



Department
for Work &
Pensions

Bereavement Support Payment claimants – summary statistics, April 2017 to March 2020

December, 2021

Research and Analysis

The figures in this release relate to England, Scotland and Wales.

Policy background and introduction

1. Bereavement Support Payment (BSP) is a contributory benefit for working age people intended to provide support when someone's spouse or civil partner dies. It is a short-term benefit which contributes to the more immediate costs associated with bereavement.
2. The benefit consists of an initial lump sum and then up to 18 monthly payments. A higher rate is paid to those who are pregnant or who have dependent children.
3. BSP is only payable for bereavements on or after 6 April 2017. It is only paid to spouses and civil partners. The deceased must also have made sufficient National Insurance contributions, and the bereaved spouse or civil partner must be under state pension age.
4. Prior to the introduction of BSP, a suite of legacy bereavement benefits were available to provide support for the bereaved. These included Bereavement Payment, Bereavement Allowance, and Widowed Parent's Allowance¹. Bereavement Allowance could be paid to claimants aged 45 years old or over without dependent children; Widowed Parents Allowance could be paid to those with dependent children; and the Bereavement Payment was a lump sum payable to claimants both with and without dependent children.
5. Bereavement benefits, covered in this report, refers collectively to legacy bereavement benefits (available up until 5 April 2017), and Bereavement Support Payment (available from 6 April 2017). This report aims to compare these benefits under similar circumstances. Therefore, it does not cover the period from April 2020, which was impacted by increased claims from the Covid-19 pandemic.
6. Legacy bereavement benefits, referenced throughout this report, relate to the benefits Bereavement Allowance (claimants without dependent children), and Widowed Parent's Allowance (claimants with dependent children).
7. Bereavement Support Payment, will, unless otherwise stated, include both those on the Standard Rate (without dependent children) and the Higher Rate (with dependent children) of the benefit. This report covers the first full three years of BSP.

¹ Summary of benefit on gov.uk website: <https://www.gov.uk/widowed-parents-allowance>

Key Findings

1. Take-up of BSP is in line with legacy bereavement benefits, with a high proportion of eligible people claiming the benefit. Indeed, claimant numbers are higher than the legacy bereavement benefit system. This can be in part attributed to the rise in State Pension Age (SPA) eligibility.
2. Take-up of BSP is also aided by the information available to claimants, which aims to ensure people are aware of Bereavement Support Payment and how to claim it. The way such information is made available is under constant review. DWP has worked with funeral directors, Registrars and voluntary groups to try to ensure people are fully informed of the action to take following the loss of a husband, wife or civil partner. Further information about the benefits to which they are entitled and how to claim them can be found on the government services and information website at www.gov.uk.
3. The proportion of claims awarded is 89%, with the majority of disallowances due to claimant being over the SPA. Late applications affect a small number of claims, making up <1% of declined claims.
4. BSP claimants are more likely to be female, and almost 40% are aged between 60 years old and SPA. The spread of BSP claimants regionally for the most part reflects the population density in each area. However, take-up is lowest in the regions with the highest income.
5. Comparing BSP claimant characteristics, with legacy bereavement benefit claimants, shows no clear difference, other than their age distribution. BSP claimants are more likely to be 60 and over, with 37% of claimants in this age group, compared to 28% of legacy claimants. This is in part due to rising SPA, which increases the number of people eligible for BSP.

Methodology

6. The report includes DWP claimant data, as well as some data published in the Official Statistics⁷ currently available.
7. Characteristics of claimants are compared using new claims in the final three years under the legacy bereavement benefit system (2014/15, 2015/16, 2016/17), and the first three years following the introduction of BSP (2017/18, 2018/19, 2019/20). Total number of new claims are comparable under the two systems.
8. Legacy bereavement benefit figures included in this report relate to the benefits paid out weekly to claimants, Bereavement Allowance and Widowed Parent's Allowance. Claims to the lump sum Bereavement Payment are not included. This means we are including those who would be said to have been on the caseload for bereavement benefits, i.e. in receipt of a regular payment. Widowed Parent's Allowance is paid to claimants with dependent children (as for the Higher Rate of BSP). Bereavement allowance is paid to claimants without dependent children (as for the Standard Rate of BSP), with the added criteria that the claimant must be 45 years old as a minimum.

9. Those with dependents are identified by the legacy benefit claimants on Widowed Parent's Allowance, and the BSP claimants on the Higher Rate, including backdated claims to Higher Rate.
10. Rising SPA was accounted for in the estimates of working age deaths each year. This was done by removing a proportion of deaths in the relevant age groups, where the rising SPA affected that year group. It was assumed that the birthdays of the deceased were evenly spread out across the year, and the SPA timetable by birthdate was applied.
11. The median salary of a region was shown to have a statistically significant relationship with the regional take-up, in that it could reliably predict it. This was found using a regression model to determine the relationship of salary on take-up, and its significance.

