropriate financial support can make a major difference to the well-being of the newly bereaved and would encourage DWP to consider carefully all of the recommendations below.

Universal Credit

3. Since the design of Bereavement Support Payment was finalised, a number of changes have been made to Universal Credit, and the timetable for its rollout has been revised.

We therefore recommend that DWP reviews the interaction between Bereavement Support Payment and Universal Credit in light of these changes to ensure that claimants are not significantly disadvantaged. This review should also consider the interaction between Bereavement Support Payment and existing legacy benefits in view of the revised timetable for Universal Credit rollout.

Awareness and take-up of benefits

4. It has been suggested that awareness and take-up of previous bereavement benefits has been low.⁶⁵ That conclusion has been reinforced by DWP research, which states that “awareness of bereavement benefits was low prior to bereavement”.⁶⁶

We recommend that DWP act to ensure that all bereaved people are aware of Bereavement Support Payment. It should consider whether bereaved people could be automatically informed of their access to Bereavement Support Payment: this might be achieved by closer working with local registrars. As anticipated by the Department in 2011, we believe that DWP should ensure that Tell Us Once and the Bereavement Service work effectively together, in concert with other stakeholders, by linking or merging the two services.

Bereaved parents

5. With the abolition of Widowed Parent’s Allowance, bereaved parents are particularly affected by bereavement benefit reform. Where Widowed Parent’s Allowance could provide support for many years, the new Bereavement Support Payment provides support only for one year.

⁶⁵ See responses to 2011/2012 consultation (e.g. from Social Policy Research Unit) and also research such as Corden, Hirst & Nice (2008) [Financial implications of the death of a partner](#).

⁶⁶ Oldfield, Adams & Gunstone (2012) [Bereavement Benefits: Findings from qualitative research](#).

There are differing views on the degree to which this is adequate. Stakeholders suggest that bereavement has a longer-term impact on families, which may last for two or three years.⁶⁷ However research suggests that bereaved people, especially those with childcare responsibilities, experienced a financial impact after a year to 18 months.⁶⁸

Some stakeholders have suggested a cost-neutral approach to resolving this issue, in which Bereavement Support is paid for a longer period, while amounts are reduced.⁶⁹

We recommend that, in the light of initial experience following implementation, DWP reflects further on whether to extend the period for which bereaved parents receive Bereavement Support Payment, even if this means a reduction in the value of payments to avoid an additional burden on the public purse.

Returning to work

6. Sensitive employment support, at the right time, can be valuable to bereaved people. To ensure this support is effective, it is important to ensure that frontline staff have good quality and effective training.

We recommend that DWP ensures that effective training and support is being given to Jobcentre staff to help them understand the needs of bereaved claimants. It should also engage with Work Programme providers to provide similar training and support for their frontline staff as appropriate.

Conditionality

7. Under current proposals, Bereavement Support Payment claimants are exempt from conditionality requirements for six months, at which point Jobcentre staff will apply discretion taking into account the personal circumstances of each case. While responses to DWP's 2011 consultation were supportive of the proposal that bereaved people should receive support to find employment, they opposed the introduction of conditionality at six months.

⁶⁷ See responses to 2011/2012 consultation, especially from Childhood Bereavement Network and Child Poverty Action Group.

⁶⁸ Oldfield, Adams & Gunstone (2012) [Bereavement Benefits: Findings from qualitative research](#). See also responses to 2011/2012 consultation, Corden, Hirst & Nice (2008) [Financial implications of the death of a partner](#) and Oldfield, Adams & Gunstone (2012) [Bereavement Benefits: Findings from qualitative research](#).

⁶⁹ As mentioned in CBN (n.d.) [Bereavement Benefit Changes - CBN Policy Briefing](#).

It is important that Jobcentre staff are sensitive to, and take account of, the individual circumstances of bereaved families when using their discretionary powers and actively consider when an exemption would be appropriate, for example for those who are not eligible for Bereavement Support Payment but are caring for bereaved children.

Unmarried couples

8. Bereavement Support Payment only supports bereaved people who were married to their deceased partner or in a civil partnership with them. This is inconsistent with other benefits, including Universal Credit, and appears incompatible with the Family Test.

We recommend that DWP recognises the impact of bereavement on a broader range (definition) of “partner” and considers extending eligibility to ensure consistency with other areas of the benefit system. We recognise that this would bring additional costs and the Government will need to give careful consideration to its affordability when balanced against other priorities, but nonetheless it should be an ambition over the longer-term.

Bereaved women

9. As stakeholders and researchers have observed, women are particularly affected by bereavement. After bereavement, they are more likely than men to care for children and their income takes longer to reach pre-bereavement levels.⁷⁰ Moreover, DWP data shows that most claimants of bereavement benefits are women.

We recommend that, as part of its commitment to review and assess the impact of Bereavement Support Payment, DWP should monitor and evaluate how the introduction of the new benefit affects bereaved people and whether they are getting the support they need. It will be especially important to identify the impact on bereaved women within that evaluation.

⁷⁰ See Social Policy Research Unit's response to the 2011/12 consultation and also Corden, Hirst & Nice (2008) [Financial implications of the death of a partner](#).

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Annex B: Social Security Advisory Committee membership

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