² Statistics page on bereavement benefits: <https://www.gov.uk/government/organisations/department-for-work-pensions/about/statistics#children-families-and-bereavement>

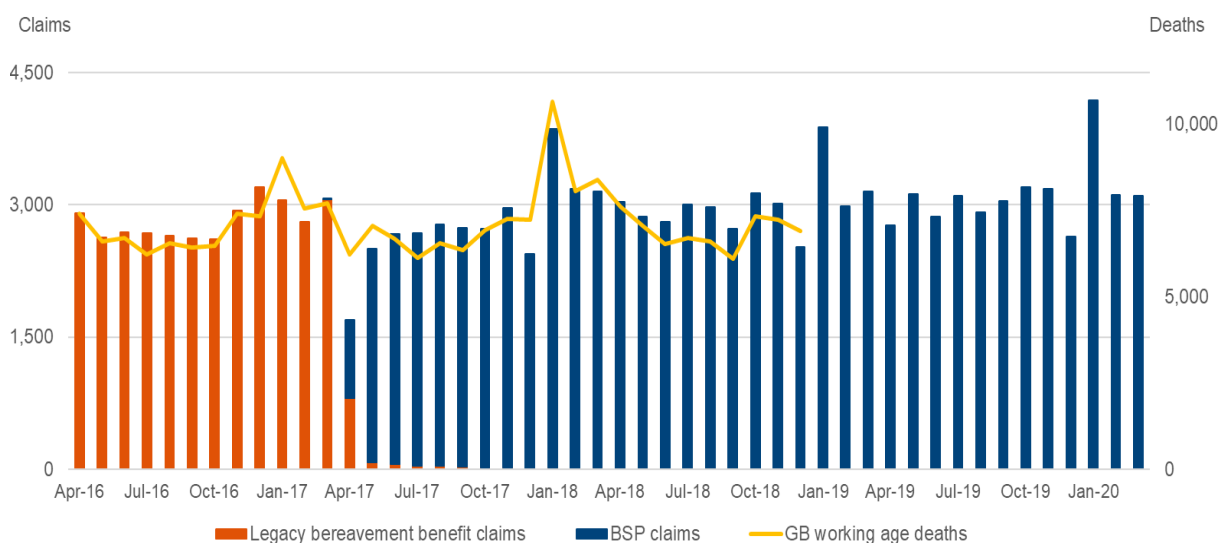
Results

Successful claims

12. The number of successful new claims each month, under the legacy bereavement benefit system and BSP, remains relatively stable over the four years up to March 2020. There are seasonal fluctuations, which reflect a higher number of deaths in the winter, as seen in the total number of working age deaths registered in Great Britain (GB). Note however that not all working age deaths in GB will lead to an eligible bereavement benefit claim, due to the claimant criteria.

Number of successful bereavement benefit claims and working age deaths by month, in Great Britain, 1 April 2016 to 31 March 2020

Successful claims to bereavement benefits form around a third of working age deaths

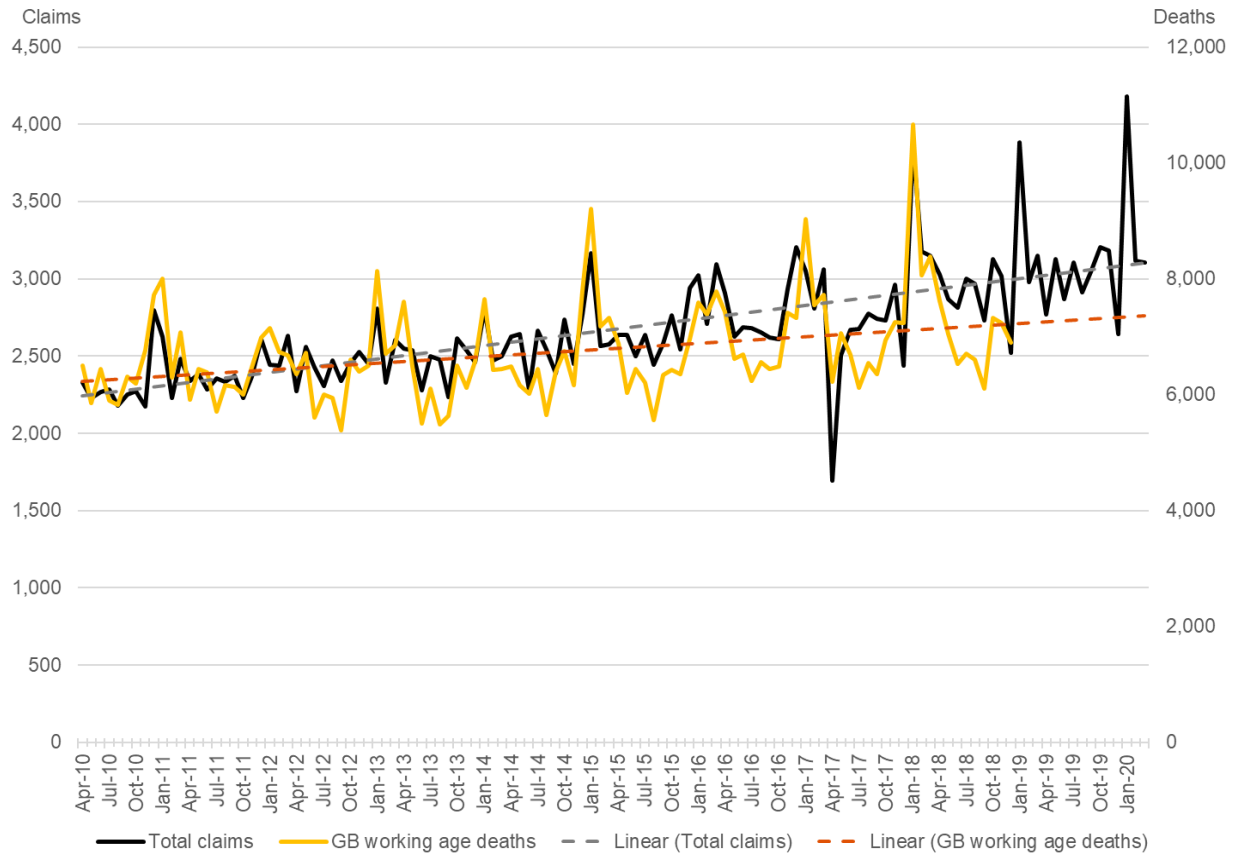


Source: Department for Work and Pensions (DWP) claimant data; ONS data for deaths registered in England and Wales, and the NRS data on deaths registered in Scotland.

13. The number of successful new claims for bereavement benefits, and the number of total working age deaths, for GB, have been compared on a monthly basis. The period covered is 1 April 2016 to 31 March 2020, and therefore includes the last year of legacy bereavement benefit claims, and first three years of BSP claims. This shows a consistent uptake, except for an initial dip in April 2017, the month of transitioning to BSP. Over the almost three-year period, to December 2018, successful new claims to bereavement benefits are around a third of working age deaths.
14. We compare the number of new claims, on a different scale to the number of working age deaths, this is to enable a more direct comparison of trends. Generally, the peaks and troughs align, indicating that the period between death and claim is relatively short. In particular, there are spikes in January claims, reflective of the higher numbers of working age deaths in winter.
15. Working age deaths from 2019 are not included, as the ONS publication for deaths by single year of age is not yet released. However, in 2018 there seems to be a rise in the number of BSP claims, which is not reflective of trends in working age deaths.
16. The total number of successful claims has slightly increased following the introduction of BSP. The monthly average number of successful new claims in 2016/17 was around 2,800, compared to 3,100 in 2019/20. The increased age eligibility, as a result of the rising SPA is a contributing factor to this increase. However, it does not fully explain the increase in successful BSP claims, as the rising SPA is accounted for in the working age death numbers. As previously noted, the number of BSP claims is increasing more than the number of working age deaths. Therefore, we are seeing more successful BSP claims, not fully explained by the rise in working age deaths. To establish a longer trend we can look back to previous years.

Number of successful bereavement benefit claims and working age deaths, by month, in Great Britain, 1 April 2010 to 31 March 2020

Successful bereavement benefit claims have been increasing at a faster rate than working age deaths since 2013



Source: Department for Work and Pensions (DWP) claimant data; ONS data for deaths registered in England and Wales, and the NRS data on deaths registered in Scotland.

17. The number of successful new claims for bereavement benefits is compared to the number of total working age deaths, for GB, on a monthly basis. The period now covers the longer period of 1 April 2010 to 31 March 2020.
18. There is an increase in bereavement benefit claims over the last decade. Over the same time period the number of working age deaths has also increased since April 2010, and up to March 2020. Linearly, this increases at a slower rate, and therefore this rise in successful BSP claims is not fully explained by the rise in working age deaths. Note, the absolute number of deaths in GB has not increased since 2010, and therefore this increase in working age deaths is mainly due to the increase in SPA. The SPA has increased for women, from 60 to 65 over the years. Furthermore, from 2019 the SPA has had a staggered increase from 65 to 66, for men and women. As BSP is only eligible for claimants aged up to the SPA, this means more people are eligible.
19. Another factor contributing to this increase is that bereaved spouses aged under 45 years old, without dependent children, can now claim the Standard Rate for BSP.

Under the legacy bereavement benefit system, they were not eligible to claim the Bereavement Allowance benefit, due to the minimum age criteria.

20. Therefore, over the last decade of April 2010 to March 2020, we have seen an increase in successful claims for bereavement benefits. This is partly due to the increase in SPA and thereby more working age deaths. It is also partly due to bereaved spouses aged under 45 years old, without dependent children, now being eligible to claim elements of bereavement support that they previously could not, since April 2017. Further to this, the eligibility criteria for BSP, compared to legacy bereavement benefits, is more generous in terms of the National Insurance contribution conditions. And finally, the claiming process is simpler whereby only BSP is applied for, rather than a suite of legacy bereavement benefits previously applied for. The above changes are thought to contribute to this increase in successful claims.

Take-up of bereavement benefits

21. It is not possible to accurately measure take-up of BSP, out of those who are eligible, as this would require monthly data on deaths by age and marital status. Further, it is the claimant who must be under SPA to be eligible, rather than the deceased. Therefore, some successful BSP claims will be for a pension age death, where the bereaved spouse/civil partner claiming is of working age. These cases are not accounted for in our figures below, and it is likely there will be more of them as the SPA continues to rise.
22. However, we can form an estimate for the year 2018, the first full year that BSP was in place, to enable a comparison with previous years. In 2018, 15% of UK deaths were working age, aged 16 to 64 (accounting for the staggered rising of SPA). Also in 2018, 48% of the working age population of England were married/ in civil partnership. Assuming these proportions apply to the GB population, it is estimated that BSP was received for 84% of married, working age deaths in 2018. This is calculated from the 36,300 BSP awards in 2018, out of an estimated 43,100 GB working age deaths of those who were married/civil partners.
23. The same calculation can be done for 2016 (while accounting for rising SPA) to give a comparison from legacy to BSP. It is estimated that legacy bereavement benefits were received for 83% of married, working age deaths in 2016. Comparatively, this shows that a similar level of take-up is seen for BSP, as for legacy benefits, but cannot be used as an accurate estimate for take-up of the benefit. This calculation does not account for mixed aged couples, where a working age claimant would be eligible for bereavement benefits, even if their partner was not working age. Nor does it account for cases where the deceased had not made the required National Insurance contributions (<3% of all BSP claims made are refused for this reason).

Allowed and Disallowed claims

24. In the three years to March 2020, 89% of BSP claims made have been successful, and have resulted in an award. Of the 11% disallowed, the majority (54%) are over SPA, and a quarter (25%) had not made the required National Insurance contributions for eligibility. Whereas, <1% of disallowed claims were due to a late claim over the same period ².

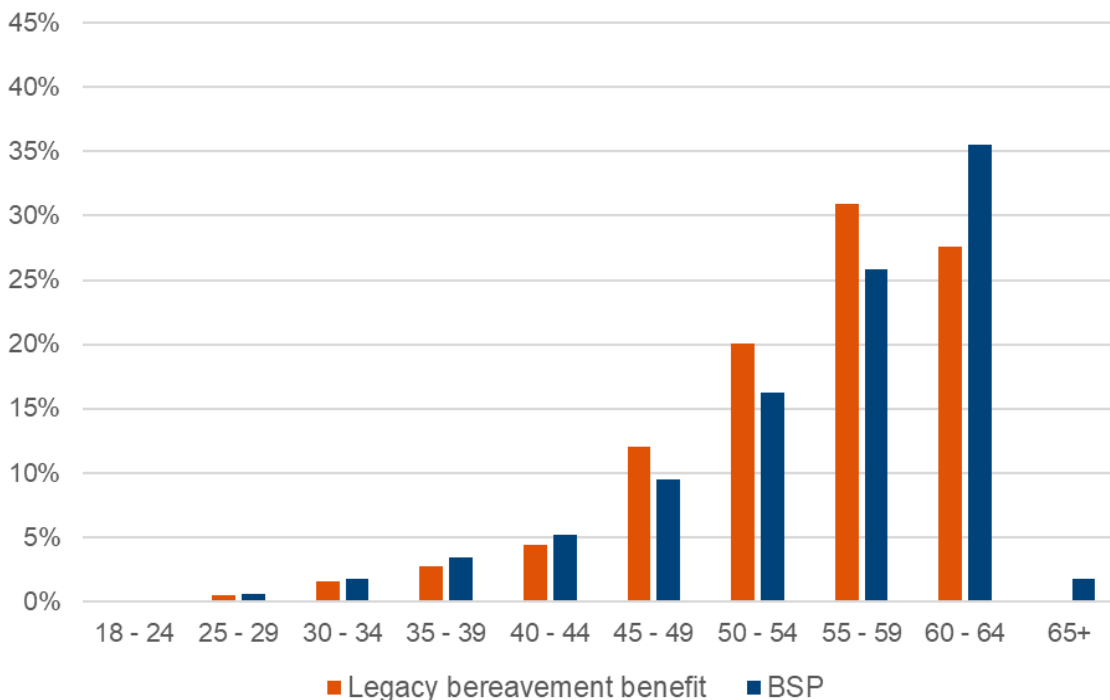
25. 94% of those awarded BSP made their claims on time. Of the remainder, 5% of BSP claims were made within 3-9 months and a following 1% were made within 9-12 months. Those who claim after 3 months do not receive the full amount of BSP, with each month's delay thereafter resulting in a reduction of a monthly payment. However, all those who claim within 12 months would have received the lump sum.

Age distribution of claimants

26. The age of claimants on legacy bereavement benefits, can be compared with those who claimed BSP.

Claimant age group for legacy claims starting 1 April 2014 to 31 March 2017, and BSP claims starting 6 April 2017 to 31 March 2020

There is a higher representation of older claimants for BSP than legacy bereavement benefits



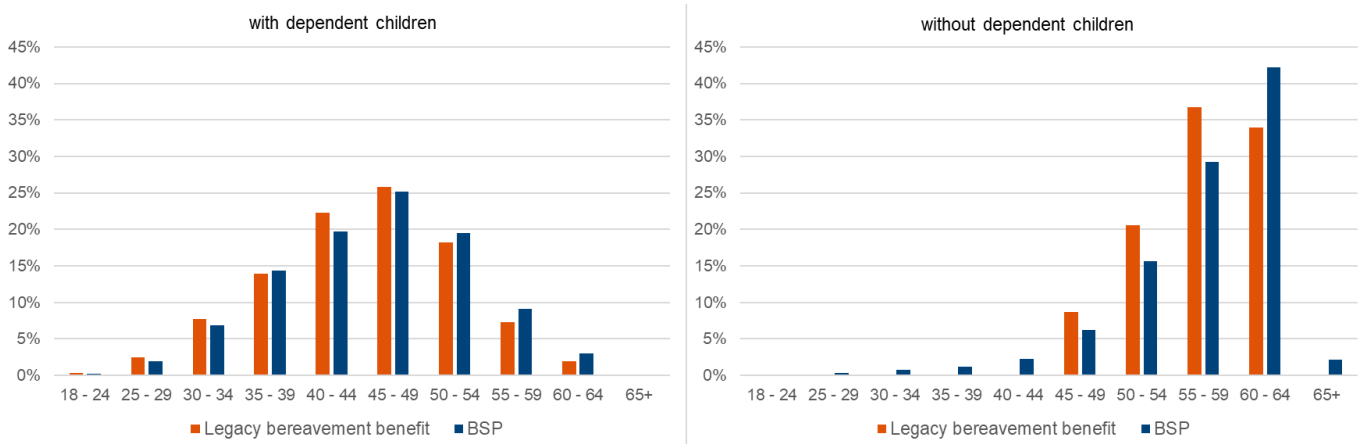
Source: Department for Work and Pensions (DWP) claimant data.

³ Stat-Xplore for source of these figures: <https://stat-xplore.dwp.gov.uk/webapi/jsf/login.xhtml>

27. The age of bereavement benefit claimants, at the start of their claim, by age group, has been compared. There is a higher representation of older claimants for BSP than legacy benefits, aged 60 years old or more. The equalisation of women's SPA continued in to 2018, and the increase from 65 to 66 years old, for men and women began in 2019. This has led to age eligibility continuing to increase under BSP.
28. There is a higher representation of those aged 45 to 59 in legacy claimants compared to BSP claimants. Reasons for this have been explored using breakdowns by claimants with and without dependent children.

Claimant age group for legacy claims starting 1 April 2014 to 31 March 2017, and BSP claims starting 6 April 2017 to 31 March 2020

Differences in the age demographic of claimants, between legacy bereavement benefits and BSP, is largely in the group without dependent children



Source: Department for Work and Pensions (DWP) claimant data.

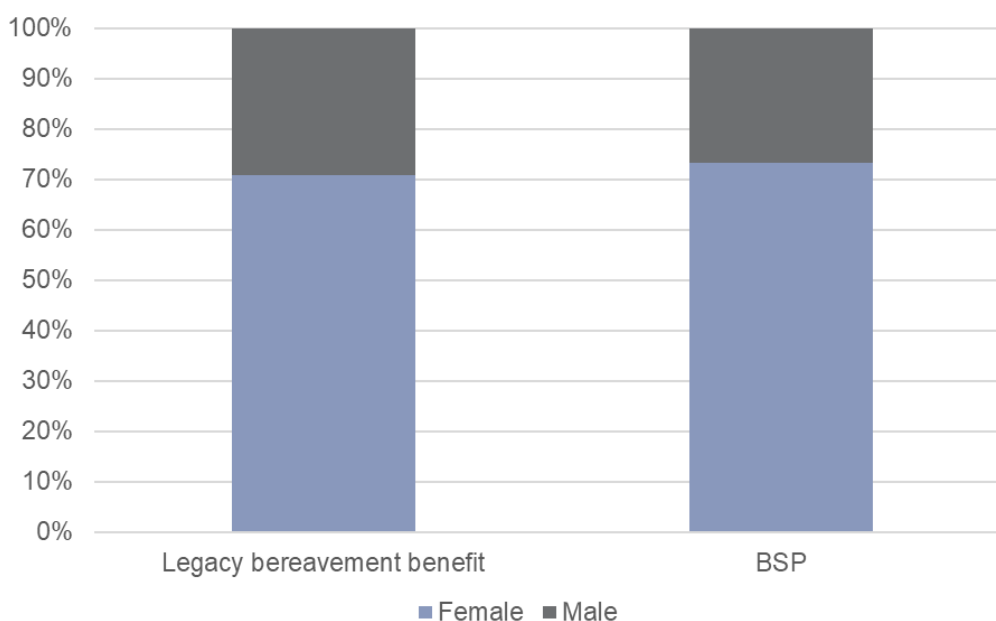
29. The age of bereavement benefit claimants, at the start of their claim, is compared for claimants with dependent children, and without. There is little difference in the age demographic between legacy bereavement benefit and BSP claimants, with dependent children. However, of those without dependent children, the higher representation of 45 to 59 year olds is seen for legacy claimants.
30. The impact of widening the age range eligibility for BSP, can be seen in the group without dependent children. Under the legacy system there was no ongoing bereavement benefit available for those without dependent children, under 45 years old. However, we can now see take-up in these age groups for BSP, and also see the impact of the rising SPA in the 60+ groups. As a result, the representation of 45 to 59 year olds is higher in legacy claimants compared to BSP.
31. The Official Statistics used to source this data, show a higher number of BSP claimants than legacy claimants in all age groups, with the exception of those aged 45 to 59.

Gender of claimants

32. The gender of claimants on the legacy bereavement benefits, can be compared with those on BSP.

Claimant gender for legacy claims starting 1 April 2014 to 31 March 2017, and BSP claims starting 6 April 2017 to 31 March 2020

For both legacy bereavement benefit and BSP, around 7 in 10 claimants are female



Source: Department for Work and Pensions (DWP) claimant data.

33. The gender of bereavement benefit claimants is compared, for new claimants in the final three years of legacy benefits, to the first three years of BSP. The vast majority of bereavement benefit claimants are female, at 71% under the legacy system, and similarly at 73% in the BSP claimant group.

34. This higher proportion of female (surviving claimants) is largely owing to a higher death rate in men of working age, than women, who tend to live longer. As reported by the ONS, 'Life expectancy at birth in the UK in 2017 to 2019 was 79.4 years for males and 83.1 years for females'³. Another reason is that the claimant must be of working age to claim, not the deceased partner. With many marriages, the man is older than the woman, as found in ONS reports for England and Wales, 'the average age at marriage of opposite-sex couples was 38.0 years for men and 35.7 years for women in 2017'⁴. Therefore, it is likely there would be more women claimants than men.

⁴ ONS National Life Tables publication:

<https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/lifeexpectancies/bulletins/nationallifetablesunitedkingdom/2017to2019>

⁵ ONS Marriages in England and Wales publication:

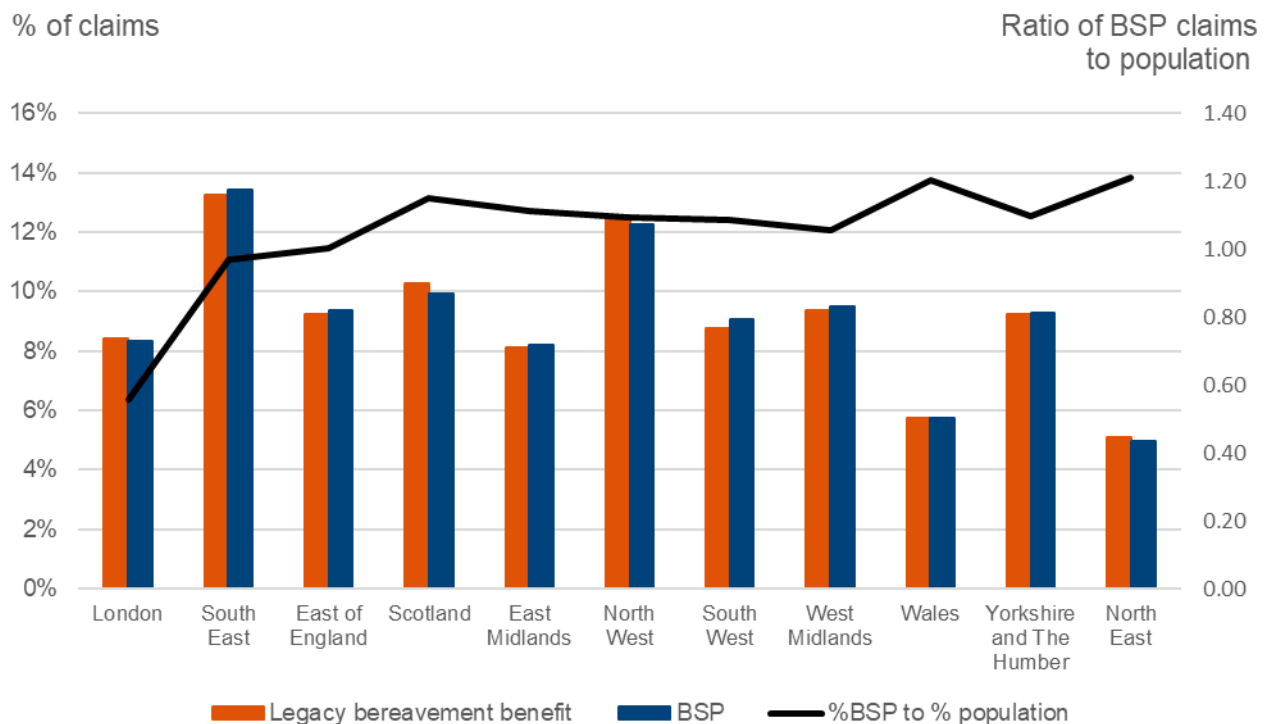
<https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/marriagecohabitationandcivilpartnerships/bulletins/marriagesinenglandandwalesprovisional/2017>

Region of claimants

35. The region, where claimants reside, of those on the legacy bereavement benefits, can be compared with those on BSP.

Residence of claimant for legacy claims starting 1 April 2014 to 31 March 2017, and BSP claims starting 6 April 2017 to 31 March 2020, by region

There is little difference in the residence of BSP claimants compared to legacy bereavement benefits



Source: Department for Work and Pensions (DWP) claimant data; ONS mid-2019 population estimates for UK.

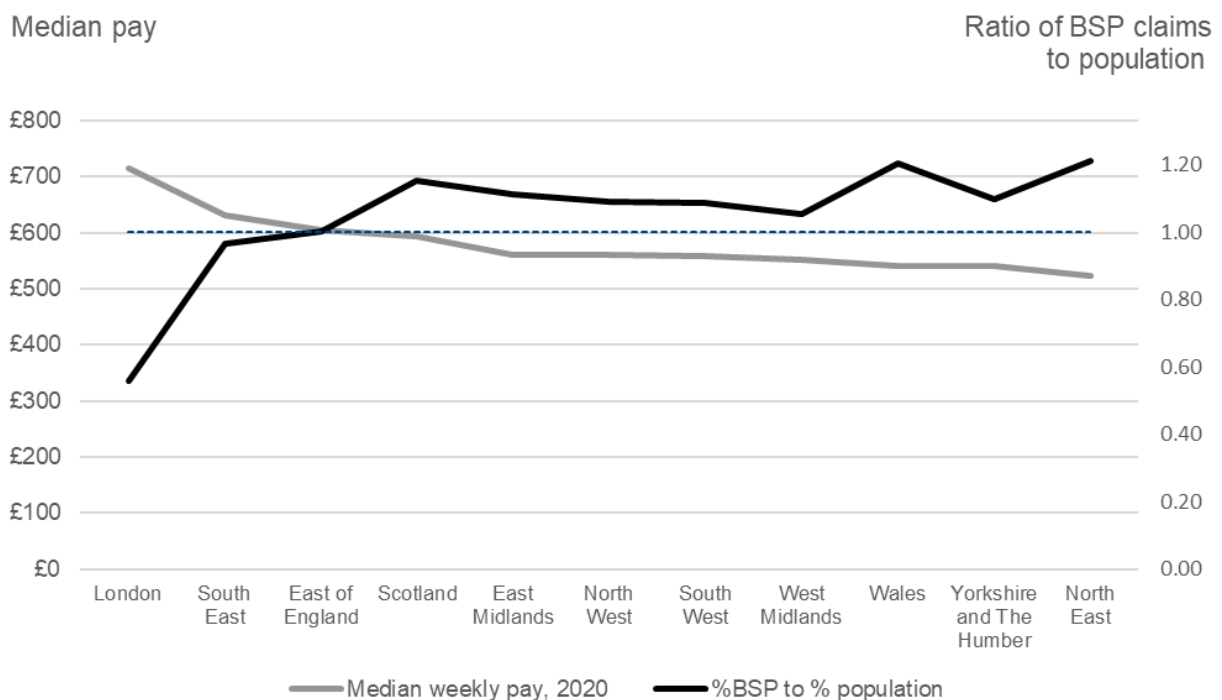
36. There is very little difference in the regional take-up of BSP compared to the legacy bereavement benefit system. Naturally we see a difference between the regions, due to population size. Consider the ratio of the percentage of BSP claims to the working age population, by region. For example, The East of England has a ratio of 1, as it has an equal share of BSP claims, as it does working age population, at 9.4% of the country. Only London and the South East have a negative ratio. This indicates that the proportion of BSP claims in their regions is less than the proportion of the population in their regions, indeed for London it is almost half. Though 8% of BSP claimants are in London, around 15% of the GB population resides there, and therefore take-up of BSP is lower in London than that of other regions. We can also see take-up is lower in the South East.

37. The working age population estimate for mid-2019 ⁵ is used here and is the latest available. Those aged 16 to 64 have been included, without accounting for the change in population of rise in SPA over the years. It is assumed the spread of the working age population across the country has not changed in the six years of interest.

38. We can compare take-up regionally with the median weekly pay in each region, from the highest paid regions to the lowest.

Median weekly pay, and residence of BSP claimants comparative to the working age population, for BSP claims starting 6 April 2017 to 31 March 2020, by region

Take-up of BSP is lowest in regions with higher income



Source: Department for Work and Pensions (DWP) claimant data; ONS mid-2019 population estimates for UK; ONS Annual Survey of Earnings and Hours, 2020.

39. Once we compare take-up with the median pay in 2020, by region, we see that the three regions with the highest median pay (London, South East and East of England), are also the three with the lowest take-up of BSP. This shows take-up is lowest in places with higher income.

⁶ Population estimates for UK:

<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/populationestimatesforukenglandandwalesscotlandandnorthernireland>

40. The younger population in London will also contribute to their lower take-up. However, whilst the London population has the lowest average age regionally, the South East and East of England have a higher average age than GB overall, as at 2017 ⁶.

Award rate

41. Bereavement Support Payment claimants receive more support, on the Higher Rate, if they have dependent children, rather than the Standard Rate. Take-up for the Higher Rate is approximately 17% of all BSP claimants. Compared to the legacy system, around 19% of claimants received Widowed Parent’s Allowance. BSP claims that begin on the Standard Rate and move to the Higher Rate are included here as Higher Rate.

42. This difference can be partially attributed to the rising SPA which is increasing the eligibility of the benefit to older bereaved partners (less likely to have dependent children). Further, the Official Statistics show a comparable number of BSP claimants on the Higher rate in 2019/20, to those on WPA in 2016/17. Further to this, claimants aged under 45 without children, can claim BSP, whereas they did not receive Bereavement Allowance under the legacy system. Therefore, there are more people without dependent children eligible, since BSP was introduced.

43. Work is ongoing to ensure that those eligible for Child Benefit, and thereby the Higher Rate, do claim it.

Table 1: Percentage of all claims receiving the dependent child element, by claim start year

Year	2015/16	2016/17	2017/18	2018/19	2019/20
Legacy bereavement benefits, on WPA	20%	19%			
BSP, on HR			17%	17%	17%

Percentages rounded to nearest 1%.

Source: Department for Work and Pensions (DWP) claimant data.

⁷ Population estimates - median ages:

<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/adhocs/009301populationestimatesmedianagesforadministrativeelectoralandcensusgeographies>

Statement of compliance with the Code of Practice for Statistics

The Code of Practice for Statistics (the Code) is built around 3 main concepts, or pillars:

- trustworthiness
- quality
- value

The following explains how we have applied the pillars of the Code in a proportionate way.

Trustworthiness – is about having confidence in the people and organisations that publish statistics

Professional analysts have independently produced the number of claims and refusals, published on Stat-XPlore. These have been fully quality assured by DWP analysts. Characteristic breakdowns for claimants have been taken from DWP Management Information, and analysis presented here has been fully quality assured by DWP analysts.

Quality – is about using data and methods that produce assured statistics

The figures presented are derived from DWP Management Information. The rigorous production of this data operationally, including data input checks, ensure the quality of the data used. Analysis of the data in this report has been independently quality-assured and validated.

Value – is about publishing statistics that support society's needs for information

This release provides analysis relating to numbers and the characteristics of bereavement benefit claimants. This provides information relating to the take-up of Bereavement Support Payments, and an insight into any change in claimant characteristics.

To support management of departmental business, figures have been seen in advance by ministers and officials, in line with the Code, where pre-release access does not apply for an ad hoc analysis release.

Contact information

For press enquiries, contact DWP Press Office on 0203 267 5144.